



SURVIVOR

Sentinel

January-February 2021

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What's in *Your* Toolbox?



DS Logon

MyPay

eBenefits

**Fort Bragg
Survivor Outreach
Services
910-396-0384**

Why We Really Celebrate New Year's Day ***Our celebration of what's ahead is rooted in our most ancient instincts***

At one second past midnight on January 1, the day will change from Tuesday to Wednesday, usually a transition of no special significance. But somehow we've decided that *this* change, which will end one year and begin the next, is different. This unique tick of the clock has always prompted us both to celebrate and to step outside the day-to-day activity we're always busy with to reflect, look back, take stock, assess how we did, and resolve to do better. Save perhaps for our birthdays, no other moment in our year gets this sort of attention.

Why does the start of the new year carry such special symbolism? And why is its celebration so common around the world, as it has been for at least as long as there have been calendars? Behavior this ubiquitous must surely be tied to something intrinsic in the human animal, something profoundly meaningful and important, given all the energy and resources we invest not just in the celebration but also in our efforts to make good on a fresh set of resolutions, even though we mostly fail to keep them. It may be that the symbolism we attach to this moment is rooted in one of the most powerful motivations of all: our motivation to survive.

The celebration part is obvious. As our birthdays do, New Year's Day provides us the chance to celebrate having made it through another 365 days, the unit of time by which we keep chronological score of our lives. *Phew!* Another year over, and here we still are! Time to raise our glasses and toast our survival. (The flip side of this is represented by the year-end obituary summaries of those who didn't make it, reassuring those of us who did.)

But what about those resolutions? Aren't they about survival, too—living healthier, better, longer? New Year's resolutions are examples of the universal human desire to have some *control* over what lies ahead, because the future is unsettlingly unknowable. Not knowing what's to come means we don't know what we need to know to keep ourselves safe. To counter that worrisome powerlessness, we do things to take control. We resolve to diet and exercise, to quit smoking, and to start saving. It doesn't even matter whether we hold our resolve and make good on these promises. Committing to them, at least for a moment, gives us a feeling of more control over the uncertain days to come.

A 2007 study by British psychologist Richard Wiseman found that for many of us, what U2 sang is true: "Nothing changes on New Year's Day." Of 3,000 people followed for a year, 88% failed to achieve the goals of their resolutions, although 52% had been confident they would when they made them. Here's a summary of that research, which includes some suggestions for how to make good on yours.

Interestingly, New Year's resolutions also commonly include things like treating people better, making new friends, and paying off debts. It's been so throughout history. The Babylonians would return borrowed objects. Jews seek, and offer, forgiveness. The Scots go "first footing," visiting neighbors to wish them well. How does all this social "resolving" connect to survival? Simple: We are social animals. We have evolved to depend on others, literally, for our health and safety. Treating people well is a good way to be treated well. "Do unto others as you would have them do unto you," it turns out, is a great survival strategy.

And many people resolve to pray more. That makes sense in terms of survival, too: Pray more and an omnipotent force is more likely to keep you safe. Jews pray at the start of their new year to be inscribed in "the Book of Life" for one more year. And though death is inescapable, throughout history humans have dealt with the fear of mortality by affiliating with religions that promise happy endings. Pray more, and death is less scary.

There are hundreds of good-luck rituals woven among New Year celebrations, also practiced in the name of exercising a little control over fate. The Dutch, for whom the circle is a symbol of success, eat donuts. Greeks bake special *Vassilopitta* cake with a coin inside, bestowing good luck in the coming year on whoever finds it in his or her slice. Fireworks on New Year's Eve started in China millennia ago as a way to chase off evil spirits. The Japanese hold New Year's *Bonenkai*, or "forget-the-year parties," to bid farewell to the problems and concerns of the past year and prepare for a better new one. Disagreements and misunderstandings between people are supposed to be resolved, and grudges set aside. In a New Year's ritual for many cultures, houses are scrubbed to sweep out the bad vibes and make room for better ones.

It's fascinating, really, to see how common so much of this is: Fireworks. Good-luck rituals. Resolutions to give us the pretense of control over the future. Everywhere, New Year's is a moment to consider our weaknesses and how we might reduce the vulnerabilities they pose—and to do something about the scary powerlessness that comes from thinking about the unsettling unknown of what lies ahead. As common as these shared behaviors are across both history and culture, it's fascinating to realize that the special ways that people note this unique passage of one day into the next are probably all manifestations of the human animal's fundamental imperative for survival.

So, how do you reassure yourself against the scariest thing the future holds, the only sure thing that lies ahead, the inescapable reality that you will someday die? Pass the donuts, the Vassilopitta and the grapes, light the fireworks, and raise a glass to toast: "*To survival!*"

<https://www.psychologytoday.com/us/blog/how-risky-is-it-really/201312/why-we-really-celebrate-new-years-day>

3 Financial Goals to Put on Your Radar for 2021

Maurie Backman, (TMFBookNerd)



Here are some important objectives to aim for in the New Year:

The end of a calendar year -- and the start of a new one -- is generally a good time to take a close look at your financial picture and figure out what's missing. As we gear up for 2021, here are a few important goals you may want to start working toward.

1. Complete your emergency fund.

You never know when you might need your emergency fund. You could get stuck with a costly home repair, or your car could stop working out of the blue. Or, you could lose your job and need money to make up for your missing paycheck (unemployment benefits may not do a good job of replacing your lost wages). If you don't have at least three months' worth of living expenses tucked away in the bank, then one major goal for 2021 should be to accumulate at least that much in a savings account. Furthermore, due to the current economic crisis, you may want to aim a little higher than that -- say, have cash saved for four to six months of bills. In today's climate, you just never know. To complete your emergency fund, start with creating a budget. Having one will clue you in as to how you're spending so you can find ways to cut back and stash any extra money in the bank.

2. Pay off unhealthy debt.

Maybe you racked up some debt during the holidays that's coming with you into the new year. Or maybe your hours were cut earlier in the year, and you accumulated a balance on your credit cards that still needs to be paid off. Either way, the sooner you get rid of that debt, the less money you'll throw away on interest, so come up with a payoff plan that's easy to follow. That plan could involve doing a balance transfer so you pay a lower interest rate on your debt, or consolidating via a personal loan. Of course, if you have quite a bit of debt, you may not manage to pay it off in a couple of months. It could, in fact, take all of 2021 to get rid of it, but if you follow that budget to eke out savings, you may get to enjoy the feeling of shaking bad debt for good.

3. Open a retirement account.

Your senior years are not going to pay for themselves. Rather, you'll need money on hand to cover your expenses and supplement your Social Security benefits -- whatever they happen to look like by the time your retirement rolls around. That's why it's so important to set funds aside in an IRA or 401(k). Of course, your immediate savings needs should trump your long-term savings, so if you're without a complete emergency fund, that should take priority. Similarly, it pays to get out of credit card debt and then focus on building a nest egg. Once you've met those goals, you can take that monthly savings in your budget and divert it to a retirement plan so you'll be set later in life. And as a bonus, if you fund a traditional IRA or 401(k), you'll lower your 2021 tax bill.

It's too soon to know what 2021 has in store. Will the U.S. economy recover? Will the pandemic end? We just don't know. But rather than focus on things you can't control, work on the ones you do have the power to change. If you budget wisely, live frugally, and spend minimally, there's a good chance you'll close out 2021 in a stronger financial position than when you started.

<https://www.fool.com/personal-finance/2020/12/10/3-financial-goals-to-put-on-your-radar-for-2021/>

SBP-DIC Offset Elimination - 2021 Phase One

Estimate Letter Explainer

A-2021 Gross SBP Annuity Estimate = the estimated SBP annuity amount you would receive **if there was no offset**. Includes increases due to COLAs from the date your annuity started through January of 2021.

B-2021 DIC OFFSET AMOUNT Estimate = the estimated amount of DIC that will be **deducted** (offset) from your gross SBP annuity. In 2021, this **offset is 2/3** of your full DIC amount. **THIS IS NOT THE AMOUNT OF YOUR DIC PAYMENT.**

Your *pre-estimates* are listed below:

A-2021 Gross SBP annuity - estimate: \$\$\$

B-2021 DIC **offset amount** (amount of DIC that will be deducted from your gross SBP annuity) - estimate: \$\$\$

C-2021 SBP annuity payment **after DIC offset** - estimate (before taxes): \$\$\$

D-2021 SSIA payment - estimate: \$\$\$

C-2021 SBP Annuity Payment after DIC Offset = the estimated SBP annuity payment you will receive on February 1, 2021.

D-2021 SSIA Payment = the estimated Special Survivor Indemnity Allowance (SSIA) payment you will receive on February 1, 2021.

- **January 2021 payments = Line C + Line D + Full DIC Amount from the VA**
- **No eligible spouse will receive less money in 2021 than they currently receive.**
- The change in the law **does NOT affect** the amount of Dependency and Indemnity Compensation (DIC) you receive from the Department of Veterans Affairs (VA). You should **continue to receive your normal, full DIC amount from the VA.**
- **Your pre-estimates for 2021** in the letter are **ONLY for Survivor Benefit Plan (SBP) payments** made by the Department of Defense (DoD) via the Defense Finance and Accounting Service (DFAS).
- There is **no change in 2021 for active duty/line of duty surviving spouses who chose the "optional child annuity."** The payment amount to the eligible active duty/line of duty surviving spouse when the SBP payment reverts in 2023 will be approximately the same SBP payment amount that the child or children received in 2020 plus applicable Cost of Living Adjustments (COLAs). You will not receive a letter in 2020 or 2021; look for additional information in 2022.
- For a full explanation of the three phases of the SBP-DIC Offset Phased Elimination, please see our **new DFAS Survivor SBP Newsletter**: www.dfas.mil/survivornews
- The Survivor Benefit Plan laws and regulations are complex. To see a full range of Frequently Asked Questions (FAQs), see our **SBP-DIC News webpage**: www.dfas.mil/sbpdicnews

SBP = Department of Defense (DoD) Survivor Benefit Plan

DFAS = Defense Finance and Accounting Service; the DoD agency that processes Survivor Benefit Plan (SBP) payments

SSIA = DoD Special Survivor Indemnity Allowance

DIC = Dependency and Indemnity Compensation paid by the Department of Veterans Affairs (VA)

COLA = Cost of Living Adjustment

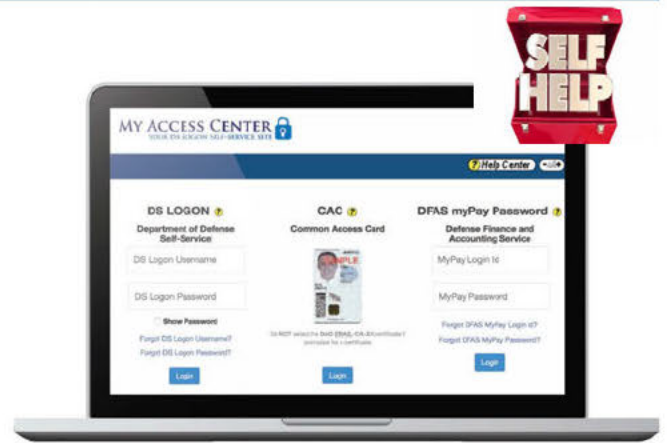
<https://www.dfas.mil/RetiredMilitary/survivors/SBP-DIC-News/>

What is a DS Logon?

The DoD Self-Service Logon (DS Logon) is a secure, self-service logon ID. This ID allows individuals affiliated with the DoD or VA to access TRICARE, VA and other websites using a single username and password.

There are two levels of DS Login, Level 1 and Level 2 (also called Premium.) After you establish a Level 1 login, apply immediately for Level 2. (There is no fee or associated cost.)

To get the Level 2 logon, you will be asked to verify questions about where you attended school and where you have lived. Answering these questions authenticates your identity and protects your private information.



How do I access the Interactive OSBR calculator the first time?

What you need: You will need a DS Logon account. (See six steps below.)

What must you do: Provide your DS Logon User-name ID to the Online Survivor Benefits Report Family Assistance Support Team (OSBR FAST, (877) 827-2471) to access your OSBR Interactive Report calculator the first time.

How do I register for a DS Logon?

Survivors may obtain a DS Logon via email, online registration or during the process of obtaining an ID card. Some waiting periods may be required. To register, go to: <https://myaccess.dmdc.osd.mil/identitymanagement>.

- STEP 1** If you don't have a DS Logon account go to <https://myaccess.dmdc.osd.mil>. (If you have a DS Logon, skip to Step 3.)
- STEP 2** Click on "More DS Logon Options" box. Click on "Need a DS Logon?". Continue through the series of screens and complete your DS Logon registration. You need to register for the Level 2 Premium account (*this is a no-cost service*). You should now have a DS Logon account user name and password.
- STEP 3** Contact the OSBR FAST at (877) 827-2471 and provide them your DS Logon User-name ID to establish access to your survivor benefits interactive report. (*We do not require your password.*)
- STEP 4** Go to your service branch site listed at <https://www.militaryonesource.mil/-/interactive-online-survivor-benefit-reports> (*MyArmyBenefits, MyMarineBenefit, MyNavyBenefits, MyAirForceBenefits, MyCoastGuardBenefits*), click Casualty and Survivor Assistance, and under the Interactive Report heading, click on "Proceed to Interactive Reports".
- STEP 5** Read the instructions and select "DS Logon". Enter your DS Logon User-name ID and Password to access your account and the interactive benefits report calculator.
- STEP 6** Contact the OSBR FAST at (877) 827-2471 if you have problems.



DFAS myPay: New to myPay? Get Started:

<https://mypay.dfas.mil/>

Survivor Benefit Plan (SBP) Annuitants: Passwords will be mailed to the home address on record with DFAS Retired and Annuitant Pay (R&A Pay). Upon receipt of your temporary password, get started by selecting "Create your myPay Profile" on the myPay home page. If R&A Pay does not have your current mailing address, please contact R&A Pay at 1-800-321-1080 to update your address before requesting a new temporary password.

Video Tutorial: <https://youtu.be/FVyoFfAeeMA>



Manage your VA benefits, obtain your certificate of VA eligibility:

<https://www.ebenefits.va.gov/>



milConnect Website

Update your information in DEERS, obtain proof of TRICARE Coverage:

<https://www.dmdc.osd.mil/milconnect/>



Manage your health care, change your PCM, check referrals:

<https://www.humanamilitary.com/beneficiary/>

Getting Ready for Tax Time

One way to make tax time easier is to start gathering all the necessary documents and information you need ahead of time. Designate a specific location (a folder, a drawer, a shoebox, an electronic file, etc.) where you can place all the relevant information, so that when you are ready to file, you have everything you need. Here are some of the things you should start gathering.

- Military Beneficiary ID card.
- Social Security numbers & birth dates for all Family members.
- Last year's tax returns, including state returns if applicable.
- Routing and account number if you want direct deposit of refund.
- All W-2 forms, from all employers.
- All 1099s (-INT, DIV, -R, -B, -MISC).
- Social Security benefits information.
- SBP benefits information.
- Educational expenses (Form 1098-T).
- IRA or Roth IRA contributions.
- Child care expenses with provider's name, address, and tax ID number.
- Miscellaneous income forms.
- Form 1098-E for student loan interest.
- Receipts for any deductible expenses.
- Rental property income and expenses.
- Small business income and expenses.
- Health care coverage information for taxpayers and dependents (Form 1095-A, -B, or -C).



Tax Class for Survivors:
January 20, 2021
1:00 pm to 3:00 pm
Call SOS to Register:
910-396-0384

If you are itemizing deductions (probably not if you don't own a house):

- Form 1098 for home mortgage interest.
- Real estate tax documents.
- Medical and dental expense bills.
- Charitable contributions, cash or donated items receipts.
- New/used car bill of sale if purchased in the tax year.



Get the
SCOOP on
managing
stress.

Stay connected to family and friends.
Compassion for yourself and others.
Observe your use of substances.
Ok to ask for help.
Physical activity to improve your mood.

If you are feeling overwhelmed **with emotions**
such as sadness, depression, **and** anxiety,
Hope4NC Helpline (1-855-587-3463) **connects**
Individuals to mental health and resilience supports that
help with coping skills **and** building resilience
during times of crisis. Hope4NC is available 24 hours
per day, seven days a week **to speak to a live person.**

Additional resources in North Carolina:

Hope4Healers Helpline
919-226-2002

National Suicide Prevention Lifeline
1-800-273-TALK or 1-800-273-8255

Alcohol and Drug Council of NC (ADCNC)
TEXT: 919-908-3196 or CALL: 800-688-4232

Problem Gambling Hotline
877-718-5543

NC4Vets
844-NC4-VETS or 844-624-8387

**NC Division of Mental Health, Developmental
Disabilities, and Substance Abuse Services**
PHONE: 984-236-5300
TOLL FREE: 855-262-1946
SPANISH: 800-662-7030
EMAIL: dmh.advocacy@dhhs.nc.gov

NC Department of Health and Human Services • Division of Mental Health, Developmental Disabilities, and Substance Abuse Services
www.ncdhhs.gov/divisions/mhddsas • Call 984-236-5000 • NCDHHS is an equal opportunity employer and provider. • 11/20

<https://www.ncdhhs.gov/>