



Retiree Newsletter

March 2026

Director's Message

Greetings and welcome to the March 2026 edition of the Retiree Newsletter! Here in Cleveland, this time of year can be a bit of a weather roller coaster. One day we're seeing hints of spring, and the next, we're bracing for another snowstorm. One thing is certain, though: warmer days are just around the corner, so we're preparing for another great season with you. In this edition, we're excited to share key updates that are "in bloom," as well some "spring cleaning" we've done to improve our services to you.

If you are a Reserve or National Guard member in the Gray Area, please check out our Spotlight article to learn about our new DD 2656 Smart Wizard tool, which is now further enhanced by Artificial Intelligence (AI). This technology ultimately leads to faster, more accurate processing of newly established retired pay accounts.

We have an article that tells you all about the improvements we've made to our DFAS Customer Care phone menu, which is now streamlined to make it easier to get the assistance you need.

For retirees who pay their Survivor Benefit Plan (SBP) premiums by direct remittance, we have an article with helpful tips to ensure successful payments to keep your account in good standing.

You'll also find articles with helpful information on our AskDFAS online tools, tax season tips, and upcoming Retiree Appreciation Days (RADs).

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. On behalf of all of us here at DFAS Retired and Annuitant Pay, thank you for your service to our country. It is truly our honor to serve those who served.

Gray Area Retiree Spotlight: New AI Tool for Establishing Retired Pay Accounts

The Gray Area Spotlight in our newsletter is a special feature for Gray Area Retirees.

As part of our commitment to innovation, we are pleased to announce that we are now using Artificial Intelligence (AI) technology to assist with establishing retired pay accounts. The AI Data Scrape technology provides faster processing times, reduces human error, and decreases delays in account establishment for our retired members.

The AI Data Scrape works in conjunction with our new Smart Wizard for the DD Form 2656, Data for Payment of Retired Personnel. A Smart Wizard is a web-based tool that guides users through a series of questions, automatically filling in the form with their answers. To ensure accuracy, it has built-in data validation and provides helpful pop-ups with extra information to aid in decision-making.

The AI Data Scrape will accept typed or handwritten information from the DD Form 2656 and automatically adds it to our system. Another benefit of the AI Data Scrape is that if you elected the Survivor Benefit Plan (SBP), it will automatically read your election from the form and ensure the proper choice is applied to your account.

For Reserve Component Survivor Benefit Plan (RCSBP) and Blended Retirement System (BRS) elections, processing is notified immediately once the form is received and processed through the AI Data Scrape. This ensures timely processing of RCSBP and BRS elections.

We strongly urge you to use this Smart Wizard when it's time for you to apply to your branch of service for retired pay, as it helps ensure a correct, legible, and complete form on the first attempt. Make sure all the signature dates are legible and spelled out correctly. To help with the accurate processing of your information, review the date formats that are provided on the form.

For more information about the new Smart Wizard for the DD Form 2656, please see our last Gray Area Spotlight article: "[Simplify Your Retired Pay Application with the New DD Form 2656 Smart Wizard](https://www.dfas.mil/RetiredMilitary/newsevents/newsletter/December2025-Retiree-Newsletter-Gray-Area-Spotlight-Simplify-Your-Retired-Pay-Application/)" (<https://www.dfas.mil/RetiredMilitary/newsevents/newsletter/December2025-Retiree-Newsletter-Gray-Area-Spotlight-Simplify-Your-Retired-Pay-Application/>).

The new DD Form 2656 Smart Wizard can be found in our [Forms Library](https://www.dfas.mil/raforms) (<https://www.dfas.mil/raforms>).

Note: Gray Area Retirees should always work with their Branch of Service to complete their retired pay application. For specific information about your Service's procedure and contacts, visit the [Gray Area Retirees](#)

webpage (<https://www.dfas.mil/grayarea>).

Direct Remittance Roundup: Help Us Process Your SBP Payments More Efficiently

(Note: This article is for retirees who pay their Survivor Benefit Plan (SBP) premiums by direct remittance. If your SBP premiums are automatically deducted from your pay, you can disregard this article.)

DFAS is always working to improve processes for our valued retirees. In this article, we're focusing on direct remittance for Survivor Benefit Plan (SBP) premiums. If you are a retiree who pays your premiums directly to DFAS, this article has important information for you.

We have recently identified a common issue that can delay the posting of SBP premium payments, especially for retirees who use a bank's online bill pay service. With your help, we can easily fix this and ensure your payments are credited to your account without delay.

The Challenge of Unidentified Payments

When DFAS receives a payment without enough identifying information, it requires extra research to determine which account to credit. This detective work can delay the processing of your payment.

A frequent cause of this issue stems from bank online bill pay services. Many of these services do not send funds electronically but instead print and mail a paper check on your behalf. If the memo or account field in the bill pay setup is not completed correctly, the check arrives but cannot be applied to your account.

How You Can Help

To prevent delays, please take a moment to review your process if you mail a check or use your online banking service to make SBP premium payments. Please ensure your payments follow these requirements:

1. **Include Your DoD ID Number:** This is the most crucial piece of information. It can be found on your monthly SBP premium bill. Please add your DoD ID Number to the "account number" or "memo" field.
2. **Discontinue Use of CRS Number:** The Centralized Receivables Service (CRS) is no longer used for SBP billing, and your old CRS number is obsolete. To avoid confusion, please remove it from your payment details.
3. **Include Additional Details:** If space allows, consider adding a note such as "SBP Direct Remittance" or "SBP DR" and your last name. This is particularly important if the payment originates from a joint or third-party bank account.

4. **Optional - Add your SSN:** Under the Privacy Act, DFAS cannot require you to include your SSN on your payment, but you may do so to improve payment matching.

Better Ways to Pay: Featured Payment Options

To avoid the uncertainty of mailed checks, we strongly encourage you to switch to one of the following secure and convenient electronic payment options:

- **Pay.gov:** This is the most convenient way to make SBP premium payments directly from your bank account or with 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](https://www.pay.gov/public/form/start/1463931154) (<https://www.pay.gov/public/form/start/1463931154>). Please note: this is a separate government webpage located outside of DFAS.mil.
- **Deductions from VA Compensation:** If you receive disability compensation from the VA, you may be eligible to have your SBP premiums deducted directly from those payments. This "set it and forget it" option ensures timely payments every month. To set this up, complete the DD Form 2891 Interim, which is available on our [Forms Library](https://www.dfas.mil/raforms) (<https://www.dfas.mil/raforms>), and submit it to us. We recommend using [AskDFAS](https://www.dfas.mil/askdfas) (<https://www.dfas.mil/askdfas>) for all document submissions.

Taking these small steps will make a big difference, ensuring your SBP account remains in good standing. For more information, please visit our ["Paying for SBP" webpage](https://www.dfas.mil/payforsbp) (<https://www.dfas.mil/payforsbp>).

Enhancing DFAS411: Important Updates to Phone Menu Options

(Note: To reach Retired & Annuitant Pay Customer Service, you can call 800-321-1080. The local phone number is 317-212-0551. The DFAS411 updates in this article are for informational purposes only.)

We're excited to share updates to the DFAS Customer Care Phone Menu (1-888-332-7411) to make it easier to reach the right representative to assist with your inquiry.

What's New

The DFAS411 phone line now starts with options for selecting what type of caller you are Retiree or Annuitant, so all the options that follow apply to the customer type you choose. You no longer need to listen through options about Active Duty pay or Civilian travel issues before the menu options begin to make sense.

What Are the Prompts?

When calling the DFAS411 (1-888-332-7411) phone line, option 1 is for those calling to report a death of a retiree or check on an existing Casualty claim.

Option 2 is for Retirees, Annuitants, and Former Spouses. The next menu choice then separates those groups into: option 1 for Retirees, option 2 for Annuitants, and option 3 for Former Spouses. Once you've selected the one that applies to you, continue to listen and follow the prompt that best summarizes your issue.

Calling DFAS vs. Self-Service Options

While the redesigned phone menu should help avoid reaching the wrong area or having to be transferred to get assistance, wait times to speak with a Customer Service Representative can still be long. Therefore, our self-service options are still the easiest and fastest way to receive assistance.

Accessing your myPay account at [myPay \(https://mypay.dfas.mil\)](https://mypay.dfas.mil) remains the best way to instantly obtain tax documents (like your 1099-R) and update your information (such as your bank account or mailing address). You can also submit a request through AskDFAS for a tax statement to be reissued by mail (including if a mailing address update is needed). If your mailing address on file is current, you can even submit the request through our phone menu's self-service option. Using these available options helps keep the wait time lower for those callers that require assistance not available through self-service. Visit our AskDFAS Online Tools for Retirees webpage to see more information about [AskDFAS \(https://www.dfas.mil/retonlinetools\)](https://www.dfas.mil/retonlinetools).

Thank You for Your Patience

We know that it can be difficult to reach a DFAS Customer Service Representative quickly during peak times, especially during tax season. Our hope is that by simplifying

and enhancing our phone menu, we will get you to the right person for assistance the first time without the need for any call transfers or unnecessary delays. We are always dedicated to finding ways to make your experience calling DFAS a positive one and welcome any feedback on better achieving that goal.

In Case You Missed It: Our AskDFAS Tips Video is a Hit!

It has been a year since we launched our "AskDFAS Tips" video on the DFAS YouTube channel, and we wanted to make sure you didn't miss out! In case you did, now is the perfect time to get acquainted with this fantastic resource.

The video, titled "*AskDFAS Tips: A Simple Way to Manage Your Retired or SBP Pay Account*," is a short, five-minute guide to the helpful online tools available on AskDFAS. If you've ever needed to submit a form, change your pay account details, or ask a question, this video is for you. Join over 18,000 customers who viewed this video to learn more about using our tools and managing your pay!

Your Questions, Answered

We are always working to improve your experience, and the online tools featured in the video are a direct result of your feedback. We heard your requests for more accessible, 24/7 service, and we delivered. The AskDFAS platform allows you and your loved ones to submit requests and find answers anytime, from anywhere in the world. This is especially helpful for our overseas retirees and for those who may not be able to contact us during normal business hours.

The video provides a guided tour of the "Ask Retired Pay" module of AskDFAS, demonstrating just how simple it is to fill out and submit a request. It also highlights other useful features, like our extensive bank of Frequently Asked Questions, which might answer your question before you even start a request.

Help Us Spread the Word!

Are you still a little hesitant about navigating the online tools? Don't worry! The video walks you through the process step-by-step. You can find the AskDFAS Tips video and other great resources on the [Quick Tools webpage](https://www.dfas.mil/raquicktools)(<https://www.dfas.mil/raquicktools>).

We are thrilled that so many of you have found this video helpful. Our goal is to empower you to manage your account with confidence. Help us continue to spread the word by sharing the video with fellow military retirees and SBP annuitants. Let's make managing pay easier for everyone.

Tax Season Tips for Military Retirees

The April 15, 2026 tax deadline is quickly approaching and now is a good time to make sure you have all your tax documents ready. Here is a summary of retired pay tax season tips and the DFAS tools available if you are missing documents.

For those who may not know, the 1099-R is the retiree tax statement, like the W-2 provided to wage earners. The 1099-R document shows the amount of taxable retired income earned and how much was withheld in taxes – and must be filed with your tax return.

Retiree 1099-Rs are available in myPay. The best way to obtain your 1099-R is to use [myPay \(https://mypay.dfas.mil\)](https://mypay.dfas.mil). With a myPay account, you can find the most important retired pay information, including your 1099-R.

The advantage of using myPay is you have 24/7 access to your tax documents. You can print or download the current year tax statement and access previous 1099-Rs in myPay (up to four prior years for retirees) to compare, or if you need to file an amended return.

Requesting a Duplicate 1099-R

If you are not using myPay yet, we do offer other convenient options to request a replacement IRS Form 1099-R. Tax Statements for tax year 2025 are available for reissue via [AskDFAS \(https://www.dfas.mil/askdfas\)](https://www.dfas.mil/askdfas).

DFAS also provides a self-service telephone option for retirees. Retirees can access the phone option at 1-800-321-1080. If you are a retiree using the phone option, please verify your current mailing address is correct. The telephone option is currently available for retirees and only for the current year tax statement. Instructions for using the telephone self-service option for 1099-R reissue requests:

- Call 1-800-321-1080 or 317-212-0551
- Select option "2" for Retiree
- Select option "1" for Retiree
- Select option "2" to request copies of your tax documents
- Select option "1" 1099-R
- Select option "1" to continue
- Enter your Social Security number when prompted

The 1099-R should be in the mail within 7-10 business days to the address we have on record.

If you need to update your mailing address first, it is strongly recommended to do it in myPay or use our AskDFAS online address change for retirees. Find more information on our [AskDFAS Online Tools for Retirees webpage \(https://www.dfas.mil/retonlinetools\)](https://www.dfas.mil/retonlinetools).

Changing Your Federal Tax Withholding

If you need to change your withholding, you can do it easily in myPay. You can also fill out and mail an IRS Form W-4 if you are a military retiree. The form is available on the [IRS website \(https://www.irs.gov\)](https://www.irs.gov) and is also linked from the [DFAS forms library webpage \(https://www.dfas.mil/RetiredMilitary/forms/\)](https://www.dfas.mil/RetiredMilitary/forms/).

You can also submit forms online with AskDFAS by uploading to DFAS online 24/7 using the at [AskDFAS \(https://www.dfas.mil/askdfas\)](https://www.dfas.mil/askdfas). Please note: You are not required to file a new Form W-4 unless you previously claimed exemption from federal tax withholding.

Federal Taxability of Retired Pay

There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on his/her individual circumstances. An individual's choice to have no withholding for federal taxes does not impact whether the individual's military retired pay is actually subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on the military retired pay. Please see our [taxation of retired pay webpage \(https://www.dfas.mil/retpaytax\)](https://www.dfas.mil/retpaytax).

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

The IRS Tax Withholding Estimator

The IRS has an online Tax Withholding Estimator to help you determine the amount of taxes you need to have withheld. The estimator helps taxpayers determine if the right amount is being withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions, and credits. The mobile-friendly estimator is available on the [IRS website \(https://www.irs.gov/individuals/tax-withholding-estimator\)](https://www.irs.gov/individuals/tax-withholding-estimator).

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 available from [DFAS forms library webpage \(https://www.dfas.mil/RetiredMilitary/forms/\)](https://www.dfas.mil/RetiredMilitary/forms/) 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 War (DOW). Additional details on changing SITW are available on our [state tax withholding webpage \(https://www.dfas.mil/retstatetax\)](https://www.dfas.mil/retstatetax).

Note: The information on this website is provided to explain typical situations regarding retiree and annuitant benefits. For details and exceptions, please see applicable laws, financial management regulations, and instructions.

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 share valuable insights on managing your retired pay effectively. We also provide updates on new projects aimed at improving services for retirees and explain any recent legislation impacting your retirement benefits. We're also available to answer your individual questions.

DFAS is Here to Support You

DFAS representatives may not always be in person at RAD events but will participate virtually to answer questions and gain feedback to understand how we can better serve you. Your feedback is beneficial to improving our services.

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

Retiree Appreciation Day: Fort Stewart/Hunter Army Airfield

When: April 18, 2026; registration begins at 0800

Where: University of Central Florida, 12715 Pegasus Dr., Orlando, FL, 32816.

Please use Garage/Parking Lot H.

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 [Transitioning Veterans Specialty Consultation](#) 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.
- [Peer-to-Peer Counseling](#) 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.
- [The Education Specialty Consultation](#) will connect you with a variety of resources for your own education options or for another family member.
- [Financial counseling](#) can help you set financial goals, evaluate savings, retirement, and investment plans and more.
- [The Spouse Relocation & Transition Consultation](#) assists spouses with **personalized support** 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 [range of support](#) to learn more.

Eligibility

[Military OneSource](#) 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](#).

News from Our Partners: Navy-Marine Corps Relief Society

Thank you to all who supported NMCRS in 2025

2025 was a busy year! NMCRS provided more than \$47 million in financial assistance to almost 40,600 active duty and retired Sailors, Marines, and their family members. This assistance included helping those affected by the fire on board the USS New Orleans, in Sasebo, Japan, the plane crash in Murphy Canyon military housing in San Diego, and the Wadsworth Shore Power Outage in the Hampton Roads area of Virginia. There was also relief provided to those impacted by the longest government shutdown in history. In all, over 211,000 Sailors, Marines and their families used our programs and services.

NMCRS in action

For those of us who remember the organized chaos of a cross-country PCS, we know that even a "perfect" move is exhausting. But for one young couple transitioning from California to Florida, the journey turned into a crisis when a major auto accident totaled their vehicle and destroyed the essential belongings, they were carrying to bridge the gap until their household goods arrived. Suddenly stranded and facing car rental costs of \$130 a day, the savings they had carefully tucked away for their new rent and security deposit began to evaporate. Before the situation could spiral into a financial disaster, Navy-Marine Corps Relief Society stepped in with \$3,540 in assistance. This support didn't just replace lost essentials and provide food; it protected their future by ensuring they could still move into their new home. It is a powerful reminder that because of your continued support, the Relief Society remains the steady watch that catches our young Sailors and Marines when the unexpected strikes.

Receiving Assistance

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

Looking for a way to give back to our community and support the next generation of service members?

Volunteer at your local Navy-Marine Corps Relief Society!

For more than 120 years, skilled volunteers have helped service members seeking the Society's assistance. The NMCRS staff is made up of a small cadre of paid employees and more than 3,800 volunteers. A sampling of volunteer opportunities in the Relief Society include:

- Welcoming clients and doing intakes
- Providing financial assistance

- Leading a team of casework, office, or thrift shop volunteers
- Providing support in communications and the thrift shops
- Maintaining Volunteer database and records

Our volunteers have unique backgrounds and experiences. They have different reasons for serving, yet they all desire to support the community of active duty and retired Navy and Marine Corps service members and their families.

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

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

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

"I absolutely love volunteering my time to assist our Sailors and Marines who sacrifice everything for our nation. They are the backbone of our nation, and I am glad to be there for them in trying and stressful times. If I can help to make their day better, I have done my job." Hope Palmer, Volunteer

You can learn more about volunteering at NMCRS <https://www.nmcrs.org/get-involved/volunteer>

Education Assistance:

The NMCRS Education Assistance Program provides grants and interest-free loans for eligible Navy and Marine Corps spouses, children, and MECEP/MECP students so they can pursue their education goals with less financial stress. Applications for the 2026-27 academic year are being accepted now through midnight PST April 17, 2026. Grants range from \$500-\$3,000 and interest-free loans are available up to \$4,000. Both loans and grants are awarded once per year and are determined by FAFSA Student Aid Index (SAI) and tuition costs. Funds are provided directly to the institution to help pay for tuition, books, room and board. Students may reapply each year. To learn more about eligibility and to apply, please visit [Scholarship Application](#)

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

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

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

NMCRS by the Numbers:

213 locations – 94 Ashore and 119 afloat!

40 thrift shops and uniform lockers in operation around the globe (and growing)

3,800 volunteers make the Relief Society run and keep newborns warm with hand knit blankets!

Support the Next Generation of the Fleet

When life throws a curveball in the middle of a cross-country move, no Sailor or Marine should have to choose between a rental car and their next month's rent. Your contributions to Navy-Marine Corps Relief Society ensure that when the unexpected strikes—whether it's a totaled vehicle or a lost household—the Relief Society is there to stand the watch.

If you would like to set up an allotment, please contact NMCRS at giving@nmcrs.org to begin the process. If you would like to make a gift online to support your fellow shipmates and Marines, you can make a credit card or PayPal donation at

<https://support.nmcrs.org/a/rfd>

Checks can be mailed to:

Navy-Marine Corps Relief Society

Attn: Development Department

875 N. Randolph St, Suite 275

Arlington, VA 22203

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

Thank you!

News from Our Partners: 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 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®.

News from Our Partners: Air Force Assistance Fund Campaign Ramping Up!

“Taking Care of our Own”, “A Commitment to Caring” and “Paying it Forward” have been our guiding principles for 84 years now. Thanks to your contributions to the Air Force Assistance Fund over the years, hundreds of thousands of our Department of the Air Force (DAF) family members have gotten the assistance they’ve needed when they needed it most!

As we are getting ready for the start of the 53rd annual Air Force Assistance Fund (AFAF) Campaign, we’d like to let you know about some of what our four official charities of the Air & Space Forces have been doing to help our DAF family, as well as pass on thanks from those who you’ve personally helped.

Below are recent updates from the AFAF charities, telling the stories of the great good that your donations accomplish...

The General & Mrs. Curtis E. LeMay Foundation: For nearly 40 years, we have fulfilled our promise to provide stability and care for those who rely on us. Your continued donations help keep surviving spouses in their homes. In 2025, we distributed \$236,922 in monthly supplemental grants, along with \$27,391 in one-time assistance. Most of this assistance covered essential health services, including eye care, major dental treatments and hearing aids & exams. Additionally, past due housing expenses were addressed. One of our widows’ daughters, Mrs. Billie of San Diego, put it this way: “When life takes a toll and especially takes your spouse who has served his or her country in the Air Force , and you are left with little or no means of support, there is the LeMay Foundation...the level of care she has received since 2010 has been what has sustained her to the age of 95, despite having Alzheimer’s Disease and requiring care 24/7. The LeMay Foundation was and is an answer to prayer.” We truly appreciate your effort in making this possible. Together, we are committed to meeting the needs of Air & Space Force families.

Air Force Villages Charitable Foundation: Established in 1970, the Air Force Villages Charitable Foundation (AFVCF) exists to support surviving spouses of retired officers who, through no fault of their own, find themselves unable to afford the cost of senior living. Each year, AFVCF provides more than one million dollars in assistance to these Air Force family members, enabling them to reside at Blue Skies of Texas—ranked by Newsweek as the #1 Continuing Care Retirement Community in Texas and #8 in the nation. Your donations helped a long-time U.S. Air Force widow achieve stability and peace of mind. Following the passing of her retired Lieutenant Colonel spouse in 2022, she discovered that her financial resources were no longer sufficient. As her need for more advanced and costly care increased, contributions to the Air Force Assistance Fund helped provide essential support, including medications, dental care, eyeglasses, and safe housing. Through this assistance, her Air Force family was able to bridge the gap and ensure she continues to live with dignity and security.

Air & Space Forces Aid Society (AFAS): *New Name. Same Mission.* Thanks to the generosity of our retirees, donors, and partners, AFAS is proud to share the impact this support makes possible for Airmen, Guardians, and their families. In 2025, **\$11.6**

million in direct assistance was provided to more than 12,600 individuals and families, helping them navigate unexpected financial challenges, emergencies, education costs, childcare needs, and major life transitions. One especially meaningful effort was our **Home for the Holidays** program, which provided **more than \$300,000 in airfare grants** to help over **280 single Airmen and Guardians** travel home to their loved ones during the holiday season. Building on last year's momentum, AFAS has introduced enhancements to better meet the evolving needs of service members and their families. **Car seat grants increased from \$150 to \$200**, with expanded eligibility for more Guard and Reserve members. Service members who complete our free, online [Financial Lift-Off program](#) are now eligible for a \$500 loan-to-grant credit (double the amount offered in 2025). In addition, spouses and dependents can now [earn their GED](#) at no cost through a self-paced online program. Thank you for standing by our Air and Space Force families. Together we are making a difference! To **get help or give help**, visit afas.org.

Air Force Enlisted Village: Because of your generosity through the Air Force Assistance Fund, hundreds of surviving spouses of enlisted Air Force retirees have found not just housing—but a true home—at Bob Hope Village and Hawthorn House. Thanks to your support, we were able to provide more than \$700,000 to help surviving spouses offset their cost of living who would not have been able to afford it on their own in 2025. These funds represent more than financial assistance—they represent peace of mind, stability, and the promise that the Air Force family never forgets its own. Miss Ann's late husband, a retired master sergeant and USAF photographer, documented the construction of Bob Hope Village in the early 1980s. Two years ago, Ann moved to Bob Hope Village and today, she says there are simply no words to express how she feels! Ann especially treasures the reliable transportation that helps her get around. What means the most to her, though, is the sense of family she discovered. *"Everybody here loves each other and helps each other without even asking,"* she shared through grateful tears. *"I'm just the happiest person on earth. No words to explain it."* Your kindness helps us continue our mission of honoring the service and sacrifice of our enlisted families by ensuring their loved ones are cared for with dignity and compassion. From all of us at the Air Force Enlisted Village—*Thank You* for helping us keep this promise. Your support changes lives. To learn more about our mission visit afev.us!

If you would like to make a 2026 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. Just click on the squadron's "View Page" button to donate on that page and support the unit goal. 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 while making your donation online. Here's how: Once on your favorite squadron's page, instead of clicking the "Donate Now!" button, click the "Join My Team" button. There, you'll be able to register an account and maintain 100% control over your giving!

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/index.php/donate/>. Please be aware that retirees' payroll deduction allotment authorizations mailed to AFPC will not begin coming from retired pay until 1 July 2026 and will run until 1 June 2027. Also, payroll deduction is for retirees and is not available to annuitant surviving spouses.

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

Mail Check and Payroll Deduction Plan Donations to:

AIR FORCE ASSISTANCE FUND
AFPC/DPPMB
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!***

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