



Retiree Newsletter

September 2021

Director's Message

Greetings from Cleveland! Can you believe it's already pumpkin spice time (fall)? Here in Ohio we are enjoying our warm days and cool crisp nights. We hope you are, too.

We are excited about our progress in rolling out **status notifications** to keep you in the loop as forms or documents you submit move through the retired pay processing cycles. Please see the article in this issue for the good news.

DFAS Retired and Annuitant Pay's primary goal is to ensure you receive your pay **accurately and on time**. With **tax season approaching**, we need your help to do that. Please check your account statement and myPay to ensure your account information and mailing address are correct. You will find an article in this issue about all the steps you should take to **prepare for tax season**, including a link to instructions on setting up a myPay account if you do not already have one.

While we are talking about myPay, did you know they made updates to their two-factor authentication to allow the use of third party apps? You will find the details in this issue.

It's important to make sure your Survivor Benefit Plan (**SBP coverage and beneficiaries**) are current. You can do that by verifying the SBP lines on your Retiree Account Statement, and we have outlined how in an article in this issue.

Surviving spouses of members who died on active duty/line of duty and chose to have the annuity paid to a child (SBP Optional Annuity for Dependent Children) should keep an eye out for the **SBP Spouse Annuity Eligibility Packet** that you will be receiving later this year. See more in the article.

In 2020, we started a new bi-annual newsletter especially for your loved ones, the **DFAS Survivor SBP Newsletter**. This newsletter features a number of informative articles, including the latest info about the SBP-DIC Offset Phased Elimination and special information for those annuitants who lost a loved one in the line of duty. Look for our next issue at the end of the year. Previous newsletters are available to view online or downloadable at: <https://www.dfas.mil/survivornews>

We also have some great information for you from our partners, including information on extended temporary Uniformed Services ID (USID) card expiration policy guidance for all USID cards with expiration dates between January 1, 2020 and July 31, 2021.

We continue to develop helpful tools such as expanding askDFAS submission categories, updating forms, and creating Form Wizards to make filling out the forms easier. We will talk about our newest additions to the askDFAS online upload tool later in this issue. To find the newest tools and information between newsletters you can visit our website: <https://www.dfas.mil/retiredmilitary>.

We honor the service and sacrifices made by you and your family.

How Do Status Notifications Work?

Status notifications are a **three-step process** that will **update you** when DFAS receives select forms or documents for processing by mail or fax (or in some specific cases, through AskDFAS). You will receive separate status notifications when your form or document is:

1. **Received and queued** in the DFAS work system
2. **Assigned to be worked**
3. **Completed** - Either a notification the processing is complete or a notification that DFAS is sending a request for additional information.

What is the Benefit of a Status Notification?

Status notifications provide you with progress updates for your submitted form or request. They will also provide you with the timeframe when we completed your request or notify you if additional information is required. If we do need additional information, you will know to watch for a letter in the mail, with specific information about what we need to complete your request.

What Status Notifications are Available?

Status notifications are available for:

- Submissions related to Survivor Benefit Plan (SBP)
- SF1174 Designation of beneficiary for Arrears of Pay
- DD 2656-7 SBP Annuity Startup form
- DD 2788 School Certifications
- SF 1199 Direct Deposit form
- DD 2558 Authorization to Start, Stop, or Change an Allotment
- Change of Address Requests – (Fax and mail requests only)
- DD 2894 Designation of Beneficiary
- **State Income Tax Withholding**
- Reserve Retirement Orders – (Submitted when working with your Branch of Service)
- Retirement Orders – (Submitted when working with your Branch of Service)

Status notifications for additional categories of requests will be added throughout the coming year.

What You Need to Do to Receive Status Notifications

To receive these status notifications, please ensure your **email address is available and updated in myPay**. You will receive most status notifications via SmartDoc email, which require a valid email address in myPay. To add or ensure your email address is up-to-date, please visit <https://mypay.dfas.mil/>

If you're not yet using myPay, it's easy to get started and add your email address for status notifications. We have a handy step-by-step, downloadable "Get Started with myPay" guide available at: <https://www.dfas.mil/RetiredMilitary/manage/mypay/>

Additional Forms Can Now Be Uploaded Online

As part of our work to modernize Retired & Annuitant Pay and make the processes easier for you, we are building a suite of online tools that allow forms and required documentation to be uploaded through askDFAS on the DFAS.mil website, which is also accessible on a mobile browser.

These tools are a quick and easy way to submit select forms and documents to us directly. Instead of mailing or faxing your completed forms, you can now upload some of them directly in a PDF through the askDFAS online tool on the DFAS.mil website.

Submission through askDFAS will improve the way requests are submitted and eliminate the time and hassle of sending requests through mail or fax and provide more timely and accurate service to the retiree.

It's easy to use the online upload tool. Just click on the link, fill in the required information and attach a PDF of your completed and signed form and any associated documentation. When submitting additional documentation, it is important to include your name and social security number on every document. When you complete and submit the ticket, the documentation will then be uploaded to our system for processing. You will receive an automated email confirming your ticket has been created with a link to view your ticket in the future. When you use the online upload tool to submit your forms, you may also receive status notifications (see the "How Do Status Notifications Work" article in this issue).

We have recently expanded the series of upload tools for the following forms that retirees use to make requests and changes to their retired pay accounts:

DD Form 2656-1 Survivor Benefit Plan Election Statement for Former Spouse Coverage
<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=21424>

DD Form 2656-2 Survivor Benefit Plan Termination Request (third-year retirees only)
<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=21164>

DD Form 2656-8 Survivor Benefit Plan Auto Coverage Fact Sheet
<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=21391>

DD Form 2588 Authorization to Start, Stop, or Change an Allotment
<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=21524>

Reserve Retirement Orders (DD Form 2656, Orders, etc)
<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=21304>

Please note the askDFAS online upload tools can only accept the specific form and documentation noted on that upload tool. Other requests or documents cannot be processed through the online upload tools at this time.

When documents are submitted using askDFAS, **it can take up to 72 hours for those documents to be uploaded and indexed in our system.** Once the documents have been indexed in our system, the documents will follow our typical processing timeframes. askDFAS ticket numbers CANNOT be used to check the status of a document when calling the Customer Care Center.

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 do not 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. In addition, 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 is the type of coverage and the name 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).

Get an Early Start to Tax Season

Tax season will be here before you know it. The first step in preparing for tax season is to make sure you have an active myPay account and your mailing address is up-to-date. If you do not have a myPay account, now is the perfect time to get started.

Use myPay to your advantage

myPay is a user-friendly way to manage your pay account. You can easily manage your account using the web browser on your computer or with a connected device like your smartphone or tablet.

You will be able to access your 1099-R tax statement much sooner in myPay than through postal mail. 1099-Rs generally become available in myPay in late December, while paper copies aren't mailed until mid-to-late January. You can also download or print your current year tax statement, as well as prior year 1099Rs (up to four prior years for retirees and up to two prior years for annuitants).

While you're in myPay, you can also easily check to make sure we have your correct mailing address. Make sure you keep your address updated if you travel to warmer weather in January and February.

Please don't wait until January, February, or March to check access to your myPay account; check now so you can be prepared for tax season.

Log on to myPay

<https://myPay.dfas.mil>

Getting Started with myPay

If you're not yet using myPay, it's easy to get started. We have a handy step-by-step, downloadable "Get Started with myPay" guide available at:

<https://www.dfas.mil/RetiredMilitary/manage/mypay/>

You can request an initial password on the myPay homepage using the "Forgot or Need a New Password" link. The password will be mailed to the address you have on file with DFAS and you will receive it in about 10 business days.

Once you receive your password in the mail, you can return to the myPay homepage and log in with your social security number and the password you received in the mail to create your myPay profile.

If you are new to myPay, there is a link "Read how new accounts are added" in the "New User Section" to find out more about how myPay accounts are created.

myPay also offers a video tutorial in the "New User" section that will walk you through the steps to create an account.

Reactivating your myPay account

We know that some of you only use myPay once a year to get your 1099-R during tax season. Then, when you do try to access your account, you discover that your password is expired, lost or forgotten. If this sounds like something that has happened to you, please update your password now, before the tax season starts. Waiting to update your password might mean longer wait times and potential delays in receiving your tax documents.

If your myPay account is in an inactive status because your password has expired, you can follow the simple steps below to reactivate your account.

Go to <https://myPay.dfas.mil> in your web browser on a computer or connected device

1. Click on the "Forgot or Need a Password?" link and enter your Login ID or Social Security Number
2. Choose to send a temporary password to your email or mailing address of record
3. When you receive the temporary password, go back to myPay and log in to reactivate your account.

Check your tax withholding

Now is also a good time to check and adjust your tax withholding

Use 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 calculator helps taxpayers estimate 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.

www.irs.gov/individuals/tax-withholding-estimator

myPay Now Accepts Authenticator Apps For Two-Factor Authentication Login

Two-factor authentication has become the standard for many commercial and government organizations in providing the best security for their customers. While login (user) IDs and passwords are still used, this additional layer of security requires customers to obtain a one-time PIN via email or text message in order to enter all or portions of a web-based system.

Those employing 2FA security, the one-time PINs remain valid for a specified period of time. If not used within that time, the PIN becomes invalid and another will need to be requested.

For most customers this is not a problem. The PIN is received and then entered into the system's logon screen. Others, however, have reported challenges in receiving their one-time PINs within the time limit, or not receiving them at all.

A review of the servers supporting the DFAS myPay system reveals one-time PINs are, with very few exceptions, generated and sent within seconds of a request. For the most part, those receiving late PINs or not getting them at all have listed a smartphone or other mobile device as their preferred 2FA method within their myPay profile. According to some experts, delayed text messages can result from a busy network or those who may not recognize the myPay text as a legitimate message.

Many have shifted their preference to an email address to alleviate difficulties in receiving their one-time PIN with enough time to complete their myPay logon.

For the past several months, myPay has been capable of accepting PINs generated by third-party authenticator apps. These apps do not rely on receiving a request from the myPay system, but instead generate their own which myPay confirms before allowing access to individual accounts.

Since its inception, DFAS has received confirmation of authenticator apps' usefulness, especially from retirees living overseas. One such confirmation came from Baguio City in the Philippines. The retiree related that using his preferred app allowed him to access his account quickly and easily from his location thousands of miles away from the U.S.

The choice of which authenticator app to use is up to each individual customer. There are reviews of many of the more popular ones available online. These reviews often include the capabilities of individual apps, allowing customers to choose the one best suited for them.

Once downloaded and installed in a customer's mobile device, instructions for using the app to access myPay is available on the DFAS website at:

<https://www.dfas.mil/mypayinfo/2FA/AuthApp/>.

Gray Area Retirees Now Have a New Avenue to Stay Connected: A New Kind of myPay Account

For Army National Guard, Air National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve and Air Force Reserve Gray Area Retirees, there is a new avenue to stay connected and informed between the time they stop drilling and the time they start receiving retired pay.

It's a new kind of myPay account especially for Gray Area Retirees.

If you are a Gray Area Retiree who uses your new myPay account to keep your contact information updated, you will benefit from receiving important information from DFAS and your Branch of Service, such as news about changes in laws or policies that impact your retirement benefits, reminders about applying for retired pay, and your Services' Retiree Newsletter.

Plus, with current contact information in your new myPay account when you apply for retired pay, we will email you status notifications: when your application was received, when it is being worked, and when it is complete.

The New Gray Area "Future Retiree" myPay Account

In the new basic Gray Area "Future Retiree" myPay account, you can confirm or update your email address and your mailing address. And when you apply for retired pay, you can also use it to make sure your direct deposit information is current.

If you used myPay when you were drilling, you know it's accessible online from your computer's web browser. However, you might not know that myPay is now more mobile-friendly. That means it's easier to manage your account using the web browser on your connected device, like your smartphone or tablet. There's also a new feature to help you keep your account secure, two-factor authentication.

Who are Gray Area Retirees?

Gray Area Retirees are members who served in the Guard or Reserves and qualified for retired pay, have retired from their service (stopped drilling), but are not yet at the age where they can start receiving retired pay. The time between their retirement from the service and the date when they are eligible to begin receiving retired pay is the "gray area." The "gray area" applies even if the member is in the Retired Reserve.

A Guard or Reserve member is generally not eligible to start receiving retired pay until they reach age 60. However, some periods of active duty or active service can reduce the age requirement below 60 years of age (Reduced Age Retirement). The earliest age that a Gray Area Retiree can start receiving reduced age retired pay is age 50.

How to Access a Gray Area Future Retiree myPay Account

We have a helpful downloadable **Gray Area Future Retiree myPay Login Tips PDF** with specific instructions at: <https://www.dfas.mil/grayarea>.

If you previously used myPay and DO have access to the email in your myPay account:

You may be able to use the myPay login you created prior to your retirement from your service, if you previously set up a Login ID and you have access to the email address in your myPay account.

If you have access to the email address in your myPay account and you don't remember your Login ID or your password (or your password has expired), you can use the "Forgot your Login ID?" Or "Forgot or Need a Password?" links on the myPay homepage: <https://mypay.dfas.mil>.

If you have not accessed myPay since November 2009, have never created a Login ID, or there was a delay that prevented DFAS from receiving your gray area status, please follow the instructions below for new myPay users.

If you previously used myPay and don't have access to the email in your myPay account:

You may be able to use the myPay login you created prior to your retirement from your service, if you previously set up a Login ID and security questions and remember them, even if you do not have access to the email address in your myPay account.

If it's been more than a year since you used myPay, your password has expired. With your Login ID, you can reset your password by using the "Forgot or Need a Password?" link on the myPay homepage (<https://mypay.dfas.mil>) and correctly answering the security questions. You can then use your Login ID and your new password to log in and update your contact information.

If you have not set up the Security Questions, or if you fail to answer the questions correctly, you may:

- Select Contact Us on the myPay homepage, then Trusted Agents to locate a Trusted Agent in your area that can provide an in-person password reset.
- Or, use the "Forgot or Need a Password?" link to request to have a new temporary password mailed to you. The new temporary password will be mailed to your address of record in the DFAS Retired Pay system.
- For additional assistance, call the myPay Customer Support Unit Toll-Free at 1-888-332-7411 or 216-522-5096. Please identify yourself as a Gray Area Retiree.

Please note: delivery time will vary based upon your location and postal service volume. If you do not receive your Password Letter within 10 business days, please verify your mailing address with DFAS Retired & Annuitant Pay.

The mailing address in the DFAS Retired Pay system is based on your DEERS information. If your mailing address in DEERS is not current, you will need to update your mailing address with DFAS so we can mail you the temporary password.

You can update your mailing address by:

- Calling our Customer Care Center Toll-Free at 1-800-321-1080. Please identify yourself as a Gray Area Retiree.
- Or, writing or faxing your request. Either (A) complete Part I of the [Retiree Change of Address/State Tax Withholding Request \(DD2866\)](#), sign and date, and mail or fax it. Or (B) send us a written request to update your mailing address. Please identify yourself as a Gray Area Retiree and include the date, your full name, daytime phone number, social security number and signature.

Mail or fax your request to:

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

Or, Fax: 800-469-6559

Allow 30-45 days from the time you send us your written request. Then, go to the myPay homepage at <https://mypay.dfas.mil> and click on the "Forgot or Need a Password?" link and request we mail a new temporary password to you.

When you receive your new temporary password, return to the myPay homepage at <https://mypay.dfas.mil> and log in using your temporary password.

If you've forgotten your Login ID, you can also use the "Forgot Your Login ID" link on the homepage to get a reminder, using your temporary password.

If you have not accessed myPay since November 2009, have never created a Login ID, or there was a delay that prevented DFAS from receiving your gray area status, please follow the instructions below for new myPay users.

If you've never used myPay, here's how to get started:

Go to the myPay homepage at <https://mypay.dfas.mil> and click on the "Forgot or Need a Password?" link. Follow the instructions to have a temporary password emailed to you. If you don't receive the emailed password, it is likely we don't have a current email address for you.

You can:

- Select Contact Us on the myPay homepage, then Trusted Agents to locate a Trusted Agent in your area that can provide an in-person password reset.
- Call the myPay Customer Support Unit Toll-Free at 1-888-332-7411 or 216-522-5096 for additional assistance. Please identify yourself as a Gray Area Retiree.
- Or, use the "Forgot or Need a Password?" link to request to have a new temporary password mailed to you. The new temporary password will be mailed to your address of record in the DFAS Retired Pay system.

The mailing address in the DFAS Retired Pay system is based on your DEERS information. If your mailing address in DEERS is not current, you will need to update your mailing address with DFAS so we can mail you the temporary password.

You can update your mailing address by:

- Calling our Customer Care Center Toll-Free at 1-800-321-1080. Please identify yourself as a Gray Area Retiree.
- Or, writing or faxing your request. Either (A) complete Part I of the [Retiree Change of Address/State Tax Withholding Request \(DD2866\)](#), sign and date, and mail or fax it. Or (B) send us a written request to update your mailing address. Please identify yourself as a Gray Area Retiree and include the date, your full name, daytime phone number, social security number and signature.

Mail or fax your request to:

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

Or, Fax: 800-469-6559

Allow 30-45 days from the time you send us your written request for your mailing address to be updated. Then, go to the myPay homepage at <https://mypay.dfas.mil> and click on the "Forgot or Need a Password?" link. Follow the instructions to have a temporary password mailed to you.

When you receive your temporary password, return to the myPay homepage at <https://mypay.dfas.mil>, go to the New User Module and click the "Create your myPay Profile" button. Enter your Social Security Number and your temporary password and click the "Submit" button.

You will be prompted to create a Login ID and a permanent password. Follow the on-screen instructions for creating your Login ID and Password, and completing your profile.

Get connected and get informed

Log in to your new myPay account and confirm or update your contact information so you can get connected and get informed.

We also have a special webpage with information for Gray Area Retirees on our website at: <https://www.dfas.mil/grayarea>.

Recoupment of Separation Payments

When a member separates from Service they may receive a separation payment. Laws and regulations require that DFAS recoup certain payments from a member's retired pay.

The follow types of separation payments are subject to recoupment: Special Separation Bonus (SSB), Voluntary Separation Incentive (VSI), Readjustment Payments (READJ Pay), Separation Payments (SEP Pay), and Severance Payments (SEV Pay).

Taxability

When you were paid your separation payment, you received a certain dollar amount and the government withheld taxes and sent a portion of the separation payment to the IRS on your behalf as required by law. The IRS used the taxes paid on your behalf to figure your overall tax liability in the year of your separation payment. Your personal circumstances at the time of the separation payment determined whether you received a refund of any taxes withheld and paid to the IRS.

When someone who has previously received separation payment retires, the law requires the gross amount of the separation payment to be recouped through a reduction in military retired pay. The required gross recoupment includes the amount paid to you plus the amount withheld for taxes and paid to the IRS on your behalf. The separation payment recoupment reduces your retired pay before taxes are computed on your current retired pay. As a result, your overall taxable retired pay income is reduced by the amount of your monthly recoupment.

Laws and Regulations

The laws requiring recoupment can be located at 10 U.S.C. §§ 1174, 1174a. The Department of Defense (DoD) Financial Management Regulation (FMR), Volume 7B, Chapter 4 further explains the law and the requirement to recoup gross amount of Special Separation Bonus (SSB) as well as the required rate of recoupment.

Spouse SBP Annuitants and Active Duty/Line of Duty Surviving Spouses: Watch Your Mailbox for Special Mailings Later this Year

Individual Estimate Letters for Spouses Eligible for Both SBP and DIC in 2022

This coming January marks the start of the second phase of the SBP-DIC Offset Phased Elimination, in accordance with the National Defense Authorization Act for Fiscal Year 2020, which modified the law that requires an offset of Survivor Benefit Plan (SBP) payments for surviving spouses who are also entitled to Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA).

In Phase Two of the SBP-DIC Offset Phased Elimination, which begins January 1, 2022, the amount that is offset (deducted) from the spouse's SBP annuity payment will be one-third of the amount of the DIC payment. **January 2022** benefits will be paid on **February 1, 2022**.

To help surviving spouses who are eligible for both SBP and DIC in 2022 understand the effect of this 2022 change, DFAS will mail you a letter with an individual estimate of your 2022 SBP payment. **We will mail your pre-estimate letter in December of 2021.**

As a reminder, the SBP-DIC Offset Phased Elimination only affects SBP payments issued by DFAS. The changes do NOT affect Dependency and Indemnity Compensation (DIC) payments from the VA. Eligible surviving spouses will continue to receive the full amount of DIC from the VA.

You should also be aware that Annuitant Account Statements for spouses now show their current gross SBP benefit at the bottom of the statement. Annuitant Account Statements are available in your myPay account: <https://mypay.dfas.mil>

You can estimate your net SBP payment for 2022 using the current gross SBP benefit amount that is on your statement. Subtract an amount that is equal to 1/3 of your current DIC payment FROM the amount of your current gross SBP benefit. The result is approximately what your SBP payment will be in the second phase. Keep in mind that if there is a Cost of Living Adjustment (COLA) for 2022, it will increase the amount of your DIC payment and your gross SBP payment.

You will also receive a January 2022 Annuitant Account Statement (AAS) near the time of your February 1, 2022 payment that will show changes to your SBP and/or SSIA payment because of the second phase of the SBP-DIC Offset Phased Elimination.

Questions?

Check out the full range of Frequently Asked Questions on the **SBP-DIC News** webpage: <https://www.dfas.mil/sbpdicnews>

Special Information for Active Duty/Line of Duty Surviving Spouses

The Department of Defense Survivor Benefit Plan (SBP) provides financial support to military spouses and/or children when a military member dies on active duty or inactive duty in the line of duty, or after retirement, if the retiree elects coverage and pays premiums.

The Survivor Benefit Plan (SBP) provides eligible beneficiaries with a monthly payment known as an annuity. The recipient of an SBP annuity is referred to as the annuitant.

When a currently-serving member dies on active duty or on inactive duty in the line of duty, the surviving spouse has the option, in consultation with the Secretary of the Military Department, to request to have the Survivor Benefit Plan (SBP) annuity paid directly to an eligible dependent child or children instead. This is called the "Optional Annuity for Dependent Children."

The Optional Annuity for Dependent Children, often called the "Optional Child Annuity," is only allowed when the service member died on active or inactive duty, in the line of duty, after October 7, 2001.

The National Defense Authorization Act for Fiscal Year 2020 directed that as of January 1, 2023, the Optional Annuity for Dependent Children will be eliminated and the SBP annuity payment must revert to the surviving spouse (if the spouse submits documentation and is eligible).

Optional Annuity for Dependent Children Elimination/Annuity Reversion to Surviving Spouse in 2023

SBP annuities that were directed to a child rather than a surviving spouse will revert to the surviving spouse (if she or he is eligible and has submitted documentation to receive the benefit) as of January 1, 2023.

Beginning in November, we can start accepting and begin reviewing eligibility documents for surviving spouses who had the SBP annuity directed to a dependent child because of the Optional Annuity for Dependent Children.

Although the effective date of the change is not until 2023, we will be mailing you a packet with the documents we need from you late this year. If we receive your completed documents early, we can provide you with the assessment of your future SBP eligibility well in advance of 2023. Look for this packet in your mail in late November or early December of 2021.

If you remarried after the death of the member (before age 55), you may not be eligible for the SBP annuity. We must receive a reply from you, even if you believe you may not be eligible due to remarriage. If we have the documentation to make a determination that you are not eligible, we can continue to pay the annuity to an eligible child, even after January of 2023. However, if we do not receive documentation allowing us to confirm you are not eligible, the child annuity payments must be suspended as of

January 2023. Therefore, we ask that you complete and submit the documents even if you believe you may not be eligible for the SBP annuity.

What Surviving Spouses Need to Do

Surviving spouses and child annuitants do not need to contact DFAS at this time to notify us that they are impacted by the Optional Annuity for Dependent Children Elimination/Annuity Reversion to Surviving Spouse in 2023.

Please check this special focus webpage for news and information regarding this change and transition. We will post updates on this webpage when the packets are in the mail, so please plan to check it for news and information:

<https://www.dfas.mil/sbp2023childoptrev>

News from Our Partners: Extension of USID Card Expirations Policy Guidance for USID Cards with Expiration Dates Between January 1, 2020 and July 31, 2021

The Department of Defense (DoD) remains committed to ensuring the health and safety of all DoD personnel and beneficiaries and ensuring their continued access to healthcare and all authorized benefits. In its ongoing response to the COVID-19 pandemic and its impact on identification (ID) card site operations, effective June 2, 2021, the DoD extended temporary Uniformed Services ID (USID) card expiration policy guidance for all USID cards with expiration dates between January 1, 2020 and July 31, 2021 as follows:

- through October 31, 2021 for dependents of Active Duty Uniformed Service members, and for Reserve and National Guard Uniformed Service members and their dependents; and
- through January 31, 2022 for retirees and their dependents, and all other USID card populations.

USID cards with expiration dates after July 31, 2021, must be replaced by their expiration date. USID cards that expired prior to January 1, 2020, have not been extended and must be replaced.

USID Cards issued to retirees and their dependents extended in accordance with this guidance must be replaced by January 31, 2022. Please schedule an appointment at your earliest opportunity.

To learn more about the extension of policy guidance for expiring USID cards visit the DoD Response to COVID-19 - DoD ID Cards and Benefits website (<https://www.cac.mil/Coronavirus/>) for a fact sheet and FAQs.

To schedule an appointment to have an ID card reissued, visit the ID Card Office Online website (<https://idco.dmdc.osd.mil/idco/>), and select the ID Card Office Locator & Appointments option.

News from our Partners: Army Colonel Extends His Commitment to Public Service after Retiring

When Colonel Colin Huckins retired from active duty in the US Army at Fort Sumter, he walked away from many things in his military career. However, he did not walk away from the charities he supported through the CFC.

Huckins transferred his giving from payroll deduction to giving out of his annuity, a feature introduced in 2017 for military and civilian retirees.

"This program falls perfectly in line with the public service career that active-duty members and civilians have had throughout their career. It is a great chance to continue to donate toward a cause, but it is also a great chance to establish partnerships that can last a very long time. These partnerships will not only better your community, but also the nation and the world," said Col. Colin Huckins, who recently retired and lives in Columbia SC.

CFC is a worldwide operation comprised of 36 zones, with one responsible for overseas and the rest within the United States. If you want to find out what charities are doing where you live, you can search through the charity list or visit the CFC page for your hometown at www.GiveCFC.org.

"Many people within local organizations are members of the CFC," Huckins said. "Because military retirees are one of the largest groups of older adults in the country, many people look to us for sustained leadership. CFC helps us continue to answer that call to serve."

Recently, CFC also has had special solicitation periods for COVID-19 and for the Winter Storms that affected the Midwest and south.

The extensive list of opportunities is almost endless, and last year alone, retirees pledged more than \$2.5 million to CFC charities. With the new annuity deduction, retirees are the fastest-growing group of CFC givers.

"CFC and the charities in this campaign are so appreciative of the generosity of retirees, said CFC national director Keith Willingham from the U.S. Office of Personnel Management which oversees the campaign.

"We could not do what we do without retirees who volunteer their money in support of the annual campaign."

"There is a strong bond between the military retirees and the causes that support veterans, active-duty members, and anyone in need where they live. "What I truly find remarkable, is that none of us can do this alone. Not only do we rely on the local community, but the local community relies on us," said DoD retiree Louis Torchia. "There

is almost no need to separate us because we are all one. We all represent the community where we live, the nation we served, and the world that we keep safe.”

If you previously supported CFC charities in a former military career, you could transfer that gift to your annuity by updating your CFC profile in the Donation Portal. If not, you can enter a new pledge. For anyone who does not want to use the e-Giving systems, CFC will still process pledges mailed in using the special Retiree Form you can get at <https://cfcnca.givecfc.org/sites/cfcnca/files/2020-11/508%202020%20CFC%20Retiree%20Pledge%20Form.pdf>

Visit www.givecfc.org to learn more about the campaign, participating charities, and opportunities. If you have questions, then call the CFC Help Center 1-800-797-0098 (8 a.m. - 6 p.m. CST) or visit: cfcgiving.opm.gov/contact.

News from our Partners: TRICARE Asks Have You Updated DEERS Lately?

When TRICARE tried to reach a group of retirees with critical information recently, more than 6 out of 10 had incorrect information in DEERS.

Is your information correct?

Why do you need to update your information in DEERS?

Your information must be correct in DEERS so that:

- **You and your family maintain access to your medical benefits**
- Your healthcare team can contact you with critical healthcare and appointment information
- TRICARE can reach you with vital authorization, claims, and enrollment information
- Home delivery prescriptions can be delivered properly

When do you need to update DEERS?

Beneficiaries need to update DEERS as soon as possible anytime they move, change contact information, or experience a [Qualifying Life Event](#) (QLE).

A beneficiary must update DEERS whenever they experience the following (this list is not all-inclusive):

- Change in sponsor's status
- Retiring or separating
- Activating or deactivating
- Having a baby or adopting
- Moving to a new location for any reason
- Change in a student's full-time enrollment status
- Becoming eligible for Medicare
- Death of sponsor or family member

If a beneficiary is enrolled in any TRICARE plan (e.g., TRICARE Prime, TRICARE Select, TRICARE Reserve Select, TRICARE Retired Reserve or TRICARE Young Adult), remind them to also change their address and other personal information with their regional contractor.

How do you update DEERS?

- To learn how to update DEERS, visit <https://www.TRICARE.mil/DEERS>
- To update contact information:
 - Make updates on milConnect at <https://milconnect.dmdc.osd.mil/>
 - Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883)
 - Fax updates to 1-800-336-4416 (Primary) or 1-502-335-9980 (Alternate)
 - Mail updates to:

Defense Manpower Data Center Support Office
Attn: COA
400 Gigling Road
Seaside, CA 93955-6771
- To add or remove family members, go to a local ID card office.

News from our Partners: Air Force Assistance Fund Charities

The four official charities of the Department of the Air Force care for Airmen and Guardians across the Air Force family spectrum...active, guard, reserve, retired, and surviving spouses of retirees. All have been impacted by the coronavirus health crisis. If you are, or know of a fellow Airman, Guardian, or a family member in need, you can rely on the assistance given by the four official charities of the Department of the Air Force.

To those of you who give faithfully to the AFAF Campaign each year, we thank you! We invite you to get to know your fellow AFAF charities by visiting their web sites below. Learn what they're doing to impact the lives of your our Airmen, Guardians, and their families daily.

Air Force Enlisted Village

www.afev.us

General & Mrs. Curtis E. LeMay Foundation

www.lemay-foundation.org

Air Force Villages Charitable Foundation

www.blueskiesoftexas.org/giving/

Air Force Aid Society

www.afas.org

The long-standing principle of "Airmen taking care of our own" has been made a reality by you over the years, and you're still leading today's Airmen and Guardians by example!

If you have not had the chance to give this year and wish to, giving is easier than ever and can be done at any time. Visit www.afassistancefund.org to donate online by clicking the "Donate Now!!" button.

If you prefer to donate by check, download and print the donation form located at www.afassistancefund.org/index.php/donate. The form is linked to the right side of the donation webpage. By mailing in the donation form, you can choose to give by allotment from your retired pay for 12 months beginning 1 July 2022, 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.*

You can also opt to donate via Text-to-Give by texting **AFAF** to 50155.

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

News from our Partners: Navy-Marine Corps Relief Society - There When You Need Us

For a retired couple staying at the Eagle Hammock RV Park at Naval Submarine Base Kings Bay, Georgia, July 7 started out like any other day. That evening, as Hurricane Elsa roared along the east coast, the sky darkened and the base tornado alarm rang. As the couple explained to the Navy-Marine Corps Relief Society staff, "there was no time to take cover". Their RV was picked up in the air and dropped, it bounced up and down like a basketball. When the noise passed and the RV settled, the husband stepped outside to find his neighbor's RV had been destroyed and the one behind his site was gone. He found his neighbor covered in blood and trapped under debris, his first thought was he was dead. Thankfully he was not, and he was pulled to safety. Over the sound of sirens and shouting he could hear moaning from inside the destroyed RV and went to assist his neighbor's wife. Moments later, a second tornado alarm went off.

NMCRS trains to be there when life-altering disasters happen. The NMCRS Kings Bay staff was readily available, providing much needed financial assistance to 34 active duty and retired families impacted by the tornado.

Donors like you make it possible for NMCRS to be there when there is a crisis. To learn more about how the Society is providing disaster assistance, as well as read some stories about clients, volunteers and donors please visit <https://www.nmcrs.org/pages/legacy-newsletters>

Since 1904, Navy-Marine Corps Relief Society has been there to assist active duty and retired Sailors, Marines and their families in their time of need. Did you know that the most common requests for no-interest loans and grant assistance at NMCRS 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.

Eligible retirees and their families may receive assistance and participate in NMCRS programs. We provide free, confidential support that does not affect your credit score. If you are facing a financial challenge please do not hesitate to reach out to NMCRS. To learn more, please visit <https://www.nmcrs.org>

NMCRS programs and services are possible thanks to the generous support of our donors. If you would like to set up an allotment, please contact NMCRS 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> Thank you!

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