



Retired and Annuitant Pay Operations

Defense Finance and Accounting Service

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Retired and Annuitant Pay
November 8, 2012



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



Since the last time we met...

- ▶ We have achieved a great deal since the last time we met
- ▶ We have expanded our area of communications by partnering with the services to add more frequent news and updates to your service publications
- ▶ We have initiated a gradual move to self service and implemented a series of tools and communications vehicles, from our forms page, to our website, to our Facebook presence
- ▶ We've been encouraging myPay use for some time now, and we're starting to see results. More and more retirees are logging in to myPay to review and manage their accounts, but there is still a large population of retirees who haven't set up their myPay account yet.
- ▶ We have begun to increase automation and decrease our processing time



Retired & Annuitant Pay Briefing



- ▶ Current Initiatives
- ▶ Contact Information
- ▶ Managing Your Account through myPay
- ▶ Pre-Planning
- ▶ Life Changing Events
- ▶ CRSC/CRDP
- ▶ Casualty Assistance



Current Initiatives – On Line Forms

▶ All forms used by R&A can be found at:

www.dfas.mil/retiredmilitary/forms.html

▶ Implementation of accessible forms online

✓ Promotes self service

✓ On Line forms include

- Form number and title
- Detailed instructions
- Examples of correctly completed forms

The image displays three overlapping screenshots from a Windows Internet Explorer browser. The top screenshot shows a PDF form titled "RETIREE CHANGE OF ADDRESS REQUEST/STATE TAX WITHHOLDING AUTHORIZATION" with a privacy act statement. The middle screenshot shows a PDF form titled "Supplemental Instruction DFAS R&A Pay" with instructions for completing DD Form 2866. The bottom screenshot shows the DFAS website interface with a navigation menu and a "Submit Fast Forms Online" section. The website interface includes a search bar, a navigation menu with links like "DFAS Home", "Military Members", and "Retired Military & Annuitants", and a "Submit Fast Forms Online" section with a table of forms.

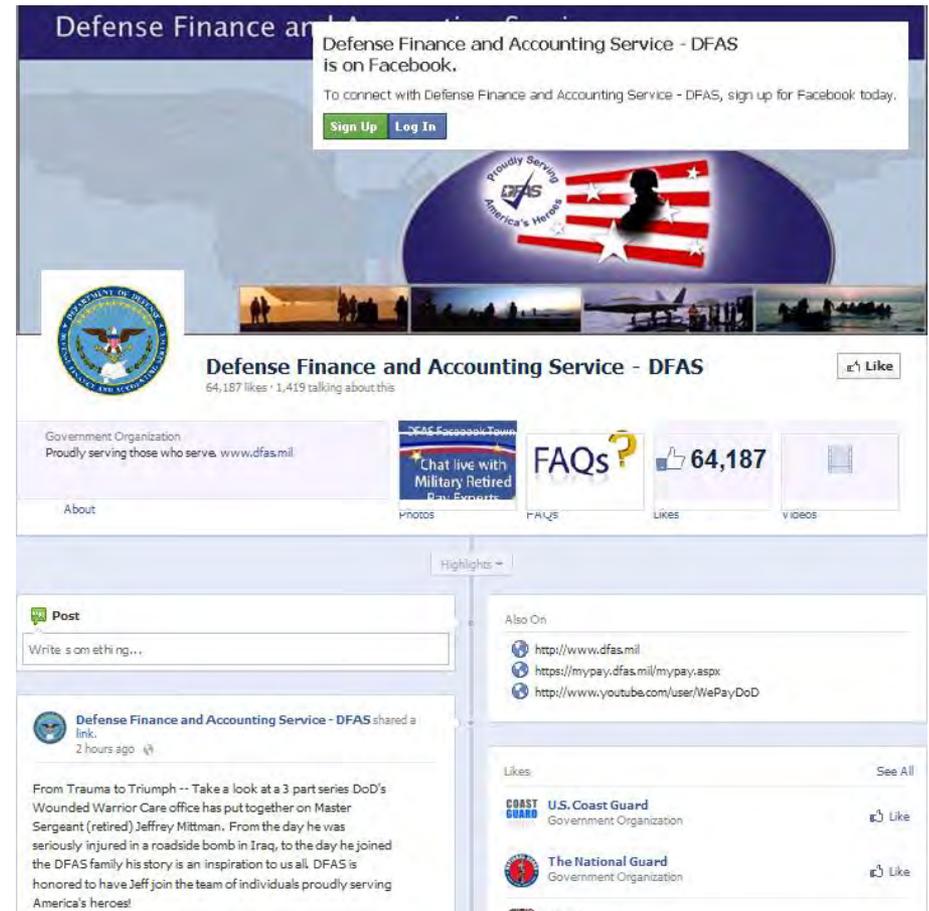
Form Number	Form Name	Instructions
DFAS 9221	Notification of Death	

Form Number	Title/ Description	Supplemental Instructions
DFAS 9190	Request For 1099R Form	
Retired Military Pay Accounts:		
Address Forms		
DD 2866	Retiree Change of Address/State Tax Withholding Request	
Apply for Retirement:		
DD 2859	Retirement Application - Data for	



Current Initiatives – Social Media

- ▶ We have over 67,000 fans and are growing
- ▶ Wall posts allow us to inform retirees and annuitants
 - ✓ Late breaking news
 - ✓ Routine updates
 - ✓ Links to educational information on our website
- ▶ Comment threads encourage interaction
 - ✓ We respond to questions from retirees and annuitants
 - Standard turn around time for responses is 7 days
 - Customers are receiving responses in 1-2 business days on average



Current Initiatives – Social Media

- ▶ In May 2012, R&A hosted a Facebook Town Hall
- ▶ Retirees helped us decide on our first town hall topics
- ▶ Retirees received answers to questions from Retired Pay experts in real time
- ▶ Visit our Facebook page to watch or participate:
 - ✓ <http://www.facebook.com/DefenseFinanceandAccountingService>

Defense Finance and Accounting Service - DFAS is on Facebook. To connect with Defense Finance and Accounting Service - DFAS, sign up for Facebook today. [Sign Up](#) [Log In](#)

Defense Finance and Accounting Service - DFAS
64,187 likes · 1,419 talking about this

Government Organization
Proudly serving those who serve. www.dfas.mil

Defense Finance and Accounting Service
Providing payment services for the U.S. Department of Defense
888-332-7411

DFAS Home | Military Members | Retired Military & Annuitants | Civilian Employees | Contractors & Vendors

DFAS Home • Facebook Town Hall Meeting for Retirees

DFAS Facebook Town Hall Meeting
Chat live with Military Retired Pay Experts
May 8, 2012
3 to 5 p.m. Eastern

We're hosting our first Facebook town hall meeting and you're invited!

During this live online event, DFAS Retired Pay experts will answer your retirement questions in real time on Facebook.

When: May 8, 2012 from 3 to 5 p.m. Eastern time
Where: The [DFAS Facebook](#) page
Who: Current military retirees and military members preparing for retirement

Help Us Pick a Topic

The town hall meeting will focus on one or two major topics. And we want your help choosing those them. Have you recently moved, remarried, divorced or had a child? Are you having trouble using myPay? Tell us what you want to talk about.

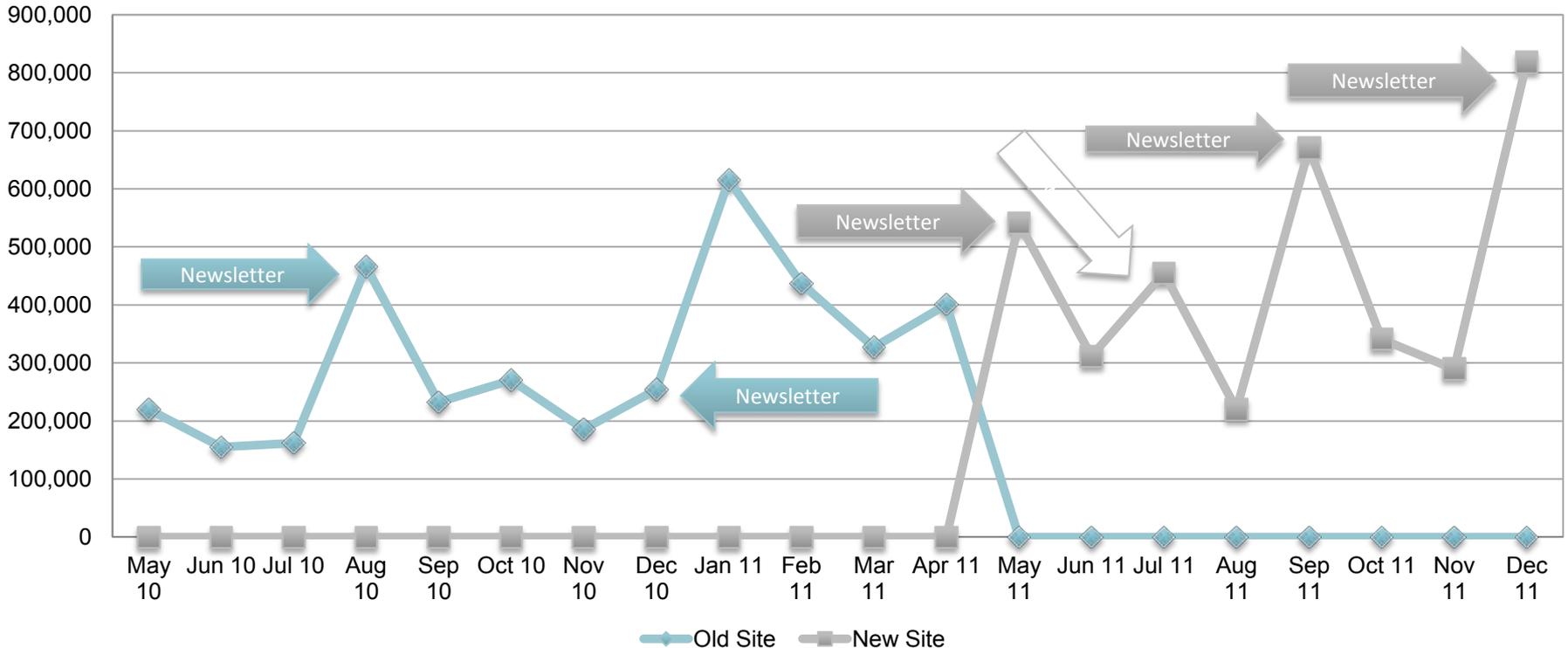
Submit your ideas as a comment on [our Facebook post](#) by Apr. 1. Once we have your comments, we'll post a poll on Facebook so you can vote on your top choice.

Before the Town Hall Meeting

- Anyone can view the DFAS Facebook page, but to submit topic ideas or participate in the town hall, you'll need to [sign up for a Facebook account](#).
- If you're on Facebook and aren't following our page, please "like" us so you can see our posts in your newsfeed.
- Read our Facebook [Terms of Service](#) for general guidelines.
- Help us spread the word by sharing our Facebook page and town hall posts with your friends and fellow retirees on Facebook.
- Keep visiting this page for updates. We'll add details such as discussion topics, guidelines for participants, and bios and photos of the retired pay experts, as they become available.

Current Initiatives - Increased Website Usage

Total Pageviews



- ▶ Providing more self service options to customers
- ▶ Providing an improved environment with more intuitive navigation
- ▶ Increasing awareness of web services



Current Initiatives – Mandatory EFT

- ▶ The Department of Treasury has announced all payments from the federal government must be made electronically and not by paper check beginning March 1, 2013.
- ▶ What does this mean to you?
 - ✓ Military retirees and annuitants receiving paper checks will be required to sign up for direct deposit.
 - ✓ With Direct Deposit, the Defense Finance and Accounting Service (DFAS) sends your payment straight to your bank account. Direct deposit gives you immediate access to your money on pay day and eliminates the risk of lost or stolen checks, forged signatures and identity theft.
- ▶ The time to take action is now:
 - ✓ Use your **myPay** account to set up a direct deposit to your checking or savings account
 - ✓ Send a signed Fast Start Direct Deposit Form (<http://www.fms.treas.gov/eft/2231.pdf>) to:
 - Defense Finance and Accounting Service
 - U.S. Military Retired Pay
 - P.O. Box 7130, London, KY 40742-7130





www.dfas.mil

- ▶ View and print 1099R
- ▶ Change federal or state tax
- ▶ Change direct deposit
- ▶ Change home address
- ▶ Start, stop or change EFT allotments
- ▶ 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>





- June 2010 report indicates that 80% of U.S. households bank online

Information as of March 22, 2012

Total Population		Custom Passwords	Population %
DOE Civilians	12,563	12,563	100.0%
BBG	1,870	1,798	96.1%
EPA	19,944	18,397	92.2%
DOD Civilians	889,360	818,816	92.1%
VA Civilians	364,706	294,876	80.9%
Active Military	2,395,373	2,147,132	89.6%
Retired Military	2,374,706	998,477	42.0%
Annuitants	301,966	21,108	7.0%





- ▶ Take the following steps now to help prepare your spouse or next of kin upon the event of your death:
 - ✓ Beneficiary information is updated by completing the Designation of Beneficiary Form when changes occur
 - ✓ SBP Information is updated when changes occur
 - ✓ Your beneficiaries know which federal agencies to notify (Veterans Administration, Social Security Administration, etc.,)
 - ✓ Insurance/other important papers are kept where they can easily be found





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





- ▶ Coverage is considered fully paid up for those who meet the following criteria:
 - ✓ With 360 months of paid coverage and
 - ✓ Age 70
 - ✓ After both requirements are met, SBP 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



- ▶ Help us serve you better and quicker:
 - ✓ Use the web to help expedite your services:
 - www.DFAS.mil/retiredmilitary
 - Forms download
 - FAQs

 - ✓ Go Green with myPay:
 - <https://mypay.dfas.mil/mypay>
 - 1099R
 - Address changes
 - RAS



- ▶ Your Feedback is important to us!





- ▶ 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
 - ✓ Clearly print your name
 - ✓ Include SSN
 - ✓ Include signature



Our Commitment To You...



*For the freedom we enjoy, our thanks
go to the men and women
who've served our country.*

*We look forward to serving our
military retirees and their families.*

