



Department of the Army Retirement Planning Seminar

HQ, Army Retirement Services
251 18th Street S., Suite 210
Arlington, VA 22202-3531
15 April 2021



Purpose

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



Retirement is a process NOT an event!!



Retirement Planning Seminar Topics

- RSO Program
- Retired Pay & Taxes
- Cost of Living Adjustments
- Terminal Leave & Administrative Absence*
- Uniformed Services Former Spouses' Protection Act (USFSPA)
- SGLI ➡ VGLI
- Shipment of Household Goods
- Ethics
- 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, Social Security

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





Army Retirement Services

Retirement is a process,
not an event!

Retirement Planning Policy



**Active
Army**

100,812

ARNG

58,564

USAR

66,765

FY20: 29,999 Soldiers retired

Your mission has changed,
but your duty has not!

Post-Retirement Policy



**Retired
Soldiers**

998,092

**Surviving
Spouses**

251,410

FY19: \$21.8B in retired and annuitant pay



The Army Retirement Services Website

≡ MENU

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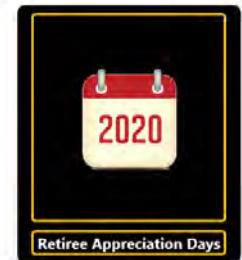
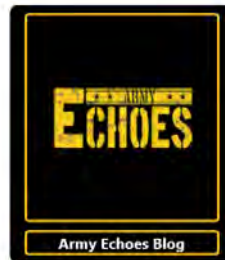
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<https://soldierforlife.army.mil/Retirement>

RETIRED SOLDIER

[Soldier](#) [Retired Soldier](#) [Veteran](#) [Family](#) [Educator](#) [Employer](#) [Community Organization](#)

Army Echoes, the Army's newsletter for Retired Soldiers, and Change of Mission, the Army's military retirement planning newsletter, were recently published.





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 226K Soldiers quarterly. If you didn't receive it, check your email address in **myPay**
- Available at <https://soldierforlife.army.mil/retirement/change-of-mission>





Throughout Your Retirement Planning

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



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.



The Retirement Planning Timeline



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



TRANSITION ASSISTANCE PROGRAM
Start Strong • Serve Strong • Reintegrate Strong • Remain Strong

2021 U.S. Army Retirement Planning Guide

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 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
- Househunting
- 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?





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 to HRC NET 9 months and NLT 90 days prior to the date retired pay is to start.
- ***The MyArmyBenefits retirement calculator automatically pulls your points from iTAPDB!***





Reserve Component Resources/POCs

DIEMS UPDATE:

Army Reserve TPU and AGR Soldiers

Contact your Troop Program Unit 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))

USAR Enlisted Actions Team:

<https://www.hrc.army.mil/content/USAR%20Enlisted%20Actions%20Team>
usarmy.knox.hrc.mbx.rpmd-ord-enl-agr-actions@mail.mil

RPMD AGR PAB email: usarmy.knox.hrc.mbx.rpmd-ord-enl-agr-actions@mail.mil

RPMD Non AGR email: usarmy.knox.hrc.mbx.rpmd-ord-enl-non-agr-actions@mail.mil

Officer Lifecycle Management Team

<https://www.hrc.army.mil/content/Officer%20Lifecycle%20Management%20Team>

email: usarmy.knox.hrc.mbx.rpmd-ord-ofcr-ret-pts@mail.mil, phone 502-613-6727

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-ord-health-svcs-ofcr-actions@mail.mil

Army National Guard: See unit administrator, State Joint Forces Headquarters personnel 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/>



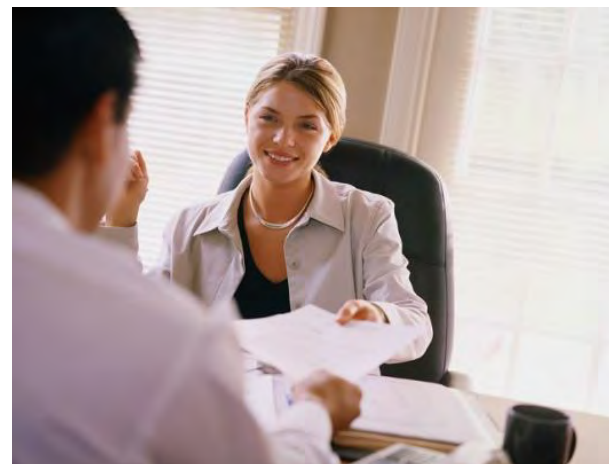


Army Transition Assistance Program (Army-TAP)



TRANSITION ASSISTANCE PROGRAM
Start Strong • Serve Strong • Reassign Strong • Retire Strong

- 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 at no later than 365 days before your effective retirement date.
- Benefit for Retired Soldiers: Eligible for Army-TAP services on a space-available basis - FOREVER!
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources
- Army-TAP Home Page: <https://www.sfl-tap.army.mil/>





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 wait 1 year to retire (Officer AR 350–100, Enlisted AR 635-200)

- **In lieu of PCS**

apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after attaining 20 years AFS, whichever is later.





Transferring your Post 9/11 GI Bill

<http://milconnect.dmdc.mil>

- 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.

Transfer of Education Benefits

Sponsor

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

Message from Your Service Component:
Please monitor the status of your transfer request by checking back periodically in TEB on the milConnect website for a status update. Please do not email usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil regarding the status of your transfer request. This email address is to be used only for eligibility questions or issues with a transfer request.

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

Select the educational program from which to transfer benefits:

Post-9/11 GI Bill, Chapter 33

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					
Child		1998-10-01	35	2010-10-31			

Quick Links

- Transfer Education Benefits (TEB)
- Update Address
- Update Global Address List (GAL)
- Beneficiary Web Enrollment
- eBenefits (VA Portal)
- Family Subsistence Supplemental Allowance (FSSA)
- Joint Qualification System (JQS)
- Manage DS Logon Account
- RAPIDS Self Service
- RAPIDS Site Locator
- TRICARE Claims
- TRICARE for Guard and Reserve (TRS)
- TRICARE for Life (TFL)
- TRICARE North
- TRICARE South
- TRICARE West
- TRICARE Online
- TRICARE Overlook

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>





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 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





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)

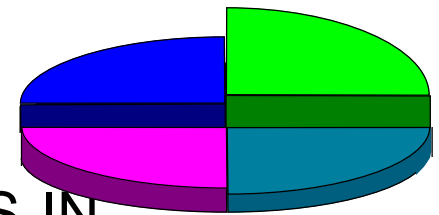




Allotments

- 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>

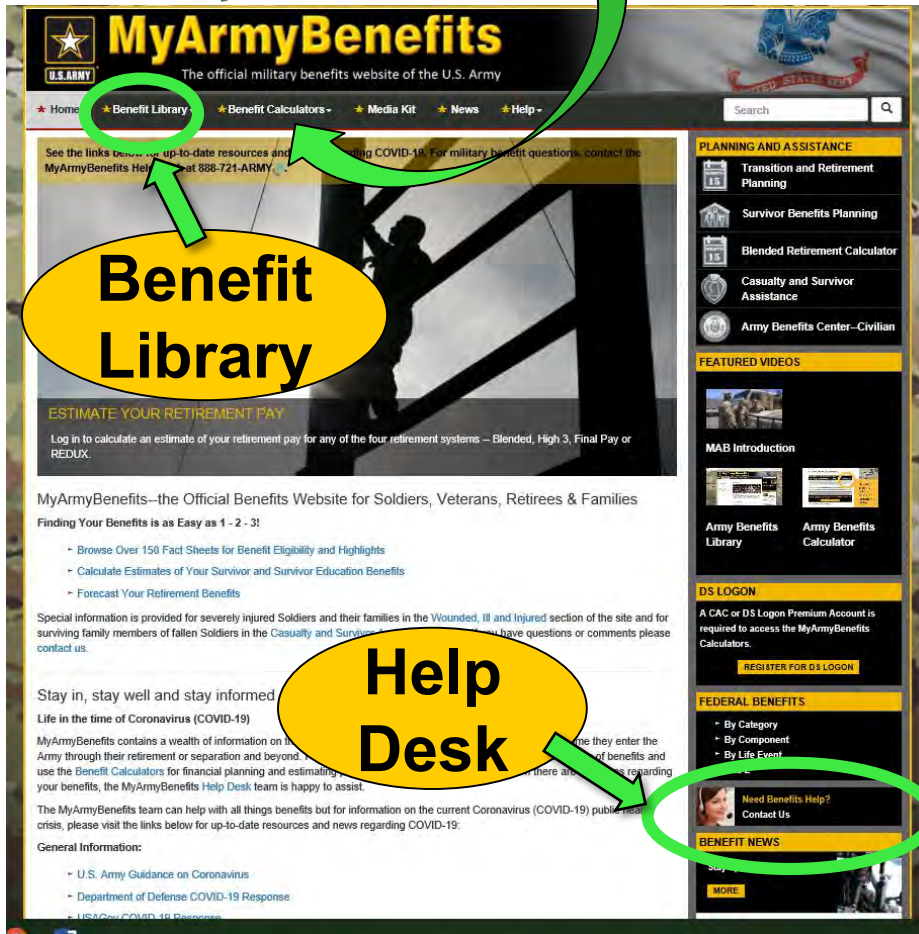
- Instead of creating an allotment through DFAS, some allotments can be easily and freely set up directly with your bank to pay bills (e.g. life insurance) or save for the future (e.g. transfer to another bank account).





MyArmyBenefits

Featuring a personalized
Retirement Calculator!!



Benefit Library

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

Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

Benefits Help Desk Operations

Wounded Warrior Special Module

- Wounded Warrior / DRE Calculator
- Sustaining Income Calculator

Casualty Operations Special Module

- Survivor Benefits Report

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

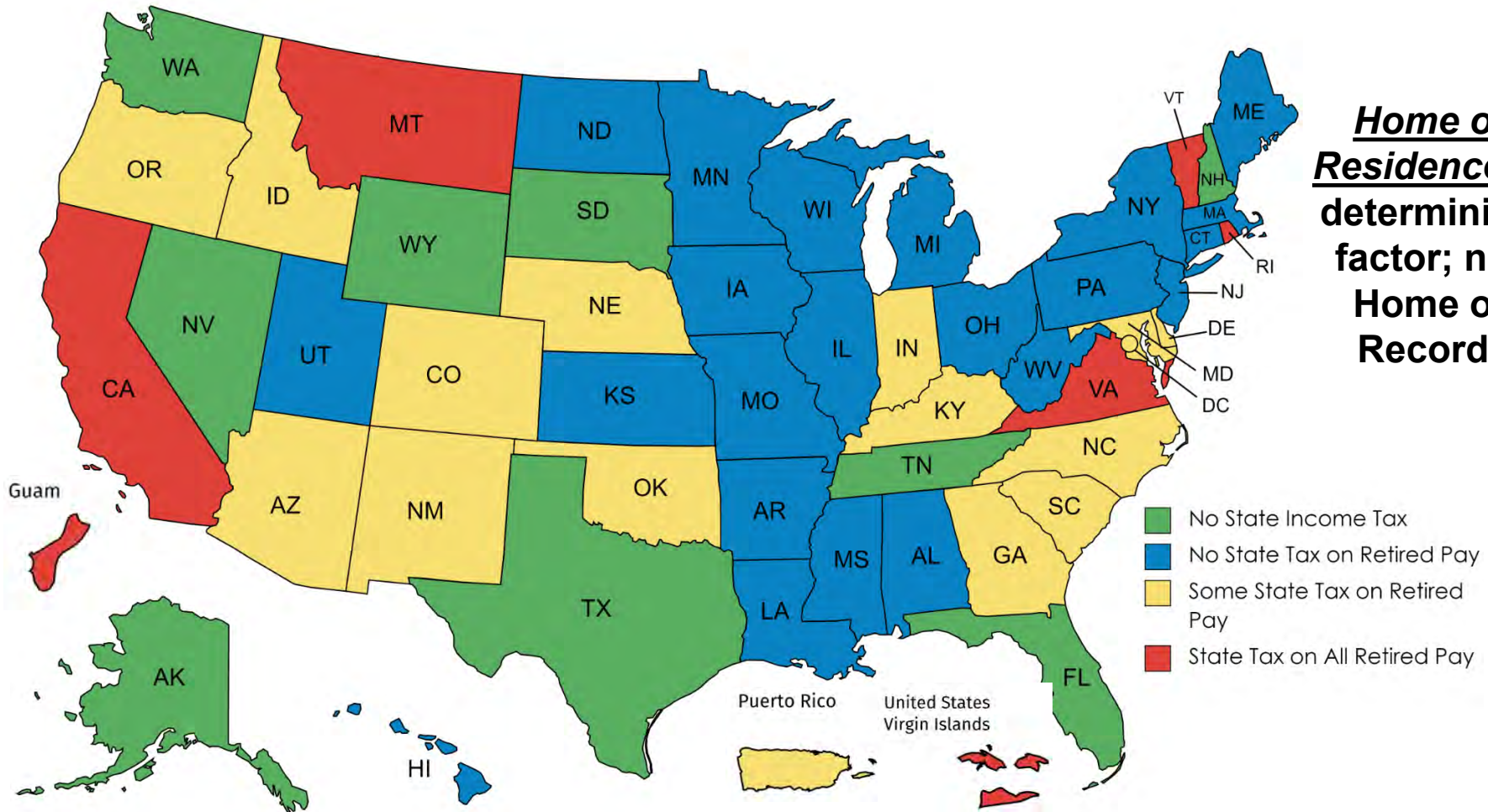
Benefit Calculators link directly to DEERS information through CAC or DS Logon.





Taxes*

Federal taxes are due on all retired military compensation



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 15 Apr 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 for details.



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.





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





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

- 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).

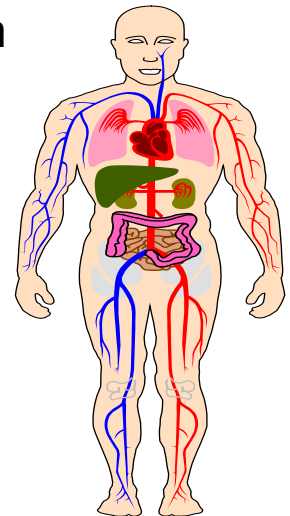




VA Compensation for Service-Connected Disability

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 <50% disabled, 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 20

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	144.14		
20	284.93		
30	441.35	493.35	532.35
40	635.77	705.77	756.77
50	905.04	992.04	1056.04
60	1146.39	1251.39	1328.39
70	1444.71	1566.71	1656.71
80	1679.35	1819.35	1922.35
90	1887.18	2044.18	2160.18
100	3146.42	3321.85	3450.32





CRSC & CRDP Comparison

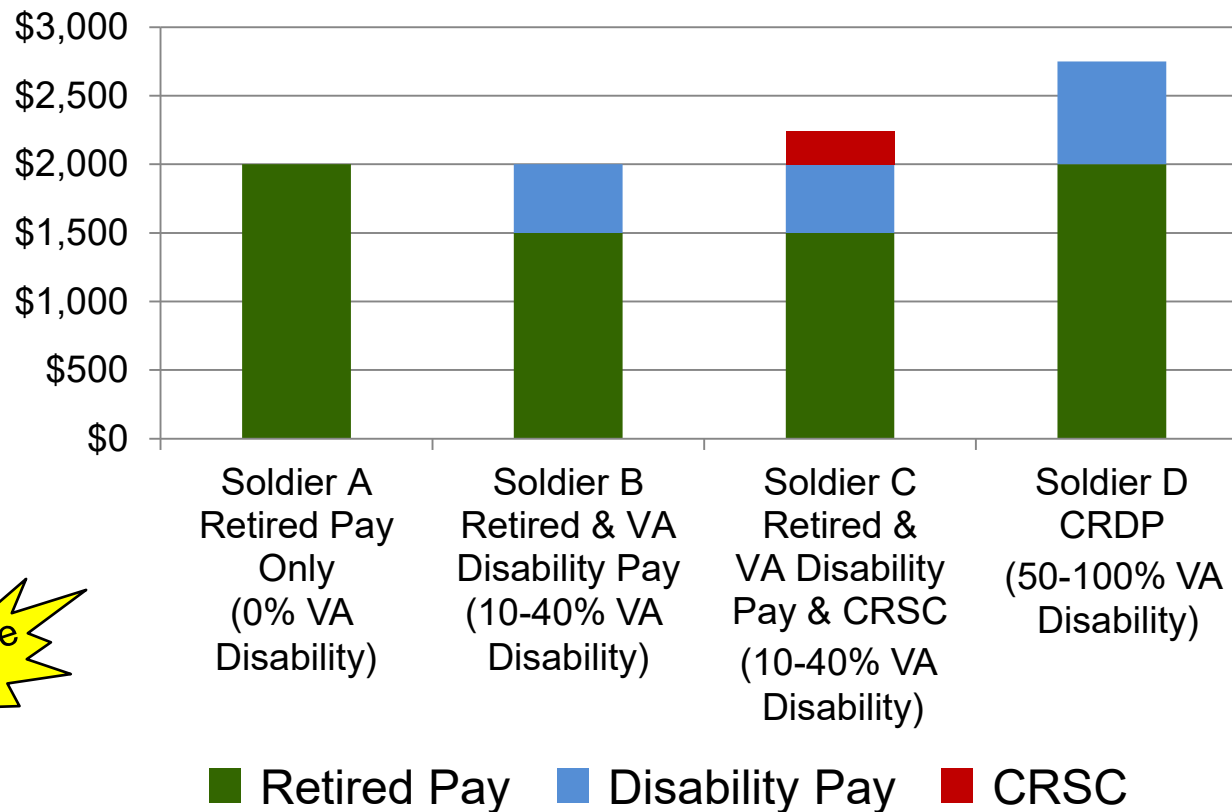
Combat-Related Special Compensation	Concurrent Retirement and Disability Pay
Combat-related disabilities <ul style="list-style-type: none">• Armed conflict (e.g. wounds)• Simulated combat (e.g. FTX)• Hazardous service (e.g. parachute duty)• Instrumentalities of war (e.g. combat vehicles)	Service-connected disabilities Retired pay that would have been waived by the Soldier in order to receive disability pay is restored (i.e., no dollar for dollar off-set of retired pay)
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/crdp.html



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





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/>





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>
 - Apply through <https://www.ebenefits.va.gov/>
 - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and mail it to OSGLI

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





VGLI Premium Schedule – Monthly Rates

Insurance Amount	Age							
	<u>40-44</u>	<u>45-49</u>	<u>50-54</u>	<u>55-59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-74</u>	<u>75 &over</u>
\$400K	\$68.00	\$88.00	\$144.00	\$268.00	\$432.00	\$600.00	\$920.00	\$1840.00
\$300K	\$51.00	\$66.00	\$108.00	\$201.00	\$324.00	\$450.00	\$690.00	\$1380.00
\$250K	\$42.50	\$55.00	\$90.00	\$167.50	\$270.00	\$375.00	\$575.00	\$1150.00
\$200K	\$34.00	\$44.00	\$72.00	\$134.00	\$216.00	\$300.00	\$460.00	\$920.00
\$150K	\$25.50	\$33.00	\$54.00	\$100.50	\$162.00	\$225.00	\$345.00	\$690.00
\$100K	\$17.00	\$22.00	\$36.00	\$67.00	\$108.00	\$150.00	\$230.00	\$460.00
\$50K	\$8.50	\$11.00	\$18.00	\$33.50	\$54.00	\$75.00	\$115.00	\$230.00

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





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 SHADDED AREAS REQUIRES FORM VOID.

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY
This Report Contains Information Subject to the Privacy Act of 1974, As Amended

1. NAME (Last, first, middle initial) **S** 2. DEPARTMENT, COMPONENT AND BRANCH 3. SOCIAL SECURITY NUMBER
4a. GRADE, RATE OR RANK 4b. PAY GRADE 5. DATE OF BIRTH (YYYYMMDD) 6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)
7a. PLACE OF ENTRY INTO ACTIVE DUTY 7b. HOME OF RECORD AT TIME OF ENTRY (city and state or complete address if foreign)
8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND 8b. STATION WHERE SEPARATED
9. COMMAND TO WHICH TRANSFERRED **A** 10. BOLD COVERAGE AMOUNT: \$
11. PRIMARY SPECIALTY (List number, title and years and months if applicable. List without specialty numbers and other resulting period of one or more years.) **M** 12. RECORD OF SERVICE
12a. DATE ENTERED ON THIS PERIOD YEARS MONTHS DAYS
12b. SEPARATION DATE THIS PERIOD
12c. TOTAL PRIOR ACTIVE SERVICE
12d. TOTAL PRIOR RESERVE SERVICE
12e. FOREIGN SERVICE
12f. SEA SERVICE
12g. MILITARY TRAINING
12h. REPRODUCTION OF PAY GRADE
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (List periods of service) **P**
14a. COMMISSIONED THROUGH SERVICE ACADEMY YES NO
14b. COMMISSIONED THROUGH ROTC SCHOOL/SHIP (USC Chap. 2107) YES NO
14c. ENLISTED UNDER LOAN REPAYMENT PROGRAM (USC Chap. 108) (If yes, years of commitment) YES NO
15. DATE ACCORDED LEAVE PAID 16. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT UP TO DATE OF SEPARATION YES NO
17. REMARKS **L**
The information contained herein is subject to complete reworking within the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine eligibility for, and/or continued compliance with, the requirements of a Federal benefit program.
18a. MAILING ADDRESS AFTER SEPARATION (include ZIP Code) 18b. NEAREST RELATIVE (Name and address) (Use ZIP Code) **E**
19. MEMBER REQUESTS COPY 1 BE SENT TO (Specify address) OFFICE OF VETERANS AFFAIRS YES NO
20. MEMBER REQUESTS COPY 2 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC) YES NO
21a. MEMBER SIGNATURE 21b. SIGNATURE 21c. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade title, signature) 21d. SIGNATURE
DD FORM 214, AUG 2009 PREVIOUS EDITION IS OBSOLETE MEMBER - 1



*Reference, AR 635-8 para 7-2



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.





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
 - 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.





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
- Presented to Reserve Component Soldiers upon entry into the Retired Reserve
- Package includes a U.S. Flag, U.S. Army Retired Lapel Button, 2 window decals, and a tri-signed letter
- Installation, State, RSC Retirement Services Officers order ARSCP packages



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

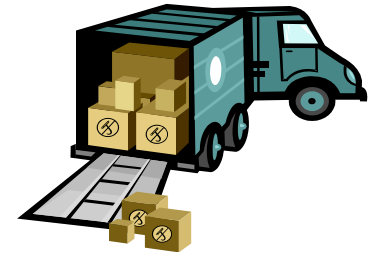
(Contact Your Transportation Office)

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





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






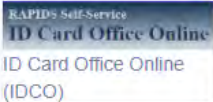





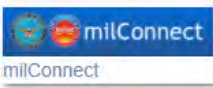

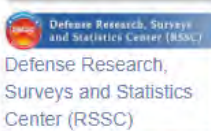



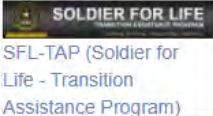
Websites Accepting DS Logon

DS LOGON
YOUR SELF-SERVICE SITE

[Frequently Asked Questions](#) [Log Off](#)

Profile **Websites Accepting DS LOGON**

You are currently logged on with: **CAC**
You may access the following websites that accept CAC credentials by clicking on the link.

 ARBA Case Tracking System (ACTS)	 ID Card Office Online (IDCO)	 TRICARE Online
 ArmyFit	 MHS GENESIS Patient Portal	 TRICARE Online (Mobile)
 Beneficiary Web Enrollment	 milConnect	 U.S. Army Human Resources Command - PORTAL
 Defense Research, Surveys and Statistics Center (RSSC)	 Remote Order Entry System	 VA.gov
 eBenefits	 SFL-TAP (Soldier for Life - Transition Assistance Program)	





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 \$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/indiv), 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



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)





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



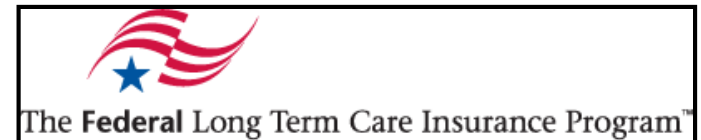
The Federal Long Term Care Insurance Program (FLTCIP)

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



Sign up for alerts and discounts

And at your local Exchange and Express!



- Tri-weekly coupons by text
- 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:

- 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>





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*



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/>





[Soldier For Life Army Retirement Services](#)



[Rally Point Soldier For Life](#)



[U.S. Army Soldier For Life](#)



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



[CSASoldierForLife](#)



[@csaSoldier4Life](#)



[@csaSoldier4Life](#)



[U.S. Army Soldier For Life](#)



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

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

Join the conversation



Thank you for your service!!



QUESTIONS?

