



# **Survivor SBP Newsletter**

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**October 2022**

## **Director's Message**

Greetings from Cleveland! As the days get shorter and nights get cooler, we know that fall is here.

Welcome to the fifth issue of our Survivor SBP Newsletter. This newsletter focuses on news of special interest to survivors. We know that the laws and regulations governing military annuity pay are complex and can be difficult to understand. We hope this newsletter, along with our other communications tools, will help to clarify your SBP annuity benefits.

There are changes coming for some of our SBP annuitants in 2023. These changes might affect you 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 to see if these changes apply to you and what you can expect.

DFAS remains committed to our primary goal of delivering your pay accurately and on time. With tax season approaching, we need your help to do that. Please see the "Your Next To-Do List Should Include Taxes" article with helpful tips for getting ready for tax season.

Also, with tax season approaching, you may want to access your myPay account to obtain your tax documents. We know some of you only access myPay once a year so we provided an article with tips for reactivating your myPay account. If do not have a myPay account yet, we provided instructions for starting a myPay account.

The askDFAS Resource webpage has a new look. We included an article on what you can expect to see on that page for annuitants and retirees and how askDFAS can help you better manage your annuity pay account.

As we continue to add to our line-up of simpler methods to fill out forms, we introduce our new Form Wizard for the DFAS 9415-Representative Payee Certification. Check out the article to learn more about it.

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In our "Did You Know?" article, we again provide useful tips and tidbits of interest to survivors. In this issue, we discuss laws and regulations governing military annuitant pay.

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/retiredmilitary>. 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 holiday season.

## **Active Duty/Line of Duty Survivors Spotlight**

### **The 2023 Changes to the SBP Optional Annuity for Dependent Children: What Surviving Spouses Need to Know and Do**

***\*Surviving Children: Please Read the Next Article\****

The DoD Survivor Benefit Plan (SBP) provides an ongoing monthly annuity payment to military spouses or dependent children when a military member dies while on active duty, on inactive duty in the line of duty, or after retirement (if the military retiree chooses to purchase coverage).

When a service member dies on active or inactive duty in the line of duty, the surviving spouse can request to have the SBP annuity paid directly to an eligible dependent child or children instead of to the spouse.

This is called the "Optional Annuity for Dependent Children" but is often referred to as the "Optional Child Annuity."

The option is available because until recently, there was a requirement for a spouse's SBP payments to be offset (reduced) by the full amount of the spouse's Dependency and Indemnity Compensation (DIC) payment from the Department of Veterans Affairs (VA). Payments to the surviving child were considered a more favorable option because SBP paid to a child is not required to be offset by the amount of the DIC payment.

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

Changes to the Optional Annuity for Dependent Children do not impact the SBP coverage for families of a service member who retired prior to passing away or the SBP coverage for any current living retiree.

Check out our new Quick Reference Guide on our special focus webpage:  
<https://www.dfas.mil/sbp2023childoptrev>

#### **What Happens in 2023**

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

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The first SBP monthly payment to surviving spouses documented as eligible will be February 1, 2023. Because the SBP entitlement is paid the following month, the January 2023 entitlement is paid on **February 1, 2023**.

**What You Need to Do If You Are the Surviving Spouse of a Service Member Who Died on Active duty or Inactive Duty in the Line of Duty After October 7, 2001 and You Requested the Optional Child Annuity:**

**If you have NOT sent us an SBP Spouse Eligibility Packet**, please download the PDF packet from our special focus webpage, fill it out and send it **as soon as possible**. See the information below on "The Process of Documenting Eligibility for Surviving Spouses" or go to the special focus webpage: <https://www.dfas.mil/sbp2023childoptrev>

**If you HAVE sent us an SBP Spouse Eligibility Packet**, you only need to notify us if your contact information, marital status or direct deposit changes prior to January 1, 2023. If the documentation you submitted shows you are eligible, you will receive your first payment on **February 1, 2023**.

**Can an Eligible Child Continue to Receive the SBP Annuity? Can a Spouse Choose to Have the SBP Annuity Paid to the Child?**

The elimination and reversion is in the law. It is not optional. A surviving spouse cannot refuse the annuity to have it continue to be paid to a surviving child. If we do not receive documentation for a surviving spouse, the annuity will be suspended. It cannot continue to be paid to a surviving child without documentation that the surviving spouse is not eligible.

SBP coverage for active duty or inactive duty in the line of duty deaths is for spouse and child. Since the SBP coverage is for spouse and child, the child can receive payment if the spouse is documented as not eligible.

There are three situations where an eligible child can continue to receive the SBP monthly payment after the elimination of the Optional Child Annuity in 2023:

- 1-If DFAS receives documentation the service member was not married at the time of their death.
- 2-If DFAS receives documentation the surviving spouse is deceased.
- 3-If DFAS receives documentation the surviving spouse remarried prior to age 55.

If DFAS does not receive the documentation in the above situations, the annuity will be suspended until documentation is received.

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Please note the documentation needed for a deceased spouse is a copy of the **certified death certificate** with contact information for the person submitting the documentation. If the parent/legal guardian of a minor child or a child over the age of majority who is currently receiving the SBP annuity is aware of the death of a surviving spouse, they can submit a copy of the death certificate with their contact information.

The death certificate must be certified by the government agency issuing the certificate. DFAS cannot accept a funeral notice or funeral booklet. It must be the government-certified death certificate. Death certificates are public records and can generally be obtained from the Office of Vital Records in the state where the event occurred, or from the applicable state's Department of Health.

### **What Happens Between Now and 2023**

If a child or children are currently the designated recipients of the SBP monthly annuity payment because the Optional Annuity for Dependent Children was requested, they will continue to receive the SBP payments (as long as they remain eligible) until the SBP-DIC offset is fully eliminated in 2023.

- If a child or children lose eligibility because they marry or reach age 18 (or age 22 if a full-time student) prior to January 1, 2023, the annuity will be suspended until January 1, 2023. On January 1, 2023, the annuity will revert to the surviving spouse (if the spouse is eligible and submits documentation) and the first payment to the eligible spouse based on these changes will be made on **February 1, 2023**.
- If the annuity is already suspended because the child or children are no longer eligible, it will continue to be suspended until January 1, 2023. On January 1, 2023, the annuity will revert to the surviving spouse (if the spouse is eligible and submits documentation) and the first payment to the eligible spouse based on these changes will be made on **February 1, 2023**.
- If the annuity is suspended because the child/children are no longer eligible and we **do not** receive eligibility documentation for the surviving spouse, the annuity will remain suspended until we receive the documentation.

### **The Process of Documenting Eligibility for Surviving Spouses**

We mailed eligibility packets in mid-November of 2021 to approximately 5,000 surviving spouses of service members who died on active duty or on inactive duty in the line of duty after October 7, 2001 and who had previously requested the SBP Optional Child Annuity. We mailed this eligibility packet again in June of 2022.

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The eligibility packet includes the documents we need the surviving spouse to fill out and return. The documents help us determine the spouse's eligibility for SBP annuity payments and set up their account to begin payments (if they are eligible) after the changes take effect on January 1, 2023 (monthly payments begin February 1, 2023).

If a surviving spouse did not receive a packet in the mail, they can download the full eligibility packet from the DFAS special focus webpage: <https://www.dfas.mil/sbp2023childoptrev>

On our special focus webpage (<https://www.dfas.mil/sbp2023childoptrev>) there are specific instructions for filling out and returning the documents. There is also a helpful how-to checklist for filling out the forms.

The eligibility packet that is downloadable in a PDF from the webpage includes a copy of the letter, instructions, and the forms.

Spouses can upload their completed and signed documents online on the customer-facing annuity askDFAS online upload tool, or mail them, or fax them.

When we receive the completed documents, we will review them and send the spouse a postal letter with their eligibility information and the current amount of the annuity.

We have developed a special process so the accounts that are affected by the elimination/reversion can be prepared for the 2023 change without affecting the payments to children who are currently receiving the Optional Child Annuity.

Some accounts may require research to locate the required information, so we encourage surviving spouses to provide us with their documentation as soon as possible.

### **We Do Need Eligibility Information for ALL Surviving Spouses**

Please note DFAS does need to receive eligibility information from all surviving spouses who requested the SBP Optional Child Annuity, even if they are not eligible for the SBP annuity due to remarriage prior to age 55.

There are two reasons:

First, as explained above, if the surviving spouse is documented as not eligible (or deceased), we can continue to pay the SBP annuity to an eligible child, even after the change in January of 2023. If we don't receive documentation proving the spouse is not eligible, the annuity payments must be suspended as of January 2023 until we receive the documentation.

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Second, providing this documentation now will simplify the process for a surviving spouse if they are currently remarried before age 55, but that marriage later ends due to death or divorce in the future. At that point, the surviving spouse may become eligible for the SBP annuity payment.

### **Surviving Spouses of Active Duty/Line of Duty Service Members Who Are Currently Entitled to SBP/SSIA**

Some surviving spouses may be confused about what the Optional Annuity for Dependent Children is and if they are entitled to an additional annuity. **If a spouse is currently entitled to and receiving an SBP and/or SSIA monthly payment, they did not request the Optional Child Annuity and the 2023 reversion does not apply to them.** SBP is paid either to the surviving spouse OR to the surviving child/children; it is not paid to both spouse and child.

The Optional Child Annuity is not an additional annuity payment. It is the option to pay the SBP annuity to the child/children instead of to the surviving spouse.

In addition, this change in the law does **NOT impact** the surviving spouse or child of a member who **retired** prior to passing away. The change in the law does NOT impact the current SBP coverage of a **retiree**. The Optional Annuity for Dependent Children is only allowed when the service member died on active duty or inactive duty in the line of duty after October 7, 2001.

### **See Our Special Focus Webpage for Additional Information**

See our special focus webpage for a downloadable Eligibility Packet and specific instructions for completing it and a helpful checklist for completing the documents. We also have a new Quick Reference Guide for the SBP 2023 Optional Child Annuity Reversion.

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

# **The 2023 Changes to the SBP Optional Annuity for Dependent Children: What Surviving Children (or Parents/Guardians) Need to Know and Do**

## ***\*Surviving Spouses: Please Read the Previous Article\****

The DoD Survivor Benefit Plan (SBP) provides an ongoing monthly annuity payment to military spouses or dependent children when a military member dies while on active duty, on inactive duty in the line of duty, or after retirement (if the military retiree chooses to purchase coverage).

When a service member dies on active or inactive duty in the line of duty, the surviving spouse can request to have the SBP annuity paid directly to an eligible dependent child or children instead of to the spouse.

This is called the "Optional Annuity for Dependent Children" but is often referred to as the "Optional Child Annuity."

The option is available because until recently, there was a requirement for a spouse's SBP payments to be offset (reduced) by the full amount of the spouse's Dependency and Indemnity Compensation (DIC) payment from the Department of Veterans Affairs (VA). Payments to the surviving child were considered a more favorable option because SBP paid to a child is not required to be offset (reduced) by the amount of the DIC payment.

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

Changes to the Optional Annuity for Dependent Children do not impact the SBP coverage for families of a service member who retired prior to passing away or the SBP coverage for any current living retiree.

Check out our new Quick Reference Guide on our special focus webpage:  
<https://www.dfas.mil/sbp2023childoptrev>

## **What Happens in 2023**

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

The last SBP monthly payment to a child under the Optional Annuity for Dependent Children will be the December 2022 entitlement that is paid on **January 3, 2023** (unless the surviving spouse is documented as deceased or not eligible).

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**What You Need to Do If You Are the Surviving Child (or Parent or Guardian of a Surviving Child) of a Service Member Who Died on Active Duty or Inactive Duty in the Line of Duty After October 7, 2001 and You Are Currently Receiving the SBP Monthly Annuity Payment Because of the Optional Child Annuity:**

**You need to continue to provide eligibility certifications when required** (e.g. School Certification, Certificate of Eligibility, Report of Existence).

**If you receive a letter from us stating we have not received eligibility documentation from the surviving spouse:**

- **If you are in contact with the surviving spouse**, request the surviving spouse send us a completed SBP Spouse Eligibility Packet as soon as possible. If a surviving spouse did not receive a packet in the mail, they can download the full eligibility packet from the DFAS special focus webpage: <https://www.dfas.mil/sbp2023childoptrev>
- **If you are aware the surviving spouse has passed away**, you can submit the death certificate to us so we can continue to pay the SBP monthly annuity payment to you (see the information below).

**Can an Eligible Child Continue to Receive the SBP Annuity? Can a Spouse Choose to Have the SBP Annuity Paid to the Child?**

The elimination and reversion is in the law. It is not optional. A surviving spouse cannot refuse the annuity to have it continue to be paid to a surviving child. **If we do not receive documentation for a surviving spouse, the annuity will be suspended.** It cannot continue to be paid to a surviving child without documentation that the surviving spouse is not eligible.

SBP coverage for active duty or inactive duty in the line of duty deaths is for spouse and child. Since the SBP coverage is for spouse and child, the child can receive payment if the spouse is documented as not eligible.

There are three situations where an eligible child can continue to receive the SBP monthly payment after the elimination of the Optional Child Annuity in 2023:

- 1-If DFAS receives documentation the service member was not married at the time of their death.
- 2-If DFAS receives documentation the surviving spouse is deceased.
- 3-If DFAS receives documentation the surviving spouse remarried prior to age 55.

If DFAS does not receive the documentation in the above situations, the annuity will be suspended until documentation is received.

Please note the documentation needed for a deceased spouse is a copy of the **certified death certificate** with contact information for the person submitting the documentation. If the parent/legal guardian of a minor child or a child over the age of majority who is currently receiving the SBP annuity is aware of the death of a surviving spouse, they can submit a copy of the death certificate with their contact information.

The death certificate must be certified by the government agency issuing the certificate. DFAS cannot accept a funeral notice or funeral booklet. It must be the government-certified death certificate. Death certificates are public records and can generally be obtained from the Office of Vital Records in the state where the event occurred, or from the applicable state's Department of Health.

### **What Happens Between Now and 2023**

If a child or children are currently the designated recipients of the SBP monthly annuity payment because the Optional Annuity for Dependent Children was requested, they will continue to receive the SBP payments (as long as they remain eligible) until the SBP-DIC offset is fully eliminated in 2023.

- If a child or children lose eligibility because they marry or reach age 18 (or age 22 if a full-time student) prior to January 1, 2023, the annuity will be suspended until January 1, 2023. On January 1, 2023, the annuity will revert to the surviving spouse (if the spouse is eligible and submits documentation) and the first payment to the eligible spouse based on these changes will be made on **February 1, 2023**.
- If the annuity is already suspended because the child or children are no longer eligible, it will continue to be suspended until January 1, 2023. On January 1, 2023, the annuity will revert to the surviving spouse (if the spouse is eligible and submits documentation) and the first payment to the eligible spouse based on these changes will be made on **February 1, 2023**.
- If the annuity is suspended because the child/children are no longer eligible and we **do not** receive eligibility documentation for the surviving spouse, the annuity will remain suspended until we receive the documentation.

In late October, DFAS mailed letters to the children who are currently receiving an SBP annuity payment because of the Optional Annuity for Dependent Children. This letter provides information on the projected status of their SBP annuity payment after January 1, 2023.

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The letters are based either on eligibility documentation we have received from the surviving spouse **or** based on the fact we have **not received** eligibility documentation:

- If we have received eligibility documentation from the surviving spouse, and the spouse is eligible, the spouse will receive the SBP annuity payment beginning with the January 2023 payment made on **February 1, 2023**. The child/children's **last SBP payment** will be the December entitlement, which will be paid on **January 3, 2023**.
- If we have received eligibility documentation from the surviving spouse, and the spouse is not eligible, the child/children will **continue to receive** the SBP annuity payment, even after January 1, 2023, as long as they remain eligible.
- If we have **NOT received** eligibility documentation from the surviving spouse, **the annuity will be suspended** beginning with the January 2023 entitlement which would have been paid on February 1, 2023 and remain suspended until we receive documentation. The child/children's **last SBP payment** prior to suspension will be the December entitlement, which will be paid on **January 3, 2023**.

**If the parent or guardian of a child annuitant who received an informational letter believes it may be based on incorrect information about the child's situation**, please contact DFAS' Customer Care Center and notify us. We will research this information and send a postal letter with the results of our research. You do not need to take any further action until you receive the letter with the results of our research. At that time, we will let you know if we need additional information.

### **See Our Special Focus Webpage for Additional Information**

See our special focus webpage for a downloadable Eligibility Packet and specific instructions for completing it and a helpful checklist for completing the documents. We also have a new Quick Reference Guide for the SBP 2023 Optional Child Annuity Reversion.

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

## **Active Duty/Line of Duty Survivors Spotlight: News from Military OneSource - Free Tax Services**

[MilTax](#) connects you with free support from tax consultants, including access industry leading e-filing software. Survivors of deceased active duty, National Guard and reserves are eligible for personalized support.

Find out more: <https://www.militaryonesource.mil/financial-legal/tax-resource-center/miltax-military-tax-services/>

# The SBP-DIC Offset Phased Elimination: What Surviving Spouses Need to Know About 2023

On **February 1, 2023**, surviving spouses will receive their full Survivor Benefit Plan (SBP) payment from DFAS and their full Dependency and Indemnity Compensation (DIC) payment from the VA. This is because February 1, 2023 will be the first SBP annuity payday after the SBP-DIC Offset is fully eliminated, which takes effect January 1, 2023.

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.

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

To help spouses who are entitled to both SBP and DIC in 2023 understand the effect of this change, DFAS will mail letters in December with individual estimates of 2023 SBP payments.

Check out our new Quick Reference Guide on the special focus webpage:  
<https://www.dfas.mil/sbpdicnews>

## **Phase Three of the SBP-DIC Offset Phased Elimination: Effective January 1, 2023**

In the third and final phase that begins January 1, 2023, the SBP-DIC offset will be fully eliminated. That means spouses will begin to receive their full SBP monthly payments with no offset (reduction) beginning with their January 2023 entitlement, which will be paid on **February 1, 2023**.

### **Summary – 2023 – Beginning February 1, 2023**

#### **VA will continue to pay:**

- 100% of the DIC payment

#### **DoD/DFAS will pay:**

- The full SBP monthly payment with no offset (no reduction) beginning on February 1, 2023.

SSIA will no longer be paid.

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## **What Happened During 2022 – Phase Two of the SBP-DIC Offset Phased Elimination**

January 1, 2022 marked the start of the second phase of the SBP-DIC Offset Phased Elimination.

The changes affected surviving spouses who were, or who became in 2022, eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who were subject to a full or partial SBP-DIC Offset.

In Phase Two of the SBP-DIC Offset Phased Elimination the amount that was offset (deducted) from the spouse's SBP annuity payment was one-third of the amount of the DIC payment.

DIC payments were not affected.

The SBP monthly payment was reduced by the amount of the offset (1/3 of the amount of the DIC payment).

If a spouse's gross SBP benefit was less than one-third of the amount of the DIC they received from the VA, the spouse did not receive an SBP payment. About 12 percent of spouses (approximately 7,600) did not see a change in their SBP payment in 2022 because their gross SBP benefit was less than one-third of their DIC payment from the VA.

Spouses who had their SBP offset by DIC received the Special Survivors Indemnity Allowance (SSIA) in 2022, up to the maximum amount of \$346 per month, or up to gross amount of SBP (if the gross amount of SBP was less than \$346). Beginning with the **February 1, 2023** payment, no SSIA will be paid.

### **Summary – Phase Two**

#### **VA paid:**

- 100% of the DIC payment

#### **DoD/DFAS paid:**

- The remainder of the SBP benefit after deducting an amount equal to 1/3 of the spouse's DIC payment from the SBP gross annuity amount (SBP gross – 1/3 of DIC = SBP net)
- Plus the appropriate amount of SSIA up to the maximum allowable (\$346).

The effective date of Phase Two was January 1, 2022. The January 2022 entitlement was paid on February 1, 2022. The last payment of Phase Two is the entitlement for December of 2022, which will be paid on **January 3, 2023**.

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## **Additional Notes**

You do NOT need to call to notify us you are affected by the changes in the SBP-DIC Offset.

Spouses should receive a January 2023 Annuitant Account Statement (AAS) near the time of their February 1, 2023 payment that will show the amount of the full SBP payment.

There will be no SSIA payment for entitlements after December 2023 (paid on January 3, 2023) because the SBP-DIC Offset will be fully eliminated beginning January 1, 2023.

Survivor Benefit Plan (SBP) payments are paid the first business day of the month following the entitlement, so January 2023 SBP entitlement payments are made on **February 1, 2023**.

Annuitant Account Statements are available in your myPay account:  
<https://mypay.dfas.mil>

Reminder: if a spouse previously received a refund of SBP premiums paid due to the SBP-DIC offset, they will NOT need to pay back that refund because of this change in the law.

## **Questions?**

Check out the full range of Frequently Asked Questions and download our new Quick Reference Guide on the SBP-DIC News webpage: <https://www.dfas.mil/sbpdicnews>

We also have a webpage explaining SBP, DIC and SSIA:  
<https://www.dfas.mil/sbpdicssia>

## **Your Next “To-Do” List Should Include Taxes**

As you check off your next “to-do” list of chores and tasks, be sure to include your taxes. Yes, even though it’s nearly six months before they are due, now is an important time to double check everything is correct with your personal information and documentation.

### **Start with myPay**

The online tool DFAS offers for ensuring a smooth tax season is myPay (<https://mypay.dfas.mil>). The most important step is to log in to your myPay account and update your mailing address – tax season is much easier when your address on file with DFAS is the same as your address on file with the IRS.

myPay offers printing or downloading of your tax statements for your annuity pay. You can print/download your current year tax statement, as well as prior year 1099Rs (up to two prior years for annuitants).

While these documents are still available in hard copy form, you’ll have earlier access to them through the myPay platform. 1099Rs are generally available in myPay in late December, while paper copies aren’t mailed until mid-to-late January.

If you haven’t logged in to myPay in a while, this is a good time to log in and update your password, before the busy tax season.

See our myPay article in this issue for information about requesting/changing a password and a reminder on how to reactive your myPay account or how to set up your login for the first time.

### **Changing Your Federal Withholding**

#### **Changing Your Federal Withholding in myPay**

It’s easy to change the amount withheld for federal taxes on the myPay site by clicking on the Federal Withholding link.

Once there, click on the yellow pencil to go to the edit page. The blue bar tells you when you can expect the changes to go into effect.

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## **Changing Your Federal Withholding Using an IRS Form W-4P**

The IRS Form W-4P is the "Withholding Certificate for Periodic Pension or Annuity Payments" form and functions much the same way a W-4 does for tax withholding.

The form was updated by the IRS in January, 2022. However, those changes will not take effect in our annuity pay system until the 2023 tax year.

If you have already submitted the 2022 IRS Form W-4P and you don't need your federal withholding changed until the 2023 tax year, you do not need to submit it again. DFAS will keep your 2022 IRS Form W-4P on file to input for the 2023 tax year.

## **State Taxes**

DFAS cannot withhold state taxes for annuitants. For information on changes or questions about what is or is not taxable in your state, contact your state department of revenue.

## **Reminder: You Can Request a Duplicate 1099-R Using Our askDFAS Tool**

If you are not a myPay user, you can get your 1099-R sent to your mailing address on record or a one-time, temporary mailing address by submitting your request online via askDFAS. Plus, you can request a prior year 1099-R. Your duplicate 1099-R should be in the mail within 10 business days.

Please note that 2022 tax year 1099-R reissues cannot be mailed prior to February 10, 2023.

Find more information at: <http://www.dfas.mil/managesbp>

# myPay: How to Reactivate Your Account or Get Started

myPay is an online tool for getting your tax documents, as well as managing your annuitant pay account year-round.

myPay provides access to a range of information about your payments, and lets you easily update your contact information or your tax withholding, submit your annual certification, or download your tax documents.

## Reactivating Your myPay Account

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

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

1. Go to <https://mypay.dfas.mil> in your web browser on a computer or connected device.
2. Click on the "Forgot or Need a Password?" link
3. Enter two of the following: your Login ID, Social Security Number and/or registered email address (previously registered in myPay). Check the box affirming you are the account owner, and click "Continue."
4. If you previously set up the security questions, you'll be presented three security questions to answer. When finished answering the questions, click "Check my Answers."
5. If you answer the security questions correctly, you will be able to reset your password online.

If you haven't set up security questions or answer them incorrectly, you'll get the option to have a temporary password sent to you. You can choose to send the temporary password to:

- A) Your mobile phone via text if your mobile phone number is registered in myPay; OR,
- B) The mailing address you have on file with DFAS in your annuity pay account.

When you receive the temporary password, go back to myPay and log in to reactivate your account.

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## **Getting Started with myPay**

If you're not yet using myPay, it's easy to get started.

You can request an initial password on the myPay homepage using the "Forgot or Need a New Password" link. The password will be mailed to the address you have on file with DFAS in your annuity pay account and you should receive it in about 10 business days (for domestic mailing addresses).

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

## **If You Need Assistance with myPay**

If you need assistance accessing your myPay account, please contact the myPay Customer Care Center toll-free at 1-888-332-7411 or at 1-317-212-0550.

## **What Annuitants Can Expect in the Year-End Mail from DFAS**

For annuitants who still request postal mail from us, each January we mail your 1099-R, which is the Internal Revenue Service (IRS) form for reporting annuity distributions, along with a special print edition of the DFAS Retiree Newsletter with important news for the coming year.

We also include a Cost of Living Adjustment (COLA) change Annuitant Account Statement (AAS), which shows the change in your gross and net annuity payment that occurs when there is a Cost of Living Adjustment (COLA) to your annuity.

It's important to note the Statement Effective Date on the COLA change AAS is the first of December, so the Year-to-Date Summary figures are only for 11 months (they do not include your December payment). Therefore, the Year-to-Date Summary figures on this AAS will not match the figures on your 1099-R.

If you have opted to receive electronic mail, you will not receive this mailing. Your 1099-R and COLA change AAS are conveniently available to print or download from myPay.

## **New Form Wizard Now Available For Use: DFAS 9415 Representative Payee Certification**

We are excited to introduce the new Form Wizard for the DFAS 9415 Representative Payee Certification. The purpose of the form is to establish a representative payee to receive survivor annuity payments on the behalf of a minor, mentally incompetent, or otherwise legally disabled person for whom a guardian or other fiduciary has not been appointed.

What is the advantage of using the Form Wizard? It 'takes the form out of the form' by having the representative payee answer a series of questions. Once the questions are answered, the wizard automatically places the answers in the correct areas of the form and generates a ready-to-print PDF of the completed form.

The DFAS 9415 Form Wizard is available at: <https://www.dfas.mil/raforms>

The DFAS 9415 is also eligible for status notifications when uploaded to askDFAS.

In many cases when accessing a fillable PDF form or Form Wizard, the user must download or save the pdf to their computer or device and then go to the saved location and open the form or Form Wizard. Form Wizards cannot be used on a smartphone or tablet, because they require software that is only available on a computer to function. Also, we don't recommend saving completed forms on a public or shared computer due to the Personally Identifiable Information (PII).

## **Check Out Our Revamped askDFAS Resource Page for Annuitants and Retirees**

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

We also recently revamped the askDFAS Resource webpage section for annuitants and retirees to make it easier for you to find the askDFAS online form or upload tool you need.

The askDFAS Resource webpage section for annuitants and retirees is now organized into separate areas with specific resources and links for SBP annuitants, and specific resources and links for retirees, plus additional resources.

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

Please note all documents uploaded to an askDFAS online tool MUST be in PDF format and contain the Social Security Number of the retiree or deceased member. Also, the askDFAS online upload tools can only accept the specific form and documentation noted on the upload tool. Other requests or documents cannot be processed through the online upload tools.

Using askDFAS is a convenient way to submit requests and eliminate the time and hassle of sending requests through mail or fax and provide more timely and accurate service to annuitants and retirees.

See the revamped askDFAS Resource webpage by clicking on Retirees & Annuitants at: <https://www.dfas.mil/askdfas>

## 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.

### Survivor Benefit Plan Coverage

- Did You Know: The Special Survivor Indemnity Allowance (SSIA) will no longer be paid once the offset for receiving Dependency and Indemnity Compensation (DIC) from the VA is eliminated in January 2023.
- Did You Know: There is only one Survivor Benefit Program (SBP) annuity. It is paid either to the spouse or to the child/children. If paid to the children, the annuity is split into equal shares.
- Did You Know: Spouse and child coverage means the spouse receives the annuity unless the spouse passes away or marries prior to age 55. Only then does the eligible child (or children) receive the annuity payment.
- Did You Know: Your Annuitant Account Statement (AAS) now shows your current gross SBP benefit at the bottom of the statement. Your AAS is available in myPay.

### School Certifications

- Did You Know: High school and college students 18 and over do not need to maintain a minimum grade point average to remain annuity-eligible. The only criteria is they remain unmarried and enrolled in school full-time.
- Did You Know: For high school and college students turning 18 and over 18, we can now use your completed, annual DD 2788 School Certification form as your Certificate of Eligibility (COE) instead of sending you a separate COE to submit each year.
- Did You Know: As stated in the ["Turning 18" article in the April 2022 DFAS Survivor SBP Newsletter](#), DFAS Retired and Annuitant Pay is now accepting "Turning 18" Letters to ensure payments go to the correct payment address when a child annuitant turns 18. Please [read the Turning 18 article here](#) for more information.

### 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, or by sending us a completed direct deposit form, or by 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>

Keep in mind, DFAS is not authorized to recognize a Durable Power of Attorney (DPOA) for annuitants. Currently DFAS is authorized by law to accept a DPOA only for retiree accounts. We will update you if the situation changes.

## ***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>

## **News from our Partners: Special Newsletter from Army Survivor Outreach Services - "The Survivor Link"**

**"The Survivor Link"** is the **Army Survivor Outreach Services (SOS) newsletter**. This newsletter is published on a quarterly basis to provide information about benefits changes, program updates, opportunities to connect with other survivors and to stay linked to the Army.

Army Survivors can subscribe to "The Survivor Link" at any time. To subscribe just follow the link below. You can choose to have "The Survivor Link" delivered to your **email** address or as a **text message** to your cell phone.

Subscribe here: <https://dcsq9.army.mil/safr/sos/sos-form.html>

All Army Survivors, staff and partners are invited to subscribe and stay connected with the SOS community.

## 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	<b>*February 1, 2023</b>
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>

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## 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

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## 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

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### **myPay Customer Care:**

<https://mypay.dfas.mil>

**Phone:** 888-332-7411