



Retiree Newsletter

September 2020

Director's Message

Greetings from Cleveland. Can you believe it's fall and back-to-school season already?

In this issue, we preview our newest Form Wizard for the School Certifications 2788 form with a new electronic signature option. The School Certification Form Wizard will help child annuitants complete the required form quicker and easier. We're excited about this tool, so please check out that article and watch the Latest News area of our website for announcements: www.dfas.mil/retiredmilitary

We also have an article on the importance of checking and making sure your Arrears of Pay (AOP) beneficiary and Survivor Benefit Plan (SBP) beneficiary are current and contact information is correct. It's important to keep that information updated, as well as making sure your loved ones know what to do if you pass away.

As you may know, the Internal Revenue Service (IRS) issued a new 2020 IRS Form W-4. In this issue, we explain how to fill out your W-4 or use myPay if you need to update your federal tax withholdings. You are NOT required to send a new W-4 unless you are claiming exemption from federal taxes.

Be sure to check out our article on the upcoming myPay Two-Factor Authentication option and what that means for you.

We also include information from the Navy Retired Activities Office (RAO), Air Force Assistance Fund Charities, the Armed Forces Retirement Home, and new enrollment fees for some TRICARE Select Retired Beneficiaries.

Finally, we include some helpful contact information so you know what agency to contact for pay or benefit questions.

We hope you find this newsletter helpful. If you have retired military friends who aren't online, please share the PDF version of the newsletter with them.

We thank you for your service and are honored to serve you.

Check and Update Your Beneficiaries

It is vital for you to notify DFAS of any changes in your beneficiaries or beneficiary information for the Survivor Benefit Plan (SBP) or for your Arrears of Pay (AOP).

If we don't have correct beneficiary information and updated contact information, it can cause delays and financial hardship for your loved ones.

The Survivor Benefit Plan

As you know, SBP provides eligible beneficiaries an annuity, a monthly payment for the lifetime of the beneficiary. Retirees choose whether or not to enroll in SBP and pay premiums for SBP coverage.

How Retirees Can Check if the SBP Beneficiary is Current

If you have elected SBP coverage, it is important for you to notify us as soon as possible when a beneficiary change occurs. If you get married, divorced, lose a spouse, or have a child, that change can affect SBP premium payments. And some SBP changes have a one-year time limit for notifying DFAS.

Your Retiree Account Statement (RAS), available in myPay, has information on it about pay, deductions, taxes and SBP. The SBP section has information on it for members who participate in SBP.

The most important information for you to check includes: type of coverage, and date of birth of your spouse beneficiary (if applicable).

If changes need to be made to your Survivor Benefit Plan coverage, remember that DFAS needs a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), along with the Survivor Benefit Plan Election Change form (DD2656-6) to update your account.

Arrears of Pay Beneficiary

As you know, after a retiree passes away, a one-time payment of their final paycheck is made to a beneficiary. This is called Arrears of Pay (AOP). The AOP is the pro-rated amount of your final month's retirement pay. This is because entitlement to retirement pay ends on the date of your death. The amount of the payment owed is computed (based on the number of days in the month you were alive) and paid to your AOP beneficiary, along with any other money owed at the time of your death.

We 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.

How to Check if the AOP Beneficiary Is Current

You can easily check your Retiree Account Statement (RAS) to make sure your AOP designation is current.

You can change your beneficiary or update beneficiary contact information at any time through myPay by clicking on the "Beneficiary for Arrears" link under "Pay Changes" in the menu on the left side of your account in myPay.

You can also update your Arrears of Pay beneficiary by completing a Designation of Beneficiary Information form (DD 2894).

What Retirees Need to Know about the New IRS 2020 W-4

The Tax Cuts and Jobs Act of 2017 brought many changes, some of them quite recently.

One is that the Internal Revenue Service (IRS) issued a new 2020 IRS Form W-4 that is quite different from previous Form W-4s.

Another change is that the 2020 tax tables from the IRS created some withholding changes, even for those who did not request a change to their individual withholding. These changes were made because of guidance from the IRS that provided different withholding based on a retiree's previous tax status. Because of this guidance, some people saw an increase in their tax withholding.

You can verify and update your tax withholding information easily in myPay by clicking on "Federal Withholding" under "Pay Changes" in the menu on the left.

You can also mail or fax DFAS a new 2020 IRS Form W-4 to request a change in your federal withholding.

It's important to note that you are not required to file a new IRS Form W-4, unless you are claiming exemption from federal taxes. Retirees claiming exemption from federal taxes must submit a new W-4 every year. The word "EXEMPT" must be written above the signature date.

On the new IRS W-4 form, Step 1 and Step 5 are the critical steps that need to be filled out. Without this information, DFAS cannot process any updates to your account.

Step 1 is Personal Information, including filing status. On the new W-4, taxpayers now must choose either Single, Married, or Head of Household instead of the previous statuses where a taxpayer may have chosen, for example, Married with two deductions (M-02) or Single with no deductions (S-00).

For Step 3 and Step 4, you should follow the instructions carefully. Some retirees have sent W-4s with additional income or withholding that causes their net pay to be zero. DFAS cannot process these, so we will leave the tax withholding as is and send a letter.

Step 5 is the filer's signature and date. We cannot process a W-4 that is not signed and dated.

You should keep in mind that DFAS is unable to provide tax advice. If you have tax or withholding questions, we recommend you consult a tax professional or the IRS website at <https://www.irs.gov>. You can also use the IRS estimator at: <https://www.irs.gov/individuals/tax-withholding-estimator>

Electronic RAS for New Retirees

As of July of 2020, all new retirees will automatically receive their Retiree Account Statements (RAS) via electronic delivery in myPay.

If you need your statements delivered via postal mail, you can use myPay to change your delivery preference. If you are unable to access myPay, you can send us a signed and dated letter requesting to change your RAS delivery to hardcopy mail, or call our Customer Care Center to make the request.

myPay Announces Two-Factor Authentication Coming Soon

Your identity and financial information are valuable to you....and those thieves looking to steal it. Experts in online security say passwords are no longer a sure-fire means to keep unwanted visitors out of your online business. Two-factor authentication, already familiar to many, is coming to myPay bringing an additional layer of protection in safeguarding pay account information for military retirees and annuitants.

Simply put, two-factor authentication uses your smartphone number or email address to provide a means to verify that you are, well, you and not someone who has discovered your myPay Login ID and password.

Already in use by many banks and credit unions, online accounts are secured with Login IDs and passwords. When an account holder enters this information, a unique one-time PIN is sent to the individual's smartphone via text message or as an email message to an address contained in the user's myPay profile. Once the one-time PIN is entered on the myPay login screen, access to the account is provided.

The one-time PIN verification code remains valid for 10 minutes so it will be important that the user have access to the smartphone or email account previously selected by the user to receive the information. While initially available for myPay account access on a voluntary opt-in basis, it is anticipated that two-factor authentication will be required for all myPay accounts sometime in 2021.

More detailed information, including instructions for updating email addresses and smartphone numbers, will be sent via a myPay SmartDocs email as the date for two-factor authentication nears. Notices and other information will also be provided on the DFAS public website (www.dfas.mil) and the agency's Facebook channel (www.facebook.com/DFASOfficial).

Maintaining your myPay account, including passwords and up-to-date profile information, is vital to protecting your online business with DFAS. Even if you login one time a year to retrieve your 1099R tax statement, now is a good time to prepare yourself to make sure you....and only you....can get the information so necessary in today's digital world.

Making School Certifications Easier with the New DD 2788 Form Wizard

Last year, we began rolling out a series of new tools to help retirees and annuitants fill out and submit forms easily and correctly. The tools include helpful PDF Form Wizards, how-to checklists, how-to videos, and AskDFAS online upload tools.

Now, we have a new tool: the School Certification (DD 2788) PDF Form Wizard.

We receive a high percentage of forms we are unable to process, often because a form is missing information or a signature. We know it is frustrating for everyone when we are unable to fulfill a request because of missing information or signatures. We hope the form tools, especially the PDF Wizards, will make the process smoother and easier.

The Form Wizards “take the form out of the form” by having the customer answer a series of questions. Once they have answered the questions, the wizard automatically places their answers in the correct areas of the form and generates a ready-to-print PDF of the completed form. Customers can also save a PDF of the generated form to their own computer.

Even more exciting, we added electronic signature capability to the School Certifications Form Wizard. The electronic signature option allows the student annuitant to electronically sign this form in place of a handwritten signature.

Electronic signature will make the process of completing and submitting the form much easier for student annuitants because they can fill it out, sign it, and authenticate it online and then upload it online in AskDFAS on DFAS.mil instead of having to print out a form, sign it, and then scan it to upload online.

The School Certification Form Wizard is available on the School Certification webpage at: www.dfas.mil/schoolcerts

Who to Contact for Pay or Benefit Questions

DFAS Retired and Annuitant (R&A) Pay

DFAS R&A Pay is primarily a payroll office. We establish and maintain military retired pay, annuity accounts, and issue monthly payments to both military retirees and their eligible survivors, including the following:

- Regular and Reserve Retirement payments
- Temporary and Permanent Disability Retirement payments
- Concurrent Retirement and Disability Pay
- Combat-Related Special Compensation payments
- Survivor Benefit Plan payments

We have an extensive website with information on all of these topics at:

www.dfas.mil/retiredmilitary/forms

There is a new webpage on the Retired & Annuitant Pay website that lists the current **typical processing time frames** for R&A Pay actions. The webpage is under the "About R&A Pay" menu item on the www.dfas.mil/retiredmilitary and is called "[How Long Does It Take?](#)"

www.dfas.mil/retiredmilitary/about/How-Long-Does-It-Take

There is also a range of frequently asked questions on our AskDFAS page, where you can also submit a question online, change a retiree mailing address, report the death of a retiree, and order a copy of your 1099-R:

<http://go.usa.gov/xPh7p>

If you need speak to a customer service representative, please call 800-321-1080 or 216-522-5955 Monday through Friday, from 8 a.m. to 5 p.m. Eastern Time.

Department of Veterans Affairs

The Department of Veterans Affairs (VA) provides services to former members of the military, not just those who are retired from the military.

If you are disabled, the VA establishes your level of disability compensation, and handles any changes or updates. These include:

- Additional (tax-free) benefit for veterans injured while in the service
- Ratings for service-connected disability codes
- Ratings for Special Monthly Compensation
- Individual Unemployment ratings
- Re-rating you if you feel your disability has increased

The VA also administers pensions, educational programs, home loans, life insurance, vocational rehabilitation, survivors' benefits (such as Dependency and Indemnity Compensation-DIC), medical benefits and burial benefits.

If you have questions or concerns about any of these topics, please contact the VA at 800-827-1000 or visit their website at:
www.va.gov

The VA Military & Veteran Crisis Line is available 24/7, call 800-273-8255, text 838255, or go to <https://www.veterancrisisline.net>

Veterans' Group Life Insurance (VGLI):

Veterans' Group Life Insurance (VGLI) is a VA program that allows you to continue life insurance coverage after you separate from service. If you have questions about this program, please contact them at:

800-419-1473

<https://www.benefits.va.gov/insurance/vgli.asp>

Branches of Service

The Army, Navy, Marine Corps and Air Force assist in the transition from active duty to retired life and make determinations for some entitlement programs, such as Combat-Related Special Compensation.

The branches issue your retirement orders. Remember, you **MUST** have retirement orders from your branch of service before we can establish your military retired pay account.

Please contact your Branch of Service for assistance with the following items:

- CRSC eligibility determinations
- Applying for retirement or retirement eligibility
- Retirement orders
- Legal name changes
- Assistance with making Survivor Benefit Plan decisions and changes

Army

888-276-9472

<https://www.army.mil>

Navy

866-827-5672

<https://www.navy.mil>

Air Force

800-525-0102

<https://www.af.mil>

Marines

800-336-4649

<https://www.marines.mil>

Tricare

If you have questions about your TRICARE allotment or enrollment premium, please contact TRICARE.

For information about the upcoming 2020 Open Season, see the partner article in this newsletter on page 17.

East Region (formerly North and South Regions):

Visit: <http://www.tricare-east.com>

Call: 1-800-444-5445

West Region:

Visit: <http://www.tricare-west.com>

Call: 1-844-866-WEST (9378)

The Federal Employees Dental and Vision Insurance Program - FEDVIP

If you enrolled in the FEDVIP dental and/or vision insurance program, BENEFEDS is the government-authorized and OPM-sponsored enrollment portal that eligible participants use to enroll in FEDVIP coverage. BENEFEDS.com is available 24 hours a day, 7 days a week, and accessible via computer, cell phone, and tablet. If you have enrollment questions, and do not have access to the internet, please call the BENEFEDS Customer Service Center at 1-877-888-FEDS (1-877-888-3337) or TTY 1-877-889-5690, Monday through Friday, from 9 a.m. to 7 p.m. (ET).

Defense Enrollment Eligibility Report system (DEERS)

The Defense Enrollment Eligibility Reporting System is a way of verifying who is eligible to receive government-sponsored TRICARE medical benefits. You may also contact DEERS for questions related to ID cards:

800-538-9552 (East Coast)

800-334-4162 (West Coast)

800-527-5602 (Alaska and Hawaii)

https://milconnect.dmdc.osd.mil/milconnect/public/faq/Contacts_and_Help-Contact_Support

AAFES exchange store

Contact the Army and Air Force Exchange Services (AAFES) for your Military Star Card and Exchange Credit Program questions:

877-891-7827

<https://www.myecp.com/HtmlPages/ContactUs>

Navy exchange store

Contact the Navy Exchange (NEX) for your Military Star Card and Exchange Credit Program questions:

877-891-7827

<https://www.myecp.com/HtmlPages/ContactUs>

National Personnel Records Center

The National Personnel Records Center, Military Personnel Records is the repository of military personnel, health, and medical records of discharged and deceased veterans of all services during the 20th century. Contact the National Personnel Records Center for a copy of your DD214.

866-272-6272

<https://www.archives.gov/veterans/military-service-records>

Internal Revenue Service (IRS)

Contact the IRS for tax related questions and to request a copy of a blank W-4 form.

800-829-1040

<https://www.irs.gov>

Office of Personnel Management (OPM)

Contact the Office of Personnel Management for information regarding federal employee retirement information.

888-767-6738

<https://www.opm.gov>

Thrift Savings Plan (TSP)

For information about your thrift savings plan account, please contact TSP at:

877-968-3778

<https://www.tsp.gov>

News from our Partners: Retired Activities Office (RAO) Programs OPNAV N170C

The Navy Retired Activities Office (RAO) provides support service to all military retirees (regular and reserve) from all branches of military service, their spouses, families, annuitants, authorized or designated beneficiaries, representatives or guardians worldwide.

The RAO serves as a point of contact and resource to ensure the retired community is kept up to date with current information and benefits. Annual Retiree Seminars /Retiree Appreciation Days are scheduled and announced to provide current and local information for retirees. Many services are driven by the needs of the local retired community, in which services are provided by retired volunteers, retired family member, government service employees or active duty personnel.

See page 20 of this newsletter for a listing of RAOs, phone numbers, emails and the hours of operations.

Also, volunteer support is needed working at RAOs located across the U.S. If you would like to volunteer please contact local RAO Director annotated "Need volunteers" on the attached listing.

News from our Partners: Air Force Assistance Fund Charities Thank USAF Retirees

Many Airmen across the Air Force family (active, guard, reserve, retired, and surviving spouses of retirees) have been impacted by this health crisis. If you are, or know of a fellow Airmen or family member in one of these situations, you can rely on the assistance given by the four official and affiliate charities of the Air Force. Visit www.afassistancefund.org to see how they can help, and how you can get in contact with them for yourself, a loved one, or a friend.

Our Air Force Charities have been responding to the effects this virus is having on our Air Force family in an all-out attempt to support their fellow Airmen and families in any way possible.

[The Gen & Mrs. Curtis E. LeMay Foundation](#) has provided a “One Time Relief Grant” to each of their widows, easing financial stress with increased prescription and grocery delivery expenses.

[Air Force Enlisted Village, a 501c3 nonprofit organization that provides senior living services for Air Force surviving spouses, is doing everything possible to protect residents](#) who are most vulnerable to coronavirus/COVID-19 due to their ages. Cleaning and disinfecting processes have increased, and extra staff have been hired to screen people entering the campus and to shop for groceries for residents.

Since its inception, the [Air Force Villages Charitable Foundation \(AFVCF\)](#) has supported widowed spouses of Air Force heroes during their most vulnerable years: retirement. In the age of COVID-19, Airmen and their spouses continue to choose to live at Blue Skies of Texas due to its top-rated continuum of healthcare and outstanding crisis preparedness. Those in Blue Skies’ care have peace of mind as the team protects them via the delivery of prescriptions, meals and necessary items, all straight to their doors.

The [Air Force Aid Society](#) (AFAS) is has stepped in to assist many Air Force families who are facing financial challenges because of COVID-19. Many Airmen have found themselves in tough situations because spouses have lost their jobs or they received PCS orders and, because of stop movement orders, the rest of the family hasn’t been able to relocate with them. During this difficult time, AFAS pledges are so important to ensure that our Airmen aren’t facing these stressful situations alone. Your gift to the AFAS Campaign will help us continue to be there when Air Force families need us even during a pandemic like the one we’re facing now.

The men and women serving in the four official and affiliate charities of the Air Force **thank you**, our Air Force Retiree family, for your generous support during the 2020 AFAF Campaign while our country was under siege by this invisible adversary—COVID-19. As our campaign workers were forced to suspend desk-to-desk solicitations (for their safety), we knew fundraising would suffer—and it did. In 2012 a record \$7.8 million was raised. In 2019 it had dropped to \$3.3 million, an all-time low...until now. This year, the virus and resultant economic distress has resulted in our fundraising yielding \$1.48 million from the base campaigns—still, an amazing showing of support under these circumstances. And, we had help! Retirees mailed in nearly \$49,000 in checks and payroll deduction allotment authorizations. Retirees were also a major contributing factor in AAFES raising over \$286,000 to bring our annual total to over \$1.8 million! Though retired, you've taken an active part in maintaining our legacy of Airmen "taking care of our own"!

If you have not had the chance to give this year and wish to, giving is easier than ever:

Donate online at <https://www.afassistancefund.org> (click the donate button). There, you can use the e-Giving platform on the left side of the page (credit/debit card or e-check); or you can download and print the donation form linked to on the right side of the page. With the donation form, you can choose to give by allotment from your retired pay, or by sending a check or money order of any amount to:

AIR FORCE ASSISTANCE FUND
AFPC/DP3SA
550 C STREET WEST
JBSA-RANDOLPH TX 78150

*Please don't send cash in the mail.

Again, on behalf of the four charities, and on behalf of the thousands of Fellow Airmen and families you've impacted – **thank you!**

News from Our Partners: Armed Forces Retirement Home Accepting Applications for Residency!

The Armed Forces Retirement Home (AFRH), with locations in Washington, D.C., and Gulfport, Miss. – continues to welcome new residents.

Our healthy, vibrant and sought-after retirement community for eligible veterans offers affordable independent living opportunities at rates that will remain unchanged through 2021!

Maintaining the health of our residents and staff during COVID-19 remains our highest priority. Thanks to multiple protections in place – including continuous Covid-19 surveillance testing, social distancing, the wearing of masks and use of hand sanitizers– the Home has experienced very few cases among residents during this extraordinary time.

We look forward to receiving your [application](#)!

To qualify to live at AFRH, veterans are eligible from one of three main categories:

Category 1: 60 years of age or older and served at least 20 years on active duty, with the majority of that time spent in the enlisted ranks or as a warrant officer. 85% of our residents spent a career in the military.

Veterans who spent the majority of their service time in the enlisted ranks but did not serve at least 20 years on active duty may be eligible under:

Category 2: Veterans who have at least a 50% service-connected disability, or

Category 3: Veterans who served in a war theater (such as in Vietnam, Kuwait, Iraq and Afghanistan) and now have an injury, disease or disability.

Rooms are currently available at both locations with no waiting period, down payment or contract required! For eligible veterans moving into AFRH in 2020 and 2021, the rate for independent living is 46.7% of the resident's gross monthly income or \$2,050.00, whichever is less.

All applicants must be able to live independently upon moving to the AFRH. The Home also provides advanced levels of care to our residents after they have been accepted into independent living. These include assisted living, long-term care, and memory support.

In [Washington, D.C.](#), AFRH offers residents a scenic, wooded campus just minutes from downtown - home to museums, monuments, and a host of local entertainment, sports and other cultural options. In [Gulfport, Miss.](#) AFRH offers residents a beautiful

view of the Gulf of Mexico, with an outdoor swimming pool, walking path to the beach, reflecting pool, art studio and modern media room.

Many veterans choose to live at AFRH for the superior medical, dental and vision care offered, with amenities that include: private rooms with a shower, three delicious daily meals prepared by licensed nutritionists in our modern dining facility, a wellness program and deluxe fitness center, movie theater, bowling center, numerous hobby shops, clubs, and social activities.

Services include recreational activities and resident day trips, a full-service library, barber shop, beauty salon, 24/7 security, computer center, mailboxes, ATM, campus PX/NEX and convenient transportation available to local hospitals and appointments. Residents also have access to additional services such as on-site physical and occupational therapy, in-room internet and cable TV, podiatry, and counseling.

Married couples are welcome to apply for residency at AFRH:

- If both individuals meet all military and other eligibility requirements in their own right, or
- If the eligible veteran completed at least 20 years of active service and married current spouse prior to military retirement.

Please call us for details regarding [married couples' fees](#) – discounts are available!

Veterans who have been convicted of a felony or are not free of drug, alcohol, or psychiatric problems are ineligible to become a resident.

For further information to request an application, visit <https://www.afrh.gov/apply> or contact the Office of Public Affairs at: admissions@afrh.gov or 1-800-422-9988.

News from our Partners: TRICARE Open Season and Changes Coming Soon for Some TRICARE Select Retired Beneficiaries

TRICARE Open Season

The 2020 TRICARE Open Season begins November 9 and ends December 14, 2020.

If you're eligible to participate in TRICARE Open Season, you have three choices for your 2021 health coverage. You may:

- Enroll in a plan. If you're eligible for but aren't currently enrolled in a TRICARE Prime option or TRICARE Select, you can enroll for 2021 coverage.
- Change plans. If you're already enrolled in a TRICARE Prime option or TRICARE Select, you can switch plans for 2021 coverage. You may also change your type of enrollment, for example switching from individual to family enrollment.
- Do nothing. If you want to stay in your current TRICARE health plan, you don't have to take any action. You'll continue in your current health plan through 2021 or as long as you're eligible. (Note: If you're a Group A retiree enrolled in TRICARE Select, you may still have to take action. See the info below.)

Find out more about Open Season at:

https://tricare.mil/CoveredServices/BenefitUpdates/Archives/09_08_2020_Open_Season_is_Coming_Take_Time_to_Prepare_Now

New Monthly TRICARE Select Enrollment Fee for Group A Retired TRICARE Select Beneficiaries

Starting on Jan. 1, 2021, TRICARE Select [Group A](#) retired beneficiaries must pay monthly enrollment fees in order to maintain their TRICARE health coverage. This is a change, and the first time this beneficiary group will pay enrollment fees.

"In 2021, some TRICARE beneficiaries will pay enrollment fees for the first time, a change mandated by Congress," said Dr. Danita Hunter, director of the TRICARE Health Plan at the Defense Health Agency. "We're communicating this well before the change is implemented so beneficiaries can be informed about the change, as well as their TRICARE plan and cost options."

Here are the key points you need to know.

What's happening?

Retired TRICARE Select beneficiaries will have to pay enrollment fees. This change was mandated by Congress in the National Defense Authorization Act for **Fiscal Year October 1 - September 30 2017**. Congress granted the Defense Health Agency a delay in implementation to calendar year 2021.

Who's impacted?

This change only affects Group A. If you or your sponsor's initial enlistment or appointment occurred before January 1, 2018, you are in Group A. retirees and their family members enrolled in [TRICARE Select](#). You're in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018. Active duty family members enrolled in TRICARE Select will experience no change, and won't pay enrollment fees.

This applies to me. When do I need to take action?

You must set up monthly payments to start on Jan. 1, 2021. You can establish payments via electronic funds transfer, credit card, or debit card. Your [regional contractor](#) will soon issue instructions to set up payment.

What are the 2021 enrollment fees for TRICARE Select Group A retirees?

The enrollment fees will be collected via monthly installments from the sponsor's military pay system where retired pay is disbursed.

- Individual plan: \$12.50 per month
- Family plan: \$25 per month

How can I stay informed and prepare for this change?

Visit the [TRICARE Select Enrollment Fees](#) page on the TRICARE website for updates and [sign up for email alerts](#). TRICARE will inform you of specific actions you need to take in the coming months. Take command of your health and your health care benefits in 2020.

Contact Us

DFAS Retired & Annuitant Pay Website

www.dfas.mil/retiredmilitary

DFAS Retired & Annuitant Pay Mailing Addresses

Retirees:

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

Annuitants:

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: 216-522-5955
DSN: 580-5955

Retired Pay Fax:

800-469-6559

Annuitant/Survivor Pay Fax:

800-982-8459

myPay

<https://mypay.dfas.mil>

Phone: 888-332-7411



(For Office Use Only)

RAO Locator U.S. Navy Sponsored Retired Activities Offices

Arizona

RETIRED ACTIVITIES OFFICE (Need volunteers)
NAVY OPERATIONAL SUPPORT CENTER
14160 W.MARAUDER STREET
LUKE AFB
PHOENIX, AZ 85309

(602) 353-3033
OPT 4 Press 2
0900-1400 (Mon-Thu)

California

RETIRED ACTIVITIES OFFICE (Need volunteers)
NAVAL AIR WEAPONS STATION
CODE 75H000D
1 ADMINISTRATION CIRCLE
CHINA LAKE, CA 93555-6100

(760) 939-0978
0900-1500 (Mon-Fri)
Email: retiredactivities@mchsi.com

RETIRED ACTIVITIES OFFICE (Need Volunteers)
FLEET AND FAMILY SUPPORT CENTER
BLDG. 930
NAVAL AIR STATION
LEMOORE, CA 93246

(559) 998-4042
0800-1600 (Mon-Fri)

RETIRED ACTIVITIES OFFICE
FLEET AND FAMILY SUPPORT CENTER
BLDG 1169
1000 23RD AVE, CODE N93V
POINT HUENEME, CA 93043

(805) 982-5037
0800-1600 (Mon-Fri)
Email: NVBC_FFSC@navy.mil

RETIRED ACTIVITIES OFFICE (Need volunteers)
HOUSING OFFICE BLDG 587
MOFFET FIELD CA 94035-0162

(650) 603-8047
0930-1230 (Tues/Wed/Fri)
Email: bfrench2905@gmail.com

RETIRED ACTIVITIES OFFICE (Need volunteers)
NAVAL STATION SAN DIEGO
FLEET AND FAMILY SUPPORT CENTER
3005 CORBINA ALLEY, SUITE 1
SAN DIEGO, CA 92136

(619) 556-7404
0730-1630 (Mon-Fri)

RETIRED ACTIVITIES OFFICE
NAVAL WEAPONS STATION SEAL BEACH
800 SEAL BEACH BLVD
BLDG 22 ROOM 2
SEAL BEACH, CA 90740-5000

(562) 626-7152
0900-1500 (Mon-Thu)
0900-1200 (Fri)
Email: rao-nwssb@navy.mil

Connecticut

(Serves Rhode Island Retirees)

RETIRED ACTIVITIES OFFICE
NAVAL SUB BASE, NEW LONDON
BUILDING 83, PO BOX 93
GROTON, CT 06349-5000

(860) 694-3284
0900-1500 (Mon-Fri)
Email: navret2@aol.com

Florida

RETIRED ACTIVITIES OFFICE
NAVAL AIR STATION, JACKSONVILLE
FLEET AND FAMILY SUPPORT CENTER
554 CHILDS ST BLDG 876
PO BOX 136
JACKSONVILLE, FL 32212-0136

(904) 542-5790
(904) FAX- 542-5716
1000-1500 (Mon-Fri)

RETIRED ACTIVITIES OFFICE (Need volunteers)
FLEET AND FAMILY SUPPORT CENTER
NAVAL AIR STATION WHITING FIELD
7511 USS ENTERPRISE ST BUILDING 3025
MILTON, FL 32570-5000

(850) 623-7215 or 623-7177
0830-1130 (Mon and Fri)

RETIRED ACTIVITIES OFFICE (Need volunteers)
FLEET AND FAMILY SUPPORT CENTER
NAVAL AIR STATION
BLDG 625, 151 ELLYSON AVE
NAS PENSACOLA, FL 32508-5217

(850) 452-5622
0900-1300 (Mon-Fri)
Email: nasp.rao@navy.mil

Hawaii

RETIRED ACTIVITIES OFFICE (Need volunteers)
MILITARY AND FAMILY SUPPORT CENTER
4827 BOUGAINVILLE DRIVE
HONOLULU HI 96818-3174

(808) 474-0032/1999
0900-1300 (Mon-Wed)
0800-1600 (Thu-Fri)
Email: mfschawaii@navy.mil

Italy

RETIRED ACTIVITIES OFFICE
FLEET AND FAMILY SUPPORT CENTER

081-811-6372
1500-1700 (Wednesday only)
Email: rsonaples@gmail.com

Maine

This office aligns with Portsmouth Ship Yard
RETIRED ACTIVITIES OFFICE (**Need volunteers**)
400 FOXTROT AVE.
NAVAL AIR STATION
BRUNSWICK, ME 04011-5004

(207) 841-0582
0900-1300 (Mon-Fri)
Email: navyraomevt@gmail.com

Maryland

RETIRED ACTIVITIES OFFICE (**Need volunteers**)
FLEET AND FAMILY SUPPORT CENTER
NSA ANNAPOLIS
168 BENNING ROAD
ANNAPOLIS, MD 21402

(410) 293-2641
0900-1100 (Wed)

Michigan (Joint RAO)

RETIRED ACTIVITIES OFFICE
44200 JEFFERSON BLDG 780 ROOM 17 (S604)
SELFRIDGE, ARMY NATIONAL
GUARD BASE (ANGB)
MT CLEMENS, MI 48045-5263

(586) 307-5580
0900-1500 (Tue-Fri)
Email: selfrao@yahoo.com

Minnesota

RETIRED ACTIVITIES OFFICE (**Need volunteers**)
NAVY OPERATIONAL SUPPORT CENTER
6400 BLOOMINGTON RD FT SNELLING
ST PAUL MN 55111-4051

(612) 713-4664
1000-1400 (Tue and Thu)

New Hampshire

RETIRED ACTIVITIES OFFICE (**Need volunteers**)
PORTSMOUTH NAVAL SHIPYARD
CODE 866 BLDG 22
PORTSMOUTH, NH 03804-5000

(207) 438-1868
1000-1400 (Mon-Fri)
Email: pnsyrao@gmail.com

Rota, Spain

RETIRED ACTIVITIES OFFICE
NS ROTA COMMUNITY SUPPORT BLDG 3293
PSC 819, BOX 57
FPO AE 09645-5500

34-956-82-3232
(FROM CONUS)
1300-1600 (Tue and Thu apt only)

Tennessee

RETIRED ACTIVITIES OFFICE (**Need volunteers**)
FLEET AND FAMILY SUPPORT CENTER
BLDG 456, FIRST FLOOR
NSA MEMPHIS, CODE N 763
MILLINGTON, TN 38054-5000

(901) 874-5195
0730-1600 (Mon-Fri)

Virginia

RETIRED ACTIVITIES OFFICE (**Need volunteers**)
FLEET AND FAMILY SUPPORT CENTER
7928 14TH ST. SUITE 102
NORFOLK, VA 23505-1219

(757) 445-4380
(757) 445-5326 (Fax)
1000-1400 (Mon-Fri)
Email: navretactnorva@gmail.com

RETIRED ACTIVITIES OFFICE (Little Creek Base)
FLEET AND FAMILY SUPPORT CENTER
1450 D STREET
Virginia Beach, VA 23521

(757) 462-7563/8101
1000-1400 (Mon-Fri)
Email: navretactlittcreek@gmail.com

Washington

RETIRED ACTIVITIES OFFICE (**Need volunteers**)
FLEET AND FAMILY SUPPORT CENTER
NAVAL STATION EVERETT
13910 45TH AVE NE, ROOM 818
MARYSVILLE, WA 98271

1-866-854-0638
0900-1500 (Mon-Fri)
Email: rao.cnrnw@navy.mil

RETIRED ACTIVITIES OFFICE (**Need volunteers**)
FLEET AND FAMILY SUPPORT CENTER
NAVAL BASE KITSAP
SILVERDALE, WA

1-866-854-0638
0900-1500 (Mon-Fri)
Email: rao.cnrnw@navy.mil

RETIRED ACTIVITIES OFFICE (**Need volunteers**)
FLEET AND FAMILY SUPPORT CENTER
NAVAL AIR STATION
WHIDBEY ISLAND
OAK HARBOR, WA 98278

1-866-854-0638
0900-1500 (Mon-Fri)
Email: rao.cnrnw@navy.mil

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