



# **Survivor SBP Newsletter**

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**December 2021**

## **Director's Message**

Greetings from cold and sometimes-snowy Cleveland!

Welcome to the third edition of the DFAS Survivor SBP Newsletter. In this newsletter, our focus is on you, the family of our military retirees and those who died in service. We began this newsletter because we know that navigating Survivor Benefit Plan rules can be difficult.

We hope this newsletter will "light the way," answering some of the questions you have about your SBP annuity. If you are an **Active Duty or Line of Duty survivor who chose the Optional Annuity for Dependent Children**, please see the special article in the Spotlight with specific information for you.

Our biggest news again this coming year is the **SBP-DIC Offset Phased Elimination**. The second phase begins in January, and this edition will provide you with the latest information on what you can expect and when.

It's December, and we all want to focus on the holiday season. But this yuletide month also brings something else. It's the beginning of tax season again. As we enter another tax season, we want to make sure you are aware of all of the **options available for getting your tax documents**. Our Tax Season Tips article should help with that.

Our status notifications initiative continues to expand, and in this issue, we highlight several new documents that you can receive status notifications for when you submit.

In our "Did You Know?" article, we again provide useful tips and tidbits of interest to survivors.

We will continue to share news of interest to survivors in our **quarterly DFAS Retiree Newsletter**, and **twice a year** we will also provide this **focused newsletter especially for you**. We hope this newsletter, along with our other communications tools, will help to clarify your annuity benefits.

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 next two years will bring a number of changes to the Survivor Benefit Plan as a result of the National Defense Authorization Act for Fiscal Year 2020. Phase Two of the SBP-DIC Offset Phased Elimination begins in 2022. And in 2023, the SBP-DIC offset will be eliminated entirely.

Also in 2023, of special note for many Active Duty/Line of Duty survivors, the "Optional Child Annuity" will be eliminated, with annuities reverting to the documented, eligible surviving spouse.

### **The SBP 2023 Active Duty/Line of Duty Optional Annuity for Dependent Children Elimination/Annuity Reversion to Surviving Spouses**

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

The Department of Defense Survivor Benefit Plan (SBP) provides financial support to military spouses and/or children when a military member dies on active duty or inactive duty in the line of duty, or after retirement if the retiree elects coverage and pays premiums.

Survivor Benefit Plan (SBP) coverage for service members who die in the line of duty is generally for spouse and child (if the service member was married and had a dependent child or children). Typically, for most SBP beneficiaries, this means that the spouse receives the SBP annuity unless the spouse loses eligibility. Only if the spouse loses eligibility will the child or children (if eligible) receive the SBP annuity payment.

However, when a currently-serving member dies in the line of duty on active or inactive duty, the surviving spouse has the option, in consultation with the Secretary of the Military Department, to choose to have the Survivor Benefit Plan (SBP) annuity paid directly to an eligible dependent child or children instead. This is called the Optional Annuity for Dependent Children.

This allows the surviving spouse to receive Dependency and Indemnity Compensation (DIC) from the VA in full without it affecting the SBP payments. SBP paid to a child or children is not offset by DIC.

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

## **What Will Change in 2023?**

As of January 1, 2023, the Optional Annuity for Dependent Children will be eliminated and the SBP annuity payment must revert to the surviving spouse (if the spouse submits documentation and is eligible).

If the spouse is documented as ineligible, the payments can continue to an eligible child or children after January of 2023. However, if we do not receive documentation, the annuity payments will be suspended.

DFAS has a special webpage with detailed information on the change, the eligibility packet and instructions, and Frequently Asked Questions:

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

## **What Surviving Spouses Need to Do**

If you are the surviving spouse of a service member who died on active duty or on inactive duty in the line of duty after October 7, 2001 and you requested the SBP Optional Child Annuity, please watch for an eligibility packet in your mail (mailed in mid-November 2021) from DFAS.

This packet includes the documents we need you to fill out and return. The documents will help us determine your eligibility for SBP annuity payments and set up your account to begin your payments (if you are eligible) when the changes take effect on January 1, 2023.

Although the effective date of this change is not until 2023, we are reaching out early with the documents we need to assess your eligibility. If we receive the documents with the information needed early, we can provide you with the assessment of your future SBP eligibility well in advance of 2023.

If you do not receive a packet in the mail, you can download the eligibility packet from the DFAS special webpage: <https://www.dfas.mil/sbp2023childoptrev>

The packet includes a copy of the letter, instructions, and the forms we need you to complete and return.

On the special webpage, there are specific instructions for filling out and returning the documents. There is also a helpful how-to checklist for filling out the forms.

You can upload your completed and signed documents online on DFAS.mil, mail them, or fax them.

Please see the webpage for details and instructions:

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

When we receive your completed documents, we will review them within 30-45 days and send you a postal letter with your eligibility information and the current amount of the annuity.

Please note that we do need to receive information from all surviving spouses, even if you are not eligible for the annuity due to remarriage prior to age 55.

If you are a surviving spouse who remarried prior to 55, please see the information on remarriage, below.

### **How Remarriage Before Age 55 Affects SBP Eligibility**

If a surviving spouse remarried after the death of the member (before age 55) and is still married, they may not be eligible for the SBP annuity. We need to receive a response with just two of the documents (and supporting documentation requested) in the eligibility packet, even if you believe you may not be eligible due to remarriage. Please remember to include a photocopy of your marriage license if you remarried prior to age 55.

If we have the documentation to make a determination that you are not eligible, DFAS can continue to pay the annuity to an eligible child, even after January of 2023. However, if we do not receive documentation allowing us to confirm a surviving spouse is not eligible, the child annuity payments must be suspended as of January 2023 until we receive the documentation.

Surviving spouses maintain their eligibility for SBP until death, as long as they do not remarry before the age of 55.

If the annuitant remarries before age 55, annuity payments will stop. However, if the annuitant's marriage later ends for any reason, the annuity payments can restart once DFAS is notified. See more information at: <https://www.dfas.mil/managesbp>

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

If you are currently entitled to and receiving an SBP and/or SSIA monthly payment, you did NOT request the Optional Child Annuity and the 2023 reversion does NOT apply to you.

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.

If you are currently entitled to and receiving an SBP and/or SSIA monthly payment, please see the article in this issue about Phase Two of the SBP-DIC Offset Phased Elimination.

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

If a child or children are the designated SBP beneficiaries because the surviving spouse selected the Optional Annuity for Dependent Children, the child/children will continue to

receive the SBP payments (if they are eligible) **until the SBP-DIC offset is fully eliminated in January of 2023.**

If the child or children loses 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, at which time it will revert to the surviving spouse (if they are eligible and submit documentation).

If the child or children already lost eligibility in previous years, the annuity is suspended until January 1, 2023, at which time it will revert to the surviving spouse (if they are eligible and submit documentation).

Surviving spouses should update DFAS if their mailing address, direct deposit, or marital status changes between the time they send in the eligibility documents and January 1, 2023.

### **What Will Happen in 2023**

SBP annuities that were directed to a child rather than a surviving spouse for active duty/line of duty deaths will revert to the surviving spouse (if she or he submits documentation and is eligible) as of January 1, 2023.

### **SBP Payments in 2023 for the Surviving Spouses Who are Eligible**

January 2023 benefits will be paid on **February 1, 2023.**

SBP benefits are paid on the first business day of the following month.

### **SBP-DIC Offset Elimination in 2023**

The SBP-DIC offset will also be fully eliminated as of January 1, 2023. That means spouses will begin to receive **full SBP payments with no offset** (reduction) on **February 1, 2023.**

### **How Much SBP Will the Surviving Spouse Receive?**

SBP payments vary. Surviving spouses who send eligibility documents will receive a determination letter in the mail that will include the current amount of the SBP annuity payment.

### **Are Survivor Benefit Plan Payments Taxable?**

SBP payments are subject to federal taxes. State and local taxes vary. DFAS is not able to withhold state or local taxes from SBP payments.

### **myPay Access in 2023 for the Surviving Spouses Who are Eligible**

Surviving spouses who are eligible for the SBP payment will have access to their myPay account AFTER their first payment is made on February 1, 2023.

## **Can a Surviving Spouse Refuse the Annuity so the Child Can Continue to Receive It?**

The repeal of the Optional Annuity for Dependent Children and the reversion of the annuity to the surviving spouse is mandated by the law, so it is not voluntary.

### **Spouses/Children of Retired Service Members with SBP Coverage**

This change has NO impact on SBP coverage or SBP annuities for spouses or children of retired service members. It ONLY affects the surviving spouses/children of service members who died on active or inactive duty, in the line of duty, **after October 7, 2001.**

### **Premium Refunds Do Not Apply**

Unlike military retirees, military service members do not pay premiums for SBP coverage. SBP coverage is automatic and is provided by DoD at no cost for members on active duty and for Reserve Component members while performing inactive-duty training. Therefore, the premium refund information only applies to surviving spouses of retired service members.

### **If You Have Additional Questions**

Check out the full range of information on this special webpage:  
<https://www.dfas.mil/sbp2023childoptrev>

# Surviving Spouses Currently Entitled to Both SBP and DIC in 2022: Watch Your Mailbox for Your Individual Estimate Letter

On January 1, 2022, Phase Two of the SBP-DIC Offset Phased Elimination will begin.

To help surviving spouses entitled to both SBP and DIC in 2022 understand the effect of this change, DFAS will mail letters in early December with individual estimates of 2022 SBP payments.

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.

Please do not call the DFAS Customer Care Center to ask for your estimates. They will not be available to view in your account until late January of 2022.

## What Happens in 2022 – Phase Two of the SBP-DIC Offset Phased Elimination

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

The changes affect surviving spouses who are, or who will become in the future, eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who were previously subject to a full or partial SBP-DIC Offset.

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

**DIC payments will not be affected.**

The **SBP payment will be reduced** by the amount of the offset (1/3).

If a spouse's gross SBP benefit is less than 1/3 of the amount of the DIC they receive from the VA, the spouse will not receive an SBP payment. A small number of spouses will not see a change in their SBP payment in 2022 because their gross SBP benefit is less than 1/3 of their DIC payment from the VA.

Spouses who have their SBP offset by DIC will continue to receive the Special Survivors Indemnity Allowance (SSIA), up to the maximum amount of \$346 per month (for 2022), or up to gross amount of SBP (if the gross amount of SBP is less than \$346).



## Summary

### VA will pay:

- 100% of the DIC payment

### DoD/DFAS will pay:

- 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 is January 1, 2022. January 2022 benefits will be paid on **February 1, 2022**.

### Phase Three: Starting January 1, 2023

In the third and final phase that begins January 1, 2023, there will be NO offset deducted from SBP payments. **The SBP-DIC offset will be fully eliminated as of January 1, 2023**. That means you will begin to receive your **full SBP payments** with no offset (reduction) on **February 1, 2023**.

#### **DIC payments will not be affected.**

The SBP benefit will be **paid in full** (no offset).

SSIA will **NOT** be paid.

### Additional Notes

You will also receive a January 2022 Annuitant Account Statement (AAS) near the time of your February 1, 2022 payment that will show changes to your SBP and/or SSIA payment because of the second phase of the SBP-DIC Offset Phased Elimination.

Annuitant Account Statements are available in your myPay account:

<https://mypay.dfas.mil>

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

You do not need to contact DFAS to notify us that you are impacted by the SBP-DIC Offset Phased Elimination or its changes.

### Questions?

Check out the full range of Frequently Asked Questions on our SBP-DIC News webpage:

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

We also have a webpage explaining SBP, DIC and SSIA:

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

## Tax Season is Here Again

As we enter another tax season, we want to make sure you are aware of all of the options you have for getting your tax documents.

We recommend you take advantage of myPay. A myPay account is your one-stop source for all of your most important annuity pay information, including your 1099-R.

If you have requested your 1099-R to be mailed, it will be mailed via U.S. Postal Service no later than January 31, 2022.

### **Get your 1099-R and pay information 24/7 in myPay**

The fastest and most secure way to obtain a copy of your 1099-R is through myPay. Annuitants can log in to myPay, and download or print a 1099-R from the comfort of their home. Instructions are at: <https://myPay.dfas.mil>

If you're not using myPay, now is a great time to get started. myPay is now simpler, streamlined and more mobile-friendly. That means it's easier to manage your pay account using the web browser on your computer or with a connected device, like your smartphone or tablet.

The advantage of using myPay is that your 1099-R tax statement will be available much sooner in myPay than through postal mail. 1099-Rs generally become available in myPay in late December, while paper copies aren't mailed until later in January. In addition, in myPay you can download or print your current year tax statement, as well as prior year 1099-Rs (up to two prior years for annuitants).

While you're in myPay, you can also easily check to make sure we have your correct mailing address and email address.

The self-service options available through myPay simplify the management of your annuity and give you access to personalized information about your account.

### **It's Easy to Get Started With myPay**

If you've never used myPay, you can request an initial password on the myPay homepage using the "Forgot or Need a Password" link. The password will be mailed to the address you have on file with DFAS and you should receive it in about 10 business days.

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

We have a [downloadable step-by-step Get Started Guide to myPay on our website and a how-to video on the DFAS YouTube channel](#).

## **Reactivating your myPay account**

We know that 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 that your password is expired, lost or forgotten. If this sounds like something that has happened to you, please update your password now. Waiting to update your password might mean longer wait times and potential delays in receiving 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 and enter your Login ID or Social Security Number
3. Choose to send a temporary password to your email or mailing address of record
4. When you receive the temporary password, go back to myPay and log in to reactivate your account.

## **Additional Ways to Get Your 1099-R**

If you are not using myPay, we offer other convenient options to get or replace an IRS Form 1099-R.

If the address you have on file with DFAS is out of date and you are not a myPay user, you can get your 1099-R sent to a one-time, temporary mailing address, or to your mailing address on record by submitting your request online. Your 1099-R should be in the mail within 7-10 business days. Please note that 2021 1099-R reissues requested through the online askDFAS tool cannot be mailed prior to February 10, 2022. Find instructions at (this link is case-sensitive): <http://go.usa.gov/xPh7H>

If you prefer traditional mail, you can send us a written request by fax or mail, but please make sure you leave time for processing. It can take up to 30 days to process requests received by fax or mail. Please note that 1099-R reissues requested via written request cannot be mailed prior to February 10, 2022. Find instructions at (this link is case-sensitive): <http://go.usa.gov/xAYCe>

Annuitants with unique situations can speak directly to one of our customer care representatives. Depending on call volume, you may have to wait on hold while we assist other customers. Please note that 1099-R reissues requested from our customer care center cannot be mailed prior to February 10, 2022. For more information, go to (this link is case-sensitive): <http://go.usa.gov/xAYrC>

## **Changing Your Federal Tax Withholding**

If you need to change your withholding, you can do it easily in myPay. Or you can fill out and mail an IRS Form W-4P if you are an SBP annuitant. Be sure to use the 2021 forms if you are sending the form before January 1, 2022. The forms are available on the IRS website and are also linked from our Forms page: <https://www.dfas.mil/raforms>

Please note: You are not required to file a new Form W-4 unless you claim exemption from federal taxes. If you claim exemption, IRS requires you file a new W-4 each year.

DFAS customer service representatives cannot provide tax advice or recommendations about withholding. Please consult a tax professional if you have questions about your taxes.

## **The IRS Tax Withholding Estimator**

The IRS has an online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions and credits.

The mobile-friendly estimator is available at:  
<https://www.irs.gov/individuals/tax-withholding-estimator>

## **myPay Now Accepts Authenticator Apps for Two-Factor Authentication Login**

Two-factor authentication (2FA) has become the standard for many commercial and government organizations in providing the best security for their customers. While login (user) IDs and passwords are still used, this additional layer of security requires customers to obtain a one-time PIN via email or text message in order to enter all or portions of a web-based system.

For those employing 2FA security, the one-time PINs remain valid for a specified period of time. If not used within that time, the PIN becomes invalid and another will need to be requested.

For most customers this is not a problem. The PIN is received and then entered into the system's logon screen. Others, however, have reported challenges in receiving their one-time PINs within the time limit, or not receiving them at all.

A review of the servers supporting the DFAS myPay system reveals one-time PINS are, with very few exceptions, generated and sent within seconds of a request. For the most part, those receiving late PINs or not getting them at all have listed a smartphone or other mobile device as their preferred 2FA method within their myPay profile. According to some experts, delayed text messages can result from a busy network or those who may not recognize the myPay text as a legitimate message.

Many have shifted their preference to an email address to alleviate difficulties in receiving their one-time PIN with enough time to complete their myPay logon.

For the past several months, myPay has been capable of accepting PINs generated by third-party authenticator apps. These apps do not rely on receiving a request from the myPay system, but instead generate their own which myPay confirms before allowing access to individual accounts.

Since its inception, DFAS has received confirmation of authenticator apps' usefulness, especially from retirees living overseas. One such confirmation came from Baguio City in the Philippines. The retiree related that using his preferred app allowed him to access his account quickly and easily from his location thousands of miles away from the U.S.

The choice of which authenticator app to use is up to each individual customer. There are reviews of many of the more popular ones available online. These reviews often include the capabilities of individual apps, allowing customers to choose the one best suited for them.

Once downloaded and installed in a customer's mobile device, instructions for using the app to access myPay are available on the DFAS website at:  
<https://www.dfas.mil/mypayinfo/2FA/AuthApp/>.

## **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 retirement or annuity distributions, along with a special print edition of the DFAS Retiree Newsletter with important news for the coming year.

We also send 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 that 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.

# Status Notifications Update

Retired and Annuitant Pay has been working to provide better communication when you sent us a form or request. A notification system has been started that will send you email updates providing you a status for specific requests.

## How Do Status Notifications Work?

Status notifications are a three-step process that will update you when DFAS receives select forms or documents for processing by mail or fax (or in some specific cases, through askDFAS). You will receive separate status notifications when your form or document is:

1. **Received and queued** in the DFAS work system
2. **Assigned to be worked**
3. **Completed** - Either a notification the processing is complete or a notification that DFAS is sending a request for additional information.

## What is the Benefit of a Status Notification?

Status notifications provide you with progress updates for your submitted form or request. They will also provide you with the timeframe when we completed your request or notify you if additional information is required. If we do need additional information, you will know to watch for a letter in the mail, with specific information about what we need to complete your request.

## What Status Notifications are Available?

Status notifications are available for the following annuity forms:

- SF1174 Designation of Beneficiary for Arrears of Pay
- DD 2656-7 Verification for Survivor Annuity
- DD 2788 School Certification
- DD 2828 Physician Certificate for Child Annuitant
- DFAS 9415 Representative Payee Application

To receive these status notifications, please ensure your email address is available and updated in myPay. You will receive most status notifications via SmartDoc email, which require a valid email address in myPay. To add or ensure your email address is up-to-date, please visit <https://mypay.dfas.mil/>

You can also submit some forms using AskDFAS. See the "askDFAS Online Upload Tools" article in this issue.

## **askDFAS Online Upload Tools: More Tools, More Convenience**

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 uploaded through askDFAS on the DFAS.mil website, which is also accessible on a mobile browser.

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

Submission through askDFAS will improve the way requests are submitted and eliminate the time and hassle of sending requests through mail or fax and provide more timely and accurate service to the retiree.

It's easy to use the online upload tool. Just click on the link, fill in the required information and attach a PDF of your completed and signed form and any associated documentation. When submitting additional documentation, it is important to include your name and social security number on every document.

When you complete and submit the ticket, the documentation will then be uploaded to our system for processing. You will receive an automated email confirming your ticket has been created with a link to view your ticket in the future. When you use the online upload tool to submit your forms, you may also receive status notifications (see the "Status Notifications Update" article in this issue).

Please note 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.

Survivors may use the following forms to claim a retiree's arrears of pay, or to initiate or make changes to an SBP annuity pay account and upload using the online upload tools on DFAS.mil:

### **AOP SF 1174 Form Upload/Submit**

<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=19124>

### **DD Form 2656-7 Verification for Survivor Annuity Upload/Submit**

<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=19125>

### **DD Form 2788 Child Annuitant's School Certificate Upload/Submit**

<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=19064>



**DD Form 2828 Physician Certificate for Child Annuitant Upload/Submit**

<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=21584>

**DFAS 9415 Representative Payee Application Upload/Submit**

<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=21604>

## **2022 Cost of Living Adjustment (COLA)**

Based on the increase in the Consumer Price Index, there will be a 5.9 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan annuities, and the Special Survivor Indemnity Allowance (SSIA), effective Dec. 1, 2021.

With the COLA applied, the maximum amount of SSIA payable will be \$346.

SBP annuitants will see the change in their Jan. 3, 2022 payment.

For details, see the Fiscal Year 2022 COLA Memorandum:

<https://militarypay.defense.gov/Pay/Retirement/cola/>

## Did You Know?

We recognize that 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: There is only one 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: 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.
- 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: 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 Survivor Annuity.

### ***Multiple Child Annuitants***

- Did You Know: When there is more than one eligible child annuitant, the annuity payment is split into **equal shares**. If one of the children becomes ineligible (due to marriage or not attending school full-time), their share is redistributed to the other children, but **only if the child's ineligibility is documented with DFAS**. If we do not received documentation of the child's ineligibility, their share will be held until the child is proven eligible or ineligible.

### ***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 that they remain unmarried and enrolled in school full-time.
- Did You Know: For high school and college students turning 18 and over 18, we 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.

## ***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/RetiredMilitary/survivors/Powers-of-Attorney-Third-Party-Reps-Annuitants/>

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 the situation changes.

## ***Don't Delay Applying for an SBP Annuity***

- Did you know: Eligible survivors have six years from the death of the military member to apply for an annuity. After the six-year period, the annuity is barred. For service members who were receiving retired pay, the beneficiary should contact DFAS. However, if the service member was a reservist/guard in the gray area (i.e., not yet receiving retired pay), the beneficiary should initially contact the service member's Branch of Service (BOS). The BOS will then compile all the necessary information for the annuity and forward it to DFAS. Thereafter the gray area beneficiary's point of contact should be DFAS, not the BOS.

## ***DFAS.mil Forms Page***

- Did You Know: The **Forms page on our website is a one-stop spot** for forms, form tools, how-to-checklists, and other helpful tools: <https://www.dfas.mil/raforms>

## ***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 YouTube:** <https://www.youtube.com/DFAS>
- **myPay:** <https://mypay.dfas.mil>

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

**"The Survivor Link"** is the **new 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://dcsg9.army.mil/safr/sos/sos-form.html>

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

# **News from our Partners: Extension of USID Card Expirations Policy Guidance for USID Cards with Expiration Dates Between January 1, 2020 and July 31, 2021**

The Department of Defense (DoD) remains committed to ensuring the health and safety of all DoD personnel and beneficiaries and ensuring their continued access to healthcare and all authorized benefits.

In its ongoing response to the COVID-19 pandemic and its impact on identification (ID) card site operations, effective June 2, 2021, the DoD extended temporary Uniformed Services ID (USID) card expiration policy guidance for all USID cards with expiration dates between January 1, 2020 and July 31, 2021 as follows:

- through October 31, 2021 for dependents of Active Duty Uniformed Service members, and for Reserve and National Guard Uniformed Service members and their dependents; and
- through January 31, 2022 for retirees and their dependents, and all other USID card populations.

USID cards with expiration dates after July 31, 2021, must be replaced by their expiration date. USID cards that expired prior to January 1, 2020, have not been extended and must be replaced.

**USID Cards issued to retirees and their dependents extended in accordance with this guidance must be replaced by January 31, 2022. Please schedule an appointment at your earliest opportunity.**

To learn more about the extension of policy guidance for expiring USID cards visit the DoD Response to COVID-19 - DoD ID Cards and Benefits website (<https://www.cac.mil/Coronavirus/>) for a fact sheet and FAQs.

To schedule an appointment to have an ID card reissued, visit the ID Card Office Online website (<https://idco.dmdc.osd.mil/idco/>), and select the ID Card Office Locator & Appointments option.

# 2022 Pay Calendar

To help you plan for 2022, below is a list of the annuitant pay dates. Annuitant pay is generally paid on the first of the month. However, if the first falls on a weekend or holiday, annuitants are paid on the first business day of month.

<b>Entitlement Month</b>	<b>Annuitant Pay Date</b>
December 2021	January 3, 2022
January 2022	February 1, 2022
February 2022	March 1, 2022
March 2022	April 1, 2022
April 2022	May 2, 2022
May 2022	June 1, 2022
June 2022	July 1, 2022
July 2022	August 1, 2022
August 2022	September 1, 2022
September 2022	October 3, 2022
October 2022	November 1, 2022
November 2022	December 1, 2022
December 2022	January 3, 2023
January 2023	February 1, 2023

# Contact Us

## DFAS Retired & Annuitant Pay Website

[www.dfas.mil/retiredmilitary](http://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: 216-522-5955  
DSN: 580-5955

### **Annuitant/Survivor Pay Fax:**

800-982-8459

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### **myPay Customer Care:**

<https://mypay.dfas.mil>

**Phone:** 888-332-7411