

Defense Finance and Accounting Service

Providing payment services of the U.S. Department of Defense



Military Members

Retired Military & Annuitants

Civilian Employees

Contractors & Vendors

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Retired and Annuitant Pay Director's Message

We know you're retired, but in this issue we are going to talk to you about the hard work required to manage your military retirement pay.

Once you've retired from military service, it's natural to think that everything is settled and that your pay will always arrive on time, in the proper amount and deposited in your bank account. While you may feel it's time to kick back and relax, there's still the job of protecting your financial security and the financial well-being of your loved ones.

The bottom line is you have to take an active role in managing your pay account; and now is the best time to set up your routines to make that job easier.

In this issue we're including articles on how to get your tax statements for last minute filers who've lost their 1099R, some tips for avoiding fraud on your account, and how to perform an annual audit of your retirement pay account. Also, we've added some information to help you manage your **myPay** password and update the email address you have on file with us. These are both crucial issues because **myPay** is the most important tool for managing your retired pay and your email address is an important asset for us to keep in touch with you.

I hope you find the information in this issue useful. I know we all want to keep your retired pay safe, secure and easy for you to manage!

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Getting your Tax Statement

Best Ways to Get or Replace a Lost 1099R

Military retirees and annuitants receive a 1099R tax statement either electronically via **myPay** or as a paper copy by mail each year. Members can also request additional copies of their 1099R tax statements in several different ways.

- The fastest and most secure way to obtain a copy of your 1099R is **myPay**. Just login to **myPay** and print your 1099R from the comfort of your own home. You will find instructions for accessing your 1099R using **myPay** at [myPay](#).
- Not a **myPay** user yet? Then the fastest and easiest way to get a copy of your 1099R besides myPay, is to use our telephone self-service option. Telephone self-service requests are logged instantly and are sent to your current address of record within three business days. Complete directions for using telephone self-service can be found at [Telephone Self-Service](#).
- If you're not a **myPay** user, and the mailing address you have on file with us is out of date, the easiest quickest way to get your 1099R sent to an updated address is to submit your request through the internet. You can update your mailing address, enter your email address, and request your 1099R be sent to the new address using one easy form. Find the link on our landing page at <http://www.dfas.mil/retiredmilitary.html>. Click on the button that says 'Request Your 1099r.'
- Do you prefer traditional mail? If so, send us a written request by fax or mail, and make sure you leave us time to reply. Keep in mind it takes us 30 to 60 days to process requests received by fax or mail. Find complete instructions at [Written Request](#).
- Members with unique situations can speak directly to one of your customer care representatives. Depending on call volume, you may have to wait on hold while we assist other customers. Find complete instructions at [Call Us](#).

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myPay



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The Key to Managing Your Retired Pay Account

Get a myPay Password and Keep it Current

The key to effectively managing retirement pay day-to-day is creating and maintaining a **myPay** account. **myPay** is the most important tool for managing your pay accounts. For retirees and annuitants, there is nothing more important than creating, using, and maintaining the security of their **myPay** account.

To access your **myPay** account, you must keep your password current. Last year, to align with the Department of Defense's modern security mandates, **myPay** introduced new, stronger password requirements. All **myPay** passwords now must:

- Be 9 to 30 characters in length
- Contain at least one UPPERCASE letter (A-Z)
- Contain at least one lowercase letter (a-z)
- Contain at least one number (0-9)
- Contain at least one of the following special characters:

(pound or number sign)

@ (at sign)

\$ (dollar sign)

= (equal sign)

+ (plus sign)

% (percent sign)

^ (caret)

! (exclamation)

* (asterisk)

_ (underline/underscore)

- NOT include any spaces
- NOT repeat any of the five previous passwords

Additionally, passwords will now expire every 150 days, requiring users to change their passwords at the end of that period.

For further assistance regarding the creation of passwords, please visit <http://www.dfas.mil/mypayinfo/tipsandtricks.html>.

If you would like personal attention, or encounter some difficulty creating your password, you can contact our Customer Care Center at:

1-888-332-7411 Opt 5

Monday- Friday

8:00 a.m. to 5:00 p.m.

(Eastern Time)

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Update your email Address

Keeping your email address in *myPay* current is key to managing your account

Once you have a *myPay* account, the single most important thing you can do to keep current with issues affecting your retirement pay is to keep a current email address on file. We use your email address as our primary method of contacting you or sharing any news that may affect your retired pay. Having an email address on file also makes it much easier to update your *myPay* password.

Take a minute right now and check to make sure your email addresses are current. At the bottom of your *myPay* account menu, select "Email Address" to view the email addresses you have on file with us. Make sure you indicate the primary email address you want us to use and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use.

Updating Your Email Address

DFAS uses your *myPay* email address to send newsletters, breaking news, and to notify you when your Retiree Account Statement and 1099R tax statements are available. To update your email address follow the steps below:

1. Go to the *myPay* web site, and log into your account using the "Log In" box at the top left-hand side of your screen.
2. After entering your Login ID and Password, click "I agree to the terms of the User Agreement"
3. On the Main Menu page, click on the Email Address link.
4. Enter and confirm the correct address. Be sure to select "primary" beside the email address where you want to receive pay statement notifications and other important correspondence.
5. Save your changes by selecting Accept/Submit then confirm your changes are correct.
6. From the top of the page in the gray bar, you may select Main to return to the Main Menu or Exit to close out your session.

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Avoid Fraud, Protecting Your Account

Tips for managing your account

Online fraud is a fact of life. We've all read the articles about people who have had their accounts hacked into. Every retiree needs to be vigilant to protect themselves from online fraud. Here are some important safeguards that will help you protect your information while doing business online:

1. The first and most important step you can take is to make sure you have a current password and login ID for your **myPay** account. Please be aware it is your responsibility to keep both your password and login ID secure. For more information, you can consult this article. <http://www.dfas.mil/pressroom/onlineprotection/mypaysecurity.html>.
2. Once you have your login ID and a current **myPay** password, use **myPay** to perform all your routine pay-related transactions. Performing your transactions in **myPay's** secure environment is a key element to protect your data integrity.
3. Obtain, or when possible use, firewall/spyware software on your personal computer and update that software frequently. For more information on this, you can consult this article. <http://www.dfas.mil/pressroom/onlineprotection.html>.

Here are some additional steps you can take to protect your personal information:

1. Gaining access to your Social Security Number (SSN) is every fraudster's dream. It is the first step towards gaining access to any member's account. Share your SSN sparingly, and only when there is a legitimate reason to do so.
2. Similarly, share the rest of your Personally Identifiable Information (PII) sparingly, and only when there is a legitimate reason to do so. Don't share PII info with anyone unless you initiate the exchange.
3. Dispose of mail or anything else that may contain your PII carefully, shredding the documents whenever possible.
4. When you are sending physical mail, literally drop it in the US PO box yourself. Do not regard the information in your letter as secure until you see that it is actually in a US PO box.
5. Review your pay information frequently.
6. Review your credit report frequently.

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Keeping your email address in *myPay* current is key to managing your account

Avoid Fraud, Protecting Your Account

Tips for managing your account

Audit Your Account

Make sure you review your account every year

Smartdoc Update

New Address for Smartdocs

Starting this spring, SmartDoc emails will start coming from a new address: DFAS-SmartDocs@mail.mil.

RETIRED AND ANNUITANT PAY: RETIREE NEWSLETTER FOR 4Q2014

Director's Message

When Will Your Form 1099R Become Available?

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Best Ways to Get or Replace a Lost 1099R

Managing the myPay Password

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Making your VA copayments online

Donations Help Military Families Worldwide

[2015 CRDP/CRSC Open Season Announcement](#)

[2015 Cost of Living Adjustment](#)

[Contact info for Tricare and Delta Dental and VA Claims](#)

[If You Have Questions](#)

October 2014

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Retired and Annuitant Pay Director's Message

[Why You Should Have a myPay Account](#)

The key to effective day-to-day management of your retirement pay is creating and maintaining a **myPay** account.

[Need Help Creating a myPay Account?](#)

Use this step-by-step guide to help create a myPay account.

[Managing the myPay Password](#)

In a world of identity theft and online criminal threats, it is the password that safeguards your money, your identity and your well-being.

[Using myPay to update your correspondence address](#)

Keep in Touch, Make Sure We Have Your updated Mailing Address on File!

[Updating Your Email Address](#)

Keep in Touch, Make Sure We Have Your eMail Address on File!

[Retiree and Annuitant Pay Dates for 2014](#)

For your reference, here is a listing of all the remaining retiree and annuitant pay dates in calendar 2014.

[When Will Your Form 1099R Become Available?](#)

The IRS Forms 1099R for the 2014 tax year will become available online in mid-December 2014.

[Want to Receive Your 1099R Earlier? Convert to Electronic 1099R!](#)

You can log into your **myPay** account and sign up to begin receiving your 1099R electronically.

[Best Ways to Get or Replace a Lost 1099R](#)

Military retirees and annuitants receive a 1099R tax statement either electronically via **myPay** or as a paper copy in their mail each year.

[Annuity Changes – Changes in Certification of Eligibility Requirement](#)

Effective Aug. 1, 2013, **most Survivor Benefit Plan annuitants over the age of 55** were no longer required to complete and submit an annual [Certificate of Eligibility](#) (COE) to the Defense Finance and Accounting Service.

[Keeping in touch With Your Branch of Service Retiree Organization](#)

All Military Retirees: Military Retiree Service Organizations are moving towards electronic communication.

[Army plans Soldier for Life website upgrades](#)

By **Mark E. Overberg**, *Deputy Chief, Army Retirement Services*

[Making your VA copayments online](#)

Do you receive monthly billing statements for services provided to you at the VA?

[Change in Tricare Prime Premiums](#)

Retirees who pay their Tricare Prime premiums through a retired pay allotment may notice a slight change in their October net pay.

[Debit Card Program](#)

A Treasury mandate requires us to pay our military, civilian, and retired customers by electronic funds transfer (EFT).

[Donations Help Military Families Worldwide](#)

Retired service members can continue to donate to the same military aid organizations they contributed to while on active duty.

June 2014

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Retired and Annuitant Pay Director's Message

[Why You Should Have a myPay Account](#)

Key to Managing Your Retirement Pay: Maintaining Your myPay Account

[myPay Spring Release Makes Life Easier for Retirees](#)

myPay Simplifies Password Requirements

[Updating Your Password](#)

Guidelines for Updating Your Password

[Update Your eMail Account](#)

Keep in Touch, Make Sure We Have Your eMail Address on File!

[Audit Your Account](#)

Basics of Managing Your Retirement Pay: Keep Your Information Current!

[Prepare Your Loved Ones](#)

Managing Your Retirement Pay: Educate Your Beneficiaries

[Direct Deposit Now Required, Debit Card Option Available](#)

Debit Card Program Now Available for Retirees

March 2014 Newsletter

[Retired and Annuitant Pay Director's Message](#)

Welcome to the new year! And since it's the new year, you know we're in tax season.

[Five Easy Ways to Request a Duplicate 1099-R](#)

2013 Tax Statements are available. Here's the information you need to access your copy.

[How to Create your myPay Account](#)

Use this step-by-step guide to help create a myPay account.

[Managing the New Stronger Password](#)

myPay introduced new strong password requirements in 2013 to align with DOD's security requirements. Use this guide to create and manage your new password.

[TriCare Changes](#)

The TRICARE Walk-in Customer Services at TRICARE Service Centers will be eliminated April 1.

[Continued Communication with Army Retirees](#)

A message about Army Knowledge Online from Army LTG Howard B. Bromberg, the Army G-1.

[Army AKO Email Change](#)

A message from Army Retirement Services: Army Knowledge Online (AKO) closure affects retirees' myPay accounts

[Updates to Secondary Dependency Information](#)

DFAS recently updated the secondary dependency webpage and customer inquiry contact process.

December 2013 Newsletter

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Delivering first-class service to our customers is our priority. I'm asking for your support in achieving this goal.

[How to Create your myPay Account](#)

Use this step-by-step guide to help you create a myPay Account.

[Managing the New Stronger Password](#)

myPay introduced new stronger password requirements earlier this year to align with DOD's security requirements. Use this guide to create and manage your new password.

[Make Sure We Have Your Email Address](#)

Have you updated your email address in myPay recently?

[Three Easy Ways to Request a Duplicate 1099R](#)

2013 tax statements are available. Here's the information you need to access your copy.

[Tips to Use When Making a Bank Account Change](#)

Are you thinking about changing your bank account? If so, follow these steps to avoid missing or incorrect payments.

[Cost of Living Adjustment for 2014](#)

December 2013 Cost of Living Adjustment (COLA) for Retirees and Annuitants.

[Contact info for Tricare and Delta Dental and VA Claims](#)

Do you need a point of contact for questions about your Tricare coverage?

[Survivor Benefit Plan Opportunity Open for Military Retirees with Same-sex Spouses](#)

Military retirees who were married to a same-sex spouse on or before June 26, 2013, may now have spouse coverage in the Survivor Benefit Plan. Retirees must take action by June 25, 2014.

[Notify Us of Life Changing Events](#)

If you experience a life changing event, make sure you contact us because it may affect your retired pay.

[Do You Have Questions About Your Retired Pay?](#)

The DFAS channel on YouTube has videos to help you maintain your retired pay account. Check out the how to manage your account and how to get a 1099R video.

[Online Tools You Can Use](#)

Before you pick up the phone, try some of our online tools. Save yourself time and stress by trying one of these options first.

[Online Tools Your Loved Ones Can Use](#)

It's important that you educate your beneficiaries about how to apply for their benefits. We want you to be aware of all the information available to them.

September 2013 Newsletter

[Retired and Annuitant Pay Director's Message](#)

Labor Day is over, we're well into September, and at least up here near the Great Lakes, it is almost time to put the barbeque away.

[When Will Your Form 1099r Become Available?](#)

The IRS Forms 1099R for the 2013 tax year will become available online in mid-December 2013. You will be able to access yours on **myPay**.

[Need Help Creating or Accessing your myPay Account?](#)

If you have never created your **myPay** account or if you have created your **myPay** account, but have problems remembering your login ID or password you can find complete instructions here.

Managing the New Stronger Password

Earlier this year, to align with the Department of Defense's modern security mandates, **myPay** introduced new stronger password requirements.

Want to Receive Your 1099R Earlier? Convert to Electronic 1099R!

You can log in to your **myPay** account and sign up to begin receiving your 1099R electronically. If you do, we will email a notification to you when your tax documents are available online.

Updating Your Email Address

If you have already elected to receive your 1099R electronically and your email address has changed, please update it in **myPay** by November 10, 2013.

Still Getting Your 1099R by Snail Mail? Then Make Sure We Have Your Correct Address!

If you choose to receive your 1099R from us in the mail, it's important to make sure the mailing address you have on file with us is current.

Who Do I Contact? Best Way to Get Things Done

Do you have questions related to your retirement or retirement pay but you're not sure who to call?

Annuity Changes – Changes in Certification of Eligibility Requirement

Effective Aug. 1, 2013, most Survivor Benefit Plan annuitants over the age of 55 are no longer required to complete and submit an annual [Certificate of Eligibility](#).

Retiree and Annuitant Pay Dates for 2014

Pay schedule for retirees and annuitants for the year 2014.

Educate your Beneficiary: Three Things Every Spouse SBP Annuitant Should Know

It is a difficult topic to bring up, but knowing your loved ones are provided for and prepared for your death can be a good feeling.

Change in TRICARE Prime Fee Payment

Retirees who pay TRICARE Prime enrollment fees through a retired pay allotment may notice a slight change in their October net pay.

June 2013 Newsletter

Online Security and Managing Your Retired Pay

We know you're retired, but in this issue we are going to talk to you about the work required to manage your military retirement pay. Now is the best time to take an active role in managing your pay account.

myPay Update: More Security, More Features

On May 11, myPay both greatly enhanced the overall security of the system and made more self-serve options available to retired members. Learn about the changes!

Managing Your Passwords on myPay

In a world of identity theft and online criminal threats, it is the password that safeguards your money, your identity and your well-being. Learn about the new password requirements on myPay.

[Updating Your Password on myPay](#)

Take a look at the screen shots and step-by-step instructions before you create your new myPay password!

[Play it Safe: Perform an Annual Audit of Your Retirement Account](#)

Check out a list of things to check at least once a year in your retirement account.

[Managing Your Allotments Using myPay Stop or Change Non-EFT Allotments](#)

The myPay Spring 2013Release allows retirees to view most of their allotments, including those for mortgage payments, insurance, and charitable contributions that are not paid through EFT. Follow the instructions and screenshots to use the new feature.

[Managing Your AOP Beneficiary Using myPay](#)

Retirees frequently forget who their beneficiaries of record are, and occasionally need to update or change a beneficiary. Learn how myPay offers retirees the option to designate Arrears of Pay beneficiaries online.

[Tax Information and myPay](#)

Before, retirees could get their 1099R from myPay for only the latest tax year. Now retirees have the ability to get tax information from previous years on their own! Learn how to access your 1099R's from prior years on myPay.

[Prepare Your Loved Ones: What a Beneficiary Should Know In Advance of Your Passing](#)

Sometimes the most difficult conversations to have are the most important, like helping your loved ones be prepared for when you die. These six steps will help your beneficiary file a claim when the time comes.

[Annuity Changes](#)

If you have elected to cover your spouse or loved ones under the Survivor Benefit Plan (SBP), you should be aware of recent changes to the process for application for benefits.

[EFT Requirement](#)

The Department of the Treasury announced all payments from the federal government are to be made electronically and not by paper check as of March 1, 2013.

[SOS Service](#)

The SOS has benefit coordinators, support coordinators and financial counselors.

Retiree survivors are welcome and can be connected to their local Retirement Services Officer (RSO) when appropriate.

[Tips for Direct Deposit Account Changes](#)

To avoid a disruption of pay that might affect your quality of life, please follow the simple steps below when changing your direct deposit.

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