



# Defense Finance and Accounting Service

## Retired and Annuitant Pay Operations





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



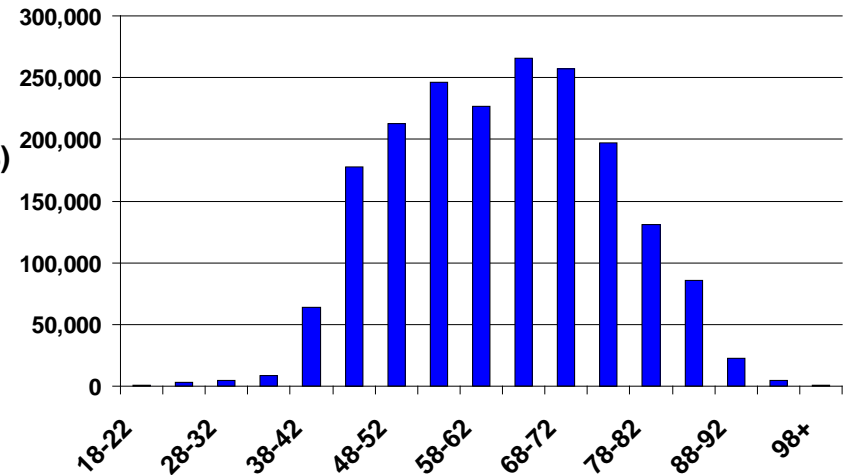
# Retired & Annuitant Pay Background Information



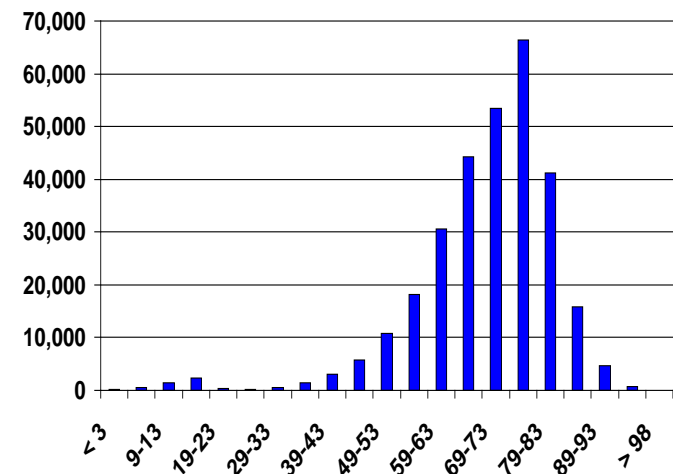
- **Location: Cleveland, OH**
- **Retirees: 2,175,550**
- **Annuitants: 349,706**
- **CRSC Recipients: 74,306**
- **Voluntary Separation Incentive: 16,740**
- **Former Spouses: 102,085**
- **Annual Disbursements: \$41 billion**
- **Annual Production:**
  - ✓ 65,100 New Retiree Accounts Established
  - ✓ > 3 Million Retiree Account Changes
  - ✓ 118,000 CRDP/CRSC changes and payments made
  - ✓ 54,000+ Casualty Arrears of Pay Payments
  - ✓ 20,970 Annuitant Accounts Established
  - ✓ 140,000 Annuitant Accounts Modified
  - ✓ >1.8 Million Calls Handled by Call Center

## DFAS R&A Member Breakdown by Age

Retirees by Age Bracket (%)



Annuitants by Age Bracket (%)





- Contact Information
- Managing Your Account through myPay
- Pre-Planning
- Life Changing Events
- CRSC/CRDP



## IN WRITING

- Clearly print your name
- Include SSN
- Sign your request

## BY PHONE

- **1-800-321-1080**
- Can only help retiree or annuitant



- 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



# Managing Your Account Through myPay



[www.dfas.mil](http://www.dfas.mil)

- View and print 1099R
- Change federal or state tax
- Change direct deposit
- Change home address
- Start, stop or change EFT allotments
- Change or request PIN
- View or print account statement
- Process the ROE and COE
- 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>



**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
- ✓ Beneficiary address is up-to-date
- ✓ 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
- ✓ Notify DFAS-Retired and Annuitant Pay at 1-800-321-1080



- 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



### 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





## SBP Former Spouse

- Coverage is not automatic, even if court ordered
- Retiree has one year from divorce date to make election
- Former spouse has one year from date of court order/property settlement ordering the coverage to make a deemed election
  - ✓ Deemed Election (must complete DD Form 2656-10)
    - A written request by the former spouse or the former spouse's attorney
    - Specifically stating the desire to remain the SBP beneficiary in accordance with the provisions of the divorce decree
- Retiree can make voluntary SBP election if not required
- The monthly costs must be deducted from the retired pay, regardless of court order



- SBP Child Coverage includes children you sponsor due to
  - ✓ Natural birth
  - ✓ Adoption
  - ✓ Legal guardianship
  - ✓ Step-children
- Child is an eligible beneficiary
  - ✓ At any age if child becomes disabled before age 18 or while attending college
  - ✓ Until age 18 if not attending college
  - ✓ Until age 22 if attending college
- If an eligible child marries the child is no longer eligible





- Coverage is considered fully paid up for non-reservists
  - ✓ With 360 months of paid coverage and
  - ✓ Age 70
  - ✓ After both requirements
    - Coverage continues at no cost to you
- Coverage is considered fully paid up for reservists
  - ✓ With 360 months of paid coverage and
  - ✓ Age 90
  - ✓ After both requirements
    - Coverage continues at no cost to you



# Who Is Eligible for CRSC?



## Must have All Four

1. 20-Years Service  
Chapter 61 Disability Retired List \*  
Temporary Early Retirement Act (TERA)\*\*
2. 10% or greater VA rated injury that is combat related
3. Receiving military retired pay
4. Military retired pay is reduced by VA disability payments (VA Waiver)

AND

## At least "One" disability Combat-Related Basis

1. Simulating War (SW)
2. Hazardous Service (HS)
3. Instrumentality of War (IN)
4. Armed Conflict (AC)

**Note: Includes VA presumptive injuries**



- \*Disability retirees with 1 to 19 years are eligible for CRSC  
\*\*TERA retirees with 15 to 19 years are eligible for CRSC



- Service Related Injuries

- ✓ Examples
- ✓ Hurt knee during Battalion run at Airborne School
- ✓ Hurt knee falling down stairs in barracks

- Combat-Related Injuries

- ✓ Examples
- ✓ Simulating War – hurt knee while reacting to OPFOR fire during FTX
- ✓ Hazardous Services – hurt knee on a day or night jump
- ✓ Instrumentality of War – hit knee on rotating tank turret during FTX
- ✓ Armed Conflict – shot in knee by enemy during war



# 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
Available to TERA retirees	Yes	Yes



- a. Claimants with 60-90% awarded Individually Unemployable (IU) receive 100% VA which is retroactive to 1 January 2005 and payable after 1 January 2008 (CRDP); CRSC receives 100% IU since 2005
- b. A retiree cannot receive both CRSC and CRDP concurrently
- c. 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

- 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



## Special Survivor Indemnity Allowance (SSIA)

- ✓ Paid monthly beginning in October 2008 to a spouse whose SBP annuity has been reduced due to receipt of Dependency and Indemnity Compensation (DIC) from the VA
- ✓ If you are in receipt of DIC, and have entitlement to an SBP annuity, but have not received payment of the SSIA please contact DFAS/Retired and Annuitant Pay

- Special Survivor Indemnity Allowance (SSIA) Monthly Payment Amounts:

<u>Month</u>	<u>Amount</u>
✓ October 2008	\$50.00
✓ October 2009	\$60.00
✓ October 2010	\$70.00
✓ October 2011	\$80.00
✓ October 2012	\$90.00
✓ October 2013	\$100.00
✓ October 2014	\$150.00
✓ October 2015	\$200.00
✓ October 2016	\$275.00
✓ October 2017	\$310.00



- Where possible
  - ✓ **Use the web to help expedite your services**
    - *www.DFAS.mil/rapay*
    - Forms download
    - FAQs
  - ✓ **Go Green with myPay**
    - *https://mypay.dfas.mil/mypay*
    - 1099R
    - Address changes
    - RAS
- **Your Feedback is important to us**





*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.*

