



Retiree Newsletter

June 2022

Director's Message

Greetings from Cleveland! It's June, and here in Ohio the spring rains are gone and we're basking in warm summer sunshine! We're not ones to brag, but California has nothing on us weather-wise, at least for the next couple months.

While we know better than to brag about Cleveland weather except in summer, we will brag year round about the improvements we're making to transform DFAS Retired & Annuitant Pay into an even more customer-friendly environment for you, our retiree customers.

We're doing it with an ever-expanding list of streamlined processes and customer-friendly tools and communications. See the articles on our documentation upload tools and customer information guides in this issue.

For our Gray Area Retirees, we have updated information on how to keep in touch with DFAS and make the transition to retired pay as smooth and worry free as possible. See the article on special myPay accounts for Gray Area Retirees.

As we said in our last newsletter, January 2022 marked the implementation of Phase Two of the 2020 SBP-DIC Offset Elimination, and many annuitants saw further increases in SBP payments on February 1st. The final offset reduction is set for the February 1, 2023 payday, and we are working hard to ensure it comes off without a hitch.

We also have an article explaining and updating those spouses affected by the elimination of the Optional Annuity for Dependent Children and reversion of the SBP annuity.

It's important for you to regularly **review and update your 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 convenience of using myPay.

When you are **changing bank accounts** for your direct deposit, or **changing an allotment**, please pay attention to the tips in the article in this issue.

If you have Survivor Benefit Plan (SBP) coverage, it's also important to make sure **coverage and beneficiaries are current**. You can do that by verifying the SBP lines on your Retiree Account Statement, and we've outlined how in this article.

Finally as a reminder, our **local telephone numbers have changed** as of June 1, 2022. The new numbers are listed near the end of the newsletter.

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.

Your Retired Pay Account Needs a Regular Checkup

It's important for retirees to regularly review and update their 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 check-up: <https://mypay.dfas.mil/>

Or, check your mailing address on your Retiree Account Statement.

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 some requests for your account if you have a valid email address in myPay (see the "New from DFAS" article later in this issue).

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.

If you have a valid email address in myPay, you can receive notification about the DFAS Retiree Newsletter and about your branch of service 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.

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 2022 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 information or your Arrears of Pay beneficiary.

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.

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.

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/RetiredMilitary/provide/sbp/coverage/Spouse-or-Former-Spouse-SBP-Coverage-RAS/>

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.

New from DFAS: Helpful Customer Information Guides for Retirees and Annuitants

DFAS Retired and Annuitant Pay is working hard to provide better communication and helpful tools to make managing your retired pay or SBP annuity pay easier.

Our new **Retiree Customer Information Guide and Annuitant Customer Information Guide** outline the tools we developed to simplify finding basic information about your pay or submitting a request for a change to your account.

The Customer Information Guides are available to download in a PDF from the Retired Military & Annuitants homepage: <https://www.dfas.mil/RetiredMilitary>

The new guides explain how to use many of our time-saving tools, including Form Wizards, Online Upload Tools, Status Notifications, and our website.

Form Wizards

We currently have several Form Wizards available and are working on more. The Form Wizards “take the form out of the form” by walking you through the information needed to help ensure that all necessary fields are completed properly.

The Form Wizards also have a helpful link to submit the form through an askDFAS online upload tool. Plus, some offer the option of signing electronically.

askDFAS Online Upload Tools

Many forms or requests can be submitted online via the DFAS.mil website using the askDFAS online upload tools. The new askDFAS submission tools were established to improve the way requests are submitted and eliminate the time sending requests through mail or fax.

Upload your form in a PDF directly from your home computer. Just fill in the information requested on the askDFAS online upload tool page and upload the form you want to submit in a PDF.

askDFAS Online Forms

Send DFAS information or a request via one of our AskDFAS online forms:

- Retirees and annuitants can get **1099-Rs** sent to their mailing address on record or to a one-time, temporary mailing address by submitting the request online on askDFAS.
- Use our convenient online form to report the death of a military retiree.

askDFAS FAQs

Read helpful questions and answers about retired pay or SBP annuitant pay, or submit a question of your own. Please note, these are general questions and answers, not those specific to an individual situation.

Email Status Notifications

Email Status Notifications are underway! We are starting to send status notifications with progress updates on your requests.

We send you updates: (1) When we receive your request; (2) When your request has been assigned for processing; (3) When the request has been completed.

There are two ways to receive notifications:

A. If you send a form to us using one of the askDFAS Online Upload Tools, we send updates to you using the email address you provide on the upload tool.

B. If you send a form or request to us using fax or mail, we send updates to you using the email address registered in your myPay account. You can review and update your email address in myPay at any time. <https://mypay.dfas.mil>

myPay

<https://mypay.dfas.mil>

The fastest and most secure way to manage your retired pay or SBP pay account is through myPay. myPay is available using the internet from your computer or your mobile device browser.

myPay provides convenient access to a range of information about your payments, and lets you easily update your contact information or your tax withholding, check your SBP coverage and your AOP beneficiary (retirees), submit your annual certification (annuitants), or download your tax documents. Retirees and annuitants can log in to myPay, and print a 1099-R from the comfort of their home.

Also, when you have an email address in myPay, you can receive important email messages from DFAS about your pay account and information from your Branch of Service.

Get Your Customer Information Guide:

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

Are You Ready to Join the Fight? Authentication Apps are Your New Best Weapon

A growing number of myPay customers have switched to authentication apps to get the one-time PINs (OTP) necessary in logging into their myPay account. This method avoids any delays in receiving OTPs via text or email messages. This is particularly helpful for users located overseas.

Of course, in this time of rising concerns over security of personal, financial and health information having tools that increase that security is of greater value.

myPay, which provides pay management and information services to more than six million military members, federal civilian employees, retired military members and annuitants, requires the use of two-factor authentication (2FA) to access individual accounts. While 2FA lessens the opportunities for online thieves to mimic account holder activities in order to divert pay to other bank accounts or obtain critical personal information, cyber criminals are finding ways to access email accounts, obtain passwords and even intercept text messages sent to customers' smartphones and other mobile devices.

Authenticator apps, available for Apple and Android devices, generate the critical one-time PIN on the user's mobile device (such as a smartphone or tablet) rather than relying on the code being sent from a system (such as myPay) via text or email. In this way, the 2FA one-time PIN isn't sent via channels that are potentially intercepted by hackers.

Another critical advantage of authentication apps is the immediate one-time PIN needed for myPay login. This avoids delays in receiving email or text messages beyond the 10 minutes required to enter the PIN during the myPay login process.

Interested myPay customers can start the process by searching for authenticator apps through app stores associated with their device (i.e., Apple or Android). Once selected, downloaded and installed, users should carefully follow any instructions required to activate the app. Many authenticator apps have detailed instructions in descriptions of the product. Within the app itself, using Get Started or Help features also have information for using the app.

The next step will be to change the preferred method for receiving one-time PINs. Once the customer has logged onto their myPay account, selecting Personal Settings followed by Two-Factor Authentication will reveal already established methods to receive a one-time PIN. At the bottom of that page is a set up button to begin entering information that will allow use of PINs provided by the selected authenticator app.

Step-by-step instructions for the set up process are available at <https://www.dfas.mil/mypayinfo/2FA/AuthApp/>

myPay information, from the user's name, direct deposit instructions, email addresses, etc., are too important to be unprotected and vulnerable to cyber criminals ready to make a profit on unsuspecting victims. While two-factor authentication adds to myPay's impressive security features, use of authentication apps makes unauthorized access of accounts that much harder.

Tip: Changing Bank Accounts for Your Retired Pay? Start Early!

If you need to change the bank account for your direct deposit, or change an allotment, make sure you allow a window of time for the change to be processed before payday. Making those changes isn't instant, even in myPay. Although, making changes in myPay is much quicker than mailing or faxing it in.

When you use myPay to make a bank account or allotment change, myPay will provide an effective date, so you'll know whether the change will be made for the next payday or the payday after that. In general, if you make a change in myPay during the first half of the month, it will be effective for the upcoming payday.

When you mail or fax the change to us, or call our Customer Care Center, you should plan for 30 days for the change to process.

If you are changing bank accounts, it's always a good idea to keep your old account open until you know the change was made.

Now you can get emailed status notifications when you submit a request to change your direct deposit account for your payment, if you have a valid email address in myPay.

Remember that a debit card number is not a valid account number when changing your bank account direct deposit information. You will need your checking or savings account number and bank routing number. This information can be found on a blank check.

Gray Area Retirees: Did You Know There is a New, Special myPay Account Just for You?

For Army National Guard, Air National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve and Air Force Reserve Gray Area Retirees, there is a new avenue to stay connected and informed between the time they stop drilling and the time they start receiving retired pay.

It's a new kind of myPay account especially for Gray Area Retirees.

If you are a Gray Area Retiree who uses your new myPay account to keep your contact information updated, you will benefit from receiving important information from DFAS and your Branch of Service, such as news about changes in laws or policies that impact your retirement benefits, reminders about applying for retired pay, and your Service's retiree newsletter.

Plus, coming soon: with a current email address in your new myPay account, when DFAS receives your completed application for retired pay from your Branch of Service, DFAS will send email status notifications to you. Note: Gray Area Retirees should always work with their Branch of Service to complete their retired pay application.

How to Access a Gray Area Future Retiree myPay Account

We have a helpful downloadable Gray Area Future Retiree myPay Login Tips PDF with specific instructions at: <https://www.dfas.mil/grayarea>

Who Are Gray Area Retirees?

Gray Area Retirees are members who served in the Guard or Reserves and qualified for retired pay, have retired from their service (stopped drilling), but are not yet at the age where they can start receiving retired pay. The time between their retirement from the service and the date when they are eligible to begin receiving retired pay is the "gray area." The "gray area" applies even if the member is in the Retired Reserve.

A Guard or Reserve member is generally not eligible to start receiving retired pay until they reach age 60. However, some periods of active duty or active service can reduce the age requirement below 60 years of age (Reduced Age Retirement). The earliest age that a Gray Area Retiree can start receiving reduced age retired pay is age 50.

Did You Know? Individuals Can Have More Than One Pay Account in myPay

It's important to note that the Gray Area Future Retiree myPay account is NOT the same as a Military Pay, Civilian Pay or Retired Pay myPay account. It is a separate account, although it is accessed with the same login and password as a Military Pay or other type of myPay account.

Depending on status, a Gray Area Retiree could see more than one type of pay account once they are logged in to myPay. Just like when you log in to online banking, you may see the option to view more than type of account: checking, savings, credit card, or mortgage.

If you are new to the gray area, once you log in to myPay you could see the option to view your Military Pay account and your Gray Area Future Retiree account. Or, if you are a civilian employee and a Gray Area Retiree, you could see the option to view your Civilian Pay account and your Gray Area Future Retiree account. And in some cases, you might see both your Gray Area Future Retiree account and your Retired Pay account for a short time.

New Retired Pay Tips Available

If you have just applied for your military retired pay or are about to apply, we have some Retired Pay Helpful Tips with links to the pay calendar, information about taxes and SBP, the VA Waiver, CRDP, CRSC, and more!

The Tips are available to download at <https://www.dfas.mil/grayarea>

Find Out More

Check out the new, helpful information for military Gray Area Retirees at: <https://www.dfas.mil/grayarea>

The SBP-DIC Offset Phased Elimination: What Surviving Spouses Need to Know About Phase Two and Phase Three

On January 1, 2022, Phase Two of the SBP-DIC Offset Phased Elimination began.

To help surviving spouses who are entitled to both SBP and DIC in 2022 understand the effect of this change, DFAS mailed letters in early December with individual estimates of 2022 SBP payments.

As a reminder, the SBP-DIC Offset Phased Elimination only affects SBP payments issued by DFAS. The changes do NOT affect Dependency and Indemnity Compensation (DIC) payments from the VA. Eligible surviving spouses will continue to receive the full amount of DIC from the VA.

Check out our new Quick Reference Guide on the special focus webpage: <https://www.dfas.mil/sbpdicnews>

What Happens in 2022 – Phase Two of the SBP-DIC Offset Phased Elimination

January 1, 2022 marked the start of the second phase of the SBP-DIC Offset Phased Elimination.

The changes affect surviving spouses who are, or who will become in the future, eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who were subject to a full or partial SBP-DIC Offset.

In Phase Two of the SBP-DIC Offset Phased Elimination the amount that is **offset** (deducted) from the spouse's SBP annuity payment is **one-third** of the amount of the DIC payment.

DIC payments are **not** affected.

The SBP monthly payment is reduced by the amount of the offset (1/3 of the amount of the DIC payment).

If a spouse's gross SBP benefit is less than one-third of the amount of the DIC they receive from the VA, the spouse will not receive an SBP payment. About 12 percent of spouses (approximately 7,600) will not see a change in their SBP payment in 2022 because their gross SBP benefit is less than one-third of their DIC payment from the VA.

Spouses who have their SBP offset by DIC will continue to receive the Special Survivors Indemnity Allowance (SSIA) in 2022, up to the maximum amount of \$346 per month, or up to gross amount of SBP (if the gross amount of SBP is less than \$346).

Summary – Phase Two

VA will pay:

- 100% of the DIC payment

DoD/DFAS will pay:

- The remainder of the SBP benefit after deducting an amount equal to 1/3 of the spouse's DIC payment from the SBP gross annuity amount (SBP gross – 1/3 of DIC = SBP net)
- Plus the appropriate amount of SSIA up to the maximum allowable (\$346).

The effective date of Phase Two was January 1, 2022. January 2022 benefits were paid on February 1, 2022. The **last payment of Phase Two** is for December of 2022, which will be paid on **January 3, 2023**.

Phase Three: Starting January 1, 2023

In the third and final phase that begins January 1, 2023, the SBP-DIC offset will be fully eliminated. That means spouses will begin to receive their **full SBP monthly payments** with no offset (reduction) on **February 1, 2023**.

DIC payments will **not** be affected.

The SBP benefit will be **paid in full** (no offset).

SSIA will **NOT** be paid.

Additional Notes

Spouses should have received a January 2022 Annuitant Account Statement (AAS) near the time of their February 1, 2022 payment that showed changes to the SBP and/or SSIA payment because of the second phase of the SBP-DIC Offset Phased Elimination.

Annuitant Account Statements are available in your myPay account:

<https://mypay.dfas.mil>

Reminder: if a spouse previously received a refund of SBP premiums paid due to the SBP-DIC offset, they will **NOT** need to pay back that refund because of this change in the law.

Questions?

Check out the full range of Frequently Asked Questions and download our **new Quick Reference Guide** on the SBP-DIC News webpage:

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

We also have a webpage explaining SBP, DIC and SSIA:

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

The 2023 Survivor Benefit Plan (SBP) Elimination of the Optional Annuity for Dependent Children and Reversion of SBP Annuity to Surviving Spouses

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

When a service member dies on active or inactive duty in the line of duty, the surviving spouse can request to have the SBP annuity paid directly to an eligible dependent child or children instead of to the spouse.

This is called the “**Optional Annuity for Dependent Children**” but is often referred to as the “Optional Child Annuity.”

The option is available because until recently, there was a requirement for a spouse’s SBP payments to be offset (reduced) by the full amount of the spouse’s Dependency and Indemnity Compensation (DIC) payment from the Department of Veterans Affairs (VA). Payments to the surviving child were considered a more favorable option because SBP paid to a child is not required to be offset (reduced) by the amount of the DIC payment.

The Optional Annuity for Dependent Children is only allowed when the service member died on **active duty or inactive duty in the line of duty after October 7, 2001**.

Changes to the Optional Annuity for Dependent Children **do not impact the SBP coverage for families of a service member who retired** prior to passing away or the SBP coverage for any current living retiree.

Check out our new Quick Reference Guide on our special focus webpage:
<https://www.dfas.mil/sbp2023childoptrev>

What Happens in 2023

The National Defense Authorization Act (NDAA) for Fiscal Year 2020 directed that as of January 1, 2023, the “Optional Annuity for Dependent Children” will be eliminated and the SBP monthly annuity payment must revert to the surviving spouse (if the surviving spouse submits documentation confirming eligibility).

The first SBP monthly payment to surviving spouses documented as eligible will be February 1, 2023. Because the SBP benefit is paid the following month, the January 2023 benefit is paid on February 1, 2023.

The last SBP monthly payment to a child under the Optional Annuity for Dependent Children will be the December 2022 benefit that is **paid on January 3, 2023** (unless the surviving spouse is documented as deceased or not eligible).

Can an Eligible Child Continue to Receive the SBP Annuity? Can a Spouse Choose to Have the SBP Annuity Paid to the Child?

The elimination and reversion is in the law. It is not optional. A surviving spouse cannot refuse the annuity to have it continue to be paid to a surviving child. If we do not receive documentation for a surviving spouse, the annuity will be suspended. It cannot continue to be paid to a surviving child without documentation that the surviving spouse is not eligible.

SBP coverage for active duty or inactive duty in the line of duty deaths is for spouse and child. Since the SBP coverage is for spouse and child, the child can receive payment if the spouse is documented as not eligible.

There are three situations where an eligible child can continue to receive the SBP monthly payment after the elimination of the Optional Child Annuity in 2023:

1-If DFAS receives documentation that there was no surviving spouse at the time of the service member's death.

2-If DFAS receives documentation that the surviving spouse is deceased.

3-If DFAS receives documentation that the surviving spouse remarried prior to age 55.

If DFAS does not receive the documentation in the above situations, the annuity will be suspended until documentation is received.

Please note that the documentation needed for a deceased spouse is a copy of the death certificate with contact information for the person submitting the documentation.

What Happens Between Now and 2023

If a child or children are currently the designated recipients of the SBP monthly annuity payment because the Optional Annuity for Dependent Children was requested, they will continue to receive the SBP payments (as long as they remain eligible) until the SBP-DIC offset is fully eliminated in 2023.

If a child or children lose eligibility because they marry or reach age 18 (or age 22 if a full-time student) prior to January 1, 2023, the annuity will be suspended until January 1, 2023. On January 1, 2023, the annuity will revert to the surviving spouse (if the spouse is eligible and submits documentation).

If the annuity is already suspended because the child or children are no longer eligible, it will continue to be suspended until January 1, 2023. On January 1, 2023, the annuity will revert to the surviving spouse (if the spouse is eligible and submits documentation).

If the annuity is suspended because the child/children are no longer eligible and we do not receive eligibility documentation for the surviving spouse, the annuity will remain suspended until we receive the documentation.

The Process of Documenting Eligibility for Surviving Spouses

We mailed eligibility packets in mid-November of 2021 to approximately 5,000 surviving spouses of service members who died on active duty or on inactive duty in the line of duty after October 7, 2001 and who had previously requested the SBP Optional Child Annuity. We mailed this eligibility packet again in June of 2022 to those surviving spouses who have not responded.

The eligibility packet includes the documents we need the surviving spouse to fill out and return. The documents will help us determine the spouse's eligibility for SBP annuity payments and set up their account to begin payments (if they are eligible) when the changes take effect on January 1, 2023.

If a spouse does not receive a packet in the mail, they can download the full eligibility packet from the DFAS special focus webpage:
<https://www.dfas.mil/sbp2023childoptrev>

Although the effective date of this change is not until 2023, we are reaching out early. If we receive the documents with the information needed early, we can provide the surviving spouse with the assessment of their future SBP eligibility well in advance of 2023.

We have developed a special process so that the accounts that are affected by the elimination/reversion can be prepared for the 2023 change without affecting the payments to children who are currently receiving the Optional Child Annuity.

Some accounts may require research to locate the required information, so **we encourage surviving spouses who are in this group to provide us with their documentation as soon as possible.**

On our special focus webpage (<https://www.dfas.mil/sbp2023childoptrev>) there are specific instructions for filling out and returning the documents. There is also a helpful how-to checklist for filling out the forms.

The eligibility packet that is downloadable in a PDF from the webpage includes a copy of the letter, instructions, and the forms.

Spouses can upload their completed and signed documents online on the customer-facing annuity start askDFAS online upload tool, or mail them, or fax them.

When we receive the completed documents, we will review them and send the spouse a postal letter with their eligibility information and the current amount of the annuity.

We Do Need Eligibility Information for ALL Surviving Spouses

Please note that DFAS does need to receive eligibility information from all surviving spouses, even if they are not eligible for the annuity due to remarriage prior to age 55.

There are two reasons:

First, as explained above, **if the surviving spouse is documented as not eligible (or deceased), we can continue to pay the annuity to an eligible child**, even after the change in January of 2023. If we don't receive documentation proving the spouse is not eligible, the annuity payments must be suspended as of January 2023 until we receive the documentation.

Second, providing this documentation now will simplify the process for a surviving spouse if they are currently remarried before age 55, but that marriage later ends due to death or divorce in the future. At that point, the surviving spouse may become eligible for the SBP annuity payment.

Surviving Spouses of Active Duty/Line of Duty Service Members Who Are Currently Entitled to SBP/SSIA

Some surviving spouses may be confused about what the Optional Annuity for Dependent Children is and if they are entitled to an additional annuity. If a spouse is currently entitled to and receiving an SBP and/or SSIA monthly payment, they did not request the Optional Child Annuity and the 2023 reversion does not apply to them. SBP is paid either to the surviving spouse OR to the surviving child/children; it is not paid to both spouse and child.

The Optional Child Annuity is not an additional annuity payment. It is the option to pay the SBP annuity to the child/children instead of to the surviving spouse.

In addition, this change in the law does NOT impact the surviving spouse or child of a member who retired prior to passing away. The change in the law does NOT impact the current SBP coverage of a retiree.

Again, the Optional Annuity for Dependent Children is only allowed when the service member died on active duty or inactive duty in the line of duty after October 7, 2001.

See the Special Focus Webpage for Additional Information

See our special focus webpage for a downloadable Eligibility Packet and specific instructions for completing it and a helpful checklist for completing the documents.

We also have a **new Quick Reference Guide** for the SBP 2023 Optional Child Annuity Reversion: <https://www.dfas.mil/sbp2023childoptrev>

Recently Retired from Service? Take Advantage of Your FEDVIP Enrollment Period

The U.S. Office of Personnel Management (OPM) is proud to welcome retiring members of the uniformed services to the Federal Employees Dental and Vision Insurance Program (FEDVIP).

Sponsored by OPM, FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program. It replaced the former TRICARE Retiree Dental Program (TRDP). In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage. Please note: Opportunities to enroll outside of open season are limited.

Retiring uniformed service members are considered newly eligible for FEDVIP. This includes Retired Reserve members who are age 60 and older and under age 60 (gray area reservists) not yet receiving retired pay.

If you've recently retired from the uniformed services, you have a 91-day enrollment window to enroll in a FEDVIP dental and/or vision plan. You may enroll between 31 days prior to your military retirement date and 60 days following.

It's important to remember, enrollment is not automatic.

If you choose to enroll in FEDVIP, you must enroll prior to your military retirement date to prevent a gap in dental coverage between your active duty or reserve dental plan and your FEDVIP plan. If you do not enroll within 60 days from your retirement date, you must wait until the next open season.

FEDVIP is popular among the more than 3.5 million people already enrolled in the program, giving the program high marks for quality and value. With 12 dental and 5 vision carriers to choose from, FEDVIP offers great flexibility when selecting the right coverage for you and your family, such as:

- regional dental plans as well as nationwide dental and vision plans with international coverage
- most plans feature both high and standard options
- a choice between three enrollment types: self, self plus one, or self and family

To familiarize yourself with the program, explore [BENEFEDS.com/military](https://www.benefeds.com/military). BENEFEDS is the secure online portal to enroll in FEDVIP, to research FEDVIP's current list of carriers and plans, and use the plan comparison tool to view rates, benefits, and coverage information.

Don't miss this opportunity! Consider including the Federal Employees Dental and Vision Insurance Program (FEDVIP) in your retirement plan today.

BENEFEDS is administered by Long Term Care Partners, LLC, with oversight by the U.S. Office of Personnel Management.

Air Force Assistance Fund Giving Options Open Year-Round

The four official charities of the Department of the Air Force care for Airmen and Guardians across the Air & Space Force family spectrum...active, guard, reserve, retired, and surviving spouses of retirees. All have been impacted by the coronavirus health crisis, inflation and economic uncertainties. If you are, or know of a fellow Airman, Guardian, or a family member in need, you can rely on the assistance given by the four official charities of the Department of the Air Force.

To our faithful retirees who give to the AFAF Campaign each year, we thank you! We invite you to get to know your four official charities of the Department of the Air Force by visiting their web sites below. Learn what they're doing to impact the lives of our Airmen, Guardians, and their families every day.

Air Force Enlisted Village

www.afev.us

General & Mrs. Curtis E. LeMay Foundation

www.lemay-foundation.org

Air Force Villages Charitable Foundation

www.blueskiesoftexas.org/giving/

Air Force Aid Society

www.afas.org

Our historic "Commitment to Caring" theme and long-standing principle of "Airmen taking care of our own" has been made a reality by you over the years, and you're still leading today's Airmen and Guardians by example!

Great news...The days of a limited window during Spring Time to give to these four worthy charities are gone! Now, thanks to our e-Giving options, donors can give contributions year-round. You can also now join in on the fun of raising money for the four official charities of the Air Force Assistance Fund by registering for your own free fundraising page!

Head over to <https://secure.qgiv.com/event/afaf> and click the "Find a Base Page" button to select your favorite Base. Scroll down the base page to your favorite Unit (maybe the one you retired from...or the favorite base and unit of your career). Once you get to the squadron page, you can click the "Join My Team (Unit/Squadron)" button to register for your own AFAF fundraising page, or just click the "Donate Now" button to give your gift.

And speaking of giving...there's more great news: We've heard your request for not having to renew donation processing on an annual basis! Now, through our e-Giving portal, you can multiply the impact of your gift, while spreading out the cost, by setting up a monthly recurring donation that won't end after 12 months and require annual renewal. Just set up an account on the donation page and you're in full control! If at any time you need assistance, please contact us at usaf.fundraising@us.af.mil for help.

If you prefer to donate by check, download the donation form located at https://www.afassistancefund.org/wp/content/uploads/2022/01/AF2561_2021_ver_20210901-static-Retiree-Civ.pdf. Please fill in the form on your computer before printing, then save, print and sign. By mailing in the donation form, you can choose to give by allotment from your retired pay for 12 months beginning 1 July 2022, or by sending a check or money order of any amount to:

AIR FORCE ASSISTANCE FUND **Please do not send cash in the mail.*
AFPC/DP3SA
550 C STREET WEST
JBSA-RANDOLPH TX 78150

You can also opt to donate via Text-to-Give by texting **AFAF** to 50155. The high-impact monthly option is offered there as well.

Again, on behalf of the four charities, and on behalf of the thousands of our Fellow Airmen, Guardians and families you've impacted – **thank you!**

New DFAS Phone Numbers: Changes as of June 1st

As of June 1, 2022 DFAS has **new local phone numbers**. Please make a note of the changes below:

The local phone number to reach Retired & Annuitant Pay Customer Service has changed. The new number is: **317-212-0551**.

The 216-522-5955 local phone number will NOT be available to use after July 1, 2022.

The DSN number to reach Retired & Annuitant Pay Customer Service also changed. The new **DSN** number is **699-0551**.

This change does NOT affect the toll-free number (1-800-321-1080) or the fax numbers. The toll-free number and the fax numbers for Retired & Annuitant Pay remain the same.

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