

Military Gray Area Retirees Now Have a New Avenue to Stay Connected: A New Kind of myPay Account

For Army National Guard, Air National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve and Air Force Reserve Gray Area Retirees, there is a new avenue to stay connected and informed between the time they stop drilling and the time they start receiving retired pay.

It's a new kind of myPay account especially for Gray Area Retirees.

Who are Gray Area Retirees?

Gray Area Retirees are members who served in the Guard or Reserves and qualified for retired pay, have retired from their service (stopped drilling), but are not yet at the age where they can start receiving retired pay. The time between their retirement from the service and the date when they are eligible to begin receiving retired pay is the "gray area." The "gray area" applies even if the member is in the Retired Reserve.

A Guard or Reserve member is generally not eligible to start receiving retired pay until they reach age 60. However, some periods of active duty or active service can reduce the age requirement below 60 years of age (Reduced Age Retirement). The earliest age that a Gray Area Retiree can start receiving reduced age retired pay is age 50.

The New Gray Area "Future Retiree" myPay Account

If you are a Gray Area Retiree who uses your new myPay account to keep your contact information updated, you will benefit from receiving important information from DFAS and your Branch of Service, such as news about changes in laws or policies that impact your retirement benefits, reminders about applying for retired pay, and your Services' Retiree Newsletter.

Plus, with current contact information in your new myPay account when you apply for retired pay, DFAS will email you status notifications: when your application was received, when it is being worked, and when it is complete.

In the new basic Gray Area "Future Retiree" myPay account, you can confirm or update your email address and your mailing address. And when you apply for retired pay, you can also use it to make sure your direct deposit information is current.

If you used myPay when you were drilling, you know it's accessible online from your computer's web browser. However, you might not know that myPay is now more mobile-friendly. That means it's easier to manage your account using the web browser on your connected device, like your smartphone or tablet. There's also a new feature to help you keep your account secure, two-factor authentication.

How to Access a Gray Area Future Retiree myPay Account

*DFAS has a helpful downloadable **Gray Area Future Retiree myPay Login Tips PDF** with specific instructions at: <https://www.dfas.mil/grayarea>.*

If you previously used myPay and DO have access to the email in your myPay account:

You may be able to use the myPay login you created prior to your retirement from your service, if you previously set up a Login ID and you have access to the email address in your myPay account.

If you have access to the email address in your myPay account and you don't remember your Login ID or your password (or your password has expired), you can use the "Forgot your Login ID?" Or "Forgot or Need a Password?" links on the myPay homepage: <https://mypay.dfas.mil>.

If you have not accessed myPay since November 2009, have never created a Login ID, or there was a delay that prevented DFAS from receiving your gray area status, please follow the instructions below for new myPay users.

If you previously used myPay and don't have access to the email in your myPay account:

You may be able to use the myPay login you created prior to your retirement from your service, if you previously set up a Login ID and security questions and remember them, even if you do not have access to the email address in your myPay account.

If it's been more than a year since you used myPay, your password has expired. With your Login ID, you can reset your password by using the "Forgot or Need a Password?" link on the myPay homepage (<https://mypay.dfas.mil>) and correctly answering the security questions. You can then use your Login ID and your new password to log in and update your contact information.

If you have not set up the Security Questions, or if you fail to answer the questions correctly, you may:

- Select Contact Us on the myPay homepage, then Trusted Agents to locate a Trusted Agent in your area that can provide an in-person password reset.
- Or, use the "Forgot or Need a Password?" link to request to have a new temporary password mailed to you. The new temporary password will be mailed to your address of record in the DFAS Retired Pay system.
- For additional assistance, call the myPay Customer Support Unit Toll-Free at 1-888-332-7411 or 216-522-5096. Please identify yourself as a Gray Area Retiree.

Please note: delivery time will vary based upon your location and postal service volume. If you do not receive your Password Letter within 10 business days, please verify your mailing address with DFAS Retired & Annuitant Pay.

The mailing address in the DFAS Retired Pay system is based on your DEERS information. If your mailing address in DEERS is not current, you will need to update your mailing address with DFAS so they can mail you the temporary password.

You can update your mailing address by:

- Calling the DFAS Customer Care Center Toll-Free at 1-800-321-1080. Please identify yourself as a Gray Area Retiree.

- Or, writing or faxing your request. Either (A) complete Part I of the [Retiree Change of Address/State Tax Withholding Request \(DD2866\)](#), sign and date, and mail or fax it. Or (B) send DFAS a written request to update your mailing address. Please identify yourself as a Gray Area Retiree and include the date, your full name, daytime phone number, social security number and signature.

Mail or fax your request to:

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

Or, Fax: 800-469-6559

Allow 30-45 days from the time you send DFAS your written request. Then, go to the myPay homepage at <https://mypay.dfas.mil> and click on the “Forgot or Need a Password?” link and request DFAS mail a new temporary password to you.

When you receive your new temporary password, return to the myPay homepage at <https://mypay.dfas.mil> and log in using your temporary password.

If you’ve forgotten your Login ID, you can also use the “Forgot Your Login ID” link on the homepage to get a reminder, using your temporary password.

If you have not accessed myPay since November 2009, have never created a Login ID, or there was a delay that prevented DFAS from receiving your gray area status, please follow the instructions below for new myPay users.

If you’ve never used myPay, here’s how to get started:

Go to the myPay homepage at <https://mypay.dfas.mil> and click on the “Forgot or Need a Password?” link. Follow the instructions to have a temporary password emailed to you. If you don’t receive the emailed password, it is likely DFAS doesn’t have a current email address for you.

You can:

- Select Contact Us on the myPay homepage, then Trusted Agents to locate a Trusted Agent in your area that can provide an in-person password reset.
- Call the myPay Customer Support Unit Toll-Free at 1-888-332-7411 or 216-522-5096 for additional assistance. Please identify yourself as a Gray Area Retiree.
- Or, use the “Forgot or Need a Password?” link to request to have a new temporary password mailed to you. The new temporary password will be mailed to your address of record in the DFAS Retired Pay system.

The mailing address in the DFAS Retired Pay system is based on your DEERS information. If your mailing address in DEERS is not current, you will need to update your mailing address with DFAS so they can mail you the temporary password.

You can update your mailing address by:

- Calling DFAS Customer Care Center Toll-Free at 1-800-321-1080. Please identify yourself as a Gray Area Retiree.
- Or, writing or faxing your request. Either (A) complete Part I of the [Retiree Change of Address/State Tax Withholding Request \(DD2866\)](#), sign and date, and mail or fax it. Or (B) send DFAS a written request to update your mailing address. Please identify yourself as a Gray Area Retiree and include the date, your full name, daytime phone number, social security number and signature.

Mail or fax your request to:

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

Or, Fax: 800-469-6559

Allow 30-45 days from the time you send DFAS your written request for your mailing address to be updated. Then, go to the myPay homepage at <https://mypay.dfas.mil> and click on the “Forgot or Need a Password?” link. Follow the instructions to have a temporary password mailed to you.

When you receive your temporary password, return to the myPay homepage at <https://mypay.dfas.mil>, go to the New User Module and click the “Create your myPay Profile” button. Enter your Social Security Number and your temporary password and click the “Submit” button.

You will be prompted to create a Login ID and a permanent password. Follow the on-screen instructions for creating your Login ID and Password, and completing your profile.

Get connected and get informed

Log in to your new myPay account and confirm or update your contact information so you can get connected and get informed.

DFAS also has a special webpage with information for Gray Area Retirees on their website at: <https://www.dfas.mil/grayarea>.

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