



Retiree Newsletter

June 2026

Retired and Annuitant Pay Director's Message

Hello and welcome to the June 2026 edition of the Retiree Newsletter! Here in Cleveland, we are enjoying the warmth and sunshine of the summer season. This vibrant time of year brings fresh energy to our team and reinforces our unwavering dedication to our mission. You have dedicated your lives to serving our nation, and it is our distinct honor to serve you in your retirement. In this edition, we have several important updates, helpful resources, and the latest news to help you manage your retired pay and benefits smoothly.

We begin this issue with a special spotlight article for our Gray Area Retirees. If you are a Reserve or Guard member who is retired or retiring soon, this article provides dedicated resources to ensure you have a smooth transition.

We are also highlighting the new SF 1174 Smart Wizard, a helpful new tool for your loved ones and survivors. When the time comes for them to apply for Arrears of Pay (AOP), this interactive tool takes the guesswork out of the paperwork, making the claim process much simpler and easier to navigate.

Next, we are highlighting important updates for retirees who pay their Survivor Benefit Plan (SBP) premiums by direct remittance, including the convenience of secure electronic payment options and a critical reminder for direct remitters to ensure mailed payments are no longer going to an old lockbox. We also outline the immediate steps you must take if you recently received an account verification letter from DFAS.

As a general reminder, we encourage you to regularly review your account information. Keeping your mailing address, email, and banking details current is the single best way to protect your account and prevent payment delays.

Additionally, we highly encourage you to attend an upcoming Retiree Appreciation Day (RAD). These events are fantastic opportunities to connect with fellow retirees and access valuable benefits resources. Be sure to check our list of upcoming RADs to find an event near you.

Finally, we have several articles from our pay partners who want to share some information with you, so please be sure to check those out as well.

Thank you so much for taking the time to read our newsletter. It is our honor to serve those who have served, and we wish you and your family a safe, healthy, and happy summer ahead.

Julie Burandt-Partin
Director, Retired and Annuitant Pay

Gray Area Retiree Spotlight: Celebrating Three Years with a Look at Essential Information and Resources

For over three years, the DFAS Retiree Newsletter has proudly featured the "Gray Area Retiree Spotlight Article" as a dedicated space for retirees navigating the transition to retired pay. In celebration of this milestone, we thought it would be the perfect time for everyone to revisit some fundamental and important information and resources—with a few exciting new capabilities sprinkled in for good measure!

If you are a Gray Area Retiree getting ready to apply for retired pay, please remember that your application for retired pay must be submitted directly to your Branch of Service, NOT to DFAS.

Each branch has its own unique processes and timelines for processing applications. We want you to receive your retired pay as soon as you are eligible, so familiarizing yourself with your Service's specific procedures is a critical first step.

That's why we worked together with your Branch of Service to create special focus webpages with important information on the application process for your specific branch:

[Gray Area Retiree – Main Webpage](#)

[Army](#)

[Navy](#)

[Air Force](#)

[Marines](#)

A Special Kind of myPay Account for Gray Area Retirees

If you are awaiting pay in the Gray Area, did you know there is a special kind of myPay account available for you? It's called a "Future Retiree" myPay account, and it was designed to help stay in touch with you with important information.

The key thing every Gray Area Retiree needs to do is log into myPay and access this "Future Retiree" account and make sure updated contact information is on file. Once you have an active account, DFAS can deliver helpful information and timely reminders to you.

For example, one of the most exciting uses for this new account is to deliver an email SmartDoc notification to Gray Area Retirees in the month of your 59th birthday. Most Gray Area Retirees become eligible to apply to your Branch of Service for retired pay at age 60. This email SmartDoc comes to you just as you turn 59, giving you adequate time and information on how to prepare to apply using your Service's specific procedures.

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The Future Retiree myPay account and these helpful SmartDoc messages are only available if you access the account and have a current email address on file. Please help us spread the word about this capability to other Gray Area Retirees!

To assist, we also created a **"Gray Area Future Retiree myPay Login Tips" guide** to help users leverage this important account and receive SmartDoc email updates. You can find this guide on the main [Gray Area Retiree webpage](#).

"Helpful Tips & Tools for Retirees New to Retired Pay" Reference Guide

As your time in the Gray Area concludes and you prepare to apply for retired pay, a lot of information comes your way—and fast! To help ease your transition, our "Helpful Tips & Tools for Retirees New to Retired Pay" reference guide remains a key resource. This guide is your compass for understanding and managing your retired pay with confidence.

Key highlights of the guide include navigating the transition from a bi-weekly to a monthly pay cycle, accessing your monthly Retiree Account Statement (RAS) and 1099-R tax forms through your [myPay account](#) (<https://mypay.dfas.mil>), navigating taxes in retirement, and the vital financial coordination required with the Department of Veterans Affairs (VA) and DFAS. You can find this guide on the main [Gray Area Retiree webpage](#).

Streamlining Processes with Digital Tools

DFAS offers powerful digital tools to make managing your affairs simpler and more secure.

- The New DD Form 2656 Smart Wizard: the Smart Wizard "takes the form out of the form" by providing guided assistance. As a Gray Area Retiree getting ready to apply for pay, you can look forward to using our new DD 2656 Smart Wizard. Introduced to simplify your retired pay application, this innovative tool walks you through the complex DD Form 2656, ensuring all necessary fields are completed accurately to help prevent processing delays. Remember to submit it to your Branch of Service!
- AskDFAS Online Upload Tools: Located on the DFAS.mil website, the AskDFAS submission tools are the modern alternative to mail and fax. You can upload your completed forms and requests as a PDF directly from your device, ensuring a faster and more reliable submission.

As you prepare for this important life transition, use these resources to ensure you can manage your retired pay successfully from day one.

What Loved Ones Need to Know: New SF 1174 Smart Wizard Tool Now Available

We are sharing this information for retirees to prepare loved ones and help ease the emotional and financial burdens that can occur during a difficult time. Promptly reporting the death of a retiree allows DFAS to stop payments and prevent overpayments. Once notified, DFAS works to ensure that any subsequent payments include only the funds the retiree was entitled to at the time of death. The Arrears of Pay (AOP) is a one-time payment made to a beneficiary after the death of a retiree. In most cases, the AOP will include the pro-rated amount of the final month's retired pay. This is because your entitlement to retired pay ends on the date of your death. When your death is reported, DFAS will reclaim your final month's pay and audit your account. The amount of the payment owed to you will then be computed and given to your AOP Beneficiary(ies) following receipt of a valid AOP claim.

The SF 1174 is the form used to make a claim for money due to a retiree after their death. DFAS requires a completed SF 1174 with a copy of the death certificate providing the manner of death. If the SF 1174 is received incomplete or illegible, DFAS will not be able to process the claim, causing a delay in payment to the eligible AOP Beneficiary(ies).

To ensure the SF 1174 is complete, accurate, and legible the first time, DFAS strongly encourages AOP Beneficiary(ies) to use the new SF 1174 Smart Wizard tool available in our [Forms Library](#). The web-based technology allows the Smart Wizard to be opened directly in a browser, eliminating the need to download it to a computer, and open it in Adobe. This enables use on computers as well as personal devices such as phones and tablets.

Due to security settings and protection of personal information, the Smart Wizard must be completed in a single session. Partially completed forms cannot be saved for later access. The Smart Wizard will time out after 15 minutes of inactivity. Once the user exits or the browser times out, they cannot return to where they left off.

Upon completion, the user will generate a ready-to-print PDF. The PDF will require wet signatures unless signed with a Common Access Card (CAC), most common with assistance from a military installation. Upon generating the completed form, a page with instructions will accompany the SF 1174. This page serves as a reminder for signatures, necessary supporting documents, and the link to upload the form and documents to AskDFAS. The Smart Wizard will also collect direct deposit information for the claimants, so there is no need to submit a separate direct deposit form. Opting for direct deposit offers a faster and fully trackable payment method.

Direct Remittance News You Can Use

(Note: This article is for retirees who pay their SBP premiums by direct remittance. If your SBP premiums are automatically deducted from your retired pay, Combat Related Special Compensation (CRSC), or VA compensation, you can disregard this article.)

We have some important updates for retirees who pay Survivor Benefit Plan (SBP) premiums directly to DFAS. Learn how to ensure your direct remittance SBP payments are processed efficiently and how to keep your account in good standing.

The Best Ways to Pay: Secure, Electronic, and Hassle-Free

At DFAS, we are actively working to modernize payment options to serve you better. Mailing a physical check can lead to postal delays, processing issues, and manual errors. To ensure your payment is credited on time and securely, we strongly encourage all direct remitters to use one of our modern electronic payment options:

- Pay.gov: If you prefer to manage your payments monthly, Pay.gov is the quickest and most convenient way to pay online using your bank account or a debit card. The online form is simple, secure, and provides immediate confirmation. To get started: have your DoD ID handy from your billing statement and navigate to the ["DOD Military Retired Pay SBP Premium" online form](#). Please note: this is a separate government webpage located outside of DFAS.mil.
- Deductions from VA Compensation: This is the ultimate "set it and forget it" method. If you receive Department of Veterans Affairs (VA) compensation, having your premiums deducted automatically is the most reliable way to ensure timely payments. To set this up, complete the [DD Form 2891 Interim available in our Forms Library](#) and submit back to DFAS. We'll handle the coordination with the VA from there.

Still Mailing a Check or Using Online Bill Pay? The Old Lockbox is Closed

If you are unable to transition to electronic payments and must continue mailing a paper check, it is crucial that you verify you are sending payments to the correct address. This includes those who use your bank's online bill pay service – where your bank may send a physical check to DFAS even if the payment setup is digital from your perspective.

Previously, our billing was handled by the Treasury's Centralized Receivables Service (CRS), and many retirees have continued sending payments to the old CRS lockbox. That CRS lockbox, P.O. Box 790145, is now closed. Any payments sent to the old address will only be forwarded for a short period of time – so please act now to ensure your payments do not get returned.

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If you must mail a check, please send it to our correct direct remittance address:

Defense Finance and Accounting Service, DFAS-CL
SBP Remittances
P.O. Box 979013
St. Louis, MO 63197-9000

Please also be sure to discontinue referencing your CRS account number on any payments. If you use your bank's online bill pay, please change the payment details to reflect these updates since CRS is obsolete and DFAS is now billing you directly.

Any payment must include your full name and the DoD ID number on the front of your check or money order. Reminder: your DoD ID can be found on your monthly SBP premium billing statement from DFAS. Under the Privacy Act, you are not required to supply your Social Security Number, but you may add it to the front of the check to improve success matching payments to your account.

If space permits, please add a note that the payment is for "SBP Direct Remittance" or "SBP DR". It is also ideal if your last name appears on the check. Please keep this in mind especially if you are paying from a joint or third-party bank account.

Direct Remittance Mailing: Did You Receive a Letter from Us? Here's What to Do Next

We recently sent letters to some retirees for whom we may have an outdated mailing address and who haven't made an SBP premium payment recently. We obtained one-time mailing addresses from the VA for a special attempt to reconnect with you.

Even if your retired pay is fully offset by your VA compensation, you may still have active SBP coverage that requires monthly premium payments. It is vital that we have your correct contact information.

Only a certain group of direct remitters received a letter based on the targeted circumstances stated above. If you received a letter about this topic, please determine which of the two scenarios below applies to you:

Scenario 1: Your Letter Was an Address Update Request

If your letter asked you to confirm and update your mailing address, that is its primary purpose. Having your correct address on file is essential for you to receive your monthly SBP bills and other important correspondence. Please use one of the many convenient methods listed in the letter (myPay, AskDFAS, or DD Form 2866) to update your contact information with DFAS right away.

Scenario 2: Your Letter Included a "DD Form 2656-8"

If your letter mentioned automatic SBP coverage and included a DD Form 2656-8, "SBP Automatic Coverage Fact Sheet," it requires an additional step.

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This means we need you to help us verify your family composition at the time you retired to ensure your SBP coverage and premiums are calculated correctly.

It is very important that you:

1. Update your mailing address using the methods described in the letter.
2. Complete, sign, and return the DD Form 2656-8. This form is the key to resolving any questions about your SBP account. If our records show a past-due balance, this form will allow us to confirm your beneficiary status and make the necessary corrections. Alternatively, this process could validate your automatic SBP coverage, and you will need to begin paying monthly SBP premiums and make plans to pay any past due SBP balance.

Returning the DD Form 2656-8 promptly will ensure your account is accurate and will stop future billing if it is determined you had no eligible beneficiaries at retirement.

You may learn more about online self-service options for managing your retired pay account and updating contact information by visiting the [Quick Tools webpage](#).

For more information about paying SBP premiums, please visit our ["Paying for SBP" webpage](#).

We are committed to making your SBP payment process as smooth and secure as possible; stay tuned for more important updates for our direct remitters in the months ahead!

Your Essential Annual Retired Pay Account Check-Up

Summer is a perfect time to ensure your DFAS retired pay account is accurate and up to date. An annual check-up is a simple way to prevent payment delays and ensure we can reach you with important information. It also helps ensure your loved ones don't face difficulties down the road.

The easiest way to accomplish many of these check-ups is through your **myPay account** (<https://mypay.dfas.mil/>).

If you find that you need to submit a form or document to DFAS, please learn more about our convenient **[AskDFAS form upload tools](#)**. Please click on "Retirees and Annuitants" when you arrive at that page to learn more.

Use this 7-point checklist to review your account today, and you'll be better prepared as we enter busier times at the end of the year and tax season to follow.

1. Confirm Your Contact Information

- Mailing Address: DFAS receives a significant amount of returned mail each year due to outdated addresses. Log in to myPay and click "Mailing Address" to confirm your current mailing address is on file.
- Email Address: Email is our fastest and most direct way to share news and send you certain status notifications for requests you submit. In myPay, go to "Personal Settings" and then "Email Address" to verify your primary email and remove any old addresses.

2. Review Your Allotments

In myPay, check your allotments under the "Pay Changes" menu. Verify that each payment is still needed and the amount is correct. Be aware that if your total allotments exceed your net pay, your entire retired pay could be suspended. Some allotments for federal benefits (like TRICARE or FEDVIP) cannot be managed in myPay; you must contact that organization directly.

3. Check Your Tax Withholding

If you moved to a new state or your income has changed, it's wise to review your tax withholding. You can update your federal and state withholding easily in myPay. For specific tax questions, please consult a tax professional or use the resources available on the **[IRS website](#)**, including their tax withholding estimator.

4. Update for Major Life Changes

Marriage, divorce, birth of a child, or the loss of a spouse can significantly impact your account, especially your Survivor Benefit Plan (SBP) and Arrears of Pay (AOP) beneficiaries.

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Please notify DFAS as soon as possible after a major life event by providing official documentation (marriage certificate, divorce decree, etc.). To simplify your experience, you can use the [DD Form 2656-6 Form Wizard on the DFAS Forms Library](#) to assist with updating your SBP.

5. Verify Your Arrears of Pay (AOP) Beneficiary

Your AOP beneficiary is the person/people you designate to receive any final pay that may be due upon your passing. In myPay, click "Beneficiary for Arrears" to confirm your designation and check that their contact information is current. You can also use the DD Form 2894 Form Wizard to make updates – this Form Wizard is also available on our [Forms Library](#).

6. Confirm Your SBP Coverage and Beneficiary

Your Retiree Account Statement (RAS), available in myPay, details your SBP coverage. The two most important items to verify are the "Coverage Type" (e.g., spouse, former spouse, child) and the date of birth of your spouse beneficiary.

Under the law, SBP coverage for a spouse automatically ends with a divorce. To continue coverage for a former spouse, either you must voluntarily request it, or the former spouse must request it with a qualifying court order. If these actions are not taken within specific time limits, the former spouse will not have SBP coverage. Please check your RAS carefully to ensure your coverage status is correct.

7. Special Note: Don't Forget Other Government Agencies

Remember that any changes you make at DFAS do not flow to other agencies that you may have a relationship with. Therefore, it is important that any applicable changes – such as contact information and family composition – may need to be similarly updated with other agencies like the Department of Veterans Affairs (VA), Defense Enrollment and Eligibility Reporting System (DEERS), and/or your Branch of Service.

Please visit the VA website to view details on how to update your [VA contact information](#)

Below are options to update your contact information with DEERS.

- Make updates on [milConnect](#)
- Call 1-800-538-9552
- Fax updates to 1-800-336-4416
- Mail updates to: DMDC/DEERS Support Office, 400 Gigling Rd, Seaside, CA 93955-6771

Why You Should Attend a Retiree Appreciation Day

Get ready to take charge of your retirement! Retiree Appreciation Days (RADs) are much more than just a meeting—they are your one-stop shop for everything you need to know about your benefits.

Hosted by your Branch of Service's Retirement Office or Retirement Service Office, RADs are designed specifically for you. It's an opportunity to connect directly with the experts and get the latest, crucial information to help you during your retirement.

Imagine having representatives from the most important agencies, all in one place, ready to serve you! Both in-person and virtually, you'll hear from:

- Your specific Branch of Service
- The host base or post
- Defense Finance and Accounting Service (DFAS)
- Department of Veterans Affairs (VA)
- TRICARE
- And many other incredible service providers

What to Expect From DFAS

At RADs, DFAS representatives are focused on sharing valuable insights to help you manage your retired pay effectively. We provide updates on new projects aimed at improving services for retirees and explain any recent legislation that might impact your benefits.

DFAS is Here to Support You

DFAS representatives may not always be in person at every RAD event, but will participate virtually to answer questions and gather feedback. Your input is incredibly valuable to us, helping us understand exactly how we can improve our services to better support you.

We encourage you to attend a RAD near you. Check the list of upcoming events below or contact your Branch of Service's local Retirement Office or Retirement Service Office for upcoming events. We look forward to connecting with you!

Retiree Appreciation Day: Tobyhanna Army Depot, PA (Army)

When: August 15, 2026

Point of Contact: RSO Hubert N. Gayle, 1-570-615-7019/2734

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Retiree Appreciation Day: Minneapolis, MN (Navy)

When: September 12, 2026

Where: Treasure Island Resort, 5734 Sturgeon Lake Rd. Welch, MN 55089

Point of Contact: Don Goble, 612-713-4664, or metrojr@gmail.com

Retiree Appreciation Day: 2026 MCCA Veterans & Retiree Expo - Camp Pendleton, CA (Marines)

When: September 12, 2026

Point of Contact: RAO Ernesto Bulli, 760-725-5704/6090

Retiree Appreciation Day: Buckley Space Force Base, CO (USAF)

When: September 19, 2026

Point of Contact: RAO Steve Young Lt Col, (Ret) SFB RAO, 720-847-6693 or by email raobuckley@gmail.com

News from Our Partners: Air Force Assistance Fund 2026 Kickoff Memo to Retirees

To the Retirees of the Department of the Air Force:

As retirees of the World's Greatest Air Force and Space Force, you have left an extraordinary and honorable legacy of a Commitment to Caring, the continuing theme of the Air Force Assistance Fund for many years. As we launch our campaign's 53rd anniversary in 2026, we again reach out to you, our retired Air Force and Space Force family. For over five decades, your Air Force Assistance Fund charities have been able to support Airmen, Guardians, and their families because of your generosity. Our Department of the Air Force official and affiliate charities-the Air Force Villages Charitable Foundation, Air Force Aid Society, Air Force Enlisted Village, and the General and Mrs. Curtis E. LeMay Foundation-remain committed to helping us take care of our own.

Your donation can fund emergency travel for a fellow Airman, assist in covering rising pet healthcare costs for a Guardian, or go towards helping a widow or widower to stay in their own home longer or move to the Air Force Enlisted Village or Blue Skies of Texas (formerly *Air Force Village*). Please remember that these Department of the Air Force charities are also available to support you should you ever need assistance. That is why we make this effort while we are able-to pay it forward. In our times of reflection, and introspection, we know this. It's what we do... we take care of each other. We're a mighty force. A team. A family. These truths we embody in the Air Force Assistance Fund Campaign-the only department-wide campaign that is *For Airmen and Guardians, By Airmen and Guardians*.

If you are able to contribute, you can send a check, sign up for payroll deduction plan allotments, or donate via credit/debit card or electronic payment through our e-Giving Portal or by texting "AFAF" to 50155. For choice details, visit <https://www.afassistancefund.org/index.php/donate>.

Taking Care of Our Own -help us continue the tradition in 2026!

//Signed//

Troy E. Meink
Secretary of the Air Force

Kenneth S. Wilsbach
General, USAF
Chief of Staff of the Air Force

B. Chance Saltzman
General, USSF
Chief of Space Operations

John F. Bentivegna
Chief Master Sergeant of the Air Force

David R. Wolfe
Chief Master Sergeant of the Space Force

FROM THE AIR FORCE ASSISTANCE FUND: Please note that effective 1 July 2026, the Air Force Assistance Fund will no longer be able to accept cash or check donations. Donation options on the e-Giving site at <https://secure.ggiv.com/event/afaf> include credit or debit cards, e-Checks (checking draw), PayPal, Venmo or (if using an iPhone) Apple Pay.

News from Our Partners: Uniformed Services Identification Cards for Retirees, Spouses, & Dependents

Legacy paper-based USID cards with extended expiration dates issued to specific populations – e.g. Reserve Retirees and Former Members eligible for retired pay and benefits at age 60 – **as well as cards with indefinite expiration dates** issued to retirees, dependents over age 65, and Permanently Incapacitated dependents, **will remain valid until DoW determines when those legacy paper-based cards will be terminated – no termination date has been set.** Individuals with extended or indefinite (INDEF) expiration dates on their legacy paper-based USID card may replace those cards with a plastic-based USID card at their convenience.

Sponsors are encouraged to access their identification (ID) card records via the ID Card Office Online (<https://idco.dmdc.osd.mil/idco/>) “My Profile” option to ensure their record reflects both their current mailing and email addresses in advance.

Card holders have the option to update their legacy paper-based USID card to a new USID card. There are several ways to obtain a new USID card:

- Visit the ID Card Office Online website (<https://idco.dmdc.osd.mil/idco/>), select “Continue” under the “Family ID Cards” header and follow the prompts for Online USID Renewal. **Note:** A myAuth account is required for logon, or
- Visit the RAPIDS ID Card Office Locator website (<https://idco.dmdc.osd.mil/idco/locator>) to find the closest ID card office and schedule an appointment.

News from Our Partners: Customer Connect

The new DMDC Customer Connect Portal is your 24/7 centralized hub for self-service support. You can easily find helpful resources and search our knowledge base for answers to common questions. Authenticated users also gain access to the Virtual Agent Liaison (VAL) - a powerful chatbot available around the clock to help you and your family quickly answer DEERS questions and submit data correction requests. Visit us at www.mybenefits.mil/customerconnect to get started.

News from Our Partners: myAuth

The Department of War is transitioning from DS Logon to myAuth, a new digital credential system that simplifies access to various online services using a single account. myAuth improves upon DS Logon, through secure multifactor authentication capabilities, a user-friendly interface, and improved customer support to ensure that users have secure, efficient access to their health, financial, and educational benefits information. With myAuth, you can use your CAC or username/password plus a secure Multifactor Authentication MFA method to access multiple DoW websites with just one login. It is specifically built to ensure retirees and family members have a safe, reliable way to access the resources they need.

For additional information please visit the [myAuth Help](#)

News from Our Partners: FEDVIP Retiring Military Campaign



Retiring from Service? Explore your FEDVIP options today.

If retiring from service is on the horizon, you're likely considering dental and vision benefits as you transition to civilian life. The good news is that coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to you.

Sponsored by the U.S. Office of Personnel Management (OPM), FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program with more than 3.5 million currently enrolled, giving the program high marks for quality and value.

In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if they're enrolled in a TRICARE health plan, FEDVIP vision coverage.

FEDVIP offers you a range of plans from a variety of dental and vision carriers, such as:

- regional dental plans as well as nationwide dental and vision plans with international coverage
- plans featuring high and standard options
- a choice between three enrollment types: self, self plus one, or self and family

To familiarize yourself with the program, visit [BENEFEDS.gov](https://www.benefeds.gov). BENEFEDS.gov is the government-authorized online marketplace where you can research FEDVIP's current list of carriers, enroll in dental and vision plans, and pay for voluntary benefits.

Shop for plans with confidence using our decision-support tools

Our online suite of interactive decision tools offers support to help you plan and select the best coverage for you and your family by allowing you to:

- **Research plans:** Use our plan comparison tool to compare plans side by side and see how they differ in terms of rates, benefits, and coverage information.
- **Estimate costs:** Do you have an upcoming dental procedure? Our dental cost lookup tool can estimate your potential in-network, out-of-pocket expenses for the most common dental services, helping you choose a plan that fits your budget.

Take advantage of your enrollment period

Recently retired uniformed service members are considered newly eligible for FEDVIP. This includes Retired Reserve members age 60 and older and gray area reservists under age 60 who are not yet receiving retirement pay.

You may enroll between 31 days before and 60 days after your military retirement date. **Note: Enrollment is not automatic.** To prevent a gap in dental coverage between your active or reserve duty dental plan and your FEDVIP plan, you must enroll in FEDVIP before your military retirement date. If you don't enroll within 60 days of your retirement date, you must wait until the next open season, which runs from the Monday of the second full work week in November through the Monday of the second full work week in December.

Your opportunity to enroll is now. Visit [BENEFEDS.gov](https://www.benefeds.gov) to include FEDVIP as part of your retirement benefits today.



FedPoint®, the administrator and marketplace operator of BENEFEDS.gov, manages the enrollment and premium payment processes on behalf of the FEDVIP carriers and the U.S. Office of Personnel Management. FedPoint is the trade name of Long Term Care Partners, LLC®.

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Pay Schedule

To help you plan for 2026, 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, March 1, 2026 is a Sunday. Therefore, for the February 2026 entitlement, retirees are scheduled to receive payment on February 27, 2026. Annuitants are scheduled to receive payment on March 2, 2026. Please see the chart for each month in 2026.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
December 2025	December 31, 2025	January 2, 2026
January 2026	January 30, 2026	February 2, 2026
February 2026	February 27, 2026	March 2, 2026
March 2026	April 1, 2026	April 1, 2026
April 2026	May 1, 2026	May 1, 2026
May 2026	June 1, 2026	June 1, 2026
June 2026	July 1, 2026	July 1, 2026
July 2026	July 31, 2026	August 3, 2026
August 2026	September 1, 2026	September 1, 2026
September 2026	October 1, 2026	October 1, 2026
October 2026	October 30, 2026	November 2, 2026
November 2026	December 1, 2026	December 1, 2026
December 2026	December 31, 2026	January 4, 2027

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