

## Frontline Notice: 250701-01

**Topic:** Eligibility for the Reserve Component Survivor Benefit Plan (RCSBP)

**Applicable to:** Air National Guard and Air Force Reserve Airmen

**BLUF:** Starting 1 August 2025, when you complete the service requirements for Reserve retired pay, you will become eligible for the Reserve Component Survivor Benefit Plan (RCSBP).

This program allows you to provide a monthly annuity for your designated beneficiaries (e.g., spouse or dependents) in place of your retired pay after your death. Making an informed RCSBP election is a critical decision that requires your immediate attention to avoid unintended consequences.

### Why This Matters:

- Approximately 120 days after your Retirement/Retention (R/R) date for your 20th satisfactory year, you will receive your Notification of Eligibility (NOE) for Retired Pay, also known as the "20 Year Letter," via email from myFSS and a letter mailed from the Air Reserve Personnel Center (ARPC).
- You **MUST** make your RCSBP election within **90 days** of receiving this notification. Failure to act within this window—or before reaching your retired pay age—will result in **automatic enrollment** at the maximum benefit level, with associated premiums deducted from your retired pay based on your eligible beneficiaries at the time of notification.
- Automatic enrollment may lead to unexpected costs or a debt if your beneficiary information is outdated. If you wish to reduce, defer, or decline coverage, spousal concurrence is required for members with a spouse.
- **Failing to update your contact information in myFSS and DEERS may result in missing your NOE, leading to automatic enrollment or loss of coverage options for your dependents.**

**Your Responsibility:** It is **YOUR RESPONSIBILITY** to ensure your Home of Record (address, email, and phone number) is current in both myFSS and DEERS. ***Outdated contact information could prevent you from receiving your NOE, leaving you unaware of the 90-day election window and potentially causing irreversible financial or coverage consequences.***

### How to Update Your Contact Information:

1. Log in to myFSS at <https://myfss.us.af.mil/>.
2. Navigate to your profile and verify/update your Home of Record, including your mailing address, email, and phone number.
3. Confirm your information is also updated in DEERS by visiting <https://www.dmdc.osd.mil/milconnect/> or contacting your unit administrator.

4. Check your spam/junk email folder regularly for myFSS notifications.

### **How to Make Your RCSBP Election:**

1. Access myFSS at <https://myfss.us.af.mil/>.
2. Go to "myRetirements" > "ARC Retirements" and download your 20 Year Letter.
3. Follow the instructions in the letter to complete your RCSBP election within 90 days of receiving your NOE.
4. Ensure you understand your options: full coverage, reduced coverage, deferred coverage, or declining coverage (with spousal concurrence if applicable).
5. Submit your election promptly to avoid automatic enrollment.

### **RCSBP Counseling:**

- For Reserve or Guard members who have not yet retired, RCSBP/SBP counseling is available at the unit level.
- For additional support, reach out to the Reserve Retirement Counseling Cell (RRCC) at [ARPC.DPT.RRCC@us.af.mil](mailto:ARPC.DPT.RRCC@us.af.mil).
- If retiring with an Active-Duty retirement, contact your local FSS for guidance.

### **RCSBP Costs:**

- Premiums for RCSBP are deducted from your retired pay. Costs vary based on your elected coverage level and eligible beneficiaries.
- For specific cost details, submit a ticket at AskDFAS (<https://www.dfas.mil/dfas/AskDFAS/>) or call DFAS toll-free at (888) 332-7411.
- Be proactive: Understanding costs before making your election can prevent unexpected financial burdens.

### **Additional Information:**

- The RCSBP decision is **irreversible** after the 90-day window, so take time to review your options carefully.
  - Members can only change their election if they experience a life-changing event (divorce, marriage, death of spouse or birth of child). Members can submit a DD Form 2656-6 within 12 months of the life-changing event. All service members with dependents are automatically covered under RCSBP (and later SBP) unless they actively choose to reduce, defer, or decline coverage.
- **For comprehensive details on RCSBP, visit** <https://www.dfas.mil/RetiredMilitary/provide/rcsbp/>.

- Regularly updating your contact information ensures you stay informed about this and other critical benefits.

**Act Now:** Protect your family's financial future by updating your contact information in myFSS and DEERS today. Log in to <https://myfss.us.af.mil/> to verify your details and prepare for your RCSBP election. Missing your NOE could lead to automatic enrollment, unexpected costs, or loss of coverage options for your dependents.

You can find additional information regarding how to submit a RCSBP election and download the 20-year letter in the HQ ARPC Information Toolbox – Benefits and Entitlements channel and can be accessed from the link below.

[User How to Submit a RCSBP Election and Download the 20 Year Letter\\_20230418.pdf](#)