



# **Survivor SBP Newsletter**

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**Spring 2024**

## **Director's Message**

Hello, and welcome to the first DFAS Survivor SBP Newsletter of 2024! Spring is finally here and hopefully everyone is outside and enjoying the warm weather. I also hope everyone enjoyed the total eclipse on April 8<sup>th</sup>. Fun fact: Did you know that the next solar eclipse in the United States will happen in 2044?

Now, we have great information about the Survivor Benefit Plan (SBP) in this newsletter.

First, special information for Active Duty/Line of Duty annuitants about SBP spouse and child coverage.

Are you curious about what happens to your SBP account if you remarry? We have an article that will provide you with the information you need.

The school year is coming to an end, which means School Certification season is here. Child annuitants over age 18 will start receiving their annual school certification packets. We have an article with details about School Certifications and what you need to know.

In this issue, we also provide an overview of annual verification requirements for annuitants.

We have several tips in our "Did You Know" article.

Make sure to save the date for the upcoming DoD Survivor Symposium on June 21, 2024.

Finally, if you don't have your pay calendar handy, we include it in this issue.

Thank you so much for taking the time to read our newsletter. We are working hard every day to provide the best customer service possible and that starts with keeping you informed.

# **Active Duty/Line of Duty Survivors Spotlight April 2024**

## **What Does SBP Spouse and Child Coverage Mean?**

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 member passes away on active duty or in the line of duty, the Survivor Benefit Plan (SBP) coverage is "spouse and child," if there is a surviving spouse and a child or children.

There is an exception if there is a court order for the SBP to go to a former spouse.

### **What does SBP spouse and child coverage mean?**

Spouse and child coverage means the SBP monthly annuity payments go first to the surviving spouse if the spouse is eligible.

There is only one SBP annuity and it is paid monthly either to the spouse or, if the spouse becomes not eligible, the annuity payments will go to the child or children.

If the spouse is not eligible and there is more than one eligible child, the monthly annuity payment is divided equally among the eligible children.

For example, let's say the SBP monthly annuity is \$1500:

- If the spouse is eligible, the spouse would receive \$1500 monthly.
- If the spouse is not eligible, and there is one eligible child, the child would receive \$1500 monthly.
- If the spouse is not eligible, and there are three eligible children, each child would receive \$500 monthly.

### **When is a surviving spouse eligible or not eligible for SBP?**

Spouses remain eligible to receive SBP monthly payments for life unless:

- The spouse marries prior to age 55.
- The spouse passes away.

If the spouse marries prior to age 55, the eligible child or children can receive the SBP monthly payments (the spouse must notify DFAS). However, if that marriage ends, the payments would revert to the spouse (the spouse must notify DFAS).

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

### **When is a child eligible or not eligible for SBP?**

Children are eligible for SBP monthly payments until they turn 18, or if the child is in high school or college full-time, until age 22.

There are special rules for child who become incapacitated prior to age 18.

Please note: we refer to the children of a service member as “child” annuitants even when they are over 18 years old because that is their relationship to the member.

### **What happens if there are multiple children, and one child becomes ineligible?**

If more than one child is receiving SBP monthly annuity payments, and we receive documentation that one of the children is no longer eligible, we redivide the SBP annuity in equal shares among the remaining eligible children. This is called “reapportionment.”

However, we must receive documentation that the child is no longer eligible before we can reapportion the annuity.

For example, let’s say there are three eligible children, and each is receiving a \$500 share of the \$1500 monthly annuity. One child annuitant, who is over 18 and a full-time student, decides to no longer attend college. We don’t receive a school certification from that child.

If we don’t receive documentation from that child, that child’s share of the annuity payment is **suspended** until we receive documentation. We cannot reapportion the annuity until we receive that documentation.

If we do receive documentation from the child annuitant that states the child is not attending school full-time, we can reapportion the SBP annuity, and the remaining two eligible children would each receive \$750 monthly.

### **Does other income affect SBP monthly payments?**

Other income has **no** effect on the monthly SBP payments.

Prior to January 1, 2023, if a surviving spouse was receiving Dependency and Indemnity Compensation (DIC) payment from the Department of Veterans Affairs (VA), the law required a spouse’s SBP payments to be offset (reduced) by the amount of the spouse’s DIC payment from the VA. This was called the SBP-DIC Offset. However, the SBP-DIC Offset was eliminated as of January 1, 2023.

DIC for children was not affected.

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

### **Does everyone receive the same amount of SBP?**

The SBP annuity is based on the individual member's service and pay grade. It does not vary based on a child's age or the number of children.

### **Do a child annuitant's college grades affect SBP monthly payments?**

The child's grades are not relevant. The criteria for college-age child annuitants are they remain a full-time student and provide the proper school certification documentation timely.

### **Can a surviving spouse or child move abroad and receive SBP monthly payments?**

SBP annuitants can receive monthly payments while living outside of the United States if they continue to provide the proper eligibility verifications timely.

### **What about the SBP Optional Annuity for Dependent Children?**

When a service member died on active or inactive duty in the line of duty after October 7, 2001 and before January 1, 2023, the surviving spouse could request to have the SBP annuity paid directly to an eligible dependent child or children instead of to the spouse.

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

The option was available because until January 1, 2023, there was a requirement for a spouse's SBP payments to be offset by the amount of the spouse's DIC payment from the VA (the SBP-DIC Offset).

Payments to the surviving child were considered a more favorable option because SBP paid to a child was not required to be offset by the amount of the DIC payment.

When the National Defense Authorization Act for Fiscal Year 2020 eliminated the SBP-DIC Offset, it also 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 previously requested to have the Survivor Benefit Plan (SBP) annuity paid directly to an eligible dependent child or children, **the annuity was reverted to the surviving spouse as of January 1, 2023** (if she or he submits documentation and is eligible).

It also means for the surviving child or children who were receiving the SBP monthly payment prior to January 1, 2023 because of the Optional Annuity for Dependent Children, the SBP payments were suspended until we received or receive documentation from the surviving spouse.

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

There are only three situations where those eligible children 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 has not received the documentation in the above situations, the annuity is suspended until documentation is received.

Please note this ONLY affects child annuitants where the service member died on active or inactive duty in the line of duty after October 7, 2001 and before January 1, 2023, and the spouse requested the Optional Annuity for Dependent Children. It does not affect any other child annuitants, including those of a member who retired prior to passing away.

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>

### **Additional information on SBP eligibility**

Please note, this is a summary of SBP coverage and eligibility. Please see the following webpages for additional information:

SBP eligibility overview: <https://www.dfas.mil/sbpeligible>

SBP School Certifications for child annuitants aged 18-22:  
<https://www.dfas.mil/schoolcerts>

Manage an SBP annuity: <https://www.dfas.mil/managesbp>

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

### **Save the Date: DoD's First Survivor Symposium**

As part of the Defense Department's commitment to offering steadfast support to survivors of active-duty deaths, the DOD's first Survivor Symposium offers a platform to explore crucial questions. During this focused 3-hour conference, experts will address the following topics:

- How survivor benefits change when you remarry
- How guardians can apply for the death gratuity on behalf of a surviving child
- How a beneficiary survivor annuitant keeps their account up to date with the Defense Finance Accounting Service and the Department of Veterans Affairs

Those interested in attending the symposium, scheduled for June 21, 2024 from noon to 3 p.m. ET, can register for the event by using this [online registration form](#).

# How Marriage impacts a Spouse Annuitant Pay Account

Surviving spouses maintain their eligibility for SBP until death, as long as they do not remarry before the age of 55. If a spouse annuitant remarries before age 55, annuity payments are suspended.

However, if the marriage of a spouse annuitant (who remarried before age 55) later ends for any reason, their eligibility for the annuity is reinstated, effective on the first day of the month the marriage ends. The annuity payments will be restarted, once DFAS has received and processed the notification and documents.

Spouse annuitants who remarry after age 55 are entitled to receive full SBP and DIC benefits at the same time. This is the result of a 2009 court\*\* decision. According to the ruling, DFAS is not required to offset DIC payments from a monthly SBP annuity if a spouse is entitled to both benefits and has remarried after age 55.

Annuitants are responsible for notifying DFAS of any changes to their marital status.

To notify DFAS of a marriage, please complete an **Annuitant Survivor Benefit Plan-Marital Status Update (SBP-MSU)** form which is available on the Forms Library webpage at the following link: <https://www.dfas.mil/raforms>.

Please include a photocopy of the marriage license.

If you married before age 55 and that marriage ends, please complete a DD 2656-7 (Verification for Survivor Annuity), an IRS Form W-4P, and a Direct Deposit Start-Up Form. All 3 are available on the Forms Library webpage at the above link.

The quickest way to submit forms to DFAS is online through our askDFAS website: <https://www.dfas.mil/askdfas>.

Forms can also be printed and mailed to DFAS at:

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

Or, fax to (800) 982-8459

## **SBP School Certification Season Is Here**

For most students another school year will soon be coming to an end. Child annuitants between the ages of 18 and 22, attending school on a full-time basis, will 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 be entitled to an annuity. In addition to certifying current 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's Certification for Previous Attendance 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 upcoming school year. The Previous Attendance Letter will provide prepopulated enrollment information for the current school year. If the information is correct, they will simply need to sign and date the letter and return with a copy of the completed DD 2788 School Certification form. If the information is incorrect, they will need to notify DFAS immediately to avoid an overpayment.

In order to remain eligible to receive an annuity, DFAS must receive both a completed DD 2788 School Certification form AND a copy of the Child Annuitant's Certification for Previous Attendance Letter signed and dated. If both are not received by the end of the school year, the annuity will be suspended.

Once both documents are received, the child annuitant will be set for the next upcoming school year. 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 due to overpayment.

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.

Once all the questions have been answered, the child annuitant can even choose to electronically sign the form and submit it online using our 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 found on our school certifications webpage at: <https://www.dfas.mil/schoolcerts>

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

Please note: If using the DD Form 2788 Form Wizard and using the direct askDFAS upload button, a copy of the Previous Attendance Letter with signature and date must be submitted also. The Previous Attendance Letter can be scanned and included as an additional attachment with the completed DD Form 2788. For additional information please refer to the school certification webpage provided earlier in this article.

The DD Form 2788 Form Wizard can be downloaded to a Windows or MAC computer only. No mobile devices at this time.

Also, located on the school certification webpage is a How-To Checklist along with some additional resources that can aid in the school certification process.

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's Certification for Previous Attendance Letter.

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

When 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.

## **What To Expect For Child Annuitants Approaching Age 18**

Child annuitants who have never been married and are 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 allowing the guardian or legal representative to receive benefits on the annuitant's behalf.

To avoid disruption in their 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 provided below, either under Banking and Checking Forms or Annuitants' Startup Forms:

<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.

### **What SBP Annuitants Need to Know About Annual Eligibility Verifications**

In 2023, DFAS Retired & Annuitant Pay simplified eligibility verifications for SBP annuitants. Now, SBP annuitants only need to complete and submit one annual verification each year.

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## **When Your Annual Verification is Due**

The due dates of annual verifications for:

- School Certifications + Previous Attendance Letter – Due the first day of the last month of your school year (based on the information you provided to us about your school year academic calendar).
- Survivor Benefit Plan - Marital Status Update (SBP-MSU) – Due the first day of the month of your birthday.
- Foreign Address Update for Mailed Checks (FAUMC) - Due the first day of the month of your birthday.

## **Who Needs to Submit an Annual Eligibility Verification**

- Child annuitant ages 18-22 attending school full-time (not documented as incapacitated): must submit the School Certification + Previous Attendance Letter each year.
- Child annuitant ages 14-17 (not documented as incapacitated) must submit the Survivor Benefit Plan-Marital Status Update each year.
- If caring for an incapacitated child annuitant age 14 or over, parent/legal representative must submit the Survivor Benefit Plan-Marital Status Update each year.
- Spouse/former spouse annuitant under the age of 55, must submit the Survivor Benefit Plan-Marital Status Update each year.
- Any annuitant receiving a check in the mail outside the United States who does not need to submit a School Certification or a Survivor Benefit Plan-Marital Status Update must submit the Foreign Address Update for Mailed Check each year.

## **Where to Get the Verification Form or Letter to Submit**

The DD Form 2788 Child Annuitant's School Certification and Child Annuitant's Certification for Previous Attendance Letter are mailed approximately 60 days prior to the annuitant's school year end, based on the academic calendar the annuitant previously submitted to us. The Previous Attendance Letter is pre-filled with the dates the annuitant previously told us they would attend school full-time. We also have a helpful Form Wizard for the DD 2788. See our special School Certifications webpage for more information:

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

The Survivor Benefit Plan-Marital Status Update is mailed approximately 90 days prior to the annuitant's birthday. You can also download the SBP-MSU from our website Forms Library (<https://www.dfas.mil/raforms>) and submit that instead.

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The Foreign Address Update for Mailed Check (FAUMC) is mailed approximately 90 days prior to the annuitant's birthday. You can also download the FAUMC from our website Forms Library (<https://www.dfas.mil/raforms>) and submit that instead.

## **How to Submit Your Annual Eligibility Verification**

### **SBP-MSU Online Upload Tool**

We have a new, convenient online upload tool on our website for submitting the SBP-MSU. Once you complete and sign your SBP-MSU, you can save it as a PDF file, then upload it online at askDFAS. Find out more here: <https://www.dfas.mil/askdfas>

### **School Certifications Online Upload Tool**

DFAS created an online upload tool where students can upload a school certification form and Previous Attendance Letter through askDFAS on the DFAS.mil website, which is also accessible on a mobile browser. Find out more: <https://www.dfas.mil/schoolcerts>

### **FAUMC**

The FAUMC can be mailed or faxed. Or, you can also save it as a PDF file, then upload it online at askDFAS. Find out more here: <https://www.dfas.mil/askdfas>

To Mail or Fax an Eligibility Verification Form or Letter

Mail:

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

Annuitant/Survivor Pay Fax:  
800-982-8459

## **What is the Purpose of the Annual Eligibility Verifications?**

Survivor Benefit Plan (SBP) annuitants need to verify their eligibility regularly to continue to receive SBP annuity payments. The requirements depend on the SBP annuitant's age and relationship to the military service member.

### **Survivor Benefit Plan-Marital Status Update (SBP-MSU)**

The Survivor Benefit Plan-Marital Status Update (SBP-MSU) is required annually for SBP annuitants ages 14-55 (except those child annuitants who are required to submit a School Certification) to confirm marital status and continued eligibility for the Survivor Benefit Plan. The SBP-MSU replaces the Certificate of Eligibility (COE). It is due the first day of the month of the annuitant's birthday.

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## **School Certification**

The DD Form 2788 Child Annuitant's School Certification and the Child Annuitant's Certification for Previous Attendance Letter are required annually from child annuitant's ages 18-22 to confirm full-time school attendance and marital status for continued eligibility for the Survivor Benefit Plan. The School Certification is due the first day of the month the annuitant's school year ends. Note: The School Certification and Previous Attendance Letter are now the only annual verification child annuitant's 18-22 attending school full-time need to submit.

## **Foreign Address Update for Mailed Check (FAUMC)**

The Foreign Address Update for Mailed Check (FAUMC) is required annually for any annuitant receiving a check in the mail outside the United States who does not need to submit a School Certification or a Survivor Benefit Plan-Marital Status Update. The FAUMC replaces the Report of Existence (ROE). The FAUMC is due the first day of the month of the annuitant's birthday.

## **Find Out More About the Annuitant Eligibility Verifications and Changes**

We have additional information about the changes on our "Manage Your SBP Annuity" webpage, including a downloadable PDF Public Fact Sheet with an overview of what is required, when it is mailed, and when it should be completed and returned:

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

We have additional information about School Certifications, a Form Wizard to help you fill out the DD 2788 correctly, and a helpful checklist on our "School Certifications" webpage: <https://www.dfas.mil>

## **Coming This Summer: A Re-Imagined askDFAS Experience!**

Starting early this summer, we'd like to invite you to visit askDFAS and look at some improvements we have in store to make the entire experience more intuitive and helpful for SBP Annuitants. We will have a fresh layout with easy-to-use capabilities to upload a form, ask a question, or complete a self-service request.

And for anyone who uses askDFAS regularly—don't worry! The askDFAS site remains available today to assist you with your account needs. We'll have plenty of resources to help you with the re-imagined layout after it launches.

This article provides a sneak-peek at some important self-service tools you will have available on askDFAS to manage your SBP annuity account.

The re-imagined askDFAS will have a brand-new category called "Self-Service Account Changes." Within this category, there are two subcategories that may be of interest to you as an SBP Annuitant.

The first is the "Mailing Address Update – SBP Annuitants" subcategory. From one simple ticket, you will be able to request that your mailing address be updated on your account. You'll be able to submit your request online 24/7 without having to fill out a form or call the DFAS Customer Care Center!

How will you do it? Simply fill out the required information on the ticket. If you correctly answer the validation questions your request will be processed and the new mailing address will be active for your account.

The second subcategory of interest to SBP Annuitants that will be in this category is called "Generate Verification of Pay Letter." Banks or other financial institutions often need documentation of your income.

Once the update is live, if you need to get a letter from DFAS that confirms your entitlements that we pay you, you will be able to request one there. The Verification of Pay letter will be mailed to the address on file, if you correctly answered the validation questions.

Another tool in the upcoming relaunch of askDFAS will make it easier for your loved ones to notify us when an SBP Annuitant passes away. And while it is always difficult to think about what happens when you pass away, it is critical that the SBP Annuity payments are stopped as soon as possible after your death.

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The new “Report a Death/Survivor Ask a Question” category will have a subcategory called “Report an SBP Annuitant Death.” Your family, or anyone aware of a death, can report it to DFAS using this quick form. They can also get their questions answered from within this category.

This tool will allow a family member or anyone to notify DFAS online 24/7, which could be particularly helpful for overseas customers.

Please make note of this tool and put it with your important documents so that your loved ones know what to do when you pass away. You can also learn more at the following page: <https://www.dfas.mil/anndeath>

When it comes to askDFAS—we’re all about making it the most helpful place for you to take care of important requests. In future editions of this newsletter, we’ll continue our tour of all the capabilities available to SBP Annuitants on the re-imagined askDFAS website.

It’s easy to get to askDFAS from our Quick Tools page:  
<https://www.dfas.mil/raquicktools>

## 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 for survivors.

- Did You Know: It is very important to promptly report a retiree's death to DFAS. A military retiree's entitlement to retired pay ends on the date of death of the member. You asked and we delivered! We now have a "What to Do When a Military Retiree Dies - New Helpful Checklist" available on our website.
- Did You Know: DFAS will stop monthly payments upon notification of death of a retiree to prevent overpayment. If a payment was made after the date of the retiree's death, DFAS is required to notify the bank to reclaim the entire payment. If the retiree had a joint bank account, it is especially important to be aware that the entire payment will be reclaimed.
- Did You Know: Promise to Address Comprehensive Toxics (PACT) Act/Retroactive Dependency and Indemnity Compensation (DIC); If you are awarded retroactive DIC by the VA because of the PACT Act or for any other reason, and the DIC is for any periods prior to the January 1, 2023 full elimination of the SBP-DIC Offset, the offset that was in effect at the time must be applied. That means if it's prior to January 1, 2021, the reduction of SBP is 100% of the amount of DIC. For any DIC awarded for the period of January 1, 2021, through December 31, 2021, the reduction of SBP is two-thirds of the amount of DIC. For any DIC awarded for the period of January 1, 2022, through December 31, 2022, the reduction of SBP is one-third of the amount of DIC.
- Did You Know: You can live outside of the USA and still be eligible for your annuity. International Direct Deposit (IDD) is available to annuitants living in eligible locations overseas. To enroll in IDD, fill out the International Direct Deposit Enrollment (SF 1199-I) form and mail it to DFAS. If you currently have your pay sent via direct deposit to a stateside financial institution, do not close that account until you have verified receipt at your international bank. If you live in a country that does not qualify for International Direct Deposit, you can receive a paper check through overseas mail.

Did You Know? DFAS Webpages for Survivors

- DFAS Report a Retiree's Death: <https://www.dfas.mil/retdeath>
- 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>
- International Direct Deposit: <https://www.dfas.mil/RetiredMilitary/manage/idd/>
- Start an SBP annuity: <https://www.dfas.mil/startsbp>
- Quick Tools: <https://www.dfas.mil/raquicktools>
- askDFAS: <https://www.dfas.mil/askDFAS> (click on Retirees & Annuitants)
- DFAS Facebook: <https://www.facebook.com/DFASOfficial>
- myPay: <https://mypay.dfas.mil>



# myPay: How to Reactivate Your Account or Get Started

myPay is an online tool for 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, tax withholding, 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. Waiting to update your password will delay accessing your account and making any changes or downloading needed 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.

## **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.

-more-

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>.

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.

# 2024 Pay Calendar

To help you plan for 2024, below is a list of the days you should expect to receive your pay. Retired and annuitant pay is due on the first of the month. However, if the first falls on a weekend or holiday, retirees are paid on the last business day of the month and annuitants are paid on the first business day of month.

For example, for December 2023, retirees will receive payment on December 29, 2023. However, annuitants are scheduled to receive payment on January 2, 2024. Please see the chart for each month in 2024.

<b>Entitlement Month</b>	<b>Retired Pay Date</b>	<b>Annuitant Pay Date</b>
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
January 2024	February 1, 2024	February 1, 2024
February 2024	March 1, 2024	March 1, 2024
March 2024	April 1, 2024	April 1, 2024
April 2024	May 1, 2024	May 1, 2024
May 2024	May 31, 2024	June 3, 2024
June 2024	July 1, 2024	July 1, 2024
July 2024	August 1, 2024	August 1, 2024
August 2024	August 30, 2024	September 3, 2024
September 2024	October 1, 2024	October 1, 2024
October 2024	November 1, 2024	November 1, 2024
November 2024	November 29, 2024	December 2, 2024
December 2024	December 31, 2024	January 2, 2025

# 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