



# Retiree Newsletter

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March 2024

## Director's Message

Hello and welcome to the first Retiree Newsletter of 2024. Spring is finally here and hopefully everyone can go outside and enjoy the warmer weather. Here in Cleveland, we are looking forward to the total solar eclipse which will pass right over us on April 8th. I hope you can enjoy this rare astronomical event in your location. The next total solar eclipse in the U.S. isn't happening until 2044!

In the meantime, we have great information about your retired pay in this edition.

As you know, the deadline to file your federal income taxes is April 15, 2024. We have an article with helpful tax season tips for you.

Did you know that DFAS can pay allotments out of your monthly retired pay? We also have a great article on this topic to help you manage those allotments.

This edition has an informative article on Survivor Benefit Plan (SBP) coverage for your current or former spouse. We also have a separate article with useful information on how your loved ones can be better prepared for when a retiree passes away. It's never an easy topic, but it is important to keep everyone informed and prepared on what needs to be done.

We also have a list of Retiree Appreciation Days that DFAS will participate in during 2024. These events are a great way to hear from many different organizations that can assist military retirees. If you live near one of the events, please come and say "Hello."

Finally, we have several articles from our pay partners who want to share information with you, so be sure to take a look at those articles as well.

Thank you for your dedication to our country. It is such a privilege to bring this information to you every quarter. I hope you find the information in here relevant and informative. If you do have a chance to observe the solar eclipse, please do so safely. And as always, it is our honor to serve those that served.

# Gray Area Retiree Spotlight

The Gray Area Spotlight in our newsletter is a special feature for Gray Area Retirees.

## myPay is Your Portal to Multiple Accounts with Just One Login

Did you know? It's possible to have more than one type of account to choose from after you log in to myPay.

It's like using your bank's online account. After you log in, you can choose to view a checking account, savings account, credit card account, or other type of account you have with the bank.

Why would you have more than one type of account in myPay? There are several possibilities.

### Scenario One

If you are a Gray Area Retiree who is also employed in a federal position that is paid by DFAS, you will have a Civilian pay account and a Future Retiree account.

Once you are logged in to myPay, you will see your both your "Civilian Pay" and "Future Retiree" accounts as choices in the "Choose an Account" drop down menu in the blue header.

For example, if you are a DoD Civilian and a Navy Gray Area Retiree, these are the account choices you would see after you log in:



### Scenario Two

If you are a Gray Area Retiree who entered the gray area less than 15 months ago, when you log in to myPay, you may see both your Reserve/Guard pay account and your new Future Retiree account.

If you separated from the **Army National Guard, Air National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve or Air Force Reserve**, you have access to your reserve pay account for 15 months after the date of separation.

Once your pay status as a Gray Area Retiree is transmitted to DFAS, your Future Retiree account will be established and available to choose from the drop-down menu.

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## Scenario Three

After you apply for retired pay, and your first payment is processed, your Retired Pay Account will be established in myPay.

This means there could be a short window of time when you might see both your Military Retiree pay account and your Future Retiree account in myPay, like the example below.



### One Login, Multiple Accounts

You don't need a different login and password to see your Future Retiree account. You can use the same login and password you use when you log in to myPay currently.

If it's been a while since you logged in to myPay, we have special Login Tips for Gray Area Retirees on our website at: <https://www.dfas.mil/grayarea>

### Please Update Your Contact Information in Your Future Retiree myPay Account

There are benefits to having up-to-date contact information in your Future Retiree account in myPay.

With a current email in your account, DFAS and your Branch of Service can send you important news and updates between the time you transition to the gray area and the date you are eligible to receive retired pay.

Also, if your email is current, we may be able to send you status notifications when we receive your application package for retired pay.

Plus, adding your mobile number and keeping it up to date in myPay will ensure you are able to receive temporary passwords and important text messages related to your myPay account.

To update your mailing address, log in and choose your Future Retiree account, then click on "Mailing Address" under "Pay Changes" in the left-hand column.

To update your email and mobile number, use the "Personal Settings" menu in the blue bar at the top to update your information.



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## **Special Note from the Air Reserve Personnel Center (ARPC) for Air Force Gray Area Retirees**

### **Applicable to: Air National Guard and Air Force Reserve Airmen**

***BLUF:*** HQ ARPC is currently experiencing a delay in processing Age 60 and Reduced Retired Pay Age retirement applications.

The transition from MyPers to myFSS has presented our Retirements Team with unexpected challenges. The team has encountered numerous technical issues within the new system, and it's taking longer than the Air Force initially projected to resolve them.

ARPC is approximately 65 days behind on closing out retirement applications. However, the team is making progress and project to be fully caught up on all retirements within the next 75 days. For applications submitted AFTER the retirement effective date, our goal is to process them within 60 days of receipt.

Retirement pay will be retroactive as of the date of the order. Those members eligible for TRICARE benefits at age 60 will also be retroactively authorized on their 60th birthday.

Additionally, ARPC has seen a significant rise in retirement application errors. To streamline our processes, we are returning these applications with instructions on what corrections are required and closing the application.

When this happens, these members will not lose their position in the queue. Applications are prioritized based on the member's retirement effective date. For future retirement applications, ARPC is working with system developers to enhance the myFSS platform to assist the customer in eliminating errors when initially completing the application.

To help combat these issues and prevent them from reoccurring, ARPC has implemented new processes designed to mitigate the challenges from the migration to myFSS. The ARPC team is using Lean/Six Sigma principles to modernize processes, streamline management and standardize myFSS training. The team has already seen a significant jump in production capacity, enabling them to complete this backlog at a rapid pace.

We will continue to post updates on the status of Reserve Retirements as the situation evolves. HQ ARPC strives to keep customers and CSS/MPF personnel up to date with the most accurate information possible.

As always, please direct members needing immediate assistance to the Total Force Service Center at 1-800-525-0102.

# Military Retired Pay Tax Season Tips

April 15, 2024, is the tax deadline and now is a good time to make sure you have all your tax documents ready. Here is a summary of current information and tools available if you are missing documents.

Retiree 1099-Rs were available in myPay as of December 18, 2023. As of January 13, 2024, 1099-Rs were in the mail for those who requested mailed statements.

For those who may not know, the 1099-R is the retiree tax statement, like the W-2 provided to wage earners. The 1099-R documents show how much was withheld in taxes – and must be filed with your tax return.

The best way to obtain your 1099-R is to use myPay, <https://mypay.dfas.mil>. With a myPay account, you can find the most important retired pay information, including your 1099-R.

The advantage of using myPay is you have 24/7 access to your tax documents. You can print/download the current year tax statement and access previous 1099-Rs in myPay (up to four prior years for retirees) to compare, or if you need to file an amended return.

## Requesting a Duplicate 1099-R

If you are not using myPay yet, we do offer other convenient options to request a replacement IRS Form 1099-R.

As of February 12, 2024, you can get your 1099-Rs sent to the address on file with DFAS or to a one-time, temporary mailing address by submitting a request online. Our online request tool also accepts international addresses. It's easy to find on our Quick Tools webpage: <https://www.dfas.mil/raquicktools>

DFAS also provides a self-service telephone option for retirees. Retirees can access the phone option at 1-800-321-1080. If you are a retiree using the phone option, please verify your current mailing address is correct. The telephone option is currently available for retirees and only for the current year tax statement.

Instructions for using the telephone self-service option for 1099-R reissue requests:

- Call 1-800-321-1080 or 317-212-0551
- Select option "1" for Self-Serve
- Select option "1" to request copies of your tax documents
- Select option "1" 1099-R
- Enter their Social Security Number when prompted

The 1099-R should be in the mail within 7-10 business days to the address we have on record.

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If you need to update your mailing address first, you can do it in myPay or use our online address change form for retirees at: <https://www.dfas.mil/raonlinetools>

If you prefer traditional mail, you can send us a written request by fax or mail, but please make sure to leave time for processing. It can take up to 30 days to process requests received by fax or mail. Find instructions: <https://www.dfas.mil/rettaxes>

Members with unique situations can speak directly to one of our customer care representatives. Depending on call volume, you may have to wait on hold while we assist other customers. For more information, go to: <https://www.dfas.mil/racustomers>

### **Changing Your Federal Tax Withholding**

If you need to change your withholding, you can do it easily in myPay. You can also fill out and mail an IRS Form W-4 if you are a military retiree. The form is available on the IRS website (<https://www.irs.gov>) and is also linked from the DFAS Forms webpage: <https://www.dfas.mil/raforms>

Please note: You are not required to file a new Form W-4 unless you claim exemption from federal tax withholding. If you claim exemption, the IRS requires you file a new W-4 at the beginning of EACH tax year.

Military retired pay is paid for many different reasons under numerous laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on his/her individual circumstances.

An individual's choice to have no withholding for federal taxes does not impact whether the individual's military retired pay is actually subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on the military retired pay.

Please see our webpage regarding taxation of retired pay:  
<https://www.dfas.mil/retpaytax>

### **The IRS Tax Withholding Estimator**

The IRS has an online Tax Withholding Estimator to help you determine the amount of taxes you need to have withheld. The estimator helps taxpayers determine if the right amount is being withheld from their income to cover their tax liability.

The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions, and credits.

The mobile-friendly estimator is available at: <https://www.irs.gov/individuals/tax-withholding-estimator>

# Managing Your Retired Pay Allotments

You can have some of your retired pay go to another institution through an allotment, sometimes referred to as a payroll deduction. This allows you to pay items directly out of your retired pay such as recurring bills, insurance premiums, a car payment, or a mortgage.

Please make sure you have enough disposable pay after taxes and other deductions to cover your allotment before setting it up. If you don't have enough disposable pay after taxes and other deductions, you may not receive your pay, or the allotment might be underpaid.

## How Many Allotments Can You Have?

You can have a maximum of **six discretionary** allotments.

The following allotments are considered **non-discretionary**, and they do not count toward your maximum of six. There is no limit on the number of **non-discretionary** allotments that can be deducted from your pay.

- Delinquent tax payments (federal, state, or local)
- Repayment of debts owed to the government
- Charity payments for Army Emergency Relief (AER), Navy-Marine Corps Relief Society (NMCRS), or affiliates of the Air Force Assistance Fund
- Loan Payments for AER, NMCRS, Air Force Aid Society, or American Red Cross

## TRICARE Allotments

TRICARE premiums are deducted based on the information TRICARE sends directly to DFAS.

Individual retirees cannot make changes to TRICARE allotments through DFAS. They must make changes through TRICARE. Please be aware that TRICARE sends transactions to DFAS between the first and tenth day of each month. This means if you or TRICARE make a change later in the month, that change may not be effective until your pay for the following month.

## Medicare Part B Allotments

Generally, Medicare Part B premiums are deducted from your social security. However, if you choose to defer receiving social security and are covered by Medicare Part B, you will need to pay your monthly premiums directly. You can set up a discretionary allotment to pay your monthly premiums in the same way you would set up a discretionary allotment to pay any other bill. Medicare Part B is not billed through DFAS by the Social Security Administration.

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## **Managing Your Allotments Using myPay**

If your **discretionary** allotment is paid via Electronic Funds Transfer (EFT) to a financial institution, it can be started, stopped, or changed using myPay:

<https://mypay.dfas.mil>

A limited number of allotments that are NOT paid via EFT can also be changed or stopped in myPay. This includes allotments for mortgage payments as well as some insurance payments and certain charitable contributions. Please contact the specific charity or institution for more information on how to make your request.

Entering the allotment more than once may cause the system to set up two allotments instead of one, causing overpayments to your allotments. Once you have entered allotment information into myPay, please allow time for the transaction to post.

## **Managing Your Allotments Using the DD Form 2558**

You can now submit your allotment start, change, or stop request to DFAS using our askDFAS online upload tool on DFAS.mil.

Recently, DFAS created a new, more convenient option for submitting allotment requests: sending an allotment request via askDFAS. You will first need to complete and sign the DD Form 2558, Authorization to Start, Stop, or Change an Allotment.

The DD Form 2558 is available on the DFAS Forms webpage:

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

Save your completed and signed DD Form 2558 as a PDF and submit it via our askDFAS online upload tool on DFAS.mil. Find out more: <https://www.dfas.mil/askdfas>

Once you submit your request, it will take up to three business days to be available to process in the DFAS system. DFAS can process a typical request in 30 days if we have all of the required information. Allotments take time to show up in myPay. You may not see your request until you receive your next Retiree Account Statement.



## Checking your SBP Coverage for Your Current or Former Spouse

Have you recently checked your Survivor Benefit Plan (SBP) coverage? If you haven't, it's easy to do. In myPay, you can review a monthly Retiree Account Statement (RAS), which is available to all military retirees currently receiving retired pay.

By reviewing the RAS, the statement shows your current SBP coverage and the type of coverage your current or former spouse is receiving.

As a retiree, it is important to understand you need to contact DFAS for any life-changing events, such as marriage, divorce, or loss of a spouse. The changes can impact your premium payments; there is a one-year limit for notifying DFAS of any life-changing event.

If you divorced since you retired from the military, review your SBP participation status. Federal law states SBP coverage ends for a spouse when a divorce occurs. In most cases, coverage does not continue until DFAS is notified and the required documentation is received.

There are two alternatives to allow continuing coverage for a former spouse: the military retiree must voluntarily request coverage to be continued or the former spouse must submit a timely deemed election to request coverage. If the former spouse submits a timely deemed election, coverage is subject to the court order. Time limits apply for all scenarios, whether coverage is elected by the retiree or deemed by the former spouse.

To update your SBP coverage, please note DFAS needs a copy of the official documentation; a marriage license, divorce decree, death certificate, or birth certificate, along with SBP Election Change Form (DD2656-6) to update your account.

**Please note: updating your beneficiary for the SBP does not automatically update your beneficiary listed for the Arrears of Pay. They are independent of each other and must be updated individually.**

### SBP for Current or Former Spouse

Have you divorced since retiring? If so, please take a moment and carefully check your 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.

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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 the "SBP Coverage Type" properly reflects "former spouse" or "spouse" (as applicable to your individual circumstances).

We have seen instances of spouse SBP premium deductions that were continued after a divorce but because required actions were not taken, the former spouse was not properly covered, preventing payment of an SBP annuity.

There is more information on our website on the SBP Changing or Stopping Coverage webpage: <https://www.dfas.mil/RetiredMilitary/provide/sbp/change>

Or, if you have questions about your SBP coverage, you may call our Customer Care Center: <https://www.dfas.mil/RetiredMilitary/about/aboutus/customer-service>

## **Prepare Your Loved Ones: Reclaiming Overpaid Funds After the Death of a Retiree**

A military retiree's entitlement to retired pay ends on the date of death of the member.

When DFAS is notified of a retiree's death, DFAS makes every effort to ensure that the next monthly disbursement to the member includes only funds the member was entitled to at the time of his/her death.

However, there are instances when a retiree dies near the end of the month (and it is too late to adjust the payment) or DFAS is not notified of the death in a timely manner.

This results in a deposit into a retiree's bank account, *made after the retiree's death*, which consists of both (a) funds the retiree was entitled to at the time of his/her death and (b) funds paid corresponding to days after the retiree's death (payment that could not be prevented due to timing).

DFAS will stop monthly payments upon notification of death to prevent overpayment. If a payment was made after the date of the retiree's death, we are required to notify the bank to reclaim the entire payment.

If the retiree had a joint bank account, it is especially important to be aware that the entire payment will be reclaimed.

The retiree's final pro-rated payment will be issued as Arrears of Pay (AOP) to the entitled beneficiary upon receipt of a valid claim. Please note that all payments issued after the member's death must be returned to DFAS before AOP can be paid.

In addition, financial institutions are obligated to return any federal benefit payments made after they are notified of the death of an account holder. In some cases, a member's bank may return the retired pay payment made after the date of the retiree's death before DFAS reclaims the payment.

We are communicating this information so you can prepare your loved ones, especially if they are a joint holder on the account. We realize this can be a difficult time both emotionally and financially and want to provide you with information to ease any undue burdens placed on your loved ones. Therefore, it is important that, upon death, DFAS is promptly notified so that your monthly payment can be suspended and to prevent any overpayments.

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**To report a retiree's death:**

A. [Fill out the online askDFAS Notification of Death form \(available 24/7\)](#)

Before using the tool, you will need to have the following information available for the retiree:

- Full Name
- Social Security Number
- Date of Death
- Cause of Death (Natural, Homicide, Pending, or Other)
- Marital Status

Additionally, if you are the retiree's spouse you will also need to provide your date of marriage.

Anyone using the tool must also complete all additional fields with a name, relationship, and contact information for the notification of death to be processed.

**OR**

B. **Call** our Customer Care Center at 1-800-321-1080

When you call, please be prepared to provide:

- Retiree's Full Name
- Retiree's Social Security Number
- Date of Death

**OR**

C. **Fax** or **Mail** information to DFAS

**Mail** to:

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

**Fax** to: 1-800-469-6559

*DFAS strongly encourages you to use Option A or Option B above to notify us promptly of a retiree's death. If you have any difficulty using the askDFAS online form, please call our Customer Care Center.*

# Resources Available to Help with Your myPay Account

For many long-time myPay users, navigating within their accounts, gathering information, and making changes to their military, federal civilian employee or retiree/annuitant account is not an overwhelming challenge. For others, especially those unfamiliar with digital devices or doing business online, myPay can seem a bit scary.

There are, however, a few ways to get help and even send questions or requests for assistance securely online.

## [myPay Frequently Asked Questions \(FAQs\)](#)

As the name implies customer questions have been collected and presented in the FAQs along with answers to help you manage and use myPay accounts for military, federal civilian employee, and military retirees and annuitants.

Topics include Login ID and password, establishing or updating your email address, setting up a Limited Access account, SmartDocs email notifications, and more.

The link to myPay FAQs is located at the top of each screen, from the login page to the pages within your account. Just look at the top of a page to locate the FAQ link.

## [Contact Us](#) and [Ask myPay](#)

The myPay Contact Us link will get you to the list of phone numbers and secure online connections to help solve login and password problems you may be experiencing.

In addition to the myPay customer support representatives, there are links to the [Ask myPay](#) online form for submission of your myPay dilemma and a way to find any nearby [Trusted Agents](#) who may help you solve myPay login and password needs in person.

For help not related to accessing the myPay system (such as requesting older Leave & Earning or Retiree Account Statements), the [Ask myPay](#) form provides links to other [Ask DFAS](#) forms allowing customers to submit trouble tickets regarding Military Pay, Retiree Pay, and Travel Pay.

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## [The DFAS YouTube Channel](#)

myPay tutorial videos are stored in the DFAS YouTube Channel specifically for myPay account owners.

Some of the videos there include:

1. Getting started with myPay
2. Requesting your Login ID
3. Changing your email address
4. Changing your physical mail address
5. Changing your password
6. Using Two-Factor Authentication
7. Using an Authenticator App

### **myPay Help Feature – Look for the Question Mark (?) Icon**

Once logged into your myPay account various options are listed allowing you to review and, in some cases allowing changes to be made to your pay account. When accessing one of these options, a question mark **(?)** will appear on the top right side of the screen.

Clicking on the question mark **(?)** will display information about that specific option along with directions (when appropriate) for printing or changing information in your myPay or pay account.

## Upcoming Retiree Appreciation Days

Below is a list of Retiree Appreciation Days that DFAS will participate in during 2024. These events are a great way to hear from many different organizations that can assist military retirees. If you live near one of the events, please come and say "Hello."

### **Fort Stewart Retiree Appreciation Day**

**When: Saturday, May 18, 2024, Time: TBA**

**Where:** Orlando, FL, University of Central Florida, 12715 Pegasus Drive, Student Union Center

### **Retiree Appreciation Day**

**When: Friday, June 16, 2024, Time: TBA**

**Where: (Virtual Facebook Event)**

**Contact:** [alexander.d.young3.naf@us.navy.mil](mailto:alexander.d.young3.naf@us.navy.mil)

### **Retiree Appreciation Day**

**When: Thursday, August 15, 2024, Time: 1000**

**Where:** Silverdale, WA, 2720 Ohio St., Bangor Plaza

**Contact:** Terry Wimmer: (360) 315-3052 or at

[terry.f.wimmer.civ@us.navy.mil](mailto:terry.f.wimmer.civ@us.navy.mil)

### **Retiree Appreciation Day**

**When: Saturday, September 7, 2024, Time: 0730**

**Where:** NOSC, Minneapolis, MN, Treasure Island Resort and Casino

**Contact:** [metrojr@gmail.com](mailto:metrojr@gmail.com)

### **Retiree Appreciation Day**

**When: Saturday, September 23, 2024, Time: 0800**

**Where:** NAS Lemoore, CA, Hancock Circle Bldg. 822, MWR Movie Theater,

**Contact:** (559) 998-4524

### **Retiree Appreciation Day**

**When: TBA**

**Where:** NAS Whidbey Island, WA, 1080 W. Ault Field Road #138, Oak Harbor

**Contact:** [rick.helwick@navy.mil](mailto:rick.helwick@navy.mil) or [william.d.conley@navy.mil](mailto:william.d.conley@navy.mil)

## **News from Our Partners: Free MilTax Services Available to Recent Retirees**

If you separated from service within the last 12 months, you are eligible to file your taxes for free with MilTax e-filing software and support. The MilTax software is available Jan. 18, 2023 through April, with extensions through mid-October.

Veterans are eligible for free support from Military OneSource, including MilTax, until 365 days past end of tour of service, retirement date or discharge date. This includes service members on the Temporary Disability Retirement List, as well as their immediate family including spouses, children and anyone who has legal responsibility for a service member's children, for the benefit of the children.

New in 2024, eligibility is being verified through the Defense Enrollment Eligibility Reporting System. Visit [Military OneSource](#) to learn more about eligibility.

### **MilTax free tax filing software and support**

MilTax from Military OneSource is:

- No cost to eligible users and includes access to tax consultants
- Designed to account for the complexities of military life
- Offers secure industry-leading software, provided by the Defense Department

MilTax eligibility takes you through the entire tax-filing season. Contact Military OneSource at 800-342-9647 for more information.

Get started with [MilTax: Free Software & Support](#).

### **Other options for free or discounted tax services**

If you no longer qualify for Military OneSource's MilTax, you may be eligible for [IRS Free File](#) and the [Volunteer Income Tax Assistance program](#). Additionally, many tax services provide a discount to veterans.



# **News from Our Partners: Navy-Marine Corps Relief Society**

## **Thank you to all who supported NMCRS in 2023!**

Your generosity made a huge impact in the lives of over 198,000 Sailors, Marines and their families who used our programs and services.

## **If you want to know about the NMCRS Visiting Nurse Program, ask a Marine!**

Retired Marine Major Jim Capers, a decorated Vietnam War veteran, is a strong advocate for the Navy-Marine Corps Relief Society's Visiting Nurse Program. After losing his wife and son, Capers found it difficult to manage his health alone. A social worker referred him to the program, which he wasn't aware of despite knowing about several of the Society's other programs and services.

The program provides health education, resource referrals, and support for active-duty families and retired service members like Capers. This is accomplished by registered nurses who offer help with various needs, including prenatal care, infant feeding, and managing chronic conditions in retirees. Nurses also conduct safety assessments and offer instruction on self-care tasks.

Capers has a special bond with his local NMCRS Nurse, Natatia DePaoli, who visits him monthly. They both value their one-on-one interaction and the support they offer each other.

NMCRS can "be there" for moments like this, 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>

## **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 for 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>

## **Looking for a way to give back to our community and support the next generation of service members?**

***Volunteer at your local Navy-Marine Corps Relief Society!***

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For more than 120 years, skilled volunteers have helped service members seeking the Society's assistance. The NMCRS staff is made up of a small cadre of paid employees and more than 4,000 volunteers. A sampling of volunteer opportunities in the Society include:

- Welcoming clients and doing intakes
- Providing financial assistance
- Leading a team of casework, office, or thrift shop volunteers
- Providing support in communications and the thrift shops
- Maintaining Volunteer database and records

Our volunteers have unique backgrounds and experiences. They have different reasons for serving, yet they all desire to support the community of active duty and retired Navy and Marine Corps service members and their families.

Our offices are located on Navy and Marine Corps bases across the country and around the world. While most volunteer opportunities are office based, there are a limited number of virtual opportunities that 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.

If you are interested in being a volunteer, you can expect to:

- 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 absolutely love volunteering my time to assist our Sailors and Marines who sacrifice everything for our nation. They are the backbone of our nation, and I am glad to be there for them in trying and stressful times. If I can help to make their day better, I have done my job." Hope Palmer, Volunteer***

You can learn more about volunteering at NMCRS <https://www.nmcrs.org/get-involved/volunteer>

### **Education Assistance:**

The NMCRS Education Assistance Program provides grants and interest-free loans for eligible Navy and Marine Corps spouses, children, and MECEP/MECP students so they pursue their education goals with less financial stress.

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Applications for the 2024-25 academic year are being accepted through May 15, 2023.

Grants range from \$500-\$3000 and interest-free loans are available up to \$4000.

Both loans and grants are awarded once per year and are determined by FAFSA Student Aid Index (SAI) and tuition costs. Funds are provided directly to the institution to help pay for tuition, books, room, and board. Students may reapply each year. To learn more about eligibility and to apply, please visit [Scholarship Application](#)

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

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

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](mailto: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 or PayPal 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!

## **News from Our Partners: 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. In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if they're 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 retirement 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. To prevent a gap in dental coverage between your active or reserve duty dental plan and your FEDVIP plan, you must enroll in FEDVIP prior to your military retirement date. If you don't enroll within 60 days from your retirement date, you must wait until the next open season, which runs from the Monday of the second full work week in November through the Monday of the second full work week in December.

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. FEDVIP offers you a choice between 12 dental and 5 vision carriers, so you can select the right coverage for you and your family, such as:

- Regional dental plans as well as nationwide dental and vision plans with international coverage
- Plans featuring 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 government-authorized online portal where you can enroll in FEDVIP, 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 FEDVIP in your retirement plan today. BENEFEDS is administered by FedPoint® under the oversight of the U.S. Office of Personnel Management. FedPoint is a trade name of the legal entity Long Term Care Partners, LLC®.

## **News from Our Partners: 51st Annual Air Force Assistance Fund Campaign**

The 51<sup>st</sup> annual Air Force Assistance Fund Campaign is well underway at Air & Space Force Bases around the globe.

Over the years, retirees have continued taking care of their fellow Airmen and Guardians by supporting this "For Airmen & Guardians, By Airmen & Guardians" campaign. Your four official charities of the Department of the Air Force continue to provide nearly \$15 million in assistance to Airmen, Guardians, and the surviving spouses of our retirees every year.

You can help again this year by going to <https://www.afassistancefund.org/index.php/donate> to choose from the different donation options available.

And, you can follow the below link for a message to all retirees from the Secretary of the Air Force, the Under Secretary, the Chief of Space Operations, the Chief of Staff of the Air Force, the Chief Master Sergeant of the Air Force, and the Chief Master Sergeant of the Space Force: <https://www.afassistancefund.org/wp-content/uploads/2024/01/2024-Kickoff-Memorandum-to-Retirees.pdf>.

Thank you for once again supporting our Air & Space Force family...*retired, but still active!*

## Pay Schedule

To help you plan for 2024, 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 2023, retirees will receive payment on December 29, 2023. However, annuitants are scheduled to receive payment on January 2, 2024. Please see the chart for each month in 2024.

<b>Entitlement Month</b>	<b>Retired Pay Date</b>	<b>Annuitant Pay Date</b>
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
January 2024	February 1, 2024	February 1, 2024
February 2024	March 1, 2024	March 1, 2024
March 2024	April 1, 2024	April 1, 2024
April 2024	May 1, 2024	May 1, 2024
May 2024	May 31, 2024	June 3, 2024
June 2024	July 1, 2024	July 1, 2024
July 2024	August 1, 2024	August 1, 2024
August 2024	August 30, 2024	September 3, 2024
September 2024	October 1, 2024	October 1, 2024
October 2024	November 1, 2024	November 1, 2024
November 2024	November 29, 2024	December 2, 2024
December 2024	December 31, 2024	January 2, 2025

# 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 56<sup>th</sup> Street  
Indianapolis IN 46249-1200

#### **Annuitant Pay:**

Defense Finance and Accounting  
Service  
U.S. Military Annuitant Pay  
8899 E 56<sup>th</sup> 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