



***Department of the Army  
Retirement Planning  
Informational Briefing***

Army Retirement Services Office

9 November 2021



# Purpose

To provide an overview of the planning needed to prepare for retirement.



NOTE: This briefing is **not** designed to replace the Army Retirement Planning Seminar provided by Retirement Services Officers!



# 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

The collage includes the following items:

- MyArmyBenefits** website interface.
- ECHOES** website interface.
- Retirement Planning Guide** (2022 U.S. Army).
- Retired Soldier Handbook** (2022 U.S. Army).
- CHANGE OUR MISSION** poster.
- Department of the Army Retirement Planning Seminar** flyer.
- Retiree Appreciation Days** flyer with a list of locations and dates.
- UNCLASSIFIED** document.
- The Blog** section.

**Active  
Army**

**99,004**

**ARNG**

**45,563**

**USAR**

**41,356**

**Retired  
Soldiers**

**1,000,992**

**Surviving  
Spouses**

**253,021**

**FY21: 26,217 Soldiers retired**

**FY20: \$22.5B in retired and annuitant pay**



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# The Army Retirement Services Website

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

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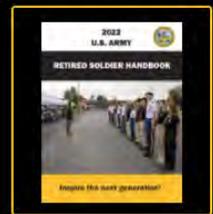
**RETIRED SOLDIER**

[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**



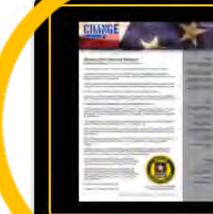
**U.S. Army National Guard**



**Army Echoes Newsletter**



**Army Echoes Blog**



**Change of Mission**



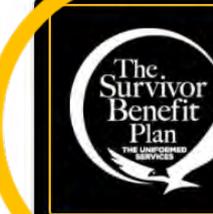
**Retiree Appreciation Days**



**Surviving Spouses**



**Former Spouses**



**Survivor Benefit Plan (SBP)**



**CSA Retired Soldier Council**



# 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** OCT - DEC 2021

**Retiree? Or Retired Soldier?**  
By Mark E. Overberg, Director, Army Retirement Services

How often do you refer to someone who has retired from the Army as a "retiree?"

If you are like most Soldiers, you do it all the time. You probably don't even think about it. Everyone does it. But it's not correct. And it doesn't honor their sacrifices and decades of service to the nation.

Calling Soldiers retirees implies that they are no longer Soldiers. That we took the title away from them when they retired. Maybe not intentionally, but the effect is the same. And yet they are different than the 51 million American civilian retirees.

Only six tenths of one percent of Americans are retired from the military. One million of them are Soldiers. Only 30 percent of officers and ten percent of enlisted Soldiers retire.

**So what should we call them to honor their dedicated service?**

Army regulations say "A Retired Soldier is a Soldier who has been retired from the Army and is in receipt of retired pay. The word retired is a part of the Soldier's title and is capitalized. In concert with the Soldier for Life Program, a Retired Soldier is not referred to as a retiree."

The Soldier for Life mindset says you'll take the uniform off one day, but you'll still be a Soldier. Once a Soldier, always a Soldier . . . a Soldier for Life.

Retired Soldiers' mission is to "Hire & Inspire." To help veterans find jobs, to inspire the next generation to serve in the military, and to inspire Americans to support and trust their military.

Retired Soldiers reduce our country's civil-military divide by telling their Army stories, educating the 50 percent of Americans who say they know nothing about their military.

There are many ways Retired Soldiers can accomplish their mission in military and civilian communities around the world. Some of these are highlighted in the Post Service Missions column of every *Change of Mission* newsletter.

This newsletter was named *Change of Mission* to promote the idea that when you retire, your mission will change, but your duty to the country will not.

You'll still be a Soldier and your country will still need you. No longer will you train and deploy to fight and win our nation's wars, but you will still have a mission. Retiring is just a change of mission. For Retired Soldiers.

So, I ask you: What will you be?  
A retiree? Or a Retired Soldier?

**RETIREE SOLDIER FOR LIFE**  
The U.S. Army Retired Soldier Shoulder Sleeve Insignia

YOUR MISSION WILL CHANGE. BUT YOUR DUTY WILL NOT!

**Features**

- Three tax tips for military retirees 3  
need to watch out for
- To the spouses: What do you want to do after your Soldier retires? 4
- Five things to know as an ARNG Soldier nearing retirement eligibility 7
- Making it work: Including your spouse in your retirement planning 10

**Articles**

- The Survivor Benefit Plan and life insurance - It's not either/or 9
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- Prepare for an Army Strong retirement with this checklist 12
- Gray Area Retired Soldiers now have a new avenue to stay connected 13
- Can I wear my uniform when I'm retired? 14
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**Regular Items**

- In case you missed it! 2
- Post Service Missions: What you can do for the Army 5
- Lessons Learned 6
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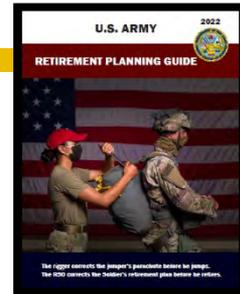


# Throughout Your Retirement Planning

- 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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# 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/>



# ***DoD Skillbridge Program and Army Career Skills Program***



- **The DoD SkillBridge Program** is 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>



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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.



# 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.



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# ***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)
- MyArmyBenefits
- Staying Connected to the Army
- VA Benefits
- TRICARE
- 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***





# ***Mandatory Retirement Planning Seminar***

Due to COVID-19 Restrictions, in-person Mandatory Retirement Planning Seminars are not currently available. IAW ALARACT 093/2020, the briefing is currently available online at <https://soldierforlife.army.mil/Retirement/retirement-planning>

NOTE: Contact your serving Retirement Services Officer (RSO) to determine their method of delivery (i.e. virtual briefings via MS Teams, via the presentation available on our page, etc.). RSO locator is available at <https://soldierforlife.army.mil/Retirement/rso>

You should plan on completing the Mandatory Retirement Planning Seminar 24 months prior to retirement. There is a lot of information available at the link listed above that you will find extremely useful, to include a Retirement Planning Guide as well as slides, brochures and useful links.



# ***Reserve Component Mandatory Retirement Planning Seminar***

- Due to COVID-19, the USAR Retirement Seminars are being conducted virtually
- Soldiers with 18 or more years toward non-regular retirement, those in receipt of a 15 year Notification of Eligibility (NOE), Gray Area Retired Soldiers, and their families should attend
- Briefing includes Retirement Points, RCSBP/SBP, Retired Pay Application, VA, TRICARE, Federal Employees Dental and Vision Insurance Program (FEDVIP), ID/DEERS, MyArmyBenefits (other community partners i.e. SSA) to provide Soldiers with education and counseling to make informed decisions related to retirement
- Held in largest target population cities (USAR) and at the JFHQs (ARNG)
- Held on Saturdays with a minimum of 12 Seminars per RSC per year (USAR). Contact applicable State RSO for briefing dates (ARNG)

Soldier For Life, Preparing to Retire: <https://soldierforlife.army.mil/retirement/preparing-to-retire>

USAR Retirements: <https://www.usar.army.mil/Retirement/>

ARNG Retirements: <https://www.milsuite.mil/book/groups/arng-hrp-t-retirement-services/pages/retirement-services>





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# Retirement Considerations

- **Retirement date**

- Always the 1<sup>st</sup> 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])





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# Transferring 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 a "Message from Your Service Component". A green callout bubble points to the "Obligation End Date" and "Approval Form" fields in the "Sponsor" section.

**TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)**

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>



# *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 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. Effective 1 October 2014, 90-day increments CAN cross fiscal year boundaries.
  - May not be reduced below age 50.
- *The MyArmyBenefits retirement calculator automatically pulls your points from iTAPDB*



# ***15 or 20 Year Notification of Eligibility (NOE) for Non-Regular Retirement***

- RC Soldiers who complete the eligibility requirements under T10 USC section 12731a, will be notified in writing within 1 year after completion of required service
- RC Soldiers who complete 20 years of qualifying service will be issued the Notification of Eligibility (NOE) for Retired Pay at Age 60 (20-year letter). A 20 Year NOE is not provided to Soldier's who are past age 59
- RC Soldiers who complete at least 15, but less than 20 years of qualifying service will be issued the 15-year NOE (Only Soldiers deemed unfit for continued Selected Reserve service)
- USAR Soldiers can view and print a personal copy of their DA Form 5016 by logging into the My Record Portal at <https://www.hrcapps.army.mil/portal/>.
- ARNG Soldiers should email their applicable state RPAM rep for NOE requests, refer to the POC directory at <https://www.milsuite.mil/book/docs/DOC-396107>



# ***Non-Regular Retirement Application***

- Eligible Soldiers may request retirement applications by contacting HRC or by downloading the application from the HRC website at <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- Submit no earlier than 9 months and no later than 90 days prior to retirement date to ensure payment in a timely manner.
- The application packet contains DD Forms 108 and 2656, instructions, current retirement point pay value matrix, and a return envelope.
- Methods for submitting the completed application are:
  - Email: [usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil](mailto:usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil) (Preferred)
  - Fax: 502-613-8950
  - Mail: Department of the Army  
Human Resources Command  
ATTN: TAGD (AHRC-PDP-TR)  
1600 Spearhead Division Avenue Dept. 482  
Ft. Knox, KY 40122-5402





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# Calculate Your Retired Pay in 3 Steps

**Step 1:** Determine your Date of Initial Entry into Military Service (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 validate your 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"> <li><b>Final Basic Pay Plan</b> (Years of creditable service x 2.5%) x Final Basic Pay</li> </ul>	Prior to September 8, 1980
<ul style="list-style-type: none"> <li><b>High-36 Pay Plan</b> (Years of creditable service x 2.5%) x average of highest 36 months basic pay</li> </ul>	Between September 8, 1980 and July 31, 1986
<ul style="list-style-type: none"> <li><b>High-36 Pay Plan</b> (calculation above) <b>~OR~</b></li> <li><b>Career Status Bonus* (CSB)/REDUX Pay Plan</b> (if you declined CSB, you are automatically High-36)</li> </ul> <p>REDUX: (Years of creditable service x 2.5%) minus 1% for each year &lt; 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"> <li><b>Blended Retirement System (BRS)</b> (Years of creditable service x 2%) x average of highest 36 months basic pay</li> </ul>	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



# MyArmyBenefits

Featuring a personalized Retirement Calculator!!

**Benefit Library**

**Help Desk**

## 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>

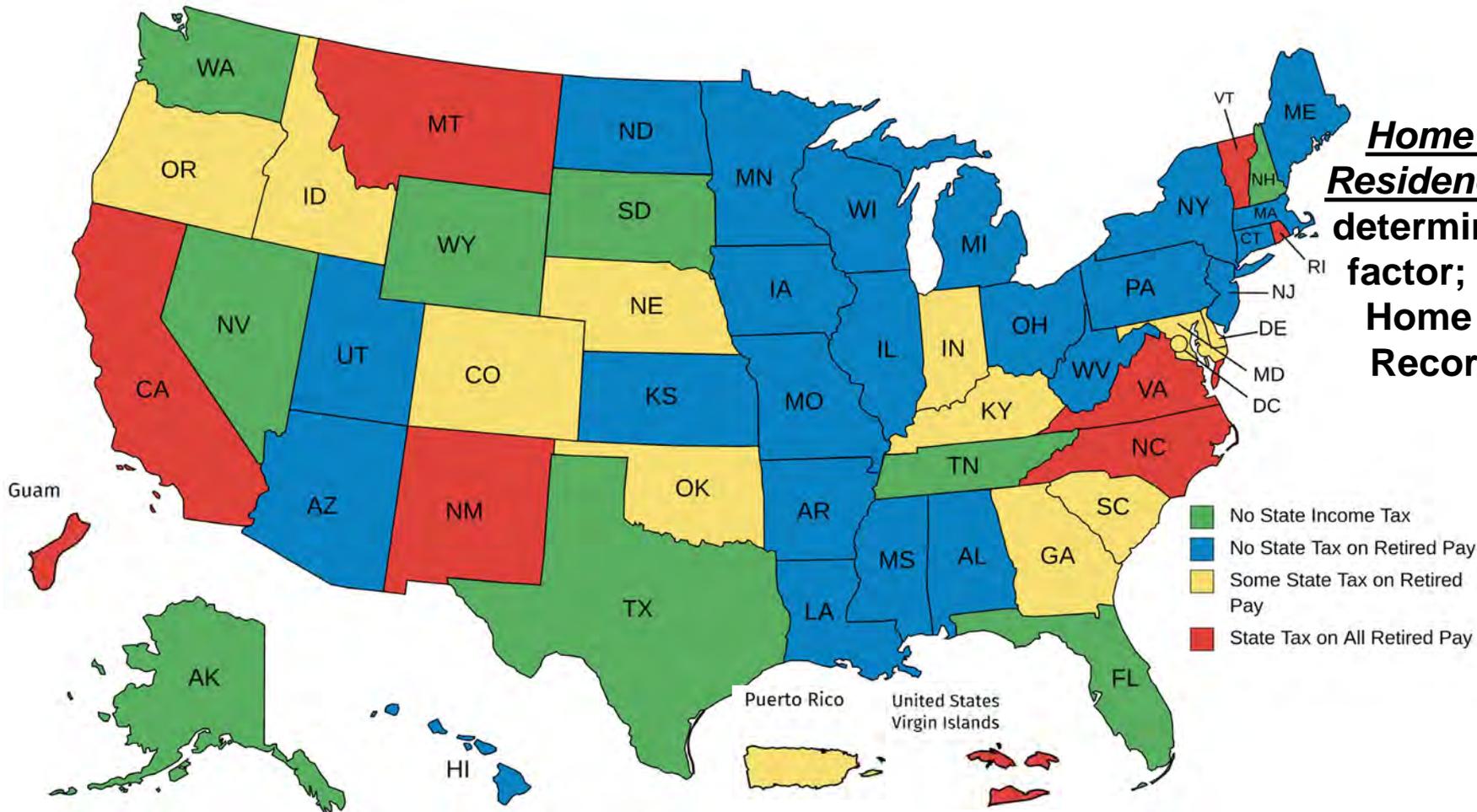
Benefit Calculators link directly to DEERS information through CAC or DS Logon.



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# Taxes\*

Federal taxes are due on all retired military compensation



**Home of Residence is determining factor; not Home of Record!**

**You pay NO Social Security or Medicare tax on retired pay. You'll collect full Social Security benefits when you reach the age of eligibility!**

\*State taxes as of 9 Nov 21. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at [https://myarmybenefits.us.army.mil/Home/Benefit\\_Library/State\\_Territory\\_Benefits.html](https://myarmybenefits.us.army.mil/Home/Benefit_Library/State_Territory_Benefits.html) for details.



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# Retirement Physical

- The 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



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# SHPE Timeline

- 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.

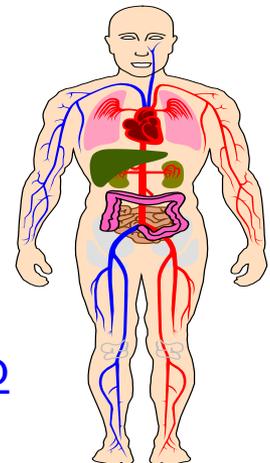
\*No more than 30 days prior to retirement, there must be an administrative review and validation of the qualifying SHPE by completing block 85 on the DD Form 2808. When the Soldier has terminal leave, the final out-processing date may be used in lieu of the date of retirement for the timeline requirements (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 2020 (Veteran only): from \$144.14 (10%) to \$3146.42 (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>



# CRSC & CRDP Comparison

Combat Related Special Compensation	Concurrent Retirement and Disability Pay
<p><b>Combat related disabilities</b></p> <ul style="list-style-type: none"> <li>• Armed conflict (e.g. wounds)</li> <li>• Simulated combat (e.g. FTX)</li> <li>• Hazardous service (e.g. parachute duty)</li> <li>• Instrumentalities of war (e.g. combat vehicles)</li> </ul>	<p><b>Service connected disabilities</b></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	Qualified retiree*
Must apply to HRC	Automatic; no application required
<a href="https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC">https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC</a>	<a href="https://www.dfas.mil/retiredmilitary/disability/cr dp.html">https://www.dfas.mil/retiredmilitary/disability/cr dp.html</a>

\*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)

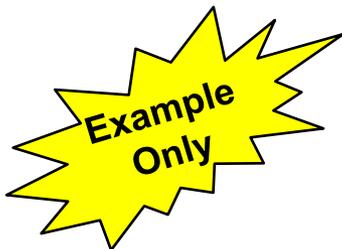
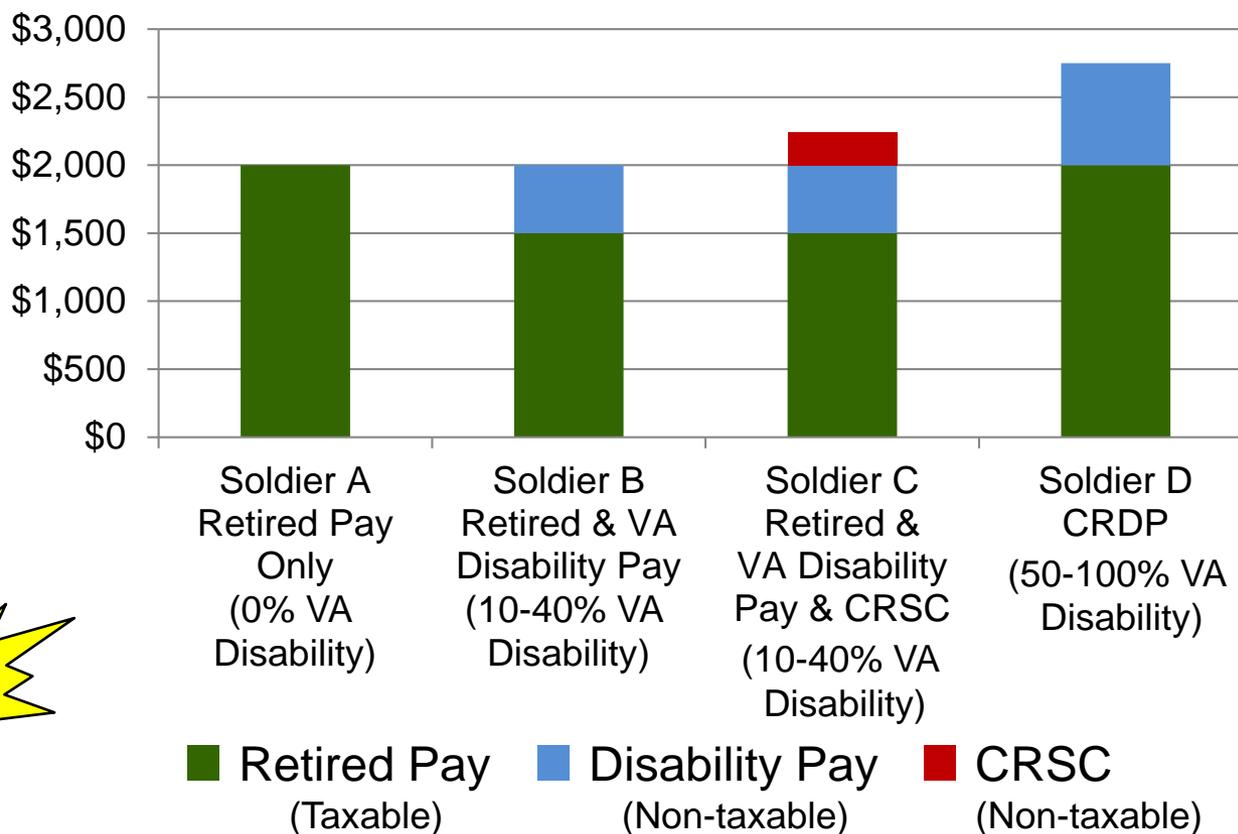


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# Retirement and Disability Payments

## 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)



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



# 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 \$606 per family or \$303 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 (\$300/family, \$150/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 \$459 per month (Prime) or \$257 per month (Select), plus copays and cost shares.

**NOTE: Group A rates reflected**



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# 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 \$606 per family or \$303 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)





U.S. ARMY

# 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 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?

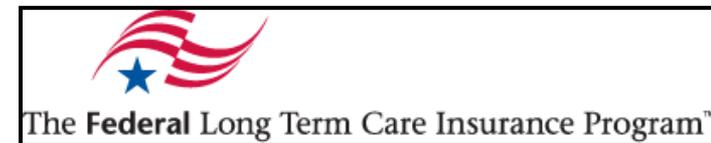
- Active and retired members of the uniformed services and their spouses or domestic partners
- Qualified relatives can also apply, even if you don't, including:
  - Parents, parents-in-law, and stepparents of living **active members of the uniformed services**; parents of retirees are not eligible

## 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**





# The Survivor Benefit Plan

RETIRED PAY **STOPS** WHEN THE  
RETIRED SOLDIER DIES!

The Survivor Benefit Plan Decision is:

- A **critically important** part of retirement planning for you and your Family!
- A **financial foundation** for your retirement.

In FY20, 82% of Retiring Soldiers took SBP

<https://soldierforlife.army.mil/retirement/survivor-benefit-plan>





# SBP Elections...

- Must be made **before** retirement
- Are generally irrevocable, but **may** be cancelled with spouse's concurrence between months 25-36 following retirement
- Spouse concurrence is required **by law** if Soldier elects less than maximum SBP coverage for his/her spouse unless the election is for former spouse





# ***SBP Election Categories***

- 1. Spouse Only**
- 2. Spouse & Children**
- 3. Children Only**
- 4. Former Spouse**
- 5. Former Spouse and Child**
- 6. Insurable Interest**

NOTE 1: Soldiers with no beneficiaries at retirement can elect to cover a new beneficiary within one year of gaining the beneficiary by notifying DFAS.

NOTE 2: Former Spouse provisions:

- May be elected voluntarily, as a result of a court order in divorce; or a written agreement
- May convert to spouse coverage upon the death of the former spouse





# SBP Details

**Cost**

**Benefit**

**Monthly Premium**

Inflation protected monthly annuity

\*Spouse annuity paid until death

\*\*Child annuity until 18 or 22 unmarried student

Premiums paid only when there's an eligible beneficiary

\*NOTE: If spouse remarries prior to age 55, annuity is suspended. If remarriage ends, annuity can be reinstated.

\*\*NOTE: A totally incapacitated child may be eligible to receive the annuity for life

NOTE: Base amount = \$300 up to full retired pay per month





# *Reserve Component Survivor Benefit Plan*

- Prior to 1 January 2001, Soldiers who failed to make an election for RCSBP within 90 days of receipt of their 20 Year NOE were automatically prevented from enrolling until age 60.
- From 1 January 2001 to present, Soldiers with eligible dependents who fail to respond to the offer of RCSBP enrollment are automatically enrolled in RCSBP under option C (immediate coverage) for spouse and child.
- RCSBP information is mailed to Soldier with the 20-year letter.
  - Option A – declined coverage until non-regular retirement
  - Option B - annuity is paid when the Soldier would have reached age 60 if death occurs prior to non-regular retirement
  - Option C – annuity is paid immediately if death occurs prior to non-regular retirement

Note: Your RCSBP election becomes your SBP election when you apply for your retired pay.

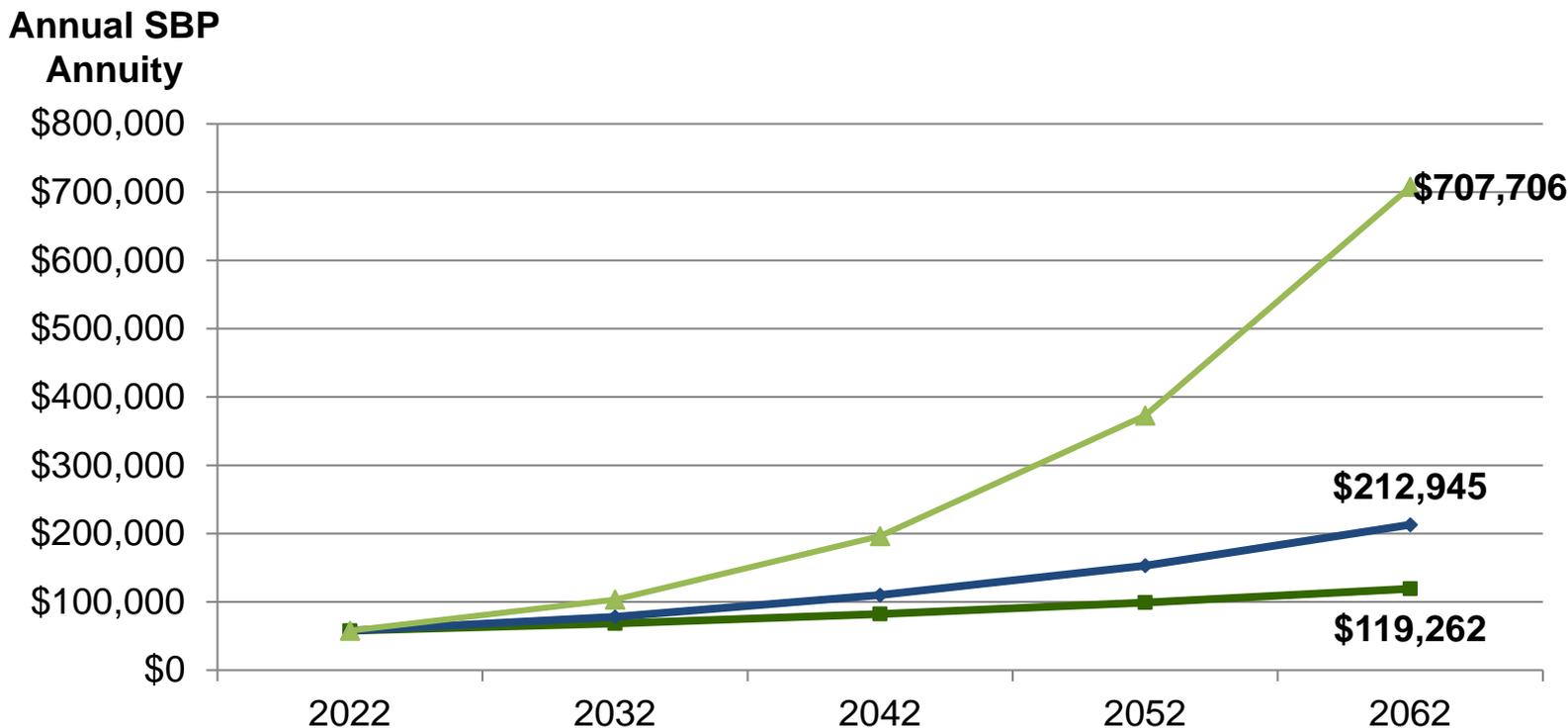




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# SBP Cost of Living Adjustments (COLA)

The effects of COLA on SBP over 40 years for a CSM who retires in 2021 with a \$8,753 SBP base amount and then dies on 1 JAN 2022.



**You pay in today's dollars for an SBP annuity paid in future dollars**

- **1.7% COLA** represents low inflation
- **3.05% COLA\*\*** represents inflation average over previous 40 years
- **5.9% COLA** represents inflation for 2022

All calculations are before tax dollars made using DOD Office of the Actuary tables  
\*\* SOURCE: US Dept. of Labor, Bureau of Labor Statistics



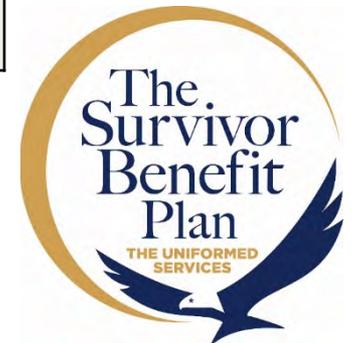
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# Spouse SBP Premium Payback Period

Based on a 2% long term COLA

SBP Premiums Paid	Premium Payback Period
5 years	8 months
10 years	1 year, 2 months
15 years	1 year, 8 months
20 years	2 year, 1 month
25 years	2 years, 5 months
*30 years	2 years, 8 months

\*No further cost after 360 premium payments (30 years) and age 70



SOURCE: DOD Actuary



U.S. ARMY

# Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- The Retired Uniformed Services ID (USID) 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
- DoD has transitioned to the issuance of a more secure next generation USID to replace the former paper-based USID. Although the new USID looks like a CAC, it does not contain a chip. For more information go to <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>



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



# 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>



**ARMY ECHOES**  
THE OFFICIAL NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES

**RETIREE SOLDIER FOR LIFE**  
AUG - OCT 2021

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**A MESSAGE FROM THE U.S. ARMY DEPUTY CHIEF OF STAFF, G-1**

**Greetings, Soldiers for Life!**

The Army's number one priority is its people – our Soldiers and Army civilians, families and veteran Soldiers for Life. All of the Army's personnel programs and initiatives are focused on taking care of our people with dignity and respect and promoting a culture where every individual can not only serve our country honorably. There is no better investment to ensure the readiness of the Army.

The past year has truly highlighted the importance of taking care of people, as we moved quickly to implement new policies to keep our Soldiers and their families safe while continuing to execute our mission during the global pandemic. As our nation engaged in public and private discussions focused on race and equality, we launched listening sessions at installations across the Army to hear the concerns and ideas of our Soldiers and civilians. Our People First Task Force is working to broadly apply meaningful changes through multi-faceted plans to combat sexual harassment, sexual assault, violent crimes, and other harmful behaviors that exist in our ranks across the Army, ultimately enhancing a culture of trust and building cohesive teams at all echelons.

The foundation of Army readiness is personnel readiness. Initiatives, programs and policies that place people first will ultimately improve overall readiness and our ability to fight and win. New technology, programs, policy, innovations and management models are transforming the Army's Personnel Systems and will provide our Soldiers and civilians with more opportunities to excel, give our Army the enduring advantage of a transparent, data rich personnel environment, and improve our ability to compete for and retain talent.

For example, the Integrated Personnel and Pay System – Army (IPPS-A), more commonly referred to as IPPS-A, is the number one Human Resources modernization effort for the Total Army. IPPS-A is the Army's new web-based HR system which, once fully deployed this December, will deliver a single, comprehensive, data rich HR and talent management system to the Total Force.

Talent management provides our Army an enduring competitive advantage. Continued investment in acquiring, developing, employing, and retaining talent will keep our Army at the forefront of human capital development and performance while providing the nation with a multi-faceted team that can fight and win in unpredictable environments to secure America's interests.

Army civilians are an integral part of the Army team, providing unmatched technical competence in essential functional areas including technical, medical, engineering, science, logistics, finance, and administrative disciplines. Efforts specifically aimed at expediting the hiring of civilians are increasing personnel readiness and ensuring talented individuals fill critical vacancies.

Personnel readiness also means creating an installation and environment that allows Soldiers and their families to thrive. The Army is committed to quality of life priorities that include quality housing both for families and our Soldiers in the barracks; quality child care and youth services; and meaningful employment for spouses.

The Army's Ready and Resilient program continues to provide the foundation for individuals to build and sustain personal readiness and resilience. Resilience is the Army's number one

*(Continued on page 2)*



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

# Retirement Services Officers (RSO)

Every retiring/Retired Soldier and Family **WORLDWIDE** is supported by an RSO who gives Retirement Planning briefings and answers questions one on one. **(NOTE: Briefings are being held virtually due to COVID. Refer to slides 12 and 13 for additional information.)**

**Joint Base Myer-Henderson Hall Retirement Planning Briefing:** The briefings are held in the community center, bldg. 405, on the 1<sup>st</sup> Tuesday of each month, from 0800-1200. RSO contact information (703) 696-5948, email [usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil](mailto:usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil)

**Fort Belvoir Retirement Planning Briefing:** The briefings are conducted on the 1<sup>st</sup> or 2<sup>nd</sup> Wednesday of every OTHER month, at the Barden Education Center (Bldg 1017), 0800-1230. RSO contact information (703) 806-4551/4084, email [usarmy.belvoir.imcom.mbx.rso@mail.mil](mailto:usarmy.belvoir.imcom.mbx.rso@mail.mil), to verify the date and register.

**Fort Meade Retirement Planning Briefing:** The briefings are held on the 2<sup>nd</sup> Thursday of each month at the Max J. Beilke Building, 2234 Huber Rd, Ft. Meade, MD, in classroom 4. Reservations are required (check the website at <https://home.army.mil/meade/index.php/about/Garrison/directorate-human-resources/military-personnel-division/sfl-rso>). RSO contact information (301) 677-9434/9600, email [armyrsomeade@mail.mil](mailto:armyrsomeade@mail.mil)



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*

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## ***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>



CSASoldierForLife



U.S. Army Soldier For Life



@csaSoldier4Life



US Army Soldier For Life



@csaSoldier4Life



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



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

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

Join the conversation





**QUESTIONS?**



**Thank you for your service!!**