

CALMOAA Surviving Spouse Liaison News December 2020  
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CALMOAA has a Facebook group called CALMOAA. It was established in 2013. Please encourage your chapters to post information there about your chapter, contact information for membership, etc. It is a closed group so one must ask to join and answer the questions. Posts are not visible to anyone who is not a member of the group and cannot be shared outside the group.

There is a Facebook group called MOAA Surviving Spouses and Friends. This group includes anyone who has an interest or questions about survivor benefits, planning, and any legislation or issues that impact not only surviving spouses but MOAA members and spouses. Family members are welcome to join as well.

- a. Information about membership, chapters, Surviving Spouse Virtual Chapter
- b. SBP-DIC Offset and Phase Out information
- c. Survivor planning information,
- d. Family and Friends
- e. Legislation of interest to survivors and MOAA members
- f. SBP-DIC Offset Phase Out information
- g. MOAA updates
- h. Have questions answered immediately
- i. Closed group. Your privacy is respected. Posts are not shared without permission of the administrators.

#### SBP-DIC OFFSET UPDATE

There is a lot of confusion about the phase out and the letter that DFAS has and is sending to the offset surviving spouses. This is the first time many have seen what they are losing each month. Many are confused and think they will be losing everything on page 2 of the letter. No one will lose income or money. This is a pay increase. This is the easy math solution to the letter. Line 3 is the amount of SBP they will receive in 2021. Line 4 is SSIA. Add line 3 plus 4 and this is what they will receive on Feb 1 from DFAS. Add DIC paid as usual from the VA. The DIC offset is \$905, line 3, in 2021, not the entire amount of DIC. Line one is their gross SBP and what they will receive after the phase out is complete in 2023. All will have their benefits increased by the 1.3% cost of living allowance.

The law changed in 2019 as part of the NDAA20 to repeal the "Widow's Tax". DFAS is implementing a three-year phase out of the offset of DIC, Dependency and Indemnity Compensation, paid to a surviving spouse if one of the VA presumptive conditions causes the death, to SBP, the Survivor Benefit Plan. SBP is a benefit of employment that the retiree or active duty servicemember worked to earn while DIC is not. DIC is available to any veteran's surviving spouse if the death is deemed service connected. SBP on the other hand is a benefit of employment only offered to military retirees upon retirement or automatically awarded to active duty surviving spouses post 9/11 if the death was in the line of duty. SBP was only awarded to retirement eligible military servicemember's surviving spouses previous to 9/11.

Post 9/11 active-duty death surviving spouses were given the choice to select spouse or child SBP. Those who selected child only SBP will get their SBP transferred back into their names in 2023. This includes those whose children have aged out. The Child option will no longer be a choice after 2023. It will be spouse and child. If the spouse becomes ineligible, SBP transfers to the child/children.

**This does not impact the children of retirees who selected child only SBP. Those children will continue to receive SBP as usual.**

Phase out information is on the DFAS website [www.dfas.mil](http://www.dfas.mil)

By 2023, all impacted surviving spouses will see their offset eliminated, some sooner than that. SBP is currently offset by up to 100% of DIC. DIC will be \$1357 a month in 2021. Starting on Feb.1, 2021, SBP will be reduced by 2/3rds of DIC, \$905 a month instead of 100% of DIC. If the gross SBP equals or is greater than \$905 a month, the surviving spouse will receive the difference between her SBP and \$905, up to \$452 extra a month plus SSIA, the Special Survivor Indemnity Allowance. If SBP is less than \$905, then there will be no increase in SBP in 2021. If SBP is more than 1/3 of DIC, there will be an increase in SBP in 2022. **Nobody will receive less than what they currently receive.** At minimum, SBP, SSIA, DIC and Social Security will increase by 1.3% in COLA, the cost of living allowance.

In 2022, SBP will be reduced by 1/3 of DIC, about \$452 a month. SSIA may start to decrease or may end before 2023 for some whose SBP is a lower amount. SSIA will phase out when one's gross SBP has been reached. Nobody will receive more than the SBP they are entitled to receive. Nobody will receive less than what they currently receive. SBP is fully taxable income as is SSIA while DIC is not taxed.

The end of the year annuitant 1099 statement will have the COLA increase in it for the January payment, but it won't have the information for the Feb 1 payment. In January, there will be another annuitant statement reflecting any phase out increases in SBP.

DFAS is sending a letter to all SBP-DIC Offset Surviving Spouses to inform them of their estimated 2021 payment. Because of the offset, many surviving spouses do not receive any SBP. They receive SSIA only from DFAS and DIC from the VA. Many do not know what their SBP amount will be. DFAS does not include this on their annuitant statement.

The letter can be very confusing for many. If anyone has questions, please ask them to call me at 619-435-6623.

Nobody will receive less than what they currently receive, and most will receive more.

The individual information is on page 2. Add line C plus D to get the total from DFAS, then add DIC from the VA and you have your total income from DFAS. The gross SBP in line 1 should be your SBP with COLA's from the date of death. Those who already receive a partial SBP payment and SSIA already know what their SBP is and it has been increased by the cost of living allowance every year.

Regarding the letter from DFAS for Surviving Spouses with the DIC offset to SBP if your gross SBP estimate, Line A on page 2, is incorrect

Amount "A" which is the gross SBP annuity amount should be an updated amount that includes all of the COLAs since the annuity was started.

If you have an SBP gross amount on the letter that is the same number as their original annuity amount (and you are not a new annuitant), you should notify DFAS so your individual account can be looked at.

Its best if you mail or fax a copy of their letter with a note saying the gross annuity amount is wrong. You can call DFAS, but you will probably have to wait on hold, and they may not have the information to help you yet. THIS ONLY AFFECTS SURVIVNG SPOUSES WHO ONLY RECEIVE SSIA AND DIC. Those who receive a partial SBP payment from DFAS already receive a COLA each year and the next COLA increase will be in their Jan 2021 SBP payment. The extra offset money will be in the Feb payment.

FAX: 800-982-8459

The mailing address and fax number are on the second page of the letter. Keep copies of everything you send.

PS. Your original SBP amount is in your original paperwork. Active duty: in your binder from your CACO.

#### **DFAS WEBSITE**

There is a DFAS Survivor Newsletter on the DFAS website and questions and answers.

This is the December newsletter from DFAS:

<https://www.dfas.mil/RetiredMilitary/newsevents/news/Survivor-SBP-Newsletter/>

DFAS has a special webpage for **news** and **Frequently Asked Questions** about the SBP-DIC Offset Phased Elimination. Please plan to check the webpage for updates:

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

Also, **please see the article** in this newsletter on "What to Expect in Your End-of-Year Mailing."

The mailing will include an end-of-year Annuitant Account Statement, which will NOT show any applicable 2021 changes in SBP and/or SSIA payments but will show changes due to the 2021 COLA.

There is also an article in this issue about the benefits of using myPay. If you're not using myPay, and you're receiving SBP or SSIA payments from DFAS, now is a great time to get started. See the article for helpful how-to's. We are working on some exciting new projects, coming in 2021. One involves new ways to notify you of the status of your account, including through your email address in your myPay account. Keep an eye on our website for news.

We will continue to share news of interest to survivors in our quarterly [DFAS Retiree Newsletter](#), and twice a year we will also provide this focused newsletter especially for you. Please share this information with your community of survivors.

Finally, our website has a lot of helpful information. We hope you will take a few minutes to check it out:

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

2. We honor the service and sacrifices made by you, your family, and your loved one. We are proud to serve those who have served, and we wish you and your family a safe and happy holiday season.

### 3. Active Duty/Line of Duty Survivors Spotlight

#### **Special Initiatives for Active Duty/Line of Duty Survivors:**

##### *Cleveland Customer Care Center Active Duty Survivor Line*

The Active Duty Survivor Line was established to provide dedicated customer service to those annuitants who had service members pass away while on active duty or in the line of duty. This special phone number is provided to Casualty Assistance Officers to give to survivors. Dedicated Customer Care Representatives are available to answer annuity questions on this line during normal business hours. Please **contact your Casualty Assistance Officer** to get this phone number.

##### *Special Prioritization and Monitoring for Active Duty/Line of Duty Survivors*

When DFAS receives a new Survivor Benefit Plan package for an Active Duty/Line of Duty death, they are prioritized and monitored daily. If there is missing information, and we have a phone number, we will call to obtain the information and speed up the process.

We also closely monitor changes to accounts for Active Duty/Line of Duty annuitants.

#### **The SBP-DIC Offset Phased Elimination - Information of Special Note for Active Duty/Line of Duty SBP Spouse Annuitants:**

*Some of the elements of the SBP-DIC Offset Phased Elimination are different for Active Duty/Line of Duty surviving spouses and children than for those of retired service members. Here are a few clarifications that may be helpful.*

(1) Survivor Benefit Plan (SBP) coverage for service members who die in the line of duty is generally for **spouse and child** (if the service member was married and had a dependent child or children). Typically, for most SBP beneficiaries, this means that the spouse receives the SBP annuity unless the spouse loses eligibility. Only if the spouse loses eligibility will the child or children (if eligible) receive the SBP annuity payment.

However, when a currently serving member dies in the line of duty on active or inactive duty, **the surviving spouse has the option**, in consultation with the Secretary of the Military Department, to choose to have the Survivor Benefit Plan (SBP) annuity **paid directly to an eligible dependent child or children instead**.

This allows the surviving spouse to receive Dependency and Indemnity Compensation (DIC) from the VA in full without it affecting the SBP payments. SBP paid to a child or children is not offset by DIC.

This **“optional child annuity”** is only allowed when the service member died on active or inactive duty, in the line of duty, after October 7, 2001.

4. While it remains in effect for now, **on January 1, 2023, this “optional child annuity”** for deaths in the line of duty **will go away**, in accordance with Section 622 of the National Defense Authorization Act for Fiscal Year 2020. In addition, SBP annuities that were directed to a child rather than a surviving spouse will **revert to the surviving spouse (if she or he is still eligible) on January 1, 2023**. In 2023, the eligible surviving spouse will receive their **full DIC payment** from the VA and the **full SBP payment** issued by DFAS.

If your child or children are the designated SBP beneficiaries because you selected the optional child annuity, they will continue receiving the SBP payments **until the SBP-DIC offset is fully eliminated in January of 2023**. As long as you did not remarry prior to age 55, the annuity will revert to you, the surviving spouse, on January 1, 2023. If your child or children lose eligibility because they marry or reach age 18 (or age 22 if a full-time student) prior to January 1, 2023, the annuity will be suspended until January 1, 2023, at which time it will revert to you.

The repeal of the optional child annuity, and the reversion of the annuity to the surviving spouse is mandated by the law, so it is not voluntary.

If you are an Active Duty/Line of Duty surviving spouse or child, there is **nothing you need to do regarding this change in the law, at this time**. In 2022, DoD and DFAS will begin contacting the surviving spouses and children who are affected by this change to explain the transition and to gather the information needed to make the necessary changes in payments.

Also, if you are an Active Duty/Line of Duty surviving spouse **who chose the optional child annuity, you will NOT receive an individual letter in December of 2020 or December of 2021** estimating the changes to your SBP payments because the repeal of the “child option” and the reversion of the annuity to the surviving spouse will not take place until January of 2023.

(2) Unlike military retirees, **military service members do not pay premiums for SBP coverage**. SBP coverage is automatic and at no cost for members on active duty and for Reserve Component members while performing inactive-duty training. Therefore, the premium refund information only applies to surviving spouses of retired service members.

(3) **Survivor Benefit Plan monthly annuity payment amounts vary for each beneficiary**, unlike DIC payments, which are the same amount for most recipients. For Active Duty/Line of Duty survivors, the SBP annuity amount is calculated as if the service member retired with 100% disability.

## 5. The Phased Elimination of the SBP-DIC Offset Begins in January of 2021

Congress enacted changes to the Survivor Benefit Plan (SBP) that will eventually eliminate the SBP-DIC offset for surviving spouses who are also receiving Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA).

The changes affect **surviving spouses who are, or who will become in the future, eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who were previously subject to a full or partial SBP-DIC Offset.**

Beginning in **2023**, the law also affects the **children of service members who died while on active duty or inactive duty, in the line of duty, who are currently receiving SBP payments because the surviving spouse chose the optional child annuity** (see Phase Three).

The changes will happen in **three phases and only affect SBP and SSIA payments issued by DFAS.** The changes **do NOT affect Dependency and Indemnity Compensation (DIC) payments** from the Department of Veterans Affairs (VA). Eligible surviving spouses will continue to receive the **full amount of DIC** from the Department of Veterans Affairs.

The most important action SBP annuitants can take at this time is to **ensure your annuity account information is up-to-date and includes your correct mailing address** so we can contact you, if needed.

Also, if you're not using myPay, **set up a profile now and add your email address.** Please note only annuitants who are currently receiving an SBP or SSIA payment from DFAS can access myPay. **Adding an email address in myPay** will allow DFAS to update you via myPay SmartDoc emails as the phase-out unfolds. Updates via email SmartDocs will be more frequent than the annual paper mailing planned.

In addition, please note that if you previously received a refund of SBP premiums paid due to the SBP-DIC offset, you will **NOT need to pay back** that refund because of this change in the law.

To help you understand how the 2021 changes will affect your SBP and/or SSIA payment, we mailed letters with individual estimates for the first phase of the elimination to the spouse SBP annuitants who will be affected by the first phase. Please note these are **pre-estimates** based on current information (with a 1.3% COLA), and the actual amounts in 2021 may differ slightly from the pre-estimates.

Letters are mailed in groups and should arrive no later than mid-December (for U.S. addresses). **Please do not call our Customer Care Center** for your estimate.

6. Your individual letter will have the following estimates (the estimates include the 2021 COLA):

A-2021 **Gross SBP annuity** estimate

B-2021 DIC **offset amount** (amount of DIC that will be deducted from your gross SBP annuity) estimate

C-2021 SBP annuity payment **after DIC offset** - estimate (before taxes)

D-2021 **SSIA** payment – estimate

Please note that Amount “B,” the 2021 DIC **offset amount**, is an estimate of the amount of DIC that will be deducted from your gross SBP annuity in 2021 (2/3 of your full DIC amount). **It is NOT the amount of DIC you will receive from the VA.** This law does **NOT affect the amount of DIC you receive from the VA.** Unless there are circumstances other than this change in the law that affect your DIC, you should continue to receive the FULL amount of your DIC from the VA.

Please keep the letter for your reference. We will send you a new pre-estimate toward the end of 2021 for the second phase of the offset elimination that begins on January 1, 2022.

You will also receive a January 2021 Annuitant Account Statement (AAS) near the time of your February 1, 2021 payment that will show changes to your SBP and/or SSIA payment because of the first phase of the SBP-DIC Offset Phased Elimination.

Below is an **outline of each phase** of the upcoming changes to the SBP-DIC Offset.

**Phase One – Offset Reduced to Two-Thirds – Begins January 1, 2021**

**In 2021**, surviving spouse SBP annuity payments issued by DFAS **will be reduced (offset) by no more than two-thirds of the amount of DIC** (issued by the VA) rather than by the entire amount of DIC.

Eligible survivors will also **continue to receive the Special Survivors Indemnity Allowance (SSIA)**, up to the maximum amount of \$327 per month (for 2021), or up to the amount of SBP reduced by DIC (if the amount of the reduction is less than \$327).

This means that spouse SBP annuitants with a **gross SBP amount that is more than two-thirds of their DIC amount will see an SBP payment in 2021**, some of them for the first time since they began to receive both entitlements.

Each month, beginning with the payment they receive on **February 1, 2021**, the spouse SBP annuitants in this group will receive:

1-Their **full DIC** amount from VA; and 2-The SBP annuity amount that is **more than two-thirds of their DIC** amount (issued by DFAS); and 3-**SSIA** up to \$327 (or up to the amount of SBP reduced by DIC if the amount of the reduction is less than \$327 – issued by DFAS).



7. Spouse SBP annuitants with a **gross SBP amount that is less than two-thirds of their DIC amount will NOT see an SBP payment in 2021**. They will continue to receive the **full amount of their DIC** from VA and **SSIA** up to \$327 (or up to the amount of SBP reduced by DIC if the amount of the reduction is less than \$327 – issued by DFAS).

**Phase Two – Offset Reduced to One-Third – Begins January 1, 2022**

In **2022**, surviving spouse **SBP annuity payments issued by DFAS will be reduced (offset) by no more than one-third of the amount of DIC** (issued by the VA) rather than by the entire amount of DIC.

Eligible survivors will also continue to receive the Special Survivors Indemnity Allowance (SSIA), up to the maximum amount per month, or up to the amount of SBP reduced by DIC (if the amount of the reduction is less than the maximum).

This means that spouse SBP annuitants with a **gross SBP amount that is more than one-third of their DIC amount will see an SBP payment in 2022**, some of them for the first time since they began to receive both entitlements.

Each month, beginning with the payment they receive on **February 1, 2022**, those spouse SBP annuitants will receive:

1-Their **full DIC** amount from VA; and

2-The SBP annuity amount that is **more than one-third of their DIC amount** (issued by DFAS); and

3-**SSIA** up to maximum amount (or up to the amount of SBP reduced by DIC if the amount of the reduction is less than the maximum – issued by DFAS).

Spouse SBP annuitants with a **gross SBP amount that is less than one-third of their DIC amount will NOT see an SBP payment in 2022**. They will continue to receive the **full amount of their DIC** from VA. They will also receive **SSIA** up to the maximum amount (or up to the amount of SBP reduced by DIC if the amount of the reduction is less than the maximum – issued by DFAS) The amount of SSIA paid cannot exceed the amount of the SBP annuity that is offset.

**Phase Three - Offset Eliminated – Begins January 1, 2023**

In **2023**, the offset will be eliminated completely. That means, **beginning in 2023, surviving spouse SBP annuity payments issued by DFAS will NOT be reduced (offset) by any amount of DIC** (issued by the VA).

In 2023, **full SBP payments will be made** to all spouse SBP annuitants, even those who receive DIC from the VA.

8. SSIA payments will **no longer be made**.

Each month, beginning with the payment they receive on **February 1, 2023**, spouse SBP annuitants will receive:

1-Their **full DIC amount** from the VA; and

2-Their **full SBP annuity amount** (issued by DFAS)

**Phase Three – Repeal of Optional Child Annuity for Active-Duty Deaths and Restoration of Eligibility for Previously Eligible Spouses - Begins January 1, 2023**

In 2023, the "Repeal of Authority for Optional Annuity for Dependent Children" and "Restoration of Eligibility for Previously Eligible Spouses" will happen.

This means that the **eligible surviving spouses of service members who died on active duty or inactive duty who previously elected to transfer the SBP annuity to a child or children (known as the "optional child annuity") will begin receiving the SBP annuity instead of the child or children**. To be eligible to receive the annuity, the surviving spouse must not have married prior to age 55.

The repeal of the "optional child annuity" is mandated by law. It is not voluntary.

The eligible surviving spouse will begin receiving the SBP annuity payment on February 1, 2023, **even if the child or children who had previously received the SBP payment are/were no longer eligible due to age or marriage**. The eligible surviving spouse will receive their **full DIC** payment from the VA and the **full SBP** payment issued by DFAS. This change **only affects those spouses and children of service members who died on active duty or inactive duty** when the surviving spouse elected to transfer the SBP annuity to a child or children. The change **DOES NOT** affect previous or future SBP elections by retirees or SBP annuities for a retiree's beneficiaries.

**There is nothing that these surviving spouses need to do at this time**. In 2022, DoD and DFAS will begin contacting the surviving spouses and children who are affected by this change to explain the changeover and to gather the information needed to make the necessary changes in payments.

**9. See News and FAQs on our SBP-DIC News Webpage**

DFAS has a special webpage for **news** and **Frequently Asked Questions** about the SBP-DIC Offset Phased Elimination. Please plan to check the webpage for updates: [www.dfas.mil/sbpdicnews](http://www.dfas.mil/sbpdicnews)

Also, **please see the article** in this newsletter on “What to Expect in Your End-of-Year Mailing.” The mailing will include an end-of-year Annuitant Account Statement, which will NOT show any applicable 2021 changes in SBP and/or SSIA payments but will show changes due to the 2021 COLA.

**10. What to Expect in Your End-of-Year Mailing from DFAS** For those who still request postal mail from DFAS, each January we mail an end-of-year packet, which includes:

1-Your **1099-R**, which is the Internal Revenue Service (IRS) form for reporting annuity distributions, and

2-A one-page version of the December Retiree Newsletter, and

3-An **end-of-year Annuitant Account Statement (AAS)**, which will NOT show any applicable 2021 changes in SBP and/or SSIA payments but will show changes due to the 2021 COLA.

All end-of-year packets will be in the mail **no later than January 31, 2021**.

If you have opted to receive electronic mail, you will not receive this mailing. Your 1099-R and AAS are conveniently available to print or download from myPay.

**Convenient Options for Getting a Replacement 1099-R**

If you need an additional copy of your 1099-R tax document, we have easy, convenient options. Please note that requests for a mailed 1099R replacement cannot be fulfilled prior to February 10, 2021.

**myPay**

Your 1099-R is available much earlier and more securely in myPay than those sent to customers who choose delivery by mail. If you're not using myPay, now is a great time to start. **See the myPay article** in this newsletter for how to get started.

**AskDFAS Online Request**

Even if you are not a myPay user, you can get a copy of your 1099-R sent to your mailing address on record or to a one-time, temporary mailing address by submitting your request online. See our "Manage Your SBP Annuity" page for information: [www.dfas.mil/managesbp](http://www.dfas.mil/managesbp)

**Mail**

If you prefer traditional mail, you can send us a written request by mail (or fax), but please make sure you leave ample time for processing and for mail delivery:

Defense Finance and Accounting Service Annuitant fax: 800-982-8459 U.S. Military Annuitant Pay 8899 E 56th Street Indianapolis IN 46249-1300

## **11. Making Forms Easier to Fill Out and Submit**

In the past year, DFAS began rolling out a series of new form tools to help annuitants fill out and submit forms easily and correctly. The tools include helpful PDF Form Wizards, how-to checklists, how-to videos, and AskDFAS online upload tools.

DFAS receives a high percentage of forms we are unable to process, often because a form is missing information or a signature. We know it is frustrating for you when we are unable to fulfill your request because of missing information or signatures. We hope these tools will make the processes easier by reducing the number of incorrect documents that cause delays and by allowing digital submissions.

Right now, **here are the helpful form tools** that are available.

### **DD 2788 - School Certifications**

We have a Form Wizard, a PDF how-to checklist and an AskDFAS online upload tool. See the article in this newsletter on the big changes to the School Cert process. The School Cert tools are available:

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

### **SF1174 Arrears of Pay**

We have a Form Wizard, a PDF how-to checklist, a YouTube how-to video and an AskDFAS online upload tool. The tools are available on our "How to Claim Arrears of Pay Using the 1174" webpage: [www.dfas.mil/retireeaop](http://www.dfas.mil/retireeaop)

### **DD2656-7 Annuity Application**

We have a Form Wizard, a PDF how-to checklist, a YouTube how-to video and an AskDFAS online upload tool. The tools are available on our "Start an SBP Annuity" webpage: [www.dfas.mil/startsbp](http://www.dfas.mil/startsbp)

### **DD 2790 - Custodian Certificate to Support Claim on behalf of Minor Children of Deceased Members of the Armed Forces**

We have a PDF how-to checklist and a YouTube how-to video. The tools are available on our "Start an SBP Annuity" webpage: [www.dfas.mil/startsbp](http://www.dfas.mil/startsbp)

### **DFAS Form 9415 - Representative Payee**

We have a PDF how-to checklist and a YouTube how-to video. The tools are available on our "Start an SBP Annuity" webpage: [www.dfas.mil/startsbp](http://www.dfas.mil/startsbp)

### **Certificate to Establish Identity of Annuitant (CEI)**

We have a PDF how-to checklist for the CEI. The how-to checklist is available on our "Forms" page: [www.dfas.mil/raforms](http://www.dfas.mil/raforms)

**What are Form Tools?****PDF Form Wizards**

The Form Wizards “take the form out of the form” by having you answer a series of questions. Once you have answered the questions, the wizard automatically places your answers in the correct areas of the form and generates a ready-to-print PDF of the completed form. Customers can also save a PDF of the generated form to their own computer.

The wizards are designed to generate a printable version of the filled-out forms, since these forms require a “wet” signature and in some cases, witnesses or notaries.

The PDF Form Wizards can only be used on a Windows or MAC computer with compatible PDF software, such as the free Adobe Acrobat DC.

**How-to checklists and videos**

The new how-to checklists provide a different kind of help, by explaining the information that needs to be included on a form, and additional documentation that may be needed. The how-to videos complement the checklists with visual instructions. Both also have a reminder to sign the form, which is one of the major omissions that prevent us from processing a form.

**AskDFAS online upload tools**

The new AskDFAS online upload tools allow some forms and the required documentation to be uploaded and submitted through AskDFAS on the DFAS.mil website, which is also accessible on a mobile browser.

To use the new online tool to submit a form, you just need to fill in the required information in the online screen, and then upload a PDF of your completed and signed form and documentation.

Please note the AskDFAS online upload tools can only accept the specific form and documentation noted on the upload tool. Other requests or documents cannot be processed through the online upload tools.

Links to all of these tools are also available on the **DFAS R&A Forms page**: [www.dfas.mil/raforms](http://www.dfas.mil/raforms)

We have more helpful tools coming. Watch the Latest News area of our website for news:

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

**School Certifications: Now Simpler and Easier**

Survivor Benefit Plan (SBP) child annuitants between 18 and 22 years old who must certify their status as a full-time student will benefit from the sweeping changes made to simplify the process and the form.

College students will now **certify annually** instead of each term, students will **no longer need a school official signature** or school documentation when they certify, and the school certification form is **shorter and simpler**.

In addition, we developed a **Form Wizard to make filling out the DD 2788 easier** and added an **electronic signature option to the Wizard**. We also are now **using the DD 2788 as the student annuitant's annual Certificate of Eligibility (COE)** in place of a separate form.

These changes will significantly reduce the paperwork burden and make the process **easier and more convenient for full-time student child annuitants**.

The Survivor Benefit Plan's payments to child annuitants typically end when they reach age 18. However, if the child annuitant attends school full-time - in high school or at an accredited trade school, technical or vocational institute, college or university - they are eligible to continue receiving payments until the end of the school year during which they turn 22, as long as they remain unmarried.

To continue the annuity payments, a child annuitant over 18 must regularly certify they are a full-time student.

**The changes include:**

- \_College student annuitants only need to certify their full-time attendance **once a year** during the summer, instead of each term, significantly cutting the paperwork burden.
- \_Student annuitants **self-certify** their attendance without the need for a school official signature or documentation from the school, making it quicker and easier for students.
- \_The school certification form is **shorter and simpler**, focusing on the student annuitant's future schooling plans. For certifying their past attendance, DFAS will also mail student annuitants a letter with pre-filled information for them to sign.
- \_Students can **upload a PDF of their signed and dated school certification form and letter online on the DFAS website, which is mobile-friendly**.
- \_To make the process even easier for student annuitants, **we developed a Form Wizard to make the new DD 2788 easier to complete and submit**. The Form Wizard takes the "form" out of the form by having the student answer a series of questions. Once they have answered the questions, the Wizard automatically places their answers in the correct areas of the form and generates a PDF of the completed form.

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- We also added **electronic signature capability** to the School Certification Form Wizard. The electronic signature option allows the student annuitant to electronically sign the form in place of a handwritten signature. Electronic signature makes the process of completing and submitting the form much easier for student annuitants because they can fill it out, sign it, and authenticate it online and then upload it online through AskDFAS on DFAS.mil instead of having to print out a form, sign it, and then scan it to upload online.
- The DD 2788 **now serves as the annual Certificate of Eligibility (COE)** for student annuitants, so they will no longer need to fill out a separate COE if they are submitting their School Certification annually. This will also reduce the paperwork burden for these student annuitants.
- If students **provide an email address in myPay**, the DFAS pay management portal, DFAS will send an email reminder when they have a school certification coming due.

Find out more about the new, easier process and tools: [www.dfas.mil/schoolcerts](http://www.dfas.mil/schoolcerts)



**The Benefits of Using myPay for SBP Annuitants**

The quickest and most secure way to manage your SBP annuity or SSIA pay is with myPay. This online account management system puts you in control of your own account. You can use myPay to view your SBP annuity account detail, including your Annuitant Account Statement, change Direct Deposit information, change your mailing address, and print and view IRS forms, such as the 1099R.

**How to Get Started with myPay - <https://mypay.dfas.mil>**

If you've never used myPay, you can request an initial password on the myPay homepage (<https://mypay.dfas.mil>) using the "Forgot or Need a Password" link. The password will be mailed to the address you have on file with DFAS and you will receive it in about 10 business days.

Once you receive your password in the mail, you can return to the myPay homepage and log in with your social security number and the password you received in the mail to create your myPay profile.

We have a downloadable **step-by-step Get Started Guide to myPay** on our website: [www.dfas.mil/managesbp](http://www.dfas.mil/managesbp)

We also have a **how-to video** on the DFAS YouTube channel: <https://www.youtube.com/DFAS>

**Convenient account management tools in myPay****Statements and tax documents:**

- \_View/print/save an Annuitant Account Statement
- \_View/print/save a current year IRS Form 1099-R and up to two prior year 1099-Rs
- \_View/print/save IRS form 1042S
- \_Print/save a Certificate of Eligibility
- \_Print/save a Report of Existence

**SBP Annuity/SSIA Pay account updates:**

- \_Change mailing address or email address
- \_Change federal tax withholding
- \_Change Direct Deposit information
- \_Submit a Certificate of Eligibility
- \_Submit a Report of Existence

**myPay account options:**

- \_Add/change mobile number for receiving text messages
- \_Manage Two-factor Authentication settings
- \_Set up a Limited Access Account
- \_Newsletter Alert Notifications - turn on/off
- \_Tax Statement Alert Notifications - turn on/off
- \_Change login ID or password for myPay
- \_Password on Demand for myPay, including online password reset

**2021 Pay Schedule  
Entitlement Month**

January 2021  
February 2021  
March 2021  
April 2021  
May 2021  
June 2021  
July 2021  
August 2021  
September 2021  
October 2021  
November 2021  
December 2021

**Retired Pay Date**

February 1, 2021  
March 1, 2021  
April 1, 2021  
April 30, 2021  
June 1, 2021  
July 1, 2021  
July 30, 2021  
September 1, 2021  
October 1, 2021  
November 1, 2021  
December 1, 2021  
December 30, 2021

**Annuitant Pay Date**

February 1, 2021  
March 1, 2021  
April 1, 2021  
May 3, 2021  
June 1, 2021  
July 1, 2021  
August 2, 2021  
September 1, 2021  
October 1, 2021  
November 1, 2021  
December 1, 2021  
January 3, 2022