



Retired and Annuitant Pay Operations

Defense Finance and Accounting Service

February 7, 2015



Mission Statement



To provide timely and accurate pay and related services to military retirees and annuitants with integrity, innovation and excellence in customer service.



Retired & Annuitant Pay Briefing



- ▶ In recent years...
- ▶ Tax Season
- ▶ Modern Retirees
- ▶ Managing Your Account through myPay
- ▶ Disability Pay
- ▶ Pre-Planning
- ▶ Life Changing Events
- ▶ Casualty Assistance



Since the last RAD in January 2013...

- ▶ Summer furlough
 - ✓ One day a week for 6 weeks
- ▶ Government shutdown
 - ✓ DFAS unaffected
- ▶ Continue to optimize our self-service and online presence
- ▶ The last time I was here it was colder than Cleveland. You're lucky I'm back.



Tax Season

► 1099R

- ✓ All sent by the end of December
- ✓ Didn't get yours? See me after lunch...
 - Quickest way - myPay



Being a retiree in 2015...

▶ Adapting to an online world

- ✓ Internet born in 1989 – 26 years old
- ✓ Online literacy is a necessary part of life

▶ 2010 transition

- ✓ move toward efficiency
- ✓ Encouraging self-service

▶ myPay born in 1999

- ✓ 92.4% Active Duty participation
- ✓ 44.3% Retiree participation





www.dfas.mil

- ▶ View and print 1099R
- ▶ Change federal or state tax
- ▶ Change direct deposit
- ▶ Change home address
- ▶ Start, stop or change EFT allotments
- ▶ View or print account statement
- ▶ You must have a password to access myPay
 - ✓ To get a password you must contact myPay
 - By phone at 1-888-332-7411, Option 5
 - Online at <https://mypay.dfas.mil>



myPay Password



- ▶ 9 to 30 characters
- ▶ At least one UPPERCASE
- ▶ At least one lowercase
- ▶ At least one number
- ▶ At least one special character:

@ \$ ^ ! * + _ %

- ▶ Valid for 150 days
- ▶ Examples:

America@1776

Huachucais#1

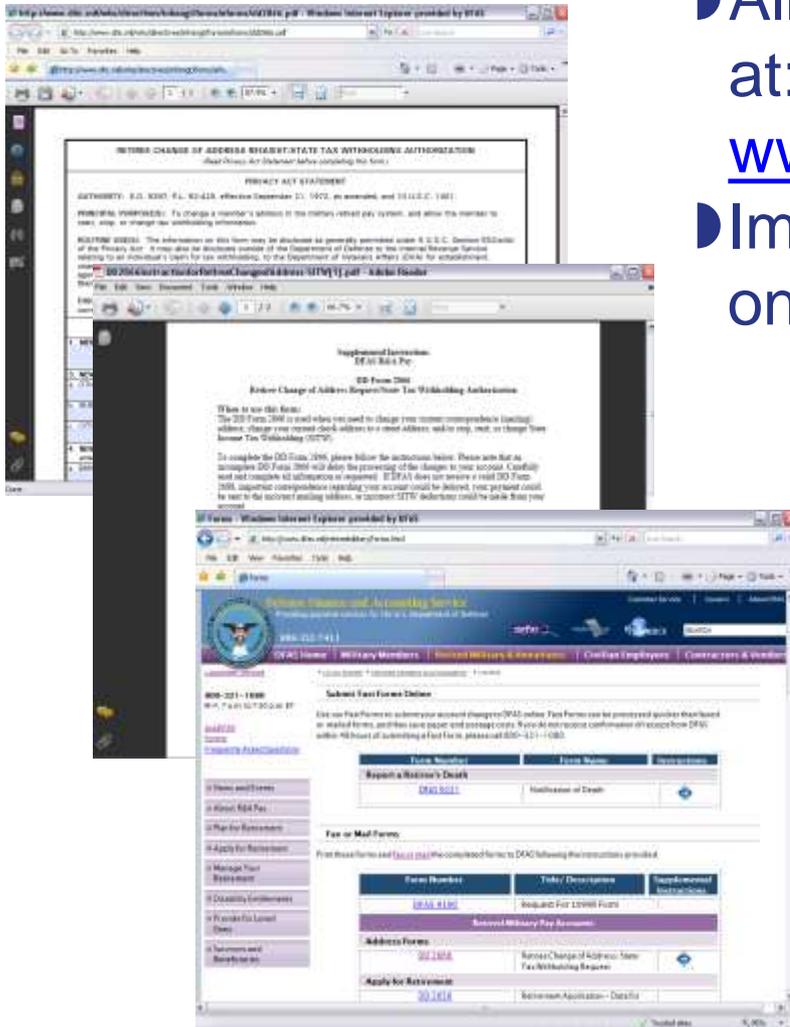
arizona+ARMY1234

bombISISnow100%



On Line Forms

- ▶ All forms used by R&A can be found at:
www.dfas.mil/retiredmilitary/forms.html
- ▶ Implementation of accessible forms online
 - ✓ Promotes self service
 - ✓ On Line forms include
 - Form number and title
 - Detailed instructions
 - Examples of correctly completed forms



Two Forms of Concurrent Receipt

| A Decision Matrix | CRSC (Benefit) | CRDP (Pay) |
|--|----------------|---|
| Full Concurrent Receipt | Yes | No – 10 year phase in (except 100% ratings) |
| VA Rating Starts At | 10% | 50% |
| Federal Tax | Tax Free | Taxed |
| File Claims | Must Apply | Automatic |
| Qualified Injury | Combat Linked | Service Connected |
| Subject to Uniform Services Former Spouse Protection Act USFSPA | No | Yes |
| SBP (Survivor Benefit Plan) 1 October 1972 | No | Yes |
| Available to Chapter 61 Medical and TDRL Retirees with less than 20 years of service | Yes | No |
| | | |

- a. A retiree cannot receive both CRSC and CRDP concurrently
- b. If a retiree is eligible for both programs they will be annual “Open Season” between December and January during which a retiree may switch between programs





► Take the following steps now to help prepare your spouse or next of kin upon the event of your death:

- ✓ Beneficiary information must be updated by completing the Designation of Beneficiary Form when changes occur
- ✓ SBP Information must be updated when changes occur
- ✓ Your beneficiaries must know which federal agencies to notify (Veterans Administration, Social Security Administration, etc.)
- ✓ Keep insurance/other important papers where they can easily be found



Life Changing Events



- ▶ Life changing events include birth, death, divorce, etc. They result in changes in status and require action on your part.

- ▶ Notify Retired and Annuitant Pay Operations
 - ✓ Send a copy of the birth/death certificate, divorce decree
 - ✓ Send a brief letter that includes
 - Your name
 - Your SSN
 - The reason for the letter
 - Your signature and the date

- ▶ If you no longer have an eligible beneficiary
 - ✓ SBP coverage and premiums are suspended

- ▶ Timely notification is a must





What if I remarry?

- ▶ 1 year period in which you may increase or terminate your coverage
- ▶ If you do nothing:
 - ✓ Spouse is automatically covered
 - ✓ Premiums will be owed retro active to the first business day following the first wedding anniversary

What if I marry for the first time?

- ▶ 1 year period in which to enroll your spouse in SBP
- ▶ If you do nothing
 - ✓ Spouse coverage is automatically declined





- ▶ **Upon death**
 - ✓ Member's retired pay stops
 - ✓ The primary beneficiary is entitled to pay up to the date of death
- ▶ **Keep Your Personal Information Current**
- ▶ **Ensure your beneficiary and SBP information is up to date, especially if one of the following occurs:**
 - ✓ Divorce
 - ✓ Spouse pre-deceases member
 - ✓ Remarriage
- ▶ **Failure to notify DFAS of updates could result in**
 - ✓ Delayed payments
 - ✓ Delayed annuity start



- ▶ Help us serve you better and quicker:
 - ✓ Use the web to help expedite your services:
 - www.DFAS.mil/retiredmilitary
 - Forms download
 - FAQs

 - ✓ Go Green with myPay:
 - <https://mypay.dfas.mil/mypay>
 - 1099R
 - Address changes
 - RAS



- ▶ Your Feedback is important to us!





- ▶ U.S. Military Retired Pay
P.O. Box 7130
London, KY 40742-7130

- ▶ U.S. Military Annuitant Pay
P.O. Box 7131
London, KY 40742-7131
 - ✓ Clearly print your name
 - ✓ Include SSN
 - ✓ Include signature



If you only remember 2 things...

ALWAYS

- ▶ LET US KNOW WHERE YOU ARE. Keep your address up to date.
- ▶ READ WHAT WE SEND YOU. Newsletters, account statements, etc. Please take them seriously.





*For the freedom we enjoy, our thanks
go to the men and women
who've served our country.*

*We look forward to serving our
military retirees and their families.*

