



Department of the Army Retirement Planning Seminar

HQ, Army Retirement Services
251 18th Street S., Suite 210
Arlington, VA 22202-3531
4 March 2022



Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.



Retirement is a process NOT an event!!



U.S. ARMY

Mandatory Retirement Planning Seminar topics

- RSO Program
- Retired Pay & Taxes
- Cost of Living Adjustments
- Terminal Leave & Transition Administrative Absence*
- Uniformed Services Former Spouses' Protection Act
- SGLI ➡ VGLI
- Shipment of Household Goods
- Post-Service Employment and Ethics
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation (CRSC)
- Concurrent Retirement and Disability Pay (CRDP)
- Retiree Mobilization
- **Survivor Benefit Plan (SBP) (Separate Brief)**
<https://soldierforlife.army.mil/retirement/survivor-benefit-plan>
- MyArmyBenefits
- Visit websites for complete information on TRICARE, VA benefits, and Social Security

* Formerly known as Transition Leave and Permissive TDY (PTDY)

***The Army Transition Assistance Program
is a separate program for all Soldiers leaving the Army***





Army Retirement Services

Retirement is a process,
not an event!

Retirement Planning Policy

Your mission has changed,
but your duty has not!

Post-Retirement Policy

MyArmyBenefits - The official military benefits website of the U.S. Army

2022 U.S. ARMY RETIREMENT PLANNING GUIDE

2022 U.S. ARMY RETIRED SOLDIER HANDBOOK - Veterans, Donsors & Families

RETIREE APPRECIATION DAYS

Location	Date
Fort Bliss, TX	SEP 26
Fort Law, VA	SEP 28
Fort Belvoir, VA	OCT 5
Carlisle Barracks, PA	OCT 5
Rock Island, IL	OCT 5
USAG Italy	OCT 11
USAG Beavert	OCT 12
Fort Leavenworth, KS	OCT 12
USAG Ansbach	OCT 15
USAG Stuttgart	OCT 15
Fort Rucker, LA	OCT 19
Fort Riley, KS	OCT 19
Fort Belvoir, VA	OCT 19
USAG BANGOR Brussels	OCT 19
Fort Hood, TX	OCT 25
Redstone Arsenal, AL	OCT 25

ECHOES - The Blog

Active Army
98,156

ARNG
45,749

USAR
40,923

Retired Soldiers
1,004,975

Surviving Spouses
252,459

FY21: 26,217 Soldiers retired

FY20: \$22.4B in retired and annuitant pay



The Army Retirement Services Website

<https://soldierforlife.army.mil/Retirement>

MENU

RETIRED SOLDIER

Soldier Retired Soldier Veteran Family Educator Employer Community Organization

Army Echoes, the Army's newsletter for Retired Soldiers, was recently published and can be downloaded from the [Army Echoes](#) page.
[Contact Retirement Services](#)

Retirement Planning

Post Retirement

U.S. Army Reserve

U.S. Army National Guard

Army Echoes Newsletter

Army Echoes Blog

Change of Mission

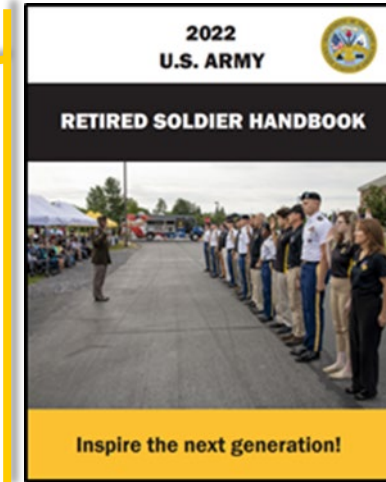
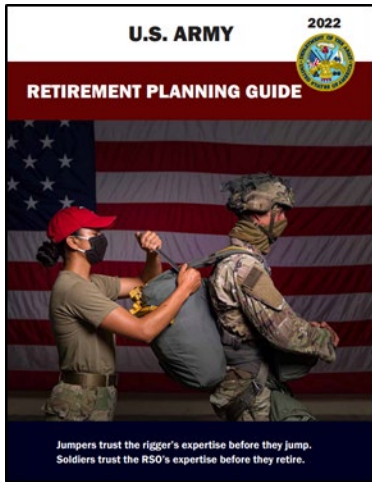
Reserve Appreciation Days

Surviving Spouses

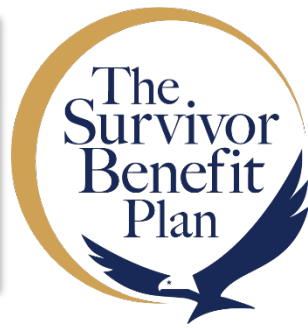
Former Spouses

Survivor Benefit Plan (SBP)

CSA Retired Soldier Council



Former Spouses





Change of Mission

- U.S. Army's official retirement planning newsletter for Soldiers in all three components with 17+ years of service
- Published via **myPay** SmartDoc in Jan, Apr, Jul and Oct
- Sent to 186K Soldiers quarterly. If you didn't receive it, check your email address in **myPay**
- Available at <https://soldierforlife.army.mil/retirement/change-of-mission>

CHANGE MISSION
JAN - MAR 2022

What courses must I take to prepare for my military retirement?
By Mark E. Overberg, Director, Army Retirement Services

Most active duty Soldiers nearing retirement know they must attend the Army Transition Assistance Program (TAP) before they retire. Most Soldiers I talk to think Army TAP is the only course they must attend. Unfortunately, they are mistaken. Worse, they are leaving themselves and their families unprepared for retirement.

Active duty Soldiers must take two courses to prepare for retirement. Reserve Component (non-AGR) Soldiers must take one course.

Soldiers nearing retirement are approaching something for which most are ill-prepared. Few understand what lies ahead of them or the skills and information required to successfully navigate what can be a very stressful time – for both themselves and their families. Overconfidence will not serve them well here.

Soldiers who have recently retired will attest to the challenges and surprises they encountered as they retired. They consistently say they underestimated the amount of time and work required to prepare for retirement. That made their first couple years of retirement harder than they should have been. That's why a recently-retired Soldier writes the Retirement Lessons Learned column on page 6 of *Change of Mission* each quarter.

Active Duty Requirements

If you are a Soldier who has served at least 180 days on active duty, before you leave the Army, you must attend Army TAP, which is required by the Veterans Opportunity to Work (VOW) Act. You need about 40 hours, spread over a 12 to 24-month period, to meet career readiness standards. Army TAP's primary focus is to prepare you to find post-service employment. General officers have their own course, called the Army Strategic Education Program – Transition, which meets the VOW Act requirements.

If you are an active duty Soldier, you must also attend the Army Retirement Planning Seminar. This one-day seminar, required by Army regulations, is offered by your installation Retirement Services Officer (RSO). The seminar focuses on all of the non-employment aspects of military retirement planning. You should attend, with your spouse if you have one, 24 months before your retirement.

Installation subject matter experts will explain the retirement process and your retirement benefits, which include medical, dental and vision insurance, veterans' benefits, retired pay, the Department of Defense Survivor Benefit Plan, Combat Related Special Compensation, Concurrent Retirement and Disability Pay, household goods storage and movement, terminal leave and transition administrative absences and more.

These subjects require careful study and consultation with a spouse, financial planner, tax expert, healthcare specialist or others before making decisions. (Continued on page 2)

What is the Survivor Benefit Plan (SBP)?

YOUR MISSION WILL CHANGE, BUT YOUR DUTY WILL NOT!

Features

- The Uniformed Services Former Spouse Protection Act and you 3
- Options for your TSP when you retire 4
- The Army Career Skills Program: a powerful transition resource 7
- The Survivor Benefit Plan decision consideration series: Col. Andrews 9

Articles

- Retired Soldiers to receive the biggest COLA since 1982 5
- Who do you contact for pay and benefit questions after you retire? 10
- The Exchange is recruiting Soldiers for Life 11
- Prepare for an Army Strong retirement with this checklist 12
- Did you know: Can veterans salute the flag? 13
- Before you retire, take advantage of these benefits! 14
- Discovering your next mission through membership 15

Regular Items

- In case you missed it! 2
- Post Service Missions: What you can do for the Army 5
- Retirement Lessons Learned 6
- Ask Joe: Your benefits guru 8



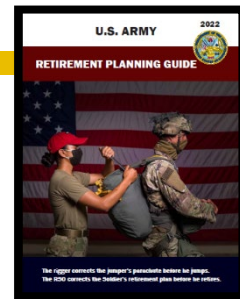


Throughout Your Retirement Planning

- Gather and study information needed to make critical retirement decisions
- Discuss the information with your Family



The Retirement Planning Timeline



2022 U.S. Army Retirement Planning Guide



36 months

- Gather resources
- Retire where?
- Retire when?
- Determine service providers
- Create major decision timeline
- Plan to work? School?
- Consider credentialing & internships
- Start transition savings fund

24-18 months

- PCS move before retirement?
- Required service obligations?
- Retired pay estimate
- Attend Army TAP
- Attend Mandatory Retirement Planning Seminar

12-6 months

- Apply for retirement
- Preseparation transition checklist
- Start active job search
- Finalize Transition Administrative Absence & terminal leave plan
- Interview/post-retirement wardrobe purchases

18-12 months

- Medical/dental care catch up
- College applications?
- Start employment networking
- SBP and life insurance
- Investigate healthcare options

6 months to 1 month

- Retirement physical
- Survivor Benefit Plan election
- Change myPay email
- Schedule final move
- House-hunting
- BRS lump sum application
- Terminal leave & Administrative Absence
- Hand over job responsibilities
- Apply for VA disability compensation



Retirement month

- (if not already done)
- Retirement ceremony
- Outprocessing/DD 214
- Get medical records
- HHG move
- Will/POA update

0-6 months after

- New ID cards
- Apply for TRICARE
- New job starts
- VGLI?
- CRSC?





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180-Day Restriction on Hiring Retired Military

How does the 180-Day Restriction on Hiring Retired Military Impact Me?

- The Department of Defense (DoD) has restrictions on hiring military members for DoD Federal civilian positions within 180 days of retirement. This includes and impacts military members on transition leave.
- Military retirees may not be appointed within 180 days after the effective date of military retirement as an appropriated fund (GS), or non-appropriated fund (NAF) civilian employee unless the position is covered by a special salary.
- The 180-day restriction is in place unless the hiring official requests and receives an approved waiver.



DoD Skillbridge Program and Army Career Skills Program

The DoD SkillBridge Program:



Provides an opportunity for service members to gain valuable civilian work experience through **specific industry training, apprenticeships, or internships during the last 180 days of service**. Service members participating in SkillBridge receive their military compensation and benefits, and industry partners provide the training and work experience.

<https://skillbridge.osd.mil/>

The Army Career Skills Program (CSP):

Affords transitioning service members the opportunity to participate in **employment skills training (EST), on-the-job training (OJT), pre-apprenticeships and internships** with a high probability of employment in high-demand and highly-skills jobs. Participation must occur **within the last 180 days of military service**, with an honorable discharge.



<https://home.army.mil/imcom/index.php/customers/career-skills-program>



U.S. ARMY

Army JROTC Instructor Opportunities

Benefits of Serving as a JROTC Instructor:

- Continue to serve the Nation by impacting the lives of our youth:
 - Provide leadership to students, many of which come from disadvantaged areas.
 - Mentor students to become better citizens in their community.
 - Instill in them the same values you lived by during your career.
 - Inspire them to become part of something bigger than themselves.
- With Army retirement pay and required minimum instructor pay, receive a similar level of compensation to what you received on active duty.
- Make an impact not only in the lives of youth but in your community through JROTC service projects.
- Be an ambassador for the Army in your community and school.



For more information on vacancies, instructor pay, administrative and medical standards and application procedures, go to <http://www.usarmyjrotc.com>



MilSpouse Money Mission

<https://www.milspousemoneymission.org/>

COVID-19 and Payroll Tax Deferral Information. [Click here.](#)

MilSpouse Money Mission
EDUCATE • EMPOWER • ELEVATE

Home About Money Ready MilLife Milestones Videos Blog Resources

MilLife Milestones

Military life is a journey. While it can be challenging, we're here to support you with information to help you make smart money moves during life's big moments.

- New Spouse
- First Child
- Promotion
- TSP Vesting
- Pre-Deployment
- Post-Deployment
- PCS
- Continuation Pay
- Separation
- Retirement



The DoD does not endorse any private organization or entity.

MilSpouse Money Mission™: Our mission is to educate and empower military spouses to elevate their families by making smart money moves.



Applying for Active Duty

Length of Service Retirement

• *How*

- Officer - Chapter 6, AR 600-8-24
- Enlisted - Chapter 12, AR 635-200

• *When*

- Maximum: **12 months before desired retirement date**
- Minimum: Officers – **9 months before start date of terminal leave**
Enlisted – **9 months before retirement date**

• *Where*

- General Officers: Notify GOMO at (703) 697-7994/9466 (DSN 227)
- COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 (DSN 332)
- JAG Retirements (703) 545-2028
- Chaplain Retirements (571) 256-8764
- Army National Guard: State AGR Office (T32); Human Capital Management (T10)
- All others: Local Military Personnel Office

Commander, HRC is the retirement authority for officers with 20-30 years of service and SSG(P) and above not retiring at RCP.





Non-Regular (Reserve) Retirement

- **Retirement eligibility**
 - 20 years of creditable service for a length of service retirement
 - 15 years of creditable service for a medical retirement
 - If you completed 20 years of service before 25 April 2005, you will have a reserve component service requirement
- **Retirement Points = Retired Pay:** verify yours are correct now!
- **Reduced Age Retirement**
 - Eligibility age reduced below age 60, in 90-day increments, for qualifying periods of service within a fiscal year on or after 29 January 2008. After 1 October 2014, 90-day increments CAN cross fiscal year boundaries.
 - May not be reduced below age 50.
- **When to Apply to HRC:** Request retirement application or download from <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>, 12 months prior to eligibility date. Submit application to HRC NET 9 months and NLT 90 days prior to the date retired pay is to start at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil.
- *The MyArmyBenefits retirement calculator automatically pulls retirement points from iTAPDB!*





U.S. ARMY

Reserve Component Resources/POCs

DIEMS UPDATE:

Army Reserve Troop Program Unit (TPU) and AGR Soldiers need to contact their TPU and provide supporting documentation.

IRR/IMA Army Reserve Soldiers:

HRC IRR/IMA POC information is available at

[https://www.hrc.army.mil/content/Individual%20Ready%20Reserve%20\(IRR\)~2F%20IMA%20Program%20Management%20\(IMA\)](https://www.hrc.army.mil/content/Individual%20Ready%20Reserve%20(IRR)~2F%20IMA%20Program%20Management%20(IMA))

RPMD Enlisted Actions Team, AGR:

<https://www.hrc.army.mil/content/RPMD%20Enlisted%20Actions%20Team,%20AGR>

email: usarmy.knox.hrc.mbx.rpmd-ord-enl-agr-actions@army.mil

RPMD Enlisted Actions Team, Non-AGR:

<https://www.hrc.army.mil/content/RPMD%20Enlisted%20Actions%20Team,%20Non-AGR>

email: usarmy.knox.hrc.mbx.rpmd-ord-enl-non-agr-actions@army.mil

Officer Personnel Actions Team:

<https://www.hrc.army.mil/content/RPMD%20Officer%20Actions%20Team>

email: usarmy.knox.hrc.mbx.rpmd-ord-ofcr-actions@army.mil, phone 502-613-6999

Officer Health Services Personnel Support, Health Services Division (HSD):

[https://www.hrc.army.mil/content/RPMD-Health%20Services%20Division%20\(HSD\)](https://www.hrc.army.mil/content/RPMD-Health%20Services%20Division%20(HSD))

usarmy.knox.hrc.mbx.rpmd-hsd-div-spt-br@army.mil

Army National Guard: See unit administrator, State Joint Forces Headquarters person or AGR manager.





Employment Restrictions

Designated Agency Ethics Official (DAEO)

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
 - Federal Employment
 - Foreign Government Employment
 - Negotiations with Employers
 - “Switching Sides”
 - Rules for Procurement Officials
 - Rules Specific to General Officers
 - Working During Terminal Leave
 - Use of Title & Wearing of Uniform after Retirement.

<https://dodsoco.ogc.osd.mil/ETHICS-TOPICS/Post-Government-Employment-and-Procurement-Integrity/>





U.S. ARMY

Army Transition Assistance Program (TAP)



- You may initiate the Army TAP process 24 months before retirement.
- You **MUST** begin the Army TAP process and complete the mandatory Pre-Separation Counseling no later than 365 days before your effective retirement date.
- Soldiers need an average of 40 hours, spread over a 12-24 month period of time, to take advantage of Army TAP services.
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources



- Army TAP Home Page: <https://www.armytap.army.mil/>



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Retirement Considerations

- **Retirement date**

- Always the 1st day of the month for length-of-service retirements
- Can be any day of the month for disability retirements

- **Active duty service obligation**

due to promotion, PCS, completion of military or civilian schooling, etc.

- **Transfer of the Post-9/11 GI Bill**

Service obligation incurred upon transferring Post-9/11 GI Bill benefits to a dependent is not an ADSO, therefore it may not be waived.

- **Reassigned on a PCS**

must complete ADSO requirements to retire (Enlisted AR 635-200, or Officer AR 350–100)

- **In lieu of PCS**

apply within 30 calendar days of alert for a retirement date no more than 6 months (Officer) or 12 months (or the first day of the month after attaining 20 years AFS, whichever is later, [Enlisted]) from the date of the PCS alert. (see AR 350–100/AR 600-8-24 [Officer] or AR 635-200 [Enlisted])





U.S. ARMY

Transfer of your Post 9/11 GI Bill

(<https://milconnect.dmdc.osd.mil/milconnect/>)

- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**.
- If you retire without completing your service obligation, you will incur a debt.

The screenshot shows the milConnect website interface. The main content area is titled "Transfer of Education Benefits" and includes a "Sponsor" section with the following information:

- Name: [Redacted]
- Rank: [Redacted]
- Status: Request Approved
- Status Date: 2010-11-02
- Obligation End Date: 2013-10-30
- Approval Form: [Adobe Acrobat icon]

A green callout bubble points to the "Obligation End Date" and "Approval Form" fields, containing the text: "TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)".

Below the sponsor information, there is a section titled "Select the educational program from which to transfer benefits:" with a radio button selected for "Post-9/11 GI Bill, Chapter 33". A table lists the following educational programs:

Relation	Name	Birth Date	Months	Begin Date	End Date	Revoke	Revoke Date
Spouse		1976-07-29	1	2010-10-31			
Child (ineligible)		1992-08-25	0				
Child		1998-10-01	35	2010-10-31			

For more information go to the HRC GI Bill Programs page at
<https://www.hrc.army.mil/content/GI%20Bill%20Programs>



Authorized vs. Selected Transition Center (TC)

- Authorized to use the TC closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
 - not paid if to a station-of-choice TC (Soldier will incur cost of travel to that location per AR 635-8, para 4-8)
 - reimbursement limited to travel actually performed, not to exceed the allowances from the authorized place of retirement to the home of selection.
- Overseas COLA & Overseas Housing Allowance:
 - both stop upon departure from the overseas location
 - Basic Allowance for Housing (BAH) paid based on transition leave address

<https://www.defensetravel.dod.mil/site/cola.cfm>

<https://www.defensetravel.dod.mil/site/bah.cfm>





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Calculate Your Retired Pay in 3 Steps

Step 1: Determine your **D**ate of **I**nitial **E**ntry into **M**ilitary **S**ervice (DIEMS). **This is the date of your initial service contract. This date does not change regardless of breaks in service or changes in duty status.

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Where to go to update DIEMS

The brigade/installation Personnel Automation Section POC can correct DIEMS dates.

The local finance office will correct the Defense Joint Military System.

Once a Soldier's DIEMS can be verified, the changes will be reflected on the ERB/LES.

For a fast, personalized retired pay calculation, go to <https://myarmybenefits.us.army.mil/Benefit-Calculators/> and click on the retirement calculator





Retired Pay Plans

Retirement Plan	DIEMS
<ul style="list-style-type: none"> • Final Basic Pay Plan (Years of creditable service x 2.5%) x Final Basic Pay 	Prior to September 8, 1980
<ul style="list-style-type: none"> • High-36 Pay Plan (Years of creditable service x 2.5%) x average of highest 36 months basic pay 	Between September 8, 1980 and July 31, 1986
<ul style="list-style-type: none"> • High-36 Pay Plan (calculation above) ~OR~ • Career Status Bonus* (CSB)/REDUX Pay Plan (if you declined CSB, you are automatically High-36) <p>REDUX: (Years of creditable service x 2.5%) minus 1% for each year < 30 years x average of highest 36 months of basic pay</p> <p>* CSB no longer available as of 31 DEC 17</p>	Between August 1, 1986 and December 31, 2017
<ul style="list-style-type: none"> • Blended Retirement System (BRS) (Years of creditable service x 2%) x average of highest 36 months basic pay 	January 1, 2018 or later, or opted-in during the opt-in period

NOTE: Credit for all full months served (All). CSB/REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62. All other Retired Pay Plans receive Full COLAs



Thrift Savings Plan

- You stop contributing to TSP at retirement



- Your options at retirement:
 - 1 - do nothing and draw returns when permitted; **or**
 - 2 - roll into an IRA or 401K
- May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.
- If you are moving, please make sure that you fill out the Form TSP-9 when separating for change of address.
- TSP info: <https://www.tsp.gov/>





Thrift Savings Plan



Account Withdrawal Deadline

- If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money when you turn age 72.
- As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.





Retired Pay Facts



- Retired pay is paid by DFAS-Cleveland
- Payable on the 1st of the month (when the 1st falls on a weekend or holiday, the pay date is moved to the previous business day)
- Use **myPay** to make online changes to pay, reissue 1099Rs, change bank accounts, change email or mailing addresses, change tax withholding, manage allotments, etc.
- **Keep correspondence and email addresses current**
- Monthly electronic Retiree Account Statements (eRAS) are available in your **myPay** account

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





Cost-of-Living Adjustments (COLA)

All Retirement Plans

- Based on difference between Consumer Price Index from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

Final Basic Pay, High-3 Plan or Blended Retirement System

- Full annual COLA

REDUX (\$30K CSB) Plan

- Reduced until age 62 (COLA minus 1%)
- At age 62, one-time catch-up
- COLA minus 1% resumes after 62





U.S. ARMY

Dividing Retired Pay as Property If Divorced

Uniformed Services Former Spouses' Protection Act (USFSPA)

- **NOT AUTOMATIC**

- Up to state courts and can be any amount



- For divorces after 23 December 2016, a service member's disposable income to be divided is limited to the amount of basic pay based on pay grade, years of service, and pay table at the time of the court order with COLA increases.

- This change in law under T10 USC section 1408, states that the date of divorce will be used to calculate a share of retired pay, NOT the retirement date. This law change cannot be retroactively applied.

- Award not tied to length of marriage

- DFAS direct payment requirements:
 - Marriage overlapped 10 years with service
 - Limited to 50% of “disposable” retired pay**



***In cases where there are payments both under the USFSPA and a garnishment for child support or alimony, the total amount payable cannot exceed 65% for garnishments.*

<https://soldierforlife.army.mil/Retirement/former-spouses>

https://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf

(chapter 29)

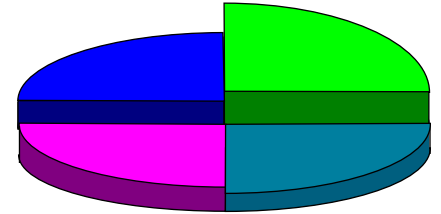




Allotments

- In retirement, permitted to have:
 - Maximum of 6 discretionary allotments
 - You can have unlimited non-discretionary allotments.

- For recalled Soldiers at retirement:
 - NONE continue from active duty
 - ALL must be re-initiated after separation
 - WHY? DFAS-CL has no interface with DFAS-IN



- Can start/stop/change allotments in **myPay** at <https://myPay.dfas.mil>

- More information available at: <https://www.dfas.mil/retiredmilitary/manage/allotments.html>

- Instead of creating an allotment through DFAS, some allotments can be easily and freely set up directly with your bank to pay bills (e.g. life insurance) or save for the future (e.g. transfer to another bank account).





MyArmyBenefits

Featuring a personalized Retirement Calculator!!

The screenshot shows the MyArmyBenefits website interface. A green circle highlights the 'Benefit Library' link in the top navigation bar. A yellow oval with the text 'Benefit Library' and a green arrow points to this link. Another yellow oval with the text 'Help Desk' and a green arrow points to the 'Need Benefits Help? Contact Us' link in the bottom right corner of the page. The website content includes a search bar, a main banner with a soldier in a gym, and various sections like 'PLANNING AND ASSISTANCE', 'FEATURED VIDEOS', and 'FEDERAL BENEFITS'.

Benefit Library

- Federal Fact Sheets
- State and Territory Benefits Fact Sheets
- Resource Locators

Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

Casualty Operations Special Module

- Survivor Benefits Report

Benefits Help Desk Operations

<https://myarmybenefits.us.army.mil>

Benefit Calculators link directly to DEERS information through CAC or DS Logon.





Army Emergency Relief

Helping the Army take care of its own since 1942



Did you know...

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.**
- **As a Retired Soldier, you are eligible for all categories of assistance and you may continue to contribute through an allotment from your retired pay.**
- **Also awards scholarships to spouses and children of Retired Soldiers.**
- **For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.**
- **You can continue taking care of Soldiers who are still currently serving as well as fellow Retired Soldiers by setting up an allotment from your retired pay or by making an annual donation to AER.**

More information available at <https://www.armyemergencyrelief.org/>





Take Terminal Leave or Cash it in?

USE Leave

- Take accrued leave as terminal leave
- Terminal Leave is ordinary leave granted to assist separating Soldiers with their personal affairs
- Still draw a paycheck
- Full benefits while you are on terminal leave (BAH, BAS, incentive pay, etc.)

CASH IN Leave

- Cash in/sell up to 60 days if you have not sold back any leave over the course of your career
- Leave that you sell back is automatically taxed at 25% Federal tax plus state tax
- When you sell leave back, it will be base pay only, You do not get benefits such as BAH, BAS, incentive pay, etc.





Transition Administrative Absence*

*Formerly known as Permissive TDY (PTDY). At Commander's Discretion.

Purpose: Facilitate transition to civilian life (e.g. house-hunting, job-hunting, CSP)

10 Days (and may be authorized an additional 10 days):

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)



10 Days (and may be authorized an additional 20 days):

- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, at a CONUS or another OCONUS location

Career Skills Program (CSP):

- For approved CSPs outside of a 50-mile radius, up to 120 days (w/COL or higher approval) or 30 days (w/COL or delegated field grade commander approval)
- Not able to combine with other Administrative Absences, leaves, or passes





U.S. ARMY

Retirement Physical

- Army requires a Separation History and Physical Exam (SHPE) prior to retirement
- Physical exams performed by the DoD are valid for up to 12 months before the date of retirement*
- Your last record of active duty health
- Assists with claim for VA service-connected disability
- Most sites now provide combined Service and VA retirement physicals



Use the results of your retirement physical to apply for VA disability benefits under the:

- Benefits Delivery at Discharge (BDD) Program (90-180 days left)
- Fully Developed or Standard Claim (1-89 days left)

VA goal is to start disability payments within 60 -120 days of retirement. Visit the VA web site at <https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/#ways-to-file> or call 1-800-827-1000

* DA PAM 40-502



SHPE Timeline

U.S. ARMY

- A SHPE up to 30 days prior to the date of retirement requires no further documentation.
- Physical exams conducted up to 90 days prior to the date of retirement must be validated as current not more than 30 days* before retirement. Such validation is an administrative requirement.
- Physical exams performed by the VA can be conducted up to 180 days prior to the date of retirement. Physical exams must be administratively validated as current no more than 30 days* prior to the retirement date.
- Physical exams may be performed by the DoD up to 12 months before the date of retirement, but must be updated with a new medical assessment no more than 30 days* prior to the date of retirement.

*No more than 30 days prior to retirement, there must be an administrative review and validation of the qualifying SHPE by completing block 85 on the DD Form 2808. When the Soldier has terminal leave, the final out-processing date may be used in lieu of the date of retirement for the timeline requirements (other than the 12-month period).

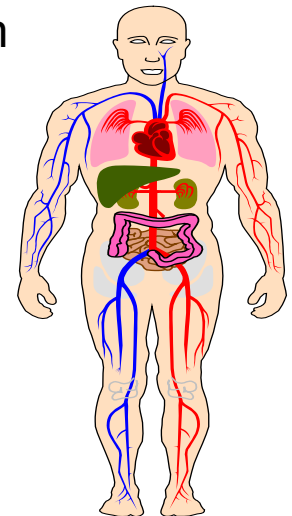




VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2021 (Veteran only): from \$152.64 (10%) to \$3,332.06 (100%), (30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers <u>50% disabled</u>, disability pay offsets military retired pay dollar for dollar*
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service connected, but is not severe enough to merit disability pay



<https://www.benefits.va.gov/COMPENSATION/types-compensation.asp>





Applying to the VA for Service-Connected Disability

- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity, Dependency and Indemnity Compensation (DIC) payable if your death is service-connected
- \$10K (or \$30K) Service-Disabled Veterans Insurance (S-DVI) policy available to disabled
- At retirement, you have easiest access to your medical records to support your claim (can apply at any time)

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





VA Service-Connected Disability Compensation Rates as of 1 Dec 21

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	152.64		
20	301.74		
30	467.39	522.39	563.39
40	673.28	747.28	801.28
50	958.44	1050.44	1118.44
60	1214.03	1325.03	1407.03
70	1529.95	1659.95	1754.95
80	1778.43	1926.43	2035.43
90	1998.52	2165.52	2287.52
100	3332.06	3517.84	3653.89

<https://www.va.gov/disability/compensation-rates/veteran-rates/>





CRSC & CRDP Comparison

Combat Related Special Compensation	Concurrent Retirement and Disability Pay
<p>Combat related disabilities</p> <ul style="list-style-type: none"> • Armed conflict (e.g. wounds) • Simulated combat (e.g. FTX) • Hazardous service (e.g. parachute duty) • Instrumentalities of war (e.g. combat vehicles) 	<p>Service connected disabilities</p> <p>Retired pay that would have been waived by the Soldier in order to receive disability pay is restored (i.e., no \$ for \$ off-set of retired pay)</p>
10%-100% disability rating (combat related)	50%-100% disability rating (service connected)
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Receiving retired pay	20-year (Active or RC) or TERA retirement*
Must apply to HRC	Automatic; no application required
https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC	https://www.dfas.mil/retiredmilitary/disability/crpd.html

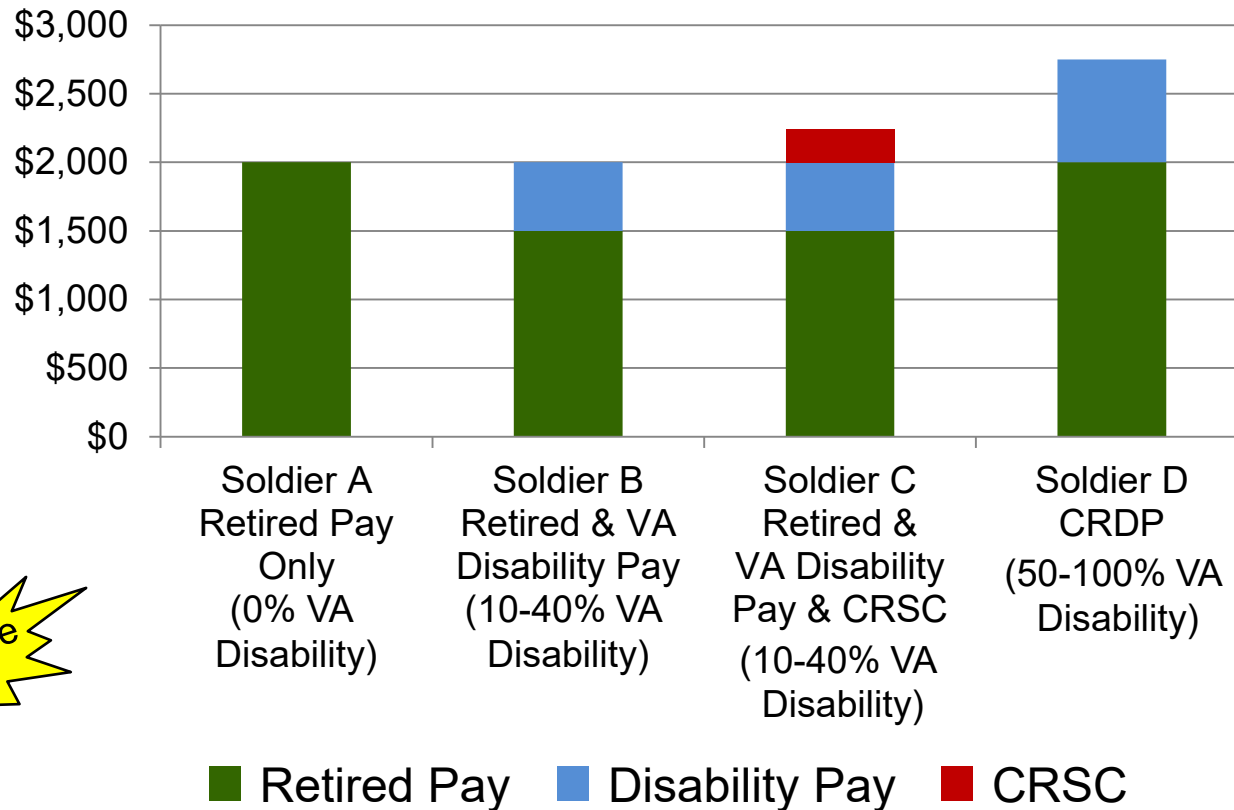
*A member or former member of the uniformed services who is entitled for any month to retired pay is a qualified retiree. Special Rules for Chapter 61 Disability Retirees



Retirement and Disability Payments

Tying It All Together

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retirement and Disability Pay (CRDP)



Example Only

NOTE: Example depicts four Soldiers retired at the same pay grade and years of service





Medical Records

- Belong to the Government per AR 40-66
- Make a copy of your records
- Make a copy of Family member records
- May be difficult to obtain copies after retirement
- Can be placed on CD or emailed (Varies by record type)





Gulf War Veterans

- DOD and VA offer a free Gulf War Registry Health Exam for eligible Veterans
 - **DoD: Comprehensive Clinical Evaluation Program (CCEP)**
 - **VA: Gulf War Registry Program**
- Exam results entered into central registry
- Family members and survivors may also be eligible for benefits
- Receive newsletter
- Applies to any Veteran who served on active military service for any period from August 2, 1990, to the present and meets the wartime service requirement.

<https://www.publichealth.va.gov/exposures/gulfwar/>





U.S. ARMY

SGLI & VGLI

- You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.
- If you submit a VGLI application within 240 days after discharge, you can obtain coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums.
- Premiums may be paid by allotment, check, or money order, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- All terminally ill policyholders with less than 9 months to live will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.
- Applying for VGLI is simple using one of the following methods:
 - Apply through the Office of Servicemembers' Group Life Insurance (OSGLI), <https://giosgli.prudential.com/osgli/OnlineFillableAppController/NBEnrollment>
 - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and Fax it to OSGLI at 800-236-6142, or mail it to: PO Box 41618, Philadelphia, PA 19176-9913



<https://www.benefits.va.gov/insurance/index.asp>





U.S. ARMY

VGLI Premium Schedule – Monthly Rates

Insurance Amount	Ages 40-45	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60-64	Ages 65-69	Ages 70-74	Ages 75-79	Ages 80 & Over
\$400K	\$64.00	\$84.00	\$132.00	\$240.00	\$396.00	\$588.00	\$904.00	\$1,712.00	\$1,800.00
\$300K	\$48.00	\$63.00	\$99.00	\$180.00	\$297.00	\$441.00	\$678.00	\$1,284.00	\$1,350.00
\$250K	\$40.00	\$52.50	\$82.50	\$150.00	\$247.50	\$367.50	\$565.00	\$1,070.00	\$1,125.00
\$200K	\$32.00	\$42.00	\$66.00	\$120.00	\$198.00	\$294.00	\$452.00	\$856.00	\$900.00
\$150K	\$24.00	\$31.50	\$49.50	\$90.00	\$148.50	\$220.50	\$339.00	\$642.00	\$675.00
\$100K	\$16.00	\$21.00	\$33.00	\$60.00	\$99.00	\$147.00	\$226.00	\$428.00	\$450.00
\$50K	\$8.00	\$10.50	\$16.50	\$30.00	\$49.50	\$73.50	\$113.00	\$214.00	\$225.00

https://www.benefits.va.gov/insurance/vgli_rates_new.asp





U.S. ARMY

DD Form 214 (Certificate of Release or Discharge from Active Duty)

- Check for accuracy before signing - **Your** personal responsibility!
- Copies*:
 - #1 – Service member
 - #2 – Service Personnel File (interactive Personnel Electronic Records Management System (iPERMS))
 - #3 – Department of Veterans Affairs
 - #4 – Member; only copy that contains reason for discharge; of interest to some employers
- File your copies (1 & 4) in a safe place (**NOT a courthouse unless they assure you that it will not be accessible by the general public!**)

CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES. THIS IS AN IMPORTANT RECORD. ANY ALTERATIONS IN SHADED AREAS REQUIRES FORM 1000.

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY
This Report Contains Information Subject to the Privacy Act of 1976, As Amended.

1. NAME (Last, First, Middle Initial)		2. DEPARTMENT, COMPONENT AND BRANCH		3. SOCIAL SECURITY NUMBER	
4a. GRADE, RATE OR RANK	4b. PAY GRADE	5. DATE OF BIRTH (YYYYMMDD)	6. RESERVE CALLS/ATION TERMINATION DATE (YYYYMMDD)		
7a. PLACE OF ENTRY INTO ACTIVE DUTY			b. HOME OF RECORD AT TIME OF ENTRY (City and state or complete address if known)		
8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND			b. STATION WHERE SEPARATED		
9. COMMAND TO WHICH TRANSFERRED			10. SOLI COVERAGE AMOUNT: \$		
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and title including periods of one or more years.)			12. RECORD OF SERVICE		
			YEARS MONTHS DAYS		
			13. SEPARATION DATE THIS PERIOD		
			14. NET ACTIVE SERVICE THIS PERIOD		
			15. TOTAL PRIOR ACTIVE SERVICE		
			16. TOTAL PRIOR INACTIVE SERVICE		
			17. FOREIGN SERVICE		
			18. INITIAL ENTRY TRAINING		
			19. EFFECTIVE DATE OF PAY GRADE		
20. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (List periods of service)			21. MILITARY EDUCATION (List number, title, number of months, and month and year completed)		
22a. COMMISSIONED THROUGH SERVICE ACADEMY			23. YES NO		
22b. COMMISSIONED THROUGH ROTC SCHOLARSHIP (USC: 38: 307b)			23. YES NO		
24. QUALIFIED UNDER LEAVE PROGRAM (USC: Chap. 10) (If Yes, year of commitment)			25. YES NO		
26. DAYS ACCRUED LEAVE PAID			27. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION		
28. REMARKS					
L					
The information contained herein is subject to complete matching within the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine whether the member complies with the requirements of Federal benefit programs.					
29a. MAILING ADDRESS AFTER SEPARATION (include ZIP Code)			b. NEAREST RELATIVE (Name and address) (include ZIP Code)		
30. MEMBER REQUESTS COPY 6 BE SENT TO (Specify state/branch)			OFFICE OF VETERANS AFFAIRS		
31. MEMBER REQUESTS COPY 7 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC)			32. YES NO		
21a. MEMBER SIGNATURE			31. DATE (YYYYMMDD)	22a. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title, signature) (YYYYMMDD)	

DD FORM 214, AUG 2009 PREVIOUS EDITION IS OBSOLETE MEMBER - 1

*Reference, AR 635-8 para 7-2

(Note: Upon the electronic transmission of DD Form 214 data to the Defense Manpower Data Center (DMDC), Military Services will no longer be required to produce and distribute paper copies 3, 5, 6, 7, and 8 of DD Form 214)





U.S. ARMY

Obtaining a Copy of Your DD Form 214

Copies of a Retired Soldier's DD Form 214(s) may be obtained from the following sources, as applicable:

- Retired Soldiers may access their records through the HRC My Records Portal by logging in with their DS login at <https://www.hrcapps.army.mil/portal/> and clicking on "Reserve/Retiree/Veteran Record"
- Retired Soldiers separated after 1 October 2002 who do not have DD Form 214(s) available in iPERMS, forward request to Commander, U.S. Army Human Resources Command (AHRC-PDR-H), 1600 Spearhead Division Avenue, Fort Knox, KY 40122 (Note: records are stored electronically at AHRC but requests can also be serviced by the National Personnel Records Center, see link below)
- Retired Soldiers and Veterans who register for a premium DS Logon can obtain copies of DD Form 214(s) from iPERMS through MilConnect.
<https://www.va.gov/records/get-military-service-records/>
- Soldiers who retired prior to 1 October 2002, can submit a request to the National Personnel Records Center <https://vetrecs.archives.gov/VeteranRequest/home.html>
- Installation military personnel divisions or ARNG State headquarters may provide Soldiers and Veterans with copies of DD Form 214(s) available in iPERMS.





U.S. ARMY

At Retirement, You Will Also Receive...

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 or more years of service
- Presidential Letter of Recognition - if 30 or more years of service or special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been awarded the POW Medal.)
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Program (ARSCP) Package (see next slide)





Army Retiring Soldier Commendation Program



- The Army Retiring Soldier Commendation Program package (ARSCP), was created by ASA (M&RA) in 2009
- Flag required by Title 10 USC §3681 (active duty retirement) since 1998 and T10 USC §12605 since 1999 (Reserve Component retirement)
- U.S. Army Retired Lapel Button required by Army policy since 1968 IAW AR 600-8-22
- Presented to Active Duty Soldiers at retirement and to Reserve Component Soldiers upon transfer to the Retired Reserve or discharge after reaching retirement eligibility
- Package contains a letter signed by the Secretary of the Army, the Army Chief of Staff, and the Sergeant Major of the Army, a U.S. Flag, a U.S. Army Retired Lapel Button, and two Soldier for Life window decals.
- Installation, State, RD/MSC Retirement Services Officers order ARSCP packages



U.S. ARMY

Mobilization/Retired Soldier Recall



- Criteria for recall
 - Must meet medical fitness standards
 - Must meet grade and skill requirements
 - Must have required security clearance
 - Retired Soldiers who volunteer for recall to AD are not subject to any age or grade limitation. Retired Soldiers involuntary ordered to AD are subject to age and grade limitation.
- By Category
 - Cat I: Non-disability, retired less than 5 years, under 60
 - Cat II: Non-disability, retired 5 years or more, under 60
 - Cat III: Retired Soldiers including those retired for disability or any retired member over age 60. Generally, category III personnel should be assigned to civilian jobs, unless they have critical skills or volunteer for specific military jobs.

<https://www.hrc.army.mil/content/Retiree%20Recall>





Travel & Transportation

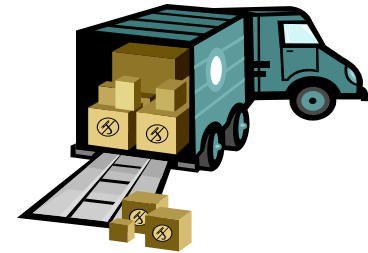
(Contact Your Transportation Office)

Travel

- Authorized from last duty station to home of selection (includes Family members)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized



Time Limit on Travel & Transportation Allowances

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Additional Info Sources: Defense Transportation Regulation 4500.9-R, found at <https://www.ustranscom.mil/dtr/dtrp4.cfm> and the Joint Travel Regulation at <https://www.defensetravel.dod.mil/Docs/perdiem/JTR.pdf>





Personal Property Household Goods (HHG)

Entitlements expire 6 years from the effective date of the orders

Extension of the transportation entitlement

- Submit an extension request to the transportation office prior to the retirement anniversary date yearly (includes an extension of the transportation entitlement for HHG in non-temporary storage (NTS).)

Local move of HHG

- Authorized from government/privatized quarters to a residence in local area
- Local move radius varies by installation. Estimate 50 mile radius.
- Does not impact the move to the HOS
- HHG may be split between the delivery to the local residence and non-temporary storage (NTS)
- HHG in the residence in the local area and in non-temporary storage (NTS) may be transported to the HOS at a later date
- Local move weight allowances listed in the Joint Travel Regulation, Table 5-37





U.S. ARMY

Personal Property Household Goods Storage

Shipments to multiple locations

- ❑ Total weight of all shipments may not exceed the authorized weight allowance
- ❑ Total cost of all shipments may not exceed the cost to ship the authorized weight allowance to the HOS in one lot.

Non-temporary Storage (NTS) is always at origin, not at destination

- ❑ Begins on the date the order is issued
- ❑ Terminates 1 year from the effective date of retirement
- ❑ After the 1 year entitlement expires, storage is converted to a commercial account at the Soldier's expense. Contact the transportation office for a delivery out of storage.
- ❑ When HHG are released for delivery, additional storage is not authorized, it must be a DIRECT delivery.
- ❑ Think non-temporary storage first, place HHG in NTS when HOS is unknown or delivery address at HOS is unknown, or new house being built.





ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 65 or who are permanently disabled; under 65 renew every 4 years*
- Dependent parents/parents-in-law may qualify

*Note: The Under Secretary of Defense for Personnel and Readiness (USDP&R) signed a memorandum approving a change to this policy on 21 September 2020, lowering the age of eligibility for a permanent ID from age 75 to age 65. This change will be captured at a later date in an update of DoDI 1000.13.

FIND NEAREST ID CARD ISSUING FACILITY

<https://idco.dmdc.osd.mil/idco/>





Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- Retired ID card is not a CAC, so...
 - No access to DOD Enterprise Email
 - No access to CAC-enabled systems
 - Must change **myPay** account to commercial email
 - Must obtain DS Logon Account to access records and systems

DS Logon: Request an account online at
<https://www.dmdc.osd.mil/identitymanagement>
or visit an ID Card facility or VA Regional Office





U.S. ARMY

Websites Accepting DS Logon



ARBA Case Tracking System (ACTS)



Army TAP Portal



ArmyFit - U.S. Army Resilience Directorate (ARD)



Beneficiary Web Enrollment (BWE) - milConnect (for BWE select Benefits)

ID Card Office Online

Consolidated ID Card Office Online (C-IDCO) My Profile



eBenefits

U.S. Army Human Resources Command

HRC: U.S. Army Human Resources Command - iPERMS

U.S. Army Human Resources Command

HRC: U.S. Army Human Resources Command - iPERMS (API STAGE)

U.S. Army Human Resources Command

HRC: U.S. Army Human Resources Command - iPERMS (ASRB2)

U.S. Army Human Resources Command

HRC: U.S. Army Human Resources Command - iPERMS (COOP)

U.S. Army Human Resources Command

HRC: U.S. Army Human Resources Command - iPERMS (Stage)

U.S. Army Human Resources Command

HRC: U.S. Coast Guard Human Resources Command - iPERMS (MY MIL RECORD)

U.S. Army Human Resources Command

HRC: U.S. Coast Guard Human Resources Command - iPERMS (Stage)



milConnect



Military Health System GENESIS Patient Portal (MHS GENESIS Patient Portal)



Remote Order Entry System - (ROES)



Soldier for Life - Transition Assistance Program (SFL-TAP)



TRICARE Online (TOL)



TRICARE Online (TOL) - Mobile

U.S. Army Human Resources Command

U.S. Army Human Resources Command (HRC) - Portal



U.S. Department of Veterans Affairs (VA) - VA.gov





Former Spouse ID Card

Authorized ONLY if:

- The marriage and the sponsor's creditable service overlapped by at least 20 years – OR –
- The marriage and the sponsor's creditable service overlapped by at least 15 years but less than 20 years.

OVERLAP

PRIVILEGE(S)

20+ years.....	Full (medical, commissary, exchange, MWR)
15 years, but less than 20.....	Medical care (for 1 yr from date of divorce)
Less than 15 years.....	None

Note: A former spouse is not eligible for medical benefits if enrolled in an employer-sponsored health plan. Benefits terminate upon remarriage of the former spouse.





Healthcare Decisions...

See <https://www.tricare.mil> for more details



- **When On Active Duty**

- you are enrolled in TRICARE Prime and pay no fees
- your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- **When You Retire. ***You must reenroll within 90 days of your retirement date to avoid a lapse in coverage.*****

- **TRICARE Prime** – Managed care option. MTFs are principal source of health care (100% covered)
 - ❖ Annual fee is \$647 per family or \$323 per individual plus co-pays for treatment at non-MTF TRICARE network providers.
- **TRICARE Select** – Fee for Service Plan. Schedule appointments with any TRICARE authorized provider.
 - ❖ Annual fee (\$317/family, \$158/individual), plus copays and cost shares based on the type of care and type of provider you see. Deductible of \$150 (individual), no more than \$300 per family.
- **TRICARE Young Adult** – for children between ages 23 and 26
 - ❖ Not subsidized. Premiums are \$512 per month (Prime) or \$265 per month (Select), plus copays and cost shares.

NOTE: Group A rates reflected



U.S. ARMY

Healthcare Decisions . . .

– **US Family Health Plan**

- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65.
- <https://www.usfhp.com/> or (800) 748-7347
- The annual fee is \$647 per family or \$323 per individual



– **Department of Veterans Affairs**

- Vets separated under any condition other than dishonorable including Army Reserves or Army National Guard called to active duty by a federal order who completed the full period
- Some Vets may be required to pay a co-pay for treatment of their non-service connected conditions. Private health insurance may reduce or eliminate the co-pay.
- Most Vets must complete a financial assessment at time of enrollment
- <https://www.va.gov/health/> or 1-877-222-VETS (8387)





TRICARE Coverage - Retired RC Soldiers

Retired Reserve Coverage Timeline

Under age 60	60	61	62	63	64	Age 65+
Gray Area Retired Soldiers May qualify to purchase TRICARE Retired Reserve	Eligible for TRICARE Select TRICARE Prime or US Family Health Plan (where available)					Begin TRICARE For Life

Note: TRICARE Standard and TRICARE Extra plans transitioned to TRICARE Select. Retired members will need to choose between TRICARE Select, TRICARE Prime, or US Family Health Plan

For information and assistance: <https://tricare.mil/Plans/HealthPlans>





Federal Employee Dental and Vision Insurance Program (FEDVIP)

- FEDVIP replaced the TRICARE Retiree Dental Program (TRDP) and offers supplemental vision coverage to those enrolled in a TRICARE health plan
- There are 12 dental and 5 vision carriers to choose from
 - FEDVIP also offers national and international plans, with some plans featuring both high and standard options
- Retiring service members can enroll in a FEDVIP dental and/or vision plan between 31 days prior to their military retirement date and up to 60 days following
 - To prevent a gap in coverage between your active duty or reserve plan and your new FEDVIP plan, you must enroll prior to your military retirement date
- BENEFEDS is the online portal that you can use to research, enroll in, and manage your FEDVIP coverage



Visit <https://www.benefeds.com/military> for more information



The Federal Long Term Care Insurance Program (FLTCIP)

Who is eligible?

- Active & retired members of the uniformed services and their spouses or domestic partners
- Qualified relatives can also apply, even if you don't, including:
 - Parents, parents-in-law, and stepparents of living **active members of the uniformed services**; parents of retirees are not eligible



Why the FLTCIP?

- Long term care (LTC) can be expensive, and it is generally not covered by TRICARE, TRICARE For Life, or Medicare
 - VA benefits may cover LTC, but coverage is based on available funding and is limited to those with service-connected disabilities
- The FLTCIP reimburses for qualified LTC services and can lessen or eliminate reliance on loved ones
- The FLTCIP can also help to protect your pension, savings, or other investments from being exhausted by LTC costs

Apply today

- Premiums are based on your age at the time of application
- Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.
- Visit LTCFEDS.com for more information or call **1-800-LTC-FEDS** (1-800-582-3337)

TTY 1-800-843-3557



VA Dental Care

No-Cost Dental Care MAY Be Furnished –

- For service-connected conditions existing at retirement
 - On a one-time basis
 - Must apply within 180 days of discharge
 - Not eligible if necessary treatment was completed by dental treatment facility within 180 days of retirement (reflected on DD Form 214)
- For service-connected, non-compensable conditions of POWs who were incarcerated less than 90 days. NOTE: Complete treatment is furnished to those who were POWs for more than 90 days



If you are not eligible for VA Dental Care, the VA implemented a comprehensive national VA Dental Insurance Program (VADIP) to provide enrolled Veterans and CHAMPVA beneficiaries the opportunity to purchase dental insurance through Delta Dental or MetLife at a reduced cost. Participation is voluntary and purchasing a dental plan does not affect Veterans current eligibility for VA dental services and treatment.

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

<https://www.va.gov/health-care/about-va-health-benefits/dental-care/dental-insurance/>





Space-Available Travel

- Retired Soldiers may travel within CONUS or OCONUS
- Space-A registration is valid for 60 days from the date of receipt at the origin departure location of choice
- Eligible travelers can sign up for the Space-A list online at <https://www.amc.af.mil/Home/AMC-Travel-Site/AMC-Space-Available-Travel-Page/Space-Available-Email-Sign-up-Form/> or by completing AMC Form 140 and bringing (or faxing) it to the nearest AMC Passenger Terminal
- Benefit ends for Family members with death of the Retired Soldier



<https://www.amc.af.mil/Home/AMC-Travel-Site/AMC-Space-Available-Travel-Page/>





Your Exchange Benefits in Retirement

EXCHANGE™

“We’re honored to serve those who have served.”



Savings and special offers are right at your fingertips-shopmyexchange.com

On Your Phone



Get great money saving offers!

Online

EXCHANGE SHOP Search the Exchange

DEALS CLEARANCE WEEKLY AD

TAX FREE + FREE SHIPPING WITH MILITARY STAR. & OFFERS \$49+

SLAM DUNK
UP TO **\$500**
OFF SELECT TVs

MARCH MANIA

DEAL OF THE DAY
SAVE **\$50** ONLINE ONLY
BLUE COOLERS 55-QUART WITH WHEELS

EASY EASTER GIFTING!
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- Name brand discounts (10%+)
- Weekly Facebook discounts (<https://www.facebook.com/shopmyexchange>)
- eNewsletter online discounts
- Buddy list specials/local events





Retired Soldier Motto:

“Your mission has changed, but your duty has not”

Opportunities to *Still Serve* include:

- JROTC Instructor
- Installation volunteer positions
- Military service organizations
- Veterans service organizations



Talk to your retirement services officer about joining

- Installation Retiree Councils
- CSA Retired Soldier Council

Recent Council reports available at:

<https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>





Retired Soldier Mission: To Hire and Inspire

To Hire

- Hire Veterans if you can
- Refer Veterans to jobs you know of
- Refer job openings to the closest American Job Center run by the Department of Labor



To Inspire

- Talk to young people about joining the military
- Tell your Army story!
- Connect the 99% who don't serve with the 1% who do; correct the misperceptions about the military!





Army Echoes

- The Army's official newsletter for Retired Soldiers

- Delivered electronically to your email address in *myPay*

- **Change your email address in myPay to a commercial email address before you retire!**

- iPhone & Android phone apps



- Read the *Army Echoes* Blog to receive frequent news between editions at <https://soldierforlife.army.mil/retirement/blog>

Can you hear me now?
Communications changes, challenges and solutions
By Mark E. Overberg, Director, Army Retirement Services

Army Chief of Staff Gen. Maxwell D. Taylor created the Retirement Services Office at Army Headquarters in 1955. He approved the creation of the *Retired Army Personnel Bulletin* in 1955 to communicate with the Army's fifty thousand Retired Soldiers. Back then, Retired Soldiers didn't move frequently and printed news and AM radio were the only mass media.

Gone are the days when the Army would wrap the four-page *Retired Army Personnel Bulletin* around each Retired Soldier's monthly retirement check and mail it to their home of record feeling confident that they would read the Bulletin and learn about changes in their benefits and how they could continue to serve the nation.

Today, communicating with 1.25 million Retired Soldiers and surviving spouses who have varying levels of comfort with technology is a challenge. Further complicating communications are more frequent household moves and the myriad locations where the Army's retired community lives from Australia and Kyrgyzstan to Mali, Germany and the United States.

The sheer cost of printing and mailing *Army Echoes* – \$2 million in 2010 – means that the Army and its retired community must learn to communicate using other media, such as email, the internet, social media, and text messaging.

The Department of Defense systems that enable these communications have not always kept pace. This was the top concern that the Army Chief of Staff's Retired Soldier Council discussed with Army Chief of Staff Gen. James C. McConville the last two years.

So what is being done to improve communications?

While the Army will still print and mail *Army Echoes* to our older Retired Soldiers and surviving spouses, we will continue to move toward 100 percent electronic communications. The Defense Finance and Accounting Service now emails *Army Echoes* to 58 percent of Retired Soldiers at the primary email address listed in their myPay accounts. That percentage will grow to 67 next year, when Gray Area Retired Soldiers will be converted to email delivery using the email addresses in their new retired pay accounts in myPay (see the article on pages 6-7 for details). The U.S. Army Training and Doctrine Command, which manages the Army's phone apps, has also approved a greatly expanded *Army Echoes* app. The updated app will become the first stop for Retired Soldiers looking for retirement-related news in late 2022.

In April 2020, the Defense Manpower Data Center (DMDC) shut down their aging Retiree Address Finder system. This deprived installation retirement services officers (RSOs) of access to updated mailing addresses. Since then, Army Retirement Services has worked directly with DMDC to resolve privacy and data architecture concerns. DMDC's replacement system, which should be available in late 2022, will improve communications greatly and reduce the cost of those communications. The new system will permit RSOs to reach out to the retired community by mail, email, and text messages if that data is listed in the Retired Soldier's file. This will enable rapid and tailored communications when needed, such as when some installations closed their gates during the early stages of the COVID-19 pandemic.

(Continued on page 2)

ONCE A SOLDIER, ALWAYS A SOLDIER ... A SOLDIER FOR LIFE

NOV 2021 - JAN 2022

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U.S. ARMY

How will they know you? Conversation starters

Soldier for Life Window Sticker

(DA Label 180 &
DA Label 180-1)



US Army Retired
Lapel Button



*Identify yourself as a
Soldier for Life*



U.S. ARMY

Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
<https://soldierforlife.army.mil/Retirement>
 - DA Retirement Planning Guide
 - USAR & ARNG Non-Regular Retirement Guides
 - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at <https://myarmybenefits.us.army.mil/>
- Army Installation Retirement Services Officers (RSOs)
<https://soldierforlife.army.mil/Retirement/contact-us>
- HRC Gray Area Retirements Branch
<https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- USAR Readiness Division RSOs listed at:
<https://soldierforlife.army.mil/Retirement/ArmyReserve>
- State RSOs can assist National Guard Soldiers
<https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>
- SBP vs. Life Insurance Comparison tool
<https://actuary.defense.gov/Survivor-Benefit-Plans/>





For more information

Army

<https://soldierforlife.army.mil/Retirement>

Air Force

<https://www.retirees.af.mil/>

Navy

<https://www.mynavyhr.navy.mil/Career-Management/Retirement/>

Marine Corps

<https://www.manpower.usmc.mil/webcenter/portal/MRAHome>

Coast Guard

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





<https://soldierforlife.army.mil/Retirement>



<https://www.dvidshub.net/unit/USASFL>



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<https://soldierforlife.army.mil/Retirement/change-of-mission>

<https://soldierforlife.army.mil/Retirement/army-echoes>

<https://soldierforlife.army.mil/Retirement/blog>

Join the conversation





Thank you for your service!!



QUESTIONS?

