

## 2023 Changes to the Online Survivors Benefit Plan

### Webinar

**[Host]** Good afternoon, and welcome to today's webinar titled "2023 Changes to the Survivor Benefit Plan."

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Did you know that the Military OneSource website is the Defense Department's platform for Casualty, Mortuary Affairs and Military Funeral Honors? Become familiar with the resources, tools, and information available to surviving family members of service members who have died in an active-duty status.

We're thrilled to have with us today Ms. Julie Burandt-Partin. Julie is the director of Retired and Annuitant Pay for the Defense Finance and Accounting Service, or DFA. She's responsible for the oversight and direction of over \$50 billion in pay and close to 20 million pay-related transactions annually for approximately 3 million retired military service members, survivors, and beneficiaries. Without further delay, I'll turn things over to Julie.

**[Julie Burandt-Partin]** Thank you so much. It's really a pleasure to be here. I'm happy to share as much information as I can to all of you through this webinar, and I'm excited to get started.

As most of you are familiar with the passing of the 2020 NDAA, significant changes took place impacting survivors over a phased implementation plan. Today, I'm going to update you on the last and final phase of this implementation, which will happen in 2023. So, if you look at this slide, it gives you a basis of where we were, right? So, prior to 2023, when DFAs was informed by the VA that a survivor was receiving DIC, Dependency and Indemnity Compensation — I have to say that slow, I always trip up on that — the law required that DFAs reduce the SBP amount by some or all of the amount of the DIC received by the VA, and then we would pay the remaining amount of SBP if there was some to the annuitant. And we always referred to this as the SBP DIC offset.

During that time as well and right now, prior to these changes getting finalized in 2023, Department of Defense also paid out Special Survivor Indemnity Allowance. The SBP-DIC offset only applied to the spouse for SBP annuitants' recipients. It did not apply to child annuitants. So there's a little history. And this offset never impacted the DIC payments

you were receiving. So there's a little history. So let's go to the next slide and talk through where we're at right now.

So, there are two parts of this final third phase, so I'm going to update you on both. But the first part of this last phase I will talk about is the elimination of the final third of the SBP-DIC offset. So, what can you expect? You can expect to receive your full SBP payment on Feb. 1, 2023. Remember, this has been implemented in phases over the past three years. So, depending on your situation, with a third of the offset being lifted each year beginning in 2021, you may have started to see some money come your way in the first phase or maybe the second phase, or maybe you won't see it until this last phase, right? But what you need to know is, with the third phase in 2023 and that first payment in Feb. 1, 2023, the final phase in all SBP funds that were offset, that offset will be lifted, and you'll receive the full SBP amount. Your DIC payment will not be impacted at all. But I will note that any SSIA that you had been receiving in the past will cease during Feb. 1 as well.

Also of note, if a spouse previously received a refund of premiums due to offset, this refund will not need to be paid back. So that's some good news. We have tons of information on our SBP-DIC news webpage and other resources. I'll highlight that coming up. But let me see. Let's highlight a few things, right? Final phase, full SBP payment will be Feb. 1, 2023. Because we pay in arrears, that Feb. 1 payment represents your January pay cycle, right? So you won't see it Jan. 1. That's, I think, a lot of confusion on a lot of people's thought. You will see the full SBP payment Feb. 1, 2023, because that represents the January time frame. OK?

So, remember I said we have been phasing in the offset elimination over the past several years. This slide recaps what Phase 2 looked like and its completion. Phase 2, which began earlier this year, reduced the SBP-DIC offset to one-third of the DIC benefit. The last payment of this phase is scheduled again for January 2023, and SSIA will also be paid in January for the end of that Phase 2. February is when SSIA and Phase 3 begins, all right? In what I just described to you a minute ago, that Jan. 3 payment represents December 2022 entitlement. So hopefully that alleviates some confusion. What you should expect or not expect Jan. 3 versus Feb. 1, OK?

This is obviously a complex issue, and we want to ensure that your customers have the most up-to-date information available. This means we communicate as much information as possible in as many avenues as we can. So I referenced a website, [dfas.mil](https://dfas.mil). You can see we have ABP-DIC News that you can click on to go and really read through in detail many of the things I've hit on. There's a quick reference guide available on that focus webpage. We also have really tried to get as much information out to our survivor partners and organizations to just blast as much information as we can in any avenue we can.

In October '22, we put out our SBP Survivor Newsletter. In fall '22, we did all those things listed there, right? We continue to update that webpage I referenced. We're really trying to put as much as we can out on Facebook and social media. We briefed it,

anyone who asks us, we've become regulars in the VA-DOD survivor forum and now obviously through this platform, so we're grateful to do that. In December 2022, individual estimate letters began going out to those spouses affected by the Phase 3 offset I was just talking about. So, I think those letters go out in waves, but what that letter tells you, and then you should have received those in previous phases, is what you can expect, right? What we just talked through you as a survivor, when February comes around, what can you expect? And a detailed breakdown of that pay for you.

You can also, when you get your annuity and account statement, it would break it down in there as well. And again, we put it out in our retirement newsletter and through pretty much any avenue we can get to, to try to get as much information out to you.

So remember, I said Phase 3 has two parts. The second part of this implementation involves the reversion of the SBP Optional Annuity for Dependent Children. Now, this is a little more complex, so I'm going to read a little bit of the slide. I'm not a big slide reader, but there's good information on here. So, the DOD Survivor Benefit Plan provides an ongoing monthly annuity payment to military spouses or dependent children when a military member dies while on active duty.

Obviously, this is relevant because this is the audience that this part two of Phase 3 impacts. So, until recently, right, with this new legislation, in 2023, when a service member had passed away on active or inactive duty in the line of duty, the surviving spouse could request that annuity payment get paid directly to an eligible dependent child or children instead of them, right? Instead of the spouse. This is called the Optional Annuity for Dependent Children, and we shorten it. Optional Child Annuity.

The Optional Annuity for Dependent Children is only allowed when the service member died on active duty or inactive duty from that time frame on the slide. This does not impact spouses or children of a member who retired prior to passing away, OK? And I might be telling you stuff, you know, but it bears repeating, only impacts those survivors in active or inactive duty that passed away in the line of duty OK?

So, if you or your family is impacted by the Optional Child Annuity reversion, what can you expect? Eligible child annuitants currently receiving SBP monthly payments because of an Optional Child Annuity will receive their last payment on Jan. 3, 2023. Surviving spouses who have applied and are eligible will receive their first annuity payment Feb. 3, 2023.

Many questions have begun to surface regarding these reversions. Many are tied to the circumstances, right? Really specific circumstances where Optional Child Annuitants may have the ability or do not have the ability to maintain that annuity. So, you can imagine there's a lot of family dynamics, there's a lot of questions surrounding this.

So, in the instance where a child could maintain that annuity, this can only occur if the surviving spouse is deemed not eligible to receive the annuity and that would be if the surviving spouse has passed away or remarried prior to the age of 55. For those surviving spouses that are eligible, we have received over 3,000 claim packages and have reviewed and staged those to meet the criteria to begin receiving that first

payment in Feb. 1, 2023. Some of you might be out there and be like, well, I submitted my package already. And we had asked all of you, many of you, to submit those early because we didn't want to get 3,000-plus packages at the last minute and be scrambling. So, thank you if you've submitted your package ahead of time, because that gave us the ability to be able to process those, get any additional information from anyone if we needed it, and then move forward and make sure everyone staged and ready to roll.

So, here's where many questions come. So, what happens if no documentation has been received from that surviving spouse? Child is receiving the annuity like we talked about, but we have not heard from the surviving spouse? While the reversion is not optional, whether we've heard from them or not, that child annuity will stop unless it falls under one of those categories I talked about, right? Where the child can remain eligible if the surviving spouse has passed away or has remarried prior to 55. The Optional Annuity for Dependent Children is only allowed when the service member died on active duty, inactive duty, we kind of repeat that from the slide above, and I will foot-stomp, this does not affect SBP payments for spouses or children of service members who retired prior to passing away. We've gotten a lot of those questions probably over the last month. People are concerned, right? Does this impact me? Sometimes it doesn't. Only in the line of duty. Again, like the other topic, we have a specific page dedicated to this discussion, to these questions, and it lays out in additional detail for you what I've just walked through.

So, what happens between now and 2023? I'm going to keep repeating stuff, but I think it bears repeating because it's a lot. If the child currently is the designated recipient of SBP, monthly annuity will continue to receive as long as remains eligible through Jan. 3, 2023. Those two key dates, Jan. 3, 2023 represents the payment still associated with 2022, Feb. 1, 2023 is when we change everything, right? That Feb. 1 payment starts our 2023 changes. And this just talks about if the child has lost eligibility before any of these changes go down, they're going to remain suspended. And that talks about a couple of these bullets are our regular business practices, and those stay in effect. And then I said the last bullet. But I'll say it again. If the annuity is suspended because the child is no longer eligible and we don't receive eligibility documentation from the surviving spouse, the annuity will remain suspended until we receive documentation to determine eligibility either for the child or the spouse.

So how do I simplify that? Basically, those child annuitants who have not provided documentation, a death certificate, let's say, for the surviving spouse that had passed away or something that shows the surviving spouse had remarried many times, it's easy if the family unit is together, right? Because they can just submit those documents together. Basically, those child annuitants will be turned off unless we have received documentation to help us determine that that child should remain eligible. I know it's a little confusing, and like, the first part of Phase 3 that I described, again, we have a very focused webpage that details all the things I just talked about. There's a quick reference guide specific to the child reversion. In October, we mailed letters to the child

annuitants currently receiving SBP, letting them know what change they should expect in 2023.

We've also talked about this in detail in our Survivor Newsletter, which I mentioned before, and all those other forms I mentioned previously. In December 2022, we also went out with a letter to, remember I said we were processing those spouse packages well ahead of time throughout this entire year, if you had gotten your eligibility package to us earlier this year, you should be receiving another letter that basically just asks you if anything has changed since you submitted your package. Let's say you submitted your eligibility package to us in April, right? We got it. We got your information. You're eligible. We set you up in the system, ready to go for February. But you guys know, life happens. So that letter in December was just to make sure, hey, if something's happened, if you've had a life-changing event, if you've moved, if you've changed banks, if your marital status has changed, please let us know. We want to make sure we have exactly what we need for you when those February annuities revert to the surviving spouse. And again, you can see we talked about it in the retiree newsletter and updates on [dfas.mil](https://dfas.mil). You can expect to continue to see those as we go through the next several months.

So, I believe they're set up to field some questions, so I will stand by for those questions.

**[Host]** For privacy reasons, we're not able to answer questions about individual situations in the webinar. Please call DFAS Customer Care Center at 1-800-321-1080. They can view the specific circumstances of your account and either answer your question or send your question to the DFAS Annuitant Pay team to research. And I'll say that number one more time. It's 1-800-321-1080. Julie, you're ready for questions? So, other widows have received a letter from DFAS telling them that they will receive what they will receive in the new year. I haven't received anything yet. Why is that?

**[Julie Burandt-Partin]** We have mailed those out in waves. So, it is possible that your notification letter is coming in a subsequent wave. I believe we're mailing more out throughout the month of December, and if for some reason you do not receive one, you could call the care center, and then they can get your information to us, and then we can look into it and make sure everything is OK. And then I will say if you hear another voice pipe in, my partner in crime, Shannon Bradford, is fielding many of these questions, and I always give her latitude to pop in and add anything else or correct me if I misspeak. So, in case you hear a voice off in the distance, Shannon is out there to make sure I stay on track and get you guys the right info. So, yeah, those letters have been mailed out in waves, and they just started getting mailed out, I think, a week ago.

**[Host]** Thank you. Next question. My spouse opted for spouse and child coverage when he retired or within one year, because I was pregnant when he retired. However, when he died, my son did not receive any SBP. It took nine months for the VA to finally pay me DIC, as my husband died due to a service-connected condition. Why didn't my son get to receive SBP? He was 15 years old when his dad passed away.

**[Julie Burandt-Partin]** OK. well, this kind of goes to the details we were talking about. So, if your husband died as a retiree, you would not be part of what we just discussed in terms of child reversion. We would have to look at the specifics of the account. Frankly, I don't want to tell you something without knowing the details behind that question and like we were talking about, we'd be able to look that up, for you, look up the account, and then see what those circumstances answers were specifically for you, OK? I'm not trying to skirt it. I just want to make sure, I don't want to give a blanket answer without really knowing the details behind your question and the specifics of the account so that we can give you the right information.

**[Shannon Bradford]** Good afternoon. This is Shannon Bradford from DFAS. I wanted to add something because I know that sometimes people get confused by the name of the election spouse and child.

And I think particularly because DIC pays both spouse and child payment. SBP, spouse and child coverage means that the spouse receives the SBP payments, unless the spouse becomes not eligible or passes away, and only then does the child or the children receive the SBP payment. SBP is only one payment, so it either goes to the spouse or to the child or children, and I think it's really easy to get confused because DIC and SBP are very, very different.

So, perhaps that helps with your question regarding why your 15-year-old did not get an SBP payment. If you're receiving the SBP payment, that is why. And the optional child annuity reversion is not an additional SBP payment. It is changing the option to pay the SBP to the child, which was in effect prior to Jan. 1, 2023, back to paying the spouse.

**[Julie Burandt-Partin]** Good thing I introduced Shannon. That was Shannon. Thank you.

**[Shannon Bradford]** You're welcome.

**[Julie Burandt-Partin]** And honestly, if you're listening to us and you're still not sure, I would recommend calling. Don't you think so, Shannon? I mean, if you're —

**[Shannon Bradford]** Yes, absolutely, because there are a lot of special circumstances with the SBP program, and without knowing exactly the circumstances of someone's specific account, the answer could be very different. So, it is always good for someone to contact our call center. They are very knowledgeable. But if they cannot answer your question, they'll pass it along to Retired and Annuity Pay, Julie's teams, to get an answer.

**[Host]** There are two questions that are pretty similar. How do we know if our application has been processed? And how do we know that you received the documentation?

**[Julie Burandt-Partin]:** OK? So, if you've submitted it to us via askDFAS, the mail or fax, and you have a MyPay account with an email address, or if you submitted it to us through askDFAS, like uploaded it to us via askDFAS, you should have received an electronic status notification telling you we got it. You should have then got one that says, yes, we're processing it, and then completed. So, if you've submitted one — but

the key to that was we needed an email address, obviously, to send you an electronic status notification. I believe people were getting those. So, depending on your circumstance, you may or may not have gotten electronic status notification if we had the email address for you. If not, you could call the call center to ask for the status of your application. If for some reason an application was received and let's say we were missing a documentation or something wasn't signed or something was missing from that package, you would have then received a letter from us detailing what you were missing, right?

So, you should have gotten, if we had the email address for you, those electronic status notifications. If not, you could call the call center to request the status of your package and they would be able to go into our workflow system, verify we got it and be able to tell you the status of it.

**[Host]** If we received our "has your status changed this month" and nothing has changed, do we need to send anything back in?

**[Julie Burandt-Partin]** No. No. that December — I'm assuming you mean like the December letter I referenced, right, where we're like, did you move? Did your bank change? Did you get married? If nothing's happened, you do not have to do anything. Good question.

**[Host]** Will surviving spouses with children ages 22 years and older still receive SBP?

**[Julie Burandt-Partin]** Hmm. I guess I'm a little confused of the question.

**[Shannon Bradford]** Hi, this is Shannon again. I think that she is asking if the child had aged off, if the optional child annuity had been paid to the child and the child is no longer eligible because they are over 22, will the payment still revert to the surviving spouse if the surviving spouse is documented as eligible? And the answer to that is yes, as long as a surviving spouse submits an application and they are eligible, it doesn't matter what the current status of the child is or the child's annuity is. It matters whether the spouse is eligible and has provided us with the documentation that we need to know that she is eligible or he is eligible.

**[Julie Burandt-Partin]** And, Shannon, I'll pose this. I mean, when we started this journey to try to identify all the surviving spouses, there were many situations like that, right? The child had aged off. So, we worked with the branches of service and the VA to try to get the most up-to-date mailing address so that we could communicate. So, I do think that there were a lot, if that's the situation you're referring to. Thank you, Shannon. You're a great interpreter, referring to there were many of those type of situations.

**[Host]** Here's another one. How do we know what the new pay will be or if we're going to see a reduction in SBP? My paperwork says my SBP is going down to \$940.

**[Julie Burandt-Partin]** Well, any changes to your SBP would be in your annuity account statement. I don't want to tell you why you're seeing it go down without actually looking at your account. I don't know Shannon could —

**[Shannon Bradford]:** Yes, it could be going down because you were also receiving SSIA and you were no longer receiving SSIA. But, in that case, you probably should call our call center and get clarifications on what you are looking at. And there is actually a related question, if you don't mind if I also jump in as a moderator for a moment.

**[Julie Burandt-Partin]** Please, do.

**[Shannon Bradford]** When SSIA is discontinued, when the Special Survivor Indemnity Allowance, fondly known as SSIA, is discontinued in February of 2023 and full SBP provided, will there be a decrease in benefit payment overall? There should not be a decrease because your SSIA should be equal to or less than whatever what's being offset from your SBP, and I know that's very confusing. That's just how the law works.

So, there should not be a decrease. If you received an individual estimate letter and the amount of SBP that appears in your individual estimate letter does not look correct, it's less than you were getting before, please call our call center and let us know so we can figure out if for some reason you got the wrong information.

**[Julie Burandt-Partin]** And, Shannon, did we put something out on the website? It's been so long, and we have so much information out there. Did we put something out there as a helper for folks to read their annuity account statement? I thought we did. Or was that in a newsletter?

**[Shannon Bradford]** No, actually, that was, sorry, the retiree newsletter, but there are some instances where the amount could have gotten calculated incorrectly because this wasn't a system-generated calculation. These were done manually because our system doesn't actually update to the new amounts until January. So, human error could come in. So, again, please call our call center if you see a decrease in your actual SBP payment on that individual estimate letter.

Also, you should know that your full SBP amount is in the remarks section of your Annuitant Account Statement. So, if you see your Annuitant Account Statement for your December payment, which is the payment in January, that's your SBP payment plus the new cost of living adjustment. And then, that would be your January 3rd payment, and then your Annuitant Account Statement for January, which will come out around the end of January, is for your February 1st payment, and that will have both your COLA and the elimination of the DIC offset.

**[Host]** There's another question. I'm not sure we completely covered it. What about the children who are not children of the surviving spouse, that is the children of the decedent but not the surviving spouse and how it relates back to the question we asked earlier about aging out of the system receiving SBP.

**[Julie Burandt-Partin]** Well, if that child is currently receiving the annuity and their surviving spouse is eligible, that child will stop receiving it and their surviving spouse would, beginning in February. So, I don't know, is there more to that question because I know you're trying to relate it back to our earlier one.

**[Shannon Bradford]** I think again this is one of our, we've heard about some of these situations where the surviving spouse is not the parent or guardian of the child or children who are currently receiving the optional child annuity and unfortunately as you know, the law did not make any allowance for that situation or for a spouse, a surviving spouse, even to choose to have the annuity continue to be paid to the child or children. In that case, just how the law was written.

**[Julie Burandt-Partin]** Right. So regardless of family dynamic or situation, the child annuity will stop unless those other categories we talked about, the surviving spouse is deceased or remarried prior to 55, regardless of family dynamic or circumstance.

**[Host]** Just another question for clarification. I just want to make sure I'm clear that SSIA will be going away. Correct?

**[Julie Burandt-Partin]** Correct. I believe with the Feb. 1, 2023 SBP payment you get. Correct.

**[Host]** And then I was not aware that this change was going into effect. I currently only ever received DIC. I have the paperwork ready to submit. Will it be processed in time or is it too late?

**[Julie Burandt-Partin]** It's never too late. Please get it to us through, you can upload it via askDFAS. Please go to our website. That's the quickest way to get that information to us. So, it's never too late. We are all hands on deck after the holidays through the month of January to get any eligible payments we get in. After the holidays try to get as many through the process as we can so that we can get you set up for February 1st. Here's what I'll say, if for some reason we don't receive it till late in January or we receive it February or even March whatever that case may be, what would happen is, we process your package, let's say you're eligible, if you are eligible, you would then not only have your annuity start but you would be entitled to a retro payment back to the February payment. So don't freak out, it's not too late is the simple answer to that. The follow-up is get us your package, we'll look at it as soon as possible and even if you're a month out or, hey, you're talking to a friend and they're like, "Hmm, maybe I was supposed to submit a package in." It's not too late. You want to get them in, let us look at them, adjudicate them, decide, make sure everyone is eligible and if you get it in and then annuity starts even if it's after this February 1st, you'd still receive retro pay if it was after that time frame. Not too late. Please get it to us.

**[Host]** Does an eligible incapable child annuity lose SBP on Jan. 1, 2023?

**[Julie Burandt-Partin]** If it's an incapacitated child not associated with the line of duty doc, no. I want to say for incapacitated that it's still under the same parameters. Doesn't it, Shannon? For the optional —

**[Shannon Bradford]** For the optional child annuity, there is no provision made for an incapacitated child to keep the annuity if the spouse is documented as eligible. So, if the spouse is documented as eligible, the spouse will get the payment.

If the spouse is documented as not eligible as in they remarried or they passed away, then this child can keep the payment. If we haven't received any documentation at all, the payments must be suspended. So, it's very important we get the documentation and unfortunately, we have no latitude and neither do the surviving spouses have the latitude about who can get the payment.

**[Julie Burandt-Partin]** And it's only for the optional reversion. I mean only optional child annuity that the annuity would stop.

**[Host]** Next question. If I've already been receiving both DIC and SBP in full, then none of this applies to me, correct?

**[Shannon Bradford]** Yes. This is Shannon, that is correct. If you are receiving your full SBP payment as well as your full DIC payment, then nothing will change other than you will see a cost-of-living adjustment in your January 3rd payment but you will not see something different in your February 1st payment.

**[Host]** OK. If the spouse died on active duty, will the SSI continue to be paid? I was told yes in 2021.

**[Julie Burandt-Partin]** No, SSIA will cease that February 1st payment.

**[Host]** OK. I chose the child option and both children had been off the SBP for many years. I didn't receive a packet.

**[Julie Burandt-Partin]** OK. If you didn't get a packet, you can go to the website and there's a package for you to download that you could submit so we can determine if you're eligible to revert to surviving spouse. That's the simple answer.

**[Host]** Yeah, that's the next question. What is the email address to download a packet or the web address to download a packet?

**[Julie Burandt-Partin]** The links within the slides is the web address for you to go to. So you go to [dfas.mil](https://dfas.mil) but then it's like slash blah, blah, slash blah, blah, there you go.

**[Host]** I'm just going to leave that as we go to the next question. Is the SBP reversal payment per qualified child? Example if I have two children, do I receive their SBP?

**[Julie Burandt-Partin]** Yeah. So, if we're turning off two children, you would receive the entirety of the SBP entitlement. So they both got \$50, both of those \$50 will turn off after January and then I believe it would be \$100 to surviving spouse then.

**[Shannon Bradford]** Yes. This is Shannon again. Just a little explanation so people understand that if there's more than one eligible child, the full SBP benefit is split equally among the eligible children but the spouse receives the full SBP benefit so that's the sum of all the children payments as Julie said.

**[Julie Burandt-Partin]** Yeah. So, the full one is the 100 and it was split by the two kids in my example. Thank you.

**[Host]** That is the last question I have marked. Julie, Shannon, do you have any final closing thoughts that you'd like to share?

**[Julie Burandt-Partin]** I would just say this, if you're sitting out there and you're not sure if you should submit a package or not or you did not receive a package from us in the mail, for whatever reason, please go to our website. You can get, number one, further information, you could download a package, and you could submit it to us. Now, just because you submit it doesn't mean you qualify, but you would at least then know, we would have the package, we'd be able to discern eligibility and then you would know. I think that's the only thing I'd share because I feel like there are some folks maybe didn't receive the package or our correspondence. Again, depending on your situation we really kind of went on a treasure hunt to try to find addresses because we don't normally keep information for folks we aren't paying. So again, depending on family dynamics and where surviving spouses are in relation to children, we had a lot of folks where the children have aged off, right? And they're like, "Hmm, I think maybe I should submit a package." Go ahead and do that. And then the simplest thing is, then you'll know. If you're not sure, I would say submit and then you'll get an answer one way or another, then you'll know. That was my dumbed down version of, "Hey, if you're not sure, call or submit the package." So, I don't know. Shannon, any parting words from you as well?

**[Shannon Bradford]** There actually are a few more questions and I was thinking I could try to cover them. Keep in mind that, as Julie said earlier, there are two parts to this in change in the law in 2023. One part is for spouses who are currently receiving SBP and DIC, or are currently eligible to receive SBP and DIC. And that change is that the offset, which is a portion of their SBP is reduced because they are getting DIC, that goes away, the reduction, so that means on Feb. 1, they will get their full SBP payment, their full DIC payment, no SSIA will be paid, because now they're getting their full SBP payment. That is different from the much smaller population of people who had a loved one die on active duty or inactive duty in a line of duty after October of 2001. That's what we call the optional child annuity. In those cases, the spouse is not currently eligible to receive the SBP, because at the time of the service member's death, the election was to pay the dependent children instead of the surviving spouse. But now those spouses can be eligible for the SBP payment. They do need to get us documentation, so that we can determine if they are eligible and pay them on February 1st. So, those are two completely different things. They relate to the same program, but people do get confused and we totally understand that.

So, a spouse eligibility depends on whether they remarried prior to age 55 after the death of the member and if they are still living, of course. If they did remarry after the death of the member and since divorced or their new spouse has passed away, they could be eligible. So, we do need the paperwork including that documentation, so we can determine if the spouse is eligible or not eligible. If we have the paperwork and we determined the spouse is not eligible, the children or child can keep receiving the annuity payment. If we have the documentation that the spouse is eligible, we can start paying the spouse on February 1st. But if we don't have any documentation,

no payments get made on February 1st. They have to be held until we have the documentation. So, as some of you have asked, please go to the website, you can go to <https://www.dfas.mil>, the homepage of the DFAS website. There's a note on there that talks about the optional child annuity. You can click on that. It will take you to the special webpage. There's a quick reference guide there. There are many, many important pieces of information as well as a downloadable packet that has specific instructions about what we need to determine whether a spouse is eligible or not.

We'd like to get as many people get us the documentation as possible who are in the population where they had a service member die on active duty or inactive duty in the line of duty after October 7th of 2001.

If you're currently receiving SBP, you did not choose the optional child annuity. If you're currently receiving SBP in your name and not because you are the parent of the surviving child. So, it's not more than one annuity, it's just one annuity that gets either paid to the child or children or to surviving spouse.

**[Host]** And I see one question asking for the phone number again. So, the DFAS customer care center phone number is 1-800-321-1080. I'll just say that one more time just to make sure everyone hears it. it's 1-800-321-1080.

**[Shannon Bradford]** I do see a question. I think someone's asking about how they can get their electronic statements. That is through myPay. Again, if you go to <https://www.dfas.mil>, there is an icon at the top of the page for myPay. If you're not using it now, there's information on how you can get into myPay. And if you're currently receiving payment from DFAS, you have a myPay account, all you need to do is set up your login and you'll be able to see your account statements actually earlier than you would get them if you're getting them in the mail.

**[Host]** I just wanted to read that website again just for folks who might not be able to see it, [www.dfas.mil/sbp2023childoptrev](http://www.dfas.mil/sbp2023childoptrev).

**[Shannon Bradford]** For those surviving spouses who are going to begin receiving SBP payments on February 1st, you would not be able to create a myPay login yet, but you will be able to create one after you receive your first payment on February 1st.

**[Julie Burandt-Partin]** Shannon, you reminded me of something. So, the one question we had earlier where someone asked, "Hey, how do I know if my package was received and processed?" So, if it wasn't uploaded through SDFAS where we could obtain your email address, we wouldn't have been able to send you those electronic status notifications, because Shannon, you just reminded me we couldn't pull their email from myPay until their actual account is established. So, my answer still stands like if you're not certain, or you haven't heard from us in terms of an electronic transmission upload to us, then I would say call that care center number to validate your package is good to go, OK? Thank you.

**[Shannon Bradford]** And again, that number is 1-800-321-1080.

**[Host]** Thank you so much. And with that, I just want to thank Julie and Shannon for sharing their invaluable experience and expertise today. I'd also like to thank all of our attendees for participating in today's webinar. And if you find that you do have any questions after the webinar, you can email us at [moswebinars@militaryonesource.com](mailto:moswebinars@militaryonesource.com). We'll send them over to the presenter. But also, that 800 number that Shannon just referenced is 1-800-321-1080, will take you right over to the DFAS customer care center. So, with that, I hope everyone has a great day. Thank you so much for your attendance.