

SBP Annuitant Eligibility Verification - Fact Sheet

What You Need to Know

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

SBP annuitants need to verify their continued eligibility regularly to receive SBP annuity payments.

There are several types of verification. The requirements depend on the SBP annuitant's relationship to the military service member.

Additional information is available on the "Manage Your SBP Annuity" webpage:

www.dfas.mil/managesbp

What You Need to Do

The eligibility verification requirements for Survivor Benefit Plan annuitants are outlined on the following pages.

The requirements are divided into separate sections, based on the annuitant's relationship to the military service member.

Click on the links below to jump to a specific section or scroll through the pages to see the requirements for all annuitants:

- ⇒ If you are a **Spouse or Former Spouse SBP Annuitant** – [click here to jump to page 2](#)
- ⇒ Requirements for **Spouse and Former Spouse SBP Annuitants Documented as Incapacitated** – [click here to jump to page 3](#)
- ⇒ Requirements for **Child SBP Annuitants Under 18** – [click here to jump to page 4](#)
- ⇒ If you are a **Student Child SBP Annuitant 18-22** – [click here to jump to page 5](#)
- ⇒ Requirements for **Child Annuitants Documented as Incapacitated** – [click here to jump to page 6](#)

Submitting Your Forms

Send your completed form (keep a copy of your signed form):

myPay for COEs or ROEs:

Go to: <https://mypay.dfas.mil>
Log in and look for COE or ROE in the left-side menu

Online Upload Tool for School Certifications:

Upload a PDF of your completed/signed form(s) and supporting documents via the AskDFAS **online upload tool** on DFAS.mil (this link is case-sensitive):
<https://go.usa.gov/xymaH>

Mail to:

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

Fax

Annuitant/Survivor Pay Fax:
800-982-8459

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

SBP Annuitant Eligibility Verification - Fact Sheet

What You Need to Do: Spouse and Former Spouse SBP Annuitants

(Not documented as incapacitated)

Eligibility Verification Requirements

Summary

- Spouse and former spouse annuitants **under the age of 55** = COE annually
- Spouse and former spouse annuitants receiving a **paper check to a foreign address** = ROE twice each year

Details

Certificate of Eligibility (COE)

Spouse and former spouse annuitants **under the age of 55** are required to verify annually they are not married, using the Certificate of Eligibility (COE).

We will mail a COE approximately 60 days prior to the annuitant's birthday. Please return the completed, signed COE by the **first day of the month** of the annuitant's birthday.

Spouse SBP annuitants can also submit a COE through their myPay account. Former spouse SBP annuitants cannot submit a COE via myPay at this time. If you're not using myPay, now is the time to get started. See our Manage Your SBP Annuity webpage for how to's: www.dfas.mil/managesbp.

Report of Existence (ROE)

Spouse and former spouse annuitants of any age who receive a **paper check to a foreign address** are required to verify twice each year that they are not deceased, using the Report of Existence/ROE. This is required for any annuitant who receives a paper check to a foreign address.

For the spouse and former spouse annuitants who must submit an annual COE, DFAS accepts the COE in place of one of the ROEs.

The ROE is mailed six months after the annuitant's birthday. Please return the completed, signed ROE by the **first day of the ninth month** after the annuitant's birthday.

For those annuitants who are required to submit a second ROE, the ROE is mailed approximately 60 days prior to their birthday. Please return the completed, signed ROE by the **first day of the month** of the annuitant's birthday.

Spouse SBP annuitants can also submit an ROE through their myPay account. Former spouse SBP annuitants cannot submit an ROE via myPay at this time. If you're not using myPay, now is the time to get started. See our Manage Your SBP Annuity webpage for how to's: www.dfas.mil/managesbp.

What You Need to Do: Spouse and Former Spouse SBP Annuitants Documented as Incapacitated

Eligibility Verification Requirements

Summary

- Spouse and former spouse annuitants** documented as incapacitated **under the age of 55** = COE annually
- Spouse and former spouse annuitants** documented as incapacitated receiving a **paper check to a foreign address** = ROE twice each year

Details

Certificate of Eligibility (COE)

Spouse and former spouse annuitants **under the age of 55** are required to verify annually they are not married, using the Certificate of Eligibility (COE). If documented as incapacitated, the legal representative must submit the verification.

We will mail the COE approximately 60 days prior to the annuitant's birthday. Please return the completed, signed COE by the **first day of the month** of the annuitant's birthday.

Legal representatives for spouse SBP annuitants documented as incapacitated can use a myPay account created for the annuitant to submit a COE **IF the legal representative's documentation is already on file** in the annuitant's SBP payment account. If you're not using myPay, now is the time to get started. See our Manage Your SBP Annuity webpage for how to's: www.dfas.mil/managesbp.

Report of Existence (ROE)

Spouse and former spouse annuitants of any age who receive a **paper check to a foreign address** are required to verify twice each year that they are not deceased, using the Report of Existence (ROE). This is required for any annuitant who receives a paper check to a foreign address. If documented as incapacitated, the legal representative must submit the verification.

Prior to April 5, 2021, all incapacitated annuitants were required to verify twice each year that they were not deceased using the ROE. That requirement is now eliminated, except for those who receive a paper check to a foreign address.

For those spouse and former spouse annuitants who must submit an annual COE, DFAS accepts the COE in place of one of the ROEs.

The ROE is mailed six months after the annuitant's birthday. Please return the completed, signed ROE by the **first day of the ninth month** after the annuitant's birthday.

For those annuitants who are required to submit a second ROE, the ROE is mailed approximately 60 days prior to their birthday. Please return the completed, signed ROE by the **first day of the month** of the annuitant's birthday.

Legal representatives for spouse SBP annuitants documented as incapacitated can use a myPay account created for the annuitant to submit an ROE **IF the legal representative's documentation is already on file** in the annuitant's SBP payment account. If you're not using myPay, now is the time to get started. See our Manage Your SBP Annuity webpage for how to's: www.dfas.mil/managesbp.

SBP Annuitant Eligibility Verification - Fact Sheet

What You Need to Do: Child SBP Annuitants Under 18

(Not Documented as Incapacitated)

Eligibility Verification Requirements

Summary

- Child SBP Annuitants **between 14 and 18** = COE annually
- Child SBP Annuitants Under 18 receiving a **paper check to a foreign address** = ROE twice each year

Details

Certificate of Eligibility (COE)

Child annuitants **over 14 years of age** are required to verify annually they are not married, using the Certificate of Eligibility (COE). If under the age of majority, the legal representative must submit the verification.

We will mail a COE approximately 60 days prior to the annuitant's birthday. Please return the completed, signed COE by the **first day of the month** of the annuitant's birthday.

Legal representatives for child SBP annuitants under 18 can use a myPay account created for the annuitant to submit a COE **IF the legal representative's documentation is already on file** in the annuitant's SBP payment account. If you're not using myPay, now is the time to get started. See our Manage Your SBP Annuity webpage for how to's: www.dfas.mil/managesbp.

Report of Existence (ROE)

Child annuitants of any age receiving a **paper check to a foreign address** are required to verify twice each year that they are not deceased, using the Report of Existence (ROE). This is required for any annuitant who receives a paper check to a foreign address. If under the age of majority, the legal representative must submit the verification.

For those child annuitants who must submit an annual COE, DFAS accepts the COE in place of one of the ROEs.

The ROE is mailed six months after the annuitant's birthday. Please return the completed, signed ROE by the **first day of the ninth month** after the annuitant's birthday.

For those annuitants who are required to submit a second ROE, the ROE is mailed approximately 60 days prior to their birthday. Please return the completed, signed ROE by the **first day of the month** of the annuitant's birthday.

Legal representatives for child SBP annuitants under 18 can use a myPay account created for the annuitant to submit an ROE **IF the legal representative's documentation is already on file** in the annuitant's SBP payment account. If you're not using myPay, now is the time to get started. See our Manage Your SBP Annuity webpage for how to's: www.dfas.mil/managesbp.

SBP Annuitant Eligibility Verification - Fact Sheet

What You Need to Do: Student SBP Annuitants 18-22

(Not Documented as Incapacitated)

Eligibility Verification Requirements

Summary

- Student Child SBP Annuitants **turning 18** = School Certification
- Student Child SBP Annuitants **18-22** = School Certification annually
- Student Child SBP Annuitants **18-22** receiving a **paper check to a foreign address** = ROE twice each year

Details

Certificate of Eligibility (COE)

Student Child Annuitants **18-22 and in school full-time** are required to verify annually they are not married. When a student child annuitant age 18-22 submits a DD 2788 School Certification form, DFAS accepts that in place of the annual Certificate of Eligibility (COE).

School Certifications

Student child annuitants **ages 18-22** and not documented as incapacitated are required to verify **annually** that they are attending school full-time using the School Certification package.

When a child annuitant **turns 18**, the DD 2788 School Certification form is mailed approximately 60 days prior to their 18th birthday. Please return the completed School Certification form by the **first day of the month** of the annuitant's 18th birthday. The School Certification is good for the full upcoming school year unless the student graduates prior to the end of the school year.

For student child annuitants **18 through 22** (or still in the eligibility window if the student turned 22 during the school year) and in school full-time, the School Certification package is mailed approximately 60 days prior to end of their school year. Please return the completed, signed School Certification package by the **first day of the month your attendance for the school year ends** (the date you previously indicated as the end date of the last semester you planned to attend for the school year).

Report of Existence (ROE)

Student child annuitants **18-22** and in school full-time receiving a **paper check to a foreign address** are required to verify twice each year they are not deceased, using a combination of the School Certification and the Report of Existence (ROE). This is required for any annuitant who receives a paper check to a foreign address. For those student child annuitants who submit an annual School Certification, DFAS accepts the School Certification in place of one of the ROEs.

The ROE is mailed approximately 60 days prior to their birthday. Please return the completed, signed ROE by the **first day of the month** of the annuitant's birthday.

Student SBP annuitants can also submit an ROE through their myPay account. If you're not using myPay, now is the time to get started. See our Manage Your SBP Annuity webpage for how to's: www.dfas.mil/managesbp.

What You Need to Do: Child SBP Annuitants Documented as Incapacitated

Eligibility Verification Requirements

Summary

- Child SBP Annuitants Documented as Incapacitated **over 14** = COE annually
- Child SBP Annuitants Documented as Incapacitated receiving a **paper check to a foreign address** = ROE twice each year

Details

Certificate of Eligibility (COE)

Child annuitants **over 14 years of age** and documented as incapacitated are required to verify annually they are not married, using the Certificate of Eligibility (COE). If documented as incapacitated, the legal representative must submit the verification.

We will mail a COE approximately 60 days prior to the annuitant's birthday. Please return the completed, signed COE by the **first day of the month** of the annuitant's birthday.

Legal representatives for child SBP annuitants documented as incapacitated can use a myPay account created for the annuitant to submit a COE **IF the legal representative's documentation is already on file** in the annuitant's SBP payment account. If you're not using myPay, now is the time to get started. See our Manage Your SBP Annuity webpage for how to's: www.dfas.mil/managesbp.

Report of Existence (ROE)

Child annuitants of any age receiving a **paper check to a foreign address** are required to verify twice each year that they are not deceased, using the Report of Existence (ROE). This is required for any annuitant who receives a paper check to a foreign address. If documented as incapacitated, the legal representative must submit the verification.

Prior to April 5, 2021, all incapacitated annuitants were required to verify twice each year that they were not deceased using the ROE (or a combination of ROE and COE). That requirement is now eliminated, except for those who receive a paper check to a foreign address.

For those annuitants who must submit an annual COE, DFAS accepts the COE in place of one of the ROEs.

The ROE is mailed six months after the annuitant's birthday. Please return the completed, signed ROE by the **first day of the ninth month** after the annuitant's birthday.

For those annuitants who are required to submit a second ROE, the ROE is mailed approximately 60 days prior to their birthday. Please return the completed, signed ROE by the **first day of the month** of the annuitant's birthday.

Legal representatives for child SBP annuitants documented as incapacitated and **receiving a paper check to a foreign address** can use a myPay account created for the annuitant to submit an ROE **IF the legal representative's documentation is already on file** in the annuitant's SBP payment account. If you're not using myPay, now is the time to get started. See our Manage Your SBP Annuity webpage for how to's: www.dfas.mil/managesbp.

SBP Annuitant Eligibility Verification - Fact Sheet

If You Have Questions

⇒ We have **information on Survivor Benefit Plan (SBP) annuities** on our website:

Manage Your SBP Annuity: www.dfas.mil/managesbp

Understanding SBP, DIC, and SSIA: www.dfas.mil/sbpdicssia

SBP-DIC News: www.dfas.mil/sbpdicnews

School Certifications: www.dfas.mil/schoolcerts

⇒ We also have a new, special twice-yearly **Survivor SBP Newsletter**: www.dfas.mil/survivornews

⇒ **Download forms** from our website: www.dfas.mil/raforms

⇒ **Call our Customer Care Center** at: 800-321-1080

⇒ **Watch helpful videos - DFAS YouTube**: www.youtube.com/DFAS

Reminders

Is your form **signed and dated**?

- ✓ by you
- ✓ or by the legal representative if documented as incapacitated
- ✓ or by your parent or legal representative if you are not yet 18 (or the legal majority age in your state)?