



Calculation of 20/20/20 or 20/20/15

Things to know before you begin

Qualifying dates for 20/20/20 or 20/20/15

Begin Date (either marriage date or Active Duty (AD) date, whichever is latest)

End Date (Divorce or retirement date, whichever is earliest)

NOTE: If the service member has any reserve time, more than one DD214, or a break in service, **STOP** and forward to Army Project Office (APO).

Documents required:

_____ DD214/statement of service (If more than one 214 or a break in service send to APO)

_____ Marriage Certificate

_____ Divorce Decree

_____ Statement from DoDB that he/she has not employer sponsored health insurance and has not remarried (this will also be put in the Remarks section of the DD1172-2 and the applicant **must** initial)

_____ Two forms of ID and Social Security Card

Determine Service Time

Active Duty (AD) time via statement of service or DD214 _____

RES Time (SEE BELOW) _____

NOTE: If any RES time or more than one DD214, **STOP** and send case to Army Project Office. If all AD time follow the steps below.

Step one – Determine length of marriage

Date of Marriage	Date of Divorce	Years	Months	Days
_____	_____	=	___ / ___ / ___	

Step two – Determine length of service

Date of Entry	Date of Retirement	Years	Months	Days
_____	_____	=	___ / ___ / ___	





Step three – Determine Overlapping time for qualification of 20/20/20 or 2//20/15

Begin Date	End Date Overlap	Years	Months	Days
Marriage or Service (latest)	Divorce or Retirement (earliest)	Eligibility Criteria		
_____	_____	=	___ / ___ / ___	

Calculation Example

If your site has access to the internet, please use the following link to calculate time:

<http://www.timeanddate.com/date/duration.html>

Service Member entered the Army on **Feb 1, 1987**. He married his spouse on **August 12, 1990**. He retired on **January 1, 2010**. He and his spouse divorced **August 1, 2012**.

Step one – Determine length of marriage

Date of Marriage	Date of Divorce	Years	Months	Days
<u>8/12/1990</u>	<u>8/1/2012</u>	=	<u>21</u> / <u>10</u> / <u>20</u>	

Step two – Determine length Active Duty (ONLY) service

Date of Entry	Date of Retirement	Years	Months	Days
<u>2/1/1987</u>	<u>1/1/2010</u>	=	<u>22</u> / <u>11</u> / <u>0</u>	

Step three – Determine Overlapping time for qualification of 20/20/20 or 2//20/15

Begin Date	End Date Overlap	Years	Months	Days
Marriage or Service (latest)	Divorce or Retirement (earliest)	Eligibility Criteria		
<u>8/12/1990</u>	<u>1/1/2010</u>	=	<u>19</u> / <u>4</u> / <u>19</u>	

In this scenario, the spouse is eligible for 20/20/15.

The couple were married for 21 years, the sponsor served 22 years but the marriage and the service time only overlapped 19 year

