



Survivor SBP Newsletter

Fall 2024

Director's Message

Welcome to the October 2024 edition of the Survivor SBP Newsletter. Thank you for taking the time to see what is going on with your SBP benefits. We have a lot of good and helpful information for you in this newsletter. So, let's get right into it.

First, we have been busy updating our askDFAS website to make it better for our customers. The article we have will let you know about all the improvements we have made and how you can use it to make your customer service experience better.

We also have an article in our Active Duty/Line of Duty Spotlight that can really help out surviving families who may have been affected by the changes that took effect last year. Please take a look at that article to see if you or another survivor you know may have been affected.

We also have informative articles on how to prepare your loved ones to report the death of an annuitant, how you can start getting ready now for tax season, who to update when your information changes, and how to set up your myPay account. I highly recommend reading each article to get all the information you need.

Thank you again for taking the time to read the Survivor SBP Newsletter. We are constantly looking for new ways to improve your experience with the Defense Finance and Accounting Services (DFAS). Thank you and we will see you again in our next newsletter in April 2025. As always, it is truly an honor to serve the families of those that served.

Active Duty/Line of Duty Survivors Spotlight

October 2024: Can You Help Us Spread the Word About the SBP Optional Child Annuity Changes?

There are still a number of families where the member died on active duty or inactive duty, in the line of duty after October 7, 2001, the surviving spouse requested the Optional Child Annuity, and we have not received documentation about the eligibility of the surviving spouse.

Can you help us spread the word to surviving spouses or children who may be eligible to receive Survivor Benefit Plan (SBP) payments?

DFAS and the Branches of Service have tried to contact these families, but in many cases we do not have current contact information.

Some of these families may not know they may be eligible for payments, especially if the child or children turned 18 or 22 years old and payments had stopped at that time.

Here are a few facts about this 2023 change to the Survivor Benefit Plan:

- When a service member died on active duty or inactive duty, in the line of duty, after October 7, 2001, the surviving spouse could request to have the SBP payments made to an eligible child or children. This was called the Optional Annuity for Dependent Children or the "Optional Child Annuity."
- When the Optional Child Annuity was requested, after the child or children were no longer eligible, no SBP was paid.
- The National Defense Authorization Act for Fiscal Year 2020 repealed the authority for the Optional Annuity for Dependent Children as of January 1, 2023. This means the SBP annuity now reverts to the surviving spouse if she or he submits documentation and is eligible.
- The SBP annuity can now be paid to the eligible surviving spouse even if the SBP payments had stopped many years ago because Optional Child Annuity was requested and the child/children were no longer eligible.
- An eligible SBP child annuitant can still receive the SBP monthly payment if DFAS receives documentation that the surviving spouse is not eligible.

Thank you for your help in spreading the word! Please see our special focus webpage for details regarding the changes: <https://www.dfas.mil/sbp2023childoptrev>

Active Duty/Line of Duty Survivors Spotlight – continued

News From Military OneSource – Free Tax Services

Prepare for Tax Season With Help From Military OneSource

Tax season is quickly approaching, and [MilTax](#) can connect you with personalized one-on-one support from expert military tax consultants and provide access to e-filing software that includes industry-recognized security safeguards. MilTax e-filing software is free for service members, eligible family members and survivors, and veterans up to 365 days from their separation or retirement date.

Verify your [eligibility here](#). Additional resources, [including tips for tax filing and general information](#), are also available through Military OneSource.

The askDFAS Refresh is Here: Come, Take it for a Spin!

In the last edition of the Survivor SBP Newsletter, we provided a sneak peek of the new online tools available to you as part of our askDFAS Refresh. In this edition, we'll bring you up to speed on the askDFAS Refresh and detail the supporting resources available to assist you with the new tools.

On May 16, 2024, we refreshed the "Ask Retired Pay" module of askDFAS to make it easier to navigate. The changes combine the familiar functionality that you've come to enjoy, while also expanding your options and reorganizing tools in a thoughtful way so you can be sure you're using the correct tool for your request.

Have you had a chance to visit and take the new askDFAS for a spin?

If not, don't delay! You will be glad to know that we have many resources to support you as you take advantage of the new and reorganized suite of tools.

The Quick Tools Page is our hub to help you locate our most-requested capabilities.

You can find it here: <https://www.dfas.mil/raquicktools>

On the Quick Tools page, there is a dedicated section for the askDFAS Refresh! It is called "Check Out Our New Online Tools to Make Managing Your Pay Account Easier!"

From this section, you will be able find links to full explainer webpages. One explainer page is for retirees and the other is for you in the SBP annuitant and survivor community. Each page provides full details of the functionality and helps direct you to the appropriate place to complete your request.

Whether you're there to upload a form or document, ask a question, complete a self-service request, or report a death, these pages provide all the information you need!

And while you familiarize yourself with the askDFAS Refresh, don't forget that the bottom of each explainer page includes a link to our helpful PDF "Customer Guide to Online Tools."

Feel free to save or print this guide and keep it handy as you manage your pay and entitlements. And please share it with fellow SBP annuitants!

You may also find the guide here: <https://www.dfas.mil/raguideonlinetools>

We know that change can bring about uncertainties, but we are confident that you will find these online tools intuitive and convenient. And with all these support resources, you have everything you need to succeed!

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List of askDFAS Online Tools for Annuitants, Survivors, and Retirees

Below you will find a complete overview of askDFAS Online Tools available following the askDFAS Refresh. The list below includes an overview of ALL tools, including those for military retirees, so that you can be aware of all the ways we can serve customers. Each section explains which tools pertain to SBP annuitants/survivors, retirees, or both.



Category Name: Report a Death/Survivor-Ask a Question

Tool: Retiree Notification of Death

Reminder: At this time, the "Report the Death of a Retiree" online tool is still housed in the "Retired Pay" category. It will be moved to this category soon.

New Tool: SBP Annuitant Notification of Death

New Tool: Final Pay of a Deceased Retiree – Questions

New Tool: Starting SBP Annuity Pay – Questions

TOOLS FOR SBP ANNUITANTS

Self-Service Account Tools for SBP Annuitants



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Category Name: Self-Service Account Changes

New Tool: Mailing Address Update – SBP Annuitants

New Tool: Request Verification of Pay Letter

Online Form Upload Tools for SBP Annuitants



Category Name: SBP Annuitant/Survivor-Form Upload Tools

Tool: SBP Annuitant Documents – Upload

(Use this tool if the document does not fit one of the specific tools below)

Tool: DD 2656-7 – Claim SBP Annuity – Upload

Tool: DD 2788 – Child Ann School Cert -Upload

Tool: DD 2828 – Child Ann Phys Cert – Upload

Tool: DFAS 9415 – Ann Rep Payee Cert – Upload

Tool: Power of Attorney/3rd Party Doc – Upload

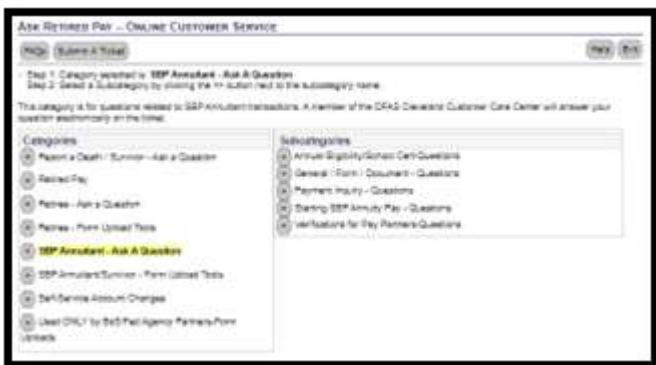
Tool: SBP Annuitant DOHA Appeal – Upload

Tool: SBP-Marital Status Update – Upload

Tool: SF 1174 – Arrears of Pay (AOP) – Upload

Tool: Tax Withholding Changes – Upload

All New: Ask a Question Options for SBP Annuitants



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Category Name: SBP Annuitant-Ask a Question

Tool: Annual Eligibility/School Cert-Questions

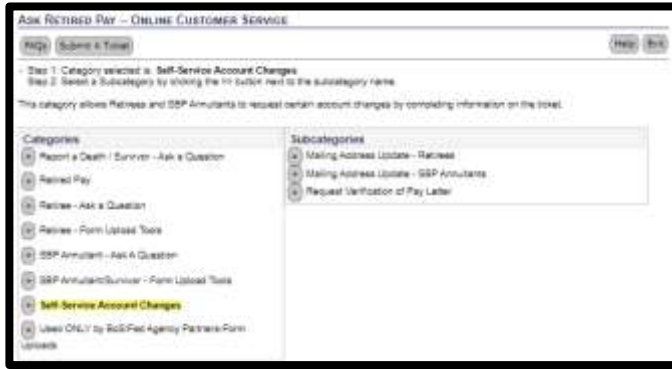
Tool: General / Form / Document – Questions

Tool: Payment Inquiry – Questions

Tool: Starting SBP Annuity Pay – Questions

TOOLS FOR RETIREES

Self-Service Account Change Tools for Retirees

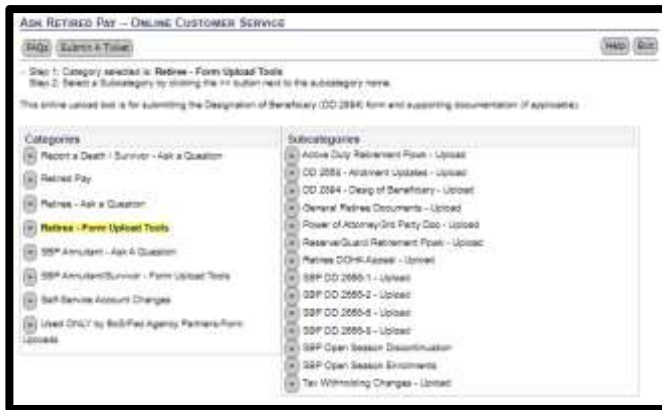


Category Name: Self-Service Account Changes

Tool: Mailing Address Update – Retirees

New Tool: Request Verification of Pay Letter

Online Form Upload Tools for Retirees



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Category Name: Retiree-Form Upload Tools

Tool: General Retiree Documents – Upload

(Use this tool if the document does not fit one of the specific tools below)

Tool: Active Duty Retirement Ppwk – Upload

Tool: DD 2558 – Allotment Updates – Upload

Tool: DD 2894 – Desig of Beneficiary – Upload

Tool: Power of Attorney/3rd Party Doc – Upload

Tool: Reserve/Guard Retirement Ppwk – Upload

Tool: Retiree DOHA Appeal – Upload

Tool: SBP DD 2656-1 – Upload

Tool: SBP DD 2656-2 – Upload

Tool: SBP DD 2656-6 – Upload

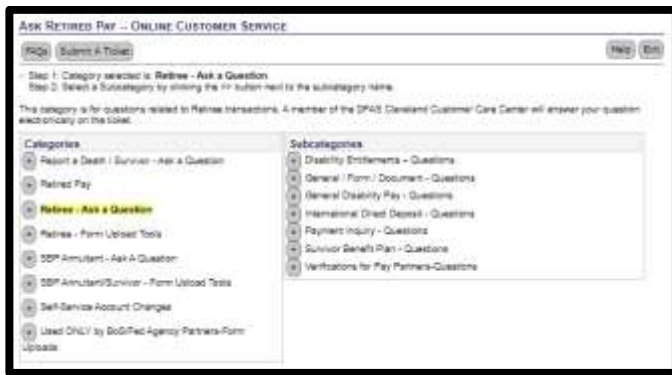
Tool: SBP DD 2656-8 – Upload

Tool: SBP Open Season Discontinuation

Tool: SBP Open Season Enrollments

Tool: Tax Withholding Changes – Upload

All New: Ask a Question Options for Retirees



Category Name: Retiree – Ask a Question

Tool: Disability Entitlements – Questions

Tool: General / Form / Document – Questions

Tool: General Disability Pay – Questions

Tool: International Direct Deposit – Questions

Tool: Payment Inquiry – Questions

Tool: Survivor Benefit Plan – Questions

Prepare Your Loved Ones: How to Report the Death of a SBP Annuitant

We are communicating this information so you can share with your loved ones. We realize this can be a difficult time both emotionally and financially and want to provide information to ease any undue burdens placed on your loved ones.

It is important that, upon death, DFAS is promptly notified so that an SBP annuitant's monthly payment can be suspended to prevent any overpayments.

When DFAS is notified of the death of an SBP annuitant, we make every effort to ensure any disbursements that follow include only funds the SBP annuitant was entitled to at the time of his/her death.

Reporting a SBP Annuitant's Death

An SBP annuitant's pay stops on the last day of the month prior to the annuitant's death. DFAS will stop monthly payments upon notification of death to prevent overpayments. If a payment was made after the date of the SBP annuitant's death, we are required to notify the bank to reclaim the entire payment.

The SBP annuitant's final payment will be issued as Arrears of Annuity (AOA). Keep in mind that AOA payments are uncommon. Generally, the only situations where AOA payments are due are: (1) the SBP annuitant's account was not established prior to the date of death, or (2) the SBP annuitant's account was suspended at the time of death.

DFAS will mail the required paperwork to claim AOA. AOA will be distributed in accordance with federally-mandated Order of Precedence following our receipt of the proper SF1174 claim form for any eligible beneficiary/beneficiaries.

To report a SBP Annuitant's death, use one of the following methods:

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

We are happy to share this new tool created after receiving feedback from our customers. You can now use askDFAS to report the death of an SBP Annuitant. This is also very beneficial to our customers that live overseas.

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

- Full Name
- Social Security Number
- Deceased Retiree's/Member's Full Name
- Deceased Retiree's/Member's Social Security Number
- Date of Death
- Cause of Death (Natural, Homicide, Pending, or Other)

Anyone using the tool must also complete all additional fields with a name, relationship to SBP annuitant, 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:

- SBP Annuitant's Full Name
- SBP Annuitant's Social Security Number
- Deceased Retiree's/Member's Full Name
- Deceased Retiree's/Member'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 Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300

Fax to: 1-800-982-8459

DFAS strongly encourages you to use the online option or call our Customer Care Center to notify us promptly of an SBP Annuitant's death. If you have any difficulty using the askDFAS online form, please call our Customer Care Center.

DFAS is required to have a copy of the SBP annuitant's death certificate that states the cause or manner of death, please include a copy with your documents. Please ensure both the SBP annuitant's and the deceased member's names and Social Security Numbers are also written at the top of the death certificate to ensure proper routing.

Following a complete audit of the SBP annuitant's account, DFAS will determine if any funds are owed.

Be Proactive with Your Taxes

Tax season is just around the corner and DFAS wants to help you be ready. Now is the time to start preparing to file your taxes. Yes, even though it's months before taxes are due, take advantage of this time to double check everything is correct with your personal information and documentation on file with DFAS.

Start with myPay

myPay is an easy-to-use online DFAS tool that can help you have a smoother tax season: <https://mypay.dfas.mil>. You can print/download your current year, as well as up to two prior years of annuity pay 1099-R tax statements. In addition, myPay offers earlier access to 1099-R tax statements, in late December, while paper copies aren't mailed until late January.

If you haven't logged in to myPay recently, now is a good time to update your password before tax season. Additionally, please verify/update your mailing address to ensure you receive important information from DFAS.

Changing Your Federal Tax Withholding

It's easy to change the amount withheld for federal taxes using myPay by clicking on the federal withholding link. Once there, click on the yellow pencil for the edit page. On the edit page, you can also enter information about multiple jobs, change your number of dependents, add additional income, make additional deductions or have extra tax withheld. The blue bar tells you when you can expect the changes to go into effect.

If you prefer, you can send us a completed IRS W-4P form (*Withholding Certificate for Periodic Pension or Annuity Payments*). Find it on our [Forms Library webpage](#).

The most convenient way to submit your documents is uploading them to DFAS online 24/7 via the askDFAS online upload tools. More information about uploading your documents on askDFAS can be found at <https://www.dfas.mil/askdfas>.

Please note that DFAS cannot withhold state taxes for annuitants. For information or questions about what is or is not taxable in your state, contact your state department of revenue/income tax.

Use the IRS Tax Withholding Estimator

The IRS has an online tax withholding estimator (www.irs.gov/individuals/tax-withholding-estimator) to help determine how much federal tax you need to have withheld. The estimator helps taxpayers estimate if the right amount is withheld from their income to cover their tax liability.

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The estimator uses a simple, six-step format using information like marital or filing status, income, withholding, adjustments, deductions and credits. DFAS cannot provide tax advice, so if needed, please consult a tax professional or the IRS.

You Can Request a Duplicate 1099-R Using Our askDFAS Tool

If you are not a myPay user, you can have your 1099-R sent to the mailing address on record, or a one-time temporary mailing address, by submitting a request online via askDFAS at <https://www.dfas.mil/askdfas>.

You can also use this tool to request a prior year 1099-R. You should receive your duplicate 1099-R in the mail in about 10 business days (for domestic mailing addresses). Please note that 2024 tax year 1099-R reissues cannot be mailed prior to mid-February 2025.

Questions?

Find more information about your Survivor Benefit Plan (SBP) annuity: <https://www.dfas.mil/managesbp>.

Activating and Maintaining Your Account on myPay

myPay is an online tool for getting your tax documents, as well as managing your annuitant pay account year-round.

myPay provides access to a range of information about your payments and lets you easily update your contact information, federal tax withholding, or download your tax documents.

Getting Started with myPay

If you're not yet using myPay, it's easy to get started.

You can request an initial password on the myPay homepage using the "Forgot or Need a New Password" link. The password will be mailed to the address you have on file with DFAS in your annuity pay account and you should receive it in about 10 business days (for domestic mailing addresses).

Once you receive your password in the mail, you can return to the myPay homepage and create your myPay profile using your Social Security Number and the password you received in the mail.

Reactivating Your myPay Account

We know some of you only use myPay once a year to get your 1099-R during tax season. Then, when you do try to access your account, you discover your password is expired, lost or forgotten. If this sounds like something that has happened to you, please update your password now, before the tax season starts. Waiting to update your password might mean delays in accessing your tax documents.

If your myPay account is in an inactive status because your password has expired, you can follow the simple steps below to reactivate your account.

1. Go to <https://mypay.dfas.mil> in your web browser on a computer or connected device.
2. Click on the "Forgot or Need a Password?" link
3. Enter two of the following: your Login ID, Social Security Number and/or registered email address (previously registered in myPay). Check the box affirming you are the account owner and click "Continue."
4. If you previously set up the security questions, you'll be presented three security questions to answer. When finished answering the questions, click "Check my Answers."
5. If you answer the security questions correctly, you will be able to reset your password online.

If you haven't set up security questions or answer them incorrectly, you'll get the option to have a temporary password sent to you.

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You can choose to send the temporary password to:

- A) Your mobile phone via text if your mobile phone number is registered in myPay;
- OR,
- B) The mailing address you have on file with DFAS in your annuity pay account.

When you receive the temporary password, go back to myPay and log in to reactivate your account.

Two-Factor Authentication

Two-factor authentication is a login process that requires something you know (your login ID and password) and something you have (a one-time pin you receive via email or text). Two-factor authentication requires you to request and input a one-time PIN when you log in to your myPay account with a login ID and password. This adds an extra layer of security to your myPay account. Smart card login is another form of two-factor authentication and smart card users will not be asked to enter an additional PIN.

You can find additional information regarding two-factor authentication at <https://mypay.dfas.mil> under the FAQs.

Annuitants May Use myPay to:

- Update mailing address
- Review and update contact methods (email and mobile phone)
- Adjust federal tax withholding
- Access pay and tax statements
- Update direct deposit
- Submit annual FAUMC (formerly ROE) and SBP-MSU (formerly COE) transaction eligibility information

Official Website Banner

In order to ensure that you are using the official myPay site, a banner has been added to the top of the webpage. When accessing myPay and you see the banner shown below you can be confident that you are using the proper and secure website.



If You Need Assistance with myPay

If you need assistance accessing your myPay account, please contact the myPay Customer Care Center toll-free at 1-888-332-7411 or at 1-317-212-0550.

What Information Does DFAS Need To Be Updated On?

Who Should SBP Annuitants Contact?

It is very important for SBP Annuitants to update contact information with the Defense Finance and Accounting Services (DFAS), Defense Enrollment and eligibility Reporting System (DEERS) and the Department of Veteran's Affairs (VA). This will ensure vital information is delivered timely. Unfortunately, updating one will not update other agencies. This article breaks down how you can update each agency you receive benefits from.

Keep DFAS Informed

DFAS is the agency that processes your Survivor Benefit Plan (SBP) payments. It is important to keep DFAS up to date on address changes so information regarding your SBP, including payment, tax and changes to the plan, are delivered to you in a timely manner.

How To Update DFAS

There are several ways to make updates with DFAS:

- The easiest and most convenient way to make updates is by logging into myPay and updating your information there.
- If you do not have a myPay account, you can use the askDFAS online SBP Annuitant Change of Address Tool to make update your mailing address.
 - Select the Self-Service Account Changes category
 - Select the Mailing Address Update – SBP Annuitants subcategory.
- You can also make updates by sending us a letter by mail or fax. Make sure to include:
 - Your full name
 - Social Security Number
 - The Retiree's Social Security Number
 - Sign and date any written correspondence.
- You can also call our Customer Care Center at 800-321-1080.

How to Update DEERS

You should also update your contact information in DEERS. Below is how you can update your contact information.

- Make updates on milConnect at <https://milconnect.dmdc.osd.mil/>
- Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883)
- Fax updates to 1-800-336-4416 (Primary) or 1-502-335-9980 (Alternate)
- Mail updates to: Defense Manpower Data Support Office, Attn: COA, 400 Gigling Road Seaside, CA 93955-6771

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How to Update the VA

If you receive Dependent and Indemnity Compensation (DIC) from the VA, it is important to keep contact information updated with the VA as well. Please visit this website for more information, <https://www.va.gov/change-address/>

If You Have Questions

If you have questions, please access our website and/or call the Customer Care Center. They are open Monday-Friday 8:00 a.m. to 5:00 p.m. Eastern Time.

Who Pays SBP and Who Pays DIC?

When you are receiving direct deposit payments to your bank account, it can be difficult to figure out which agency is paying which deposit.

Dependency and Indemnity Compensation (DIC) from the Department of Veteran's Affairs (VA) is the most common monthly payment Survivor Benefit Plan (SBP) annuitants receive in addition to SBP.

We hope this article will help you identify the differences between the two types of monthly payments.

Survivor Benefit Plan (SBP) – Overview

The Survivor Benefit Plan (SBP) is a Department of Defense program. It provides financial support to military spouses or children when a military member dies while on duty or after retirement (if the retiree chose to participate).

After the service member passes away, the SBP annuity is paid out monthly to the surviving spouse, or to the child or children of the member. The monthly payment is known as an annuity and the recipient of an SBP annuity is referred to as the annuitant.

There is only **one** Survivor Benefit Plan (SBP) annuity. It is paid either to the spouse or to the child/children. If paid to multiple children, the annuity is split into equal shares.

The Defense Finance and Accounting Service (DFAS) is the DoD agency that processes and makes DoD SBP payments.

SBP - Payments

SBP is paid on the first of the month. However, if the first falls on a weekend or holiday, SBP annuitants are paid on the first business day of month. For example, for the December 2024 entitlement, SBP annuitants are scheduled to receive payment on January 2, 2025. Please see the 2025 Pay Schedule in this issue of the newsletter for pay dates this coming year.

A direct deposit of SBP in a bank account will be labeled similar to this:
"DEPOSIT - DFAS-CLEVELAND AR ANN PAY"

If there are multiple children receiving the SBP payment into the parent/guardian's bank account, there will be multiple SBP deposits (one for each child).

SBP annuity payments are subject to federal income tax.

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SBP - Resources

Find out more about SBP: <https://www.dfas.mil/managesbp>

VA Dependency and Indemnity Compensation (DIC) - Overview

Dependency and Indemnity Compensation (DIC) is a tax-free monetary benefit paid to eligible survivors of military service members who died in the line of duty or eligible survivors of members whose death resulted from a service-related injury or disease.

DIC - Payments

There are a number of ways that VA Dependency and Indemnity Compensation payments are different than DOD Survivor Benefit Plan payments.

For example, DIC payments may be made for BOTH a surviving spouse and a surviving child or children. The SBP payment is made to either the spouse OR a surviving child or children.

DIC payments are tax-free for federal income tax purposes, while SBP payments are subject to federal income tax.

DIC payments are made based on tables of standard benefits, while SBP payments are based on an individual member's retired pay.

In addition, DIC is paid in one monthly deposit, even if the payment includes a spouse benefit and a benefit for a child or for multiple children.

A direct deposit of DIC in a bank account will be labeled similar to this:

"DEPOSIT - VACP TREAS 310 XXVA BENEF"

Dependency and Indemnity Compensation (DIC) is tax-free for federal income tax purposes.

DIC – Resources

Find out more about DIC:

<https://www.va.gov/disability/dependency-indemnity-compensation>

Pay Schedule

To help you plan for 2025, below is a list of the days you should expect to receive your pay. Retired pay and annuity pay are 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 February 2025, retirees will receive payment on February 28, 2025. However, annuitants are scheduled to receive payment on March 3, 2025. Please see the chart for each month in 2025.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
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
February 2025	February 28, 2025	March 3, 2025
March 2025	April 1, 2025	April 1, 2025
April 2025	May 1, 2025	May 1, 2025
May 2025	May 30, 2025	June 2, 2025
June 2025	July 1, 2025	July 1, 2025
July 2025	August 1, 2025	August 1, 2025
August 2025	August 29, 2025	September 2, 2025
September 2025	October 1, 2025	October 1, 2025
October 2025	October 31, 2025	November 3, 2025
November 2025	December 1, 2025	December 1, 2025
December 2025	December 31, 2025	January 2, 2026

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