

GRAY AREA FUTURE RETIREE MYPAY ACCOUNTS – LOGIN TIPS

There is a new avenue for Gray Area Retirees to stay connected and informed between the time they stop drilling and the time they start receiving retired pay: a new kind of myPay account especially for Gray Area Retirees.

How to Access a Gray Area Future Retiree myPay Account

Please use the specific tip that best fits your situation:

- 1** If you entered the gray area **after 2021** and set up a Login ID and password in myPay prior to your transition – [click here](#)
 - 2** If you entered the gray area **before 2021** and set up a Login ID and password in myPay prior to your transition - [click here](#)
 - 3** If you **currently** work as a **federal civilian** where you are **paid by DFAS** - [click here](#)
 - 4** If you've **never used myPay**, or it's been a number of years, or you did not set up a Login ID and password in myPay prior to your transition, here's how to get started - [click here](#)
 - 5** If you **need additional assistance** - [click here](#)
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1 If you entered the gray area **AFTER 2021** and set up a Login ID and password in myPay prior to your transition:

You may be able to use the myPay login you created prior to your retirement from your Service, if you previously set up a Login ID and password, and you remember the answers to your security questions, and you have access to the Two-Factor Authentication method you chose.

If you do not remember your password, or it has expired, you can reset your myPay password online by correctly replying to 3 of the 8 Security Questions you set up after clicking on the “Forgot or Need a Password” link on the myPay home page.

If you do not have access to the Two-Factor Authentication method you chose, please call the myPay Customer Support Unit Toll-Free at 1-888-332-7411 or 317-212-0550 for additional assistance. Please identify yourself as a Gray Area Retiree.

2 If you entered the gray area **BEFORE 2021** and set up a Login ID and password in myPay prior to your transition:

You may be able to use the myPay login you created prior to your retirement from your Service, if you previously set up a Login ID and password, and you remember the answers to your security questions.

If you do not remember your password, or it has expired, you can reset your myPay password online by correctly replying to 3 of the 8 Security Questions you set up after clicking on the “Forgot or Need a Password” link on the myPay home page.

After logging in, you will need to set up a method for Two-Factor Authentication. Two Factor Authentication, or 2FA, is an extra layer of protection used to ensure the security of online accounts beyond just a username and password. For myPay, Two-factor Authentication requires you to request and input a one-time PIN when you log in to your myPay account with a login ID and password. This adds an extra layer of security to your myPay account.

If you do not remember the answers to your security questions, please see #4.

3 If you currently work as a federal civilian in a position where you are paid by DFAS:

You can use the same myPay login you use for your federal civilian myPay account. Once you are logged in, you will see your "Future Retiree" account as a choice in the "Choose an Account" drop down menu in the blue header. Example:



4 If you've never used myPay, or it's been several years, or you did not set up a Login ID and password in myPay prior to your transition, here's how to get started:

Go to the myPay homepage at <https://mypay.dfas.mil> and click on the "Forgot or Need a Password?" link. Follow the instructions to have a temporary password mailed to you.

If you don't receive the mailed password, it is likely we don't have a **current mailing address** for you.

You can:

- Locate a Trusted Agent in your area that can provide an in-person password reset. To see the list, go to the myPay homepage at <https://mypay.dfas.mil> and click on "Contact Us" at the top of the page. Then click on the "Trusted Agent" link under "In Person."
- **OR**, call the myPay Customer Support Unit Toll-Free at 1-888-332-7411 or 317-212-0550 for additional assistance. Please identify yourself as a Gray Area Retiree.
- **OR**, update your mailing address, wait for the change to be posted to the DFAS Retired Pay system, and then request a temporary password.

The mailing address in the DFAS Retired Pay system is based on your DEERS information. If your mailing address in DEERS is not current, you will need to update your mailing address with DFAS so we can mail you the temporary password.

- Use our askDFAS Online Retiree Change of Address Tool: <https://www.dfas.mil/retaddresschange>
- **OR**, call our Retired & Annuitant Pay Customer Care Center Toll-Free at 1-800-321-1080 or 317-212-0551

- **OR**, complete Part I of the Retiree Change of Address/State Tax Withholding Request (DD2866) (available from our Forms Library at <https://www.dfas.mil/raforms>), sign and date, and mail or fax it.

Mail your request to:
Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200
Or, Fax to: 1-800-469-6559

Allow 30-45 days from the time you send us your written request for your mailing address to be updated. Then, go to the myPay homepage at <https://mypay.dfas.mil> and click on the "Forgot or Need a Password?" link. Follow the instructions to have a temporary password mailed to you.

When you receive your temporary password, return to the myPay homepage at <https://mypay.dfas.mil>, go to the New User Module and click the "Create your myPay Profile" button under "New User." Enter your Social Security Number and your temporary password and click the "Submit" button.

You will be prompted to create a Login ID and a permanent password. You will also need to establish a Two-Factor Authentication method. Follow the on-screen instructions.

5 If You Need Additional Assistance:

If you need additional assistance with updating your mailing address, please contact the Retired & Annuitant Pay Customer Care Center Toll-Free at 1-800-321-1080 or 317-212-0551.

If you need additional assistance with accessing a myPay account, please contact the myPay Customer Support Unit Toll-Free at 1-888-332-7411 or 317-212-0550.

? If You Try to Log In and Receive a Message Saying You Don't Have an Account or You Are Told You Aren't on the Future Retiree List:

If you've tried the steps above to log in and you receive a message saying there isn't an account associated with your Social Security Number, please let us know. Call our Retired & Annuitant Pay Customer Care Center (800-321-1080) and tell them you are a Gray Area Retiree and don't have a myPay Account. Ask them to notify the Retired & Annuitant Pay Gray Area Team. Provide your full name, Social Security Number, the year you transitioned to the Gray Area, and your contact information. We will work with your Branch of Service and let you know when we have resolved the issue so you can log in.