



Retiree Newsletter

March 2025

Director's Message

Greetings from Cleveland, where the snow is finally melting and spring is in the air. That means it's time for the first Retiree Newsletter of 2025. We have lots of useful information to share with you in this edition.

If you are a Reservist or National Guard member in the Gray Area, please check out our *Spotlight* article to learn more about Combat-Related Special Compensation (CRSC) and Concurrent Retirement and Disability Pay (CRDP).

Changes are coming in June that may affect the way you pay SBP monthly premiums if you currently pay these premiums directly because they cannot be deducted from your pay. Please pay close attention to this article for important information.

Time flies and the April 15th tax deadline is fast-approaching. Our tax article has helpful tips to ensure you have everything needed to complete your filing.

We are proud to announce our new askDFAS tips video on the DFAS YouTube channel. This video outlines all the askDFAS online tools to easily manage your Retired Pay or SBP Annuity account. Find out all about it in our askDFAS article.

Did you know there is a new checklist that facilitates requesting a Special Needs Trust? Please read this article if you need to know more about Special Needs Trusts.

Check out the list of Retiree Appreciation Days that DFAS will participate in this year. If there is an event near you, we highly encourage you to attend. We always look forward to meeting our retirees and assisting in any way we can.

Finally, please read the articles from our Pay Partners, who provided valuable information for you.

On behalf of all of us at Retired and Annuitant Pay, thank you for your service to our country. It is our honor to serve those who served.

Gray Area Retiree Spotlight: Retiree Disability Entitlements that Reduce the Impact of the VA Waiver

The Gray Area Spotlight in our newsletter is a special feature for Gray Area Retirees.

In the December issue of the DFAS Retiree Newsletter, we outlined how Department of Veterans Affairs (VA) **disability compensation pay can affect your retired pay**. The law requires that a military retiree waive their gross DoD retired pay, dollar for dollar, by the amount of their VA disability compensation pay; this is known as the VA Waiver. **In this spotlight, we'll explore two entitlements:** Combat-Related Special Compensation (CRSC) and Concurrent Retirement and Disability Pay (CRDP). These entitlements were **set up to reduce the impact of the VA waiver on retirees who are eligible**.

Concurrent Retirement and Disability Pay (CRDP)

Concurrent Retirement and Disability Pay provides an exemption from part or all of the VA waiver for an eligible retiree. You must first be eligible for retired pay to qualify for CRDP. If you were placed on a disability retirement but would be eligible for military retired pay in the absence of the disability, you may be eligible for CRDP. Under these rules, you may be eligible for CRDP **if you have a VA service-connected disability rating of 50 percent or greater, AND one of the following applies:**

- You are a regular retiree.
- You are a reserve retiree with 20 qualifying years of service who has reached retirement age.
- You are retired under the Temporary Early Retirement Act (TERA).
- You are a disability retiree who earned entitlement to retired pay under any provision of law other than solely by disability. You might become eligible for CRDP at the time you would have become eligible for retired pay.

Most military retirees do not need to apply for CRDP because the VA shares information about VA Disability Compensation with DFAS. In most circumstances, DFAS is able to determine eligibility for CRDP without the need for the member to submit a written claim. However, in some special circumstances, a retiree will need to provide DFAS with a Statement of Service from their Branch of Service to be considered for CRDP.

Note: We are aware of changes in the DoD Financial Management Regulations to the title and description of Concurrent Retirement and Disability Pay (CRDP). We are awaiting further guidance prior to making changes to our webpages and other communications. The changes DO NOT affect eligibility or pay. These changes only affect the title and description of this entitlement.

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Special Note on Individual Unemployability (IU)

You are eligible for full concurrent receipt of both your VA disability compensation and your retired pay, if you are a military retiree who meets the above eligibility requirements in addition to **both of the following**:

- You are rated by the VA as unemployable, generally referred to as Individual Unemployability (IU).
- You are receiving VA disability compensation as a result of IU.

Combat-Related Special Compensation (CRSC)

Combat-Related Special Compensation (CRSC) is a bit more complicated than CRDP. The four criteria listed below must be met. They are similar to those for CRDP, but the service-connected disability rating is a minimum of 10% and it **must be for a combat-related disability**. Disabilities that may be considered combat-related include injuries incurred as a direct result of simulating war, hazardous service, instrumentality of war, or armed conflict.

Unlike CRDP, you **must** apply for CRSC through your branch of service.

To qualify for CRSC you must:

- Be entitled to and/or receiving military retired pay
- Have a VA service-connected disability rating of at least 10 percent that is combat-related
- Waive your VA pay from your retired pay
- File a CRSC application with your Branch of Service

Eligibility for Both CRDP and CRSC

It is possible to be eligible for both CRDP and CRSC. However, you are only entitled to one at a time. If you become eligible for both, DFAS will automatically apply the entitlement that is most beneficial to you based on the gross amount of each and send you a letter with a form to return if you wish to change. If you're eligible for both, there is also an open season each year, usually in January, when you can choose to change your election.

Want to Know More About CRDP and CRSC?

Please note that the information in this spotlight is a summary; individual circumstances vary and entitlement eligibility is complex. Please consult your Branch of Service for specific details or assistance. There is more information on the DFAS website at: <https://www.dfas.mil/vawaiver>

Changes Coming in June for Retirees Who Pay SBP Monthly Premiums Directly

Some retirees need to pay monthly Survivor Benefit Plan (SBP) or Reserve Component Survivor Benefit Plan (RCSBP) premiums directly instead of having them deducted from pay because their Department of Veterans Affairs (VA) disability compensation pay offsets their retired pay. We call that direct remittance.

Most of these payments are handled by the U.S. Department of Treasury Centralized Receivables Service (CRS). When CRS receives the payment from the retiree, they report it to DFAS Retired and Annuitant (R&A) Pay to ensure the retiree's account is credited.

What You Need to Know

In June of this year, R&A Pay will begin issuing all monthly direct remittance SBP premium billing statements and collecting all SBP premium direct remittance payments instead of using Treasury's CRS.

This means retirees will need to either: (1) make their payments to a different mailing address or (2) change their electronic payments if they have them set up to pay to CRS or (3) use Pay.gov to pay DFAS.

This month, DFAS mailed a letter explaining the changes to all retirees who will be affected. The letter will be followed by an emailed SmartDoc to the retirees who have a valid email address in myPay. Changes like this are one of the reasons it's important for retirees to keep their mailing address and email address updated with DFAS.

What You Need to Do

It's important that DFAS has your current mailing address so you receive the billing statement with new payment instructions. If your address has changed, DFAS has several convenient options for updating the mailing address on your retired pay account.

1. Use our askDFAS online tool to update your address: find out more on our Quick Tools webpage at <https://www.dfas.mil/raquicktools>
2. Send a completed and signed DD Form 2866 to request we update your mailing address.

(A) Upload your signed form as a PDF using our askDFAS online upload tool. Find out more: <https://www.dfas.mil/retonlinetools>

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(B) Or, mail your form to:
Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis, IN 46249-1200

3. Change your address using myPay: <https://mypay.dfas.mil>

4. Call our Customer Care Center during normal business hours to update your address: 800-321-1080.

If your mailing address on file with DFAS is current, watch for the updated bill to arrive via postal mail in June of 2025 or take action now to change your payment method!

You can make the change to one of the new payment options below to pay DFAS directly right now. You don't have to wait for June.

Automatic Payments

If you have an electronic/automatic payment set up with your bank, ensure that you make the change early enough to send your June payment to DFAS instead of CRS.

Options for Making SBP/RCSBP Monthly Premium Payments to DFAS

If you do not receive the updated bill in June, or would like to start paying DFAS directly now, please see our *Paying for SBP* webpage for payment instructions:
<https://www.dfas.mil/payforsbp>

A-We strongly recommend making your payment online through the Pay.gov website. Pay.gov is available 24/7. Payments can be made using your checking/savings account or debit card utilizing the **[DOD Military Retired Pay SBP Premium](https://www.pay.gov/public/form/start/1463931154)** (<https://www.pay.gov/public/form/start/1463931154>) online form.

B-If you prefer, mail your SBP/RCSBP payments to the address below (payments mailed to any other address may be delayed):

Defense Finance and Accounting Service, DFAS-CL
SBP Remittances
P.O. Box 979013
St. Louis, MO 63197-9000

C-Request to have your SBP monthly premium payments deducted from your VA Disability Compensation. See our webpage for information:
<https://www.dfas.mil/payforsbp>.

Questions?

Watch for additional information over the coming weeks or check our "Paying for SBP" webpage: <https://www.dfas.mil/payforsbp>.

Military Retired Pay Tax Season Tips

The April 15, 2025 tax deadline is arriving soon and now is a good time to make sure you have all your tax documents ready. Here is a summary of retired pay tax season tips and the DFAS tools available if you are missing documents.

For those who may not know, the 1099-R is the retiree tax statement, like the W-2 provided to wage earners. The 1099-R document shows the amount of taxable retired income earned and how much was withheld in taxes – and must be filed with your tax return.

Retiree 1099-Rs are available in myPay. The best way to obtain your 1099-R is to use myPay, <https://mypay.dfas.mil>. With a myPay account, you can find the most important retired pay information, including your 1099-R.

The advantage of using myPay is you have 24/7 access to your tax documents. You can print or download the current year tax statement and access previous 1099-Rs in myPay (up to four prior years for retirees) to compare, or if you need to file an amended return.

Requesting a Duplicate 1099-R

If you are not using myPay yet, we do offer other convenient options to request a replacement IRS Form 1099-R. As of February 10, 2025, you can get your 1099-Rs sent to the address on file with DFAS or to a one-time, temporary mailing address by submitting a request online. Our online request tool also accepts international addresses. It's easy to find on our Quick Tools webpage: <https://www.dfas.mil/raquicktools>

DFAS also provides a self-service telephone option for retirees. Retirees can access the phone option at 1-800-321-1080. If you are a retiree using the phone option, please verify your current mailing address is correct. The telephone option is currently available for retirees and only for the current year tax statement. Instructions for using the telephone self-service option for 1099-R reissue requests:

- Call 1-800-321-1080 or 317-212-0551
- Select option "1" for Self-Serve
- Select option "1" to request copies of your tax documents
- Select option "1" 1099-R
- Select option "1" for Retiree
- Select option "1" to continue
- Enter your Social Security number when prompted

The 1099-R should be in the mail within 7-10 business days to the address we have on record.

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If you need to update your mailing address first, you can do it in myPay or use our askDFAS online address change form for retirees at <https://www.dfas.mil/raonlinetools>.

If you prefer traditional mail, you can send us a written request by fax or mail, but please make sure to leave time for processing. It can take up to 30 days to process requests received by fax or mail. Find instructions at <https://www.dfas.mil/rettaxes>.

Members with unique situations can speak directly to one of our customer care representatives. Depending on call volume, you may have to wait on hold while we assist other customers. For more information, go to: <https://www.dfas.mil/racustomers>

Changing Your Federal Tax Withholding

If you need to change your withholding, you can do it easily in myPay. You can also fill out and mail an IRS Form W-4 if you are a military retiree. The form is available on the IRS website (<https://www.irs.gov>) and is also linked from the DFAS Forms webpage: <https://www.dfas.mil/raforms>

You can also submit forms online with askDFAS by uploading to DFAS online 24/7 using the askDFAS online upload tools at <https://www.dfas.mil/askdfas>. Please note: You are not required to file a new Form W-4 unless you previously claimed exemption from federal tax withholding. If you claimed exemption, the IRS requires you file a new W-4 at the beginning of EACH tax year.

Military retired pay is paid for many different reasons under numerous laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on his/her individual circumstances. An individual's choice to have no withholding for federal taxes does not impact whether the individual's military retired pay is actually subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on the military retired pay. Please see our webpage regarding taxation of retired pay: <https://www.dfas.mil/retpaytax>

The IRS Tax Withholding Estimator

The IRS has an online Tax Withholding Estimator to help you determine the amount of taxes you need to have withheld. The estimator helps taxpayers determine if the right amount is being withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions, and credits. The mobile-friendly estimator is available at <https://www.irs.gov/individuals/tax-withholding-estimator>

Establishing a Special Needs Trust for SBP - New Checklist Now Available

The Howard P. "Buck" McKeon National Defense Authorization Act for Fiscal Year 2015 (FY15 NDAA), Public Law 113-291, amended Title 10, U.S. Code, Sections 1448, 1450, and 1455. This amendment gave military members and retirees the option to make a direct payment of a Survivor Benefit Plan (SBP) annuity for a dependent child to a Special Needs Trust (SNT).

A SNT is a legal instrument specifically designed for the benefit of a person with a disability. In some cases, this may preserve the beneficiary's eligibility for other federal or state benefits. There is now a helpful checklist that details eligibility, required documentation, and methods you can submit your SNT request. See our webpage, <https://www.dfas.mil/sbpsnt> to download the new SNT checklist.

Eligibility Requirements

To be eligible to elect the option to cover the SNT under SBP, the member or retiree must have previously elected Spouse and Child or Child Only coverage for a disabled child under the SBP. There must also be an established and certified SNT. Establishment of the SNT is a legal process that needs to be coordinated with an attorney and is independent of DFAS.

Who May Make the Election and Effective Dates

If the member is alive and if they have previously elected Spouse and Child or Child Only coverage under the SBP, they may make the designation to make a direct payment on behalf of a beneficiary to an SNT at any time. After the death of a member or retiree, if the member or retiree had elected Spouse and Child or Child Only coverage under the SBP, any surviving parent, grandparent or court-appointed legal guardian may make the designation on behalf of a beneficiary. The election to make a payment on behalf of an SBP beneficiary to an SNT is irrevocable.

Please note: Regarding Spouse and Child coverage, if an eligible spouse exists at the time of the retiree's death, the annuity will be payable to the spouse. The annuity will only be payable to the child if the spouse becomes ineligible. For additional information on updating SBP beneficiaries visit <https://www.dfas.mil/changesbp>.

Required Documentation

- A written statement of the decision to have the annuity paid to the SNT
- Attorney's Special Needs Trust Certification available at <https://www.dfas.mil/sbpsnt>
- Name and tax identification number for the SNT by (or before) the time your beneficiary applies for their annuity

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Submit certified Special Needs Trust documentation to DFAS using the askDFAS online upload tool: <https://www.dfas.mil/askdfas>

OR

by mail to:

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

OR

by fax to: 800-469-6559

Additional Special Needs Trust Assistance

It is important that you examine your child's needs and how any additional income may impact them with and without a trust. There are attorneys who specialize in this area and are qualified in assisting you to explore your options. Your installation's Exceptional Family Member Program (Military and Family Support Office) and the Legal Assistance Office can provide advice and referrals to local attorneys who specialize in special-needs laws. You can also visit <https://www.militaryonesource.mil/family-and-relationships/special-needs>, an official Department of Defense website, or speak to a special needs consultant at Military OneSource at 800-342-9647.

New Resource Available: askDFAS Tips Video

DFAS Retired & Annuitant (R&A) Pay is proud to announce that we have a new "askDFAS Tips" video available for you on the DFAS YouTube channel!

The video is called "*askDFAS Tips: A Simple Way to Manage Your Retired or SBP Pay Account.*" In less than 5 minutes, the video provides a helpful overview of the askDFAS online tools available for retirees and Survivor Benefit Plan (SBP) annuitants to submit a form, make a change to a pay account, or ask a question.

Learn the Ropes

Last year was a big year for askDFAS. DFAS R&A Pay spent a lot of time building a great new experience to make managing your retired pay account easier. Perhaps you read some of the articles we published last year to help you understand the new, streamlined online tools available to you. If not, there is no better time than now to get acquainted with the tools on askDFAS.

The askDFAS Tips video is your guided tour to the "Ask Retired Pay" module of askDFAS. To submit a request, you must fill out an online ticket. But don't miss some of the other helpful features. There is a bank of Frequently Asked Questions that may answer your question before you even submit a ticket. We've also added some explanations to help direct your requests.

You Asked, We Listened

We travel around the country (and the globe!) to speak to you, our valued customers. We hear your feedback and do whatever we can to bring your requests to life. The online tools found on askDFAS are a perfect showcase.

For example, the askDFAS Tips video describes new ways to submit requests and questions regardless of where you are located. Now, you and your loved ones can enter requests online 24/7. This is especially valuable for overseas customers, and for those in the midst of painful seasons of loss who may not be able to call DFAS during our business hours.

Help Us Help Retirees and SBP Annuitants

The askDFAS Tips video concludes with a demonstration of how to fill out an askDFAS ticket and submit a request, inviting you to join the thousands of your fellow retirees and SBP annuitants who are already using these handy tools.

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If you haven't yet used askDFAS, we have plenty of other resources on the DFAS Quick Tools webpage to help. And speaking of the Quick Tools webpage, that's the place to find the askDFAS Tips video. Check it out now:

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

Many YouTube content creators end their videos by saying "leave us a like and subscribe." Well, here at DFAS R&A Pay, we're simply asking you to help us spread the word by sharing the video with other military retirees or SBP annuitants who can benefit from these helpful tools.

Why You Should Attend a Retiree Appreciation Day

Retiree Appreciation Days, also called RADs, are a great way for retirees to get information regarding your military retired pay. These events are hosted by the branch of service's Retirement Service Office or Retirement Activities Office.

Organizations that offer services to military retirees are invited to speak at the events and/or to provide information and answer questions for retirees virtually or in-person. You will often find speakers from the branch itself, the base or post hosting the event, the Defense Finance and Accounting Services (DFAS), the Department of Veteran's Affairs, TriCare, and many other organizations who serve retirees. Each event is slightly different depending on which organizations can attend; please check with the hosting office for a list of speakers and attendees.

DFAS presents on the best ways to manage your retired pay, new projects that we are working on to help retirees, and any new legislation that may impact military retirees. We can also answer more individualized questions one-on-one following our briefing. If there is a RAD close to where you live, we highly encourage you to attend. When you do, please say "hello" to the DFAS representative and let them know you saw this article. And while we won't be there to hand out DFAS-branded frisbees, we know you'll walk away better informed about your retired pay and encouraged by all the exciting things we are working on to serve you better.

Here is a list of the upcoming events. We hope to see you there.

Retiree Appreciation Day

Date: August 16, 2025; 0700

Location: Tobyhanna Army Depot, PA

Point of contact: 570-615-7019/7834/2734

RSVP: usarmy.tyad.usamc.mbx.rso@army.mil

Retiree Appreciation Day

Date: September 20, 2025

Location: Buckley SFB Aurora, CO

Point of Contact: Buckley SFB RAO - 720-847-6693

RSVP: Not required, but can contact RAO at raobuckley@gmail.com

News From Our Partners: Real ID Act and NextGen ID Card

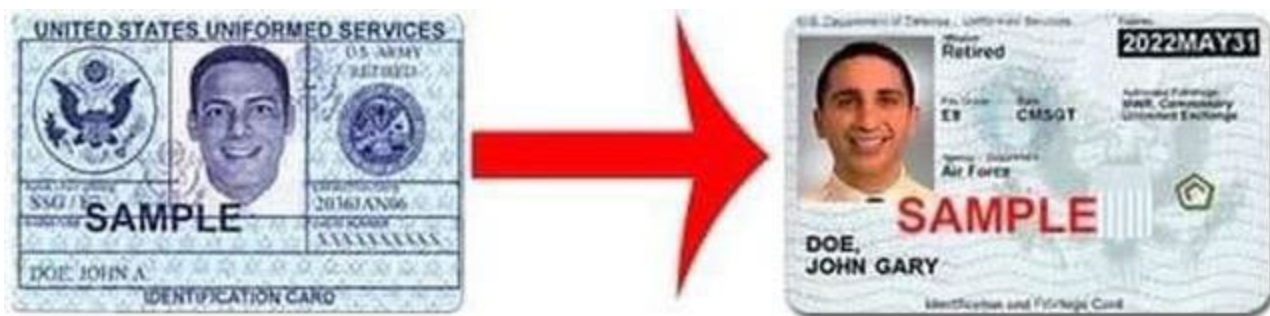
Provided by Air Force

Passed by Congress in 2005, the REAL ID Act enacted the 9/11 Commission's recommendation that the Federal Government "set standards for the issuance of sources of identification, such as driver's licenses." The latest information indicates the Department of Homeland Security will start Real ID Act enforcement on 7 May 2025. This will affect what forms of ID/documentation people can use to access certain federal facilities, board domestic commercial flights or individuals visiting military installations.

Even after the Real ID Act is in effect, there is **no** change for military base access for individuals (military retirees/dependents/surviving spouses) who already possess military, or DoD issued credentials; non-DoD personnel without base access credentials will be the largest demographic affected by REAL ID requirements. If you don't have the NextGen ID card, but an "old style" ID card (DD Form 2, DD Form 1173, DD Form 1173-1 or DD Form 2765 (blue, pink or tan ID)) you will still be able to access a base for now!

It's important for military retirees/dependents/surviving spouses to know, at some time in the future, these old forms of ID will **not** be valid to access a military installation, and you will **need** issuance of the NextGen ID card. This will be true even if your old ID card has an INDEF expiration date on it - the ID will still be **invalid**. DoD has not specified a date when this will happen, and we have no idea how much advance warning you will get before you must have the NextGen ID card.

Based on this, we strongly encourage everyone with an old-style ID card to get a NextGen ID card now!



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There are several ways to make an appointment to get a new ID card. **(1)**. You can visit the RAPIDS ID Card Office Locator website to find the closest office and either call them to make an appointment or **(2)**. schedule your own appointment using the website. <https://idco.dmdc.osd.mil/idco/> To make an appointment using this site select the "ID Card Office Locator & Appointments" block. **(3)**. You **may** be able to renew your ID card online and have it mailed to you, no waiting in line! You select the "Family ID Cards" block on the website at the link above. Below are the requirements to renew a card online:

- Sponsor must be a CAC holder or have a DoD Self-Service Logon username/password
- Must be requesting a renewal of an active USID card
- Sponsor and Cardholder must have email addresses listed in DEERS that they have authorized DoD to use for contacting them
- Sponsor's personnel status must extend at least 30 days into the future
- Cardholder has a photo saved in DEERS taken in the last 12 years
- Cardholder's mailing address is present in DEERS and is in United States or Overseas.
- USID cards cannot be shipped to PO Boxes

If you have an old-style ID card, you can get the new NextGen ID at any time - do it now!

News From Our Partners: Have You Recently Retired from Service? Explore your FEDVIP options today

If you recently retired from the uniformed services, you've likely considered dental and vision benefits in your retirement plan. Good news: The Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to you.

Sponsored by the U.S. Office of Personnel Management (OPM), FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program with more than 3.5 million currently enrolled, giving the program high marks for quality and value.

In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if they're enrolled in a TRICARE health plan, FEDVIP vision coverage.

FEDVIP offers you a range of plans from 12 dental and 5 vision carriers, such as:

- regional dental plans as well as nationwide dental and vision plans with international coverage
- plans featuring high and standard options
- a choice between three enrollment types: self, self plus one, or self and family

To familiarize yourself with the program, visit BENEFEDS.gov/military. BENEFEDS is the government-authorized online marketplace where you can research FEDVIP's current list of carriers, enroll in dental and vision plans, and pay for voluntary benefits.

Shop for plans with confidence using our decision support tools

Our online suite of interactive decision tools offers support to help you plan and select the best coverage for you and your family by allowing you to:

- **Research plans:** With our plan comparison tool, you can easily compare different plans side by side and see how they differ regarding rates, benefits, and coverage information.
- **Estimate costs:** Do you have an upcoming dental procedure? Our new lookup tool can estimate your potential in-network, out-of-pocket costs of the most common dental services, helping you choose a plan that fits your budget.

Take advantage of your enrollment period

Recently retired uniformed service members are considered newly eligible for FEDVIP. This includes Retired Reserve members age 60 and older and gray area reservists under age 60 who are not yet receiving retirement pay.

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Those who recently retired from the uniformed services have a **60-day enrollment window** to enroll in a FEDVIP dental and/or vision plan. (The only exception to this is that retiring uniformed service members are eligible to enroll between 31 days before their military retirement date and 60 days following.) **Note: Enrollment is not automatic.** If you don't enroll within 60 days from your retirement date, you must wait until the next open season, which runs from the Monday of the second full work week in November through the Monday of the second full work week in December.

Your opportunity to enroll is now. Visit BENEFEDS.gov to include FEDVIP as part of your retirement benefits today.

BENEFEDS is administered by FedPoint® under the oversight of the U.S. Office of Personnel Management. FedPoint is a trade name of the legal entity Long Term Care Partners, LLC®.

News From Our Partners: USAF Memo - Leadership's Air Force Assistance Fund Campaign Kickoff Memo

To the Retirees of the Department of the Air Force:

As retirees of the World's Greatest Air Force and Space Force, you have left an extraordinary and honorable legacy of a Commitment to Caring, the continuing theme of the Air Force Assistance Fund for many years. As we launch our campaign's 52nd anniversary in February 2025, we again reach out to you, our retired Air Force and Space Force family. For over five decades, your Air Force Assistance Fund charities have been able to support Airmen, Guardians, and their families because of your generosity. Our official Department of the Air Force charities-the Air Force Villages Charitable Foundation, Air Force Aid Society, Air Force Enlisted Village, and the General and Mrs. Curtis E. LeMay Foundation—remain committed to helping us take care of our own.

Your donation can fund emergency travel for a fellow Airman, assist in covering rising pet healthcare costs for a Guardian, or go towards helping a widow or widower to stay in their own home longer or move to the Air Force Enlisted Village or Blue Skies of Texas (formerly Air Force Villages). Please remember, also, that your Department of the Air Force Official Charities will also be here for you should you ever need them. That is why we make this effort while we are able-to pay it forward. In our times of reflection, and introspection, we know this. It's what we do. We take care of each other. We're a mighty force. A team. A family. These truths we embody in the Air Force Assistance Fund Campaign- the only department-wide campaign that is For Airmen & Guardians, By Airmen & Guardians.

If you wish to contribute, you can send a check, sign up for payroll deduction plan allotments, or donate via credit/debit card ore-check through our e-Giving Portal. For details on each choice, visit <https://www.afassistancefund.org/index.php/donate>.

Taking Care of Our Own - help us continue the tradition in 2025

//Signed//
DAVID W. ALLVIN
General, USAF
Chief of Staff of the Air Force

//Signed//
DAVID A. FLOSI
Chief Master Sergeant of the Air Force

//Signed//
B. CHANCE SALTZMAN
General, USSF
Chief of Space Operations

//Signed//
JOHN F. BENTIVEGNA
Chief Master Sergeant of the Space Force

Pay Schedule

To help you plan for 2025, below is a list of the days you should expect to receive your pay. Retired and annuitant pay is due on the first of the month. However, if the first falls on a weekend or holiday, retirees are paid on the last business day of the month and annuitants are paid on the first business day of month.

For example, in February 2025, retirees will receive payment on February 28, 2025. However, annuitants are scheduled to receive payment on March 3, 2025. Please see the chart for each month in 2025.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
September 2024	October 1, 2024	October 1, 2024
October 2024	November 1, 2024	November 1, 2024
November 2024	November 29, 2024	December 2, 2024
December 2024	December 31, 2024	January 2, 2025
February 2025	February 28, 2025	March 3, 2025
March 2025	April 1, 2025	April 1, 2025
April 2025	May 1, 2025	May 1, 2025
May 2025	May 30, 2025	June 2, 2025
June 2025	July 1, 2025	July 1, 2025
July 2025	August 1, 2025	August 1, 2025
August 2025	August 29, 2025	September 2, 2025
September 2025	October 1, 2025	October 1, 2025
October 2025	October 31, 2025	November 3, 2025
November 2025	December 1, 2025	December 1, 2024
December 2025	December 31, 2025	January 2, 2026

Contact Us

DFAS Retired & Annuitant Pay Website

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

DFAS Retired & Annuitant Pay Mailing Addresses

Retired Pay:

Defense Finance and Accounting
Service

U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

Annuitant Pay:

Defense Finance and Accounting
Service

U.S. Military Annuitant Pay
8899 E 56th Street
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