



Retired and Annuitant Pay Operations

Defense Finance and Accounting Service

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Retired and Annuitant Pay
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Mission Statement



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



Since the last time we met...



- ▶ We have achieved a great deal since the last time we met
- ▶ We have expanded our area of communications by partnering with the services to add more frequent news and updates to your service publications
- ▶ We are continuing a move to self service and reinforcing a series of tools and communications vehicles, from our forms page, to our website, to our Facebook presence
- ▶ We are continuing to increase automation and decrease our processing time





- ▶ We are working to improve our communications with you

- ▶ Integrating our communications planning
 - ✓ What does this mean for you?
 - ✓ We are
 - Partnering more closely with your Branches of Service
 - ✓ We are partnering more closely with your RSOs
 - Providing quarterly training and updates directly from R&A



- ▶ We are improving self service
 - ✓ Additional Fast Forms
 - ✓ Start or Stop an Allotment-Must Be EFT
 - ✓ Change of Address/State Tax Withholding Authorization
 - ✓ Designation of Beneficiary Information

- ▶ This is a faster and more efficient way of sending information to Retired and Annuitant Pay
 - ✓ Faster than calling
 - ✓ Faster than mailing



Managing Your Account Through myPay

www.dfas.mil

- View and print 1099R (NEW 5 Year History)
- Change federal or state tax
- Change direct deposit
- Change home address
- Start, stop or change EFT allotments
- Beneficiary for Arrears

- 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>



Managing Your Account Through myPay

www.dfas.mil

- CRSC Pay Statement
- View or print account statement (RAS)
- Turn off/on hard Copy of Annual RAS
- Verification of Pay Letter



➤ EMAIL ADDRESS-WE NEED YOUR EMAIL ADDRESS

Sending more Smartdocs

Sending your R&A Pay news letters



Managing Your Account Through myPay

▶ Getting set up in myPay

- ✓ Your key tool to manage your retired pay

▶ Using myPay can help you

- ✓ Protect your retired pay account against fraud
- ✓ Audit your account
- ✓ Keep your account updated about life changing events



Managing Your Account Through myPay



Information as of March 31, 2015

	Total Population	Custom Passwords	Population %
DOE Civilians	11,489	11,489	100.0%
BBG	1,688	1,606	95.1%
EPA	16,704	15,379	92.1%
DOD Civilians	828,809	794,215	95.8%
VA Civilians	404,606	341,685	84.4%
Active Military	2,688,350	2,348,052	87.3%
Retired Military	2,469,650	1,104,053	44.7%
Annuitants	333,597	27,161	8.1%



Self Service Initiatives – Your Feedback is Important!



- **myPay's improved capabilities**
 - 1099R History (Current year plus 5)
 - Ability to view, stop and change most Allotments such as Insurance and Mortgage payments
 - Arrears of Pay Beneficiary Election Changes

- **Please share your email address with us**
 - Increased communications from Retired and Annuitant Pay

- **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





- **Retired and Annuitant Pay Website**
 - ✓ We are working on improvements for you
 - ✓ Planning for Retirement
 - ✓ Improved information for the grey area
 - ✓ Improved SBP information
 - ✓ Best ways to work with us

- **Smart Doc Newsletters**
 - ✓ Quarterly Newsletters sent to all retirees
 - ✓ Who are on myPay
 - ✓ Whose email address on file

- **Improved Website Usability**
 - ✓ More clear and consistent messaging
 - ✓ Adding “How To” videos

- **Retirees Outreach at Retire Appreciation Days**



- ▶ See your monthly Retirement Account Statement
- ▶ Print your annual tax documents (1099-R)
- ▶ Change federal or state tax withholding
- ▶ Update your direct deposit
- ▶ Change your mailing address
- ▶ Start, stop or change allotments
- ▶ Designate your beneficiary for arrears
- ▶ Verification of pay letter





- ▶ Active duty only available for one year after retirement
- ▶ Retired pay account available after your first deposit
- ▶ Reserve Component available for one year after final drill
- ▶ May lose myPay access during the gray area
- ▶ Update your mailing address with personnel center
- ▶ Retired pay account available after your first deposit





The screenshot shows the DFAS website homepage. At the top left is the DFAS logo. To its right is the text "Defense Finance and Accounting Service" and "Providing payment services of the U.S. Department of Defense". A search bar and a "myPay" button are visible. Below this is a navigation menu with categories: "Military Members", "Retired Military & Annuitants", "Civilian Employees", and "Contractors & Vendors". A breadcrumb trail shows "DFAS Home > Retired Military & Annuitants". The main content area features a "Request a duplicate 1099R online" section with a "Need a duplicate 1099r" button and a "Request Your 1099r" button. On the left, there is a "Customer Service" section with contact information: "800-321-1080, Option 1" and "M-F, 8 a.m. to 5 p.m. ET". Below that are links for "AskDFAS", "Forms", and "Frequently Asked Questions". A sidebar on the left contains a "News and Events" section with links for "About R&A Pay", "Plan for Retirement", "Apply for Retirement", "Manage Your Retirement", "Disability Entitlements", and "Provide for Loved Ones". The "ABOUT R&A PAY" section includes links for "Who We Are, What We Do" and "Who to Contact? DFAS, the VA or the Military". The "LATEST NEWS" section features a "Retiree Newsletter" link and a "Direct Deposit Required" notice.

The screenshot shows the DFAS Facebook page. At the top, a banner reads "Defense Finance and Accounting Service - DFAS is on Facebook." Below this is a call to action: "To connect with Defense Finance and Accounting Service - DFAS, sign up for Facebook today." with "Sign Up" and "Log In" buttons. The page features a large profile picture of a soldier's silhouette against a red and white striped background. The page name is "Defense Finance and Accounting Service - DFAS" with 64,187 likes and 1,419 people talking about this. The page is categorized as a "Government Organization" with the website "www.dfas.mil". There are tabs for "About", "Photos", "FAQs", "Likes", and "Videos". The "FAQs" tab is currently selected, showing a "Chat live with Military Retired Pay Experts" button. The "Likes" tab shows a count of 64,187. The "Videos" tab shows a video player. At the bottom, there is a "Post" button and an "Also On" section.



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

- **Please ensure the following:**

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



VA Disability Compensation and the VA Waiver



- ▶ **VA Compensation** causes a reduction in retired pay
- ▶ The **VA Waiver** is a dollar for dollar offset of retired pay



What is this deduction? VA Waiver



- ▶ VA Compensation amount is usually not known at time of retirement
 - ✓ Non-Regular retirements will have a retroactive debt
 - ✓ Regular and Disability retirements withholding begins at date of notification from VA



What is this deduction? Recouping Separation Pay

- ▶ Voluntary Separation Incentive (VSI)
- ▶ Special Separation Bonus (SSB)



▶ Recoupment

- ✓ Rate
 - 40% of adjusted gross
 - May file for a reduced rate (financial hardship)
- ✓ DFAS and VBA coordinate recoupment
 - VBA recoups net amount
 - DFAS ensures up to the gross amount has been collected
- ✓ May not be waived





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





- ▶ Coverage is considered fully paid up for those...
 - With 360 months of paid coverage and
 - Age 70
 - After both requirements
 - Coverage continues at no cost to you





- ▶ 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
- ▶ Ensure your correspondence address is up to date
- ▶ Failure to notify DFAS of updates could result in
 - Delayed payments
 - Delayed annuity start





- ▶ You are your best personnel manager
 - Not only large corporations are having their data hacked
 - No Longer allowing retirees to change Direct Deposit through the Call Center
- ▶ Make sure you know who has access to your personal information
 - DFAS does NOT call you for any information
 - Starting to see an increase in the number of retirees who are getting their bank accounts hacked
- ▶ You are NOT ALLOWED to sell your Retired Pay in advance
- ▶ MyPay is the safest way to protect you and your retired pay





- ▶ U.S. Military Retired Pay

P.O. Box 7130

London, KY 40742-7130

Toll free fax: 800-469-6559

- ▶ U.S. Military Annuitant Pay

P.O. Box 7131

London, KY 40742-7131

Toll free fax: 800-982-8459

- Clearly print your name
- Include SSN
- Signature





- ▶ DFAS-Former Spouse Dept
P.O. Box 7130
London, KY 40742-7130

toll free fax: 800-469-6559

- ▶ DFAS-Cleveland
Legal Garnishment Office
P.O. Box 998002
Cleveland, OH 44199-8002

toll free fax: 877-622-5930

- Clearly print your name
- Include SSN
- Signature



Our Commitment To You...



*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.*

