



Retiree Newsletter

June 2023

Director's Message

Greetings from Cleveland! It's June, and here in Ohio spring has sprung! It's been a pretty soggy start, but we're basking in warm summer sunshine after the rain.

We're working to transform DFAS Retired & Annuitant Pay into an even more customer-friendly environment for you, our retiree and annuitant customers.

It's important for you to regularly review and update your retired pay account because changes in your life can affect your pay. Please check out our article that highlights important information on how to keep your account current, including the conveniences of using myPay.

If you're thinking of enrolling or discontinuing SBP coverage during the 2023 Open Season, there are also articles with key points to keep in mind.

For our Gray Area Retirees, we have helpful information to make the transition to retired pay as smooth and worry-free as possible. See the article on life-changing events during the Gray Area.

Finally, we have a number of articles from our partners with good information to know. Please be sure to check those out as well.

Thank you for taking time out of your day to read about what's happening and what's coming up in 2023. We hope that you find the articles in this newsletter informative and useful.

We honor the service and sacrifices made by you and your family. We are proud to serve those who have served, and we wish you and your family a safe and happy summer.

Don't Forget to Give Your Retired Pay Account a Regular Checkup!

There is an old quote attributed to Benjamin Franklin: "an ounce of prevention is worth a pound of cure." And while this can be true of many things—like our health—it's also true about your retired pay account! You should make a plan to regularly review and update your retired pay account.

Keeping your account current will ensure that DFAS can get in touch with you if there is information you need to know about your retired pay and help make sure that outdated information doesn't cause difficulties for you or your loved ones down the road.

Use this handy checklist to do a retired pay checkup at least once a year. A good time to do it is just after you finish your tax preparation, since you'll have the documents handy. Or, you can do it at any time that is convenient for you by using myPay.

1. Is your mailing address current?

You might be surprised to learn DFAS gets a lot of returned mail. If you moved and haven't told us, we won't know how to reach you. Let's keep the lines of communication open! You can **easily log in to your myPay account and check "Correspondence Address" under "Pay Changes"** on the side menu as part of the annual account checkup: <https://mypay.dfas.mil>

Or, check your mailing address on your Retiree Account Statement to ensure that it is up-to-date.

2. Is your email address in myPay current?

Make sure you have an email address in myPay and that it is current. Email is the easiest and fastest way to communicate. **If we have an email address, you will hear news faster.** Plus, now you can get **email status notifications** when you submit certain requests for your account if you have a valid email address in myPay.

It only takes a minute to check your email address in myPay. At the top of the myPay account menu, select "Personal Settings" and then in the side menu on the left, select "Email Address" to view the email address(es) on file with DFAS. Make sure you indicate the primary email address you want us to use, and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use.

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If you have a valid email address in myPay, you can receive notification about the DFAS Retiree Newsletter and about your Branch of Service's retiree newsletter, as well as information about your pay account.

3. Are your allotments correct?

Review your allotments **at least once a year**. Look under "Pay Changes" for "Allotments" in the menu on the left side of the myPay account. Check each allotment and the allotment amounts. Make sure each allotment is current and the amount is correct.

You might also consider moving allotments for bill payments to your online bank account where you would have more control and flexibility in the timing and changes to your payments. If you do not monitor your allotment amounts and your pay changes for any reason, it is possible that your pay could be suspended if your allotments exceed your net retired pay—so please monitor these closely!

Please keep in mind that **some allotments cannot be changed using myPay**. These include allotments that are paid via paper check, those for your federal benefits, such as FEDVIP, TRICARE and NSGLI, and those that are not voluntary allotments.

If you have a question about allotments for your federal benefits, **please contact that organization directly**. DFAS cannot answer questions about or make changes to your federal benefit allotments. If you have a question about an allotment that cannot be changed in myPay, please contact our Customer Care Center.

4. Is your income tax withholding correct?

If your income changes, you move to another state, or there are changes in the tax laws, you should **look at the federal or state income tax withholding information in your account**.

You can verify and update your tax withholding information yourself in myPay. Click on "Federal Withholding" or "State Withholding" under "Pay Changes" in the menu on the left to see if your withholding meets your current need. You may also mail or fax us a new IRS Form W-4 to request a change to your federal withholding.

DFAS is unable to provide tax advice. If you have tax or withholding questions, we recommend you consult a tax professional or the IRS website at <https://www.irs.gov>. You can also use the IRS estimator at: <https://www.irs.gov/individuals/tax-withholding-estimator>

5. Have you had any major life changes?

If you get married, lose a spouse, or have a child, **that change can affect your account**. Changes may need to be made to your Survivor Benefit Plan (SBP) information or your Arrears of Pay beneficiary.

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To make changes to your Survivor Benefit Plan coverage, please send DFAS a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), along with the request to update your account.

Retirees should **always notify DFAS as soon as possible about a major life change.**

6. Is your Arrears of Pay beneficiary correct?

Retirees should **choose a beneficiary for any arrears of retired pay that may be due when they pass away.** Make sure the designation is current and confirm that the beneficiary's address is up to date.

You can check this information by clicking on the "Beneficiary for Arrears" link under "Pay Changes" in the menu on the left side of your account in myPay. Beneficiary designation changes can be made through myPay, as well as updating the beneficiary's address information.

DFAS also now has a Form Wizard for the DD Form 2894 (Designation of Beneficiary Information) to help take the "form" out of the form. You can use the Form Wizard to provide updated beneficiary information—and even conveniently submit your document using askDFAS. You can find more information **here:** <https://www.dfas.mil/askdfas>. On that page, click on Retirees and Annuitants.

7. Are your Survivor Benefit Plan (SBP) coverage and beneficiary correct?

Your Retiree Account Statement (RAS), available in myPay, has a lot of information on it about pay, deductions, taxes and SBP. The SBP section has five lines for members who participate in SBP. **The most important information for you to check: type of coverage, and date of birth of your spouse beneficiary** (if applicable).

If you divorced since retiring, carefully check your Survivor Benefit Plan (SBP) participation status. **Under the law, SBP coverage for a spouse ends with a divorce.** Coverage for a former spouse does not continue after the divorce unless certain actions are taken.

To continue SBP coverage for a former spouse, either (a) the retiree must voluntarily request coverage be continued for the former spouse, or, (b) the former spouse must request the coverage (but she/he may do so only if a court order requires the coverage). Certain time limits and other conditions apply.

If those actions were not taken, the coverage for the former spouse has ended. This could have important consequences for your survivors.

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To check your SBP coverage status, review your Retiree Account Statement (RAS) carefully. Make sure that the "SBP Coverage Type" properly reflects "former spouse" or "spouse" (as applicable to your individual circumstances).

Please see our special webpage "How to Identify the Status of Spouse/Former Spouse SBP Coverage on your Retiree Account Statement" for more details: <https://www.dfas.mil/sbpospouseformerspouse>

Note: If you would like more information about the SBP Open Season that runs from December 23, 2022 to January 1, 2024, please visit our special focus webpage for information on eligibility to enroll or discontinue coverage: <https://www.dfas.mil/sbpopenseason23>

Make a plan to review your pay account information regularly

Pick a date to review your retired pay account information. It doesn't matter if it's your retirement anniversary date, birthday, first of the year, or tax time. **Set a yearly reminder** to look over information to make sure your account is up to date.

Gray Area Retiree Spotlight: Your Service Needs to Know About Your Life-Changing Events!

This article is a continuation of the Gray Area Retiree Spotlight article that appeared in the March 2023 edition of the Retiree Newsletter. The previous issue introduced a series focusing on the Reserve Component Survivor Benefit Plan (RCSBP)—with an article titled "What is RCSBP?" To read the first article, please find it here: <https://www.dfas.mil/GARwhatisRCSBP>

As we continue our look at RCSBP, DFAS and your Branch of Service identified a common challenge that may impact you and your loved ones—timely notification of your life-changing events to your Branch of Service!

You had 90 days to elect one of three RCSBP annuity coverage options when you received your Notification of Eligibility (NOE), also known as the "20-Year letter."

When you retired (stopped drilling), you began a period in the gray area that can last for decades while you await your age of pay eligibility—typically age 60.

Upon your eligibility for retired pay, the appropriate cost factors must be applied to ensure your deductions for RCSBP are computed correctly to reflect coverage you had in the gray area.

Please note: If no valid election was received by the Branch of Service at the end of the 90-day period after receipt of the NOE, the law requires the member to be enrolled in an immediate SBP annuity for their eligible beneficiaries.

Changes that Impact RCSBP During the Gray Area

A lot can happen over the months, years, or decades that you are awaiting pay in the gray area! With the passage of time comes life-changing events that can impact your RCSBP coverage and the proper amount of RCSBP costs to be deducted from your retired pay.

Here are some examples of life-changing events that may impact your original RCSBP election prior to pay eligibility:

- Death of a spouse
- Divorce
- Remarriage
- Adding a dependent child
- Losing a dependent child

It is very important that you provide timely notice to your Branch of Service's Human Resources Command when life-changing events occur. The notice needs to include proper documentation of the event (e.g. copy of a birth certificate, death certificate) and a DD Form 2656-6 SBP election change form.

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Updates During the Gray Area Go to Your Branch of Service (Not DFAS)

Documentation for changes to your family/dependents during the gray area go to your Branch of Service.

If you did not send your documentation when the life-changing event happened, make sure to notify your Service and include your documentation when you send your retired pay application to your Branch of Service.

DFAS does not oversee your pay account until two major events occur:

- 1.) You reach your age of pay eligibility; and
- 2.) Your Service transmits a timely and complete retirement package to DFAS on your behalf.

How to Update Your Branch of Service About Life-Changing Events

DFAS and your Branch of Service are working closely together to improve the retired pay experience for Gray Area Retirees.

Each Service has a slightly different procedure for updating your information—including life-changing events impacting RCSBP—so we created specific webpages to provide assistance and contact information for each Branch of Service.

The main information webpage for Gray Area Retirees can be found at <https://www.dfas.mil/grayarea>. Each Branch of Service also has its own informational webpage in the menu to the right of the page (or following the main content if you are viewing the webpage on a mobile device).

You will also want to reference this information as you approach the age of your pay eligibility to ensure timely submission by your Branch of Service to DFAS to begin your retired pay.

DFAS and your Branch of Service want you to receive your initial pay entitlement as soon as possible once you are eligible. We also want your pay to be computed accurately. None of this can happen without your partnership, so please use these resources to provide timely notice of life-changing events up through the time you apply for retired pay!

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Special Note for Gray Area Retirees Regarding the SBP and RCSBP Open Season

The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who were NOT enrolled in SBP or RCSBP as of December 22, 2022, to enroll. For a member who enrolls during the SBP Open Season, the law generally requires that the member will be responsible to pay retroactive SBP premium costs that would have been paid if the member had enrolled at retirement (or enrolled at another earlier date, depending on the member's family circumstances).

The SBP Open Season also allows eligible members and former members who were enrolled in SBP or RCSBP as of December 22, 2022, to permanently discontinue their SBP coverage. The law generally requires the covered beneficiaries to concur in writing with the election to discontinue. Previously paid premiums will not be refunded.

The SBP Open Season runs from December 23, 2022 to January 1, 2024.

Gray Area Retirees and Reserve/Guard component members should contact their Branch of Service for information on how to enroll or discontinue SBP or RCSBP coverage during the SBP Open Season. Members of the Reserves, Guard, or members who are awaiting retired pay (Gray Area Retirees) should contact their Branch of Service – contact information is on the DFAS Gray Area Retiree webpage at <https://www.dfas.mil/grayarea>).

Army Gray Area Retiree Soldiers (not yet receiving pay), please visit the Army's webpage on the Survivor Benefit Plan at: <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan> or contact your local Retirement Services Officer.

Special Note from ARPC/AFPC for Air Force Gray Area Retirees Regarding Reduced Retired Pay Age (RRPA)

Air Force is currently experiencing problems with the Retirements feature in myFSS that are impacting RRPA retirement applications. They understand how frustrating this can be for members preparing for retirement and the Air Reserve Personnel Center (ARPC) is working to get the program functioning properly as quickly as possible. ARPC is currently in the testing phase of an interim process to mitigate the impact on members with retirement effective dates through August 31, 2023. Please continue to visit <https://www.arpc.afrc.af.mil/retirement> for the most up to date information.

Simplifying Eligibility Verifications for Retirees and SBP Annuitants

As part of our work to transform DFAS Retired & Annuitant Pay into an even more customer-friendly environment for you, we are simplifying eligibility verifications for both retirees and SBP annuitants. Check out the good news below.

Changes to Simplify Eligibility Verifications for Retirees

Retirees Who Receive a Paycheck in the Mail to a Foreign Address

Starting in May of 2023, we replaced the twice-yearly Report of Existence (ROE) with an **ANNUAL Foreign Address Update for Mailed Checks (FAUMC)** letter.

Prior to May, retirees who received a hardcopy check to a foreign address needed to complete and return a Report of Existence (ROE) twice each year. One ROE was due the month of their birthday, and one ROE was due six months after their birthday.

Now, retirees who receive a hardcopy check to a foreign address will only need to complete and return the **new annual FAUMC once a year** (due the first of the month of their birthday). This new letter will be automatically mailed to all retirees who need to complete and return it the first of the month of their birthday. This part of the process is the same as it was under the old guidelines.

We also have a **convenient askDFAS online upload tool on our website** for returning the FAUMC. Once you have completed and signed your FAUMC, save it as a PDF file and upload it online via askDFAS. And coming soon, we will have **emailed status notifications** for the new FAUMC.

Please note that we will still accept and process ROEs in place of the new FAUMC for the period of the transition from the old process to the new, simpler process. **If you owed an ROE prior to May of 2023, please complete and return it.** You can also download the new FAUMC from [our website Forms Library here](#) and return that instead.

Retirees with Pay Suspended for More than 90 Days

Starting in May of 2023, if your pay is suspended for more than 90 days, you will need to complete a retiree **Restart Pay Confirmation (RPC) letter** to restart your pay. This letter is only required when your pay is suspended for more than 90 days.

The most common cause for suspension of a retiree's pay is a returned payment from a closed bank account. Please keep your account information up to date with DFAS to avoid this.

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If your pay is suspended, you will need to complete the RPC and have it signed by a certifying officer. This can be someone from the Legal Services Office (court/law enforcement), Retiree Services/Activities Office (RSO/RAO), Survivor Services Office, or the Disbursing office at an armed forces base or post. Once DFAS receives the completed form and your updated payment information, if applicable, your account will be unsuspended, and any back pay will be released.

We also have a **convenient askDFAS online upload tool on our website** for returning the RPC. Once you have completed and signed your RPC, save it as a PDF file and upload it online via askDFAS. And coming soon, we will have **emailed status notifications** for the new RPC.

Please note that we will still accept and process the old retiree Certificate of Existence form to restart pay during the period of the transition from the old process to the new. **If you owed a retiree Certificate of Existence prior to May of 2023, please complete and return it.** You can also download the new retiree RPC from [our website Forms Library here](#) and return that instead.

Upcoming Changes to Simplify Eligibility Verifications for Annuitants

This year, DFAS is reducing the requirements for SBP annuitants to one annual eligibility determination. Currently, some SBP annuitants need to complete multiple forms each year. Soon, **SBP annuitant will only need to complete and submit one each year.**

When we implement the new requirements, there will be a hierarchy of verifications DFAS will follow to make sure that we get the information we need to continue your pay without burdening you with multiple forms each year.

Student SBP Annuitants Who Submit a School Certification

For example, SBP annuitants who are currently required to submit a School Certification **won't need to complete any other annual eligibility documents.**

SBP Annuitants Ages 14 to 55 Who Must Submit an Annual Certificate of Eligibility (COE)

Starting in August of 2023, the annual Certificate of Eligibility (COE) will be replaced by the **Survivor Benefit Plan-Marriage Status Update (SBP-MSU).**

Currently, annuitants age 14 to 55 must submit a COE annually to provide their current marital status.

Starting in August, annuitants age 14 to 55 will submit an annual Survivor Benefit Plan-Marriage Status Update (SBP-MSU) instead of the COE.

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SBP annuitants who are currently required to submit a School Certification **won't** need to complete an annual Survivor Benefit Plan-Marriage Status Update (SBP-MSU).

We will also have a **new, convenient online upload tool** on our website for returning the SBP-MSU. Once you complete and signed your SBP-MSU, save it as a PDF file and upload it online via askDFAS. And later this year, we will have **emailed status notifications** for the new SBP-MSU.

Please note that we will still accept and process annuitant COEs in place of the new SBP-MSU during the period of the transition from the old process to the new, simpler process. **If you owe a COE prior to August of 2023, please complete and return it.** Starting in August, you will also be able to download the new SBP-MSU from [our website Forms Library here](#) and return that instead.

SBP Annuitants Who Receive a Paycheck in the Mail to a Foreign Address

Starting in August of 2023, we will replace the twice-yearly Report of Existence (ROE) for SBP annuitants with an **ANNUAL Foreign Address Update for Mailed Checks (FAUMC) letter**.

Currently, annuitants who receive a hardcopy check to a foreign address need to complete and return an annuitant Report of Existence (ROE) twice each year. One ROE is due the month of their birthday, and one ROE is due six months after their birthday. For annuitants who must submit an annual Certificate of Eligibility (COE) the month of their birthday, that COE took the place of the ROE due the month of their birthday, but they still needed to submit a second ROE six months after their birthday.

Soon, annuitants who receive a hardcopy check to a foreign address will only need to complete and return the new annual FAUMC **once a year** (due the first of the month of their birthday). This new letter will be automatically mailed to all annuitants who need to complete and return it the first of the month of their birthday. This part of the process is the same as it was under the old guidelines.

However, beginning in August, if an SBP annuitant receiving a hardcopy check to a foreign address is required to submit an annual Survivor Benefit Plan-Marriage Status Update (SBP-MSU), previously the COE, the annual SBP-MSU submission will take the place of the FAUMC. This means, starting in August, an SBP annuitant who is required to submit an annual SBP-MSU will **not** have to submit an FAUMC, even if they are receiving a hardcopy check to a foreign address.

If they are a student SBP annuitant who is required to submit an annual School Certification, they will **not** have to submit an annual SBP-MSU or an FAUMC.

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We will also have a **convenient online upload tool on our website** for returning the annuitant FAUMC. Once you have completed and signed your FAUMC, save it as a PDF file and you will be able to upload it online via askDFAS. And later this year, we will also have **emailed status notifications** for the new annuitant FAUMC.

Please note that we will still accept and process annuitant ROEs in place of the new annuitant FAUMC during the period of the transition from the old process to the new, simpler process. **If you owe an ROE prior to August of 2023, please complete and return it.** You will also be able to download the new annuitant FAUMC from [our website Forms Library here](#) and return that instead.

SBP Annuitants with Pay Suspended for More than 90 Days

Beginning in August, if your pay is suspended for more than 90 days, you will need to complete a **Restart Pay Confirmation (RPC) letter**. This is replacing the current Certificate to Establish Identity (CEI). This letter is only used when your pay is suspended. The most common causes for the suspension of an annuitant's pay is a returned payment from a closed bank account or a missing eligibility verification. Please be sure to keep your information with DFAS up to date to avoid this.

If your pay is suspended for more than 90 days, you will need to complete the Restart Pay Confirmation (RPC) letter and have it signed by a certifying officer. This can be someone from the Legal Services Office (court/law enforcement), Retiree Services/Activities Office (RSO/RAO), Survivor Services Office, or the Disbursing office at an armed forces base or post. Once DFAS receives the completed RPC and any other information required, your account will be unsuspended, and any back pay will be released.

We will also have a **convenient askDFAS online upload tool on our website** for returning the RPC. Once you have completed and signed your RPC, save it as a PDF file and upload it online via askDFAS. See information here. And coming soon, we will have **emailed status notifications** for the new RPC.

Important Note About Emailed Status Notifications

Emailed status notifications require a valid address in myPay, so please log into your myPay account and check yours now!

Watch for Additional News

Please watch for additional news and information coming soon on the changes we are making to simplify eligibility verifications. We will post information on our website and include it in fall issues of the DFAS Retiree Newsletter and the DFAS Survivor SBP Newsletter.

SBP Open Season Allows Retirees to Enroll or Discontinue SBP Coverage during 2023

The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who were **NOT enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 to enroll. For a member who enrolls during the SBP Open Season, the law generally requires that the member will be responsible to pay retroactive SBP premium costs that would have been paid if the member had enrolled at retirement (or enrolled at another earlier date, depending on the member's circumstances).

The SBP Open Season also allows eligible members and former members who **were enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 to permanently discontinue their SBP coverage. The law generally requires the covered beneficiaries to concur in writing with the election to discontinue. Previously paid premiums will not be refunded.

The SBP Open Season runs from December 23, 2022 to **January 1, 2024**.

There are special forms to enroll or discontinue in accordance with the NDAA 2023 SBP Open Season law and processes.

The forms, information, and FAQs are available on our special focus webpage: <https://www.dfas.mil/sbpopenseason23>

Please note that the information in this article is for retirees receiving pay. **Gray Area Retirees and Reserve/Guard component members should contact their Branch of Service** for information on how to enroll or discontinue RCSBP coverage during the SBP Open Season.

We have two additional SBP Open Season articles in this issue of the newsletter: one article outlines the four-step process to enroll in SBP coverage and one article outlines the process to discontinue coverage.

Brief Overview of the Enrollment Process

Enrollment in SBP during the Open Season is a four-step process.

STEP ONE: Submit the **Letter of Intent (LOI) to Enroll**, so we can send you an estimate of your monthly premiums and most importantly, an estimate of your one-time buy-in premium.

STEP TWO: We will mail you an **estimate**, based on the information in your Letter of Intent (LOI).

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STEP THREE: After consideration of the costs, if you want to officially enroll, submit the **Enrollment Form**, including your choice for how to pay the buy-in premium.

STEP FOUR: We will mail you a **confirmation of your enrollment**, with your final costs, and start deductions or provide instructions on how to submit payment. Your enrollment will be **effective the first day of the first calendar month following our receipt** of your valid enrollment form.

You are allowed 30 days from the **date you sign the enrollment form** to cancel your enrollment. Cancellation must be in writing and must be received within those 30 days.

For more details on the enrollment process, please see the ["What Retirees Need to Know About Enrolling" article below](#) in this issue of the newsletter.

Brief Overview of the Discontinuance Process

During the SBP Open Season, retirees are allowed to **stop (discontinue) their SBP coverage**. To discontinue SBP coverage, complete and submit an "**SBP Open Season 2023 Discontinuance Form**." The form is available to download from our special focus webpage: <https://www.dfas.mil/sbpopenseason23>

The discontinuance will be effective the **first day of the first calendar month following our receipt** of your valid discontinuance form.

Please note: To be valid, the form must be properly signed and dated by all parties, including the current spouse, and any currently-covered former spouse, child aged 18-22 or natural interest person (NIP). In addition, the covered party's signature must either be notarized or witnessed by an SBP counselor.

No refunds of SBP premiums for the period of coverage are allowed. In addition, retirees remain responsible for any debt accrued due to unpaid premiums during the time in which the retiree had SBP or RCSBP coverage.

Before submitting your request for discontinuance, please review the SBP advantages and disadvantages information on the first page of the Discontinuance form. SBP Open Seasons rarely occur. Consider the impact your decision will have on your loved ones moving forward. Because your beneficiaries must also concur with the decision to discontinue, you may want to review this information with them.

For more details on the discontinuance process, please see the ["What Retirees Need to Know About Discontinuing" article below](#) in this issue of the newsletter.

Enrolling in SBP Coverage During the 2023 SBP Open Season? Here's What Retirees Need to Know

The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who were **NOT enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) **as of December 22, 2022** to enroll in SBP coverage.

For a member already receiving retired pay: **Upon enrollment you will be legally responsible and obligated to pay a "buy-in premium."** The buy-in premium is comprised of (a) amounts you would have been required to pay you had enrolled in SBP at an earlier opportunity plus (b) additional open season costs.

You will also be responsible to pay **monthly premiums** beginning with the effective date of the election in the same manner that monthly premiums are collected for all SBP participants, until you reach "paid-up" status.

To **protect a retiree from making a legal commitment** to payment of an undetermined amount for the buy-in premium (which may be thousands of dollars) we set up a four-step process that includes a request for an estimate prior to officially enrolling and making that legal commitment.

The Enrollment Four-Step Process

STEP 1. Submit a completed and signed **Letter of Intent to Enroll (LOI)**, including all required information and the type of enrollment so we can send you an estimate of your monthly premiums and most importantly, an estimate of your one-time buy-in premium. You can use our askDFAS online upload tool to conveniently submit your form or send it via postal mail or fax.

Download the "Letter of Intent to Enroll during the SBP Open Season" from our special focus webpage. The webpage also has information on how to submit your completed LOI and additional FAQs about enrollment:

<https://www.dfas.mil/sbpopenseason23>

STEP 2. We will mail you an **individual estimate**, based on the information in your Letter of Intent (LOI). It will provide an estimate of your monthly premium cost going forward, as well as an estimate of the one-time "buy-in premium."

Keep in mind, your final enrollment costs, both the monthly premium and buy-in premium, may change if there is a time gap between when you submit your LOI and the time you submit your final enrollment form. Costs may also change if there are changes to the information submitted. In addition, if you choose to pay your buy-in premium over time, installment interest will be added to your buy-in premium.

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STEP 3. After considering the costs, if you want to officially enroll, submit your completed and signed **SBP Open Season 2023 Enrollment Form**, including your choice for how you will pay for the one-time buy-in premium. You can use our askDFAS online upload tool to submit your form or send it via postal mail or fax.

Download the "SBP Open Season 2023 Enrollment Form" from our special focus webpage. The webpage also has information on how to submit your completed form and additional FAQs about enrollment:

<https://www.dfas.mil/sbpopenseason23>

STEP 4. We will mail you a **confirmation of your enrollment**, including the final costs, and provide instructions on how to submit payment. Your enrollment will be **effective the first day of the first calendar month following our receipt** of your valid enrollment form.

You are allowed 30 days from the **date you sign the enrollment form** to cancel your enrollment. **Cancellation must be in writing and received within those 30 days.**

Buy-In Premium Payment Options

Payment Option A = Choose to submit a lump sum payment for the total amount of the one-time buy-in SBP premium due.

Payment Option B = Choose to submit a partial payment of the SBP buy-in premium due and have the remainder of the SBP buy-in premium plus installment interest deducted from your retired pay or CRSC pay in **12 equal monthly installments**. If you receive both retired pay and CRSC pay, we will deduct the installments from whichever has the highest net pay. **If you want to **submit a specific amount as a partial payment** of the SBP buy-in premium due, **please write a note** on SBP Open Season 2023 Enrollment Form and **include the specific amount** you want to pay.**

Payment Option C = Choose to have the SBP buy-in premium plus installment interest deducted from either your retired pay or your CRSC pay in **12 equal monthly installments** (if you receive both retired pay and CRSC pay, we will deduct the installments from whichever has the highest net pay); **OR choose to make direct payments to DFAS in 12 equal monthly installments** plus installment interest. **If you choose to pay in installments, the default option is to have the installment deducted from your retired pay or CRSC pay. If you want to pay the installments directly, please write a note on your enrollment form.**

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You are strongly encouraged to review your retired pay or CRSC pay and keep in mind any expected changes to your pay in the upcoming months and how those changes might affect the payment option you choose. Also, keep in mind that your net pay will be reduced by your SBP regular monthly premium cost going forward.

If you choose to make a lump sum payment, a partial payment or direct installment payments, **we must receive payment within 30 days** of the date of the enrollment confirmation letter.

Important - About Enrollment and Premiums

Key points to keep in mind:

- Normal processing time is 30 days from the date we receive a valid request.
- Your enrollment will be **effective the first day of the first calendar month following our receipt** of your valid enrollment form.
- Beginning with the effective date of your enrollment and going forward, SBP monthly premiums will be deducted from your retired pay or CRSC pay until you reach "paid-up" status. These are your "prospective monthly premiums." This means the amount of your net pay will be lower than it is prior to your enrollment in SBP coverage.
- If you choose to pay your buy-in premium over time, installment interest will be added to your buy-in premium. This information will be included in your enrollment confirmation letter.
- If you **want to submit a specific amount as a partial payment** of the SBP buy-in premium due, **please write a note** on SBP Open Season 2023 Enrollment Form and **include the specific amount** you want to pay.
- If you choose to pay in 12 equal monthly installments, you must either have the installments deducted from your pay over the entire 12 months OR pay DFAS directly for the entire 12 months. We are not able to change your method of payment during the 12 months.
- If you choose to pay in 12 equal monthly installments, and you have enough net retired pay OR net CRSC pay to cover the deduction of the monthly installment, the default payment method for the buy-in premium is to deduct the installments from your pay. If you DO NOT want the installments deducted from your pay, please notify us promptly. In addition, in this case **we must receive your first payment within 30 days** of the date of the enrollment confirmation letter.

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- If you choose to have the buy-in premium deducted from your pay in 12 equal monthly installments and we determine your net pay will not be high enough to cover the installments, you will be required to make a partial payment plus have the balance of the buy-in premium deducted in 12 equal monthly installments from your pay. We will include this information in your enrollment confirmation letter. **We must receive your partial payment within 30 days** of the date of the enrollment confirmation letter.
- Your final enrollment costs, both the monthly premium and buy-in premium, may change if there is a time gap between when you submit your LOI and the time you submit your final enrollment form. Costs may also change if there are changes to the information submitted. In addition, if you choose to pay your buy-in premium over time, installment interest will be added to your buy-in premium.
- If you choose to make a lump sum payment, a partial payment or direct installment payments, **we must receive payment within 30 days** of the date of the enrollment confirmation letter.
- If you were enrolled in SBP coverage at some point prior to this SBP Open Season and you paid monthly SBP premiums, those premiums can be credited toward your buy-in premium amount.
- The 2023 NDAA SBP Open Season specifically states enrollment in the Plan must be voluntary on the part of the eligible member. It further specifies that no court order may require an eligible member to make an Open Season election pursuant to section 643, P.L. 117-263.
- An eligible member who, on December 22, 2022, was receiving retired pay and was not participating in SBP is not required to have concurrence of his/her spouse (or other beneficiary) to enroll in SBP coverage during the Open Season.
- Since the one-time buy-in premium is not considered a reduction in retired pay due to an election under chapter 73 of title 10, United States Code, these amounts **do not serve to reduce the member's taxable retired pay**. The previous sentence applies even when the one-time buy-in premium is paid through deductions from retired pay.

Frequently Asked Questions About Enrollment During the SBP Open Season

We also have a list of Frequently Asked Questions about enrolling in SBP during the SBP 2023 Open Season on our special focus webpage:

<https://www.dfas.mil/sbpopenseason23>

***NOTE: The above process is for ARMY, NAVY, AIR FORCE, SPACE FORCE, and MARINE CORPS RETIREES RECEIVING PAY*

Planning to Discontinue SBP Coverage During the NDAA 2023 SBP Open Season? What Retirees Need to Know

The SBP Open Season allows eligible members and former members **who were enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) **as of December 22, 2022** to permanently discontinue their SBP coverage.

Before submitting your request for discontinuance, **please review the SBP advantages and disadvantages information on the first page of the Discontinuance form**. SBP Open Seasons rarely occur. Consider the impact your decision will have on your loved ones moving forward. Because your beneficiaries must also concur with the decision to discontinue, you may want to review this information with them.

There is a special form to discontinue coverage during the SBP Open Season. The form and details are available on the NDAA 2023 SBP Open Season special focus webpage: <https://www.dfas.mil/sbpopenseason23>

To submit the form to DFAS, we ask that you:

- Ensure the SBP Open Season 2023 Discontinuance Form (available on the special focus webpage: <https://www.dfas.mil/sbpopenseason23>) is filled out completely and **signed**.
- If you are married, **your spouse must concur** with the discontinuance and your spouse's signature(s) must be notarized or witnessed by an SBP counselor. In addition, **any covered beneficiaries who are adults** (18 and over) **must concur** with the discontinuance and their signature(s) must be notarized or witnessed by an SBP counselor.

You can upload the Discontinuance form via our askDFAS online upload tool, send it via postal mail, or fax it to DFAS.

Your discontinuance will be effective the **first day of the first calendar month** following our receipt of a valid SBP Open Season 2023 Discontinuance Form. We will mail you a discontinuance confirmation letter when we have processed your request.

Important - About Discontinuing Your SBP Coverage

Key points to keep in mind:

- No refunds of SBP premiums for the period of coverage are allowed.
- Discontinuance does not absolve the member of any unpaid premiums.
- Your discontinuance will be effective the first day of the first calendar month following our receipt of a valid SBP Open Season 2023 Discontinuance Form.

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- If discontinuing RCSBP coverage, the Reserve Component Premium, sometimes referred to as “add-on” cost, will continue until your retired pay has been reduced for a total of 360 months, or until the death of the beneficiary of RCSBP. This coverage has already been provided to you while you awaited the requisite age of entitlement to retired pay. The cost would be prorated if you discontinue coverage prior to starting receipt of retired pay.
- If you discontinue your SBP coverage during the SBP Open Season that runs from December 23, 2022 to January 1, 2024, you **cannot re-enroll** in SBP coverage during the SBP Open Season.
- To be valid, the form must be properly signed and dated by all parties, including the current spouse, and any currently-covered former spouse, child aged 18-22 or natural interest person (NIP). In addition, the covered party’s signature must either be notarized or witnessed by an SBP counselor.
- Please remember to sign and date the form, have all beneficiaries concur, and have the notary or SBP counselor witness sign. Once all the information is filled in and all signatures received, the form can be submitted directly through askDFAS or via fax or email.
- Normal processing time is 30 days from the date DFAS receives a valid discontinuance form containing all of the necessary information to discontinue coverage. We will mail you a discontinuance confirmation letter when we have processed your request.
- Retirees may terminate their SBP coverage during their third year (25th to 36th months) of receiving retired pay subject to the provisions of 10 U.S.C. § 1448a. This is different from the opportunity to discontinue coverage during the SBP Open Season. Retirees in their third year may either terminate SBP coverage pursuant to 10 U.S.C. §1448a using the Survivor Benefit Plan Termination Request (DD 2656-2).
- The 2023 NDAA SBP Open Season does not allow for changes to existing SBP Coverage.
- In order for a retiree to discontinue SBP coverage for a former spouse that was required by a court order, the retiree must provide a new court order releasing the retiree from the requirement to provide the former spouse with SBP coverage. In addition, the retiree’s former spouse must concur with the request to discontinue coverage, and the former spouse’s signature must be notarized or witnessed by an SBP counselor.

Frequently Asked Questions About Discontinuing During the SBP Open Season

We also have a list of Frequently Asked Questions about discontinuing SBP coverage during the SBP 2023 Open Season on our special focus webpage:

<https://www.dfas.mil/sbpopenseason23>

News from Our Partners: Bases Launch 2023 Air Force Assistance Fund Campaign...50 Years of Caring

On 27 February, the Department of the Air Force launched the 50th annual Air Force Assistance Fund *50 Years of Caring* Campaign at Air and Space Force Bases worldwide. Thanks to your generosity, over \$243 Million have been donated by Airmen and Guardians, and other supporters over these past 49 years, providing a safety net for our fellow Airmen, and now Guardians as well as their families. Your contributions helped provide a total of over \$45,000, in assistance in 2022! I'd like to enjoin you to continue your support of these four extraordinary charities, committed to *taking care of our own*.

The Air Force Villages Charitable Foundation provides the full spectrum of care for widows and widowers of retired Air Force Officers living at Blue Skies of Texas in San Antonio, just down the road from Lackland AFB. Thanks to your generous donations over the years, over 600 surviving spouses have been served. Over \$26 million has been invested in their care since 1970 and you'll be glad to know 100% of gifts go directly to the residents' living expenses and continuing care to allow them the peace of mind to live comfortably in their homes with a secure future. Today, deserving recipients live in all levels of care; independent living, assisted living, skilled nursing, and memory care. Your contributions allow them to live in dignity and safety.

The Air Force Aid Society (AFAS) provides support to Airmen, Guardian's, and their families when they need it most. Thanks to your generous contributions and donations AFAS provides emergency assistance support, educational scholarships, as well as community support programs such as childcare programs, parenting classes, as well as a spouse employment program. AFAS provided over \$13 million in direct assistance to over 17,000 Airmen, Guardians, and their families in 2022. This year, they celebrated the 20th anniversary of their annual Charity Gala, where they partnered with the Gala Committee from the Air Force Officers' Spouses' Club (AFOSC), Spouses' Clubs and Thrift Shops from across the Air and Space Forces, along with corporate and organizational sponsors. With over 500 attendees at this year's event, more than \$595,000 was raised to help Airmen, Guardians, and their families. Thus far in 2023, AFAS has provided over \$2,600,000 in emergency assistance support and recently processed over 700 cases and granted over \$400K to Airmen, Guardians, active duty, reserve, guard, retirees that reside on Guam who were affected by Typhoon Mawar in under 4 days. Again, we couldn't make this happen with you!

The Air Force Enlisted Village, located in the Florida Panhandle near Eglin AFB and Hurlburt Field, continues a long tradition of providing a home for surviving spouses of retired enlisted USAF members who require independent living, assisted

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living, and memory care in a retirement community setting with their peers. No eligible surviving spouse has ever been turned away due to an inability to pay. Your donations assist with monthly service fees, transportation to and from medical appointments and grocery shopping, prescription pick up, wellness activities, and much more. Because of you, all 600 of our residents receive essentials that many of us take for granted yet are so important as we age: a safe home, security, dignity, independence, and camaraderie. Your generosity over the past 50 years has provided a home with a caring staff and elevated services for thousands of our senior Air Force family. Thank you!

The General & Mrs. Curtis E. LeMay Foundation provides financial support to the surviving spouses of officer and enlisted Air and Space Force retirees with grants of monetary assistance that don't ever need to be repaid. Monthly grants range from \$200 to \$625. One-time support is provided for unplanned expenses as well. Last year, more than \$23,000 one-time grants helped with past due mortgage payments, dental needs, and emergency lodging. Your support continues to matter to the current 63 spouses receiving monthly aid to help with the necessities of life. These grants make everyday living a little easier with personal care costs, transportation services, and meal deliveries. And thanks to your generosity, in 2022, the LeMay Foundation provided over \$341,000 in grants to their recipients.

If you haven't yet had the opportunity to give but so desire, you can give anytime online now at <https://www.afassistancefund.org>. Just click the "DONATE NOW!!" button near the top right of the page. You'll be taken to our donation page where you can choose to either use a donation form to authorize payroll deduction donations, or document where you'd like your check or money order donation to go. Then there's our "E-Giving" option where you can help out your favorite base and squadron by giving directly to their campaign—just scroll down to the "DONATE TODAY WITH OUR NEW PEER-TO-PEER PLATFORM" box and click the "Donate Today!" button. You can also give by texting **AFAF** to 50155 using your smart phone.

By any of these E-Giving options, a one-time donation as well as recurring (monthly) donations may be made by either credit/debit card or by e-Check (draw from checking). We know many retirees have asked in the past to be able to give on a continual basis without having to renew the Payroll Deduction Plan allotments each year—now we have that capability with e-Giving by using your credit card, debit card or authorizing auto-draft from checking (e-check)! Join the *AFAF Wingman Squadron* today by signing up for monthly giving and your monthly donation won't automatically stop after just one year—unless you pause or stop it yourself. You're in full control with your giving account! In fact, if you authorize monthly recurring e-giving, it's *highly recommended* that you set up an account. You can do that after making your donation online by going to <https://secure.qgiv.com/for/afassistancefund> and clicking the "Sign In" link. In the box that pops up, you can log in with Facebook, Google, Apple, or if you've

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already established an account, you can enter your Username/Password. Otherwise, please click the "Create an Account" link. This account will give you the autonomy to manage your monthly gifts without needing assistance. If you need help linking your account to your monthly gift, please contact Department of the Air Force Fundraising at usaf.fundraising@us.af.mil.

Again, if e-Giving isn't your thing, that's okay. You can still give by check, money order, cashier's check, or through the annual payroll deduction plan from your retired pay. The contribution form can be found online at https://www.afassistancefund.org/wp-content/uploads/2022/12/DAF_2561-20221026.pdf Please be aware that payroll deduction allotment authorizations mailed to AFPC will not begin coming from retired pay until 1 July 2023.

*****PLEASE DON'T SEND CASH IN THE MAIL*****

Mail Check and Payroll Deduction Plan Donations to:

AIR FORCE ASSISTANCE FUND
AFPC/DP3SA
550 C STREET WEST
JBSA RANDOLPH TX 78150

Thank you once again for your continued support of the annual AFAF Campaign, and our fellow Airmen, Guardians, and their families. ***Retired, but still Active!***

News from Our Partners: Navy-Marine Corps Relief Society - a Lifeline for Sailors and Marines since 1904!

Immediate need grants provided to Sailors and Marines affected by Typhoon Mawar

The Category 4 typhoon hit Guam on May 24 with 140-mile-per-hour winds and heavy rain. Many active duty and retired Sailors and Marines suffered huge losses from the storm. In the days that followed, NMCRS provided over \$1.4 million in immediate needs grants to over 3,100 retirees and sea service members and their families. Disasters can strike at any time, you can donate to this cause, or help us to prepare for the next disaster by making a gift at <https://support.nmcrs.org/a/typhoonmawar>

Founded in 1904 to assist Sea Service families after a Sailor or Marine had passed, the need is still there. *Here is a note from a Navy widow we supported:*

Thanks to NMCRS I have a place to stay until I can get into my apartment. They relieved a lot of stress and worry for me. I could not continue to sleep in my car. I am a widow, 68 years old, my husband spent 20 years in the Navy. We were married for 23 years. Due to unforeseen circumstances I ended up in a bad situation. Thank you!

Receiving Assistance:

If you are facing a financial challenge, please do not hesitate to reach out to NMCRS. All of our programs and services are free and confidential. Our support does not affect your credit score. The most common requests for our no-interest loans and grant assistance are basic living expenses, such as rent and food. Each year, NMCRS provides millions of dollars in assistance for these daily needs to both active duty and retired Sailors and Marines. To learn more, please visit <https://www.nmcrs.org>

NMCRS Visiting Nurse, Rebecca Prasad, BSN, RN, CLC, was honored with The DAISY Award® For Extraordinary Nurses.

This award is part of the DAISY Foundation's efforts to recognize the incredible work that nurses perform every day. Rebecca was presented with her award as part of the Society's celebrations during National Nurses Week in May. You can learn more about Rebecca's award [here](#) and to learn about the Visiting Nurse Program visit <https://www.nmcrs.org/our-services/visiting-nurses>

We LOVE our Volunteers!

Volunteers are the backbone of Navy-Marine Corps Relief Society, they make up over 90% of our staff. This is what makes it possible for our donated funds to assist

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Sailors, Marines, and their families. When service members seek our assistance, they often interact directly with one of our skilled volunteers.

Not sure if this is right for you? Our volunteers have unique backgrounds and experiences, and they have different reasons for serving. For many, volunteering can help build job-relevant skills and experience. Others find that they can use skills they already have to serve in a new area. Volunteer opportunities in the Society include leading a team, performing mission-related tasks, and providing support and assistance.

Our offices are located on Navy and Marine Corps bases across the country and around the world. Some opportunities allow you to volunteer from home so you don't need to be near a base. For most, you can volunteer as few as three hours a week.

As a volunteer, you will:

- Receive specialized training
- Get extensive support and resources
- Connect with other volunteers and build friendships
- Get assistance with child- and dependent-care and mileage expenses
- Help others and make a difference
- Build experience to add to your resume
- Feel appreciated and have fun

"I wanted to volunteer at the Navy-Marine Corps Relief Society because there was an opportunity to give back and serve those that protect our Country. It is an honor being an NMCRS volunteer, engaging with clients as I log them in for their appointment and being affiliated with an organization that assists in such meaningful ways."

Lloyd Gillespie, Volunteer

You can learn more about volunteering at NMCRS

<https://www.nmcrs.org/get-involved/volunteer>

Give with confidence! NMCRS has the highest attainable charity ratings.

NMCRS can "be there" when a Sea Service member is in need, because of donors like you. Your generous giving allows us to give back in ways and experiences that are truly priceless. To learn more about how the Society is providing relief, as well as read some stories about clients, volunteers and donors please visit

<https://www.nmcrs.org/about-us/legacy-newsletters-index>

NMCRS has a four-star rating with Charity Navigator. You can read more [here](#).

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We also have a platinum rating from Candid (formerly Guidestar). You can learn more [here](#).

NMCRS programs and services are only possible thanks to the generous support of our donors. If you would like to set up an allotment, please contact NMCRS at giving@nmcrs.org to begin the process. If you would like to make a gift online to support your fellow shipmates and Marines, you can make a credit card donation at <https://support.nmcrs.org/a/rfd>

Checks can be mailed to:
Navy-Marine Corps Relief Society
Attn: Development Department
875 N. Randolph St, Suite 275
Arlington, VA 22203

Looking for other ways to donate? Please visit
<https://www.nmcrs.org/get-involved/donate>

Thank you!

2023 Pay Calendar

To help you plan for 2023, 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, in December 2022, retirees will receive payment on December 30, 2022. However, annuitants are scheduled to receive payment on January 3, 2023. Please see the chart for each month in 2023.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
January 2023	February 1, 2023	*February 1, 2023
February 2023	March 1, 2023	March 1, 2023
March 2023	March 31, 2023	April 3, 2023
April 2023	May 1, 2023	May 1, 2023
May 2023	June 1, 2023	June 1, 2023
June 2023	June 30, 2023	July 3, 2023
July 2023	August 1, 2023	August 1, 2023
August 2023	September 1, 2023	September 1, 2023
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

*February 1, 2023 is the first payday for SBP changes that are effective January 1, 2023

Contact Us

DFAS Retired & Annuitant Pay Website

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

DFAS Retired & Annuitant Pay Mailing Addresses

Retired Pay:

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

Annuitant Pay:

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: 317-212-0551
DSN: 699-0551

Retired Pay Fax: 800-469-6559

Annuitant/Survivor Pay Fax: 800-982-8459

myPay

<https://mypay.dfas.mil>

Phone: 888-332-7411