



# **Survivor SBP Newsletter**

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**June 2021**

## **Director's Message**

Greetings from Cleveland, and welcome to the second issue of our new **Survivor SBP Newsletter**. This newsletter focuses on news of special interest to survivors.

Most of the information in this newsletter applies to surviving beneficiaries of military retirees and to SBP annuitants who had service members pass away while on active duty/in the line of duty. However, in each issue, we include special information for those annuitants who lost a loved one in the line of duty. If you are an **Active Duty or Line of Duty survivor, please see the special articles in the Spotlight** with specific information for you.

The biggest news this year is the January 1, 2021 start of the **SBP-DIC Offset Phased Elimination**. In this issue, we explain what will happen in 2022 and 2023, and how the upcoming phases may affect SBP and/or SSIA payments for SBP spouse annuitants who receive Dependency and Indemnity Compensation (DIC) from the VA.

We are excited about our newest initiative: **status notifications** to keep you in the loop as forms or documents you submit move through the annuity pay processing cycles. Please see the article in this issue for the good news.

This spring we made changes to **simplify the eligibility verification requirements** for annuitants. The verification requirements are outlined in the article in this issue, as well as the news about the easier process.

We also have an article called "Did You Know?" with **tips and tidbits** of interest to survivors. This will be a recurring feature in the newsletter.

Last year we made sweeping changes to **simplify the School Certification process**. One of the changes reduced it to annual requirement instead of every semester. So, it's School Certification season! Please check out the article for important information for student SBP annuitants.

We also have an article on **using myPay** and the new two-factor authentication.

In addition, if your loved one was an Army Soldier, please see the information from our partners at the **Army Survivor Outreach Services** about "**The Survivor Link,**" their brand-new newsletter for Army Survivors.

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**. We hope this newsletter, along with our other communications tools, will help to clarify your annuity benefits.

Please **share** this information with your community of survivors.

Remember, **our website** puts a lot of helpful information at your fingertips. Check it out: <https://www.dfas.mil/retiredmilitary>. Look for "Survivors and Beneficiaries" in the menu for links of special interest to survivors.

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 summer.

# Active Duty/Line of Duty Survivors Spotlight

## The SBP-DIC Offset Phased Elimination – Phase Three Special Information for Active Duty/Line of Duty SBP Spouse Annuitants

### *What You Need to Know*

#### **Spouse and Child SBP Coverage**

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).

For most SBP beneficiaries, spouse and child coverage means **the spouse receives the SBP annuity** unless the spouse loses eligibility. The dependent child or children **only receive the SBP annuity payment** if the spouse loses eligibility. If there is more than one eligible child, the annuity is **split equally** among the eligible children.

#### **The “Optional Child Annuity”**

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 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.

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

#### **“Optional Child Annuity” Reversion to Surviving Spouse in 2023**

SBP annuities **that were directed to a child rather than a surviving spouse** will revert to the surviving spouse (if she or he is eligible and has applied to receive the benefit) as of **January 1, 2023. Please watch for additional information coming in the fall of 2021** about the application process for the reversion of the SBP annuity for surviving spouses who previously chose the optional child annuity.

Keep in mind that 2023 is the third and final phase of the SBP-DIC Offset Phased Elimination. Beginning January 1 of 2023, the offset is eliminated, so spouses receive their full DIC payment from the VA and the full SBP payment issued by DFAS (see *The SBP-DIC Offset Phased Elimination: What to Expect in the Upcoming Phases* article in this issue).

If your child or children are the designated SBP beneficiaries because you selected the optional child annuity, they will continue to receive the SBP payments (if they are eligible) **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 you are ineligible because you remarried prior to age 55, the annuity will continue to be paid to your eligible children.

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.

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 2021 estimating the changes to your SBP payments because the repeal of the "optional child annuity" and the reversion of the annuity to the surviving spouse will not take place until January of 2023.

### **Survivor Benefit Plan Annuities Are Based on the Member's Pay**

Survivor Benefit Plan monthly annuity payment amounts vary among recipients, 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.

### **Active/Reserve Military Service Members Do Not Pay SBP Premiums**

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.

### ***What You Need to Do***

**You do not need to contact DFAS at this time** to notify us that you are impacted by the SBP-DIC Offset Phased Elimination or the reversion of the optional child annuity in 2023. DoD, DFAS, and the military services are working together to facilitate a smooth transition.

### **Watch for Communications Beginning Fall of 2021**

**In the fall of 2021, DFAS (or your loved one's military service branch) will begin sending letters via postal mail to the surviving spouses and children who are affected by the repeal of the optional child annuity** to explain the transition and to gather the information needed to make the necessary changes in payments.

**Please watch** for this mailing and **respond promptly** when you receive it.

## Check the Special Webpage for News

We also developed a **special focus webpage to provide news** and information regarding the repeal of the optional child annuity and the transition. We will **post updates** on this webpage, so please plan to check it for news and information:

<https://www.dfas.mil/sbp2023childoptrev>

## myPay Accounts for Active Duty/Line of Duty Survivors

myPay is the online pay management system for **Survivor Benefit Plan (SBP) annuitants who are receiving a Survivor Benefit Plan annuity payment or Special Survivor Indemnity Allowance (SSIA) payment** from DoD/DFAS.

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

And when you have an email address in myPay, you can receive important email messages from DFAS about your pay account and information from your loved one's branch of service.

myPay accounts are **only available once an annuity pay account is established**. If you are a surviving spouse who is NOT currently receiving an SBP or SSIA payment, you will not be able to access myPay until you begin receiving payment from DFAS.

If you are a surviving spouse who chose the optional child annuity, you will not be able to access myPay for your pay account until the SBP annuity has reverted to you in January 2023.

However, if a child is receiving an SBP annuity payment from DFAS, a myPay account is available for that child. If you are the documented legal guardian and third party payee for a child SBP annuitant under 18, AND the legal documentation is already on file in the annuitant's SBP payment account, you can set up a login and profile for the child. You will need information on the member's service and the child's SSN to request access.

Child annuitants over the age of 18 and attending college full-time who are receiving SBP annuity payments can also access their own myPay account by setting up a login and myPay profile.

To start using myPay, request an initial password on the myPay homepage using the "Forgot or Need a Password" link. A temporary password will be mailed to the address on file with DFAS, and may take up to 10 business days. Once you receive your temporary password in the mail, you can return to the myPay homepage and login with the password you received in the mail to create a myPay profile.

myPay is available using the internet from your computer or your mobile device browser at: <https://mypay.dfas.mil>

# The SBP-DIC Offset Phased Elimination: What to Expect in the Upcoming Phases

We are almost halfway through **Phase One** of the SBP-DIC Offset Phased Elimination and now we are looking toward 2022, when the second phase of the offset elimination will start.

As a reminder, 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 changes in all three phases 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 surviving spouses and 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 the *Active Duty/Line of Duty Survivors Spotlight* in this issue for an explanation).

Below is an outline of how each of the phases of the SBP-DIC Offset Phased Elimination will unfold for spouses who are impacted by the SBP-DIC offset.

## ***Prior to the Effective Date of the Law: Before January 1, 2021***

**Prior to January** of this year, Survivor Benefit Plan monthly annuity payments (paid by the DoD/DFAS) to spouses were required to be offset (reduced) by an amount that was equal to 100% of the DIC payment the spouse received from the VA.

DIC payments **were not affected**.

The SBP payment **was reduced** by the offset (100% of DIC).

If a spouse's gross SBP benefit was less than the amount of the DIC they received, the spouse did not receive an SBP payment.

Spouses who had part or all of their SBP annuity payment offset received the **Special Survivors Indemnity Allowance (SSIA)**, up to the maximum amount authorized per month, OR up to the amount of SBP reduced by DIC if the amount of the reduction was less than the maximum amount.

## Summary

### VA paid:

- **100% of the DIC** payment

### DoD/DFAS paid:

- The **remainder of the SBP benefit** (if any) after deducting an amount equal to 100% of the spouse's DIC payment FROM the SBP gross annuity amount (SBP gross – 100% of DIC = SBP net).
- Plus the **appropriate amount of SSIA** up to the maximum allowable.

## ***Phase One: Starting January 1, 2021***

In this first phase that began January 1, 2021, the amount that is **offset** (deducted) from the spouse's SBP annuity payment is **2/3 of the amount of the DIC** payment, instead of 100%.

DIC payments are **not affected**.

The SBP payment is **reduced** by the amount of the offset (2/3).

If a spouse's gross SBP benefit is less than 2/3 of the amount of the DIC they receive from the VA, the spouse does not receive an SBP payment. Some spouses saw no change because their gross SBP benefit is less than 2/3 of the amount of their DIC payment from the VA.

Spouses who have their SBP offset by DIC 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.

## Summary

### VA pays:

- **100% of the DIC** payment

### DoD/DFAS pays:

- The **remainder of the SBP benefit** (if any) after deducting an amount equal to 2/3 of the spouse's DIC payment FROM the SBP gross annuity amount (SBP gross – 2/3 of DIC = SBP net)
- Plus the **appropriate amount of SSIA** up to the maximum allowable.

## **Reminder: SBP Benefits Paid the Following Month**

**January 2021 benefits were paid on February 1, 2021**, which is the first date that spouses saw a change in their SBP payment, if their SBP benefit is more than 2/3 of their DIC payment.

## ***Phase Two: Starting January 1, 2022***

In the **second phase that begins January 1, 2022**, the amount that is offset (deducted) from the spouse's SBP annuity payment will be **1/3 of the amount of the DIC** payment.

DIC payments will **not be affected**.

The SBP payment will be **reduced** by the amount of the offset (1/3).

If a spouse's gross SBP benefit is less than 1/3 of the amount of the DIC they receive from the VA, the spouse will not receive an SBP payment. A small number of spouses will not see a change in their SBP payment in 2022 because their gross SBP benefit is less than 1/3 of their DIC payment from the VA.

Spouses who have their SBP offset by DIC **will continue to receive the Special Survivors Indemnity Allowance (SSIA)**, up to the maximum amount authorized per month, or up to the amount of SBP reduced by DIC if the amount of the reduction is less than the maximum SSIA.

### **Summary**

#### **VA will pay:**

- **100% of the DIC** payment

#### **DoD/DFAS will pay:**

- The **remainder of the SBP benefit** after deducting an amount equal to 1/3 of the spouse's DIC payment from the SBP gross annuity amount (SBP gross - 1/3 of DIC = SBP net)
- Plus the **appropriate amount of SSIA** up to the maximum allowable.

The effective date of Phase Two is **January 1, 2022**. January 2022 benefits will be **paid on February 1, 2022**.

## ***Phase Three: Starting January 1, 2023***

In the **third and final phase that begins January 1, 2023**, there will be **NO offset** deducted from SBP payments.

DIC payments will **not be affected**.

The SBP benefit will be **paid in full** (no offset).

SSIA will **NOT be paid**.



## Summary

### VA will pay:

- **100% of the DIC** payment

### DoD/DFAS will pay:

- The **full amount of the SBP benefit.**

The **effective date of Phase Three is January 1, 2023.** January 2023 benefits will be **paid on February 1, 2023.**

## Additional Notes

Reminder: 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.

**You do not need to contact DFAS to notify us** that you are impacted by the SBP-DIC Offset Phased Elimination or its changes.

### Estimating Your 2022 SBP and SSIA Payments

Beginning in the **fall of 2021, Annuitant Account Statements for spouses will show their current gross SBP benefit at the bottom of the statement.**

You can **estimate your net SBP payment for 2022** using the current gross SBP benefit amount. Subtract an amount that is equal to 1/3 of your current DIC payment FROM the amount of your current gross SBP benefit. The result is approximately what your SBP payment will be in the second phase. Keep in mind that if there is a Cost of Living Adjustment (COLA) for 2022, it will increase the amount of your DIC payment and your gross SBP payment.

**Add your SSIA payment, if applicable.** For 2021, the maximum amount payable per month is \$327. A Cost of Living Adjustment for 2022 (if any) may increase the maximum amount payable for 2022. If your offset amount (1/3 of DIC in 2022) is equal to or more than the maximum amount of SSIA payable, you will receive the maximum SSIA payment. If your offset amount (1/3 of DIC in 2022) is less than the maximum amount of SSIA payable, you will receive an SSIA payment that is equal to your offset amount.

Annuitant Account Statements are available in your **myPay account:**  
<https://mypay.dfas.mil>

We will send you a **pre-estimate letter in December of 2021 for the second phase** of the offset elimination that begins on January 1, 2022. You will also receive a January 2022 Annuitant Account Statement (AAS) near the time of your February 1, 2022 payment that will show changes to your SBP and/or SSIA payment because of the second phase of the SBP-DIC Offset Phased Elimination.

## **Questions?**

Check out the full range of Frequently Asked Questions on our **SBP-DIC News webpage**: <https://www.dfas.mil/sbpdicnews>

We also have a webpage **explaining SBP, DIC and SSIA**:  
<https://www.dfas.mil/sbpdicssia>

We also have a new, special focus webpage for **Active Duty/Line of Duty survivors who chose the SBP optional child annuity**: <https://www.dfas.mil/sbp2023childoptrev>

# Status Notifications Roll Out in 2021

Over the coming year, DFAS is rolling out the use of **status notifications** to keep you in the loop as forms or documents they submit move through the annuity pay processing cycles.

## ***How Do Status Notifications Work?***

Status notifications are a **three-step process** that will **update you** when DFAS receives forms or documents for processing by mail or fax (or in some specific cases, through askDFAS). You will receive separate status notifications when your form or document is:

1. **Received and queued** in the DFAS work system
2. **Assigned to be worked**
3. **Completed** - Either a notification the processing is complete or a notification that DFAS is sending a request for additional information.

## ***What is the Benefit of a Status Notification?***

Status notifications will give you peace of mind that we received your form or request. They will also provide you with the timeframe when we completed your request or notify you if additional information is required. If we do need additional information, you will know to watch for mail, with specific information about what we need to complete your request.

## ***What Status Notifications are Available?***

The first rollout of status notifications included: the DD 2656-7 SBP annuity startup form, as well as School Certifications, the Direct Deposit Form-SF 1199, and change of address requests, and federal tax changes.

## ***What You Need to Do to Receive Status Notifications***

To receive these status notifications, please ensure your **email address is available and updated in myPay**. You will receive most notifications via SmartDoc email, which require a valid email address in myPay. To add or ensure your email address is up-to-date, please [visit https://mypay.dfas.mil/](https://mypay.dfas.mil/)

Status notifications for additional categories of requests will be added throughout the coming year.

# What SBP Annuitants Need to Know - How to Verify Eligibility to Keep Payments Coming

The Survivor Benefit Plan provides an **ongoing monthly annuity payment** to military spouses or children when a military member dies while on active duty, on inactive duty or after retirement (if the retiree chooses to purchase coverage).

The laws that govern Survivor Benefit Plan payments set out **specific eligibility requirements for annuitants** (the military spouses or children) to continue to receive payments.

SBP annuitants need to **verify their continued eligibility regularly** to receive SBP annuity payments.

We are working to **simplify the process of verifying continuing eligibility for Survivor Benefit Plan annuitants**. The newest change **reduces the number of annuitants who need to submit a Report of Existence (ROE)**. Now, the **only annuitants** who need to submit an ROE are those who receive a **paper check to a foreign address**. Previously, the legal representatives for all incapacitated annuitants were required to submit an ROE twice each year.

We have a **detailed overview** of the eligibility verification requirements for annuitants on the "Manage Your SBP Annuity" webpage. You can also **download the new SBP Annuitant Eligibility Verification Requirements Fact Sheet** from the webpage: <https://www.dfas.mil/managesbp>

## ***Types of Eligibility Certification***

There are several types of verification.

### **Certificate of Eligibility (COE)**

The Certificate of Eligibility (COE) is required **annually** for all annuitants between the ages of 14 and 55 to verify they have not married.

We mail a COE approximately **60 days prior** to the annuitant's birthday. The completed, signed COE should be returned by the **first day of the month** of the annuitant's birthday.

## Report of Existence (ROE)

Annuitants of any age who **receive a paper check to a foreign address are required to verify twice each year** that they are not deceased, using the Report of Existence (ROE).

These are the only annuitants who now must submit the ROE. Previously, the legal representatives for all incapacitated annuitants were required to submit an ROE twice each year.

For those annuitants who must submit an annual COE, DFAS accepts the COE in place of one of the ROEs.

The ROE is mailed **six months after** the annuitant's birthday. The completed, signed ROE should be returned by the **first day of the ninth month** after the annuitant's birthday.

For those annuitants who are required to submit a second ROE, the ROE is mailed approximately **60 days prior** to their birthday. The completed, signed ROE should be **returned by the first day of the month** of the annuitant's birthday.

## School Certifications

Student child annuitants ages 18-22 and not documented as incapacitated are **required to verify that they are attending school full-time** using the School Certification package.

**When a child annuitant is turning 18**, they need to verify they are attending school full-time. The DD 2788 School Certification form is mailed approximately **60 days prior** to their 18th birthday. The completed School Certification form should be returned by the **first day of the month** of the annuitant's 18th birthday. A **direct deposit form** is included with the School Certification form because when the child annuitant turns 18, we need the annuitant to provide the preferred direct deposit account. If we do not receive the completed direct deposit form, payment will be converted to a paper check sent via mail. The School Certification is good for the full upcoming school year unless the student graduates or drops below full-time attendance prior to the end of the school year.

**Student child annuitants 18 through 22 and in college full-time** need to verify **annually** that they are attending school full-time. The School Certification package is mailed approximately **60 days prior** to end of their school year. The completed, signed School Certification package should be returned by the **first day of the month** the student's attendance for the school year ends (the date the student previously indicated as the end date of the last semester they planned to attend for the school year). The School Certification is good for the full upcoming school year unless the student graduates or drops below full-time attendance prior to the end of the school year.

## **Summary of Requirements**

The specific requirements for verification **depend on the SBP annuitant's relationship to the military service member.**

Below is a **summary** of the eligibility verification requirements for Survivor Benefit Plan annuitants. They are separated into sections based on the annuitant's relationship to the military service member:

- If you are a Spouse or Former Spouse SBP annuitant
- Requirements for Spouse and Former Spouse SBP annuitants documented as incapacitated
- Requirements for Child SBP annuitants under 18
- If you are a Student Child SBP annuitant 18-22
- Requirements for Child SBP annuitants documented as incapacitated

### **Spouse and Former Spouse SBP Annuitants**

(Not documented as incapacitated)

#### **Eligibility Verification Requirements - Summary**

- Spouse and former spouse annuitants under the age of 55 = COE annually
- Spouse and former spouse annuitants who receive a paper check to a foreign address = ROE twice each year

### **Spouse and Former Spouse SBP Annuitants Documented as Incapacitated**

#### **Eligibility Verification Requirements – Summary**

- Spouse and former spouse annuitants documented as incapacitated under the age of 55 = COE annually
- Spouse and former spouse annuitants documented as incapacitated who receive a paper check to a foreign address = ROE twice each year

### **Child SBP Annuitants Under 18**

(Not Documented as Incapacitated)

#### **Eligibility Verification Requirements – Summary**

- Child SBP Annuitants Under 18 and over 14 = COE annually
- Child SBP Annuitants Under 18 receiving a paper check to a foreign address = ROE twice each year

## **Student Child SBP Annuitants 18-22**

(Not Documented as Incapacitated)

### **Eligibility Verification Requirements – Summary**

- Student Child Annuitant **age 18-22** do not need to submit a COE IF they submit a DD 2788 School Certification form and complete Box 8. DFAS accepts the School Certification in place of the annual Certificate of Eligibility (COE).
- Student Child SBP Annuitants **turning 18** = School Certification before 18th birthday
- Student Child SBP Annuitants **18-22** = School Certification annually
- Student Child SBP Annuitants **18-22** receiving a paper check to a foreign address = ROE twice each year

## **Child Annuitants Documented as Incapacitated**

### **Eligibility Verification Requirements – Summary**

- Child Annuitants Documented as Incapacitated over 14 = COE annually
- Child Annuitants Documented as Incapacitated receiving a paper check to a foreign address = ROE twice each year

## ***Options for Submitting Your Verification***

### **COEs** (Certificate of Eligibility)

- Spouse SBP annuitants can submit a COE through their myPay account.
- Legal representatives for Child SBP Annuitants under 18, Child Annuitants documented as incapacitated, and Spouse SBP Annuitants documented as incapacitated can use a myPay account created for the annuitant to submit a COE IF the legal representative's documentation is already on file in the annuitant's SBP payment account.
- Or mail or fax to the address/fax number below.

### **ROEs** (Report of Existence)

- Spouse SBP annuitants can submit an ROE through their myPay account.
- Legal representatives for Child SBP Annuitants under 18, Child Annuitants documented as incapacitated and Spouse SBP Annuitants documented as incapacitated can use a myPay account created for the annuitant to submit an ROE IF the legal representative's documentation is already on file in the annuitant's SBP payment account.
- Student Child Annuitants age 18-22 can submit an ROE through their myPay account.
- Or mail or fax to the address/fax number below.

## School Certifications

- Student SBP annuitants can use our convenient online upload tool on DFAS.mil to submit a PDF of their completed/signed DD 2788 form (or Form Wizard generated form), Direct Deposit Form, and any supporting documents (this link is case-sensitive): <https://go.usa.gov/xymaH>
- Or mail or fax to the address/fax number below.

## Mail or Fax to DFAS

Defense Finance and Accounting Service  
U.S. Military Annuitant Pay  
8899 E 56th Street  
Indianapolis, IN 46249-1300

Annuity fax: 800-982-8459

## Additional Information

If you do not receive a COE, ROE or School Certification request in the mail, you **still need to submit** the document. If we don't receive the completed COE, ROE or School Certification when due, we will suspend payment until we receive the properly completed document.

Please ensure that your mailing address is always up-to-date with DFAS so you can receive important communications. You can also **download** the COE, ROE, DD 2788 or direct deposit forms from our Forms webpage: <https://www.dfas.mil/raforms>

The full details on verification requirements are outlined on our **Manage Your SBP Annuity webpage**. We also have a **downloadable fact sheet** on the webpage: <https://www.dfas.mil/managesbp>

We have a **special webpage for School Certifications**, with a School Certification Form Wizard, a How-To-Checklist and detailed information: <https://www.dfas.mil/schoolcerts>



## Did You Know?

We recognize that the laws and regulations governing military annuity pay are complex and can be difficult to understand. In each issue of the DFAS Survivor SBP Newsletter, we will share a few helpful **tips and tidbits** for survivors.

### ***Survivor Benefit Plan Coverage***

- Did You Know: **Spouse and child coverage means the spouse receives** the annuity unless the spouse passes away or marries prior to age 55. Only then does the eligible child (or children) receive the annuity payment.
- Did You Know: If the surviving spouse becomes ineligible, we need a **new SBP application package for the child** or children, including a new DD 2656-7 - Verification for Survivors Annuity.

### ***School Certifications***

- Did You Know: When a child SBP annuitant turns 18 and is a full-time student, **we need the annuitant to submit a new direct deposit form**. If we don't receive the form, the payment will be converted to a paper check sent via mail.
- Did You Know: For high school and college students turning 18 and over 18, we **now use your completed, annual DD 2788 School Certification form as your Certificate of Eligibility (COE)** instead of sending you a separate COE to submit each year.

### ***Multiple Child Annuitants***

- Did You Know: When there is more than one eligible child annuitant, the annuity payment is split into **equal shares**. If one of the children becomes ineligible (due to marriage or not attending school full-time), their share is redistributed to the other children, but **only if the child's ineligibility is documented with DFAS**. If we do not received documentation of the child's ineligibility, their share will be held until the child is proven eligible or ineligible.

### ***Direct Deposit***

- Did You Know: If you are currently receiving a paper check, you can easily start having your pay conveniently **direct deposited** by using myPay, sending us a completed direct deposit form, or calling our Customer Care Center.

### ***DFAS.mil Forms Page***

- Did You Know: The **Forms page on our website is a one-stop spot** for forms, form tools, how-to-checklists, and other helpful tools: <https://www.dfas.mil/raforms>

## ***Did You Know? DFAS Webpages for Survivors***

- **Manage your SBP annuity:** <https://www.dfas.mil/managesbp>
- **Understanding SBP, DIC, SSIA:** <https://www.dfas.mil/sbpdicssia>
- **SBP-DIC offset phased elimination:** <https://www.dfas.mil/sbpdicnews>
- **SBP 2023 Active Duty/Line of Duty child option reversion:**  
<https://www.dfas.mil/sbp2023childoptrev>
- **School Certifications:** <https://www.dfas.mil/schoolcerts>
- **Claim retiree Arrears of Pay:** <https://www.dfas.mil/retireeaop>
- **Start an SBP annuity:** <https://www.dfas.mil/startsbp>
- **AskDFAS:** <https://www.dfas.mil/AskDFAS>
- **DFAS YouTube:** <https://www.youtube.com/DFAS>
- **myPay:** <https://mypay.dfas.mil>

# What Child Annuitants Need to Know About School Certifications

A child's eligibility to continue receiving SBP payments ends **when the child turns 18 unless** proven to be in school or incapacitated/incapable of self-support.

SBP child annuitants between 18 and 22 years old (and not documented as incapacitated) must **regularly certify** their status as an unmarried, full-time student using the School Certification package to continue to receive annuity payments.

SBP child annuitants who are full-time students are allowed a break between school semesters if the break is **not more than 150 days**.

In 2020, we made sweeping changes to **simplify the School Certification process**, including making the certification annual instead of each semester, eliminating the school official signature or school documentation, and making the school certification form shorter and simpler. The changes significantly reduce the paperwork burden and make the process easier and more convenient for full-time student child annuitants.

## ***How the New School Certification Process Works***

### **College Students Between 18 and 22**

If you are a college student between 18 and 22 years old, **once each year you will fill out and send a new DD 2788 form** (form dated May 2020) to notify us of your future full-time school plans.

You will also sign and return a short **previous attendance certification letter** to confirm your past full-time school attendance. The Child Annuitant's Certification for Previous Attendance Letter you receive in the mail will be pre-filled with the information you provided previously on your DD 2788 form, so you can simply confirm and sign.

About **60 days prior** to the ending date of the school year, we will mail you a School Certification package containing a cover letter, a blank DD 2788 and a pre-filled Child Annuitant's Certification for Previous Attendance Letter.

### **High School Students Over 18**

If you are a **high school student over 18**, **once each year** you will fill out and send a new DD 2788 form (form dated May 2020) to notify us of your future full-time school plans.

You will also sign and return a short **Child Annuitant's Certification for Previous Attendance Letter** to confirm your past full-time school attendance.

At the **end of your last year of high school**, you will fill out another new **DD 2788** form (form dated May 2020) to notify us of your future full-time school plans. You will also

sign and return a **Child Annuitant's Certification for Previous Attendance Letter** to confirm your past full-time school attendance.

About **60 days prior to the ending date of the school year**, we will mail you a School Certification package containing a cover letter, a blank DD 2788 and a pre-filled Child Annuitant's Certification for Previous Attendance Letter.

If you are over age 18 and **do not plan to attend college full-time, your annuity eligibility ends on the date of high school graduation.**

### **Child SBP Annuitants Turning 18**

If you are a high school or college student **turning 18, we will mail you a school certification form and direct deposit form approximately 60 days** prior to your 18th birthday. The forms must be filled out and signed by a parent or guardian and returned to DFAS **prior to the first day of the month** of the child annuitant's 18th birthday.

A **direct deposit** form is included with the School Certification form because when the child annuitant turns 18, we need the annuitant to provide the preferred direct deposit account. If we do not receive the completed direct deposit form, payment will be converted to a **paper check** sent via mail.

### **Your DD2788 is Now Your Annual COE**

For high school and college students turning 18 and over 18, **we now use your annual DD 2788 School Certification Form as your Certificate of Eligibility (COE)** instead of sending you a separate COE to submit each year.

### **We Have Helpful, Convenient Tools for the DD 2788 Form**

Use the **new School Certification DD 2788 Form Wizard** to simplify filling out the form. The Form Wizard will ask you a series of questions and fill in your answers in the appropriate areas of the form. When you have finished answering the questions, you can **even choose to electronically sign your form and submit it online** using our online upload tool! Or click a button to generate a ready-to-print-and-sign PDF with your answers.

Use the new **How-To Checklist** with specific instructions for filling out the new DD 2788 form according to your situation.

Get them on the School Certifications webpage: <https://www.dfas.mil/schoolcerts>

### **Options for Submitting Your School Certification Documents**

Student SBP annuitants can use our **convenient online upload tool** on DFAS.mil to submit a PDF of their completed/signed DD 2788 form (or Form Wizard generated form), direct deposit form, and any supporting documents (this link is case-sensitive): <https://go.usa.gov/xymaH>

Or mail or fax to the address/fax number below.

## Mail or Fax to DFAS

Defense Finance and Accounting Service  
U.S. Military Annuitant Pay  
8899 E 56th Street  
Indianapolis, IN 46249-1300

Annuity fax: 800-982-8459

## Additional Information

We have a special webpage for School Certifications, with a School Certification Form Wizard, a How-To-Checklist and detailed information: <https://www.dfas.mil/schoolcerts>

If you do not receive a School Certification request in the mail, you **still need to submit** the document. We are aware that some student SBP annuitants did not receive their School Certification documents in the mail. We are **extending the due dates for those students and mailing a special letter to them** with additional information. We sincerely apologize for the missing mailing with the School Certification documents and the difficulty this may have caused. Please see our School Certifications webpage for more information: <https://www.dfas.mil/schoolcerts>

You **don't need to wait** to receive the mailing to fill out and submit your documents:

- 1-You can download, fill out and submit the DD 2788 Child Annuitant's School Certification form or use the DD 2788 Form Wizard to help you fill out the DD 2788 form easily and correctly.
- 2-Use our How-To-Checklist to fill out your DD 2788 form according to your individual situation.
- 3-If you don't have the pre-filled Child Annuitant's Certification for Previous Attendance Letter, submit a written and signed statement based on the example on the webpage.

Please ensure that your mailing address is always up-to-date with DFAS so you can receive important communications. You can also download the DD 2788 or direct deposit forms from our Forms webpage: <https://www.dfas.mil/raforms>

Get our **helpful tools** and more detailed information on the School Certifications webpage: <https://www.dfas.mil/schoolcerts>

## myPay for SBP Annuitants

As you've heard, 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.

Spouse SBP annuitants can also use myPay to submit their eligibility verifications (COEs, ROEs) and child SBP annuitants over 18 can use myPay to submit their ROEs, if required (See *What SBP Annuitants Need to Know - How to Verify Eligibility to Keep Payments Coming* in this issue).

### myPay Two-Factor Authentication

In late April, two-factor authentication became **mandatory** for all myPay users.

Simply put, two-factor authentication uses your mobile phone number or email address to provide a means to verify that you are you and not someone who has discovered your myPay Login ID and password.

myPay accounts are secured with Login IDs and passwords. When an account holder enters this information, a unique one-time PIN is sent to the individual's **mobile phone via text message or as an email message to an address contained in the user's myPay profile**. Once the one-time PIN is entered on the myPay login screen, access to the account is provided.

The one-time PIN verification code remains valid for 10 minutes so it will be important that the user have access to the mobile phone or email account previously selected by the user to receive the information.

Information on two-factor authentication is available via the Defense Finance and Accounting Service website at <https://www.dfas.mil/mypayinfo/2FA/>. There you will also find a link to the two-factor most frequently asked questions that explain the benefits of two-factor authentication and the steps needed to help you meet the new requirements.

Remember, two-factor authentication helps keep your online accounts secure and prevents thieves from stealing your personal and financial information.

**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 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 the temporary 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: <https://www.dfas.mil/managesbp>

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

## **News from our Partners: Army Survivor Outreach Services announces “The Survivor Link” – Inaugural Issue May 2021**

**“The Survivor Link”** is the **new Army Survivor Outreach Services (SOS) newsletter**. This newsletter is published on a quarterly basis to provide information about benefits changes, program updates, opportunities to connect with other survivors and to stay linked to the Army.

Army Survivors can subscribe to “The Survivor Link” at any time. To subscribe just follow the link below. You can choose to have “The Survivor Link” delivered to your **email** address or as a **text message** to your cell phone.

Subscribe here: <https://dcsg9.army.mil/safr/sos/sos-form.html>

All Army Survivors, staff and partners are invited to subscribe and stay connected with the SOS community.



## 2021 Pay Schedule

<b>Entitlement Month</b>	<b>Retired Pay Date</b>	<b>Annuitant Pay Date</b>
January 2021	February 1, 2021	February 1, 2021
February 2021	March 1, 2021	March 1, 2021
March 2021	April 1, 2021	April 1, 2021
April 2021	April 30, 2021	May 3, 2021
May 2021	June 1, 2021	June 1, 2021
June 2021	July 1, 2021	July 1, 2021
July 2021	July 30, 2021	August 2, 2021
August 2021	September 1, 2021	September 1, 2021
September 2021	October 1, 2021	October 1, 2021
October 2021	November 1, 2021	November 1, 2021
November 2021	December 1, 2021	December 1, 2021
December 2021	December 30, 2021	January 3, 2022

# Contact Us

## DFAS Retired & Annuitant Pay Website

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

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## DFAS Retired & Annuitant Pay Mailing Addresses

### Retirees:

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

### Annuitants:

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

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## DFAS Retired & Annuitant Pay Phone and Fax Numbers

### Customer Care Phone:

Toll-free: 800-321-1080  
Local: 216-522-5955  
DSN: 580-5955

### Annuitant/Survivor Pay Fax:

800-982-8459

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### myPay Customer Care:

<https://mypay.dfas.mil>

Phone: 888-332-7411