



Survivor SBP Newsletter

April 2023

Director's Message

Greetings from Cleveland and welcome to sixth edition of our semi-annual Survivor SBP Newsletter.

This newsletter focuses on news of special interest to survivors to keep you informed on what's happening with the Survivor Benefit Plan.

We shared in the last newsletter the big changes for some of our SBP annuitants in 2023.

You may have seen these changes if you are a surviving spouse and you receive Dependent and Indemnity Compensation (DIC) from the Department of Veterans Affairs or if you requested the SBP Optional Annuity for Dependent Children because your military loved one was a service member who died on active duty or inactive duty in the line of duty after October 7, 2001. Please be sure to read the articles about these changes.

Also in the news, School Certification season is here again. Check out the article to find out the steps you need to take to ensure the continued eligibility of a child annuitant after age 18 and attending school full-time.

We also have an article for those child annuitants turning 18 who need to set up their own direct deposit. By following the steps we outline, these child annuitants, once they are 18, can receive their annuity directly via direct deposit with no interruption.

We will continue to share news of interest to survivors in our quarterly DFAS Retiree Newsletter, and twice a year we also provide this focused newsletter especially for you.

Please share this information with your community of survivors.

Remember, our website puts a lot of helpful information at your fingertips. Check it out: <https://www.dfas.mil/rapay>. Look for "Survivors and Beneficiaries" in the menu for links of special interest to survivors.

We honor the service and sacrifices made by you, your family, and your loved one. We are proud to serve those who have served, and we wish you and your family a safe and happy spring and summer season.

Active Duty/Line of Duty Survivors Spotlight

The Survivor Benefit Plan 2023 Active Duty/Line of Duty Optional Annuity for Dependent Children Elimination/Annuity Reversion to Surviving Spouses

This year brought big changes for surviving spouses and children of members who died on active duty or inactive duty, in the line of duty, and requested the Optional Annuity for Dependent Children. The National Defense Authorization Act for Fiscal Year 2020 repealed the authority for the Optional Annuity for Dependent Children as of January 1, 2023.

This means for the surviving spouse of an Active Duty/Line of Duty member who requested to have the Survivor Benefit Plan (SBP) annuity paid directly to an eligible dependent child or children, **the annuity must revert to the surviving spouse in 2023** (if she or he submits documentation and is eligible).

Please check our special focus webpage for details regarding the changes: <https://www.dfas.mil/sbp2023childoptrev>

Surviving Spouses

If you are the surviving spouse of an Active Duty/Line of Duty member who requested to have the SBP annuity paid directly to an eligible dependent child or children and you have NOT submitted a Spouse Eligibility Packet, we need your information as soon as possible. Please download, fill out and submit the eligibility packet from our special focus webpage as soon as possible: <https://www.dfas.mil/sbp2023childoptrev>

Surviving Children

If you are the surviving child or the parent or guardian of a surviving child of an Active Duty/Line of Duty member whose surviving spouse requested to have the SBP annuity paid directly to the child or children at the time of the member's passing, please see our special focus webpage for more information: <https://www.dfas.mil/sbp2023childoptrev>

Special Note About Eligibility Verifications for Newly Eligible Surviving Spouses

Spouse SBP annuitants **under the age of 55** are required to verify each year they are not married, using the Certificate of Eligibility (COE). We mail a COE approximately 60 days prior to an annuitant's birthday. Please return the completed, signed COE by the **first day of the month** of your birthday.

We realize that you just recently began receiving pay, so it may seem odd to need to provide eligibility verification so soon after the start of your SBP benefit payments. However, we do need a new completed, signed COE from you by the **first day of the month** of your birthday each year, so please promptly complete and sign your COE and return it to us when we send a request.

-more-

Active Duty/Line of Duty Survivors Spotlight – continued

School Certification Letters for Child Annuitants No Longer Receiving the Optional Child Annuity

We are aware that some children who are no longer getting SBP payments because of the elimination of the Optional Annuity for Dependent Children received standard School Certification letters in the mail asking them to provide their certification to continue receiving an annuity. We apologize for the confusion.

We will be mailing a revised letter with instructions more appropriate for the children who received SBP payments in 2022 and were required to provide documentation they were in school full-time to be eligible to receive the annuity payments.

Active Duty/Line of Duty Survivors Spotlight: From Our Partners: All About the Online Survivor Benefits Reports (OSBRs)

The following links connect to information about the online survivor benefits reports (OSBR s) for surviving spouses, eligible adult children and guardians of surviving children. You will learn how to determine the financial benefits you should be receiving from all federal resources, view projected future benefits and include any recent benefit law changes. You will also learn who to contact for help to access your reports, including for the initial OSBR. The interactive OSBRs allows you to input “what if” changes to your — and your family members’ — education, employment, disability and marital status.

- MilLife Learning course: https://millifelearning.militaryonesource.mil/MOS/mcfp-prod/f?p=SIS:9:::P9_ID:108
- Webinar: <https://www.militaryonesource.mil/resources/webinars/online-survivor-benefits-report-overview-webinar-2/>
- Podcast: <https://www.militaryonesource.mil/resources/podcasts/military-onesource/online-survivor-benefits-reports-podcast/>

-more-

Active Duty/Line of Duty Survivors Spotlight – continued

Keeping Your Contact Information Updated

Did you know you need to keep your contact information updated with DFAS, DEERS, and your loved one's Branch of Service to ensure you receive important information and your benefits? To update your Branch of Service, please contact your service's long-term case management program:

- Army's Survivor Outreach Services
Email: usarmy.jbsa.imcom-hq.mbx.sos-survivor-advocate@mail.mil
Phone: 833-313-1960
- Navy Casualty's Long Term Assistance Program
Email: mill_itap@navy.mil
Phone: 877-270-2162
- Navy Gold Star Program
Phone: 888-509-8759
- Marine Corps Long Term Assistance Program
Phone: 866-210-3421, Ext. 2
- Air Force Families Forever program (also for Space Force)
Phone: 866-299-0596

Changing Your Address with DFAS

There are several ways to change your address. The easiest and most convenient way to update your address is by logging into myPay and updating it there. If you don't have a myPay account, you can also call our customer care center at 800-321-1080, or you can send us a letter by mail, fax or by uploading it as a PDF using our askDFAS online upload tool. Be sure to include your SSN and sign and date any written correspondence.

The SBP-DIC Offset Elimination

This is the year surviving spouses who receive Survivor Benefit Plan (SBP) payments and also receive Dependency and Indemnity Compensation (DIC) payments from the VA see the end of the SBP-DIC Offset.

Beginning with the February 1, 2023 payday, the SBP-DIC Offset was **fully eliminated**. That means spouses now receive their **full SBP monthly payments from DFAS and their full Dependency and Indemnity Compensation (DIC) payments from the VA**.

The Special Survivors Indemnity Allowance (SSIA) will no longer be paid after the January 3, 2023 payment, because SSIA is only paid to spouses who have their SBP payment offset by DIC.

Please note the change in the law does NOT affect the amount of DIC you receive from the VA. You should continue to receive your full DIC amount from the VA.

Find out more on our special focus webpage: <https://www.dfas.mil/sbpdicnews>

School Certification Season Is Just Around the Corner

Spring is upon us and for most students another school year will soon be coming to a close. Child annuitants between the ages of 18 and 22, attending school on a full-time basis, will soon start receiving their annual school certification packets.

Whether they are attending high school or another full-time course of study, Survivor Benefit Plan child annuitants, between age 18 and 22 must annually certify they were enrolled in either high school or a full-time course of education to remain entitled to an annuity. In addition to certifying current/past enrollment, they will also need to declare their intent for future attendance.

The annual school certification packets will contain a cover letter of instruction, DD Form 2788 School Certification and a Child Annuitant Past Attendance self-certification letter.

The DD Form 2788 School Certification is used to provide the child annuitant's future intent to attend school on a full-time basis for the next school year.

The Child Annuitant Past Attendance self-certification letter allows the child annuitant to self-certify that they attended school as they previously stated they would. The self-certification letter will be pre-populated with the prior school year's information and the child annuitant can simply sign and date the self-certification letter and return to DFAS via the askDFAS online upload tool.

School Certification Form Wizard

Child annuitants are encouraged to use the DD Form 2788 Form Wizard. Doing so will make completing the form a snap by 'taking the form out of the form' and make it easy for child annuitants to fill it in correctly. The Form Wizard will ask a series of questions and fill in the answers in the appropriate areas of the form.

Compatible PDF software, such as the free Adobe Acrobat DC software, available at adobe.com, will be necessary. We do not recommend saving the Form Wizard to a shared computer, because it contains personal identifiable information.

The DD Form 2788 Form Wizard can be found on our school certifications webpage at: <https://www.dfas.mil/schoolcerts>

Once all the questions have been answered, the child annuitant can even choose to electronically sign the form and submit it online using our askDFAS online upload tool! Or click a button to generate a ready-to-print-and-sign PDF with their answers.

The DD Form 2788 Form Wizard can be downloaded to a Windows or MAC computer.

-more-

Submitting the Form and Letter Online

Submission of the child annuitant's school certification can be done using an online upload tool through askDFAS, available on the DFAS.mil website, which is also accessible on a mobile browser.

The askDFAS online upload tool can be found at: <https://www.dfas.mil/askdfas>

To use the online upload tool to submit a school certification form, the child annuitant will just need to fill in the required information in the online screen, and then upload a PDF of their completed and signed form and signed Child Annuitant Past Attendance self-certification letter.

When submitting forms or any other supporting documentation, please ensure that the retiree's SSN is included on all the documents submitted.

In conjunction with using the askDFAS online upload tool, DFAS also provides a digital status notification for the submission of DD Form 2788 School Certification. What is a digital status notification? It is a three-step process that will update the child annuitant when their DD Form 2788 is received, when it is assigned, and whether it was able to be completed or not.

The notification will be sent via the email address provided during the askDFAS submission. It will help to alleviate any doubt or concern as to whether the form was received and completed or not.

With the DD 2788 School Certification and the Child Annuitant Past Attendance self-certification letter completed, the child annuitant is set for the next upcoming school year.

Changes to School Attendance or Marital Status

If, at any time, the child annuitant's school attendance or marital status changes, the child annuitant needs to contact DFAS immediately so they do not incur a debt.

Child Annuitants Approaching Age 18

Child annuitants approaching the age of 18, will receive a cover letter of instruction and a DD Form 2788 to complete, prior to their 18th birthday, so that DFAS can determine their continued eligibility to receive an annuity as a child annuitant between the ages of 18-22. Please see the next article: "What You Need To Know For Child Annuitants Approaching Age 18."

What You Need To Know For Child Annuitants Approaching Age 18

Child annuitants who are unmarried and attending school full time, may remain eligible to receive benefits after reaching the age of 18. Once they turn 18, however, they are no longer required to have a guardian or legal representative. DFAS will therefore discontinue the direct deposit to the guardian or legal representative receiving benefits on the annuitant's behalf.

To avoid any disruption in direct deposit, DFAS allows the annuitant to set up a direct deposit in their own name up to 60 days prior to reaching their 18th birthday. Since they are still a minor child at this time, both the annuitant and the guardian/legal representative must sign a new Direct Deposit Authorization Form 1199A or a FastStart Direct Deposit Form (FMS 2231). For those that need to set up an international direct deposit, please utilize the International Direct Deposit Enrollment Form (OF-1199I).

All forms can be found by using the link to our Forms Library provided below, under the Banking and Checking Forms or Annuitants' Startup Forms category.

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

The child annuitant will receive a letter prior to their 18th birthday reminding them to establish a new direct deposit and enclosing a Direct Deposit Authorization. If the annuitant fails to set up a new direct deposit by their 18th birthday, the annuity will be sent to the address of record in the form of a paper check. This will continue until a new direct deposit is established.

In addition to a Direct Deposit Authorization Form, the child annuitant will also be required to complete a Child Annuitant's School Certification (DD Form 2788) in order to continue to receive their SBP annuity benefits. Please refer to the school certification article provided in this newsletter for additional information regarding the school certification process for child annuitants.

How Child SBP Payments are Divided for Families With More Than One Child

When Survivor Benefit Plan (SBP) benefits are paid to children, the benefit must be divided equally and paid to each eligible child. If there are two children, each eligible child will get half. If there are three eligible children, each will get a third, and so on.

The benefit is paid to a parent or guardian on behalf of the child when the child is a minor. When the child reaches the age of 18, the benefit can be paid directly to them as long as the child maintains their eligibility. Please see the article in this issue: "What You Need To Know For Child Annuitants Approaching Age 18."

This is where it can get confusing. Child SBP can be paid to a child between the ages of 18 and 22 as long as they remain unmarried, and are attending school full-time. If a child annuitant gets married or is not attending school full-time, they become ineligible to receive SBP.

When one child annuitant becomes ineligible, that child's portion can get divided equally between the remaining eligible children, but ONLY if we receive documentation of the child's ineligibility. This is called reapportionment.

For example, if a child annuitant does not provide their school certification after age 18, that child's pay account is suspended but the annuity is not yet reapportioned. If the child does not provide documentation that they are not attending school full-time, their portion of the SBP benefit remains suspended and cannot be divided until documentation is provided.

If a child annuitant does not provide their annual eligibility verification or notifies DFAS they married, but does not provide documentation, again, their portion of the SBP benefit remains suspended and cannot be divided until documentation is provided.

As you can see, it is important for all SBP child annuitants to keep DFAS informed of changes that impact eligibility for the annuity. This is done by providing DFAS timely documentation of life events like marriage, along with status as student from ages 18-22.

Did You Know?

We recognize the laws and regulations governing military annuity pay are complex and can be difficult to understand. In each issue of the DFAS Survivor SBP Newsletter, we will share a few helpful tips and tidbits for survivors.

Updating your mailing address

- Did You Know: There are several ways to change your address? The easiest and most convenient way to update your address is by logging into myPay and updating it there. If you don't have a myPay account, you can also call our customer care center at 800-321-1080, or you can send us a letter by mail, fax or by uploading it using our askDFAS online upload tool. Be sure to include your SSN and sign and date any written correspondence.
- Did You Know: In addition to keeping your mailing address updated with DFAS, it's important to keep your information current with your loved one's Branch of Service if you are a surviving spouse or child of a member who died on active duty or inactive duty, in the line of duty. Please see our Active Duty/Line of Duty Survivors Spotlight in this issue for more information.

Survivor Benefit Plan Coverage

- Did You Know: Spouse and child coverage means the spouse receives the annuity unless the spouse passes away or remarries prior to age 55. Only then does the eligible child (or children) receive the annuity payment.
- Did You Know: If the surviving spouse becomes ineligible, we need a new SBP application package for the child or children, including a new DD 2656-7 Verification for Survivors Annuity.

Direct Deposit

- Did You Know: If you are currently receiving a paper check, you can easily start having your pay conveniently direct deposited by using myPay, sending us a completed direct deposit form, or calling our Customer Care Center.

Third Party Representation

- Did You Know: DFAS recognizes various types of third party representation for those annuitants needing help in managing their account. A detailed explanation of third party representation can be found at: <https://www.dfas.mil/annthirdparty>

However, one type of representation DFAS does not recognize for annuitants is a Durable Power of Attorney (DPOA). Currently DFAS is authorized by law to accept a DPOA only for retiree accounts. We will keep you up to date if this situation changes.

-more-

Did You Know? DFAS Webpages for Survivors

- **Manage your SBP annuity:** <https://www.dfas.mil/managesbp>
- **Understanding SBP, DIC, SSIA:** <https://www.dfas.mil/sbpdicssia>
- **SBP-DIC offset phased elimination:** <https://www.dfas.mil/sbpdicnews>
- **SBP 2023 Active Duty/Line of Duty child option reversion:**
<https://www.dfas.mil/sbp2023childoptrev>
- **School Certifications:** <https://www.dfas.mil/schoolcerts>
- **Claim retiree Arrears of Pay:** <https://www.dfas.mil/retireeaop>
- **Start an SBP annuity:** <https://www.dfas.mil/startsbp>
- **AskDFAS:** <https://www.dfas.mil/AskDFAS>
- **DFAS Facebook:** <https://www.facebook.com/DFASOfficial>
- **myPay:** <https://mypay.dfas.mil>

2023 Pay Calendar

To help you plan for 2023, below is a list of the days you should expect to receive your annuitant 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 December 2023, retirees will receive payment on December 29, 2023. However, annuitants are scheduled to receive payment on January 4, 2024. Please see the chart for each month in 2023.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
January 2023	February 1, 2023	*February 1, 2023
February 2023	March 1, 2023	March 1, 2023
March 2023	March 31, 2023	April 3, 2023
April 2023	May 1, 2023	May 1, 2023
May 2023	June 1, 2023	June 1, 2023
June 2023	June 30, 2023	July 3, 2023
July 2023	August 1, 2023	August 1, 2023
August 2023	September 1, 2023	September 1, 2023
September 2023	September 29, 2023	October 2, 2023
October 2023	November 1, 2023	November 1, 2023
November 2023	December 1, 2023	December 1, 2023
December 2023	December 29, 2023	January 2, 2024

*February 1, 2023 is the first payday for SBP changes that are effective January 1, 2023

Contact Us

DFAS Retired & Annuitant Pay Website

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

DFAS Retired & Annuitant Pay Mailing Addresses

Annuitants:

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

Retirees:

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

DFAS Retired & Annuitant Pay Phone and Fax Numbers

Customer Care Phone:

Toll-free: 800-321-1080
Local: 317-212-0551
DSN: 699-0551

Annuitant/Survivor Pay Fax:

800-982-8459

myPay Customer Care:

<https://mypay.dfas.mil>

Phone: 888-332-7411