



Retiree Newsletter

March 2023

Director's Message

The weather is getting warmer, the snow is melting here in Cleveland, and the days are getting longer. That means that spring is upon us. It also means the March edition of the Retiree Newsletter is here! This newsletter is full of articles with very useful information.

Taxes are due soon, so we have an article with information to help you finish your taxes. If you need a re-issued 1099-R or to make a change in your tax withholding status, the information on how to get that done is in there. There is also important information on a change to the IRS Form W-4P.

For our Gray Area Retiree Spotlight article, we have the first in a series of articles on the Reserve Component Survivor Benefit Plan (RCSBP).

As you may know, the 2023 NDAA provides for an SBP Open Season. We have three articles in this issue with details about the Open Season. The first article is an overview, the second article outlines the enrollment process, and the third article outlines the discontinuation process. If you are considering enrolling or discontinuing during the SBP Open Season, which runs from December 23, 2022 to January 1, 2024, please read these articles for important information you need to know.

We also have a helpful article on keeping your Arrears of Pay (AOP) and Survivor Benefit Plan (SBP) beneficiaries informed and updated. This is a good article to share with your loved ones.

This year brought big changes to the Survivor Benefit Plan for surviving spouses and for the surviving spouse and children of members who died in the line of duty. We have a brief look-back at what happened earlier this year.

Finally, we have some very informative articles from our partners in this issue. Be sure to check them out.

We hope you find this newsletter useful and informative. Once your taxes are complete, be sure to get outside and enjoy the spring weather.

As always, it is our pleasure to serve those that served our great country.

The 2023 Tax Deadline is Approaching

April 18, 2023 is the tax deadline this year and now is a good time to make sure you have all your tax documents ready. Here is a summary of current information and tools available if you are missing documents.

For those of you opting to receive documents by mail, note that 1099-Rs were mailed in January 2023. If you need a reissue, the fastest and most secure way to obtain a copy of a 1099-R is through myPay. Not only is it easy to access your account information through myPay, but prior year 1099-Rs are also available (retirees-up to four prior years; annuitants-up to two prior years).

Another advantage of using myPay is that your 1099-R tax statement is available much sooner than through mail. This season, retiree 1099-Rs were available on myPay starting December 17, 2022 and annuitant 1099-Rs were available as of December 21, 2022.

Instructions to access these documents are at: <https://mypay.dfas.mil>

Retirees and annuitants can get their 1099-Rs sent to the address on file with DFAS or to a one-time, temporary mailing address by submitting a request online. Our online request tool accepts international addresses. You can also request prior year 1099-Rs (four years for retirees and two years for annuitants). Your 1099-R should be in the mail within 7-10 business days. Find instructions:

<https://dvidshub.net/r/8bu5qm>.

DFAS also provides a self-serve telephone option for retirees. Retirees can access the phone option at 1-800-321-1080. If you are a retiree using the phone option, please verify your current mailing address is correct. The telephone option is currently available for retirees only, not annuitants, and only for the current year tax statement.

If you prefer traditional mail, you can send us a written request by fax or mail, but please make sure you leave time for processing. It can take up to 30 days to process requests received by fax or mail.

Members with unique situations can speak directly to one of our customer care representatives. Depending on call volume, wait times will vary while we assist other customers.

Correcting Your 1099-R

Retirees and annuitants with questions and concerns regarding incorrect tax information on their 1099-R can contact the DFAS Customer Care Center at 800-321-1080, submit your inquiry online on our website, or send a written inquiry via mail or fax.

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Changing Your Federal Tax Withholding

If you need to change your withholding, you can do it easily in myPay. You can also fill out and mail an IRS Form W-4 if you are a military retiree or an IRS Form W-4P if you are an annuitant. The forms are available on the IRS website (<https://www.irs.gov>) and are also linked from the DFAS Forms webpage: <https://www.dfas.mil/raforms>

Please note: You are not required to file a new Form W-4 or Form W-4P unless you claim exemption from federal tax withholding. If you claim exemption, the IRS requires you file a new W-4 or W-4P at the beginning of EACH tax year.

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on his/her individual circumstances.

An individual's choice to have no withholding for federal taxes does not impact whether the individual's military retired pay is actually subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on the military retired pay.

Changes to the IRS Form W-4P

For annuitants only: the IRS also updated the IRS Form W-4P in 2022. The new IRS Form W-4P was available starting in 2022. However, payers (like DFAS), were given until 2023 to implement the necessary changes to accept the new form. DFAS kept the new IRS forms received from annuitants who sent them in and implemented those changes once the system updates were completed in March 2023. Annuitants with updated tax withholding based on a new IRS W-4P will receive a letter and new Annuitant Account Statement.

The IRS Tax Withholding Estimator

The IRS has an online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The estimator helps taxpayers determine if the right amount is being withheld from their income to cover their tax liability.

The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions and credits.

The mobile-friendly estimator is available at: <https://www.irs.gov/individuals/tax-withholding-estimator>

Gray Area Retiree Spotlight: What is RCSBP?

The **Reserve Component Survivor Benefit Plan (RCSBP)** enables members who served in Reserve Components and qualify for retired pay to leave the people they care about with a benefit called an "annuity." You can choose a benefit for: "Spouse Only;" "Spouse and Child(ren);" "Child(ren) Only;" "Natural Interest Person;" "Former Spouse;" or "Former Spouse and Child(ren)."

An annuity is a monthly payment that lasts the lifetime of your beneficiary after you pass away. The amount of the monthly payment is a percentage of your retired pay, and that percentage depends upon the election you make if you sign up for RCSBP.

Is RCSBP the Same as SBP?

RCSBP is quite similar to the Survivor Benefit Plan (SBP) that covers non-reserve components of the armed services. However, there are a number of differences in eligibility, coverage and cost that reflect the unique nature of Reserve and Guard service.

Who is Eligible for RCSBP?

RCSBP is available to Reserve Component members listed below:

- The Army National Guard of the United States
- The Army Reserve
- The Navy Reserve
- The Marine Corps Reserve
- The Air National Guard of the United States
- The Air Force Reserve

When Can I Sign up for RCSBP?

Reserve Component members are eligible to sign up for RCSBP after they complete the equivalent of 20 qualifying years of service. You can make the election when you receive your Notice of Eligibility (NOE) Letter (also known as the 20-year letter).

When you receive your NOE, you have 90 days to choose an option regarding RCSBP. If your election is not received within the 90 days, the law requires that you are automatically enrolled for Option C. Therefore it is very important you make an election **as soon as you receive your NOE.**

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What are the RCSBP Options?

There are three options each Reserve Component member can choose:

Option A - You may decline to make election until the age of Non-Regular Retirement, age 60 or earlier if you are eligible for reduced retirement. You will remain eligible to elect SBP coverage upon reaching the age you qualify for a Reserve non-regular retirement. No annuity will be payable to your beneficiaries if you die before non-regular retirement. Spousal concurrence is a requirement and it must be notarized.

Option B – You may defer the annuity. This election provides coverage for the annuity payments, but if you die before age 60, the RCSBP or SBP annuity does not start until date you would have been 60 years old. At non-regular retirement, the RCSBP election becomes your SBP election and you will pay both RCSBP premiums for coverage already received and SBP premiums for current coverage. Spousal concurrence is a requirement and it must be notarized.

Option C – You may elect for an immediate annuity. Provide coverage for an RCSBP or SBP annuity to begin immediately after your death, whether you die before or after your non-regular retirement. At your non-regular retirement, the RCSBP election becomes your SBP election and you will pay both RCSBP premiums for coverage already received and SBP premiums for current coverage.

Look for another article in our new series on RCSBP for Gray Area Retirees in the next issue of the DFAS Retiree Newsletter.

-More News for GARs on Next Page-

Special Note for Gray Area Retirees About the SBP and RCSBP Open Season

The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who were NOT enrolled in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022, to enroll.

The SBP Open Season also allows eligible members and former members who were enrolled in SBP or RCSBP as of December 22, 2022, to permanently discontinue their SBP coverage. The law generally requires the covered beneficiaries to concur in writing with the election to discontinue.

The SBP Open Season runs from December 23, 2022 to January 1, 2024.

Gray Area Retirees and Reserve/Guard component members should contact their Branch of Service for information on how to enroll or discontinue SBP or RCSBP coverage during the SBP Open Season. *Members of the Reserves, Guard, or members who are awaiting retired pay (Gray Area Retirees) should contact their Branch of Service – contact information is on the DFAS Gray Area Retiree webpage at <https://www.dfas.mil/grayarea>.*

Army Gray Area Retiree Soldiers (not yet receiving pay), please visit the Army's webpage on the Survivor Benefit Plan at <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan> or contact your local Retirement Services Officer.

Special Note for Air Reserve Component Members

Please see the Partner article in this newsletter for important news from ARPC: **["Air Reserve Component Retirement Pay Applications Transition to myFSS"](#)**

The NDAA 2023 SBP Open Season is Now

The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who were **NOT enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 to enroll. For a member who enrolls during the SBP Open Season, the law generally requires that the member will be responsible to pay retroactive SBP premium costs that would have been paid if the member had enrolled at retirement (or enrolled at another earlier date, depending on the member's family circumstances).

The SBP Open Season also allows eligible members and former members who **were enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 to permanently discontinue their SBP coverage. The law generally requires the covered beneficiaries to concur in writing with the election to discontinue. Previously paid premiums will not be refunded.

The SBP Open Season runs from December 23, 2022 to **January 1, 2024**.

There are special forms to enroll or discontinue in accordance with the NDAA 2023 SBP Open Season law and processes.

The forms, information, and FAQs are available on our special focus webpage: <https://www.dfas.mil/sbpopenseason23>

Please note that the information in this article is for retirees receiving pay. **Gray Area Retirees and Reserve/Guard component members should contact their Branch of Service** for information on how to enroll or discontinue SBP coverage during the SBP Open Season.

We have two additional SBP Open Season articles in this issue of the newsletter: one article outlines the enrollment process and one article outlines the discontinuation process.

Brief Overview of the Enrollment Process

Enrollment in SBP during the Open Season is a four-step process.

STEP ONE: Submit the **Letter of Intent (LOI) to Enroll**, so we can send you an estimate of your monthly premiums and most importantly, an estimate of your one-time buy-in premium.

STEP TWO: We will mail you an **estimate**, based on the information in your Letter of Intent (LOI).

STEP THREE: After consideration of the costs, if you want to officially enroll, submit the **Enrollment Form**, including your choice for how to pay the buy-in premium.

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STEP FOUR: We will mail you a **confirmation of your enrollment**, with your final costs, and provide instructions on how to submit payment or start deductions. Your enrollment will be **effective the first day of the first calendar month following our receipt** of your valid enrollment form.

You are allowed 30 days from the **date you sign the enrollment form** to cancel your enrollment. Cancellation must be in writing and received within those 30 days.

For more details on the enrollment process, please see the "[What Retirees Need to Know About Enrolling](#)" article in this issue of the newsletter.

Brief Overview of the Discontinuation Process

During the SBP Open Season, retirees are allowed to **stop (discontinue) their SBP coverage**. To discontinue SBP coverage, complete and submit an "**SBP Open Season 2023 Discontinuance Form**." The form is available to download from our special focus webpage: <https://www.dfas.mil/sbpopenseason23>

The discontinuation will be effective the **first day of the first calendar month following our receipt** of your valid discontinuation form.

Please note: To be valid, the form must be properly signed and dated by all parties, including the current spouse, and any currently-covered former spouse, child aged 18-22 or natural interest person (NIP). In addition, the covered party's signature must either be notarized or witnessed by an SBP counselor.

No refunds of SBP premiums for the period of coverage are allowed. In addition, retirees remain responsible for any debt accrued due to unpaid premiums during the time in which the retiree had SBP or RCSBP coverage.

Before submitting your request for discontinuance, please review the SBP advantages and disadvantages information on the first page of the Discontinuance form. SBP Open Seasons rarely occur. Consider the impact your decision will have on your loved ones moving forward. Because your beneficiaries must also concur with the decision to discontinue, you may want to review this information with them.

For more details on the discontinuation process, please see the "[What Retirees Need to Know About Discontinuing](#)" article in this issue of the newsletter.

The NDAA 2023 SBP Open Season: What Retirees Need to Know About Enrolling

The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who were NOT enrolled in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 to enroll.

For a member already receiving retired pay: Upon enrollment you will be legally responsible and obligated to pay a "buy-in premium." The buy-in premium is comprised of (a) amounts you would have been required to pay you had enrolled in SBP at an earlier opportunity plus (b) additional open season costs.

You will also be responsible to pay monthly premiums beginning with the effective date of the election in the same manner that monthly premiums are collected for all SBP participants, until you reach "paid-up" status.

To protect a retiree from making a legal commitment to payment of an undetermined amount for the buy-in premium (which may be thousands of dollars) we set up a four-step process that includes a request for an estimate prior to officially enrolling.

The Enrollment Four-Step Process

STEP 1. Submit a completed and signed **Letter of Intent to Enroll (LOI)**, including all required information and the type of enrollment so we can send you an estimate of your monthly premiums and most importantly, an estimate of your one-time buy-in premium. You can use our askDFAS online upload tool to submit your form or send it via postal mail or fax.

Download the "Letter of Intent to Enroll during the SBP Open Season" from our special focus webpage. The webpage also has information on how to submit your completed LOI and additional FAQs about enrollment:

<https://www.dfas.mil/sbpopenseason23>

STEP 2. We will mail you an **individual estimate**, based on the information in your Letter of Intent (LOI). It will provide an estimate of your monthly premium cost going forward, as well as an estimate of the one-time "buy-in premium."

Keep in mind, your final enrollment costs, both the monthly premium and buy-in premium, may change if there is a time gap between when you submit your LOI and the time you submit your final enrollment form. Costs may also change if there are changes to the information submitted. In addition, if you choose to pay your buy-in premium over time, installment interest will be added to your buy-in premium.

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STEP 3. After considering the costs, if you want to officially enroll, submit your completed and signed **SBP Open Season 2023 Enrollment Form**, including your choice for how you will pay for the one-time buy-in premium. You can use our askDFAS online upload tool to submit your form or send it via postal mail or fax.

Download the "SBP Open Season 2023 Enrollment Form" from our special focus webpage. The webpage also has information on how to submit your completed form and additional FAQs about enrollment:

<https://www.dfas.mil/sbpopenseason23>

STEP 4. We will mail you a **confirmation of your enrollment**, including the final costs, and provide instructions on how to submit payment. Your enrollment will be **effective the first day of the first calendar month following our receipt** of your valid enrollment form.

You are allowed 30 days from the **date you sign the enrollment form** to cancel your enrollment. **Cancellation must be in writing and received within those 30 days.**

Buy-In Premium Payment Options

Payment Option A = Choose to submit a lump sum payment for the total amount of the one-time buy-in SBP premium due.

Payment Option B = Choose to submit a partial payment of the SBP buy-in premium due and have the remainder of the SBP buy-in premium plus installment interest deducted from your retired pay or CRSC pay in **12 equal monthly installments**. If you receive both retired pay and CRSC pay, we will deduct the installments from whichever has the highest net pay. *If you want to **submit a specific amount as a partial payment** of the SBP buy-in premium due, **please write a note** on SBP Open Season 2023 Enrollment Form and **include the specific amount** you want to pay.*

Payment Option C = Choose to have the SBP buy-in premium plus installment interest deducted from either your retired pay or your CRSC pay in **12 equal monthly installments** (if you receive both retired pay and CRSC pay, we will deduct the installments from whichever has the highest net pay); OR choose to **make direct payments to DFAS in 12 equal monthly installments** plus installment interest.

You are strongly encouraged to review your retired pay or CRSC pay and keep in mind any expected changes to your pay in the upcoming months and how those changes might affect the payment option you choose. Also, keep in mind that your net pay will be reduced by your SBP monthly premium cost going forward.

If you choose to make a lump sum payment, a partial payment or direct installment payments, we must receive payment within 30 days of the date of the enrollment confirmation letter.

Important - About Enrollment and Premiums

Key points to keep in mind:

- Normal processing time is 30 days from the date we receive a valid request.
- Your enrollment will be **effective the first day of the first calendar month following our receipt** of your valid enrollment form.
- Beginning with the effective date of your enrollment and going forward, SBP monthly premiums will be deducted from your retired pay or CRSC pay until you reach "paid-up" status. These are your "prospective monthly premiums." This means the amount of your net pay will be lower than it is prior to your enrollment in SBP coverage.
- If you choose to pay your buy-in premium over time, installment interest will be added to your buy-in premium. This information will be included in your enrollment confirmation letter.
- If you **want to submit a specific amount as a partial payment** of the SBP buy-in premium due, **please write a note** on SBP Open Season 2023 Enrollment Form and **include the specific amount** you want to pay.
- If you choose to pay in 12 equal monthly installments, you must either have the installments deducted from your pay over the entire 12 months OR pay DFAS directly for the entire 12 months. We are not able to change your method of payment during the 12 months.
- If you choose to pay in 12 equal monthly installments, and you have enough net retired pay OR net CRSC pay to cover the deduction of the monthly installment, the default payment method for the buy-in premium is to deduct the installments from your pay. If you DO NOT want the installments deducted from your pay, please notify us promptly. In addition, in this case **we must receive your first payment within 30 days** of the date of the enrollment confirmation letter.
- If you choose to have the buy-in premium deducted from your pay in 12 equal monthly installments and we determine your net pay will not be high enough to cover the installments, you will be required to make a partial payment plus have the balance of the buy-in premium deducted in 12 equal monthly installments from your pay. We will include this information in your enrollment confirmation letter. We must receive your partial payment within 30 days of the date of the enrollment confirmation letter.
- Your final enrollment costs, both the monthly premium and buy-in premium, may change if there is a time gap between when you submit your LOI and the time you submit your final enrollment form. Costs may also change if there are changes to the information submitted. In addition, if you choose to pay your buy-in premium over time, installment interest will be added to your buy-in premium.

- If you choose to make a lump sum payment, a partial payment or direct installment payments, we must receive payment within 30 days of the date of the enrollment confirmation letter.
- If you were enrolled in SBP coverage at some point prior to this SBP Open Season and you paid monthly SBP premiums, those premiums can be credited toward your buy-in premium amount.
- The 2023 NDAA SBP Open Season specifically states enrollment in the Plan must be voluntary on the part of the eligible member. It further specifies that no court order may require an eligible member to make an Open Season election pursuant to section 643, P.L. 117-263.
- An eligible member who, on December 22, 2022, was receiving retired pay and was not participating in SBP is not required to have concurrence of his/her spouse (or other beneficiary) to make an open season election.
- Since the one-time buy-in premium is not considered a reduction in retired pay due to an election under chapter 73 of title 10, United States Code, these amounts **do not serve to reduce the member's taxable retired pay**. The previous sentence applies even when paid through deductions from retired pay.

Frequently Asked Questions About Enrollment

We also have a list of Frequently Asked Questions about enrolling in SBP during the SBP 2023 Open Season on our special focus webpage:

<https://www.dfas.mil/sbpopenseason23>

***NOTE: The above process is for ARMY, NAVY, AIR FORCE, SPACE FORCE, and MARINE CORPS RETIREES RECEIVING PAY*

The NDAA 2023 SBP Open Season: What Retirees Need to Know About Discontinuing

The SBP Open Season also allows eligible members and former members who were enrolled in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 to permanently discontinue their SBP coverage.

Before submitting your request for discontinuance, **please review the SBP advantages and disadvantages information on the first page of the Discontinuance form.** SBP Open Seasons rarely occur. Consider the impact your decision will have on your loved ones moving forward. Because your beneficiaries must also concur with the decision to discontinue, you may want to review this information with them.

There is a special form to discontinue coverage during the SBP Open Season. The form and details are available on the NDAA 2023 SBP Open Season special focus webpage: <https://www.dfas.mil/sbpopenseason23>

To submit the form to DFAS, we ask that you:

- Ensure the SBP Open Season 2023 Discontinuance Form is (available on the special focus webpage <https://www.dfas.mil/sbpopenseason23>) is filled out completely and signed.
- If you are married, **your spouse must concur** with the discontinuance and your spouse's signature(s) must be notarized or witnessed by an SBP counselor. In addition, any covered beneficiaries who are adults (18 and over) must concur with the discontinuance and their signature(s) must be notarized or witnessed by an SBP counselor.

You can upload the Discontinuance form to our askDFAS online upload tool, send it via postal mail, or fax it to DFAS.

Your discontinuance will be effective the **first day of the first calendar month** following our receipt of a valid SBP Open Season 2023 Discontinuance Form. We will mail you a discontinuance confirmation letter when we have processed your request.

Important - About Discontinuing ***Key points to keep in mind:***

- No refunds of SBP premiums for the period of coverage are allowed.
- Discontinuance does not absolve the member of any unpaid premiums.

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- Your discontinuance will be effective the first day of the first calendar month following our receipt of a valid SBP Open Season 2023 Discontinuance Form.
- If discontinuing RCSBP coverage, the Reserve Component Premium, sometimes referred to as “add-on” cost, will continue until your retired pay has been reduced for a total of 360 months, or until the death of the beneficiary of RCSBP. This coverage has already been provided to you while you awaited the requisite age of entitlement to retired pay. The cost would be prorated if you discontinues coverage prior to starting receipt of retired pay.
- If you discontinue your SBP coverage during the SBP Open Season that runs from December 23, 2022 to January 1, 2024, you **cannot re-enroll** in SBP coverage during the SBP Open Season.
- To be valid, the form must be properly signed and dated by all parties, including the current spouse, and any currently-covered former spouse, child aged 18-22 or natural interest person (NIP). In addition, the covered party’s signature must either be notarized or witnessed by an SBP counselor.
- Please remember to sign and date the form, have all beneficiaries concur, and have the notary or SBP counselor witness sign. Once all the information is filled in and all signatures received, the form can be submitted directly through askDFAS or via fax or email.
- Normal processing time is 30 days from the date DFAS receives a valid discontinuance form containing all of the necessary information to discontinue coverage. We will mail you a discontinuance confirmation letter when we have processed your request.
- Retirees may terminate their SBP coverage during their third year (25th to 36th months) of receiving retired pay subject to the provisions of 10 U.S.C. § 1448a. This is different from the opportunity to discontinue coverage during the SBP Open Season. Retirees in their third year may either terminate SBP coverage pursuant to 10 U.S.C. §1448a using the Survivor Benefit Plan Termination Request (DD 2656-2).
- The 2023 NDAA SBP Open Season does not allow for changes to existing SBP Coverage.
- In order for a retiree to discontinue SBP coverage for a former spouse that was required by a court order, the retiree must provide a new court order releasing the retiree from the requirement to provide the former spouse with SBP coverage. Additionally, the retiree’s former spouse must concur with the request to discontinue coverage, and the former spouse’s signature must be notarized or witnessed by an SBP counselor.

Frequently Asked Questions About Discontinuing

We also have a list of Frequently Asked Questions about discontinuing SBP coverage during the SBP 2023 Open Season on our special focus webpage:

<https://www.dfas.mil/sbpopenseason23>

Keeping Your AOP and SBP Beneficiaries Informed and Updated

An inevitable reality for all of us is that one day we will no longer be there for those we love. For military retirees, there are two ways to leave something behind for your loved ones.

- **Arrears of Pay (AOP):** this is the retiree's final pay. The designated beneficiary will be entitled to the Arrears of Pay, which is the prorated retiree pay from first of the month of death to date of death.
- **Survivor Benefit Plan (SBP):** If chosen, SBP provides an ongoing monthly annuity to your beneficiary. For SBP, you must elect coverage and pay the associated premiums to cover your eligible dependent(s).

In most cases, the Arrears of Pay will be only the pro-rated amount of your final month's retirement pay, because by law, your entitlement to retirement pay ends on the date of your death. Once your death is reported, DFAS will reclaim any funds disbursed after the date of your death and audit your account.

As mentioned above, the amount of the payment owed to you will then be computed (based on the number of days in the month you were alive) and paid to your AOP beneficiary.

Your AOP beneficiary will need to send us a claim form to receive this payment. When DFAS is notified of your death, this claim form will be sent in a condolence package to the AOP beneficiary you designated for your account. Unless otherwise noted, the AOP beneficiary for your account will also be the person we contact for assistance in closing your account, so it is important to designate a person you trust to handle your affairs.

Failing to designate an AOP beneficiary could cause stress and financial hardship for your loved ones during an already difficult time. If you do not designate an AOP beneficiary, the payment of any money that remains in your retirement account could be greatly delayed.

We also suggest you limit the number of your AOP beneficiaries to avoid delays in payment. Remember that the AOP payment is usually less than one month's pay, and this amount will be divided among all of your designated beneficiaries. Please note that designating a sole beneficiary in your will or Trust does not automatically make that person your AOP beneficiary.

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In the days and weeks after your passing, your loved ones will need to notify a number of people and agencies. We here at DFAS try to make the process a bit easier by offering an online notification of death form on our website. Your loved ones can access the online notification form from several different links at the Retired Military & Annuitants area of our website at: www.dfas.mil/retiredmilitary

Your loved one(s) can also call our Customer Care Center at 800-321-1080.

When your loved one(s) has notified us, they will receive a condolence package in the mail that will include information and the form to claim Arrears of Pay (SF 1174), as well as the information and form to apply for the Survivor Benefit Plan annuity (DD 2656-7), if you elected to provide it.

This package should arrive in the mail within 30 days after we are notified. It's important for your loved ones to know that they will also need to provide a copy of the certificate of death with these forms.

In lieu of a physical check, AOP payments can be direct deposited to a claimant's bank account. In order to do this, the claimant needs to send a completed Direct Deposit Authorization (DFAS-CL Form 1059) with their SF 1174. This form is available for download from the webpage: <https://www.dfas.mil/retireeaop>

We know that taking care of the paperwork after someone passes away is difficult. We want to make the process as easy as possible. DFAS offers a set of tools to make filling out and submitting the SF 1174 (for claiming Arrears of Pay when a retiree passes away) and DD 2656-7 (for claiming the SBP annuity) quicker and easier.

For spouses or children of a deceased retiree, the SF 1174 Form Wizard will help them fill out the SF 1174 Arrears of Pay form. The Form Wizard will ask a series of questions and fill in the answers in the appropriate areas of the form. When they have finished answering the questions, they can click a button to generate a ready-to-print PDF with the answers.

The SF 1174 and Direct Deposit forms can be submitted via the askDFAS online upload tool on DFAS.mil, and instructions on how to complete these steps are available at: <https://www.dfas.mil/RetiredMilitary/survivors/1174RetireeAOP/>

Please note that having an AOP designation does **NOT** entitle the person named as an AOP beneficiary to a Survivor Benefit Plan (SBP) annuity. A separate SBP election must be made to cover the desired individual for SBP purposes.

For the beneficiary of the SBP annuity, the DD 2656-7 Form Wizard will assist them in completing the survivor annuity form. The Form Wizard will ask a series of questions and fill in the answers in the appropriate areas of the form. When they have finished answering the questions, they can click a button to generate a ready-to-print PDF with the answers.

The DD 2656-7 form and supporting documents can be submitted via the askDFAS online upload tool on DFAS.mil, and instructions on how to complete these steps can be found at: <https://www.dfas.mil/startsbp>

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You can keep your AOP beneficiary up-to-date by completing the Designation of Beneficiary form (DD 2894) and submitting the signed form to DFAS via mail, fax or the askDFAS online upload tool available on DFAS.mil. Instructions on how to complete the form and manage your AOP designation can be found on the webpage below. We also have a Form Wizard to make filling out this form faster and easier. It is available at: <https://www.dfas.mil/RetiredMilitary/provide/aop/aop-beneficiary/>

You may also make changes to your AOP beneficiary(ies) by logging into your myPay account available at <https://mypay.dfas.mil>. Further instructions on managing your myPay account can be found at: <https://www.dfas.mil/RetiredMilitary/manage/mypay/>

To make any necessary changes to your beneficiary(ies) for SBP, you can complete the Survivor Benefit Plan Election Change Certificate (DD 2656-6) and submit the signed form to DFAS via mail, or by using the askDFAS online upload tool available on DFAS.mil. Instructions on how to complete and manage your SBP can be found at: <https://www.dfas.mil/RetiredMilitary/provide/sbp/>

Changes to the Survivor Benefit Plan for SBP Annuitants in 2023

This year brought big changes to the Survivor Benefit Plan for surviving spouses who were also receiving Dependency and Indemnity Compensation (DIC) payment from the VA. It also brought big changes for surviving spouses and children of members who died on active duty or inactive duty, in the line of duty, and chose the Optional Annuity for Dependent Children.

SBP-DIC Offset Elimination

Beginning with the February 1, 2023 payday, the SBP-DIC Offset was fully eliminated. That means spouses now receive their **full SBP monthly payments** from DFAS and their **full Dependency and Indemnity Compensation (DIC) payments** from the VA.

The Special Survivors Indemnity Allowance (SSIA) will no longer be paid after the January 3, 2023 payment, because SSIA is only paid to spouses who have their SBP payment offset by DIC.

Please note the change in the law does NOT affect the amount of DIC you receive from the VA. You should continue to receive your full DIC amount from the VA.

Find out more on our special focus webpage:

<https://www.dfas.mil/sbpdicnews>

The Survivor Benefit Plan 2023 Active Duty/Line of Duty Optional Annuity for Dependent Children Elimination/Annuity Reversion to Surviving Spouses

The National Defense Authorization Act for Fiscal Year 2020 repealed the authority for the Optional Annuity for Dependent Children for Active Duty/Line of Duty survivors as of January 1, 2023.

This means for the surviving spouse of an Active Duty/Line of Duty member who requested to have the Survivor Benefit Plan (SBP) annuity paid directly to an eligible dependent child or children, the annuity must revert to the surviving spouse in 2023 (if she or he submits documentation and is eligible).

Please check our special focus webpage for news and information regarding the changes: <https://www.dfas.mil/sbp2023childoptrev>

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If you are the surviving spouse of an Active Duty/Line of Duty member who requested to have the Survivor Benefit Plan (SBP) annuity paid directly to an eligible dependent child or children and you have NOT submitted a Spouse Eligibility Packet, we need your information as soon as possible. Please download, fill out and submit the eligibility packet from our special focus webpage as soon as possible: <https://www.dfas.mil/sbp2023childoptrev>

If you are the surviving child or the parent or guardian of a surviving child of an Active Duty/Line of Duty member whose surviving spouse requested to have the Survivor Benefit Plan (SBP) annuity paid directly to the child or children at the time of the member's passing, please see our special focus webpage for more information: <https://www.dfas.mil/sbp2023childoptrev>

News from Our Partners: Air Reserve Component Retirement Pay Applications Transition to myFSS

Headquarters AF/A1 is in the process of transitioning all personnel systems currently located on the myPers website onto two new platforms, myFSS and MyVector. This Digital Transformation Initiative directly impacts how we serve Airmen and, as such, it is the number one priority for the Headquarters Air Reserve Personnel Center.

As a result of this digital transformation, the submission of Air Reserve Component Retirement Pay Applications is transferring from the current myPers platform to a **new platform called myFSS no later than 1 May 2023**. The myFSS platform was created to ensure consistent communication between HQ ARPC and customers in the gray area. Customers will use it to inquire on personnel records and requests.

Most importantly, the myFSS retirement application has been developed to simplify routing of retirement source documents to HQ ARPC, who will in turn coordinate with DFAS to begin retirement payments.

All Reserve and Air National Guard "Gray Area" retirees will need to log into myFSS through any commercial browser or device and obtain a Username/Password by following the steps below:

Gray Area Retirees are members who served in the Air National Guard or Air Force Reserve, are qualified for retired pay, and have retired from their service (stopped drilling), but are not yet at the age where they can start receiving retired pay.

- 1. Log into myFSS (Link: <https://myfss.us.af.mil>)
- 2. Click "First-time Non-CAC User Registration" and follow prompts to obtain a username/password

This will be our primary means of communication prior to reaching your retirement pay age.

The Reserve and Air National Guard "Gray Area" Retiree's Application Process is as follows:

1. Log into myFSS (Link: <https://myfss.us.af.mil>)
2. Complete/Sign DD Form 2656 (Save in pdf format)
3. Click on "myRetirements"
4. Click on "ARC Retirements"
5. Proceed to Knowledge Articles/Application as applicable

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We appreciate your patience as we transition to new systems. We will provide additional information as we continue to implement these digital transformation initiatives. Any questions about the processing of your retirement pay application can be directed to the Total Force Service Center at 1-800-525-0102.

You will find further updates and additional resources below.

[Retirements \(af.mil\)](#)

[Air Force Gray Area Retirees \(dfas.mil\)](#)

News from Our Partners: Bases Launch 2023 Air Force Assistance Fund Campaign...50 Years of Caring

On 27 February, the Department of the Air Force launched the **50th annual Air Force Assistance Fund 50 Years of Caring** Campaign at Air and Space Force Bases worldwide. Thanks to your generosity, over \$243 Million have been donated by Airmen and Guardians, and other supporters over these past 49 years, providing a safety net for our fellow Airmen, and now Guardians as well as their families. Your contributions helped provide a total of over \$45,000, in assistance in 2022! I'd like to enjoin you to continue your support of these four extraordinary charities, committed to *taking care of our own*.

The Air Force Villages Charitable Foundation provides the full spectrum of the continuum of care for widows and widowers of retired Air Force Officers living at Blue Skies of Texas in San Antonio, just down the road from Lackland AFB. Thanks to your generous donations over the years, over 600 surviving spouses have been served. Over \$23 million has been invested in their care since 1970 and you'll be glad to know 100% of gifts go directly to the residents' living expenses and continuing care to allow them the peace of mind to live comfortably in their homes with a secure future.

The Air Force Aid Society made sweeping changes in policy in recent years, opening the aperture of support to all Guard and Reserve personnel, as well as assisting more Airmen and Guardians with the use of more grants (that don't need to be repaid) and fewer loans (which do need to be repaid...interest free, of course). In 2022, the Air Force Aid Society provided \$13 million in direct assistance to over 17,000 Airmen, Guardians, and their families. Whether the need was emergency assistance; educational scholarships for dependents; or community programs ranging from childcare programs, to car care, to spouse/parenting programs—the Society has been there for us for 80 years...thanks to you!

The Air Force Enlisted Village, situated basically "across the street" from Eglin AFB, continues a long tradition of fulfilling their primary mission: "To provide a home". No eligible widow or widower of a retired Airman or Guardian has ever been turned away due to an inability to pay. Residents enjoy independent living, assisted living and memory support on the Bob Hope Village and Hawthorne House campus. And decisions are made based on "The Mom Rule": Would I do this to my mom? Would I do this for my mom? And, would my mom approve? Your donations have provided essentials that many of us take for granted: A safe home, security, dignity, independence, and camaraderie.

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The General & Mrs. Curtis E. LeMay Foundation provides financial support to the surviving spouses of officer and enlisted Air and Space Force retirees with grants of monetary assistance that don't ever need to be repaid. Monthly grants range from \$200 to \$625. One-time support is provided for unplanned expenses as well. Last year, more than \$23,000 one-time grants helped with past due mortgage payments, dental needs, and emergency lodging. Your support continues to matter to the current 63 spouses receiving monthly aid to help with the necessities of life. These grants make everyday living a little easier with personal care costs, transportation services, and meal deliveries. And thanks to your generosity, in 2022, the LeMay Foundation provided over \$341,000 in grants to their recipients.

If you haven't yet had the opportunity to give but so desire, you can give anytime online now at <https://www.afassistancefund.org>. Just click the "DONATE NOW!!" button near the top right of the page. You'll be taken to our donation page where you can choose to either use a donation form to authorize payroll deduction donations, or document where you'd like your check or money order donation to go. Then there's our "E-Giving" option where you can help out your favorite base and squadron by giving directly to their campaign—just scroll down to the "DONATE TODAY WITH OUR NEW PEER-TO-PEER PLATFORM" box and click the "Donate Today!" button. You can also give by texting **AFAF** to 50155 using your smart phone.

By any of these E-Giving options, a one-time donation as well as recurring (monthly) donations may be made by either credit/debit card or by e-Check (draw from checking). We know many retirees have asked in the past to be able to give on a continual basis without having to renew the Payroll Deduction Plan allotments each year—now we have that capability with e-Giving by using your credit card, debit card or authorizing auto-draft from checking (e-check)! Join the *AFAF Wingman Squadron* today by signing up for monthly giving and your monthly donation won't automatically stop after just one year—unless you pause or stop it yourself. You're in full control with your giving account! In fact, if you authorize monthly recurring e-giving, it's *highly recommended* that you set up an account.

You can do that after making your donation online by going to <https://secure.qgiv.com/for/afassistancefund> and clicking the "Sign In" link. In the box that pops up, you can log in with Facebook, Google, Apple, or if you've already established an account, you can enter your Username/Password. Otherwise, please click the "Create an Account" link. This account will give you the autonomy to manage your monthly gifts without needing assistance. If you need help linking your account to your monthly gift, please contact Department of the Air Force Fundraising at usaf.fundraising@us.af.mil.

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Again, if e-Giving isn't your thing, that's okay. You can still give by check, money order, cashier's check, or through the annual payroll deduction plan from your retired pay. The contribution form can be found online at https://www.afassistancefund.org/wp-content/uploads/2022/12/DAF_2561-20221026.pdf Please be aware that payroll deduction allotment authorizations mailed to AFPC will not begin coming from retired pay until 1 July 2023.

*****PLEASE DON'T SEND CASH IN THE MAIL*****

Mail Check and Payroll Deduction Plan Donations to:
AIR FORCE ASSISTANCE FUND
AFPC/DP3SA
550 C STREET WEST
JBSA RANDOLPH TX 78150

Thank you once again for your continued support of the annual AFAF Campaign, and our fellow Airmen, Guardians, and their families. ***Retired, but still Active!***

News from Our Partners: Navy-Marine Corps Relief Society

Thank you!

To all who supported NMCRS in 2022. Your generosity made a huge impact in the lives of over 40,000 Sailors, Marines and their families.

A note from LtGen Robert R. Ruark, USMC (Ret.), President, CEO

LtGen Jack W. Klimp, USMC (Ret.) relinquished the helm of NMCRS last year. It's truly an honor and privilege to build upon his legacy and assume the role as President, Chief Executive Officer. There are very few non-profit organizations in existence today that can claim such an honorable legacy of service and support to those that serve this great nation, and I am proud to continue that tradition.

My life's work has been dedicated to supporting others. Following my 36-year career in the Marine Corps, I served nearly four years as the Chief Executive Officer of the Marine Corps Scholarship Foundation.

I am grateful for the opportunity to lead this incredible organization that provides critical support in so many ways to our Marines and Sailors.

We LOVE our Volunteers!

Volunteers have been the backbone of Navy-Marine Corps Relief Society for more than 119 years. The staff at NMCRS is made up of a small cadre of paid employees, and thousands of volunteers. This is what makes it possible for our donated funds to directly assist Sailors, Marines, and their families. When service members seek our assistance, they often interact directly with one of our skilled volunteers.

Not sure if this is right for you? Our volunteers have unique backgrounds and experiences, and they have different reasons for serving. However, they all desire to support the community of active duty and retired Navy and Marine Corps service members and their families.

For many, volunteering can help build job-relevant skills and experience. Others find that they can use skills they already have to serve in a new area. Volunteer opportunities in the Society include leading a team, performing mission-related tasks, and providing support and assistance.

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Our offices are located on Navy and Marine Corps bases across the country and around the world. Some opportunities allow you to volunteer from home so you don't need to be near a base. For most, you can volunteer as few as three hours a week.

If you are interested in being a volunteer, you can expect to:

- Receive specialized training
- Get extensive support and resources
- Connect with other volunteers and build friendships
- Get assistance with child- and dependent-care and mileage expenses
- Help others and make a difference
- Build experience to add to your resume
- Feel appreciated and have fun

"I wanted to volunteer at the Navy-Marine Corps Relief Society because there was an opportunity to give back and serve those that protect our Country. It is an honor being an NMCRS volunteer, engaging with clients as I log them in for their appointment and being affiliated with an organization that assists in such meaningful ways."

Lloyd Gillespie, Volunteer

You can learn more about volunteering at NMCRS

<https://www.nmcrs.org/get-involved/volunteer>

Receiving Assistance:

If you are facing a financial challenge please do not hesitate to reach out to NMCRS. All of our programs and services are free and confidential. Our support does not affect your credit score. The most common requests for our no-interest loans and grant assistance are basic living expenses, such as rent and food. Each year, NMCRS provides millions of dollars in assistance for these daily needs to both active duty and retired Sailors and Marines. To learn more, please visit

<https://www.nmcrs.org>

Education Assistance:

The NMCRS Education Assistance Program is designed to help eligible Navy and Marine Corps families pursue their academic goals. 2023-24 applications being accepted through May 15, 2023. Scholarships and interest-free education loans are awarded once per academic year. Scholarships range from \$500-\$3000 and interest-free loans are available up to \$4000. Awards are determined by FAFSA Student Aid Report (SAR) and tuition costs. Funds are provided directly to the institution to help pay for tuition, books, room and board. Students may reapply

each year. To learn more about eligibility and to apply, please visit <https://www.nmcrs.org/our-services/scholarships>

Give with confidence! NMCRS has the highest attainable charity ratings.

NMCRS can “be there” for moments like this, because of donors like you. Your generous giving allows us to give back in ways and experiences that are truly priceless. To learn more about how the Society is providing relief, as well as read some stories about clients, volunteers and donors please visit <https://www.nmcrs.org/about-us/legacy-newsletters-index>

NMCRS has a four-star rating with Charity Navigator. You can read more [here](#)

We also have a platinum rating from Candid (formerly Guidestar). You can learn more [here](#)

NMCRS programs and services are only possible thanks to the generous support of our donors. If you would like to set up an allotment, please contact NMCRS at giving@nmcrs.org to begin the process. If you would like to make a gift online to support your fellow shipmates and Marines, you can make a credit card donation at <https://support.nmcrs.org/a/rfd>

Checks can be mailed to:
Navy-Marine Corps Relief Society
Attn: Development Department
875 N. Randolph St, Suite 275
Arlington, VA 22203

Looking for other ways to donate? Please visit <https://www.nmcrs.org/get-involved/donate>

Thank you!

2023 Pay Calendar

To help you plan for 2023, below is a list of the days you should expect to receive your pay. Retired and annuitant pay is due on the first of the month. However, if the first falls on a weekend or holiday, retirees are paid on the last business day of the month and annuitants are paid on the first business day of month. For example, in December 2022, retirees will receive payment on December 30, 2022. However, annuitants are scheduled to receive payment on January 3, 2023. Please see the chart for each month in 2023.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
January 2023	February 1, 2023	*February 1, 2023
February 2023	March 1, 2023	March 1, 2023
March 2023	March 31, 2023	April 3, 2023
April 2023	May 1, 2023	May 1, 2023
May 2023	June 1, 2023	June 1, 2023
June 2023	June 30, 2023	July 3, 2023
July 2023	August 1, 2023	August 1, 2023
August 2023	September 1, 2023	September 1, 2023
September 2023	September 29, 2023	October 2, 2023
October 2023	November 1, 2023	November 1, 2023
November 2023	December 1, 2023	December 1, 2023
December 2023	December 29, 2023	January 2, 2024

*February 1, 2023 is the first payday for SBP changes that are effective January 1, 2023

Contact Us

DFAS Retired & Annuitant Pay Website

<https://www.dfas.mil/retiredmilitary>

DFAS Retired & Annuitant Pay Mailing Addresses

Retired Pay:

Defense Finance and Accounting
Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

Annuitant Pay:

Defense Finance and Accounting
Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300

DFAS Retired & Annuitant Pay Phone and Fax Numbers

Phone:

Toll-free: 800-321-1080
Local: 317-212-0551
DSN: 699-0551

Retired Pay Fax: 800-469-6559

Annuitant/Survivor Pay Fax: 800-982-8459

myPay

<https://mypay.dfas.mil>

Phone: 888-332-7411