U.S. Army
Retirement Planning Guide
2024

Retirement is a process, not an event!

Seek the advice of those who've gone before you

U.S. ARMY RETIREMENT PLANNING GUIDE

2024

"Once a Soldier, Always a Soldier . . . a Soldier for Life"

This guide was prepared by
the Army Retirement Services Office
Deputy Chief of Staff, G-1
Headquarters, Department of the Army

This guide is for informational purposes only.
It does not make or change policy or regulation.
Contact your Army Retirement Services Officer (RSO)
for detailed or additional information.

Front Cover Caption: Soldiers assigned to the 3d U.S. Infantry Regiment (The Old Guard) and The U.S. Army Band, "Pershing's Own," provide ceremonial support for a Department of the Army retirement ceremony in Conmy Hall on Joint Base Myer-Henderson Hall, Va., May 11, 2023. The ceremony was hosted by Col. David B. Rowland, Commander, 3d U.S. Infantry Regiment (The Old Guard). (U.S. Army photo by Sgt. Oscar Toscano)

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Introduction

Do you know how to retire from the Army? It's more complicated than you might imagine. My intent with this guide is to help you navigate the retirement maze. Not every part of this document will apply to you but read every part to be sure. Embrace the idea that **retirement is a process, not an event**.

When you needed to learn something during your military career, you went to school or talked to mentors. Retirement is no different.

The **Army Retirement Planning Seminar** is the Army's retirement planning school – it's a required, one-day course provided by your installation, state, or Readiness Division Retirement Services Officer (RSO). The Seminar focuses on **your retirement benefits and other decisions outside of employment**, which is the focus of the Army Transition Assistance Program (Army-TAP).

You have mentors in uniform, but they don't have retirement experience. For this, talk to mentors who have already retired. Networking is the key, just like it has been in your Army career.

Don't make the three most common retirement planning mistakes: (1) not starting early enough, (2) overestimating your knowledge of retirement planning, and (3) not asking for help.

Start by skimming through this guide today**.**

The Army is currently piloting a program that allows you to request retirement from active duty **between 12 and 24 months before your retirement date!** Unless extended or made permanent, the pilot program expires on 31 March 2024.

Don't underestimate the mental transition you're about to make. You will miss the sense of purpose, the camaraderie, and the Soldiers you've lived with for so long. But the Army will still need you after you retire. **Your mission will change, but your duty to the country will not.**

Because less than 7% of Americans are veterans, and only 0.6% of Americans are retired from the military, we need every veteran to talk about their military service. Currently, 75% of Americans say they know little about their military, and that makes recruiting the next generation of Soldiers very difficult.

Thank you for your long and dedicated service to the nation.

Mark E. Overberg
Director, Army Retirement Services
Deputy Chief of Staff, G-1
Headquarters, Department of the Army

Chapter 1 — Mental Preparation

1-1 Soldier for Life Mindset

What does it mean to be a Soldier for Life? A Soldier for Life is someone who embraces a lifetime of service. Someone who traces their success as a civilian to the confidence and skills they developed in the Army. Someone who continues to identify with the Army after hanging up the uniform. Someone who advocates for service to the nation. Soldiers for Life continue to set the example by living the Army Ethic in their communities. A Soldier for Life helps educate the 75% of Americans who know little about their military and who don't understand the value of a veteran.

Our Army has always been about people—our success has never been defined by the newest rifle, helicopter, or tank. History demonstrates that the quality of our Soldiers makes the difference in fighting and winning our nation's wars.

The readiness of our Army depends on meeting our recruiting goals and attracting the best and brightest Americans. Only 23% of Americans even qualify to join the Army. Retired Soldiers are the Army's ambassadors in towns across the nation. They dispel myths about Army service and inspire young Americans to join the Army's ranks.

1-2 The Retired Soldier Mission

The mission statement for Retired Soldiers is to **"HIRE & INSPIRE."** We need Retired Solders to:

- Help veterans get jobs. Every dollar the Army spends on unemployment compensation for a new veteran is a dollar the Army can't spend on Soldiers' salaries or for their training or equipment. The same operational funds pay for both. The Army wants Retired Soldiers to look out for new veterans and to help them resettle and find employment.

- Inspire Americans. Most Americans say they know little about the military. This is sometimes called the civil-military divide. Retired Soldiers should dispel misunderstandings about the military and explain military life. Continue to set the example and tell Americans how your service helped you.

- Inspire America's youth to join the military. The percentage of young Americans who are qualified to join the military is expected to decline from 23% to 19% by 2030. Our recruiters need your help to recruit outside our families; 83% of new Soldiers have a family member who served. Sign up for the Partnership Outreach Program at https://www.goarmy.com/a/cp.html. Talk about your service with teachers, coaches, and others who influence young people.

1-3 Retirement is a Process

Retiring is more than just a formal ceremony at the end of your career. It's everything you do to prepare yourself and your family for the next phase of your life. It's more than a checklist of tasks. It's a mental transformation from training and deploying to fight and win our nation's wars to serving in civilian communities. You didn't get this far without planning. Embrace the process. Embrace your post-retirement life as a new opportunity.

a. A positive attitude is everything.

Celebrate your achievements! Don't skip your retirement ceremony. Only 30% of officers and 10% of enlisted Soldiers retire from the Army -- more than 30,000 every year. You will continue to succeed after retiring. You will be joining the Army's largest demographic – its "fourth component" -- our 1,017,000 Retired Soldiers.

b. Prepare early.

Planning your retirement will be a challenge but follow this guide starting 36 months before you want to retire. Attend the

mandatory Transition Assistance Program (TAP) **AND** the Retirement Planning Seminar at the 24-month mark, so you'll know what you're up against.

c. Understand the impact of your retirement on others.

If you have a family, remember that they are transitioning too! Take your spouse to the Retirement Planning Seminar and TAP. Share information and decisions, especially if your spouse manages part of your family's daily life, like the family's health care or budget. Involve your children; their lives will change too.

Chapter 2 – How to Plan Your Retirement

2-1 General

Use the timeline on the next page as your starting point for retiring from active duty. It starts 36 months before you want to retire. Drilling Reserve Component Soldiers are required to attend their component's Retirement Planning Seminar (usually a full Saturday) between their 18th and 20th years of service, no matter how long they plan to serve. The Retirement Services Officer (RSO) or your military personnel officer can provide a more detailed checklist that addresses local requirements.

For more information on Army Retirement Planning, visit the Soldier for Life Retirement Planning Page at https://soldierforlife.army.mil/Retirement/retirement-planning. You can find a more detailed timeline in our Army Retirement Planning Toolkit for each block of time: https://soldierforlife.army.mil/Retirement-Toolkit/The-Basics.

2-2 Retirement Planning for Families

In many military households, the Soldier's spouse manages or co-manages critical functions that will change when the Soldier retires, including the family budget, health care, children's schooling and daycare, and home management. If your spouse is employed, your retirement and possible family move may significantly impact your family's monthly income.

Talk to your spouse about your retirement early and often. Take your spouse to all retirement planning seminars and the Transition Assistance Program classes. They may hear things that you might miss because you have a different perspective on retirement, household management, and future employment.

If you have children, talk to them about your retirement as well. If you move, they'll have to make new friends and attend a new school, but part of their identity is being the child of a Soldier. They will have questions and may have concerns about what your career change means to their futures.

There are resources specifically designed to support military spouses' retirement planning including MilSpouse Money Mission (https://www.milspousemoneymission.org/) and MySTeP (https://myseco.militaryonesource.mil/portal/mystep).

The Army 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

2023 U.S. Army Retirement Planning Guide

24-18 months
- **Apply for retirement (between 12 and 24 months)***
- PCS move before retirement?
- Required service obligations?
- Retired pay estimate
- Attend Army TAP
- Attend Mandatory Retirement Planning Seminar

MyArmyBenefits — The U.S. Army official benefits website

18-12 months
- Medical/dental care catch up
- College applications?
- Start employment networking
- SBP and life insurance
- Investigate healthcare options

12-6 months
- Apply for retirement (between 9 and 12 months)
- Pre-separation transition checklist
- Start active job search
- Finalize transition administrative absence & terminal leave plan
- Interview/post-retirement wardrobe purchases

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

The Survivor Benefit Plan

Retirement month
(if not already done)
- Retirement ceremony
- Out-processing/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?

RETIRED — U.S. ARMY — SOLDIER FOR LIFE

***under pilot program allowing requests for voluntary AFS retirement up to 24 months out.**

Note: Priority tasks are in red.

2-3 When Can You Retire?

a. Regular retirements. You can voluntarily retire when your Active, Active-Duty for Training (ADT), Active-Duty Operational Support (ADOS), Temporary Tour of Active Duty (TTAD), Full-Time National Guard Duty (FTNGD), and/or Active Guard/Reserve (AGR) service totals 20 years or more (Title 10 U.S. Code, §7311 [Officer], §1293 [Warrant Officer] and §7314 [Enlisted]). Officers may also use service as a contract surgeon or acting dental surgeon to qualify for retirement.

The Army has a pilot program in 2023 that allows Soldiers in the Regular Army (RA), the Army National Guard (ARNG)/Army National Guard of the United States (ARNGUS), and the United States Army Reserve (USAR) serving on Active Guard Reserve (AGR) tours or on active service orders, to submit their request to retire from active duty between 12 and 24 months before their retirement date. The expiration date for the exception to policy goes through Mar. 31, 2024 and applies to retirements that occur on or after Apr. 1, 2024.

b. Non-regular (reserve) retirements. Qualified U.S. Army Reserve (USAR) and Army National Guard (ARNG) Soldiers with 20 or more years of creditable service, should submit their retired pay applications to the U. S. Army Human Resources Command no earlier than nine months but not less than 90 days prior to their age of eligibility, usually age 60, unless entitled to a reduced age retirement.

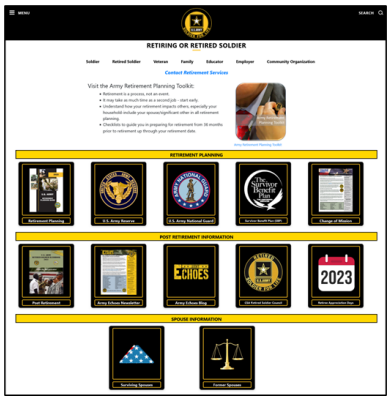
c. Service obligations. Before you apply for retirement, ensure you will complete all service obligations before your requested date. These obligations could arise from a promotion, a recent permanent change of station, completion of military or civilian schooling, transferring education benefits to a family member, etc.

d. In Lieu of PCS. If you want to retire in lieu of executing a permanent change of station move, you only have 30 days from the date of the PCS alert to request retirement, and you may have to retire within six months of the alert.

2-4 Retirement Planning Resources

The Army has invested in many resources to help you plan your military retirement, including:

a. Retirement Services Officers (RSOs). RSOs in all three Army components are retirement specialists trained and certified in the laws, policies, and procedures that govern military retirements. Contact your RSO listed at https://soldierforlife.army.mil/Retirement/rso.



b. The Army Retirement Services webpages on the Soldier for Life website (https://soldierforlife.army.mil/Retirement).

c. The *U.S. Army Retirement Planning Guide*.

https://soldierforlife.army.mil/Retirement/retirement-planning

d. *Change of Mission*, the Army's quarterly, official military retirement planning newsletter is published at https://soldierforlife.army.mil/Retirement/change-of-mission. The Defense Finance and Accounting Service (DFAS) sends an email to the myPay account email address of Soldiers in all components who have 17 or more years of service who have not yet retired.

e. The Department of the Army Retirement Planning Seminar. Check with your installation, Army National Guard, or Army Reserve RSOs for dates, times, and locations for these day-long seminars. The mandatory Department of the Army Retirement Planning Seminar briefing slides are available at https://soldierforlife.army.mil/Retirement/retirement-planning and the Army National Guard and USAR Non-Regular Retirement Planning Seminar briefing slides are available at https://soldierforlife.army.mil/Retirement/NationalGuard and https://soldierforlife.army.mil/Retirement/ArmyReserve.

f. The Department of the Army Survivor Benefit Plan (SBP) Briefing and Reserve Component Survivor Benefit Plan (RCSBP) Briefing. RSOs give these as part of their Retirement Planning Seminars, but they can be given separately and individually. The mandatory SBP and RCSBP briefs are located at https://soldierforlife.army.mil/Retirement/survivor-benefit-plan.

g. The Department of Defense (DOD) Actuary's website includes financial analysis tools for life insurance and the Survivor Benefit Plan at https://actuary.defense.gov/Survivor-Benefit-Plans/. One tool estimates whether SBP benefits will outperform a life insurance policy.

h. Army Transition Assistance Program

Currently, there are over 50 Army Transition Assistance Program (Army-TAP) locations worldwide and a TAP 24/7 Virtual Center. Retiring and transitioning Soldiers work towards attaining identified Career Readiness Standards (CRS) as they go through the program.

You may initiate TAP services 36 months before your actual retirement date. TAP encompasses the following:

- Individualized self-assessment, transition planning, and counseling.
- A one-day Department of Veterans Affairs (VA) benefits and services briefing delivered by VA counselors. **You must attend at least six months prior to your retirement.**
- Department of Labor (DOL) Employment Fundamentals of Career Transition workshop that explains how to execute a successful job search, write resumes and cover letters, network, identify job opportunities, interview

and negotiate salary/benefits. **You must attend at least nine months prior to retirement**.

- Military Occupational Specialty crosswalk which compares military experience, skills, education, and credentials to your desired civilian occupation.
- Financial planning seminars which identify financial goals during the transition period and post-transition needs.
- Education, vocational training, employment, and entrepreneurship two-day workshops to help participants make informed career track decisions.

TAP also offers you the opportunity to participate in the Army's Career Skills Program (CSP) consisting of credentialing, apprenticeship, on-the-job training, job shadowing, and internship opportunities.

The Army-TAP website provides a comprehensive overview of transition assistance services and links that allow you to register for classes, schedule appointments for TAP services, and view available events.

Retired Soldiers and their eligible dependents are eligible for TAP services on a space-available basis for the rest of their lives.

NOTE: Title 5 United States Code Section 3326 prohibits military retirees from being appointed to positions within the Department of Defense within 180 days of their date of military retirement. This applies to positions 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. However, the law does NOT prevent military retirees from working for other federal agencies, such as the Department of Homeland Security, Department of Agriculture, Department of Labor, etc. within 180 days of retirement.

2-5 Retirement Physical

Retiring active-duty Soldiers must complete a Separation History and Physical Exam (SHPE) prior to retirement. Retiring Reserve Component Soldiers do not complete a SHPE unless they are on active duty, however they should complete a final Physical Health Assessment (PHA). Physical exams may be performed by the DoD up to 12 months before the date of retirement. Contact your local military treatment facility for details and appointments. If you complete the physical early enough, you can use the results to apply for disability compensation from the VA while you are still on active duty. Use the Benefits Delivery at Discharge (BDD) program (https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/) if you have 90-180 days of active duty left. Use the Fully Developed or Standard Claim program (https://www.va.gov/disability/how-to-file-claim/evidence-needed/fully-developed-claims/) if you have 1-89 days of active duty left.

2-6 Household Goods Transportation

Retiring active-duty Soldiers are authorized household goods (HHG) transportation from the last, or any previous, permanent duty station in CONUS, from storage, or any combination thereof, to their home of selection (HOS).

You may select a home anywhere within the U.S., or the home of record outside the U.S., or the place outside the U.S. from which you were initially called or ordered to active duty.

Your weight allowance for retirement is the same as it was on active duty.

If you are required to vacate government quarters before selecting a home, you are authorized a short distance HHG move from the government quarters to a local temporary residence in the vicinity of the vacated quarters.

You are authorized non-temporary storage (NTS) of your HHG from the date your retirement orders are issued to the one-year anniversary of your retirement date. You may request continued storage beyond the one-year anniversary of your retirement date,

but in all cases, it will be at your expense, at the government rates for the extended time.

Extensions are granted for a maximum of one year at a time, for up to six years from the date of retirement, and you must file them prior to the anniversary date of your retirement. The initial Permanent Change of Station (PCS) authorization to HOS has recently been increased from one to three years from the date of retirement for those with retirement orders issued on or after June 24, 2022. Extensions may be requested prior to the 3rd anniversary of the retirement date, and each year thereafter, up to a maximum of 6 years from the date of retirement. Note: If your retirement order was published prior to June 24, 2022, you are authorized Final PCS to your HOS for up to one year from your date of retirement and may request extensions on an annual basis prior to your retirement anniversary date.

For more information, see the MyArmyBenefits Relocation Assistance fact sheet at https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Relocation-Assistance.

2-7 Retirement Recognition

Contact your unit leadership to participate in a retirement ceremony and receive retirement certificates from the President and the Chief of Staff, Army. Spouses will also receive a certificate from the Chief of Staff, Army. In addition, the Army will honor your selfless service by issuing the Army Retiring Soldier Commendation Program (ARSCP) Package, which includes:

- U.S. Flag
- U.S Army Retired Lapel Button
- Two Soldier for Life window stickers
- A thank you note signed by the Secretary of the Army, the Chief of Staff, Army, and the Sergeant Major of the Army

2-8 Terminal Leave and Transition Administrative Absence

a. Terminal Leave. Terminal leave is ordinary (chargeable) leave used immediately prior to retirement. You may sell leave accrued through your retirement date (limit of 60 days during your career), or use it before your retirement date, or split your leave between these two options. Unless authorized additional leave carryover through Special Leave Accrual (SLA) authority, all accrued leave in excess of 60 days is lost October 1st even if you start terminal leave before that date. See https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Leave for more details.

b. Transition Administrative Absence (previously known as Permissive Temporary Duty). Transition administrative absence (TAA) is a non-chargeable absence that may be granted in addition to terminal leave and can be taken in a series of trips or in its entirety in conjunction with terminal leave for pre-separation job search and/or house hunting activities. Senior Commanders may grant up to 20 days (CONUS) or 30 days (OCONUS) to Soldiers retiring from active duty. Service members may not be employed while in a TAA status. No more than 120 days may be approved for participation in the Career Skills Program (CSP), and this may not be combined with other TAAs, leaves, or passes.

Chapter 3 – Retired Pay and Benefits

3-1 Retired Pay Plans

a. Which retired pay plan are you under?

There are four retired pay plans for computing length-of-service retired pay. They are Final Pay, High-36 (aka High-3), REDUX, and the Blended Retirement System (BRS). Your Date of Initial Entry into Military Service (DIEMS) determines your retired pay plan. Your DIEMS is the earliest date of enlistment, induction, or appointment in a regular or reserve component of a uniformed service as a commissioned officer, warrant officer, or enlisted member and DOES NOT change. It is rarely the same as your basic active service date (BASD) and usually earlier than your pay entry basic date (PEBD).

b. Service creditable for percentage purposes

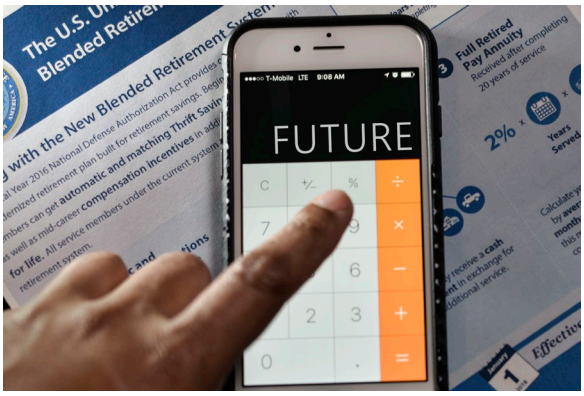
All retired pay plans use “service creditable for percentage purposes” in their formulas. In addition to credit for your active-duty service, you may receive credit for certain inactive reserve points and, for officers, medical or dental school. Before receiving credit for the additional time for an active service retirement, you must first qualify for retirement by completing 20 years of active duty.

c. Retired pay plans:

1. Final Pay. DIEMS before Sept. 8, 1980. Formula: (Years of creditable service x 2.5%) x final basic pay = retired pay.

2. High-36 Pay Plan. DIEMS between Sept. 8, 1980 and July 31, 1986. Formula: (Years of creditable service x 2.5%) x average of highest 36 months of basic pay = retired pay.

3. High-36 or REDUX pay plan. DIEMS between Aug. 1, 1986 and Dec. 31, 2017. Soldiers with a DIEMS during this period were automatically covered under the High-36 retired pay plan (see calculation above). Soldiers who elected and received the $30,000 Career Status Bonus (CSB) have their retired pay calculated under the REDUX formula: ([Years of creditable service x 2.5%] minus 1% for each year under 30 years) x the average of the highest 36 months of basic pay = retired pay.



4. Blended Retirement System (BRS). DIEMS on or after Jan. 1, 2018 and those who were eligible and chose to opt into BRS. Formula: (Years of creditable service x 2%) x average of highest 36 months of basic pay = retired pay.

5. Retired pay details and calculations: Complete details are available in the retired pay fact sheet in the MyArmyBenefits Benefits Library at https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Retired-Pay. Personalized calculations are available using the MyArmyBenefits retirement calculators at https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement.

3-2 Medical Retirement

If you think you may receive a medical retirement, you should attend the closest retirement planning seminar as soon as you enter the Medical Evaluation Board (MEB)/Physical Evaluation Board (PEB) process. The retirement timeline is short once the Army approves your medical retirement, so early preparation is key. If you are married, your spouse should also attend.

Soldiers being medically retired will have their retired pay calculated two ways: based on the appropriate length-of-service formula (Final Base Pay, High-36, or BRS) and based on their disability percentage. They will receive whichever is higher. Soldiers who received the CSB and receive a medical retirement will not repay the CSB, and their retired pay will be calculated under the High-36 formula.

Retired pay using the percentage of disability formula is computed by multiplying the disability percentage on the retirement orders by the retired pay base (final, High-36, or BRS depending on the Soldier's DIEMS). Soldiers on the Temporary Disability Retired List (TDRL) will not receive less than 50% of their basic pay); however, the percentage can be decreased when the Soldier is placed on the Permanent Disability Retired List (PDRL). Also, be aware that you must have completed 20 qualifying years of service for retirement to receive Concurrent Retirement and Disability Pay (CRDP).

Retired pay for Soldiers who contracted to the Army after Sept. 24, 1975 is taxable.

3-3 Combat-Related Special Compensation (CRSC)

CRSC is not military retired pay. It is a **tax-free** special monthly compensation for a disability or condition that can be attributed to a combat-related event as defined by the DOD program guidance. CRSC is available to Retired Soldiers from all components and all Services. The Army Human Resources Command will determine whether your disability is combat-related based on the following criteria:

- As a direct result of armed conflict,
- While engaged in hazardous service,
- In the performance of duty under conditions simulating war, or
- Through an instrumentality of war.

To learn more and apply for CRSC, visit https://www.hrc.army.mil/content/Apply%20for%20CRSC.

3-4 Concurrent Retirement and Disability Pay (CRDP)

Prior to Jan. 1, 2004, retired Service members were required by law to waive a dollar of retired pay for every dollar of VA disability compensation they received. Under CRDP, retired Service members who qualify will receive both VA disability compensation and retired pay without offset. Retired service members from all components, to include those retired under the Temporary Early Retirement Authority (TERA) are eligible for CRDP if they have a VA service-connected disability of 50% or higher and are receiving retired pay.*

* It is important to note that Title 10 USC Chapter 61 (disability) retirees with less than 20 years of service do not qualify for CRDP.

CRDP is a taxable benefit; it permits the Retired Soldier to receive taxable retired pay, which was previously waived to receive VA disability compensation. VA disability compensation is not taxable.

For CRDP details, see https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Concurrent-Retirement-and-Disability-Pay-(CRDP)-.

CRSC and CRDP are mutually exclusive. DFAS-CL will establish the more advantageous payment for Retired Soldiers who qualify for both, and then will offer an annual open season to switch between programs. Open seasons are conducted in January. For CRSC details, see https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Combat-Related-Special-Compensation-(CRSC)-.

3-5 Taxes

Military retired pay and post-retirement employment will likely push you up into a higher marginal tax bracket. Some key taxes to understand during military retirement are:

a. Federal income taxes. Your retired pay is subject to federal income taxation unless wholly or partially exempted by statute. Your federal income tax withholding will be determined by the DD Form 2656 and IRS Form W-4 you complete at the time of your military retirement. This information establishes how much money to withhold from your taxable income for your annual tax liability.

Contrary to recent social media posts, military retired pay is taxable, and a member's VA disability rating is not grounds to reduce federal taxes owed. In the 2022 case of *Valentine vs. Commissioner*, the United States Tax Court agreed with the Internal Revenue Service (IRS) that a disabled veteran's military retirement payments were taxable. In a footnote to the opinion, the Court did suggest that the veteran may have misread IRS Publication 525 to come to her conclusions.

The IRS tax withholding calculator at https://www.irs.gov/individuals/tax-withholding-estimator can help you with calculations.

Survivor Benefit Plan (SBP) premiums are deducted from retired pay before taxes are calculated.

For additional information, go to https://www.dfas.mil/retiredmilitary/manage/taxes/fitw.html.

Answers to federal tax questions may be obtained from your local IRS office. Information is available at https://www.irs.gov/help/contact-your-local-irs-office.

b. State income taxes. Some states exempt all or a portion of retired pay from income taxation, while some have no state income tax. You must specify the amount of state income tax to be withheld by DFAS.

Disability payments received from the VA are exempt from both state and federal taxation.

To learn which states tax retired pay or how much retired pay is taxed, visit the MyArmyBenefits State fact sheets at https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits.

Requests to withhold state income tax from your retired pay must be made in writing. DFAS can only withhold income tax for one state at a time and the designated state must have signed the standard written agreement with the Department of Defense (DOD). If you have a state tax option, and your state taxing authority has an agreement with DOD, you can use ***myPay*** to change your state income tax withholding. See https://www.dfas.mil/retiredmilitary/manage/taxes/sitw/ for details.

By law, State income tax withholding requests are voluntary and revocable at any time.

c. Social Security and Medicare taxes. Your retired pay is not subject to Social Security or Medicare tax withholding because it is "deferred" income rather than "earned" income.

3-6 Other Retired Pay Information

Soldiers' retired pay is processed by DFAS' Cleveland Center. DFAS-CL can be reached at (800) 321-1080 from 0800-1700 Eastern Time, or online at https://www.dfas.mil/.

a. Pay Day. The law requires military retired pay to be processed on the first day of the month. When that day falls on a weekend or national holiday, the pay date is moved to the previous business day.

b. Retiree Account Statement (RAS). You will receive a RAS (similar to your Leave and Earnings Statement) when you retire. Your RAS is a description of what you can expect on the next pay date. A monthly electronic RAS is

available on myPay at https://mypay.dfas.mil/ to all military retirees currently receiving retirement payments. **Please register a civilian email address in your myPay account prior to retirement.** In addition to the monthly RAS, you'll receive a RAS whenever you make a change to your account and an annual RAS each December.

c. Electronic Funds Transfer. Federal law requires all members to use the US Department of the Treasury's direct deposit system to receive their retired pay. International direct deposit is available to Retired Soldiers and annuitants residing in most overseas locations. Contact DFAS-CL for more information.

d. Allotments. You may have up to six "discretionary" allotments and unlimited "non-discretionary" allotments as long as there is sufficient net retired pay from which to deduct discretionary allotments. You may change your allotments as frequently as desired after retirement, as long as you do not exceed six discretionary allotments.

3-7 Thrift Savings Plan (TSP)

TSP is a retirement savings and investment plan for federal employees and members of the uniformed services, including the Ready Reserve. It offers the same types of savings and tax benefits that many private corporations offer their employees under 401(k) plans.

You must stop contributing to your military TSP at retirement. You may leave your TSP account alone and draw returns when permitted, or roll it into an IRA, or roll a qualified retirement savings account into your TSP account. You may resume active TSP participation if you become a federal civilian employee, and military and civilian TSP accounts may be combined. The TSP website offers in-depth tools and information at www.tsp.gov.

3-8 Defense Enrollment Eligibility Reporting System (DEERS)

DEERS is a computerized database containing information on military sponsors and their beneficiaries who may be eligible for medical care and other military benefits. The database is automatically updated when a new ID card is issued.

3-9 Uniformed Services Identification (USID) Card

a. Next Generation Uniformed Services Identification (USID) cards are issued to Retired Soldiers and eligible family members as a means of identification and as authorization for various benefits and privileges. The Next Generation USID identifies the family member as being eligible for commissary, Exchange, and Morale, Welfare, and Recreation (MWR) privileges, as well as medical care.

b. Retired Soldiers and eligible family members who are enrolled in DEERS may apply for an ID card at any military ID card issuing facility. To renew or replace ID Cards, or to find the nearest facility you can sign into the ID Card Office Online at https://idco.dmdc.osd.mil/idco/.

c. ID cards for Soldiers in the Retired Reserve and eligible family members will be issued at any ID card-issuing facility upon presentation of the Notification of Eligibility (NOE) for Non-Regular Retired Pay (15- or 20-year letter) and transfer orders to the Retired Reserve. Entry into DEERS is essential for proper eligibility verification and future ID card renewal/status changes. Reserve component Soldiers who are discharged without transfer to the Retired Reserve (known as Former Members) and their eligible family members are authorized the issuance of a USID for commissary, Exchange, and MWR privileges only, until they reach retirement eligibility.

3-10 MyArmyBenefits (MAB)

MyArmyBenefits, the Army's official military benefits website, https://myarmybenefits.us.army.mil/, provides over 180 federal and state benefit fact sheets, organized by topic, military status, and life events. The site also offers personalized planning calculators for retirement, survivor benefits, and deployment estimates that are accessible using a Common Access Card (CAC) or Department of Defense Self-Service Logon (DS LOGON). MAB also provides a help desk for any benefit-related questions.

The MAB site covers important retirement benefit topics such as the Blended Retirement System (BRS), Thrift Savings Plan (TSP), Survivor Benefit Plan (SBP), and Department of Veterans Affairs (VA) disability compensation. MAB also provides information on Combat-Related Special Compensation (CRSC), Concurrent Retirement and Disability Pay (CRDP), Social Security compensation, and other federal benefits. MAB also provides Soldiers comprehensive information on state-provided benefits in the state fact sheets. In addition, MAB provides comprehensive military resource locators for 54 states and territories, and 11 countries.

3-11 Army Emergency Relief (AER)

Army Emergency Relief (AER) provides three types of assistance to Retired Soldiers, their families, and survivors:

- Emergency assistance with a valid emergency often involving essentials of everyday living.
- Assistance to survivors of deceased Soldiers based on an emergency, a sustaining need, or for special one-time needs.
- Scholarship assistance to unmarried dependent children and spouses of Retired Soldiers.

Retired Soldiers, to include Retired Soldiers on the Temporary Disability Retired List (TDRL) or Permanent Disability Retired List (PDRL), continue to enjoy the same benefits as when on active duty. . U.S. Army Reserve and Army National Guard Soldiers become eligible upon the commencement of retired pay.

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AER provides financial assistance to the survivors of Soldiers who die on active duty or after retirement. Generally, entitlements such as SBP, Dependency and Indemnity Compensation (DIC), Social Security, or individual insurance will not commence until 30-90 days after the death of a Retired Soldier. AER will provide financial grants to survivors for "routine or normal" monthly expenses while awaiting the start of their entitlements.

There are 70 AER offices located on U.S. Army installations worldwide. AER also maintains a reciprocal agreement with the Air Force Aid Society, Coast Guard Mutual Assistance and Navy-Marine Corps Relief Society that allows Retired Soldiers and their family members to request AER assistance through any military installation with a military relief society office. Those Retired Soldiers not located near an Army installation may contact the American Red Cross Call Center at (877) 272-7337, option 1, for assistance in processing an application to AER.

AER receives no appropriated funding. AER operates solely from donations. Contributions from Retired Soldiers should be sent to AER Headquarters, 2530 Crystal Drive, Suite 13161, Arlington, VA 22202. Retired Soldiers may also donate online at https://www.armyemergencyrelief.org/donate/. Retired Soldiers may also contribute by allotment from their retired pay. Contact AER Headquarters at (866) 878-6378 to obtain the allotment form.

Chapter 4 – Medical Care

4-1 TRICARE Programs–Medical Care After Retirement

a. TRICARE background

Beneficiaries can access TRICARE information or learn about their health plan options by going to the official TRICARE website at www.tricare.mil.

b. TRICARE and Retired Soldiers

Retired Soldiers and their eligible family members are eligible for TRICARE. Your eligibility status and the accurate and timely payment of your claims are based on your data in the Defense Enrollment Eligibility Reporting System (DEERS). This is especially important when you retire. Visit the nearest DEERS office and update your DEERS profile. DEERS/ID Card offices can be located at https://idco.dmdc.osd.mil/idco/.

Evaluate your needs and the available health plan options on https://www.tricare.mil/Plans/HealthPlans, and then contact a local or regional Beneficiary Counseling and Assistance Coordinator (BCAC) to seek additional assistance. BCACs are located in all Military Treatment Facilities and can be located at www.tricare.mil/contactus.

Retired Soldiers under age 65, even if Medicare eligible, may choose to obtain care under any of the following TRICARE plans:

- TRICARE Prime: Available in the United States in Prime service areas. A managed care option offering the most affordable and comprehensive coverage. See https://www.tricare.mil/Plans/HealthPlans/Prime for more information.

- TRICARE Select: Available within the United States. A fee-for-service plan available in the United States. Most freedom of choice. See https://www.tricare.mil/Plans/HealthPlans/TS for more information.

- TRICARE Select Overseas: Available overseas. A fee-for-service plan, which allows you the most flexibility in getting care, but will cost you out-of-pocket expenses. See https://www.tricare.mil/Plans/HealthPlans/TSO for more information.

- TRICARE Plus: Available globally. A primary care program offered at some military hospitals and clinics. Each hospital or clinic leader decides if TRICARE Plus is available at their location and you must enroll to participate. Enrollment is only for the hospital or clinic where you enrolled. Restrictive and limited based on MTF capability and capacity. See https://www.tricare.mil/Plans/SpecialPrograms/Plus for more information.

- Uniformed Services Family Health Plan (USFHP): Available at six locations in the United States. A TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States. See https://usfhp.net/ for more information.

  The USFHP's sponsoring organizations and covered areas are:
  - Johns Hopkins Medicine: Serving MD, Washington D.C., parts of PA, VA, and WV
  - Martin's Point Health Care: Serving ME, NH, VT, NY, and the Northern tier of PA
  - Brighton Marine Health Center: Serving MA, RI, and northern CT
  - St. Vincent Catholic Medical Centers: Serving parts of NY (incl. NYC), all of NJ, southeastern PA, and western CT
  - CHRISTUS Health: Serving southeast TX, and southwest LA
  - Pacific Medical Centers (PACMED Clinics): Serving the Puget Sound area of WA State

- TRICARE Retired Reserve (TRR): Available globally. A premium-based health plan that qualified retired Reserve members under age 60 and survivors may purchase. TRR provides TRICARE Select coverage and retired cost sharing. See https://tricare.mil/Plans/HealthPlans/TRR for more information.

- TRICARE Young Adult (TYA): Unmarried dependent children who have lost eligibility for TRICARE at age 21 or up to age 23 if unmarried and in school, may qualify to purchase TYA coverage, a premium-based program which provides TRICARE coverage until reaching age 26. Whether opting for TYA Prime or TYA Select, enrollment is required, and premiums must be paid. See https://tricare.mil/Plans/HealthPlans/TYA for more information.

- TRICARE For Life (TFL): TRICARE For Life is Medicare-wraparound coverage for Military retirees and their eligible dependents who have Medicare Parts A and B. Beneficiaries age 65 and older who are entitled to Medicare Part A and have Medicare Part B are automatically covered by TFL. Regardless of the option, Medicare becomes the primary payer and TRICARE, the secondary payer. There are no enrollment forms or enrollment fees. You are covered the first date that your Medicare Part A and Part B coverage are effective. You must pay Medicare Part B premiums. TFL is available worldwide, and TRICARE pays after Medicare in the U.S. and U.S. Territories. TRICARE is the first payer in all other overseas areas. For more information, visit https://tricare.mil/Plans/HealthPlans/TFL.

4-2. Temporary Disability Retired List (TDRL) or Permanent Disability Retired List (PDRL) Beneficiaries

Service members on TDRL or PDRL are eligible for TRICARE benefits for retired service members. Family members are also covered by TRICARE, provided they are registered in DEERS.

4-3. TRICARE Pharmacy Benefits

TRICARE prescription drug coverage is available to all TRICARE-eligible beneficiaries who are enrolled in DEERS.

4-4. Federal Employees Dental and Vision Insurance Program (FEDVIP)

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a voluntary, enrollee-pay-all dental and vision program that offers eligible participants a choice between 12 nationwide and regional dental carriers and five vision carriers, with most plans offering both high and standard options. Premiums can be deducted from your retired pay. Eligibility for FEDVIP is verified through DEERS.

If you are an active uniformed service member and are retiring, you are now eligible to enroll in FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage. You are considered newly eligible for the program and may enroll between 31 days prior to your military retirement date and up to 60 days following. To prevent a gap in dental coverage between your active duty or reserve dental plan and your new FEDVIP plan, you must enroll prior to your retirement date. For more information, see https://www.benefeds.com/programs.

Chapter 5 – Department of Veterans Affairs Benefits

5-1 General

Soon after you retire, the VA will send you information on benefit programs available to you (based on their receipt of a copy of your DD Form 214). The VA has eligibility criteria based on your period of military service, type of discharge, and percentage of disability, if applicable. When you attend the Army Transition Assistance Program, a VA representative will speak with you. Individual counseling is also available at any local VA office. Call (800) 827-1000 or go online to http://www.va.gov. You should also review the federal and state benefits fact sheets in the Benefits Library at the MyArmyBenefits website at https://myarmybenefits.us.army.mil/ to learn about all your federal and state veteran benefits.

5-2 VA Disability Compensation

Retiring personnel may apply to the VA for a service-connected disability rating. This rating provides you a priority for treatment in the VA medical system; establishes a record for future medical evaluations should your medical condition deteriorate; and could mean you receive tax-free compensation for medical problems incurred while on active duty. The VA will assign you a disability rating from zero to 100% with increments of 10%. Federal law sets VA disability compensation with additional amounts payable if other conditions are met. See rates at https://www.va.gov/disability/compensation-rates/veteran-rates/. The rates typically increase annually, effective December 1, if a COLA is approved. Receipt of VA compensation reduces, dollar-for-dollar, the amount of retired pay you receive if your disability is rated 40% or less. All VA compensation is tax-free.

Review your medical records thoroughly and record all medical conditions you experienced during active duty while you are still on active duty! These conditions will form the basis for your medical review by the VA. Depending on your duty station at the time of retirement, you may receive a combined Service/VA physical.

If you are a Gulf War veteran, consider obtaining an examination under the DoD Comprehensive Clinical Evaluation Program (CCEP) or the VA Persian Gulf Registry program.

Download forms to file your application for VA disability compensation from https://www.va.gov/disability/how-to-file-claim/. **You may request free help** in preparing and submitting your VA disability claim from VA-certified benefits experts at several Veterans Services Organizations, such as the Disabled American Veterans, the American Legion, the Veterans of Foreign Wars, the Association of the US Army, and others. There is a directory available at https://www.va.gov/ogc/apps/accreditation/index.asp.

5-3 Benefits Delivery at Discharge and Fully Developed Claim Programs

The Benefits Delivery at Discharge (BDD) Program accelerates receipt of VA disability benefits through a time-sensitive process that must be started 90-180 days prior to retirement to complete the application and medical examination. To learn more about BDD, visit https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/.

The Fully Developed Claim Program allows a Soldier to submit a claim for disability compensation when they have less than 90 days to retirement. Submitting your disability compensation claim before discharge makes it possible to receive VA disability benefits as soon as possible after retirement. Visit https://www.va.gov/disability/how-to-file-claim/evidence-needed/fully-developed-claims/ for more information.

5-4 VA Home Loans

VA-guaranteed home loans are available to qualified veterans and eligible surviving spouses to purchase or refinance a home for their own personal occupancy. VA home loans are provided by private lenders, such as banks or mortgage companies. Veterans may choose their own lender. VA guarantees a portion of the loan enabling the veteran to negotiate interest rates and other loan terms with their selected lender. Adapted Housing Grants help veterans with a permanent and total service-connected disability purchase or build an adapted home or to modify an existing home to account for their disability. For more information on VA home loans, visit http://www.benefits.va.gov/homeloans/.

5-5 GI Bill

You can use your Post-9/11 GI Bill benefits for college, on-the-job training, apprenticeships, or non-college degree programs. Your benefits expiration date depends on when you were discharged from active duty. If your service ended before January 1, 2013, your Post-9/11 GI Bill benefits will expire 15 years after your last separation date from active service. If you do not use all of your benefits within 15 years, any remaining benefits will expire and will no longer be available. If your service ended on or after January 1, 2013, your benefits do not expire. Your Post-9/11 GI Bill benefits may include financial support for school tuition and fees, books and supplies, and a monthly housing allowance. You may also receive reimbursement for license or certification tests and national exams. Eligible service members may transfer their unused benefits to eligible family members in exchange for an additional four-year service obligation. For more information, visit https://www.va.gov/education/about-gi-bill-benefits/.

5-6 Converting SGLI to VGLI

Soldiers on active duty and most Reserve Component Soldiers are covered by Servicemembers' Group Life Insurance (SGLI), supervised by the VA. If you have SGLI coverage when you retire, you will receive 120 days of free SGLI coverage, and the opportunity to convert SGLI to Veterans' Group Life Insurance (VGLI) in an amount equal to or less than the SGLI coverage you had when you separate or retire from service. Soldiers who are totally disabled for insurance purposes may keep SGLI at no cost for up to two years after retirement under the SGLI Disability Extension. You can apply for this extension anytime within two years after retirement, but to ensure no gap in coverage, you should apply within the first 120 days after retirement. For more information, visit https://www.va.gov/life-insurance/options-eligibility/sgli/. Family members are not eligible to continue coverage under VGLI or Family SGLI. VGLI costs more than SGLI (and more than some private insurance), but VGLI may be renewed every five years for life without regard to health conditions. This is an important feature for Soldiers who are uninsurable because of disabilities or other health-related problems. Premiums are available at https://www.va.gov/life-insurance/options-eligibility/vgli/ .VGLI may be canceled at any time, or converted to a commercial insurance product (whole life only) without proof of insurability.

5-7 Veterans Affairs Life Insurance (VALife)

VALife provides guaranteed acceptance whole life coverage of up to $40,000 to veterans aged 80 and under with service-connected disabilities. Lesser amounts are available in increments of $10,000. There are no time limits to apply for those 80 and under and no health questions or exams required. Under this plan, the elected coverage takes effect two years after enrollment as long as premiums are paid during the two-year period. See https://www.va.gov/life-insurance/options-eligibility/valife/ for more information on this new VA life insurance program.

5-8 VA Medical Care

Provided there is adequate funding, the VA will provide no-cost hospital and outpatient care and pharmacy benefits to former Soldiers who receive VA disability compensation, are former Prisoners of War, have an illness possibly resulting from exposure to Agent Orange or environmental hazards in the Persian Gulf, or have low incomes under VA criteria. All

others may receive treatment to the extent resources and facilities are available, but co-payments will be required.

Family members are not entitled to VA health care.

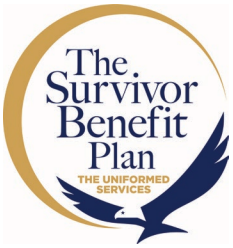
Retiring Soldiers should enroll in the VA health care system as soon after retirement as possible, although enrollment can be done at any time in the future. Once enrolled, a veteran is placed in one of eight enrollment priority groups, with Group 1 being the highest priority for care. Some veterans may have to agree to pay co-payments to be placed in certain priority groups. The VA will provide care to as many groups as possible, depending on the availability of medical funding. You can also find out more about enrollment priority groups at https://www.va.gov/health-care/eligibility/priority-groups/.

Retired Soldiers are not placed into a special category; they are treated as veterans. Medical care is based on the capabilities of the VA facilities in your local area. Eligibility for care is based on your status as determined by VA eligibility criteria. Your local VA office can provide information that is more specific and help determine your entitlements under the VA medical system. To find a local VA treatment facility, visit https://www.va.gov/find-locations/. For more information about VA health care, visit https://www.va.gov/health-care/.

5-9 VA Dental Care

Within 90 days of your retirement, the VA will treat, on a space-available basis, Retired Soldiers who have dental conditions that were documented as ongoing at time of retirement. However, if you received complete dental treatment from the military in the 90 days preceding your retirement, you have no VA dental care eligibility following retirement. Your DD Form 214, Certificate of Release or Discharge from Active Duty, will note if you are eligible. Once VA completes the space-available dental treatment, your eligibility for dental treatment from the VA stops, except under certain conditions. To learn more about VA dental care, visit https://www.va.gov/health-care/about-va-health-benefits/dental-care/.

Chapter 6 – Survivor Benefit Plan (SBP)



6-1 Survivor Benefit Plan (SBP)

SBP is designed to allow a Retired Soldier to provide a portion of retired pay as a monthly annuity to eligible survivors after the Retired Soldier's death. The federal government pays all the premiums for Soldiers while they are on active duty. At retirement, the Soldier must decide whether to continue SBP coverage and start paying a portion of the cost.

REMEMBER, RETIRED PAY STOPS WITH THE DEATH OF THE RETIRED SOLDIER. If you decline SBP coverage, no continuing benefits from your retired pay will be payable to your surviving family members. The government subsidizes half of the cost of your SBP in retirement. SBP is 55% of the amount of retired pay you cover, and is a monthly annuity taxed as unearned income to survivors. **You must make your SBP election before you retire or you'll receive automatic coverage based on your full retired pay for the dependents at the time of retirement – by law.**

SBP IS INCOME PROTECTION, NOT LIFE INSURANCE. It does not replace, but can be supplemented by, life insurance. Your RSO can address your individual questions. Everyone's financial requirements are different. Your Army personal financial counselor can compare the costs and benefits of SBP to life insurance.

Numerous independent studies of SBP have concluded that, **"For most Retired Soldiers, SBP is the most financially advantageous option."** Unlike a private company, the government cannot go out of business and leave you with nothing. SBP is **government-subsidized** and **inflation-protected**. SBP costs are not based on your age, your health, or on economic forecasts. SBP costs do not include costs to advertise, to make a profit, to pay a salesperson's commission, to pay stock dividends, to build new company buildings or to support an investment portfolio. SBP is cost-of-living-adjusted to keep pace with inflation. It provides a tax shelter in possibly some of your highest earning years since the premiums are deducted from retired pay before income taxes are calculated. SBP is guaranteed by the U.S. Government and it is payable for the lifetime of the surviving spouse. SBP premiums will stop for those who reach at least age 70 and have paid premiums for 30 years (360 months), but coverage will continue. The member is "paid up."

There is a one-year window between the 25th and 36th month following commencement of retired pay to terminate SBP participation with spouse consent.

See https://soldierforlife.army.mil/Retirement/survivor-benefit-plan for more detailed information about SBP costs, benefits and for a personalized SBP premium calculator.

6-2 SBP Beneficiary Election Categories

#1: Spouse. Your spouse at retirement is an eligible beneficiary regardless of the length of your marriage. Spouses will receive SBP for life unless remarried prior to age 55. If that marriage ends, the SBP annuity will resume. If your spouse dies first or you get divorced, SBP costs will stop (once you notify the Defense Finance and Accounting Service). All aspects of spouse SBP apply to same sex marriages. Your spouse's concurrence is required in writing if you elect less than the maximum spouse SBP coverage allowed by law. If you fail to make your SBP election before your retirement date, you will receive automatic full SBP for all your eligible dependents on your retirement date.

The cost for spouse SBP coverage is 6.5% of the base amount per month. For example, with a base amount of $1,000 per month, the monthly cost for spouse coverage is $65. The annuity amount is 55% of $1,000 (or $550) regardless of the annuitant's age. For Soldiers who entered service prior to March 1, 1990, those who are medically retiring, or Reserve Component Soldiers retiring for non-regular service, the SBP cost is the most advantageous of either 6.5% of the chosen base amount or 2.5% of the threshold amount plus 10% of the remaining base amount. The threshold amount will increase at the same time and by the same percentage as future active-duty basic pay.

If you do not have a spouse when you retire, you have one year from the date of a future marriage after retirement to notify the Defense Finance and Accounting Service (DFAS) that you are electing SBP for your new spouse. If you take no

action within one year to notify DFAS you are electing spouse SBP coverage, SBP coverage is closed for that spouse and any future spouse. If your spouse dies first or you get divorced, SBP costs will stop (once you notify DFAS).

#2: Spouse and Children. The spouse is the primary beneficiary, with eligible children receiving the annuity only if the spouse dies, remarries before age 55, or is involved in the Retired Soldier's wrongful death. The 55% annuity is divided equally among all the eligible children. If your spouse dies or you divorce and do not elect former spouse SBP, your premiums are recalculated as child coverage. The child portion of spouse and child coverage is based on the age of your youngest child, your spouse and you. Generally speaking, the child portion of spouse and child is relatively low. If the spouse becomes ineligible, the recalculated child only coverage is based on your age and the age of the youngest child. Child SBP eligibility criteria is listed below in Child Only coverage.

#3: Children Only. Eligible children are the primary beneficiaries. Eligibility ends for a child at age 18 or at age 22 if a full-time, unmarried student. Marriage by a child at any age ends the child's SBP eligibility. It does not end for a child who is incapacitated during the eligibility age window unless the child marries. If you die while your child is eligible, the 55% annuity continues until your youngest child exceeds the age of eligibility. "Eligible children" includes adopted children, stepchildren, foster children and recognized natural children who live with the Retired Soldier in a regular parent-child relationship. Children of all marriages and or relationships are eligible beneficiaries. All eligible children are covered by spouse and children or children only elections. All eligible children are covered at one cost and the cost is based on your age and the age of the youngest child. For example, using a $1,000 base amount, if you are 42 when you retire and your youngest child is 10, the child cost is $2.00 per month. Children are the only beneficiaries in this option. Eligible children receive an equal portion of the 55% benefit and the benefit is redivided for eligible children as children become ineligible. When there are no longer eligible children, your SBP cost is suspended. An incapacitated child can maintain eligibility for life as long as they remain incapacitated and unmarried.

#4: Former Spouse. This option at retirement may be elected voluntarily, by a written agreement, or be required by a court order. Former spouse costs and benefits are identical to those for a spouse. Remarriage limitations also apply. Former spouse coverage precludes spouse coverage at that time. When court-ordered former spouse SBP is elected, the only way to stop the former spouse SBP and change the election to spouse SBP is to have all court orders that apply amended to show former spouse SBP is not court-ordered or with the death of the former spouse.

#5: Former Spouse and Children. This is identical to the "spouse and children" option in costs, benefits, and eligibility except that only children of the marriage to the former spouse are eligible beneficiaries. Under this election, the child receives an SBP annuity only if the former spouse becomes ineligible (through death or remarriage before age 55). For spouse and child SBP, the spouse's portion of this election costs 6.5%of the base amount. The child cost portion is based on the ages of the Soldier, the former spouse, and the youngest child. The child cost is very low, given typical ages.

#6: Natural Person with an Insurable Interest. If you are unmarried and have no children at retirement, you may select this option. If the insurable interest is not a relative closer than a cousin, the insurable interest must be someone with a proven financial interest in your life. Examples are a close relative or a business partner. This is a very expensive election for both RCSBP and SBP and can be cancelled at any time. Insurable interest must be based on full base amount. The basic cost is 10% of your full retired pay with an additional 5% for each five full years the beneficiary is younger than you -- up to a maximum of 40%. The SBP annuity is calculated by subtracting the SBP cost from the base amount and taking 55% of that amount. If you marry or gain an eligible child, you can cancel insurable interest and elect spouse and/or child within one year of marriage and/or gaining a child. If no action is taken within one year of marriage and/or acquiring a child, you close that category or categories for both RCSBP and SBP.

If you retire for disability and your death occurs within one year of your retirement for a cause related to your disability, your Insurable Interest election will be invalidated unless you made the election for a family member authorized a Military Dependent ID Card as your dependent. If your death occurs within one year of your retirement for a cause related to the disability retirement, premiums paid will be refunded to designated beneficiary. This provision does not apply to Soldiers who retire for length-of-service.

You may elect in writing to cover a new natural person insurable interest beneficiary within 180 days of the death of your original insurable interest beneficiary. You must live two years from the effective date of the election for it to be valid. If

you die before the end of the two-year period, the election is invalid and all premiums paid for the coverage since the new election's effective date will be paid in a lump sum to the person who was the intended beneficiary. Your premium for the new insurable interest election will be based on the age of the new beneficiary.

6-3 The Reserve Component Survivor Benefit Plan (RCSBP)

Upon being notified that you qualify for non-regular retired pay (i.e., receive your 15- or 20-Year Notification of Eligibility), you are eligible to enroll in RCSBP, and you must, ***by law***, make your RCSBP election ***within the next 90 days***. If you do not make this election, by law you'll be automatically enrolled in Option C at maximum coverage for all your eligible dependents at the date of the NOE.

6-4 RCSBP Election Options

RCSBP has the same spouse concurrence feature as SBP. Married Soldiers who don't elect the maximum coverage for their spouse under Option C will receive that coverage if their spouse does not concur in writing on the DD Form 2656-5 with one exception. A spouse concurrence is not required for a former spouse election.

- **Option A (Decline to Participate)**

Under this option, you will have no survivor protection in place before your non-regular retirement date. Should you die, none of your retired pay will be payable to a beneficiary. However, you remain eligible to enroll in SBP when you apply for retired pay. There is no RCSBP cost.

- **Option B (Deferred Annuity)**

This option provides an annuity, payable to your beneficiary starting on the 60th anniversary of your birth, if you die before age 60. If your non-regular retirement and receipt of retired pay is before age 60 and you subsequently die prior to age 60, the annuity is not payable until your 60th birthday. This RCSBP election becomes your SBP election at your non-regular retirement. RCSBP premiums are charged at non-regular retirement.

- **Option C (Immediate Annuity)**

This option provides an annuity, payable immediately upon your death, before age 60. This RCSBP election becomes your SBP election at your non-regular retirement. RCSBP premiums are charged at non-regular retirement.

- **No Spouse or Child**

If you do not have a spouse or child when you receive your NOE, and you do not desire insurable interest or former spouse coverage, you cannot make an RCSBP election. However, you will still need to complete the DD Form 2656-5 and leave the election portion blank. Within one year of gaining a spouse or child after receipt of your NOE, you can elect RCSBP coverage for that eligible beneficiary on a new DD Form 2656-5. If you do not initiate the RCSBP election within one year of gaining the RCSBP-eligible dependent, the RCSBP election defaults to Option A, "Decline RCSBP participation," and then you will have to wait until non-regular retirement to make an SBP election.

6-5 RCSBP Election Categories

RCSBP Election Categories are identical to the SBP categories in section 6-2. You must report any change in beneficiary status immediately to HRC, or for ARNG Soldiers to the State Retirement Services Office or RPAM Administrator, to include any actions involving court-ordered or voluntary former spouse elections. Once ARNG Soldiers transfer to the Retired Reserve, they should report changes to beneficiary status to HRC instead of the State.

6-6 RCSBP Election Costs

Depending on which option you choose, there are two possible costs associated with RCSBP: the basic cost and the reserve portion. The reserve portion is paid for the period of RCSBP coverage that you receive prior to receipt of retired

pay. You pay both the basic cost and reserve portion from your retired pay once you begin receiving it. Below you will find a brief summary of each.

a. Basic SBP Cost

For spouse coverage, SBP costs 6.5% of the base amount covered unless 2.5% of the threshold amount plus 10% of the remaining base amount would cost less. The second method applies to non-regular retirements, medical retirements, and limited regular retirements. For spouse and child coverage, children add pennies to the monthly premium. For child only coverage, it depends on the age of the youngest child, but is normally a few dollars per month. Talk to your RSO or use the MyArmyBenefits SBP premium calculator to get a precise estimate.

b. Reserve Portion

Option A: No cost since there was no survivor coverage in place.

Option B and Option C: The reserve portion premium is a percentage of the SBP base amount and is derived from your age and your beneficiary's nearest age on your election date.

6-7 RCSBP Annuity

Surviving beneficiaries will receive an annuity equal to 55% of the covered base amount of retired pay regardless of age or Social Security entitlement.

Find Survivor Benefit Plan information at https://soldierforlife.army.mil/Retirement/survivor-benefit-plan.

Chapter 7 – Uniformed Services Former Spouses' Protection Act

7-1 General

This section offers a general discussion of the Uniformed Services Former Spouses' Protection Act (USFSPA) in three areas: division of retired pay; Survivor Benefit Plan (SBP); and Uniformed Services Identification (USID) and Privilege Cards. It is not a legal brief, nor does it state a legal position. It cannot be used as evidence of intent, interpretation, or precedent in any legal action. The points made are not designed to answer detailed questions concerning individual cases. Individuals impacted by the USFSPA should consult a military or civilian attorney for more information.

7-2 Background

In 1982, Congress enacted Public Law 97-252, known as the Uniformed Services Former Spouses' Protection Act.

7-3 Division of Retired Pay

a. The USFSPA granted two main authorities:

- That state courts may treat military retired pay as they would other marital property to permit a qualified division; and,
- That the appropriate government agency, Defense Finance and Accounting Service—Cleveland (DFAS-CL), could make direct payments to former spouses under certain conditions.

b. No Automatic Entitlement: The USFSPA does not provide for an automatic entitlement to a division of military retired pay. For example, a couple may have been married throughout a full military career, yet the USFSPA does not compel a state court to award a division of retired pay to the former spouse.

c. Enforcement: When a division of retired pay is court-ordered, USFSPA allows direct payments to former spouses only if the parties were married to each other for at least 10 years, during which time the member performed at least 10 years of creditable military service for retirement. DFAS-CL will not make direct payments to the former spouse if these two requirements are not met. Payments would be established through the court or made personally.

d. Child Support or Alimony: The requirement that there is 10 years of marriage that overlaps with service does not apply to direct payment of child support or alimony.

e. Limitations: The court order will not be honored by DFAS-CL unless the court issuing the order held jurisdiction over the member. This jurisdiction requirement, however, does not apply to child support or alimony. Regardless of the award made by the state court, the government restricts direct payment to the former spouse to 50% of the member's "disposable" retired pay, except in enforcement of child support garnishment orders, which can raise the direct pay amount to a total of 65% of disposable pay.

f. Application Procedure: Only the former spouse or the former spouse's attorney—not the member—can apply for direct pay under the USFSPA, using a DD Form 2293 (Application for Former Spouse Payments from Retired Pay). Once the process is successfully completed, payments to the former spouse begin within 90 days, in accordance with the normal retired pay cycle. If the member is not yet retired, payments begin within 90 days after date of retirement.

g. Former Spouse Remarriage: Remarriage by the former spouse does not result in the former spouse losing entitlement to receive direct payment of retired pay, which was awarded as property, unless so specified by the court.

7-4 Survivor Benefit Plan (SBP)

See paragraphs 6-1 through 6-6,above.

7-5 Uniformed Services Identification (USID) and Privilege Cards

The USFSPA and its subsequent amendments authorize military benefits to certain former spouses. All of the following criteria must be met in order to receive a USID card:

- Marriage of at least 20 years
- Creditable service of at least 20 years
- Marriage and service overlap of at least 15 years

If the overlap is at least 20 years, the former spouse receives full privileges. If the overlap is at least 15, but less than 20, years, the former spouse receives medical care only for one year from the date of divorce. After one year, enrollment in a premium-based, temporary transitional health care program, called Continued Health Care Benefit Program (CHCBP), is available to a former spouse who does not have employer-sponsored coverage. More information is available at https://tricare.mil/CHCBP.

Call your nearest military ID card office for additional information.

Chapter 8 – Reserve Component Retirement System

8-1 General

If you are a United States Army Reserve (USAR) or Army National Guard (ARNG) Soldier, you must meet the following minimum requirements to be eligible for retired pay:

- Be at least 60 years of age (or younger if you have qualifying periods of service, see paragraph 8-3 below); and
- Have performed at least 20 years of qualifying service computed under Section 12732, Title 10, United States Code (or more than 15 but less than 20 years if you have been found medically unfit for retention and issued a 15-Year Letter); and
- Not be entitled, under any other provision of law, to retired pay or retainer pay as a member of the Fleet Reserve or the Fleet Marine Corps Reserve, and
- Have not received disability severance pay.

8-2 Non-Regular Retired Pay Process

Once you receive your Notification of Eligibility (NOE) for retired pay (15- or 20-Year Letter), eligibility for retired pay based on non-regular service may not be denied or revoked on the basis of any error, miscalculation, misinformation or administrative determination of years of service performed, unless it resulted directly from fraud or misrepresentation. Administrative errors, such as awarding of too many points, can be corrected; however, eligibility for retired pay cannot be withdrawn. The NOE is a valuable document and should be stored in a safe place along with other documents pertaining to your estate.

HRC processes non-regular retired pay applications for USAR and ARNG Soldiers. Soldiers eligible for non-regular retirement may request a retirement application by calling (888) 276-9472 or by downloading the application from HRC's website at https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch. All Soldiers, including those who qualify for Reduced Age Retirement (Early Drop) for non-regular retirement, must submit their retired pay applications no more than nine months and no less than 90 days before their eligibility date (usually age 60 unless eligible for reduced age retirement). These packets include instruction sheets and all the forms necessary to process your retirement. For assistance with completion and submission of the retired pay application, contact your servicing Retirement Services Officer (RSO). There is a directory available at https://soldierforlife.army.mil/Retirement/rso.

Mail your application to:
Department of the Army
US Army Human Resources Command
ATTN: AHRC-ROR-GAR
1600 Spearhead Division Avenue, Dept. 482
Fort Knox, KY 40122

You can also scan and e-mail your application to usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil (file must be less than 3 megabytes) or fax to (502) 613-8950 (preferred methods of submission).

If you email your application, you will receive an email verifying that HRC received your application. You will not receive a notification of receipt when you mail your application, but you may contact the HRC customer service office toll-free at (888) 276-9472 to inquire whether the packet has been received.

You should apply for and receive confirmation of any extension of service beyond age 60 PRIOR to applying for retirement. **Service past age 60 will not be calculated toward retired pay unless a waiver for that service is received with the retired pay application.**

8-3 Reduced Age Requirement

The 2008 National Defense Authorization Act (NDAA) changed the retirement age from 60 to a lesser age (no earlier than age 50) for those who have served under a specific authority of law after Jan. 28, 2008. The change does not apply to service before Jan. 29, 2008. The 2008 NDAA lowers the retirement age by 90 days for each aggregate of 90 days within a fiscal year (Oct. 1 – Sept. 30) or any two consecutive fiscal years for service performed after Sept. 30, 2014 of active duty per 10 USC 12731 which states "pursuant to a call or order to active duty under section 12301(d) or 12304b of this title, or under a provision of law referred to in section 101(a)(13)(B) of this title which includes service under sections 688, 12301(a), 12302, 12304, 12304a, 12305, 12406, and chapter 13 (insurrection) of 10 USC. Such service does not include service on active duty pursuant to a call or order to active duty under section 12310 of 10 USC." Active-duty service is also service under a call to active service by the President or the Secretary of Defense under section 502(f) of Title 32 (National Guard) for the purpose of responding to a national emergency declared by the President or a national emergency supported by federal funds. This does not include duty within the state on Full-Time National Guard Duty–Operational Support (FTNGD-OS) orders. The Assistant Secretary of Defense for Reserve and Manpower Affairs ASD (M&RA) will designate by authorizing memorandum the full-time National Guard duty (FTNGD) that qualifies for reduced age eligibility for receipt of retired pay for non-regular service. ARNG Soldiers should contact their RSO to learn more about specific missions that qualify under 502(f). These memorandums are available at https://www.milsuite.mil/book/groups/arng-hrp-t-retirement-services/pages/retirement-services.

The eligibility age for retirement may not be reduced below age 50. Human Resources Command, United States Army Reserve Command, and National Guard Bureau websites have policy memos concerning this subject and providing specific examples. For more information visit https://www.hrc.army.mil/content/REDUCED%20AGE%20RETIREMENT.

NOTE: If a Soldier is wounded or otherwise injured or becomes ill while serving on active duty pursuant to a call to active duty under a provision of law mentioned above, and the member is then ordered to active duty under section 12301(h)(1) to receive medical care for the wound, injury, or illness, each day of active duty under that order for medical care shall be treated as a continuation of the original call or order to active duty for purposes of reducing the eligibility age of the member under NDAA 2008, Section 647.

This law only allows a Soldier to receive their retired pay early; it **does not** apply to subsidized TRICARE medical benefits as a Retired Soldier. TRICARE Prime or Select will not go into effect for the Soldier or their dependents until the Soldier reaches age 60. Soldiers retired prior to age 60 have TRICARE Retired Reserve as an option only. For example, if you have enough time to drop your retirement age to 56, you will start receiving your retired pay then. You will not be able to enroll in TRICARE Prime or Select as a Retired Soldier until you reach age 60. Remember, the decision to apply for the Reduced Age Retirement is voluntary.

8-4 Retirement Points Accounting Management (RPAM) application and Integrated Personnel and Pay System – Army (IPPS-A)

The Retirement Points Accounting Management (RPAM) application (ARNG), and the Integrated Personnel and Pay System – Army (IPPS-A) (USAR) are automated systems that annually accumulate and verify retirement point data for Reserve Component Soldiers. With RPAM and IPPS-A, errors can be corrected easily while the information needed to correct them is still available. RPAM and IPPS-A goals include:

- Providing an accurate, annual record of military service and participation for USAR (DA Form 5016, Chronological Statement of Retirement Points) and ARNG (NGB Form 23, Army National Guard Retirement Points Statement) Soldiers.
- Providing an automated Notification of Eligibility (NOE) (15- or 20-Year Letter) to USAR and ARNG Soldiers upon qualification.
- Eliminating annual reporting of paid attendance and school completion by USAR and ARNG units.
- Providing a valid data source for use by DOD in projecting future retirement costs.

HRC recommends that you review your retirement points every year to ensure they are updated, and that all corrections be processed prior to reaching your 59th birthday. If you are a Troop Program Unit (TPU) Soldier, have your Unit Army Reserve Administrator or Regional Personnel Action Center update your points. If you are an IRR or IMA Soldier, contact the appropriate Retirement Points Team at HRC to update your points. If you are an ARNG Soldier, contact your state Retirement Points Accounting Management (RPAM) Administrator for assistance with updating your points. If you are in any status other than listed above, you must contact the appropriate team at HRC at (888) 276-9472 for updates.

8-5 Qualifying Year

As a USAR or ARNG Soldier, you must have 20 qualifying years of service (15 years if found medically unfit) to be eligible for retired pay at age 60. A qualifying year is a complete year, determined by your Anniversary Year End (AYE) date, during which you earned a minimum of 50 retirement points. For a full explanation of how retirement years are established, see AR 140-185, Training and Retirement Point Credits and Unit Level Strength Accounting Records, at: https://armypubs.army.mil/epubs/DR_pubs/DR_a/pdf/web/ARN6521_AR140-185_FINAL.pdf and National Guard Regulation (NGR) 680-2 https://www.ngbpmc.ng.mil/Portals/27/Publications/ngr/ngr%20680-2.pdf for the ARNG; or contact your Unit Army Reserve Administrator, Regional Personnel Action Center, State Joint Forces Headquarters (JFHQ), or HRC.

In general terms, you established an AYE date by entering the service. As long as you have no breaks in service, your AYE will be one year later. For example, if you enlist on July 2, 1986, you would have a retirement year beginning date of July 2, 1986 and an AYE of July 1 each year thereafter. If there is a break in service of more than 24 hours, you will establish a new AYE when you re-enter the service regardless of component or service.

8-6 Maximum Point Rule

Soldiers may accumulate a total of 365 points per year (366 in a leap year). However, there are caps for retirement points earned for inactive duty service under 10 USC 12733, the following four dates are used regarding maximum inactive duty service points allowed per year:

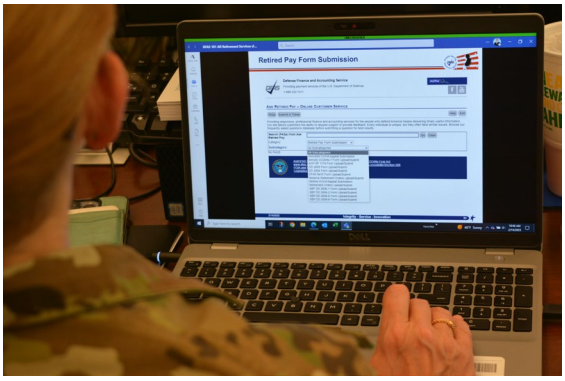
- Effective Oct. 30, 2007: 130
- Effective Oct. 30, 2000: 90
- Effective Sept. 23, 1996: 75
- Prior to Sept. 23, 1996: 60

Inactive duty service points include retirement points earned for Inactive Duty Training (IDT) participation, extension/correspondence courses, and membership points. Soldiers will no longer be awarded retirement points for correspondence courses. The only exception to exceed the maximum IDT points per year is military inactive duty funeral honors (IDFH).

8-7 Computation of Non-Regular Retired Pay

To determine how much retired pay you may be eligible to receive at retirement eligibility age, the first step is to calculate the number of equivalent years of service. The formula for computing equivalent years of service for retired pay is simple: Total Creditable Retirement Points divided by 360. This formula computes the number of equivalent years of service you have completed (comparable to full-time service). For example, 3,600 points equals 10 years. Once you determine your equivalent years of service, you can refer to paragraph 3-1c for the applicable retired pay formula based on your DIEMS. Reserve Component (RC) Soldiers who separate or are discharged from military service without entry into the Retired Reserve before age 60 will be credited for basic pay purposes only with the pay tables for the years before their discharge/separation. Separating/discharging rather than transferring to the Retired Reserve will impact your retired pay and should be carefully considered.

The MyArmyBenefits retirement calculator is another resource for calculating retired pay. Find it at https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement.



8-8 Cost-of-Living Adjustments (COLA) to Retired Pay

Your retired pay will increase annually by a COLA based on the change in the Consumer Price Index (CPI) from the third quarter of one calendar year to the third quarter of the next. Retired pay COLAs are normally effective on Dec. 1 and payable on Jan. 1.

8-9 Notification of Eligibility (NOE) for Retired Pay (15- or 20-Year Letter)

HRC will provide the Notification of Eligibility (NOE) for Retired Pay for Non-Regular Service (commonly referred to as the 20-Year Letter), to all USAR Soldiers within one year of completing 20 qualifying years of service for retired pay purposes, if you have a current valid address on file. The state JFHQs will send this letter to the ARNG Soldiers through their units. RC Soldiers who complete at least 15, but less than 20 years of qualifying service and are deemed medically unfit for continued service in the Selected Reserve, will be issued the 15-year NOE.

Approximately 90-120 days after you complete 20 years of qualifying service as determined by your AYE, IPPS-A (USAR) or RPAM (ARNG) will generate your NOE.

Upon receipt of your NOE you may elect one of the following choices: continue serving in the Army Reserve or Army National Guard; transfer to the Retired Reserve as a Gray Area Retired Soldier (in the Retired Reserve, not yet in receipt of Retired Pay); or request discharge or separation. (**Note: A Soldier that elects discharge rather than transfer to the Retired Reserve will not receive COLA increases prior to receipt of retired pay**). Continuation in an active status after receipt of the NOE requires that the Soldier earn 50 or more points in each year. You also have 90 days from the receipt of your NOE to make a decision about your Reserve Component Survivor Benefit Plan (RCSBP) election.

8-10 Reserve Component Survivor Benefit Plan (RCSBP)

See paragraphs 6-3 through 6-7, above.

8-11 Your Responsibility

You are responsible for maintaining records that document your reserve participation and retirement points in accordance with Army Regulation (AR) 135-133.

Who to Contact for Help:

- Nearest Army Reserve Readiness Division (RD) or Mission Support Command (MSC) Retirement Services Officer at https://soldierforlife.army.mil/Retirement/ArmyReserve. (USAR)
- ARNG State Retirement Services Officer and/or Retirement Points Accounting Management (RPAM) Administrator, refer to the state resource directory available at https://myarmybenefits.us.army.mil/benefit-library/state/territory-benefits for POCs.
- Unit Army Reserve Administrator or Regional Personnel Action Center for retirement points correction for TPU prior to discharge or transfer to the Retired Reserve. (USAR)
- Defense Finance and Accounting Service (DFAS) to request your LESs at https://www.dfas.mil/customerservice/lesrequest.html
- HRC customer service, (888) 276-9472
- National Archive Records Administration at http://www.archives.gov/veterans/military-service-records/
- HRC, Gray Area Retirements Branch, (888) 276-9472

Chapter 9 – Communications, Systems & Installation Access

9-1 *ARMY ECHOES*

ARMY ECHOES

THE OFFICIAL NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES

New clothing line to encourage conversation between Army veterans and civilians

WASHINGTON – The Army recently launched the Soldier for Life clothing line to help Soldiers and Army veterans show their service pride and talk about their military experiences with people in their communities. Part of the aim of the distinctive Soldier for Life logo on the clothing is to prompt conversations between Soldiers, veterans and civilian Americans who are curious to know more about Army life.

Veterans, who now make up less than 7% of all Americans, have a critical role to play in educating the public about the Army and the value of military service. One-on-one engagements provide the American public a personal opportunity to meet veterans, exchange ideas, and strengthen their bonds with those who defend them.

The purpose of the U.S. Army's Soldier for Life Program is to engage Americans at all levels. One major program effort encourages Army veterans to share personal examples of how their military experiences shaped them, and how they continue to benefit them and their families since their service concluded.

The Army recently licensed hundreds of private companies to produce and sell clothing with the Soldier for Life logo. In addition, one of the Department of Defense's own retailers, the Army and Air Force Exchange Service (AAFES), will sell Soldier for Life clothing in stores at 29 Army installations and through its online store.

There are two versions of the new Soldier for Life clothing. One, which is intended to be worn by Retired Soldiers, has the word "Retired" across the top of the Soldier for Life logo. The other is intended to be worn by current Soldiers and veterans who are still in the Army. These clothing items are completely optional, and Soldiers and veterans who want to engage with the public can purchase them at their own expense.

AAFES stores at the following installations will initially sell the Soldier for Life clothing:

Fort Belvoir, Virginia
Fort Bliss, Texas
Fort Buchanan, Puerto Rico
Fort Campbell, Kentucky
Fort Carson, Colorado
Fort Cavazos, Texas
Fort Drum, New York
Fort Gordon, Georgia
Fort Gregg-Adams, Virginia
Fort Jackson, South Carolina
Fort Knox, Kentucky
Fort Leavenworth, Kansas
Fort Leonard Wood, Missouri
Fort Liberty, North Carolina
Fort Meade, Maryland
Fort Moore, Georgia
Fort Sill, Oklahoma
Fort Stewart, Georgia
Schofield Barracks, Hawaii
United States Military Academy, West Point, New York
Joint Base Langley-Eustis, Virginia (Fort Eustis)
Joint Base Lewis-McChord, Washington (Fort Lewis)
Joint Base McGuire-Dix-Lakehurst, New Jersey (Fort Dix)
Joint Base Myer-Henderson Hall, Virginia (Fort Myer)
Joint Base San Antonio, Texas (Fort Sam Houston)
United States Army Garrison Bavaria, Germany (Grafenwoer)
United States Army Garrison Humphreys, Korea
United States Army Garrison Stuttgart, Germany
United States Army Garrison Wiesbaden, Germany

Once a Soldier. Always a Soldier... A Soldier for Life!

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

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Army Echoes is the official newsletter for Retired Soldiers, surviving spouses, and their families. It is published as a hard copy and electronic newsletter, with additional content published weekly on the *Army Echoes* blog. The newsletter is published four times a year (February, May, August, November) and mailed or emailed to over one million Retired Soldiers and surviving spouses. It is designed to keep you informed of significant changes to laws and benefits that affect you, and to discuss changes in the Army. Because some laws and directives require action on your part, you are urged to read each issue of *Army Echoes* and periodically review the blog.

It is important for retiring Soldiers to ensure they have a trusted commercial email address in their myPay profile BEFORE they retire. The Army and DFAS will send *Army Echoes* and alerts about their retired pay to their myPay email address.

Retired Soldiers collecting retired pay and surviving spouses who are collecting the Survivor Benefit Plan annuity should ensure that DFAS has their current mailing and email addresses. To update DFAS, create or update your myPay account. Retired Soldiers may also call DFAS at (800) 321-1080. More information is provided at https://soldierforlife.army.mil/retirement/army-echoes.

"Gray Area" Retired Soldiers (in the Retired Reserve not yet collecting retired pay) now have a **new kind of myPay account at DFAS** that provides them a convenient way to update their contact information, so that **they can receive important news from the Army and DFAS as well as a reminder to apply for retired pay.** See https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/ for more information.

9-2 *ARMY ECHOES* Blog

The *Army Echoes* Blog is available at https://soldierforlife.army.mil/retirement/blog. New articles are posted to the blog each week. The articles are the same type found in the newsletter—updates from DFAS, VA, Social Security Administration, Internal Revenue Service, etc.—but the content is updated every week rather than quarterly. Because there are no size limitations on the *Army Echoes* blog, more content is available to readers through the blog than the newsletter.

9-3 Military Records

Soldiers should obtain a copy of their medical and dental records prior to retiring; this includes all outpatient care at any military treatment facility, civilian providers, and treatment received while deployed. These records will be turned in when you process out, and once they leave your possession, it may be difficult to obtain copies. It is also advisable to retain any paper and electronic copies of military personnel records you have.

9-4 The Department of Defense Self-Service Logon (DS Logon)

DS Logon is the secure, self-authentication protocol that replaced AKO Single Sign-on and provides Retired Soldiers and other beneficiaries' access to their personal records and information on many DOD and VA websites. DS Logon is the only method for Retired Soldiers and family members, who do not have CACs, to access this information on the internet. Retiring Soldiers should obtain a DS Logon username and password before retirement by following the procedures below.

a. Common Access Card (CAC) Registration

As a CAC holder, you can quickly obtain a DS Logon account by authenticating online with your CAC. At https://webct2.dmdc.osd.mil/identitymanagement/app/registration, and select “I have a Common Access Card (CAC) with access to a card reader.”

b. Common Access Card (CAC) Registration without a card reader

As a CAC holder, you can also register online without access to a CAC reader. At https://webct2.dmdc.osd.mil/identitymanagement/app/registration, select “I have a Common Access Card (CAC) but NO access to a card reader” and submit the required information.

You may also register if you do not have a CAC, by selecting the third option on the list and completing the required information.

For more information, visit https://www.dmdc.osd.mil/identitymanagement/app/login

9-5 Mobilization/Retired Soldier Recall

The Army Human Resources Command (HRC) administers a program to recall Retired Soldiers for full or partial mobilization. Officers and enlisted personnel under age 60 year and in good health are subject to recall in case of war or national emergency as declared by the President. Warrant officers may be recalled up to age 62. General officers are recalled on a case-by-case basis. HRC identifies Retired Soldiers using the Total Army Personnel Database (TAPDB). Every effort is made to assign the Retired Soldier to a base within 300 miles of their home. Recall orders will be issued only at the time of mobilization. You can review more information regarding mobilization of Retired Soldiers, and volunteer for recall in AR 601–10, paragraph 2-2, Management and Recall to Active Duty of Retired Soldiers of the Army in Support of Mobilization and Peacetime Operations (Criteria for Recall).

This publication may be downloaded from the Army Retirement Services website at https://soldierforlife.army.mil/Retirement/retirement-planning

Linda A. Battle, center, Chief, Retirement Services Office (RSO), Fort Gregg-Adams, Virginia, is flanked by colleagues Ashley Austin, left, and Ketsia Cordova at the Soldier Support Center recently. The RSO is a one-stop shop when it comes to finding resources. (photo by T. Anthony Bell)