

**LAW/POLICY/RULES & REGULATIONS
HOW TO APPLY FOR YOUR RETIRED PAY & SURVIVOR BENEFIT PLAN GUIDE**



**FOR ADDITIONAL INFORMATION
PLEASE CONTACT**

**COMMANDING OFFICER (CCB)
U. S. COAST GUARD
PAY & PERSONNEL CENTER
444 SE QUINCY STREET
TOPEKA, KS 66683-3591**

Phone: PPC Customer Care at 1-866-772-8724

Fax: (785) 339-3770

Email: PPC-DG-CustomerCare@uscg.mil

RAS Website: <https://www.dcms.uscg.mil/ppc/ras>

Retired Direct Access II/Global Pay Self Service: <https://hcm.direct-access.us/>

Updated June 2019

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Chapter 1 Pre-Retirement

Important Pre-Retirement Information

Purpose To provide you with information that will assist you in making a smooth transition from active duty into retirement.

Physical If you haven't scheduled your physical, you should do so immediately. Your retirement physical documentation will assist with any claims you may make with the Department of Veterans Affairs.

Career Intentions Worksheet CG-2045 Complete the Career Intentions Worksheet at least two months before your planned departure (on leave or last day of active duty, whichever is earlier) and forward it to your Servicing Personnel Office (SPO) via your chain of command.
You can access the worksheet here:
• <https://www.dcms.uscg.mil/ppc/pd/forms/>

Final Active Duty Pay The Separations (SEP) branch at PPC monitors your final active duty payments. If you have questions about your final active duty pay, Payslip, or W-2, contact PPC Customer Care at 1-866-772-8724.

Travel PPC's Travel branch processes your final travel claim once it is received. Direct any questions to PPC Customer Care 1-866-772-8724.

Retirement Certificates and Pin Retirement certificates must be requested by your unit. Please submit requests for certificates to PPC (SEP) in memo format. Instructions and templates are available at <https://www.dcms.uscg.mil/ppc/sep/CertificateRequest/>. Submit memo requests via email to PPC-DG-CustomerCare@uscg.mil. The unit must submit the certificate request at least 60 days prior to the date planned for your retirement ceremony.

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Chapter 1 Pre-Retirement

Important Pre-Retirement Information, Continued

Retirement Forms and Information

Necessary forms are included in this document and can also be accessed online (link to PPC forms web page is below). Please complete the forms and worksheets legibly. We strongly recommend you fill them out online using the Adobe Acrobat program on the Coast Guard, PHS, or NOAA Standard Workstation. Completion of form Coast Guard, PHS, & NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election (CG-4700) is **mandatory** to establish your account so you can be **paid on time**. The completed **ORIGINAL** form **must be mailed to PPC (RAS) at least 30 days prior to your date of retirement. Please make sure you are using the most current version of this form.**

- <https://dcms.uscg.mil/ppc/forms>
-

Recalled to Active Duty?

Even though you may be immediately recalled to active duty, with no break in service, your account must be established on the retired rolls. You are required to make an SBP election prior to your retirement date, and you must waive retired pay to receive active duty pay. Please do not delay sending in your retirement forms.

Your Health Record

Please make a copy of your Health Record before you retire. We often receive requests for copies of records, but PPC (RAS) does not have your active duty records. They are broken down and distributed in accordance with COMDTINST M1080.10 (series), Military Personnel Data Records (PDR) System Manual.

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Chapter 1 Pre-Retirement

Important Pre-Retirement Information, Continued

Retired Pay Retired pay is **paid on the first day of the month** the month following your retirement date and each **month** thereafter. When that day falls on a weekend or national holiday, the pay date is moved to the previous business day.

- **Taxable year** for retired pay is 1 January through 31 December.
- **Retired pay stops when you die.** If you elect the Survivor Benefit Plan (SBP), an annuity will be started for your survivor.

Retired Payslips You will receive a statement of income **only when there is a change to your retired pay.** You should retain these statements. **Monthly Payslips are not sent to retirees or annuitants,** however, you can access them via Direct Access Self Service. Visit <https://www.dcms.uscg.mil/ppc/ras/gp> for more information. The system shows only the last thirteen months payslips.

Retired Pay Projections Retired pay estimates can be determined by using online pay calculators. Our website at <https://www.dcms.uscg.mil/ppc/ras/retirementEst/> has links and instructions.

Questions Please contact us if you have any questions regarding your retired pay account:

Phone PPC Customer Care: 1-866-772-8724
Fax: 785-339-3770
email: PPC-DG-CustomerCare@uscg.mil
Postal mail: COMMANDING OFFICER (RAS)
U. S. COAST GUARD
PAY & PERSONNEL CENTER
444 SE QUINCY ST
TOPEKA KS 66683-3591

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Chapter 1 Pre-Retirement

Important Pre-Retirement Information, Continued

Other Important Phone Numbers and Websites		
Medical/Dental Benefits	Phone	Websites/Notes
Eligibility (DEERS)/ID Cards	1-800-538-9552 (TTY/TDD) 1-866-363-2883	www.tricare.mil/deers In CA: 1-800-334-4162; In AK & HI 1-800-527-5602
Mail-Order Pharmacy	1-877-363-1303	www.tricare.mil/mybenefit/home/Prescriptions/Filling Prescriptions/TMOP
Retiree Dental & Vision Plans “FEDVIP”	1-877-888-3337 TTY: 1-877-889-5680 Int: +1-571-730-5942	https://www.benefeds.com/Portal/EducationSupport
TRICARE Overseas	1-888-777-8343	https://tricare.mil/Plans/HealthPlans/TSO
TRICARE United States	Phone numbers on their website	http://tricare.mil
TRICARE For Life	1-866-773-0404	www.tricare.mil/tfl/ www.tricare.mil/LifeEvents/Retiring
TRICARE Eligibility—Pharmacy (Medicare info)	1-877-363-1303	https://tricare.mil/CoveredServices/Pharmacy
Federal Long-Term Health Insurance	1-800-582-3337	www.opm.gov/insure/ltc/
CG Health Benefits Advisor	1-800-942-2422	
Veterans Benefits	Phone	Websites/Notes
Department of Veterans Affairs	1-800-827-1000	www.va.gov
Insurance Information	1-800-669-8477	www.insurance.va.gov
Veteran’s Group Life Insurance		www.insurance.va.gov/sglisite/vgli/vgli.htm
New VGLI Applications and VGLI Reinstatements: OSGLI PO Box 41618 Philadelphia, PA 19176-9913	1-800-419-1473 Overseas phone (973) 548-5699 Overseas fax# (973) 548-5300	Death and accelerated benefits claims only: Fax: 1-877-832-4943 All other fax inquiries: 1-800-236-6142 or e-mail: osgli.claims@prudential.com All other inquiries: osgli.osgli@prudential.com General Correspondence: Office of Servicemembers’ Group Life Insurance 80 Livingston Avenue Roseland, NJ 07068-1733
Federal Benefits for Veterans and Dependents	1-800-827-1000	www.va.gov/opa/vadocs/current_benefits.asp VA Pamphlet 80-02-1
Headstones and Markers	1-800-697-6947	www.cem.va.gov/hm.htm

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Chapter 1 Pre-Retirement

Important Pre-Retirement Information, Continued

Other Important Phone Numbers and Websites		
Other	Phone	Websites/Notes
Final Active Duty Pay	1-866-772-8724 Overseas (785) 339-2200	www.dcms.uscg.mil/ppc/separations/finalpay/ Commanding Officer (SEP) USCG Pay & Personnel Center 444 SE Quincy St Topeka, KS 66683-3591
Contact PPC (SEP) for information on Severance Pay, Separation Pay, Disability Severance Pay, LES's, IRS Form W-2.		
Travel Claims	1-866-772-8724 Overseas (785) 339-2200	www.dcms.uscg.mil/ppc/travel/ Send final travel claim to: Commanding Officer (TVL) USCG Pay & Personnel Center 444 SE Quincy St. Topeka, KS 66683-3591
Service Records	(314) 801-0800	www.archives.gov/veterans/military-service-records/ Write to: National Personnel Records Center Military Personnel Records 1 Archives Drive St. Louis, MO 63138-1002
Veterans or next-of -kin of a deceased veteran can log on www.archives.gov/veterans/military-service-records and make requests. All others must write in and include complete name, rank/grade, SSN, dates of service and date of birth of the veteran. DD-214s are also available via the website.		
Social Security	1-866-772-1213	www.ssa.gov
.....		www.marad.dot.gov/mariners/mariner-medals
WWII U.S. Merchant Marine Awards and Decorations	(202) 366-2646	Maritime Administration U.S. Department of Transportation 200 New Jersey Ave, SE Washington, DC 20590
National Coast Guard Retiree Council Help Desk Telephone/E-mail "HOTLINE"	(202) 475-5381 or toll free 1-833-224-6743 (1-833-2CG-NRHD)	G-mail: NRHDesk@gmail.com

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Chapter 1 Pre-Retirement

Important Pre-Retirement Information, Continued

MEDICARE Part B Enrollment Mandatory at age 65

[Important Information Regarding Your Medical Benefits Are You Nearing Your 65th Birthday?](#)

When you turn 65, your medical benefits will change. MEDICARE will become your primary medical coverage and TRICARE pays secondary to MEDICARE. You MUST enroll in MEDICARE PART B to retain your TRICARE coverage. If you are within 90 days of your 65th birthday, you should log on to www.ssa.gov or www.medicare.gov to enroll in MEDICARE PART B. Additional information is accessible at: www.tricare.mil/Welcome/Eligibility/MedicareEligible.aspx?sc_database=web or by phone at 1- 866-773-0404. You may also call the Defense Enrollment Eligibility Reporting System (DEERS) at 800-538-9552

Helpful Web Sites

Please our web page for links to other helpful sites:
<https://www.dcms.uscg.mil/ppc/ras/>

Chapter 2 -- Establishing Your Retired Pay Account

Establishing Your Retired Pay Account Overview

Purpose

Your retired pay account is not automatically transferred from active or reserve duty. To establish your retired pay account, **the necessary forms in Chapter 5 of this package must be fully completed, signed, witnessed (and notarized if required) and forwarded to PPC (RAS).**

In this chapter

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USCG, PHS, & NOAA Retired Pay Account Worksheet (CG-4700) Instructions	2-4
Allotments	2-9

Chapter 2 -- Establishing Your Retired Pay Account

Establishing Your Retired Pay Account - Before You Begin

Notes

If you have any questions regarding these instructions or your upcoming retirement, please call PPC Customer Care at 1-866-772-8724.

- All forms should be filled out using Adobe Acrobat on the CG, PHS, or NOAA Workstation.
- The forms may also be typed or printed **neatly** in ink.
- These forms are available to download and print from PPC's website at <https://dcms.uscg.mil/ppc/forms/>.
- These forms should be submitted as soon as possible, but not less than 30 days prior to your retirement.

Mail completed originals to:
COMMANDING OFFICER (RAS)
U.S. COAST GUARD PAY & PERSONNEL CENTER
444 SE QUINCY ST
TOPEKA KS 66683-3591

First Payment

You will receive your first retirement payment on the first working day of the month following your retirement unless:

- (a) your retirement documents are not received in RAS on time (e.g. at least 30 days prior to your date of retirement); or
- (b) your effective retirement date is after the monthly payroll cutoff (the monthly payroll cutoff is normally approximately the 15th of the month).

Example 1: You retire on 1 July. You will receive your first retirement payment on 1 August (covering the period 1 thru 31 July).

Example 2: You retire on 28 July. You will receive your first retirement payment on 1 September (covering the period 28 July through 31 August).

Note: When the first day of the month falls on a weekend or national holiday, the pay date is moved to the previous business day.

Chapter 2 -- Establishing Your Retired Pay Account

Coast Guard, PHS, & NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election (CG-4700) Instructions

Introduction Information you provide on the Coast Guard, PHS & NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election (CG-4700) is used to:

- establish your retired pay account,
- record your Survivor Benefit Plan Election (SBP), and to
- record your spouse's concurrence with the SBP election.

Note: This form is now used to start a Coast Guard Active Duty Retirement, a Coast Guard Reserve Retirement, a PHS retirement and a NOAA Retirement.

Problems to Avoid

Listed below are some problems frequently noted on the Form CG-4700:

- form not signed where required (Sect. VII & Sect. X)
- form not **notarized** where required (Sect. VII)
- not signed and witnessed on same date (Sect. VII & Sect. X)
- incomplete or inaccurate Federal and/or state tax request (Sect. III)
- witnessed by relative (Sect. X)

current address and phone for contact not provided (Sect. I)

If your paperwork is not received at least 30 days prior to your retirement, your retired pay may not start on time or the amount may not be accurate.

Instructions for Completion of the CG-4700

Most items on the CG-4700 are self-explanatory.

General instructions for the completion of this form are listed in this guide. If you need any assistance or have any questions regarding the CG-4700, please call PPC Customer Care at 1-866-772-8724.

Blank forms

The CG- 4700 is designed to be filled out using the Adobe Acrobat software on the Coast Guard, PHS, or NOAA Standard Workstation. The form cannot be submitted electronically; it must be printed, signed, and the original mailed to PPC (RAS). We recommend that you use a service that can provide tracking (e.g., FedEx, UPS, etc.). An example of the form can be found in Chapter 5 of this guide. The form can be obtained from our web site: <https://www.dcms.uscg.mil/ppc/forms/>.

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Chapter 2 -- Establishing Your Retired Pay Account

Coast Guard, PHS, & NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election (CG-4700) Instructions, Continued

Part I, Identification and Address

Fill out this section completely.

Block 1 - Enter retirement date

Block 2 - Enter branch of service you are retiring from

Block 3 - Enter your complete name (Last, First, Middle Initial)

Block 4 - Provide both your rank and paygrade (e.g., CDR/O5, MK1/E-6).

Block 5 - Enter Employee ID Number

Block 6 - Enter your Date of Birth

Block 7 - Enter the mailing address desired for the Coast Guard, PHS, & NOAA Retiree/Annuitant Payslip, Federal Tax Withholding Statements, and the Retiree Newsletter

Block 8 - Enter telephone number for work, home, and cell (if available)

Block 9 - Provide your home and business email addresses so we can contact you in case telephone contact cannot be established.

Block 10 - The [Retiree Services Program \(COMDT-CG-13\)](#) office publishes the Retiree Newsletter. New retirees are automatically added to the distribution mailing list.

Reunion notices and other items of interest to the retiree community should be sent to the [Retiree Services Program \(COMDT-CG-13\)](#):

Program Manager: Robert C. Hinds

Phone: 1-833-224-6743

Email: NRHDesk@gmail.com or Robert.C.Hinds@uscg.mil

Mailing Address:

Commandant (CG-13)

U.S. Coast Guard

(Attn: Retiree Services Program)

2703 Martin Luther King Jr. Ave. SE

Washington DC 20593-7907

Part II, Pay Delivery

For Blocks 11 - 17, please fill out all.

Delivery of your retired pay by direct deposit is mandatory (Public Law 104-134). Waivers may be granted, however, when it is determined it would be in the best interest of both the individual and the Coast Guard.

- To request a waiver of mandatory direct deposit:
 - Send a letter to PPC (RAS) stating the reason(s) you cannot participate.
 - Provide a check mailing address on the letter or on CG-2015, Pay Delivery Worksheet (<https://www.dcms.uscg.mil/ppc/forms/>).
-

Continued on next page

Chapter 2 -- Establishing Your Retired Pay Account

Coast Guard, PHS, & NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election (CG-4700) Instructions,

Continued

Part III, Tax Withholding Information

Block 18 – Check which applies to your status.

Block 19 – Provide the number of Exemptions you wish to claim.

Block 20 – If you would like us to withhold an additional dollar amount in Federal Tax Withholding you must enter whole dollar amounts here (e.g., \$10.00).

Block 21 - If exempt status is claimed you must submit the current year's IRS Form W-4 at the beginning of each year.

Block 22 - The following states have a state tax agreement for us to withhold state income taxes. This does not mean that all these states tax retired pay. For example, Kansas does not tax military retired pay; however, if a member wants Kansas state tax withheld from his/her pay, we can withhold it because we have an agreement with the state.

Note: State withholding agreements are subject to change at any time. For the latest updates, see:

<http://www.dfas.mil/retiredmilitary/manage/taxes/sitw.html>

Alabama	Kansas	New York
Arizona	Louisiana	North Carolina
Arkansas	Maine	North Dakota
California	Maryland	Ohio
Colorado	Massachusetts	Oklahoma
Connecticut	Minnesota	Oregon
Delaware	Mississippi	Rhode Island
Dist of Columbia	Missouri	South Carolina
Georgia	Montana	Utah
Idaho	Nebraska	Vermont
Indiana	New Mexico	Virginia
Iowa	New Jersey	West Virginia

Block 23 – If you select a designated state to receive taxes from the above list, you must enter a dollar amount in this block. This amount must be in whole dollars but not less than \$10.00. If there is no dollar amount entered, we will not take out any taxes.

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Chapter 2 -- Establishing Your Retired Pay Account

Coast Guard, PHS, & NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election (CG-4700) Instructions,

Continued

Part IV, Designation of Beneficiaries for Unpaid Retired Pay

This information is used to establish your beneficiaries for any unpaid retired pay due to you at the time of your death. You can designate anyone.

Blocks 24-28: Enter the name(s) of those you designate to receive unpaid retired pay. Include their social security number, their relationship to you, their address and their phone number. If more than one person is entered, indicate the percentage of your pay each is to receive. The share must equal 100 percent.

You cannot designate a trust to receive your final retired pay due, but you can designate the trustee as the final pay recipient; for example, "John W. Doe, Trustee."

If your beneficiary changes, notify PPC (RAS) immediately.

It is good practice to review your beneficiaries every few years.

Part V, Certification Data for Payment of Retired Personnel

This information is used to identify conditions that may affect your retired pay.

Note: Retirees, who go to work for a foreign government, or a company, educational institution, or other concern controlled/owned in whole or in part by a foreign government forfeit their retired pay unless they obtain prior employment approval from the Departments of State and Homeland Security.

Part VI, Survivor Benefit Plan Election

The Survivor Benefit Plan will provide a monthly income for your survivors after your death. If you do not elect SBP coverage, upon your death, survivors will not be entitled to any money from the Coast Guard other than any unpaid retired pay.

Very Important - You must elect whether to participate in SBP prior to your actual retirement date. You must also select which survivors will be covered. This also applies to personnel being immediately Recalled on the first date of retirement.

Failure to submit the CG-4700 prior to the first date you are eligible to receive retired pay will result in automatic maximum SBP coverage.

Detailed information required for making an SBP election can be obtained by attending a Military Pre-Retirement seminar or by reviewing Chapter 3 of this guide.

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Chapter 2 -- Establishing Your Retired Pay Account

Coast Guard, PHS, & NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election (CG-4700) Instructions,

Continued

Part VI, Survivor Benefit Plan Election (continued)

Remember to change your SBP if you get a divorce, remarry, or your beneficiary has died. **You will have only one year to change the election; it is irrevocable if the change is not made within that time period.**

Block 31 – FOR RESERVE RETIREE ONLY – If you elected option B or C under the Reserve Component Survivor Benefit Plan (RCSBP) you DO NOT have to complete Section VI. Provide a copy of the previous RCSBP election with your CG-4700 worksheet.

If you previously deferred your RCSBP election until age 60 (option A) you MUST complete Section VI.

Blocks 32e and 32f - If electing coverage for a former spouse pursuant to a court order or property settlement, provide a copy of the court order or property settlement.

Block 42 - If child is disabled, attach a medical statement, signed by a physician, indicating when disability started and if disability is permanent or temporary.

Part VII, SBP Spousal Concurrence

Your decision concerning participation in SBP will have a direct impact on your spouse. If you elect not to participate, or to participate at less than the maximum level, your spouse must be notified of your decision and complete this section of the form. Your spouse's endorsement must be **notarized**.

Note: If you and your spouse are not collocated, your commanding officer must send a letter of notification/concurrence to your spouse in accordance with section 3-B-23 (Checklist for Retirement) of the Pay and Personnel Procedures Manual, PPCINST M1000.2 (series).

Part VIII, Declaration of Service

This section is used to obtain information concerning any prior service you have had which may affect the computation of your retired pay.

Blocks 49 – 61 Complete all items.

Blocks 62 – 65 For Coast Guard Active Duty, PHS and NOAA Retirees ONLY. If you have prior service in a reserve component, attach to this form copies of point statements (or other documentation) which substantiate reserve retirement points you have previously earned.

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Chapter 2 -- Establishing Your Retired Pay Account

Coast Guard, PHS, & NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election (CG-4700) Instructions,

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**Part IX,
Blended
Retirement
System (BRS)
Lump Sum
Election**

Block 66 Members, retiring under the BRS, may elect to receive a 25% or 50% lump sum payment of their retired pay discounted to the present value in exchange for reduced monthly retired pay until age 67*.

** full Social Security retirement age*

**Part X,
Member's
Certification**

Blocks 67 – 75: Your signature must be witnessed by someone over the age of 18 who is not a member of your family. The dates for both signatures must be the same; this is required for your retired pay to begin.

Warning! In no case are digital signatures authorized. You, your spouse (if applicable) and your witness, must sign in ink!

Chapter 2 -- Establishing Your Retired Pay Account

Allotments

Introduction	<p><u>All of your allotments will be automatically stopped on the active duty pay system.</u> The Retired Allotment Authorization Form (CG-7221) is an optional form. It may be used to start, stop or change an allotment or bond. Any allotments you request to be carried forward will be restarted in the retired pay system. The types of allotments authorized for continuation into retirement are listed on the reverse side of Form CG-7221.</p> <p>A blank CG-7221 is included in the forms section for your use. The form can also be obtained from our web site: https://www.dcms.uscg.mil/ppc/forms/. You can also use Direct Access Self Service to start, stop or change allotments. Visit https://www.dcms.uscg.mil/ppc/ras/gp for more information.</p>
Carrying Allotments Forward from Active Duty	<p>If you elect to carry allotments forward from active duty, you may do so by making a copy of your active duty Payslip (Direct Access “View My Payslip” page), lining out the allotments you want stop, and sending it to us with your CG-4700.</p> <ul style="list-style-type: none">• All allotments must be made by direct deposit. <p>On your Payslip, line through the allotments you desire to cancel upon retirement. All authorized allotments not lined through will be transferred to your retired pay account if made by direct deposit. Please see page 2-17 of this guide for an example of how to annotate the Payslip.</p>
Starting New Allotments	<p>All allotments must be sent by direct deposit. In order to start a new allotment, you need to provide a signed letter request, including your account number, the name of the financial institution, and a voided check or pre-printed deposit slip; or provide the information in the EFT section of the CG-7221.</p> <p>Use the CG-7221 or D A Self Service https://www.dcms.uscg.mil/ppc/ras/gp/ if you desire to start, change, or stop any allotment after you are retired, or simply notify PPC.</p>

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Chapter 2 -- Establishing Your Retired Pay Account

Allotments

Continued

Other Allotment Information

Your active duty allotments will be paid through your final month of active duty and deducted from your separation pay.

- In the event the amount of allotments paid from your active duty pay exceeds available entitlements, then the overpayment will be collected from your retired pay account. Typically, this would happen only if your retirement date is other than the first of the month.
 - SGLI (active duty) continues for 120 days after separation from active duty at no cost to you. Information concerning conversion to VGLI will be sent to you by the Office of Servicemembers Group Life Insurance. VGLI allotment must be started through the Office of Service Members' Group Life. Their number is 1-800 419-1473.
 - Premium deductions for the Federal Employees Dental and Vision Insurance Program (FEDVIP) are not made via allotment. When you enroll in the program you are authorizing the provider(s) to make a deduction each month from your retired account. Cancellations or changes must also be made directly through the provider(s). You will find provider contact information at <https://tricare.benefeds.com/InfoPortal/indexAction>.
 - Allotments are not authorized for CFC.
-

Chapter 2 -- Establishing Your Retired Pay Account

Exhibit 1: Active Duty Payslip annotated with allotment information for retired pay account

U.S. Department of Homeland Security U.S. Coast Guard CG-5209-ACT (Rev 01/2015)		United States Coast Guard / NOAA / PHS Active and Reserve Statement of Semi-Monthly Income		Birth dates are important for tracking expiration of benefits, FSGLI premiums, and SBP costs (in retirement).																													
COMMANDING OFFICER (CCB) COAST GUARD PPC 444 SE QUINCY ST TOPEKA, KS 66683-3591 PHONE 1-866-772-8724		Pay Group: USCG Active Duty Pay Begin Date: 2014-10-01 Pay End Date: 2014-10-15 There are two pay periods per month.		Member DOB: 1920-10-10 Spouse DOB: 1972-09-01 Youngest Child DOB: 1993-05-10																													
JOHN DOE 123 ANY ST ANY CITY US 90210 Keep your mailing address up-to-date using self-service.		Employee ID: 1234567 Rank: MAT3 Pay Grade: W3 Department: CGC BLACK HULL		TAX DATA: Federal: Single TN State: N Marital Status: Single Allowances: 2 Addl. Percent: 0 Addl. Amount: 0 You can change your tax withholding using self-service																													
EARNINGS			TAXES																														
<table border="1"> <thead> <tr> <th>Description</th> <th>Current</th> </tr> </thead> <tbody> <tr> <td>BAH WITH DEP</td> <td>1011.00</td> </tr> <tr> <td>BAS -OFFICER</td> <td>123.12</td> </tr> <tr> <td>BASIC PAY</td> <td>3206.55</td> </tr> <tr> <td>CSEAPAY</td> <td>337.50</td> </tr> </tbody> </table>			Description	Current	BAH WITH DEP	1011.00	BAS -OFFICER	123.12	BASIC PAY	3206.55	CSEAPAY	337.50	<table border="1"> <thead> <tr> <th>Description</th> <th>Current</th> <th>YTD</th> </tr> </thead> <tbody> <tr> <td>FICA</td> <td>245.30</td> <td>2698.31</td> </tr> <tr> <td>FITW</td> <td>607.63</td> <td>6184.31</td> </tr> </tbody> </table>			Description	Current	YTD	FICA	245.30	2698.31	FITW	607.63	6184.31									
Description	Current																																
BAH WITH DEP	1011.00																																
BAS -OFFICER	123.12																																
BASIC PAY	3206.55																																
CSEAPAY	337.50																																
Description	Current	YTD																															
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PLEASE VERIFY YOUR ADDRESS AS SHOWN IN THE EXAMPLE OF THIS PAYSリップ. IF IT DOES NOT SHOW YOUR CORRECT MAILING ADDRESS, PLEASE PROVIDE A NEW ADDRESS TO YOUR SPO OR UPDATE IT USING DIRECT ACCESS SELF SERVICE.

Chapter 3 – Survivor Benefit Plan (SBP)

Survivor Benefit Plan Overview

Introduction

Upon your death, **retired pay stops**. The **only** way your survivor can continue to receive any monthly annuity payments from the Coast Guard is if you purchased coverage under the Survivor Benefit Plan (SBP).

This chapter will explain how the plan works, the options available, and the costs.

Note: FOR RESERVE RETIREES ONLY – If you elected options B or C under the Reserve Component Survivor Benefit Plan (RCSBP), skip to page 3-13. If you have questions concerning your RCSBP election, contact the Reserve Processing Team at 1-785-339-3412

Reference



[Military Civil and Dependent Affairs, COMDTINST M1700.1](#) (series), Section 2-D

Note: This information is provided to assist you and your spouse to make an informed decision regarding your participation in the SBP program. If you need more information about the plan you may contact Customer Care at 1-866-772-8724

In this chapter

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Chapter 3 – Survivor Benefit Plan (SBP)

How SBP Works

Purpose of SBP

The purpose of the Survivor Benefit Plan (SBP) is to establish a benefit program to complement the survivor benefits of social security.

The Plan provides retirees an opportunity to leave a portion of their retired pay to their survivors at a reasonable cost.

- Without SBP, survivors of deceased retirees would not receive any money from the Coast Guard, with the exception of any final pay that may be paid to designated beneficiary/ies.
-

Amount of Retired Pay Insured

Under SBP you can choose how much of your retired pay you wish to insure. The part of your retired pay that you choose to insure is called the “*Base Amount*.”

- The minimum base amount is \$300. If your total gross retired pay is less than \$300, then that amount becomes the minimum base amount.
 - The maximum base amount is your full retired pay. An exception to this rule is that, for a REDUX retiree (one who elected the \$30,000 Career Status Bonus), the maximum base amount is the gross retired pay the member would have received had he/she NOT elected the Career Status Bonus.
 - Whenever retired pay is increased, the base amount is increased at the same time and percentage.
-

Amount Paid to Survivors

The amount that SBP pays to the survivor(s) that you have elected coverage for is called an “*Annuity*.”

- The *Annuity* amount is 55% of the *Base Amount* for a surviving spouse.
 - The *Annuity* amount for children is 55% of the *Base Amount* (for as long as the child is eligible).
-

Continued on next page

Chapter 3 – Survivor Benefit Plan (SBP)

How SBP Works, Continued

Coverage Available

Under SBP, **every member with a spouse and/or dependent child(ren) on the first day of entitlement to retired pay will automatically participate in the Plan at the maximum level allowed under the law, unless:**

- (1) The member submits a written election (on CG-4700) for reduced or no coverage; and
- (2) If married, the member's spouse signs a written, notarized, statement (on CG-4700) concurring with the SBP election of reduced or no coverage.

A member who is not married or has no dependent child(ren) at the time of retirement, but who later marries or acquires a dependent child, may elect to participate in SBP at that time, provided the member's completed and signed election is received by PPC (RAS) **within one year of the marriage or acquiring the dependent child.**

If there is no eligible spouse or child(ren) at the time of retirement, a member may elect to provide survivor protection to a person with an insurable interest.

Who You Can Provide Coverage For

You may provide SBP coverage for:

- Spouse
 - The annuity would be paid to the spouse for life, unless the spouse remarries prior to age 55.
 - Spouse and Children
 - The spouse would be the primary beneficiary, and the children contingent beneficiaries.
 - Children only
 - Children can receive an annuity until age 18 (until age 22 if attending school on a full-time basis).
 - Permanently Incapacitated children may receive an annuity; a child must be certified by appropriate medical authority as incapable of self-support and that the incapacity occurred prior to age 18. Please indicate "yes" in Block 32 a. through d. Please call PPC (RAS) if you need assistance.
 - Former Spouse
 - Former Spouse and any children you had with the former spouse.
 - Person with an Insurable Interest.
 - Parent, dependent or non-dependent child, other relative, business associate, etc..
-

Chapter 3 – Survivor Benefit Plan (SBP)

Survivor Benefit Plan Automatic Coverage

No election at the time of retirement will result in automatic participation in SBP

Unless a member elects not to participate in SBP, or elects to participate at less than the maximum level before the first day on which he or she becomes entitled to retired pay, each member with a spouse and/or dependent child(ren) on the date of retirement will be enrolled in SBP automatically at the maximum level. Coverage will be based on the member's full gross retired pay (except in the case of a REDUX member, where coverage will be based on the gross retired pay the member would have received had he/she NOT elected the Career Status Bonus).

Spouse Only

A member with a spouse only will be covered for that spouse at the maximum level.

Spouse and Child(ren)

A member with a spouse and child(ren) will be covered for the spouse and child(ren) at the maximum level with the annuity payable to the spouse or in the event of the death or (*if under age 55*) remarriage of the spouse, to the eligible child(ren).

Child(ren) Only

A member with child(ren) only will be covered for the child(ren) at the maximum level.

Chapter 3 – Survivor Benefit Plan (SBP)

SBP Optional (Reduced or No) Coverage

General Every member with a spouse and/or dependent child(ren) on the date of retirement, who does not desire coverage under the automatic provision of SBP, may elect reduced or no coverage.

Time Requirement Elections for optional coverage must be signed and submitted to PPC (RAS) prior to midnight on the member's last day of active duty. The member's signature and the spouse (if there is a spouse) must be provided on parts VII and X of the Coast Guard, PHS, & NOAA *Retired Pay Account Worksheet and Survivor Benefit Plan Election (CG-4700)*. Retired personnel being immediately Recalled must also make the SBP election by this deadline.

Spouse Only Coverage A member with a spouse only on the date of retirement may elect to participate at a reduced level or may elect not to participate at all.

Spouse and Child(ren) Coverage A member with a spouse and child(ren) on the date of retirement may elect to cover:

- the spouse and child(ren) at a reduced level
- the spouse only at the maximum level or at a reduced level
- children only at the maximum level or at a reduced level

or may elect not to participate at all.

Spouse Notification/Concurrence A married member must obtain his/her spouse's concurrence on a decision not to enroll in SBP or to enroll at less than the maximum coverage available. The spouse's acknowledgment must be in writing and must be notarized. Space is provided on form CG-4700 for spousal notification and concurrence. If the member and spouse are not collocated, the member's commanding officer must send a letter of notification/concurrence to the member's spouse in accordance with section 3-B-23 (Checklist for Retirement) of the Pay and Personnel Procedures Manual, PPCINST M1000.2 (series).

Chapter 3 – Survivor Benefit Plan (SBP)

SBP Insurable Interest Coverage

General

A member who is unmarried and does not have dependent children on the date of entitlement to retired pay may elect to provide an annuity for a person with an insurable interest in the member. As an exception, a member who is **unmarried** but who has **a dependent child** may provide coverage for that child under the insurable interest provision rather than an election for child.

Who May Qualify as an Insurable Interest

Any person who can reasonably expect to receive some kind of financial benefit from the continuance of the life of the retired or retiring individual may be considered a Person with an Insurable Interest.

An insurable interest will be presumed to exist between the service member and parents, stepparents, grandchildren, aunts, uncles, sisters, brothers, half-sisters, half-brothers, nondependent children or stepchildren or any other person more closely related than cousins.

If the designation is other than one of the above, proof of financial benefit from the continuance of the life of the member is required.

A person to whom a member is engaged to be married does not qualify as an insurable interest party on the relationship alone; the person must have a legal, documented, financial relationship with the member. This proof must be an affidavit from one or more persons attesting to the financial relationship between the member and the insurable interest party, which must be submitted along with a member's SBP election.

Election May be Changed

If the retiree later acquires a spouse and/or dependent child(ren), the member may change the election to provide coverage for the spouse and/or child(ren), provided such election is received by PPC (RAS) with one year of the acquisition of the spouse and/or child(ren).

When such change is made, the insurable interest person remains the eligible beneficiary until the spouse or child(ren) are eligible.

Chapter 3 – Survivor Benefit Plan (SBP)

SBP Costs

Introduction

The cost for SBP coverage is deducted monthly from your retired pay.

- SBP costs reduce taxable retired pay. SBP annuities paid to survivors are taxable income.
 - SBP coverage is protected against inflation, as it is increased by any Cost-of-Living Adjustments (COLAs).
 - Monthly premiums increase with any COLAs.
-

Paid up Coverage Under Survivor Benefit Plan

Section 641, Public Law 105-261, allows collection of monthly SBP premiums from retired pay to stop when the member attains 70 years of age or 360 months (30 years) of premium payments, whichever comes later.

Cost for Spouse or Former Spouse Coverage

As of 1 January 2018, what follow below is the formula for calculating the costs of SBP coverage for a Spouse or Former Spouse of a member who entered the service prior to 1 March 1990.

- If the base amount is **\$1761.43** or more, cost is 6.5% of the base amount.
- If the base amount is **\$1761.42** or less, cost is 2.5% of the first **\$822**, plus 10% of the remaining base amount.

Note: The above amounts (shown in **bold print**) are subject to change with every COLA adjustment.

Continued on next page

Chapter 3 – Survivor Benefit Plan (SBP)

SBP Costs, Continued

Cost for Spouse (or Former Spouse) and Children Coverage

There is a small additional charge to include coverage for children.

- The cost for the coverage is a percentage of the base amount.
- The percentage is determined according to the age of the member, the age of the spouse, and the age of the youngest child.
- When all children cease to be eligible for an annuity, the child cost terminates and only the spouse cost continues.
- PPC (RAS) will automatically terminate the SBP child cost once the youngest child reaches age 22. A child whose 22nd birthday occurs before 1 July and after 1 August of a calendar year is considered, under the SBP law, to become 22 years of age on the first day of July after that birthday.
- Actuarial Tables are used to compute SBP cost when election is for spouse (or former spouse) and child coverage.
- Here is a sample of part of an actuarial table:

Member and spouse Age	Age of Youngest Child			
	Age 5	Age 10	Age 15	Age 20
45	.00038	.00018	.00006	.00001
50	.00055	.00021	.00007	.00001
55	.00144	.00046	.00011	.00001
60	.00393	.00130	.00030	.00003

Example SBP Cost for Spouse and Children Coverage

In this example computation,

- the member has selected an SBP base amount of \$1800
- the member is 45 years old
- the spouse is 45 years old
- the youngest child is 5 years old

Example SBP Cost Computation:

Computation for Spouse coverage: $\$1800 \times .0650 = \117.00

Computation for Children coverage: $\$1800 \times .00038 = \$.68$

Total monthly SBP cost: $\$117.68$

Annuity Payable @ 55% in the amount of \$990.00

Continued on next page

Chapter 3 – Survivor Benefit Plan (SBP)

SBP Costs, Continued

Cost for Children Only Coverage

Members may elect coverage under SBP for children only. If the member has a spouse, the spouse must concur with an election for children only coverage.

- Cost is based on the age difference between the member and the member's youngest child.
- Actuarial tables are used to compute the costs.
- Here is a sample of part of an actuarial table:

Age of Member	Age of Youngest Child			
	Age 5	Age 10	Age 15	Age 20
45	.0056	.0030	.0014	.0005
50	.0097	.0053	.0024	.0005
55	.0184	.0103	.0048	.0016
60	.0314	.0176	.0081	.0026

Example SBP Cost for Children Only Coverage

In this example computation,

- the member has selected an SBP base amount of \$1800
- the member is 45 years old
- the youngest child is 5 years old

Computation for Children only coverage: $\$1800 \times .0056 = \10.08

Annuity payable @ 55% in the amount of \$990.00

Cost for Insurable Interest Coverage

The monthly cost to provide an annuity to a person with an insurable interest is 10% of the member's full retired pay, plus an additional 5% for each full five (5) years that the named beneficiary is younger than the retiree. The annuity will be 55% of the retired pay remaining after reduction of SBP costs from the base amount.

- The total cost may not exceed 40% of the member's retired pay.

Chapter 3 – Survivor Benefit Plan (SBP)

SBP Election Regulations

Election is Irrevocable

Any election not to participate or to participate at a reduced base amount, if not rescinded or changed prior to the first date of entitlement to retired pay, is irrevocable.

If coverage is declined for a spouse at the time of retirement, this decision is irrevocable and coverage for your spouse (that spouse or a future spouse) cannot be provided at a later point.

Note: The only exception to this rule is the opportunity in the event of an SBP Open Season.

A decision not to participate or to participate at a reduced base amount, should be reviewed very carefully.

Members with no spouse or eligible children at time of retirement

A member who has no spouse and/or child(ren) on the date of retirement, but who later acquires a spouse and/or child(ren), may elect to participate in the plan.

The election to participate must be done within one year of the date of marriage, in the case of a spouse, or the date of birth or adoption, in case of child(ren).

Situations when an election can be changed or revoked

These elections may be changed or revoked after the award of retired pay.

- **Opportunity to terminate SBP coverage:** *Section 641, Public Law 105-85* provides for a one-year period, beginning two years after commencement of retired pay, during which SBP participants may choose to discontinue participation in the plan. Written concurrence of the spouse is required. Once participation is discontinued under these provisions, no benefits under SBP may be paid, and no refund of any premiums properly collected shall be made.
 - If a member elected to provide coverage for an insurable interest that election may be changed to cover a newly acquired spouse or child(ren).
-

Continued on next page

Chapter 3 – Survivor Benefit Plan (SBP)

SBP Election Regulations, Continued

Situations when an election can be changed or revoked
(continued)

- If a member who was unmarried at date of retirement elected to provide coverage for dependent child(ren), the election may be changed to cover a spouse and child(ren) should the member subsequently marry. Election must be made within one year of the date of marriage.
 - A member may discontinue coverage for dependent child(ren) because of ineligibility of all children for an annuity.
 - Elections made by Commandant (CG-1222) on behalf of a member declared incompetent may be changed or revoked by the member within 180 days after he or she has been determined to be competent.
- Members who have spouse coverage who lose their spouse due to divorce or death have their SBP coverage suspended and cost terminated. If the member later remarries, the member has three options, which he/she can exercise within one year of remarriage:
 - 1) Resume coverage at same level as the member had for the first spouse.
 - 2) Increase coverage up to the maximum level
(This option requires the member to pay the difference between the SBP costs incurred and the costs that would have been incurred if the new level of participation had been elected originally).
 - 3) Elect not to have the spouse portion of coverage resumed
(This option will require PPC (RAS) to notify the new spouse of the member's election.)

Procedure for changing or revoking an election after effective date of retirement

Only those changes or revocations listed above may be accomplished after the date of retirement.

- You must notify PPC (RAS) in writing of your desire to change coverage.
 - PPC (RAS) will review your request and mail you the appropriate forms and instructions to effect the change in coverage.
-

Chapter 3 – Survivor Benefit Plan (SBP)

SBP Election Procedures

Election during retirement process

SBP election during the retirement process is made by completing Parts VI and VII of the *Coast Guard, PHS, & NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election (CG-4700)*.

- The instructions for completing the form are contained in Chapter 2 of this guide.
- Part VI of the form must be completed by all members, whether they are married or not.
- The form must be completed and returned to PPC (RAS) prior to the effective date of retirement for the SBP election to be affected. Otherwise, for members with a spouse and/or child(ren), the automatic coverage provisions of SBP will take effect.
- The member's spouse must complete part VII if the member did not elect to participate at the maximum level. This section must be notarized. If the member and spouse are not collocated, the member's commanding officer must send a letter of notification/concurrence to the member's spouse in accordance with section 3-B-23 (Checklist for Retirement) of the Pay and Personnel Procedures Manual, PPCINST M1000.2 (series).

Changing or revoking an election prior to retirement

A retiree who submits an SBP election in conjunction with retirement who changes his/her mind prior to the actual retirement date must follow the following procedure:

- Submit a new CG-4700 to PPC (RAS) prior to the effective date of retirement.
- Annotate Parts VI and VII with this statement:
“THIS ELECTION REVOKES PREVIOUS ELECTION”
- The new election will be accepted by PPC (RAS) only if it is received or is postmarked prior to the member's date of retirement.

Note: This does not pertain to a Reservist who previously elected option B or C.

Chapter 3 – Survivor Benefit Plan (SBP)

RCSBP Information for Reserve Personnel

Information for Reservists who are between 20-years satisfactory service and reach age 60 If you have no spouse or child(ren) at the 20-year point, and later acquire a spouse and/or children, you may elect to enroll your new beneficiaries in the RCSBP. You must request enrollment by completing a CG-11221, Reserve Component Survivor Benefit Plan (RCSBP) Option - Election Certificate (<https://www.dcms.uscg.mil/ppc/pd/forms>), **within one year** of obtaining a spouse and/or child(ren). A copy of the marriage and/or birth certificates must accompany request.

If you elect spouse coverage under Option B or C, and your spouse dies, you may suspend your RCSBP spouse coverage. You must notify RAS and provide a copy of the death certificate. If you had originally elected coverage for both spouse and child(ren), your RCSBP child coverage would continue.

If you elect spouse coverage under Option B or C, and later divorce, you have the following rights:

- You may suspend your RCSBP spouse coverage by providing a copy of your divorce decree.
- You may voluntarily elect to cover your former spouse under the RCSBP. Submit a written request, with a copy of your divorce decree.

If you remarry, you have the following rights **within one year** of your remarriage:

- Provide the same RCSBP coverage you had for your previous spouse.
- Terminate your RCSBP spouse coverage.
- Increase your RCSBP Base amount up to full retired pay (additional costs will apply.)
- Elect Supplemental RCSBP (at additional cost).

NOTE: The opportunity to make any changes to your RCSBP election must be made **within one year** of your remarriage by written notification at the address provided below.

Commanding Officer (RAS)

U.S. Coast Guard Pay & Personnel Center

444 SE Quincy St

Topeka KS 66683-3591

Chapter 3 – Survivor Benefit Plan (SBP)

Common Questions About SBP

Q: I understand my retired pay stops when I die. However, my spouse will be eligible for other government benefits from the VA and Social Security Administration, right?

A: Your spouse could be entitled to a benefit called Dependency and Indemnity Compensation (DIC) from the VA. However, DIC is only payable if your death is found to be “service connected.” A surviving spouse can also get social security survivor benefits if the spouse is over age 59, or if you have minor children. However, if you turn down SBP and you die from a non-service connected cause, and you don’t have any minor children, your spouse will be without any Government benefits until reaching age 60.

Q: Does my spouse lose SBP if she or he remarries after I die?

A: If your spouse remarries before age 55, the monthly SBP annuity will be stopped. If this remarriage terminates, the annuity restarts.

Q: Does my spouse have any say in what SBP decision I make?

A: Yes. If you don’t elect full coverage, your spouse must be notified and must sign a notarized statement agreeing to your election of no coverage or reduced coverage. If your spouse does not agree or does not sign the statement, you will be put on automatic full SBP coverage.

Q: What are some of the differences between SBP and life insurance?

A: (1) SBP has no cash value, whereas whole life insurance has a cash value and can be borrowed against.
(2) SBP is government-subsidized.
(3) SBP annuities rise with inflation, but insurance policies do not.
(4) SBP premiums are exempt from taxes, and insurance premiums are not. SBP annuities paid out are taxable income, whereas insurance premiums are not. SBP annuities paid out are taxable income, whereas insurance proceeds generally are not taxable. SBP coverage cannot be denied due to your age or health, whereas insurance coverage can be.

Q: What are probably the most important factors in making an SBP decision?

A: Your health and that of your spouse, your family longevity and that of your spouse, the difference between you and your spouse’s ages, and your private financial planning (commercial insurance, etc.).

Chapter 3 – Survivor Benefit Plan (SBP)

Q: I know that SBP stops if my spouse remarries before age 55. Are there any other instances where SBP is reduced or stopped?

A: Yes, if your spouse becomes qualified for Dependency and Indemnity Compensation (DIC) from the VA (a tax-free benefit) due to your service-connected death, then the SBP annuity is reduced dollar-for-dollar. For example, if your spouse's SBP annuity was \$1,000 per month and your spouse is awarded \$850 DIC per month, the SBP annuity is reduced to \$150 per month. **HOWEVER**, a partial or full refund of the SBP costs you have paid will be provided to your spouse. Your survivor would also be entitled to an SSIA payment of \$310 per month which is subject to any COLA adjustments.

Q: What about dependents I acquire after I retire - can I cover them under SBP?

A: It really depends on your status at retirement. If you have a spouse at retirement, and elect not to cover your spouse under SBP, you would be precluded from electing SBP coverage for a new spouse acquired after retirement, unless there was an SBP open enrollment season. Similarly, if you have eligible children at retirement, but don't elect SBP child coverage, you would be precluded from electing coverage for children you acquire after retirement, unless there was an SBP open enrollment season. If you have no dependents at retirement, then later acquire dependents, you have one year to request SBP coverage for these dependents.

Q: Just how important is the COLA protection of SBP?

A: Extremely. SBP annuities, for instance, increased 296% between 1972 and 1988 - an annuity that was \$500 in 1972 increased to \$1,483 in 1988.

Another good example of the COLA protection would be SGLI. In 1972, SGLI coverage was \$15,000. In 2007, SGLI coverage is \$400,000.

Be sure to remember the COLA features of SBP when your insurance salesman presents information about purchasing a life insurance policy.

Q: Once I elect SBP, what responsibilities do I have after I retire?

A: To notify PPC if your family status changes. If your spouse or child dies, you divorce, your child marries or reaches age 18, immediately notify PPC so we can stop the SBP deductions from coming out of your pay.

Continued on next page

Chapter 3 – Survivor Benefit Plan (SBP)

Common Questions About SBP, Continued

Q: Is my SBP decision irrevocable?

A: Yes, with the following exceptions:

(1) For future retirees, the window to discontinue SBP will open on the second anniversary after the retired member begins to receive retired pay, and will close on the third anniversary date. Retirees may not elect to discontinue participation without the written concurrence of the spouse, and participants who elect to withdraw will not be entitled to a refund of premiums already paid.

(2) There have been open enrollment seasons once about every 10 years since SBP was adopted in 1972, whereby a retiree could come into the program. However, the costs to come in during open season have been much higher based on the retiree's age and how many years the retiree had been retired.

Q: Are there any cases where I should consider SBP an extremely good buy?

A: Yes, in the case of an incapacitated child. If you have a mentally or physically permanently handicapped child, SBP provides excellent protection at little cost. The child must meet service-specific requirements. Contact the PPC (RAS) DEERS desk for application procedures and requirements.

Q: If I buy SBP coverage for my four children, do they each receive an annuity of 55 percent of my SBP base amount?

A: No, the annuity will be equally divided among your four children. When the oldest child reaches majority age, it would then be divided into thirds, etc.

Q: Is there a down side to purchasing SBP coverage for both my spouse and children?

A: One down side might be that the children will only be eligible for an annuity if you have no surviving spouse and your children are still under age 18 - thus you may end up paying for coverage that won't reap benefits. However, remember that child costs are very inexpensive.

Q: When do my children become ineligible under SBP?

A: At age 18, or if they attend an institution of higher learning full-time, at age 22.

Chapter 4 –Making Changes to your Retired Account

Using Direct Access Self Service

Introduction By using Direct Access Self Service, you may make many changes (with nearly immediate results) to your account by going on-line to <https://hcm.direct-access.us/> .

Direct Access Self Service The U. S. Coast Guard Retired Pay System “Direct Access” offers self service, a web-based access for retirees. Our web page at <https://www.dcms.uscg.mil/ppc/ras/gp/> provides access information and detailed instructions. Click the “[First Time Logon Guide for Retired Pay Self Service](#)” link and review the user ID and default password instructions before clicking the “[Sign into Direct Access](#)” link. In addition to [viewing and printing payslips](#) and [1099R forms](#), you can make the following account changes online:

- [Allotments](#) (Start, Stop, Change)
- [Change direct deposit account](#)
- [Change mailing address](#)
- [Change phone number\(s\)](#)
- [Elect to discontinue receiving payslips by mail](#)
- [Elect to discontinue receiving the Retiree Newsletter by mail](#)
- [E-mail address changes](#)
- [Change your Federal and/or State Income Tax Withholding](#)
- [View Final Pay Beneficiaries](#)

You are able to use Self Service to manage income tax withholdings.

Chapter 4 – Making Changes to your Retired Account

Contacting PPC (RAS)

Reporting Changes by Telephone

You may also telephone us with changes to your mailing address, home address, e-mail address(es), and telephone number(s). You may also telephone us to change your direct deposit information. Your mailing address is the address used for any correspondence we send you, such as the USCG/PHS/NOAA Retiree/Annuitant Payslip, the 1099R (statement of taxable income), and the Retiree Newsletter. Customer Care at 1-866-772-8724.

Written Changes Requirements

Please write or fax us for requests to make any of the following changes:

- Change, start or stop allotments (or use Direct Access Self Service (<https://www.dcms.uscg.mil/ppc/ras/gp/>)).
- Change Federal Income Tax Withholding (FITW); you must provide form W4 or W4P (or use Direct Access Self Service (<https://www.dcms.uscg.mil/ppc/ras/gp/>)).
- Start or change State Income Tax Withholding (SITW) (or use Direct Access Self Service <https://www.dcms.uscg.mil/ppc/ras/gp/>)).
- Changes to the Survivor Benefit Plan (SBP). Include substantiating documentation.

Write us: Commanding Officer (RAS)
 U. S. Coast Guard Pay & Personnel Center
 444 SE Quincy St
 Topeka KS 66683-3591
 Fax: 785 339-3770

Include your name, Employee ID Number, and signature. Some allotment and SITW changes can also be handled through Direct Access self-service or over the telephone, if you desire. Dental and Vision deduction changes are handled by the FEDVIP provider (e.g., Tricare or SGLI). ALL changes made to allotments for VGLI and TriCare MUST be made directly through the FEDVIP Provider.

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Chapter 4 – Making Changes to your Retired Account

Contacting PPC (RAS), Continued

**Reporting the
Death of
Coast Guard
or NOAA
Retiree**

To report the death of a Coast Guard, PHS, or NOAA retiree, please telephone us at 1-866-772-8724, or you may notify us in writing at:

COMMANDING OFFICER (RAS)
U. S. COAST GUARD
PAY & PERSONNEL CENTER
444 SE QUINCY ST
TOPEKA KS 66683-3591

Chapter 4 – Making Changes to your Retired Account

Retiree & Annuitant Services Customer Service Structure

Introduction This section provides an overview of the PPC (RAS) customer service organization.

Mailing Address COMMANDING OFFICER (RAS)
U. S. COAST GUARD
PAY & PERSONNEL CENTER
444 SE QUINCY ST
TOPEKA KS 66683-3591

Email Address PPC-DG-RAS@uscg.mil

Fax 785-339-3770

Telephone All calls made to RAS are answered by PPC Customer Care at 1-866-772-8724. For tracking purposes Customer Care will create a customer inquiry ticket and forward to RAS for response.

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Chapter 4 – Making Changes to your Retired Account

Retiree & Annuitant Services Customer Service Structure

Continued

Reserve

Reserve Processing 20 year letters, reservists entering RET1 or RET2 status, and producing and mailing retirement certificates and pins:

PPC Customer Care SEP at 1-866-772-8724.

**DEERS
Liaison/ID
Card Issues**

DEERS Personnel Technician, for information and ID Cards, call 1-785-339-3441.

Chapter 5 – Forms and Worksheets

Forms and Worksheets Overview

Introduction The forms and worksheets listed below are those used most frequently in retirement processing. Additional forms and worksheets can be obtained from our web site: <https://www.dcms.uscg.mil/ppc/pd/forms/>.

List of Forms

Form	Number
<p><i>Career Intentions Worksheet</i> (Active Duty Only)</p> <ul style="list-style-type: none"> • Required – Submit to your SPO at least 60 days prior to your departure on leave or last day of active duty (whichever is earlier). • Instructions – On the form and Chapter 3-B of the Personnel and Pay Procedures Manual, PPCINST M1000.2(series). Note: Send this form to your SPO. Do not submit this form it to PPC (RAS). 	<p>CG-2045</p>
<p><i>Coast Guard, PHS, & NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election (CG-4700) Worksheet</i></p> <ul style="list-style-type: none"> • Required – Submit signed original to PPC (RAS) at least 30 days prior to retirement effective date. • Instructions – Chapters 2 and 3 of this guide. 	<p>CG-4700</p>
<p><i>Retired Allotment Authorization</i></p> <ul style="list-style-type: none"> • Optional – Submit to PPC (RAS) whenever you want to start, stop or change an allotment or bond. • Instructions – On the form and Chapter 2 of this guide. 	<p>CG-7221</p>

Other forms and worksheets you may need

Form	Link
Travel Voucher, DD-1351/2	http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd1351-2.pdf
Designation of Beneficiary for Payment of Unpaid Retired Pay, CG-3600	https://media.defense.gov/2017/Oct/18/2001829097/-1/-1/0/CG_3600.PDF
Reserve Retirement Transfer Request, CG-2055A	https://media.defense.gov/2017/Oct/02/2001820645/-1/-1/0/CG_2055A.PDF
Reserve Component Survivor Benefit Plan (RCSBP) Option - Election Certificate, CG-11121	https://media.defense.gov/2017/Jun/13/2001762303/-1/-1/0/CG_11221.PDF
Withholding Certificate for Pension or Annuity Payments, IRS W-4P	http://www.irs.gov/pub/irs-pdf/fw4p.pdf