Director’s Message

2018 is coming to a close and we are about to enter the 2019 tax season. Before we get into the thick of the season, there are a few things that every retiree and annuitant needs to know.

First, myPay continues to be the quickest and easiest way to access your account information. You can see how the Cost of Living Adjustment (COLA) will affect your pay, get your IRS Form 1099R and much more. This newsletter has a great article on getting into your myPay account, whether you’ve used myPay before, or you are accessing your account for the first time, as well as other options for getting your current and past 1099Rs. And while you’re logged in to myPay, make sure to update your email and mailing addresses.

Second, we need your help to pay you accurately and on time. Please check your account at least once a year and ensure that your mailing address is correct. And, for retirees, please check that your Survivor Benefit Plan beneficiary and Arrears of Pay beneficiary information are correct.

Third, DFAS is expanding the use of email as a way to communicate about changes to your account and actions that may be needed. If you don’t have an email registered in myPay, do it now so you’ll receive the emails.

Next, you may have questions about your pay or benefits, but do not know who you should contact. Be sure to read the article about who to contact for the most common questions.

Did you know that there are several options for getting your tax documents and making updates to your account that don’t require you to call our Customer Care Center and wait on hold? Check out the article on the options you have to get pay information and make changes to your account.

Also, in 2018, there was a shift from the Tricare Retiree Dental Program (TRDP) to the Federal Employees Dental and Vision Program (FEDVIP). In this issue, there is an article with useful information on that change.
Finally, at your request, we added this PDF version of the quarterly online Retiree Newsletter that you can download and read offline, print for reference, or share with others. It’s available on the Retiree Newsletter page along with the other online newsletter articles. Look for the link that says, “Click here for a PDF of the December 2018 Retiree Newsletter.”

We hope you find this newsletter useful and informative. Thank you for your service to our great country. We are proud to serve those who have served, and we wish you and your family a safe and happy holiday season.
Get Ready For Tax Season

Tax season is a busy time. As you prepare for doing your taxes, here are some tools and resources we provide to make it easier for you to get the tax documents you need.

The best way to prepare is to use myPay to get all of the information you need. Here are some helpful tips for using myPay, as well as for getting your IRS Form 1099R in other ways.

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

The fastest and most secure way to obtain a copy of your 1099R is through myPay. Retirees and annuitants can log in to myPay, and print a 1099R from the comfort of their home. Instructions are at:

http://go.usa.gov/xPh7m

If you cannot access your myPay account, or you’ve never used myPay, here is how to get access.

If you’ve used myPay in the past, but need to reactivate your account:

Step One - Request a temporary password or request to change your password

A. Go to mypay.dfas.mil

B. Click “Forgot or Need a Password?”

C. Enter your Login ID or your Social Security Number and click the “Yes” button on the bottom right.

D. If you previously answered the security questions, you may be able to change your password online by answering the security questions.

If you are unable to change your password online, choose “mail to my address of record with Military Retired” and click “Send me a Password.” If you have a valid email address in myPay, you can choose to have your temporary password emailed to you instead.
**If you don’t receive the temporary password you requested**

You should receive your temporary password in 10 business days by mail or two hours by email. If you don’t, you need to update your email or mailing address. Retirees can update their mailing address online using AskDFAS, mail or fax the information to DFAS, or call the Customer Care Center at 800-321-1080.

go.usa.gov/xPh7f

After your mailing address or email address is updated, please allow seven days before requesting another temporary password by mail or at least 24 hours before requesting another temporary password by email.

**Step Two – Reactivate your account**

A. Once you receive your temporary password, return to myPay.
B. Log into myPay using your Login ID and your new temporary password.
C. Create a new permanent password.
D. Select “Main” in the upper right corner to use myPay and look under the heading “Taxes” for your 1099R.
E. Be sure to check and update your email address and mailing address while you are in myPay

**If you forgot your Login ID**

If you established a Login ID and don’t remember it, there are two ways to retrieve it:

- You may enter your previously registered email address and your Social Security Number and myPay will email your Login ID to you.
- You may enter your Social Security Number and Password and myPay will display your Login ID.

**If you have never used myPay, getting started is simple:**

**Step One - Request a temporary password**

A. Go to mypay.dfas.mil
B. Click “Forgot or Need a Password?”
C. Enter your Social Security Number and click the “Yes” button on the bottom right.
D. Choose “mail to my address of record with Military Retired” and click “Send me a Password.”
If you don’t receive the temporary password you requested

You should receive your temporary password in 10 business days by mail. If you don’t, you need to update your mailing address. Please mail or fax your updated mailing address to DFAS, or call the Customer Care Center at 800-321-1080.

go.usa.gov/xPh7f

After your mailing address is updated, please allow seven days before requesting another temporary password by mail.

Step Two – Activate your account

A. Click “Create an Account.”

B. Enter your Social Security Number and temporary password and click “Accept/Submit.”

C. Create a permanent Login ID and password.

D. Select eight security questions that you can answer later if you need to reset your password. Click “Submit Questions.”

E. Answer each question and click “Submit Answers.”

F. Add your email address so that you can reset your password via email when needed.

G. Select “Main” in the upper right corner to use myPay and look under the heading “Taxes” for your 1099R.

Helpful tips on using myPay

There is an extensive menu of Frequently Asked Questions and answers on how to use myPay at:

go.usa.gov/xPh77

There are also helpful videos on using myPay at:

www.youtube.com/user/WePayDoD
Additional ways to get your 1099R

If you are not on myPay and do not want to go through the process of getting a password, there are still convenient, self-service options to get or replace an IRS Form 1099R.

Get your 1099R using the telephone self-service option

For retirees, if your mailing address on file with DFAS is current, you can get a copy of your 1099R through our telephone self-service option. To use telephone self-service:

• Call 800-321-1080
• Select option “1” for Self-Serve
• Select option “1”
• Enter your Social Security Number when prompted
• Your 1099R should be in the mail within 7-10 business days to the address we have on record.

Request your 1099R online using AskDFAS

If the address you have on file with DFAS is out of date and you are not a myPay user, you (both retirees and annuitants) can get your 1099R sent to a one-time, temporary mailing address, or to your mailing address on record by submitting your request online. Plus, you can request prior year 1099Rs. You will receive your 1099R in the mail in seven to ten business days. Find instructions at:

https://go.usa.gov/xPh7H

Request your 1099R by mail or fax

You can send us a written request by mail or by fax, but please make sure you leave time for processing. It can take up to 30 days to process requests received by mail or fax. Find instructions at:

https://go.usa.gov/xPh7M

For unique situations, call our Customer Care Center

Members 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. For more information, check out:

http://go.usa.gov/xPh7f
What to Expect in Your Year-End Mail from DFAS

For those of you who still request postal mail from us, each December we mail your 1099R, which is the Internal Revenue Service (IRS) form for reporting retirement or annuity distributions, along with a special print edition of this newsletter with important news you need to know for the coming year.

We also send a Cost of Living Adjustment (COLA) change Retiree Account Statement (RAS), which shows the change in your gross and net pay that occurs when Congress passes a Cost of Living Adjustment (COLA) to your pay. This RAS also includes other changes, including premium changes for any insurance allotments, such as TRICARE.

It’s important to note that the Statement Effective Date on the COLA change RAS 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 RAS will not match the figures on your 1099R.

You will also receive a second RAS in the year-end mail with your updated federal income tax withheld based on the updated tax tables for 2019. This RAS will have an effective date of January 1, 2019.

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

2019 CRDP/CRSC Open Season

The 2019 CRDP/CRSC Open Season is January 1-31, 2019. Retirees who are eligible for both CRDP and CRSC will receive an Open Season Letter with the amount of their entitlements. Follow the instructions on the letter. Only return the letter to DFAS to change your current election for 2019. Your election must be postmarked by January 31, 2019.
R&A is Expanding Communication through Email

Communication between DFAS and retirees is key to ensuring timely and accurate payments. DFAS is expanding the use of email as a way to communicate about changes to your account and actions that may be needed.

DFAS will be sending emailed SmartDocs to members with an email in myPay who have Survivor Benefit Plan (SBP) coverage to remind them about actions they may need to take to keep their SBP account current.

Also, DFAS is testing a new process to send emailed SmartDoc notifications to retirees with an email address in myPay in place of letters that are otherwise mailed (retirees without email addresses will still receive postal letters).

If you don’t have an email registered in myPay, do it now so you’ll receive these email messages.

Email notifications will speed up the time it takes to notify members about their accounts and remind members to notify DFAS when life changes take place.

2019 Cost of Living Adjustment

Based on the increase in the Consumer Price Index, there will be a 2.8 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan annuities, and the Special Survivor Indemnity Allowance (SSIA), effective December 1, 2018.

With the COLA applied, the maximum amount of SSIA payable will be $318.

Retirees will see the change in their December 31, 2018 payment and annuitants in their January 2, 2019 payment.
Who to Contact for Pay and Benefit Questions

DFAS Retired and Annuitant (R&A) Pay

DFAS R&A Pay is primarily a payroll office. We establish and maintain military retired pay, annuity accounts, and issue monthly payments to both military retirees and their eligible survivors, including the following:

- Regular and Reserve Retirement payments
- Temporary and Permanent Disability Retirement payments
- Concurrent Retirement and Disability Pay
- Combat-Related Special Compensation payments
- Survivor Benefit Plan payments

We have an extensive website with information on all of these topics at:

https://go.usa.gov/xPhuY

There is also a range of frequently asked questions on our AskDFAS page, where you can also submit a question online, change a retiree mailing address, report the death of a retiree, and order a copy of your 1099R:

http://go.usa.gov/xPh7p

If you need speak to a customer service representative, please call 800-321-1080 or 216-522-5955 Monday through Friday, from 8 a.m. to 5 p.m. Eastern Time.

Department of Veterans Affairs

The Department of Veterans Affairs (VA) provides services to former members of the military, not just those who are retired from the military.

If you are disabled, the VA establishes your level of disability compensation, and handles any changes or updates. These include:

- Additional (tax-free) benefit for veterans injured while in the service
- Ratings for service-connected disability codes
- Ratings for Special Monthly Compensation
- Individual Unemployment ratings
- Re-rating you if you feel your disability has increased
The VA also administers pensions, educational programs, home loans, life insurance, vocational rehabilitation, survivors’ benefits (such as Dependency and Indemnity Compensation-DIC), medical benefits and burial benefits.

If you have questions or concerns about any of these topics, please contact the VA at 800-827-1000 or visit their website at:

www.va.gov

Veterans’ Group Life Insurance (VGLI):

Veterans’ Group Life Insurance (VGLI) is a VA program that allows you to continue life insurance coverage after you separate from service. If you have questions about this program, please contact them at:

(800) 419-1473
https://www.benefits.va.gov/insurance/vgli.asp

Branches of Service

The Army, Navy, Marine Corps and Air Force assist in the transition from active duty to retired life and make determinations for some entitlement programs, such as Combat-Related Special Compensation.

The branches issue your retirement orders. Remember, you MUST have retirement orders from your branch of service before we can establish your military retired pay account.

Please contact your Branch of Service for assistance with the following items:

• CRSC eligibility determinations
• Applying for retirement or retirement eligibility
• Retirement orders
• Legal name changes
• Assistance with making Survivor Benefit Plan decisions and changes

Army
888-276-9472
https://www.army.mil

Navy
866-827-5672
https://www.navy.mil
**Air Force**
800-525-0102
https://www.af.mil

**Marines**
800-336-4649
https://www.marines.mil

**Tricare**

If you have questions about your TRICARE allotment or enrollment premium, please contact TRICARE. DFAS can only start, stop, or change a TRICARE allotment with direct instruction from TRICARE.

**East Region** (formerly North and South Regions):
Visit: http://www.tricare-east.com
Call: 1-800-444-5445

**West Region:**
Visit: http://www.tricare-west.com
Call: 1-844-866-WEST (9378)

**The Federal Employees Dental and Vision Insurance Program - FEDVIP**

If you enrolled in the new FEDVIP dental and/or vision insurance program, BENEFEDS is the government-authorized and OPM-sponsored enrollment portal that eligible participants use to enroll in FEDVIP coverage. BENEFEDS.com is available 24 hours a day, 7 days a week, and accessible via computer, cell phone, and tablet. If you have enrollment questions, and do not have access to the internet, please call the BENEFEDS Customer Service Center at 1-877-888-FEDS (1-877-888-3337) or TTY 1-877-889-5690, Monday through Friday, from 9 a.m. to 7 p.m. (ET).

Please also see the article in this issue on the change from Tricare Dental (Delta Dental) to FEDVIP.
**Delta Dental**

If you have questions about Tricare Dental/Delta Dental or your Tricare Dental premiums for 2018, please contact Tricare Dental at 1-888-838-8737 or visit their website at:

www.trdp.org

**Defense Enrollment Eligibility Report system (DEERS)**

The Defense Enrollment Eligibility Reporting System is a way of verifying who is eligible to receive government-sponsored TRICARE medical benefits. You may also contact DEERS for questions related to ID cards:

800-538-9552 (East Coast)

800-334-4162 (West Coast)

800-527-5602 (Alaska and Hawaii)


**Army and Air Force exchange store/Military Star Card**

Contact the Army and Air Force Exchange Services (AAFES) Exchange Credit Program for your Military Star Card and credit program questions:

877-891-7827

[https://www.myecp.com/HtmlPages/ContactUs](https://www.myecp.com/HtmlPages/ContactUs)

**Navy exchange store/Military Star Card**

Contact the Navy Exchange (NEX) Exchange Credit Program for your Military Star Card and credit program questions:

877-891-7827

[https://www.myecp.com/HtmlPages/ContactUs](https://www.myecp.com/HtmlPages/ContactUs)
**National Personnel Records Center**

The National Personnel Records Center, Military Personnel Records is the repository of military personnel, health, and medical records of discharged and deceased veterans of all services during the 20th century. Contact the National Personnel Records Center for a copy of your DD214.

866-272-6272

https://www.archives.gov/veterans/military-service-records

**Internal Revenue Service (IRS)**

Contact the IRS for tax related questions and to request a copy of a blank W-4 form.

800-829-1040

https://www.irs.gov

**Office of Personnel Management (OPM)**

Contact the Office of Personnel Management for information regarding federal employee retirement information.

(888) 767-6738

https://www.opm.gov

**Thrift Savings Plan (TSP)**

For information about your thrift savings plan account, please contact TSP at:

877-968-3778

https://www.tsp.gov/ParticipantSupport/Content/contact/index.html
Convenient Options for Getting Your Pay Information and Making Pay Account Updates

Instead of waiting on hold to talk to a customer service representative, you can use these convenient self-service options for getting your retired or annuity pay information, and for making updates to your pay account.

Retirees

Retirees - Use myPay for statements and tax documents:
mypay.dfas.mil

- View/print/save a Retiree Account Statement
- View/print/save a CRSC statement
- View/print/save a current year IRS Form 1099R and up to four prior year 1099Rs
- View/print/save the IRS Form 1095 for reporting Affordable Care Act information
- Turn On/Off Hard Copy for RAS, 1099R, IRS Form 1095
- View/print/save an official Verification of Pay letter
- View Court Orders

Retirees - Use myPay for Retired Pay account updates:
mypay.dfas.mil

- Change mailing address or email address
- Change federal and state tax withholding
- Change Direct Deposit information
- Add or change beneficiary for Arrears of Pay (final retired pay payment)
- Check RAS for SBP election information
- Start, stop or change allotments
Retirees - Use *myPay* for these *myPay* account options:
mypay.dfas.mil

- Set up a Limited Access Account
- Newsletter Alert Notifications - turn on/off
- Tax Statement Alert Notifications - turn on/off
- Change login ID or password for *myPay*
- Password on Demand for *myPay*, including online password reset

*Note: Please see the article in this issue on reactivating your *myPay* account or setting up a first-time *myPay* account.*

Retirees - Use the online AskDFAS option to:
http://go.usa.gov/xPh7p

- Request a current year IRS Form 1099R or up to two prior year 1099Rs mailed to an address on record or to a one-time-only, temporary address
- Request a 1095 tax statement
- Change mailing address
- Report the death of a retiree

Retirees - Use the telephone self-serve option to:

Request a current year IRS Form 1099R or up to two prior year 1099Rs mailed to address on record:

1-Call 800-321-1080
2-Choose option 1 for self-serve
3-Choose option 1 for retiree
4-Choose option 1 to request 1099R
Annuitants

Annuitants - Use myPay for statements and tax documents:
mypay.dfas.mil

- View/print/save an Annuitant Account Statement
- View/print/save a current year IRS Form 1099R and up to two prior year 1099Rs
- View/print/save a current year 1042S and up to two prior year 1042S
- Print/save a Certificate of Eligibility
- Print/save a Report of Existence

Annuitants - Use myPay for Annuity Pay account updates:
mypay.dfas.mil

- Change mailing address or email address
- Change federal tax withholding
- Change Direct Deposit information
- Submit a Certificate of Eligibility
- Submit a Report of Existence

Annuitants - Use myPay for these myPay account options:
mypay.dfas.mil

- Set up a Limited Access Account
- Newsletter Alert Notifications - turn on/off
- Tax Statement Alert Notifications - turn on/off
- Change login ID or password for myPay
- Password on Demand for myPay, including online password reset

Annuitants - Use the online AskDFAS option to:
http://go.usa.gov/xPh7p

Request a current year IRS Form 1099R or up to two prior year 1099Rs mailed to address on record or to a one-time-only, temporary address.
The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a voluntary, enrollee-pay-all dental and vision program that offers eligible participants a choice between 10 dental and four vision carriers, with some plans offering both high and standard options.

BENEFEDS is the government-authorized and OPM-sponsored enrollment portal that eligible participants use to enroll in FEDVIP coverage. BENEFEDS also manages the billing systems and customer service functions necessary for the collection of FEDVIP premiums. BENEFEDS is administered by Long Term Care Partners, LLC, with oversight by OPM.

**Current and future premium payment**

If you are currently enrolled in the Tricare Retiree Dental Program (TRDP) your last TRDP allotment should have been collected from your retirement pay on November 30, 2018 for your TRDP coverage in December. TRDP allotments are set up to pay in advance for coverage. You do not need to take action; TRDP allotments will be stopped automatically.

If you enrolled in a FEDVIP plan for the 2019 plan year, your first FEDVIP allotment will be collected from your February 1, 2019 retirement pay for your FEDVIP coverage in January. FEDVIP allotments are set up to pay in arrears for coverage. This means you will not see an allotment in your December 31 retirement pay.

**Automatic reenrollment annually**

Once you enroll in a FEDVIP dental and/or vision plan, you will be automatically reenrolled each year. You will have the opportunity to make changes to your enrollment every year during open season or, in some cases, outside of open season if you experience a FEDVIP qualifying life event (QLE).

**Enrolling outside of open season**

If you intended to enroll in a FEDVIP plan before the end of the Federal Benefits Open Season on December 10, 2018, but were unable to do so for reasons beyond your control, visit BENEFEDS.com to find out what options are available to you. BENEFEDS.com is available 24 hours a day, 7 days a week, and accessible via computer, cell phone, and tablet. If you have enrollment questions, and do not have access to the internet, please call the BENEFEDS Customer Service Center at 1-877-888-FEDS (1-877-888-3337) TTY 1-877-889-5690, Monday through Friday, from 9 a.m. to 7 p.m. (ET).
News from Our Partners - Air Force Assistance Fund
Charities: There in Times of Need

The Air Force Assistance Fund Campaign held from March to May each year supports four charities—three of which are focused on assisting retirees and their spouses/surviving spouses and family members. The fourth, Air Force Aid Society is well-known to most retirees from our days on active duty when either we or a fellow Airman needed emergency assistance. All four charities do so much to take care of the Air Force Family from induction through retirement, and all Airmen can count on them still!

The Air Force Aid Society mission is to help relieve financial distress of Air Force members and their families and assist them in achieving their educational goals and improving their quality of life by providing proactive programs. In 2017 alone, the Air Force Aid Society provided over $15 million to more than 45,000 Airmen and their families through emergency assistance, educational and community programs. Headquartered in Arlington, Va., the Air Force Aid Society administers assistance through Airman and Family Readiness Centers around the world to offer emergency assistance 24 hours a day, 365 days a year. To learn more about the Air Force Aid Society, please visit http://www.afas.org

The Air Force Enlisted Village provides a home for surviving spouses of retired enlisted Air Force members at Bob Hope Village (active, independent living) and Hawthorn House (assisted living and memory support) in Shalimar, Florida, near Eglin Air Force Base and Hurlburt Field. At Bob Hope Village and Hawthorn House, residents enjoy worry-free living and camaraderie while sharing memories of military life. To learn more about the Air Force Enlisted Village, please visit http://www.afev.us

The Air Force Villages Charitable Foundation (AFVCF) was founded to encourage and facilitate philanthropic support for Air Force Village, Inc. founded in 1970, and its supported organizations. Their mission: To improve lives by providing quality retirement living with an emphasis on individual well-being for all residents, and to provide support for widows and widowers in need of financial assistance. To date, thanks to generous contributors like you, nobody has ever been turned away due to a lack of ability to pay! To learn more about the AFVCF and Blue Skies of Texas, please visit http://www.blueskiesoftexas.org/foundation

The General and Mrs. Curtis E. LeMay Foundation helps widows and widowers of all Air Force Retirees, both officers and enlisted, through financial grants of assistance. These spouses spend much of their lives coping with the difficulties of military life, and supporting their spouses through years of active duty service. The LeMay Foundation provides assistance for as long as it is required. There are several spouses who have been receiving monthly checks for over fifteen years. LeMay also helps with a specific need they may be facing, in a single disbursement. LeMay doesn’t offer loans. All funds given are considered grants.
As this year's campaign gets ready to kick off in March, we ask you to remember the challenges you or friends faced as a young Airman...and know that our AFAF Charities realize some of those challenges haven’t changed. And we’re here to help as our “By Airmen, For Airmen” motto promises.

Visit http://www.afassistancefund.org or email “dpsoof.votingFund@us.af.mil” or call 210-565-4351 to find out how you can help.

Retirees can also fill in and print the donation form online at:

Contact Us

DFAS Retired & Annuitant Pay Website

www.dfas.mil/retiredmilitary

DFAS Retired & Annuitant Pay Mailing Addresses

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

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

DFAS Retired & Annuitant Pay Phone and Fax Numbers

Phone:
Toll-free: 800-321-1080
Local: 216-522-5955
DSN: 580-5955

Retired Pay Fax:
800-469-6559

Annuitant/Survivor Pay Fax:
800-982-8459

myPay

mypay.dfas.mil

Phone: 888-332-7411

DFAS on Facebook

facebook.com/DefenseFinanceandAccountingService

DFAS on YouTube

youtube.com/user/WePayDoD