

September 2024

Director's Message

Greetings from Cleveland, where we are enjoying some crisp fall days now and then, perfect for enjoying football, and pumpkin spice.

We are busy making improvements to how we take care of you, our retiree and annuitant customers. Our focus is offering more services online for faster response times and added convenience for you. The articles in this edition further detail our efforts to better serve you.

For example, we recently enhanced our askDFAS online tools to deliver more functionality and ease of use. The enhanced tools also provide the opportunity for you to ask a question about your account at a time when it's convenient for you instead of needing to call our Customer Care Center. Check out the article in this issue for the good news!

Did you know that there are special rules for military retirees regarding employment or compensation from a foreign government? Please read this article and share with your retiree community. It's important.

We have a number of options for reporting the death of a military retiree or SBP annuitant, including new options on askDFAS for reporting the death of a SBP annuitant. We also have a new checklist and website information to help your loved ones understand what happens when the death of a SBP annuitant is reported, similar to the checklist and website information we have for the loved ones of a military retiree who passes away. Please make sure your loved ones know about the resources available to them.

If you are a Gray Area Retiree, please check out our Spotlight article to learn about the unique requirements for receiving retired pay earlier than age 60.

Lastly, tax season will soon arrive, so please read our helpful article about how to prepare and avoid unnecessary hurdles to completing your annual filing.

We continue to add helpful information and resources to our website. For example, our Quick Tools webpage is the quick and easy way to get to our askDFAS online upload tools, Form Wizards, checklists, guides and other helpful tools. https://www.dfas.mil/raquicktools.

Thank you for reading about what we are doing to provide you with the best customer service possible.

From all of us at Retired & Annuitant Pay, please know your service to our country is greatly appreciated. We look forward to seeing you at an upcoming Retirement Appreciation Day.

Gray Area Retiree Spotlight: Certain Service Time Qualifies for Retired Pay Before Age 60

Generally, Gray Area Retirees can begin receiving retired pay at age 60.

However, certain types of service during specific times will qualify a Gray Area Retiree to begin receiving retired pay earlier than age 60.

The National Defense Authorization Act (NDAA) for 2008, section 647, amended USC Title 10, section 12731, reducing the eligibility age, in limited circumstances, for Non-Regular (Reserve/Guard) retired pay.

This is referred to as "reduced age" retired pay, Reduced Retired Pay Age (RRPA), "early drop," or "early receipt" of retired pay.

The law regarding reduced age retired pay is complicated. Please see the applicable laws and/or information provided by your Branch of Service for specifics.

It is important to note:

- Service time that qualifies for reduced age retired pay is very specific.
- The earliest age to begin receiving reduced age retired pay is age 50.
- Only eligible service on or after January 29, 2008, can be credited for the purpose of receiving retired pay prior to age 60.
- If you retired on or prior to April 1, 2008, you are not eligible for reduced age retirement.
- If you served on active duty prior to joining the Reserve/Guard, your active duty time counts toward retired pay but NOT toward reduced age retired pay.
- Retiree health care eligibility begins at age 60 even if retired pay begins earlier than age 60.

What Service Time Qualifies for "Reduced Age" Retired Pay?

The age 60 requirement is reduced by three months for each aggregate period of **90 days in any fiscal year** on or after January 29, 2008, for specific types of service. Aggregate means the 90 service days do not need to be continuous.

However, service time that is less than 90 days cumulative within a fiscal year prior to October 1, 2014, does not qualify. After September 30, 2014, the 2015 NDAA authorized 90-day periods to cross over the fiscal year boundary for two consecutive fiscal years. This cross-over is **not** retroactive; it is only for service after September 30, 2014.

The service time that qualifies for reduced age retired pay in 10 U.S.C. § 12731 (f) is shown below:

- (2)(A) In the case of a person who as a member of the Ready Reserve serves on active duty or performs active service described in subparagraph (B) after January 28, 2008, the eligibility age for purposes of subsection (a)(1) shall be reduced, subject to subparagraph (C), below 60 years of age by three months for each aggregate of 90 days on which such person serves on such active duty or performs such active service in any fiscal year after January 28, 2008, or in any two consecutive fiscal years after September 30, 2014. A day of duty may be included in only one aggregate of 90 days for purposes of this subparagraph.
- (B)(i) Service on active duty described in this subparagraph is service on active duty pursuant to a call or order to active duty under section 12301(d) or 12304b of this title, or under a provision of law referred to in section 101(a)(13)(B) of this title. Such service does not include service on active duty pursuant to a call or order to active duty under section 12310 of this title.
- (ii) Active service described in this subparagraph is also service under a call to active service authorized by the President or the Secretary of Defense under section 502(f) of title 32 for purposes of responding to a national emergency declared by the President or supported by Federal funds.
- (iii) If a member described in subparagraph (A) is wounded or otherwise injured or becomes ill while serving on active duty pursuant to a call or order to active duty under a provision of law referred to in the first sentence of clause (i) or in clause (ii), and the member is then ordered to active duty under section 12301(h)(1) of this title to receive medical care for the wound, injury, or illness, each day of active duty under that order for medical care shall be treated as a continuation of the original call or order to active duty for purposes of reducing the eligibility age of the member under this paragraph.
- (iv) Service on active duty described in this subparagraph is also service on active duty pursuant to a call or order to active duty authorized by the Secretary of Homeland Security under section 712 of title 141 for purposes of emergency augmentation of the Regular Coast Guard forces.

Your Branch of Service Determines Creditable Service for Reduced Age Retired Pay

Your Branch of Service will determine your creditable service and report it to DFAS when you apply for retired pay. DFAS does not have your creditable service on file UNTIL we receive it from your Service with your application for retired pay.

Please see your Branch of Service's website for information on the specific creditable service that qualifies for reduced age retired pay:

Army:

https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Retired-Pay

Army National Guard (see personnel policy memorandums; you may have to register for a MilSuite account to access):

https://www.ngbpmc.ng.mil

Navy:

https://www.mynavyhr.navy.mil/Career-Management/Reserve-Personnel-Mgmt/NDAA/

Air Force:

https://myfss.us.af.mil/USAFCommunity/s/knowledge-detail?pid=kA083000000104CAA

Marines:

https://www.manpower.usmc.mil/wordpress/?active marine=active-marineshome/manpower-management-division/separation-retirementbranch/inactive-reserve-separation-and-retirement/frequently-askedquestions

Additional Gray Area Retiree Information

Please see our special webpages on DFAS.mil for additional retired pay information for Gray Area Retirees: https://www.dfas.mil/grayarea

Employment Compensation from a Foreign Government Can Impact Your Retired Pay

Did You Know: Your military retired pay can be impacted if you receive compensation from a foreign government without advance permission?

The U.S. Constitution prohibits federal government employees from accepting compensation, gifts, or titles from foreign governments without the prior consent of Congress. This prohibition also applies to military retirees. Congress granted its consent to retirees seeking foreign government employment so long as the retirees obtain the advance approvals required by 37 U.S.C. § 908. Retirees who are considering accepting foreign government employment for compensation must receive approval in advance of receiving the compensation. In general, the Secretary of State and the Service Secretary from which you retired must both approve the employment/compensation. If the foreign government payment or award is limited to speeches, travel, meals, lodging, registration fees, or non-cash awards, you only need approval by the Service Secretary from which you retired. The purpose of this restriction is to prevent the exercise of undue influence by foreign governments on retired members of the United States military.

If a retired member accepts compensation from a foreign government or foreign government-controlled entity for employment or for speeches, travel, meals, lodging, registration fees, or non-cash awards without prior approval, the member's retired pay becomes subject to a withholding and/or debt, generally in an amount equal to the total amounts received from the foreign government.

To request approval of compensation from a foreign government for employment, speeches, travel, meals, lodging registration fees or a non-cash award, retirees should contact their Branch of Service at the appropriate address listed below. Retirees may also review the Service Instructions listed below that are publicly available on the web or by contacting the appropriate POC listed below.

There are other laws that restrict some retirees from representing a foreign government entity before U.S. government agency or officials, or that may require additional approvals, such as the Foreign Agents Registration Act and the International Traffic in Arms regulations. Retirees should consult with their employer's human resources or general counsel offices for guidance on whether these other requirements apply.

Please see the Service-specific information on the next two pages.

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Service	Service POC Address	Service Instruction
U.S. Air Force	Retirees (Regular and Retired Reserve): Contact the AFPC Airman and Family Sustainment Branch (AFPC/DPFFF) Website: https://www.retirees.af.mil/Foreign-Government-Employment Email: Afpc.retiree@us.af.mil Comm: 210-565-4725	Department of the Air Force Instruction 36-2913 of 1 July 2020 IC 24 August 2023
	Retired Reserve members awaiting pay and members assigned to the Inactive Status List Reserve Section: Contact the Air Reserve Personnel Center Reserve Service Programs Branch (ARPC/DPAMR) 1840 E. Silver Creek Ave, Bldg 390 Buckley AFB CO 80011	
U.S. Army	Members who desire to accept employment with a foreign government should contact: Commander, U.S. Army Human Resources Command (AHRC -PDR) 1600 Spearhead Division Avenue Fort Knox KY 40122 – 5402 Or e-mail to: usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil	Army Regulation 600 – 291 (Foreign Government Employment) of 7 June 2024
U.S. Navy	Chief of Naval Personnel/OPNAV N1 Attn: Legal Counsel 701 S. Courthouse Rd Arlington VA 22204 Telephone: (703)604-3399 Or e-mail to: navyfge.fct@navy.mil	Navy Ethics website (https://www.ethics.navy.mil)
U.S. Marine Corps	Headquarters, U.S. Marine Corps Separation and Retirement Branch, Manpower and Reserve Affairs (MMSR-6) 3280 Russell Rd Quantico VA 22134-5103 Telephone: (703) 784-9310/9311	NAVSO P-1778 (Rev Apr 2000) "Reference Guide To Post Government Service Employment Activities of DON Personnel"

The askDFAS Refresh is Here: Come, Take it for a Spin!

In the last edition of the Retiree Newsletter, we provided a series of detailed articles about the new online tools available as part of the askDFAS Refresh. In this edition, we'll survey the supporting resources available to assist you with the new tools.

On May 16, 2024, we refreshed the "Ask Retired Pay" module of askDFAS to make it easier to navigate and more robust. The changes combine the familiar functionality that you've come to enjoy, while also expanding your options and reorganizing tools in a thoughtful way, so you can be sure you're using the correct tool for your request.

Have you had a chance to visit and take the new askDFAS for a spin?

If not, don't delay! We have many resources to support you as you take advantage of the new and reorganized suite of tools.

The Quick Tools Page is our hub to help you locate our most-requested capabilities.

You can find it here: https://www.dfas.mil/raquicktools

On the Quick Tools page, there is a dedicated section for the askDFAS Refresh! It is called "Check Out Our New Online Tools to Make Managing Your Pay Account Easier!"

From this section, you will find links to full explainer webpages. One explainer page is for retirees and the other is for SBP annuitants. Each page provides full details of the functionality and helps direct you to the appropriate place to complete your request.

Whether you're there to upload a form or document, ask a question, complete a self-service request, or report a death, these pages provide all the information you need!

While you familiarize yourself with the askDFAS Refresh, don't forget that the bottom of each explainer page includes a link to our helpful PDF "Customer Guide to Online Tools." Save or print this guide and keep it handy as you manage your pay and entitlements. Please share it with fellow retirees or with SBP annuitants, as well.

You may also find the guide here: https://www.dfas.mil/raguideonlinetools

We know that change can bring about uncertainties, but we are confident that you will find these online tools intuitive and convenient. With all these support resources, you have everything you need to succeed!

Please see the overview of tools on the next few pages.

List of askDFAS Online Tools for Retirees, Annuitants, and Survivors

Below you will find a complete overview of askDFAS Online Tools available following the askDFAS Refresh. The list below includes an overview of ALL tools, including those for SBP annuitants and survivors, so that you can be aware of all the ways we can serve customers. Each section explains which tools pertain to retirees, SBP annuitants/survivors, or both.

Report a Retiree or SBP Annuitant Death/Survivors – Ask a Question



Category Name: Report a Death/Survivor-Ask a Question

Tool: Retiree Notification of Death

Reminder: At this time, the "Report the Death of a Retiree" online tool is still housed in the "Retired Pay" category. It will be moved to this category soon.

New Tool: SBP Annuitant Notification of Death

New Tool: Final Pay of a Deceased Retiree - Questions

New Tool: Starting SBP Annuity Pay - Questions

Click here to jump to Tools for Retirees

Click here to jump to Tools for Annuitants

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TOOLS FOR RETIREES

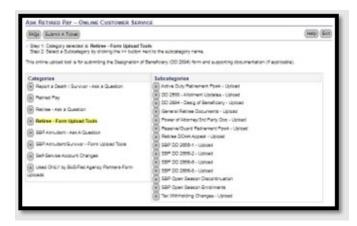
Self-Service Account Change Tools for Retirees



Category Name: Self-Service Account Changes

Tool: Mailing Address Update – Retirees **New Tool**: Request Verification of Pay Letter

Online Form Upload Tools for Retirees



Category Name: Retiree - Form Upload Tools

Tool: General Retiree Documents – Upload

(Use this tool if the document does not fit one of the specific tools below)

Tool: Active Duty Retirement Ppwk – Upload

Tool: DD 2558 - Allotment Updates - Upload

Tool: DD 2894 – Desig of Beneficiary – Upload

Tool: Power of Attorney/3rd Party Doc – Upload

Tool: Reserve/Guard Retirement Ppwk - Upload

Tool: Retiree DOHA Appeal - Upload

Tool: SBP DD 2656-1 - Upload

Tool: SBP DD 2656-2 - Upload

Tool: SBP DD 2656-6 - Upload

Tool: SBP DD 2656-8 - Upload

Tool: SBP Open Season Discontinuation

Tool: SBP Open Season Enrollments

Tool: Tax Withholding Changes - Upload

All New: Ask a Question Options for Retirees



Category Name: Retiree - Ask a Question

Tool: Disability Entitlements – Questions

Tool: General / Form / Document - Questions

Tool: General Disability Pay - Questions

Tool: International Direct Deposit – Questions

Tool: Payment Inquiry – Questions

Tool: Survivor Benefit Plan - Questions

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TOOLS FOR SBP ANNUITANTS

Self-Service Account Tools for SBP Annuitants

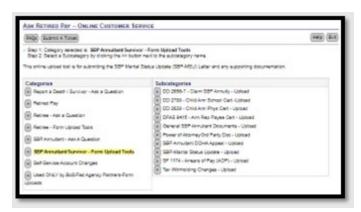


Category Name: Self-Service Account Changes

New Tool: Mailing Address Update - SBP Annuitants

New Tool: Request Verification of Pay Letter

Online Form Upload Tools for SBP Annuitants



Category Name: SBP Annuitant/Survivor-Form Upload Tools

Tool: SBP Annuitant Documents – Upload

(Use this tool if the document does not fit one of the specific tools below)

Tool: DD 2656-7 - Claim SBP Annuity - Upload

Tool: DD 2788 – Child Ann School Cert -Upload

Tool: DD 2828 - Child Ann Phys Cert - Upload

Tool: DFAS 9415 - Ann Rep Payee Cert - Upload

Tool: Power of Attorney/3rd Party Doc – Upload

Tool: SBP Annuitant DOHA Appeal - Upload

Tool: SBP-Marital Status Update – Upload

Tool: SF 1174 - Arrears of Pay (AOP) - Upload

Tool: Tax Withholding Changes – Upload

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All New: Ask a Question Options for SBP Annuitants



Category Name: SBP Annuitant-Ask a Question

Tool: Annual Eligibility/School Cert-Questions **Tool:** General / Form / Document – Questions

Tool: Payment Inquiry – Questions

Tool: Starting SBP Annuity Pay – Questions

Another Tax Season is Right Around the Corner: Are You Prepared?

The next tax season will be here before you know it and we want to make sure that you are prepared for it. Now is the best time to double check everything is correct regarding your account, so you get your tax documents and have them when you need to file.

Start with myPay

The best tool DFAS offers for ensuring a smooth tax season is myPay (https://mypay.dfas.mil). The most important step to take now is to log in to your myPay account, and check and update your mailing address.

An easy, online stop for your tax season needs, myPay offers printing or downloading of your tax statements for your retired pay. You can download and print your current year tax statement, as well as prior year 1099Rs (up to four prior years for retirees). If you have them, you can also download and print IRS form 1095B, as well as the documentation for any taxable travel income received.

You will have much earlier access to your tax documents through myPay. 1099Rs are generally available in myPay in late December, while paper copies are mailed in mid-to-late January. If you haven't logged in to myPay in a while, this is a good time to log in and update your password before the busy tax season.

Changing Federal Tax Withholding

Now is also a good time to check and adjust your tax withholding, if needed. You can check your current federal withholding status through myPay, review your latest Retiree Account Statement, or call our customer care center.

If you need to change your withholding status, this can be done by submitting an IRS Form W-4 or skip the form and update your withholding through myPay. The form can be found on our website at https://www.dfas.mil/raforms.

Once you complete the form, the fastest way to submit it is through askDFAS by using the online upload tool. See the article on the askDFAS Refresh for more information on askDFAS. The form can also be mailed or faxed. Please see our Customer Service page for the mailing address and fax number https://www.dfas.mil/racustomers

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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 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.

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

DFAS cannot provide tax advice. Please consult a tax professional or the IRS.

State Taxes for Retirees

Retirees can start, stop, or change their State Income Tax Withholding (SITW), but only if that state has an agreement in place allowing DFAS to withhold state tax. In some states, portions of your retired pay may be tax exempt. Because tax obligations vary from state to state, contact your state's department of revenue regarding taxability of your military retired pay.

Any changes to SITW must be made in writing, by submitting a DD 2866 form (https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2866.pdf) or by using myPay. DFAS can only withhold income tax for one state at a time and the designated state must have signed the standard written SITW agreement with the Department of Defense. More detail on changing SITW is available on the DFAS website at https://www.dfas.mil/retstatetax.

Federal Taxability of Retired Pay

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.

A military retiree can either use myPay or send an IRS Form W-4 to alter the amount DFAS withholds for federal income taxes from their military retired pay.

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 military retired pay.

Please note: the IRS requires any individual claiming exemption from federal withholding to provide a new IRS Form W-4 at the beginning of each tax year certifying their exemption from withholding. Please see our webpage regarding taxation of retired pay: https://www.dfas.mil/retpaytax

Prepare Your Loved Ones: How to Report the Death of a Retiree or SBP Annuitant

We are communicating this information so you can share with your loved ones. We realize this can be a difficult time both emotionally and financially and want to provide information to ease any undue burdens placed on your loved ones. Therefore, it is important that, upon death, DFAS is promptly notified so that a retiree or SBP annuitant's monthly payment can be suspended to prevent any overpayments.

When DFAS is notified of the death of a retiree or an SBP annuitant, we make every effort to ensure any disbursements that follow include only funds the member or SBP annuitant was entitled to at the time of his/her death.

Reporting the Death of a Retiree

A military retiree's entitlement to retired pay ends on the date of death of the member. DFAS will stop monthly payments upon notification of death to prevent overpayment. However, there are instances when a retiree dies near the end of the month (and it is too late to stop the payment) or DFAS is not notified of the death in a timely manner. This results in a deposit into a retiree's bank account made after the retiree's death. We are required to notify the bank to reclaim in full all payments made after the retiree's death. If the retiree had a joint bank account, it is especially important to be aware that the entire payment will be reclaimed.

The retiree's final pro-rated payment will be issued as Arrears of Pay (AOP) to the entitled beneficiary upon receipt of a valid claim. Please note that all payments issued after the member's death must be returned to DFAS before AOP can be paid. In addition, financial institutions are obligated to return any federal benefit payments made after they are notified of the death of an account holder. In some cases, a member's bank may return the retired pay payment made after the date of the retiree's death before DFAS reclaims the payment.

To report a retiree's death, use one of the following methods:

A. <u>Fill out the online askDFAS Notification of Death form (available online 24/7)</u>

Before using the tool, you will need to have the following information available for the retiree:

- Full Name
- Social Security Number
- Date of Death
- Cause of Death (Natural, Homicide, Pending, or Other)
- Marital Status

Additionally, the retiree's spouse will also need to provide their date of marriage. Anyone using the tool must also complete all additional fields with a name, relationship to retiree, and contact information for the notification of death to be processed.

OR

B. Call our Customer Care Center at 1-800-321-1080

When you call, please be prepared to provide:

- Retiree's Full Name
- Retiree's Social Security Number
- Date of Death

OR

C. Fax or Mail information to DFAS

Mail to:

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

Fax to: 1-800-469-6559

DFAS strongly encourages you to use Option A or Option B above to notify us promptly of a retiree's death. If you have any difficulty using the askDFAS online form, please call our Customer Care Center.

DFAS is required to have a copy of the retiree's death certificate that states the cause or manner of death prior to making any AOP payments, please include a copy with your documents.

Reporting a SBP Annuitant's Death

A SBP annuitant's pay stops on the last day of the month prior to the annuitant's death. DFAS will stop monthly payments upon notification of death to prevent overpayment. If a payment was made after the date of the SBP annuitant's death, we are required to notify the bank to reclaim the entire payment.

The SBP annuitant's final payment will be issued as Arrears of Annuity (AOA). Keep in mind that AOA payments are uncommon. Generally, the only situations where AOA payments are due are: (1) the SBP annuitant's account was not established prior to the date of death, or (2) the SBP annuitant's account was suspended at the time of death.

DFAS will mail the required paperwork to claim AOA. AOA will be distributed in accordance with federally-mandated Order of Precedence following our receipt of the proper SF1174 claim form for any eligible beneficiary/beneficiaries.

To report a SBP Annuitant's death, use one of the following methods:

A. <u>Fill out the online askDFAS Notification of Death form (available online 24/7)</u>

We are happy to share this new tool created after receiving feedback from our customers. You can now use askDFAS to report the death of an SBP Annuitant. This is also very beneficial to our customers that live overseas.

Before using the tool, you will need to have the following information available for the SBP Annuitant:

- Full Name
- Social Security Number
- Deceased Retiree's Full Name
- Deceased Retiree's Social Security Number
- Date of Death
- Cause of Death (Natural, Homicide, Pending, or Other)

Anyone using the tool must also complete all additional fields with a name, relationship to SBP annuitant, and contact information for the notification of death to be processed.

To report a SBP Annuitant's death - cont.

OR

B. Call our Customer Care Center at 1-800-321-1080

When you call, please be prepared to provide:

- SBP Annuitant's Full Name
- SBP Annuitant's Social Security Number
- Deceased Retiree's Full Name
- Deceased Retiree's Social Security Number
- Date of Death

OR

C. Fax or Mail information to DFAS

Mail to:

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

Fax to: 1-800-982-8459

DFAS strongly encourages you to use Option A or Option B above to notify us promptly of a SBP Annuitant's death. If you have any difficulty using the askDFAS online form, please call our Customer Care Center.

DFAS is required to have a copy of the SBP annuitant's death certificate that states the cause or manner of death, please include a copy with your documents. Please ensure both the SBP annuitant's and the deceased member's names and Social Security Numbers are also written at the top of the death certificate to ensure proper routing. Following a complete audit of the SBP annuitant's account, DFAS will determine if any funds are owed.

Retiree Appreciation Events

Below is a list of Retiree Appreciation Days that DFAS will participate in during 2024. These events are a great way to hear from many different organizations that can assist military retirees. If you live near one of the events, please come and say "Hello."

Retiree Appreciation Day

When: Saturday, October 19, 2024

Where: Carlisle Barracks; Root Hill Bldg. 651; Carlisle, PA Carlisle Barracks Online Registration for Installation

Access: https://pass.aie.army.mil/?b=usa&i=carlisle_barracks&t=v

Retiree Appreciation Day

When: Wednesday, October 23, 2024; 0800 (registration starts at 0700)

Where: Wright-Patterson Air Force Base, OH; Wright-Patterson Club; 4771 Lahm Circle,

Bldg. 800, Area A.

Navy Hampton Roads Retiree Summit

When: Friday, November 1, 2024; 0900-1400 Where: Rockwell Hall (Gym), JEB Little Creek, VA

Annual Military Retiree Appreciation Day

When: Friday, November 1, 2024; 1030-1330

Where: Hanscom Air Force Base; Base Exchange Food Court

News From Our Partners: DoD Uniformed Services ID Card Reissuance

In July 2020, DoD began the transition from the paper-based Uniformed Services Identification (USID) card to a more secure, Next Generation USID card (https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/). The Next Generation USID card incorporates an updated design and security features to deter counterfeiting and fraud, and is printed on plastic cardstock.

Retirees and their eligible dependents are encouraged to have their paper-based USID card replaced at their convenience. Please use the "ID Card Office Locator & Appointments" option on ID Card Office Online at: https://idco.dmdc.osd.mil/idco/, to find ID card sites near you. After selecting the site you want to go to, use the "Schedule an Appointment" button. The "More Site Info" link may provide additional and pertinent site information. You also may want to check to see if that facility provides "walk-in" services. Some of our sites have appointments booked for several months in advance. In that circumstance, we encourage you to use alternate searches to find other sites with availability and please keep checking back as they update their calendars.

The Department is evaluating the possibility of phasing out valid paper-based USID cards with extended or indefinite expiration dates. Any decision reached will be shared through this newsletter and other forums well in advance of any planned implementation.

News From Our Partners: 2024 Air Force Assistance Fund 51st Annual Campaign

The 2024 Department of the Air Force's annual Air Force Assistance Fund Campaign at Air and Space Force Bases worldwide continues through Flag Day (14 June) this year!

Year after year, our faithful retiree force comes through with donations given from the heart. Some give \$1,000, \$3,000 or even \$10,000 as a one-time gift because at some point, one of our four charities helped you or someone you know. Some give \$5, \$10, \$20 or \$50 per month, making a huge impact over time, for which we are equally grateful. No matter how you give or how much, we want to thank you once again for your faithful support of the AFAF Charities and our fellow Airmen, Guardians and their families.

The General & Mrs. Curtis E. LeMay Foundation (The LeMay Foundation) remains passionate in continuing to provide our surviving spouses of AF & SF retirees with financial help. Your loyalty to giving has made it possible for the Foundation to continue assisting current spouses by awarding supplemental income to them so they can remain in their homes. Since January 2024, over \$163,000 in grants has been given directly to our spouses. We are committed to keeping these spouses in their homes, near their family and friends, as we stay true to the vision of our founders, General and Mrs. Curtis LeMay. Together, as an Air & Space Force family, we can honor their promise to provide financial assistance through grants.

Air Force Aid Society (AFAS), founded in 1942, provides a wide array of emergency, disaster, education, and community assistance to Airmen, Guardians, Retirees, and their families. Last year, AFAS provided \$10.5 million in direct assistance to more than 14,000 recipients. Its emergency and disaster assistance helps with food, rent and housing deposits, travel for funerals, medical and dental care, and much more. Education support ensures spouses and children can attend college and get job training. AFAS' community programs on Bases assist spouses and with childcare and new baby support and costs. 100% of donations go directly to the Airmen, Guardians, and their families, ensuring they have the help they need, when they need it most.

The Air Force Villages Charitable Foundation (AFVCF) has served over 600 surviving spouses of retired Department of the Air Force officers, with over \$23 million since 1970. These residents of Blue Skies of Texas retirement community know they will always have a home, regardless of their ability to pay. And 100% of your donations to AFVCF 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 Enlisted Village (AFEV) continues its mission of providing a safe, secure home for surviving spouses of retired enlisted U.S. Airmen and Guardians. From June 2023 – July 2024 the AFEV Benevolence Program provided \$571,609 in financial support to eligible Department of the Air Force widows. The care and support services through

this program for our 600+ residents at Bob Hope Village and Hawthorn House would not be possible without the Air Force Assistance Fund.

If you haven't yet had the opportunity to give but want to make a year-end contribution, you can give anytime online now at https://www.afassistancefund.org. Just click the red "DONATE NOW!!" button near the top right of the page. You'll be taken to our donation page where, on the right side of the page, 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, on the left side of the page, where you can help 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. When you click the "Find a Base" button, you'll be able to click on the base link where each squadron/organization will have their own link. You can also give this way by texting AFAF to 50155 using your smart phone.

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 and then clicking "Create an Account" link at the bottom of the pop-up box. 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.

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 2025.

*****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: Military OneSource Support for Your Transition to Civilian Life

If you're newly retired from the military, Military OneSource is available to help ensure your transition is successful. Veterans and their families have full access to Military OneSource resources and support for 365 days from their retirement date.

As you embark on your next chapter, Military OneSource can help you with:

- Getting ready for the civilian workforce
- Exploring education opportunities
- Setting goals
- Planning your finances
- Adjusting to change
- And more

Personalized support

By meeting you where you are, Military OneSource can help ensure a smoother transition to civilian life. A range of resources and support are available as you map out your new path and maximize the benefits you have earned.

- The <u>Transitioning Veterans Specialty Consultation</u> is a good place to start.
 Schedule personalized sessions with a professionally trained consultant for help identifying goals and navigating benefits and resources.
- Confidential non-medical counseling can help you and your spouse build skills
 to tackle challenges during your transition, including stress management,
 relationship conflict, adjusting to change and more.
- <u>Peer-to-Peer Counseling</u> can offer new solutions and the perspective of someone who has also made the transition from military to civilian life. Military OneSource peer-to-peer counselors have a master's degree in psychology or a social science field and have firsthand life experience as service members or military spouses.
- <u>The Education Specialty Consultation</u> will connect you with a variety of resources for your own education options or for another family member.
- <u>Financial counseling</u> can help you set financial goals, evaluate savings, retirement, and investment plans and more.
- <u>The Spouse Relocation & Transition Consultation</u> assists spouses with <u>personalized support</u> as they move from military to civilian life.

Military OneSource serves as a 24/7 gateway to trusted information, resources and confidential help. Explore our <u>range of support</u> to learn more.

Eligibility

<u>Military OneSource</u> is free for veterans until 365 days past end of tour of service, retirement date or discharge date. This includes service members on the Temporary Disability Retirement List, as well as their immediate family including spouses, children and anyone who has legal responsibility for a service member's children, for the benefit of the children.

Chart your future with support from Military OneSource. Call 800-342-9647 or **start a live chat.**

Pay Schedule

To help you plan for 2025, 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 February 2025, retirees will receive payment on February 28, 2025. However, annuitants are scheduled to receive payment on March 3, 2025. Please see the chart for each month in 2025.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
September 2024	October 1, 2024	October 1, 2024
October 2024	November 1, 2024	November 1, 2024
November 2024	November 29, 2024	December 2, 2024
December 2024	December 31, 2024	January 2, 2025
February 2025	February 28, 2025	March 3, 2025
March 2025	April 1, 2025	April 1, 2025
April 2025	May 1, 2025	May 1, 2025
May 2025	May 30, 2025	June 2, 2025
June 2025	July 1, 2025	July 1, 2025
July 2025	August 1, 2025	August 1, 2025
August 2025	August 29, 2025	September 2, 2025
September 2025	October 1, 2025	October 1, 2025
October 2025	October 31, 2025	November 3, 2025
November 2025	December 1, 2025	December 1, 2024
December 2025	December 31, 2025	January 2, 2026

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