



Department of the Army Retirement Planning Briefing

HQ, Army Retirement Services
251 18th Street S., Suite 210
Arlington, VA 22202-3531
1 June 2019



Purpose

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



Retirement is a process **NOT** an event!!





Retirement Planning Briefing Topics

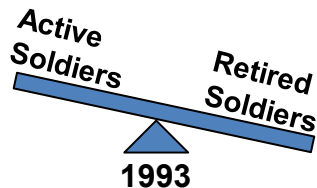
- RSO Program
- Retired Pay & Taxes
- Cost of Living Adjustments
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act (USFSPA)
- SGLI ➡ VGLI
- Shipment of Household Goods
- Ethics
- Post-Service Employment
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation (CRSC)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





Population Served – and Still Growing

<u>Year</u>	<u>Active Soldiers</u>	<u>Retired Soldiers</u>
1920	204,000	6,000
1950	593,000	62,000
1960	873,000	122,000
1971	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000
2018	468,128	983,068



**In FY18, the Army paid \$20.9 Billion
in retired and annuity pay to
Retired Soldiers and surviving spouses**





Army Retirement Services

current Population Served	Active <u>Army</u>	<u>ARNG</u>	<u>USAR</u>	Retired <u>Soldiers</u>	Surviving <u>Spouses</u>	<u>Total</u>
	465,435	335,204	190,500	989,029	248,730	2.23M

Pre-Retirement Policy

- 116 Retirement Services Officers
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- *Change of Mission* Newsletter
- MyArmyBenefits website
- Soldier for Life website

**Retirement is a process,
not an event!**

Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP) assistance
- *Army Echoes* Newsletter & Blog
- CSA & Installation Retired Soldier Councils
- Retiree Appreciation Days

**Your mission has changed,
but your duty has not!**

AR 600-8-7 – “Retirement Services Program”

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

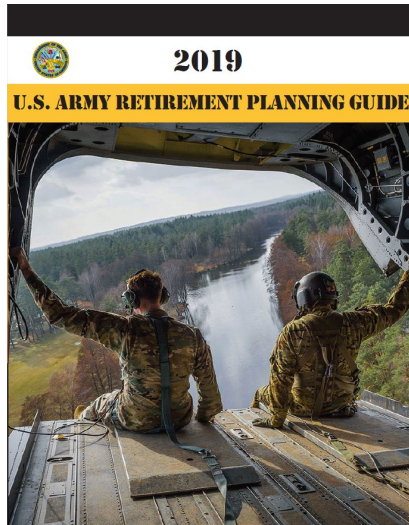


**34,344 Soldiers
retired in FY18**



The Army Retirement Services Website

<https://soldierforlife.army.mil/retirement/home>



ABOUT US

The Army Retirement Services Office develops Army policy and oversees Army programs worldwide that prepare Soldiers and their Families for retirement, assist survivors of Soldiers who die on active duty, and serve Retired Soldiers, surviving spouses, and their Families until death in order to comply with federal laws, encourage Retired Soldiers to be a Soldier for Life, and improve recruiting and retention. In accordance with AR 600-8-7, Army Retirement Services develops Army policy and procedures for the Survivor Benefit Plan (SBP) program; publishes Echoes, the newsletter for Retired Soldiers and surviving spouses and their families; develops policy for the operation of the Army Retirement Services Program; and administers the Army Chief of Staff's (CSA) Retiree Council.

RECENT ENTRIES

- [Hurricane Florence Tricare refill prescriptions](#)
- [Patrons Can Save On Critical Supplies](#)
- [How The Rules Work For You](#)
- [Exchange Makes Durable Medical Equipment Easier to Find for Military Communities](#)
- [How To Choose or Change Your TRICARE Provider](#)

LATEST ANNOUNCEMENTS

- If you have less than 12 years of active military service or less than 4,320 Reserve Component retirement points on 31 December 2017, you are eligible to opt into the new Blended Retirement System (BRS) during 2018. Learn about BRS and get help making the decision by taking DOD's BRS Opt In Course now.



Survivor
Benefit Plan

Former Spouse
Information



Change of Mission



- Official Army retirement planning publication for Soldiers with 17+ years of service
- Published electronically: Jan, Apr, Jul and Oct
- Soldiers in all components with receive via **myPay** SmartDoc
- Available at <https://soldierforlife.army.mil/retirement/change-of-mission>
- Debuted at AUSA 2018
- First edition distribution was on 15 OCT 2018 by email to 172K Soldiers in all components





Some Planning Thoughts

Two Years Prior to Retirement

- Make fundamental life decisions and consider retirement locations
- Confirm when your active duty service obligation ends
- Review the Pre-separation Counseling Checklist with your SFL-TAP Counselor
- Identify Army and other service providers who will assist you

24-12 Months Prior to Retirement

- Attend installation RSO Retirement Planning and SBP briefings
- Attend a SFL Transition Assistance Program (SFL-TAP) Employment Workshop
- Evaluate family requirements (education, care, employment, etc.)
- Develop your Individual Transition Plan with action dates
- Investigate health and life insurance alternatives
- Consider whether you will take transition leave or cash in unused leave

12 Months Prior to Retirement

- Receive post-government service employment restriction counseling
- Begin researching the job market and developing a resume



For a full list, visit: https://www.sfl-tap.army.mil/pages/transition/preseparation_timeline.aspx



Post 9/11 GI Bill Transferability

- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**. Prior to that, the ADSO depended on when the benefits were transferred. Soldiers cannot retire until their service obligations are satisfied, with a few exceptions.
- 165 Soldiers left in FY13-15 w/o completing their ADSO, resulting in an average debt of \$38K.
- **Starting 12 July 2019**, eligibility to transfer benefits limited to service members with less than 16 years of total service (active duty service and/or selected reserves as applicable).
- The Service member will be considered to have completed previously approved Transfer of Education Benefits (TEB) service obligation under conditions listed in DoDI 1341.13, enclosure 3, para 3(g)(2).

For more information, contact HRC Education Incentives Section at 1-800-872-8272 or usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil







TEB Request Page



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

 **milConnect** Powered by DMDC


Sign Out | About Us | Contact Us | Help | 

You are signed in as a sponsor:


Home | My Profile | eCorrespondence | Health Care | Education | ID Cards | Help

Transfer of Education Benefits




TEB | FAQs | Contact Us

Sponsor
Name:
Rank:
Status: Request Approved
Status Date: 2010-11-02
Obligation End Date: 2013-10-30
 Approval Form

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

 Next Steps

Select the educational program from which to transfer benefits:
☒ Post-9/11 GI Bill, Chapter 33

Relation	Name	Birth Date	Months	Begin Date	End Date	Revoke	Revoke Date
Spouse		1976-07-29	1	2010-10-31		<input type="checkbox"/>	
Child (ineligible)		1992-08-25	0			<input type="checkbox"/>	
Child		1998-10-01	35	2010-10-31		<input type="checkbox"/>	

Submit Request | Cancel Request

* If there are any questions regarding your family members, please contact your service personnel center.
* To determine your remaining months of entitlement, contact The Department of Veterans Affairs at 1-888-GI-BILL-1 (1-888-442-4551) to speak with a Veterans Benefits Counselor or visit their website at <http://www.gibill.va.gov/>

Transferability of Education Benefits Acknowledgements:

☒ a) I am eligible for the Post-9/11 GI Bill, the program I am applying to transfer.

☒ b) I understand I may transfer up to 36 months (or my remaining months of eligibility, whichever is less) of my education benefits to spouse and/or children, and can modify or revoke my election at any time.

☒ c) I understand that my spouse may use the benefit immediately and children (ages 18-26) after I have served 10 years.


☒ d) I understand and agree to remain in the Armed Forces for the period required. I understand that failure to complete that service may lead to an overpayment by the Department of Veterans Affairs for any payments made. (Service documentation will remain on file with the Service).


☒ e) I understand that I am responsible for any overpayments due to not completing my additional obligated term of service agreement.

☒ f) I understand that in order to request this transfer, if I'm eligible for the MGIB (Chapter 30, 38 USC), or the MGIB-SR (Chapter 1606, 10 USC) or REAP (Chapter 1607, 10 USC), I am

Quick Links

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


1-800-273-8255 PRESS 1


Sexual Assault Support for the DoD Community

Privacy Act Statement



Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (**D**ate of **I**nitial **E**ntry into **M**ilitary **S**ervice)

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

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

Where to go to update DIEMS

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

The local finance office is the responsible agency for corrections to the Defense Joint Military System.

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

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





Final Basic Pay Plan

(DIEMS Prior to 8 Sep 80)

**RETIRED PAY = (Years of creditable service x 2.5%)
x Final Basic Pay**

- Commissioned service requirement
- Time-in-grade requirement
- Full COLAs
- Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 - 100

Or just go to

<https://myarmybenefits.us.army.mil/Benefit-Calculators/>

for your personal retirement calculation





High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86)

**RETIRED PAY = (Years of creditable service x 2.5%) x
average of highest 36 months basic pay**

- Typically an average of the last 36 months
- Commissioned service requirement
- Percentage multipliers can now exceed 100%
- **Full COLAs**
- Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
High-3 Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation





High-3 or REDUX Plan

(DIEMS 1 Aug 86 to 31 Dec 17)

REDUX RETIRED PAY = (Years of creditable service x 2.5%) minus 1% for each year < 30 years x average of highest 36 months of basic pay

- If you took the \$30K Career Status Bonus (CSB), you'll receive REDUX (****CSB no longer available as of 31 December 2017**)
- If you didn't take the CSB, you'll receive High-3 (refer to previous slide)
- REDUX: 2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter
- REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62
- Credit for all full months served (22 yrs 4 mos = 48.17%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5	75 - 100
High-36/Final Mult. %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation





Blended Retirement System Basics



(DIEMS on or after 1 Jan 18 and those who opted-in to the BRS)

Defined Benefit

For non-regular retirement, at age 60 or earlier with creditable active service

- Basic qualifications for retirement do not change
- The pension is still the primary component of military retirement

2.0% x

Years of Service

**High-36
Month
Average of
Base Pay**

Monthly Retired Pay



Defined Contribution



Individual Contribution	Agency Automatic Contribution	Agency Matching Contribution	Total TSP Monthly Contribution
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%

AFTER 60 DAYS

AFTER 2 YEARS

NOTE: Currently serving members who opt-in will see matching contributions immediately

Continuation Pay

- Mid-career incentive designed to maintain force retention
- Payable at 12 years of service
- AC: 2.5x to 13x monthly basic pay (0.5x to 6x for RC)

Lump Sum

- At retirement, may elect lump sum of 25% or 50% of retired pay from retirement to age 67
- At age 67, reverts back to full annuity



Thrift Savings Plan



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





Thrift Savings Plan



Account Withdrawal Deadline

- If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money by April 1 of the year following either:
 - The year you turn age 70½, if you are separated from Federal employment or the uniformed services. -OR-
 - The year you separate from Federal service or the uniformed services, if you are not separated from Federal service or the uniformed services when you reach age 70½.
- As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.





Retired Pay Facts



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

<https://myPay.dfas.mil/myPay.aspx>





Cost-of-Living Adjustments (COLA)

All Retirement Plans

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

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

- Full annual COLA

REDUX (\$30K CSB) Plan

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





Dividing Retired Pay as Property If Divorced

Uniformed Services Former Spouses' Protection Act (USFSPA)

- **NOT AUTOMATIC**

- Up to state courts and can be any amount



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

- Award not tied to length of marriage

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



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

https://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf
<https://www.dfas.mil/garnishment/usfspa/legal.html>

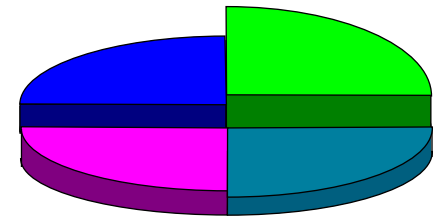




Allotments

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

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



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

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





MyArmyBenefits

Featuring the personalized Retirement Calculator!!

MyArmyBenefits
The U.S. Army official benefits website

★ Home ★ Benefit Library ★ Benefit Calculators ★ News ★ Help ★ Español

ESTIMATE YOUR RETIREMENT PAY
Log in to calculate an estimate of your retirement pay for any of the three retirement systems—High 3, Final Pay or REDUX. Your personal data is filled in for you. [MORE](#)

MyArmyBenefits is the Official Army Benefits Website

Finding Your Benefits is as Easy as 1 - 2 - 3!

- ★ Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
- ★ Calculate Estimates of Your Survivor and Survivor Education Benefits
- ★ Forecast Your Retirement Benefits

Special information is provided for severely injured Soldiers and their families in the **Wounded Warrior** section of the site and for surviving family members of fallen Soldiers in the **Survivor Benefits** section. If you have questions or comments please [contact us](#).

Surviving Family Members Gain New Benefits Reports

Ever since 9-11, Survivor Benefits Reports have been provided to surviving family members of service members who die on active duty. These reports illustrate benefits that survivors in the household receive.

SPECIAL MODULES

- ▶ Wounded, Ill and Injured
- ▶ Casualty Operations
- ▶ Multimedia

DS LOGON

A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.

[REGISTER FOR DS LOGON](#)

NEED BENEFITS HELP?
Contact our counselors ▶

FEDERAL BENEFITS

- ▶ By Category
- ▶ By Component
- ▶ By Life Event
- ▶ A to Z

STATE / TERRITORY BENEFITS

Please select... [GO](#)

BENEFIT NEWS
Stay up to date

[MORE](#)

Benefit Library

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

Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

Benefits Help Desk Operations

Wounded Warrior Special Module

- Wounded Warrior / DRE Calculator
- Sustaining Income Calculator

Casualty Operations Special Module

- Survivor Benefits Report

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

Links directly to DEERS information
through CAC or DS Logon.





Taxes*



Federal taxes are due on all retired military compensation

No State Income Tax

Alaska
Florida
Nevada
New Hampshire
South Dakota
Tennessee
Texas
Washington
Wyoming

No State Tax On Retired Pay

Alabama	Minnesota
Arkansas	Mississippi
Connecticut	Missouri
Hawaii	New Jersey
Illinois	New York
Iowa	North Dakota
Kansas	Ohio
Louisiana	Pennsylvania
Maine	West Virginia
Massachusetts	Wisconsin
Michigan	

Some State Tax On Retired Pay

Arizona
Colorado
Delaware
Georgia
Idaho
Indiana
Kentucky
Maryland
Nebraska
New Mexico
North Carolina
Oklahoma
Oregon
South Carolina
Washington DC

State Tax on **ALL Retired Pay**

California
Montana
Rhode Island
Utah
Vermont
Virginia

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

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

*State taxes as of 10 April 2019. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at http://myarmybenefits.us.army.mil/Home/Benefit_Library/State_Territory_Benefits.html for details.



Army Emergency Relief

Helping the Army take care of its own since 1942



Did you know...

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.**
- **As a Retired Soldier, you are eligible for all categories of assistance and you may continue to contribute through an allotment from your retired pay.**
- **Also awards scholarships to spouses and children of Retired Soldiers.**
- **For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.**

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





Retirement Physical

- Army requires a retirement physical
- **NET 6 months** and **NLT 1 month** before retirement/start of transition leave*
- Your last record of active duty health
- Assists with claim for VA service-connected disability
- Most sites now provide combined Service and VA retirement physical



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

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

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

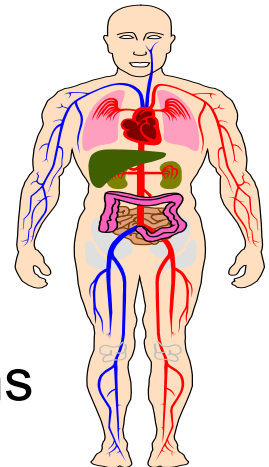




VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2018 (Veteran only): from \$140.05 (10%) to \$3057.13 (100%) (30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers <50% disabled, disability pay offsets military retired pay dollar for dollar*
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service related, but is not severe enough to merit disability pay



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





Applying to the VA for Service-Connected Disability

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

<http://www.benefits.va.gov/COMPENSATION/types-disability.asp>





CRSC & CRDP Comparison



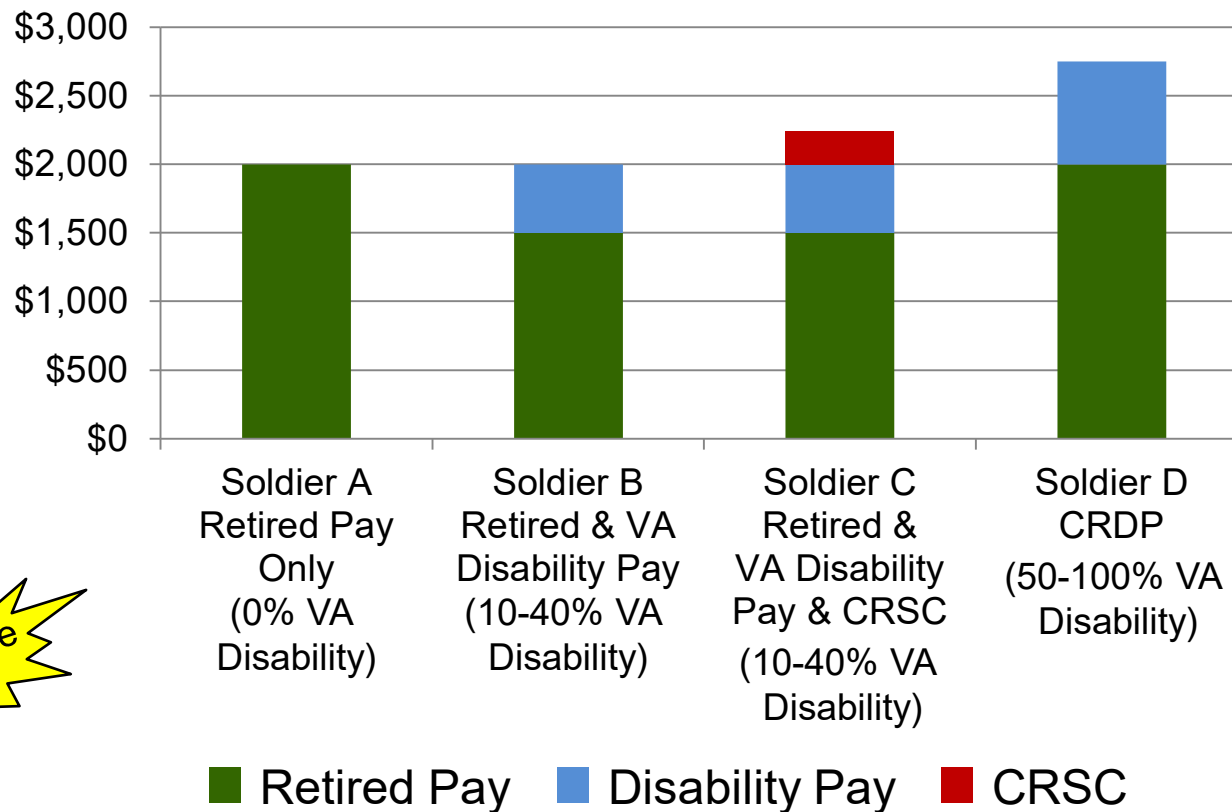
Combat-Related Special Compensation	Concurrent Retirement and Disability Pay
<p>Combat-related disabilities</p> <ul style="list-style-type: none">• Armed conflict (e.g. wounds)• Simulated combat (e.g. FTX)• Hazardous service (e.g. parachute duty)• Instrumentalities of war (e.g. combat vehicles)	<p>Service-connected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



Retirement and Disability Payments

Tying It All Together

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



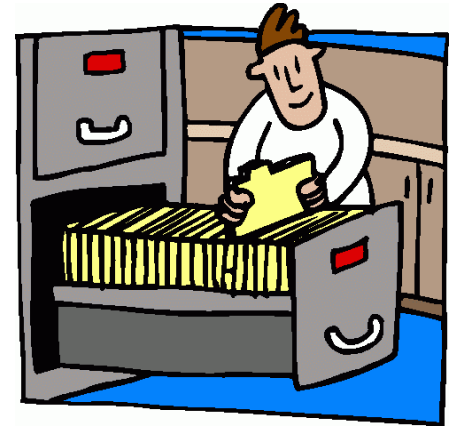
NOTE: Example depicts four Soldiers retired at the same pay grade and years of service





Medical Records

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





Gulf War Veterans

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

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





SGLI & VGLI



- You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.
- If you submit a VGLI application within 240 days after discharge, you can obtain this coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums.
- Premiums may be paid by allotment, check or money order, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- All terminally ill policyholders with less than 9 months to live will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.
- Applying for VGLI is simple using one of the following methods:
 - Apply through [eBenefits](#)
 - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and mail it to the Office of Servicemembers' Group Life Insurance

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





VA Info Sources



Online:

- <https://www.va.gov>
- <https://www.ebenefits.va.gov/ebenefits/homepage>
- <https://www.myhealth.va.gov/mhv-portal-web/web/myhealthvet/home>
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits

By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-442-4551
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: Dial 711
- Women Veterans Hotline 1-855-829-6636



In-Person:

- County VA Director (blue pages of phone book)





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

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

CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES. THIS IS AN IMPORTANT RECORD. SAFEGUARD IT. ANY ALTERATIONS IN SHADDED AREAS RENDER FORM VOID.

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY				
The Report Contains Information Subject to the Privacy Act of 1974, As Amended				
1. NAME (Last, first, middle initial)	2. DEPARTMENT, COMPONENT AND BRANCH	3. SOCIAL SECURITY NUMBER		
4a. GRADE, RATE OR RANK	b. PAY GRADE	5. DATE OF BIRTH (YYYYMMDD)	6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)	
7a. PLACE OF ENTRY INTO ACTIVE DUTY		b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)		
8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND		b. STATION WHERE SEPARATED		
9. COMMAND TO WHICH TRANSFERRED		10. BOLL COVERAGE	HOME AMOUNT: \$	
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty positions and their starting period of one or more years.)		12. RECORD OF SERVICE		
M		YEARS MONTHS DAYS		
		A. DATE ENTERED THIS PERIOD		
		B. SEPARATION DATE THIS PERIOD		
		C. NET ACTIVE SERVICE THIS PERIOD		
		D. TOTAL PRIOR ACTIVE SERVICE		
		E. TOTAL PRIOR INACTIVE SERVICE		
F. FOREIGN SERVICE		G. SEA SERVICE		
H. INITIAL ENTRY TRAINING		I. RESPECTIVE DATES OF PAY GRADE		
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (List periods of service)		14. MILITARY EDUCATION (Course title, number of credits, and month and year completed)		
15a. COMMISSIONED THROUGH SERVICE ACADEMY		YES	NO	
b. COMMISSIONED THROUGH ROTC SCHEDULESHIP (10 USC Sec. 2107)		YES	NO	
c. ENLISTED UNDER LOAN REPAYMENT PROGRAM (10 USC Chap. 161) (If Yes, years of commitment)		YES	NO	
16. DATE ACCRUED LEAVE PAID	17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE		YES	NO
18. REMARKS		L		
The information contained herein is subject to computer matching within the Department of Defense or with any other affected Federal or non-Federal agency for violation purposes and to determine eligibility for, and/or continued compliance with, the requirements of a Federal loan program.				
19a. MAILING ADDRESS AFTER SEPARATION (Include ZIP Code)		b. NEAREST RELATIVE (Name and address)		
20. MEMBER REQUESTS COPY 4 BE SENT TO (Specify destination)		OFFICE OF VETERANS AFFAIRS		
a. MEMBER REQUESTS COPY 3 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC)		YES	NO	
21. a. MEMBER SIGNATURE		b. DATE (YYYYMMDD)	22. a. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade title, signature)	
			b. DATE (YYYYMMDD)	

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





Obtaining a Copy of Your DD Form 214

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

- Retired Soldiers may access their records through the HRC My Records Portal by logging in with their DS login at <https://www.hrcapps.army.mil/portal/> and clicking on "Reserve/Retiree/Veteran Record"
- Retired Soldiers separated after 1 October 2002 who do not have DD Form 214(s) available in iPERMS, forward request to Commander, U.S. Army Human Resources Command (AHRC-PDR-HI), 1600 Spearhead Division Avenue, Department 420, Fort Knox, KY 40122-5402
- Retired Soldiers and Veterans who register for level 2 premium eBenefits through the Veterans Administration at <http://www.ebenefits.va.gov> can obtain copies of DD Form 214(s) from iPERMS through the Defense Personnel Records Information Retrieval System.
- Retired Soldiers who retired prior to 1 October 2002, forward requests to the National Personnel Records Center. Relevant information may be found at <https://www.archives.gov/veterans/military-service-records>
- Installation military personnel divisions or ARNG State headquarters may provide Soldiers and Veterans with copies of DD Form 214(s) available in iPERMS.



At Retirement, You Will Also Receive...

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been awarded the POW Medal.)
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Program Package
 - Contains a letter signed by the Secretary of the Army, the Army Chief of Staff, and the Sergeant Major of the Army, a U.S. Flag, a U.S. Army Retired Lapel Button, and two Soldier for Life window decals.





Army Retiring Soldier Commendation Program



- The Army Retiring Soldier Commendation Program package (ARSCP), was created by ASA (M&RA) in 2009
- Flag required by 10 USC §3681 (active duty retirement) since 1998 and T10 USC §12605 since 1999 (Reserve Component retirement)
- Retired Army Lapel Button required by Army policy since 1968
- Presented to Active Duty Soldiers at retirement
- Presented to Reserve Component Soldiers upon entry into the Retired Reserve
- Package includes a U.S. Flag, Retired Army Lapel Button, 2 window decals, and a tri-signed letter
- Installation, State, RSC Retirement Services Officers order ARSCP packages





Mobilization/Retiree Recall

- By Age
 - Officers and enlisted, up to age 60
 - Warrant officers, up to age 62
 - General officers, on a case-by-case basis
- By Category
 - Cat I: Non-disability, retired less than 5 years, under 60
 - Cat II: Non-disability, retired 5 years or more, under 60
 - Cat III: All military retired Soldiers not in category I or II to include WOs and health care professionals who retire from AD after age 60



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

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





ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 75 or who are permanently disabled; under 75 renew every 4 years
- Dependent parents/parents-in-law may qualify

FIND NEAREST ID CARD ISSUING FACILITY

<https://www.dmdc.osd.mil/rs/>





Impact of ID Card Changes at Retirement

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

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





Former Spouse ID Card

Authorized ONLY if:

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

OVERLAP

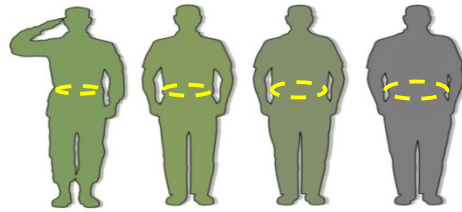
PRIVILEGE(S)

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

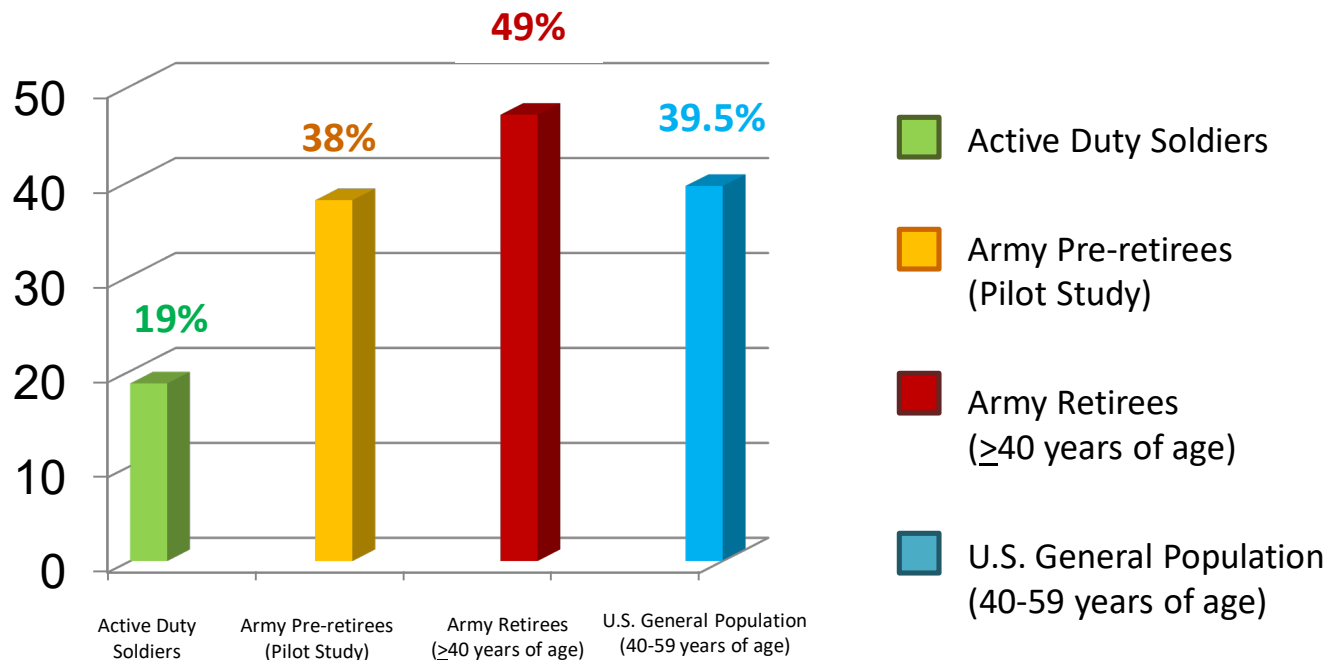
Note: A former spouse is not eligible for medical benefits if enrolled in an employer-sponsored health plan. Benefits terminate upon remarriage of the former spouse.



Avoid Post-Retirement Weight Gain



Percent of Population Obese (BMI ≥ 30)



Source: All Active Duty Soldiers (all ages) and the Army Retirees (≥ 40 years of age): Data 7 March 2017 from M2, based on last recorded ht./wt.

U.S. General Population: JAMA 2014; 311(8):806-814. (Table 4: Adults aged 40 – 59 for all races/Hispanic origin groups)

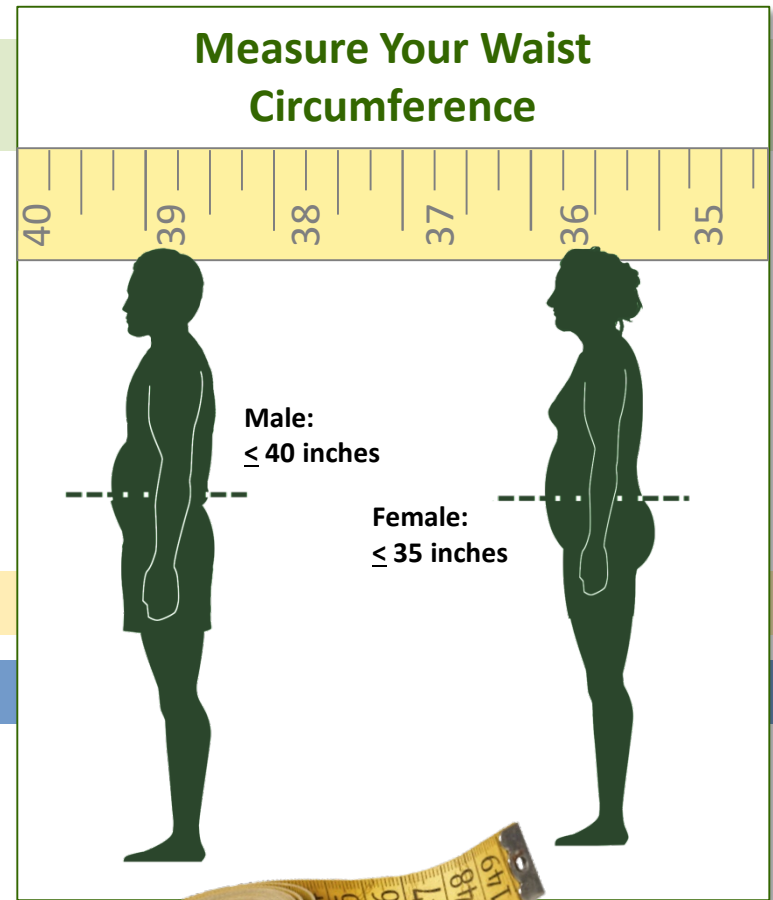
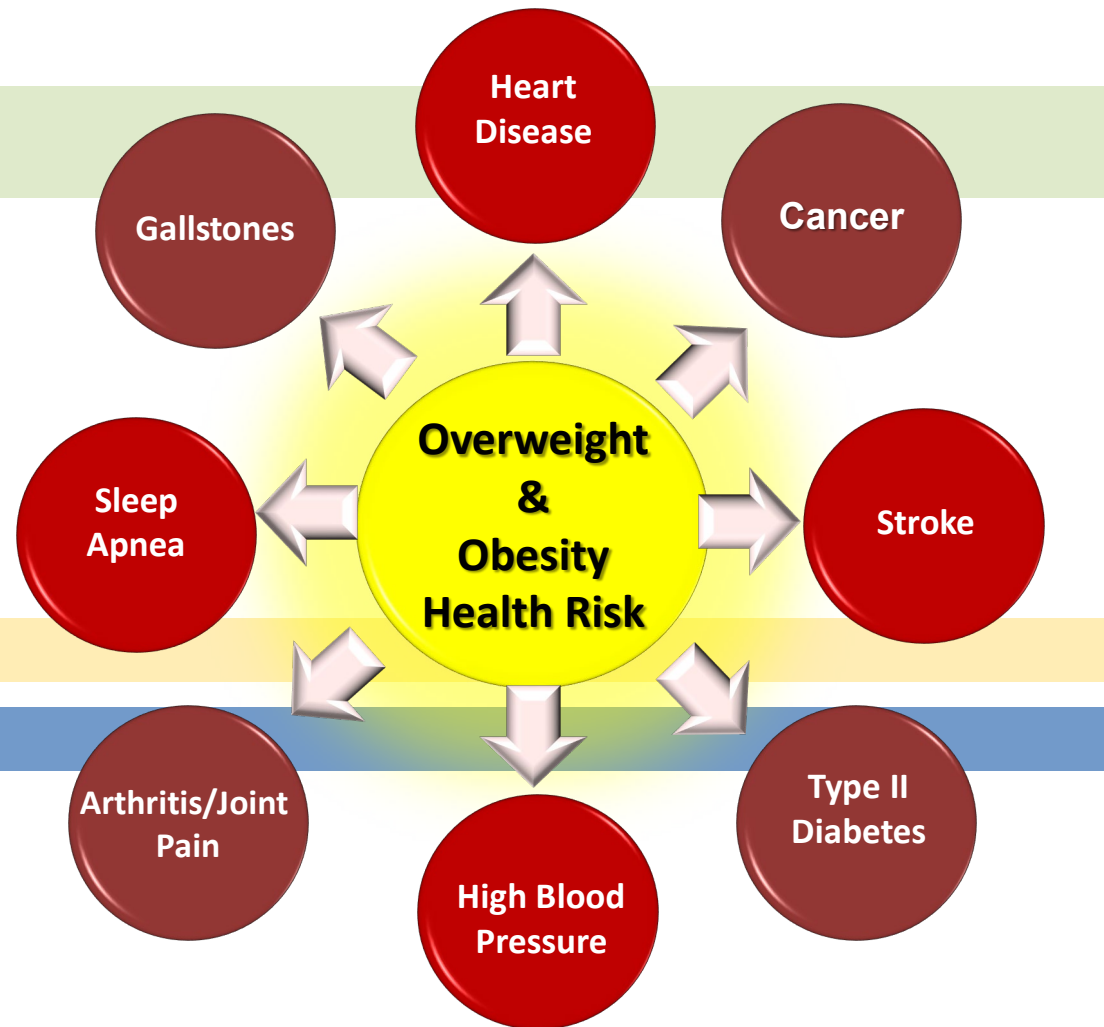
Website: <http://jama.jamanetwork.com/article.aspx?articleid=1832542>

Army Pre-Retiree Pilot Study Data: Data collected 2015-2017. 5 Pilot Test Sites (Fort Bragg, Fort Meade, Fort Belvoir, Fort Sill, and Aberdeen Proving Ground).

N=649 of Army pre-retirees; Average Age = 44.6



Know Your Risk



Set a goal - Make a plan –Take action



- **Employ self-monitoring tactics**
 - Weigh yourself weekly and graph it
 - Measure waist circumference
 - Try on “marker clothes”
 - Go “high-tech” with nutrition or fitness apps
 - Use an activity tracker
- **Determine your threshold**
 - Set a 3 pound weight gain limit
 - Take corrective action sooner than later

*Easier to prevent weight gain
than to try and lose it and keep it off.*



Use These Resources Now...



- Contact your local Medical Treatment Facility (MTF) to get help from a Registered Dietitian
- Visit your local Army Wellness Center (AWC)
- <https://soldierforlife.army.mil>
- <http://www.myarmyonesource.com>
- <https://p3.amedd.army.mil/>



"Space-A" Travel

- Retired Soldiers may travel within CONUS or OCONUS
- May FAX request to site; stay on list 60 days
- Instructions on signing up by fax or e-mail provided on AMC page at the link below
- Benefit ends for Family members with death of the Retired Soldier



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





Your Exchange Benefits in Retirement

EXCHANGE™

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



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

On Your Phone



Get great money saving offers!

Online

Shop Online Now Exchange Stores Community About Exchange

EXCHANGE™

Enjoy NO SALES TAX & FREE Standard Shipping offers on MILLIONS of items available.



Sign up for alerts and discounts

At your local Exchange and Express!



- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (www.facebook.com/AAFES.BX.PX)
- eNewsletter online discounts
- Buddy list specials/local events





Military Service Organizations

- Consider joining to be heard
- A group of 35 organizations lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of Veterans in Congress
 - House: (114th) 18%; (115th) 18%; (116th) 18%
 - Senate: (114th) 12%; (115th) 22%; (116th) 17%



Keep up on legislative matters at:
<https://www.congress.gov/>





Retired Soldier Motto:

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

Opportunities to Still Serve include:

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



Talk to your retirement services officer about joining

- Installation Retiree Councils
- CSA Retired Soldier Council

Recent Council reports available at:

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





Retired Soldier Mission: To Hire and Inspire

To Hire

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



To Inspire

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





Army Echoes

- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- Apps for iPhone, iPad, Android phones
- All Retired Soldiers and SBP annuitants with **myPay** accounts now receive *Army Echoes* electronically at their email addresses in **myPay**.

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

- Receive *Army Echoes* **BEFORE** you retire! Subscribe at <https://soldierforlife.army.mil/retirement/echoes-subscription>.
- Subscribe to the **Army Echoes Blog** to receive frequent news between editions at: <https://soldierforlife.army.mil/retirement/blog>.





Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
<https://soldierforlife.army.mil/retirement>
 - U.S. Army Retirement Planning Guide
 - USAR & ARNG Non-Regular Retirement Guides
 - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at <https://myarmybenefits.us.army.mil/>
- Army Installation Retirement Services Officers (RSOs)
<https://soldierforlife.army.mil/retirement/contact-us>
- HRC Reserve Retirements Branch
<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>
- USAR Mission Support Command (MSC)/Readiness Division RSOs listed at:
<https://soldierforlife.army.mil/retirement/reserve-component-retirement-services>
- State RSOs can assist National Guard Soldiers
<http://myarmybenefits.us.army.mil/benefit-library/resource-locator>
- SBP vs. Life Insurance Comparison tool
<http://actuary.defense.gov/>





For more information

Army

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



Air Force

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

Navy

http://www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx

Marine Corps

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

Coast Guard

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





Thank you for your service!!



QUESTIONS?





DA Survivor Benefit Plan (SBP) Briefing

Retirement Services Office
14 November 2019

UNCLASSIFIED

Our Goal



CHANGE.... MISINFORMATION
you may have heard about
SBP from UNINFORMED
People

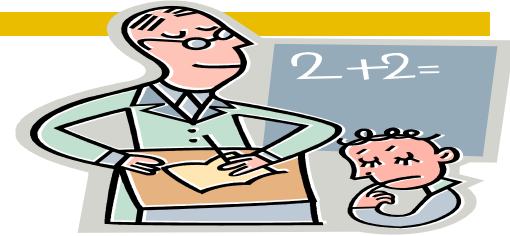


INTO..... INFORMATION
From INFORMED Experts





Purpose



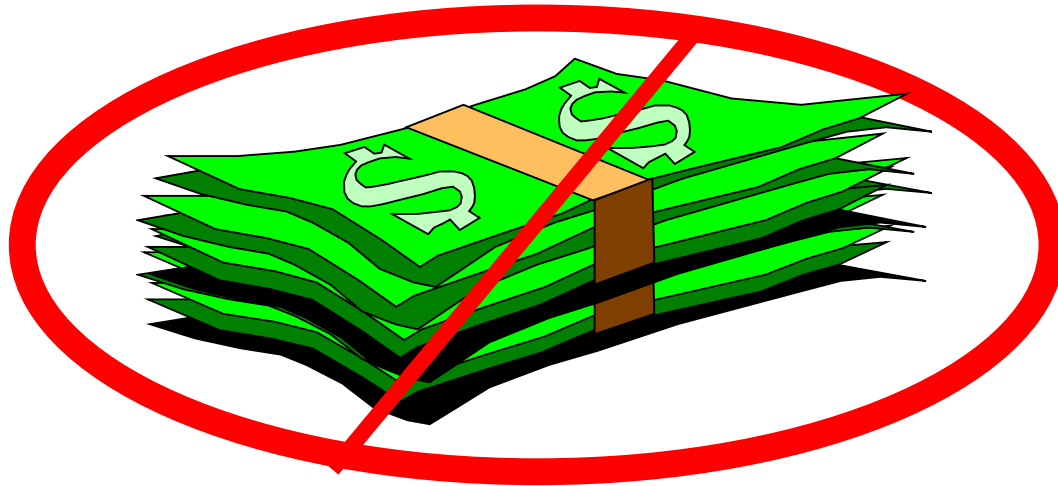
This briefing will break SBP down into manageable understandable blocks, to help you to make an informed decision on your individual SBP election.

Remember your current SBP decision Impacts your Family's future financial wellbeing.





BOTTOM LINE **RETIRED PAY STOPS**



WITH THE DEATH OF THE RETIRED SOLDIER!

**SBP ALLOWS YOU TO PROVIDE A PORTION OF YOUR
RETIRED PAY TO YOUR ELIGIBLE SURVIVORS**

Are You Risk Averse?

Weigh:

Higher risk of leaving your loved ones with insufficient income



Against:

Smaller risk that your survivor may not get back every cent paid in premiums



What is the risk of your spouse outliving you?



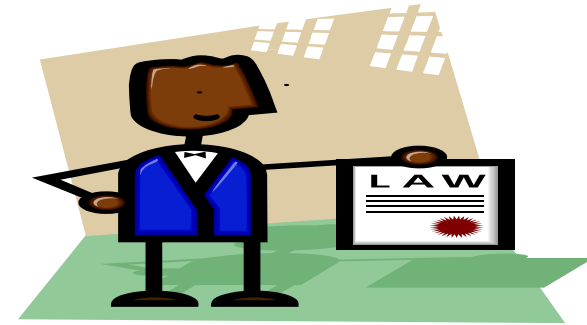
- Life Expectancy (Note 1)
 - Male **75.1** years
 - Female **80.2** years
- SBP Annuitants Who Exceed Life Expectancy: **45% or 117,755** (Note 2)

Note 1: US Census Bureau , The 2010 Statistical Abstract

Note 2: Source: DOD Actuary Statistical Report on Military Retirement System



WHAT IS SBP?



- Enacted by Congress in 1972
- Sole means for a Retired Soldier to continue a portion of retired pay to survivors
- Coverage is free while on active duty
- Decision at retirement -- begin to share cost from date of retirement
- Over eight out of ten retiring Soldiers elect SBP to protect their family's financial future

The Annuity

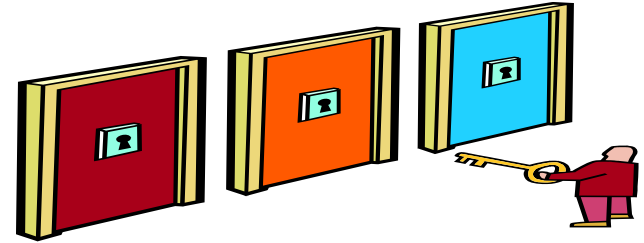


Amount:

- **Annuity of 55% of selected base amount regardless of the annuitants age**



ABOUT ELECTIONS



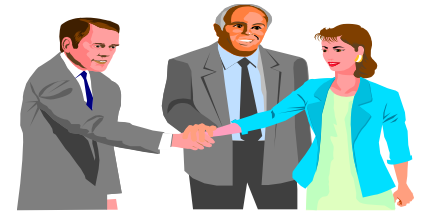
- SBP Election must be made prior to retirement
 - If election not made prior to retirement, by law, automatic full coverage for spouse and or children at retirement
- All Soldiers retiring based on an active duty law and Reservists who elected RCSBP Option A must complete the SBP section of the DD form 2656, even if they have no eligible beneficiaries
- Married Soldiers electing anything less than the maximum spouse SBP coverage allowable under the law require spouse's concurrence
- Generally irrevocable but may be cancelled, with spouse concurrence, between the 25-36 month following retirement
- Paid-up SBP coverage is paid-up after making 360 payments and reaching at least age 70
- If SBP beneficiaries change (birth, death, divorce, Marriage) between election and date of retirement, a new DD Form 2656 with SBP election required



Spouse Concurrence

SBP is a “JOINT” decision for married Soldiers who...

- Decline coverage
- Cover less than full retired pay for spouse
- Elect “child only”
- Are under REDUX retirement plan and do not elect full base amount based on High-3 retired pay they would have received
- Elect Lump Sum under BRS and do not elect spouse coverage based on retired pay they would have received without Lump Sum



Remember it is the Soldier's election

- The spouse can only concur or non-concur with the Soldier's election
- Spouse refusal to sign the DD Form 2656 constitutes spouse non-concurrence
- Spouse concurrence is in the law to protect the spouse.





Termination Feature



- Termination during one-time, one-year window between 25th and 36th mo. after start of pay
- Spouse concurrence required
- Barred from future enrollment
- No refund of past premiums
- The law acknowledges need for flexibility
- To terminate you must complete a DD Form 2656-2, obtain your spouse or former spouse concurrence
- Must submit to DFAS during the period between your 25th and 36th month following retirement
- DD Form 2656-2 cannot be signed prior to start of 25th month following retirement



Six Election Categories

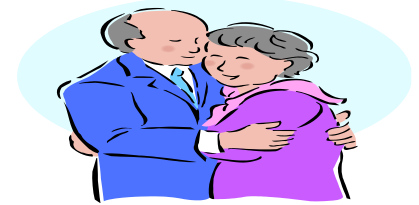
1. **Spouse Only**
2. **Spouse & Child**
3. **Child Only**
4. **Former Spouse Only**
5. **Former Spouse & Child**
6. **Insurable Interest**



Note: Not electing SBP for a spouse and or eligible children at retirement will result in closing those SBP categories forever



Spouse Election



- Provides annuity of 55% of amount of retired pay covered (base amount) regardless of the surviving spouse's age
- Spouse cannot outlive the SBP annuity
 - Paid forever (unless remarriage occurs pre-55)
 - If remarriage pre-55 ends, annuity reinstated
- Increased by COLA increases, normally each year
- Taxable as an annuity (SBP premiums paid pre-tax)
- Cost stops when no spouse beneficiary
- Election by category not by name
- A spouse can only receive one Spouse SBP annuity
 - If authorized more than one spouse SBP annuity they must select one to receive



Spouse & Child Election



- Spouse is the primary beneficiary
- Children are secondary beneficiary and receive the annuity *only if* spouse loses SBP eligibility (pre-55 remarriage or death) *and* children are still eligible
- Child cost is based on ages of member, spouse & youngest child
- Cost of child coverage as secondary beneficiary - very low
- Child cost is added to the spouse SBP cost
- If divorced or spouse dies and there are eligible children, the SBP cost is recalculated as Child Only



Child Only Coverage



- **Cost based on ages of member & youngest child**
- **Cost stops when no eligible children remain**
- **Cheaper than “spouse” due to finite benefit**
- **Because the child is the primary SBP beneficiary, election is more costly than the spouse and child election where the child is the secondary beneficiary**
- **If married and new spouse is added to SBP coverage, the election becomes Spouse and Child**
 - **Child cost is recalculated as an add on cost to spouse cost**
 - **The rules for Spouse and Child coverage apply**

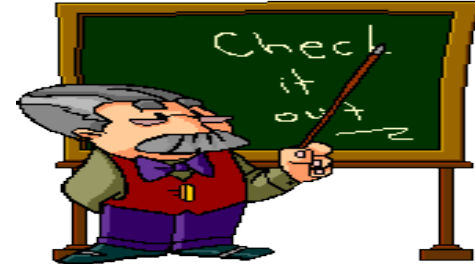


Child Coverage



- Rules that apply to Spouse and Child and Child Only SBP elections.
 - Eligible until 18, or 22 if full-time, unmarried student
 - Unmarried incapacitated child - eligible forever (if condition was incurred pre-18 or 22)
 - It is recommended that you research the impact SBP for a fully disabled child may have on other benefits the child has or will receive.
 - Election to pay annuity to a special needs trust for an SBP eligible unmarried incapacitated child allowed. (Contact RSO for details.)
 - All eligible children covered at one cost
 - Cost stops when no eligible children remain
 - Annuity divided equally among all eligible children
 - **A child can receive more than one child SBP annuity.**

Advice--Seriously Consider Child Coverage!



- **Q: Why bother to cover my 21-year old son who graduates from college soon?**
- **A: Because....**
 - incapacitation may occur while still eligible
 - “closing” the child category when there are eligible children closes it forever
 - family complete? perhaps a step-, grand-, foster- or natural child is in your future
- **Cost stops when no eligible children remain**
- **Spouse and Child or Child Only SBP is inexpensive**



“Insurable Interest” Election



- **Who Can Elect:** unmarried Soldiers with no or one dependent child
- **Eligible Beneficiaries:** relative more closely related than cousin; or business associate w/financial interest in Soldier (proof needed)
- **Base Amount:** Must be full retired pay
- **Cost:** 10% + 5% for each full 5 year younger beneficiary is than Soldier (maximum 40%)
- **Benefit:** 55% of retired pay *less* SBP cost
- **Loss of Beneficiary:** May elect new beneficiary within 180 days of current beneficiary's death.
- In order for an Insurable Interest election for a medically retired Soldier to be valid, they must live one year from retirement or if they die within one year, death must not be attributable to a medical condition for which they were medically retired
- Insurable interest SBP elections can be cancelled at any time
- If married or you have a child after retirement, you have one year to cancel insurable interest SBP and elect spouse and or child SBP or you close those beneficiary SBP categories
- Insurable interest cannot be elected after retirement



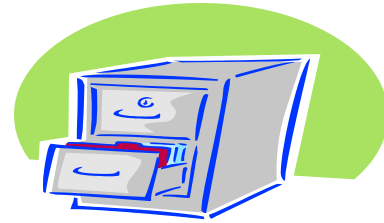
Former Spouse (FS) “Particulars”



- **Former spouse SBP coverage can be: purely voluntary; incorporated into a written agreement; or court-ordered**
- **Divorce prior to retirement:**
 - **If court ordered, Soldier should elect former spouse at retirement or could be held in contempt of court**
 - **Former spouse can ensure former spouse SBP is established by provide DFAS-CL the divorce decree with subsequent court orders plus a DD Form 2656-10 (Survivor Benefit Plan (SBP)/Reserve Component (RC) SBP Request for Deemed Election) within one year of the court order first awarding former spouse SBP**
- **Former spouse coverage can be changed if court order is amended or vacated by former spouse's death**
- **If former spouse is voluntary, can cancel FS SBP and elect for new spouse within one year of marriage**
- **Former spouse and children only covers children of the marriage to the former spouse**
- **When a former spouse SBP beneficiary dies, the Retired Soldier can designate a current spouse (contact RSO for details/timeframe)**



No Beneficiary at Retirement?



- Keep SBP literature
- Keep “Echoes” -- RSOs’ phone numbers listed
- Contact nearest RSO for a new briefing as soon as eligible beneficiary is gained
- Decision whether or not to enroll new family members **MUST** be made within one year of gaining them or you will close that SBP category
- New spouse becomes eligible at 1-year anniversary or birth of a child of that marriage.
(SBP costs do not begin until then)

Base Amount



- amount of retired pay (in dollars) participation is based on
- minimum, by law = \$300
- maximum, by law = full retired pay
- may choose any \$\$ amount between
- Soldiers retiring under CSB/REDUX may choose full base amount based on retired pay they would have received under High-3.
- Soldiers retiring under the Blended Retirement System (BRS) who elect a lump sum at retirement may choose full base amount based on retired pay they would have received without the lump sum election



SBP Cost Formula *(Spouse Only)*

Formula:

- 6.5% of base amount selected
- cost lowered in Mar '90



Examples:

Base Amount:	\$2000	\$3000	\$4000
Cost (6.5%)	\$ 130	\$ 195	\$ 260
Annuity provided:	\$1100	\$1650	\$2200



Sample SBP Costs



(Ages: Member=44; Spouse=41; Youngest Child=12)

Monthly Cost

Base Amount	Spouse Only	Spouse & Child	Child Only	Annuity Amount

\$4000	\$260	\$260.04	\$ 6.00	\$2200
\$3000	\$195	\$195.03	\$ 4.50	\$1650
\$2000	\$130	\$130.02	\$ 3.00	\$1100

This chart shows the relationship of the costs for Spouse, Spouse and Child, and Child Only SBP. For Child Only the child is the primary beneficiary and the cost is significantly higher than the child cost for Spouse and Child where the child is a secondary beneficiary and the spouse is the primary beneficiary.



SBP's *Real* Cost



	<u>NO SBP*</u>	<u>SBP</u>
Retired Pay	\$2,000	\$2,000
SBP Cost	\$ 0	\$ 130
Taxable Pay	\$2,000	\$1,870
Tax Paid (24%)	\$ 480	\$ 449
Tax Savings	\$ 0	\$ 31
Actual SBP Cost \$	0	\$ 99

* The SBP participant receives a \$31/month tax savings – and a future survivor benefit of \$1,100. Tax rates will vary base on each individual's financial situation.



“Threshold” Spouse Premium Calculation



- Threshold is portion of base amount which costs 2.5%
- Only applies to Soldiers whose Date Initially Entered Military Service (DIEMS) date was prior to 1 Mar 90, medical retirements, or reserve non-regular age 60 retirement.
- Indexed annually to AD pay raise(s)
- Instead of a \$300 base, cover threshold amount at 2.5%
- The threshold spouse premium calculation is more beneficial in cost for a base amount less than \$1,863
- Threshold spouse premium calculation 2.5% for threshold plus 10% for base amount that exceeds threshold
- New spouse SBP premium calculation is 6.5% of the base amount
- DFAS will apply the calculation with the least cost
- The chart on the next page shows spouse SBP cost examples comparing the threshold calculation and the new 6.5% calculation with the point, \$1,862, where all base amounts exceeding that amount cost less with the 6.5% calculation



Threshold Spouse SBP Calculation

2020 SBP Cost Examples Based on 3.1% Active Duty Pay Raise Effective 1 Jan 20

Base Amount	Annuity	Premium	Premium
Monthly Amount of Retired Pay Covered	Monthly Annuity Either Method	Old Method Threshold Monthly Cost (Note 1)	6.5% of Base Amount Monthly Cost (Note 2)
\$300	\$165	\$7.50	\$19.50
\$869 (Note 3)	\$478	\$21.73	\$56.49
\$900	\$495	\$24.83	\$58.50
\$1,000	\$550	\$34.83	\$65.00
\$1,200	\$660	\$54.83	\$78.00
\$1,300	\$715	\$64.83	\$84.50
\$1,400	\$770	\$74.83	\$91.00
\$1,500	\$825	\$84.83	\$97.50
\$1,600	\$880	\$94.83	\$104.00
\$1,862.15 (Note 4)	\$1,024	\$121.05	\$121.04
\$2,000	\$1,100	\$134.83	\$130.00
\$2,200	\$1,210	\$154.83	\$143.00
\$2,400	\$1,320	\$174.83	\$156.00
\$2,600	\$1,430	\$194.83	\$169.00
\$2,800	\$1,540	\$214.83	\$182.00
\$3,000	\$1,650	\$234.83	\$195.00
\$3,500	\$1,925	\$284.83	\$227.50
\$4,000	\$2,200	\$334.83	\$260.00
\$4,500	\$2,475	\$384.83	\$292.50
\$5,000	\$2,750	\$434.83	\$325.00
\$5,500	\$3,025	\$484.83	\$357.50
\$6,000	\$3,300	\$534.83	\$390.00
\$7,000	\$3,850	\$634.83	\$455.00

Notes: The SBP threshold method applies to a Soldier who meets one of the following criteria: entered service prior to 1 Mar 90 if retiring for active duty length of service, medically retiring, or retiring from the Reserves with a non-regular retirement. For these Soldiers, two SBP spouse cost methods are available. The most advantageous one is used by DFAS.

2. SBP Cost Threshold Method: 2.5% of threshold amount + 10% of the remainder of base amount.

3. SBP Cost 6.5% Base Amount Method: 6.5% of the base amount.

4. Threshold Amount (that which costs 2.5%) is \$869; cost is \$21.73.

5. Base amounts on or above \$1,862.15 receive best treatment under SBP cost 6.5% method cited above (.065 times base amount).



Can I Tailor SBP To Meet My Needs? Yes....Think “Base Amount”



Challenge: What base amount should I cover to meet our needs?

Solution: Divide the goal amount by 55%

Examples:

\$2000 annuity -- choose \$3636 as base

\$1000 annuity -- choose \$1818 as base



“30-Year Paid-Up Provision”

Since 1 Oct 2008 no further cost (but annuity payable)

AFTER...

30 years of paying SBP Premiums (360 payments)...

AND

reaching age 70





Replacement Value of Annuity

Ret Pay: \$5000

Member's Age: 42

Spouse's Age: 40



Spouse's Age At Soldier's Death	Annual After-Tax SBP Annuity	Replacement Value of SBP*
42	\$29,700	\$830,444
53	\$38,752	\$944,099
63	\$52,079	\$998,434
73	\$69,990	\$939,095
83	\$94,061	\$738,339

- This slide shows that it takes a surprising amount of lot of life insurance to replace SBP even as the spouse beneficiary ages.**

*Face value of insurance needed to equal SBP benefit.

Assumes an inflation amount of 2.75% and return on invested insurance of 5.75%.

Based on DOD Actuary SBP Program, Spouse will live to live to 86.



Replacement Value of Annuity

Ret. Pay: \$3000

Member's Age: 42

Spouse's Age: 41



Spouse's Age at Death	Annual After-Tax SBP Benefit	Replacement Value of SBP*
43	\$17,820	\$433,516
51	\$23,949	\$598,904
61	\$32,185	\$635,844
71	\$43,254	\$614,876
81	\$58,130	\$513,003

This slide shows that it takes a surprising amount of lot of life insurance to replace SBP even as the spouse beneficiary ages due to SBP COLA increases due to inflation.

*Face value of insurance needed to equal SBP benefit.

Note: Assumes return on invested insurance of 5.75%, spouse lives to 84, and insurance replaces SBP.

This program can be accessed on the DOD Actuary homepage, www.dod.mil/actuary/.



Replacing SBP with Life Insurance Proceeds--How Long Do They Last?

Retired 2018 and died in 2019

Ret Pay = \$2,695; Life Insurance = \$400K), SBP =\$1,482



3% Average Inflation

<i>Death Year</i>	<i>Spouse Age</i>	<i>Insurance Proceeds</i>	<i>After-Tax SBP</i>
2033	60	\$400,000	\$28,772
2043	70	\$239,475	\$38,668
2049	76	\$ 3,802	\$46,171

6% COLA Average

<i>Death Year</i>	<i>Spouse Age</i>	<i>Insurance Proceeds</i>	<i>After-Tax SBP</i>
2033	60	\$400,000	\$53,278
2038	65	\$174,943	\$71,298
2040	67	\$ 6,226	\$80,111

This slide shows the amount of insurance needed over time increases due to inflation.

- In this example, member replaces SBP with insurance and dies when spouse is age 60.
- With inflation, SBP increases with COLA while insurance remains constant
- Assumes return on invested insurance of 5.75%, spouse lives to 84, and insurance replaces SBP
- With 3% inflation average, spouse's insurance proceeds run out at age 76
- With 6% inflation average, spouse's insurance proceeds run out at age 67

Note: Program available at www.dod.mil/actuary/, click on "SBP Programs."



Five Main Points When Comparing SBP to Life Insurance

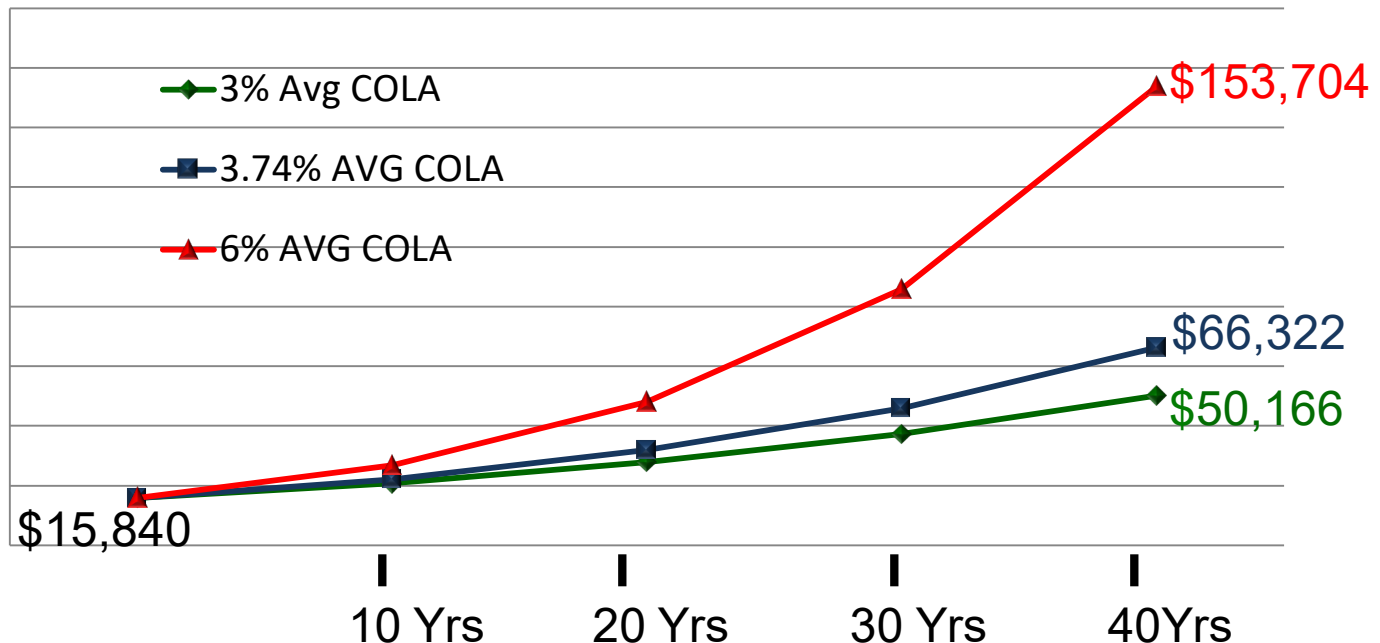
- The previous slides show it takes a surprising amount of insurance to replace SBP for a surviving spouse
- It will take a lot more insurance if the spouse outlives the Retired Soldier by the longest period of time
 - Remember 45 percent of SBP annuitants outlive average life expectancy
- The previous slide shows the amount of insurance needed over time is dependent on future inflation and increase with inflation
- To increase insurance with inflation or need is harder to obtain and increasingly expensive as you age
- If retired for **disability**, insurance may be very expensive or even impossible to obtain due to existing medical conditions
- SBP provides protection against inflation eroding future buying power by proving COLA raises that insurance provides only by buying more insurance



SBP Cost of Living Adjustments (COLA)

Yearly SBP
Annuity

The effects of COLA on SBP over 40 years for a SFC with a \$2,400 SBP base amount, yearly annuity is \$15,840 in 2019.



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

- 3% COLA represents current average inflation
- 3.74% COLA represents inflation average over previous 40 years
- 6% COLA represents moderate inflation

All calculations made using DOD Office of the Actuary tables

** SOURCE: US Dept. of Labor, Bureau of Labor Statistics



Years Required for Annuity to Exceed Premiums Paid for Spouse SBP



Length of time Premiums Paid

5 Years
10 Years
15 Years
20 Years
25 Years
***30 Years**

Years for Annuity to Exceed Premiums Paid

8 Months
1 Year, 1 Months
1 Year, 6 Months
1 Year, 10 Months
2 Years, 2 Months
2 Years, 5 Months

***No further cost after 360 (30 years) premium payments and age 70)**
(Based on data provided by the DOD Actuary Office)



Medical Retirement SBP Considerations



- Soldiers being retired with a service connected VA disability need to consider the following in their SBP decision
 - SBP and Dependency and Indemnity Compensation (DIC)
 - Special Survivor Indemnity Allowance (SSIA)
 - SBP coverage for survivors, if VA determines death is not service connected and DIC is not payable
 - Withdrawal from SBP based on a VA Total Disability Rating
 - SBP premiums start from effective date of the retirement, even if retroactive retirement date
 - What happens to family if SBP is not elected and the VA does not consider the death to be service connected



SBP and Dependency and Indemnity Compensation (DIC)

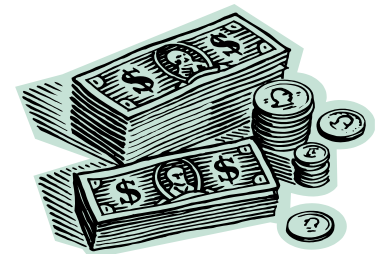


- SBP and DIC
 - DIC is a tax free annuity payable to survivors only if Retired Soldier's death is determined by the VA to be service connected
 - SBP provides annuity if death is not determined to be service connected
 - Spouse SBP is offset dollar for dollar by DIC currently
 - SBP premiums are refunded to the spouse for any portion of SBP that is offset by DIC
 - Surviving spouse receives any portion of SBP that exceeds DIC
 - Based on a court case, a surviving spouse authorized both SBP and DIC will receive both if remarried after age 57



Special Survivor Indemnity Allowance (SSIA)

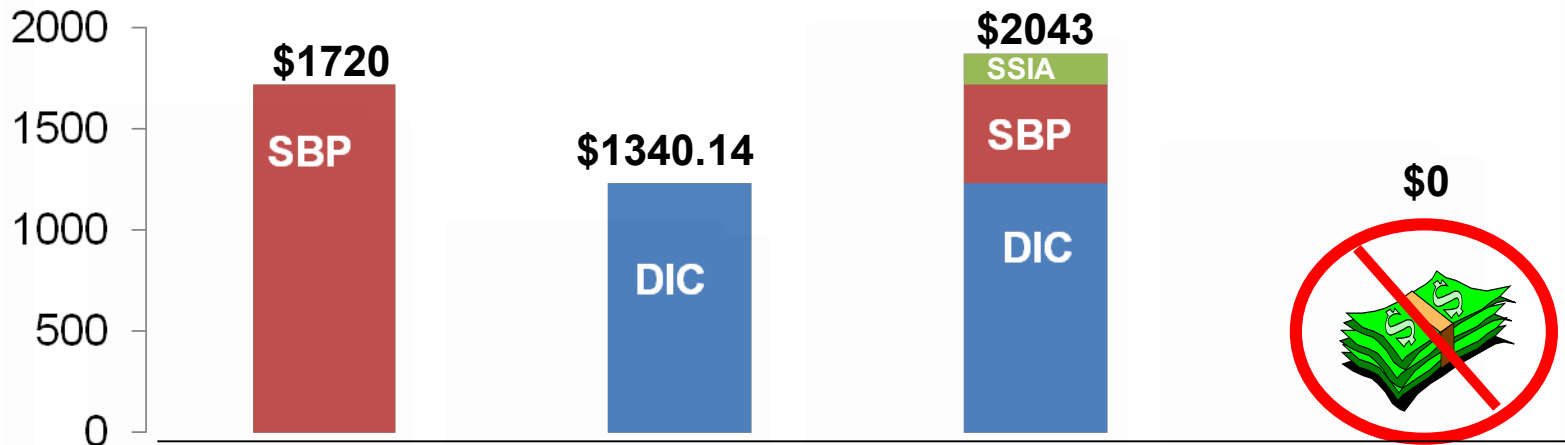
- SSIA is a permanent benefit **only** paid to surviving spouses whose SBP annuity is fully or partially offset by DIC.
- SSIA will be paid to surviving spouses who meet the following:
 - Receiving DIC
 - Receiving an SBP annuity either partially or completely offset by DIC
 - SBP offset by DIC is at least equal to the SSIA
- Payments will increase with COLA
 - Will increase with COLA
- SSIA is taxable





SBP/DIC Survivor Scenarios

Situation: Deceased retired SFC, 80% VA disability employable
Monthly VA/DOD Surviving Spouse Compensation



	Scenario 1	Scenario 2	Scenario 3	Scenario 4
SBP Elected?	Yes	No	Yes	No
Death Service Connected?	No	Yes	Yes	No
SBP/DIC Offset	No	No	Yes	No
SBP Annuity	\$1720	No	\$379.86	No
DIC Annuity	No	\$1340.14	\$1340.14	No
SSIA	No	No	\$323.00	No
SBP Premium Refund?	No	No	Yes for portion offset by DIC	No



Withdrawal from SBP Based on VA Total Disability Rating



- You may withdraw from SBP, if you have a service-connected disability that has been rated by the VA as totally disabling for not less than **five continuous years** from the date of retirement --or-- if awarded after retirement for **ten or more continuous years**.
- Withdrawal is allowed because surviving spouse will qualify for DIC benefits because VA will presume death is service-connected
- **SBP provides coverage for survivors when death not service connected**
- When a Retired Soldier who withdrew for total disability dies, when VA verifies DIC will be paid, the surviving spouse receives a full refund of all SBP costs paid for portion of SBP offset by DIC

Note: If not rated by VA as totally disabled for the above timeframes, there is no guarantee VA will determine death is service connected and your survivors will receive DIC.



Payment of SBP Cost when Retired Pay is Completely Offset by VA Disability Pay

- If your VA disability compensation completely offsets your retired pay and you do not receive Combat Related Special Compensation (CRSC), there is no automatic deduction of monthly SBP premiums available
 - Unpaid SBP premiums carried over into a new billing month will accrue a six (6) percent interest fee
- By submitting a DD Form 2891 (Authorization For RSFPP and or SBP Costs Deductions) to your servicing VA office, you can authorize VA to deduct your SBP premiums from your VA disability compensation and pay directly to the Defense Finance and Accounting Service or you can also pay SBP premiums by direct payment to the following address:

Defense Finance and Accounting Service
DFAS-CL, SBP and RSFPP Remittance
P.O. Box 979013
St. Louis, MO 63197-9013
- Do not submit an SBP premium direct payment or by submitting a DD Form 2891 to VA until DFAS provides a Retired Account Statement (RAS) informing you that your retired pay is offset by VA disability and you are unable to pay your SBP premiums

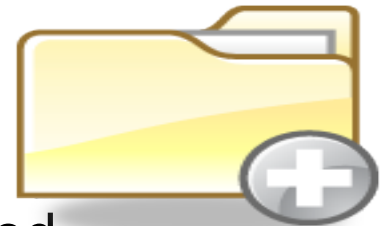




SBP POSITIVES

The previous slides discussed and showed examples of the following positive aspects of SBP. You need to take these into account when you make your SBP decision.

- Tax-free premiums
- Inflation-adjusted annuity
- Level-term plan annuity of 55 percent
- Age, **health**, smoking, sex, lifestyle -- not considered
- Flexible: can terminate between 25th and 36th month following retirement
- “Paid-up” after 360 premium payments and at least age 70
- Survivors cannot outlive annuity
- Cost in today’s dollars; benefit in tomorrow’s dollars
- Can only be changed by Congress
- Income safety net; peace of mind
- Every active duty Soldier enrolled at no cost from Day One
- Subsidized by the government

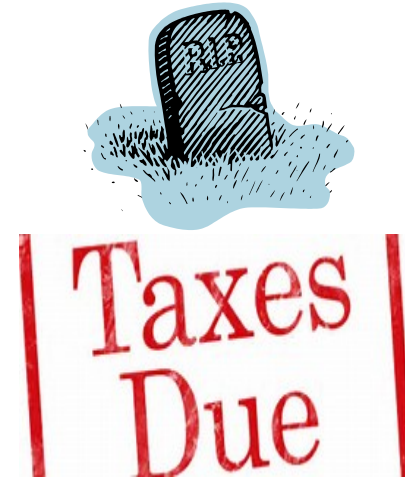




Life's Certainties?

Civilians:

- 1--death
- 2--taxes



Retired Soldiers:

- 3--Can't outlive retired pay

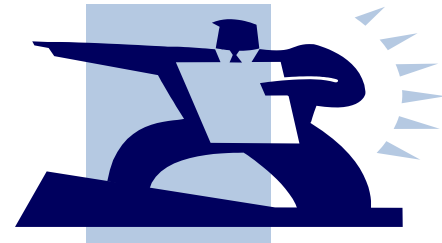
Annuitants:

- 4--Can't outlive SBP annuity





You Be the Judge Who Was Responsible?



“I think I should be able to receive my husband’s Army pension to assist me in my everyday living expenses. He served this country for 20 years...in the Korean War & WWII. He was the recipient of the Purple Heart.If he were alive today he would still be receiving his pension....”



Actual Widows' Views on SBP



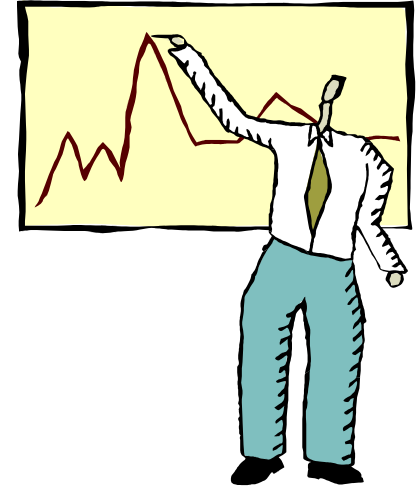
“....each day I thank my late husband for his taking SBP....it allows me to live with decency and independent of others....”

“....I want to thank the Army for sending me an annuity to live on. From the bottom of my heart I am so thankful. With no life insurance on my late husband, without the annuity, I could not live in the wonderful retirement community....”



HQDA's Advice To All Retiring Soldiers

“Do not forfeit SBP without having full knowledge of what you are giving up.”



(Director, Army Retirement Services Office)



For More SBP Information....



Log on to:

<http://soldierforlife.army.mil/retirement/>

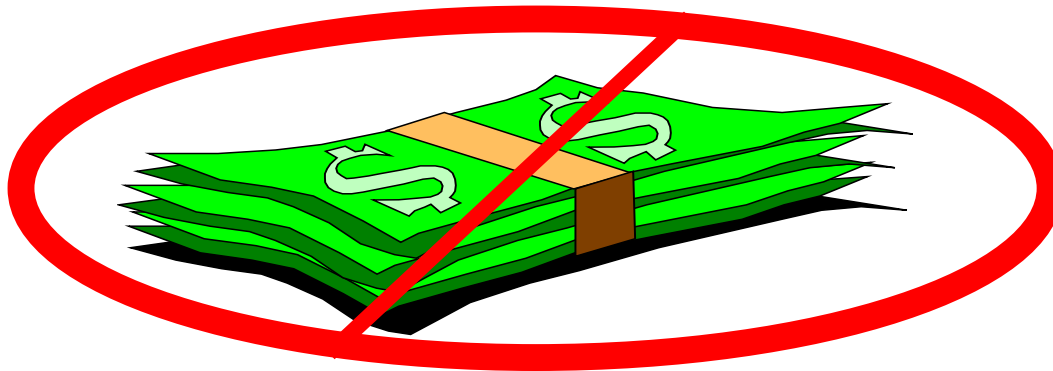
<http://myarmybenefits.us.army.mil/>

Contact: **your nearest Retirement Services Officer (RSO)**





REMEMBER RETIRED PAY STOPS



WITH THE DEATH
OF THE RETIRED SOLDIER

**SBP ALLOWS YOU TO PROVIDE A PORTION OF YOUR
RETIRED PAY TO YOUR ELIGIBLE SURVIVORS**



Joint Base Myer-Henderson Hall

Fort Myer, Virginia • Fort McNair, Washington D.C. • Henderson Hall, Virginia





Transition Purpose and Associated Facts

The Soldier for Life

Veterans Opportunity to Work (VOW) and Career Readiness Standards (CRS) mandated compliance.

Eligibility

12-18 months from Active Duty
or
24 months prior to retirement

World-wide staff & mobile transition teams

24-hour/7-day a week Virtual SFL-TAP Center
www.sfl-tap.army.mil

Commander's program

Requiring direct leadership involvement



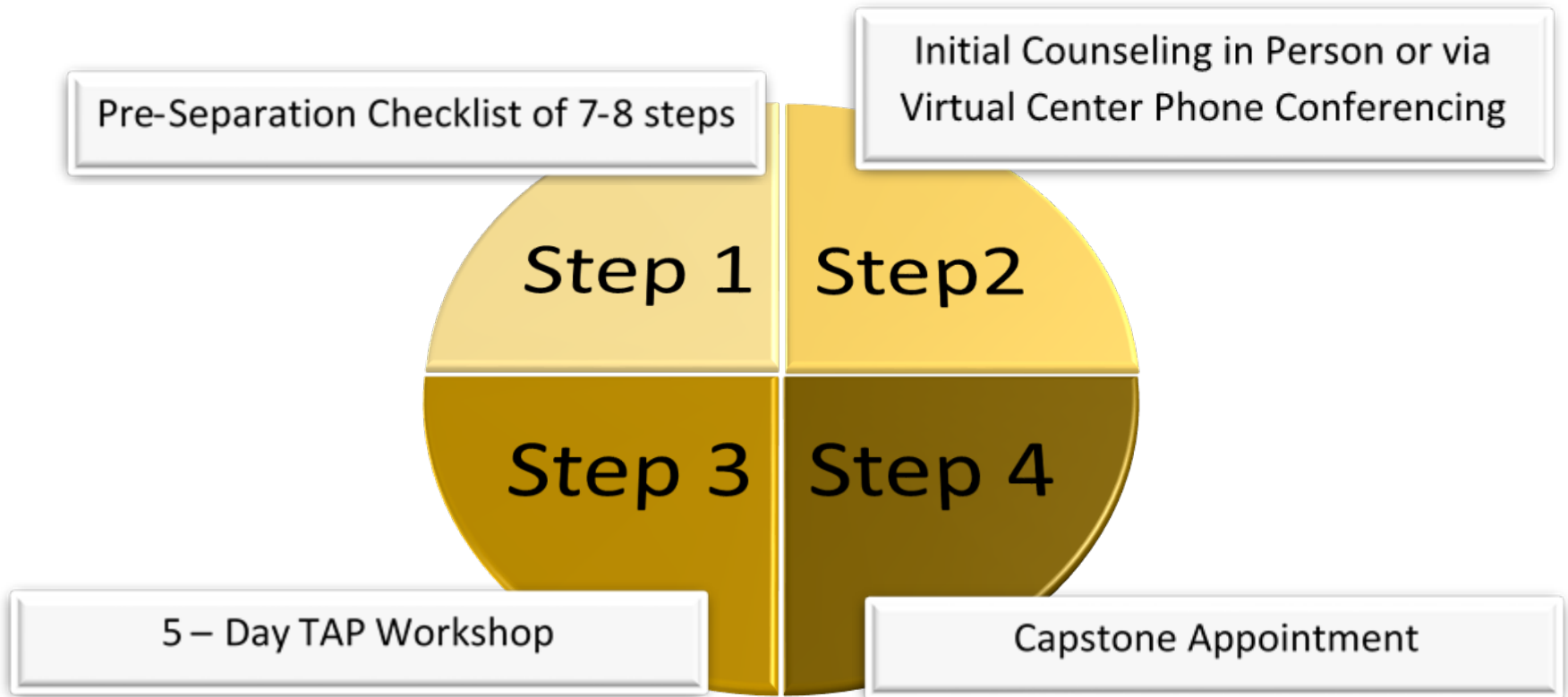
Individual Soldier Requirements for Transition

All Soldiers **must** meet
VOW/CRS
compliance **prior** to the transition date and receiving
their DD Form 214

(See handout for talking point list)

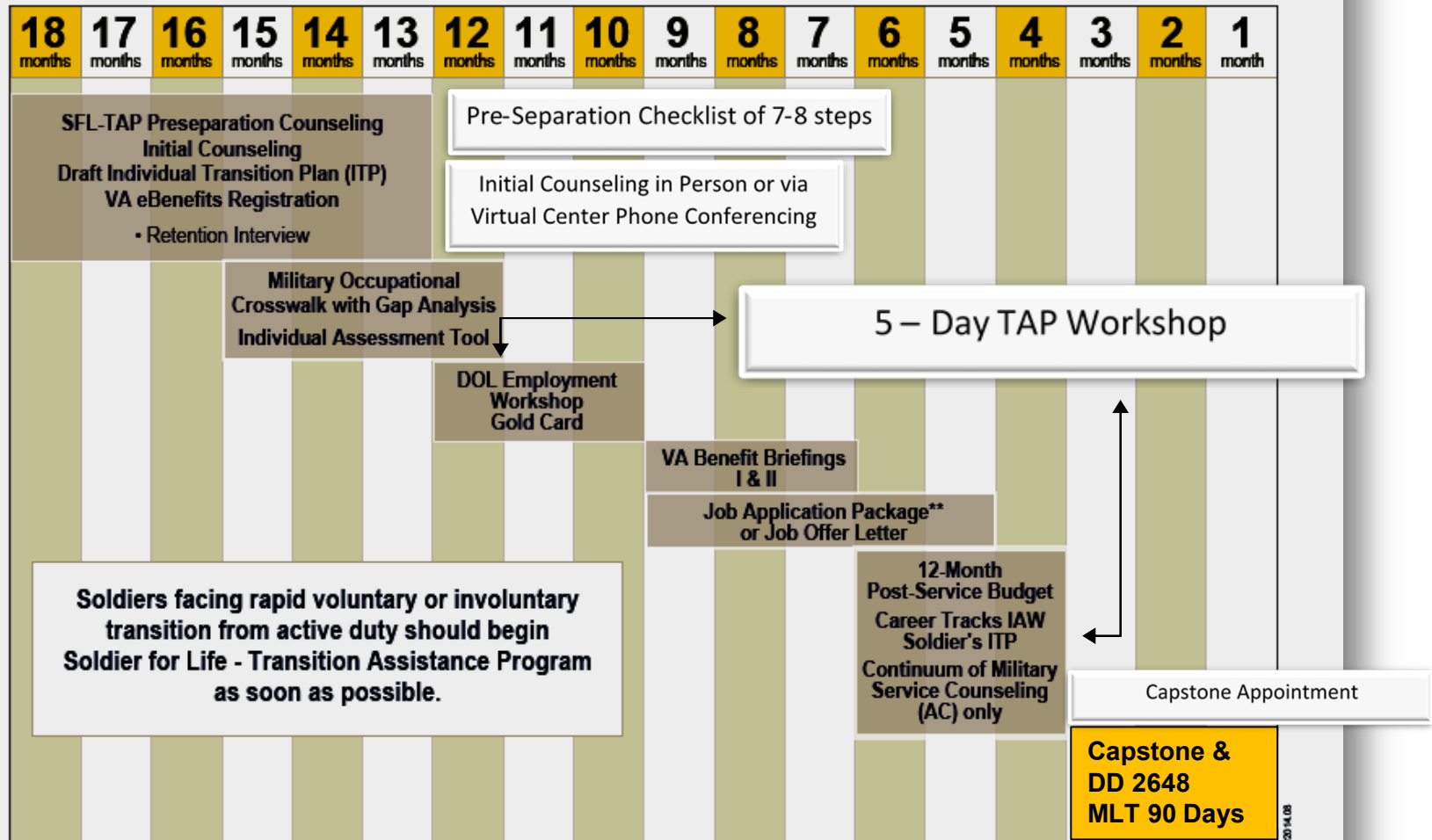


4 Overall Steps to Transition





Army Distributed Transition Timeline*



* Recommended transition timeline to receive maximum benefit from program

** Job Application Package consists of a resume of choice, references, and two submitted job applications.

All transition services represented here can be accessed face-to-face at your local ACAP Center, through ACAP Virtual Center (www.acap.army.mil) or at 800.325.4715.

Acronyms: Dept. of Labor (DOL), Dept. of Veterans Affairs (VA), Individual Transition Plan (ITP)



SFL-TAP Services

- Pre-separation counseling,
- Resume Writing
- Job Fair information
- Job opportunities
- VA Claims assistance
- Education, Technical, Entrepreneurship Tracks
- Additional workshops
- Virtual Center 24/7 **(800) 325-4715**



Value Added Classes

- **Boots to Business – Small Business Administration Workshop**
- **Business Franchise**
- **Marketing Yourself for a Second Career**
- **Finding and Applying for Federal Jobs**
- **Federal Resume**
- **TRICARE Benefits (for retirees)**
- **Seven Decisions before you Retire**
- **Financial Independence**
- **Smart Banking and Using Credit Wisely**



SFL-TAP On-line

<https://www.sfl-tap.army.mil>

SOLDIERS MUST HAVE AN AKO ACCOUNT

SFL-TAP website provides immediate access to services via a high speed portal for those considering transition and those in the process of transition.

Anywhere you have Internet access, you can use SFL-TAP website.

Even remote locations: in the comfort of your own home or convenience of your office and yes, even in the field or motor pool.



Clearing SFL-TAP

Capstone Appointment

1. Capstone: prior to clearing. Complete DD 2648
(eForm)
2. Counselor's and Commander's signature
(digital)
3. If you attend a non-Army transition program
(Henderson Hall, Bowling, Andrews, etc.),
 - **YOU MUST LET SFL-TAP KNOW**
 - If not, **WE CANNOT** clear you.



Joint Base Myer-Henderson Hall

Fort Myer, Virginia • Fort McNair, Washington D.C. • Henderson Hall, Virginia



Call **703-696-0973** for registration or visit the SFL-TAP Center for an appointment

SFL-TAP Center: 232 McNair Road, building 404, Fort Myer, VA 22211

Hours: 7:30am – 4:00pm Clearing hours: 0800-1530

Website: www.sfl-tap.army.mil



<https://www.facebook.com/JB Myer-Henderson Hall Soldier for Life – Transition Assistance Program>



Joint Base Myer-Henderson Hall

Fort Myer, Virginia • Fort McNair, Washington D.C. • Henderson Hall, Virginia



SFL-TAP Transition Services Manager

Mr. Carlos Rodriguez

Email: juan.c.rodriquez64.civ@mail.mil

Phone: 703-696-9603



Defense Finance and Accounting Service

Retirement Briefing

Integrity - Service -



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Important Information

- You **must** have an appointment
- You **must** be in uniform to clear Finance
- Permissive TDY **must** be approved by an O-5 or above. (or Assumption of Command Memorandum)
- We recommend that you keep your current Direct Deposit bank account open for at least one (1) year after separation or update any changes in your myPay account



Important Information Regarding Entitlements

- Regular pay is suspended during the month of separation to ensure that no overpayment exists
 - From the date of separation through the next 20 days, the member's pay account will be monitored and additional pay action will be made for the final pay computation as required
- Please allow the full 20 day time period before contacting your DMPO/Finance Office for a status update
 - The servicing finance office will have a payment sent to the member's bank account using the EFT process



Entitlements

- Existing pay and allowance will continue while on transition leave and PTDY.
- Soldiers receiving Rebate BAH rate will receive BAH W/O while on transition leave.
- BAH is recertified upon separation, original/certified documents are not required unless there has been a change in dependency status
- Allotments and garnishment pay of separation.
- Verify Pay Option if Changes are Made
 - SF form 1199A is filled out.
 - Ensure that the account stays open for at least one (1) year to allow all monies to be deposited



Entitlements

- **Leave and Earning Statements**

- myPay access will continue up to 13 months after DOS as long as Soldier maintains active log on, however, after separation you will no longer have access to your LES history if you were active duty. If you are active reserve, you will have access to your LES history, but they will cycle off through normal archiving.

- **W-2**

- Will be available on myPay. Please check dfas.mil or myPay for the scheduled W-2 release dates (Note: you will only have access to myPay for 13 months after your date of separation.)
- If you cannot access myPay, you can also request your W-2 by using AskDFAS and your W-2 will be mailed to you: <https://corpweb1.dfas.mil/askDFAS/faqView?faq.faqId=13269>

- **Thrift Savings Program (TSP)**

- Deductions will not be taken out the last month of active duty. TSP will send out an information packet approximately 6-8 weeks after your separation date. Further information can be found at the TSP website www.TSP.gov.

- **AGR**

- If you are an AGR Soldier please identify during final out processing with Finance.
- If you are transferring from Title 10 status to Title 32 **immediately** contact Finance to ensure pay is not stopped.



Leave

- Accrued Leave:
 - Can only receive payment for 60 days accrued leave in military career.
- Combat Zone leave balance remaining at separation will result in part of the accrued leave being non-taxable
 - Only for enlisted, warrant officers, and some officers who have not received the maximum non-taxable rate.
- PTDY must be authorized by and O-5 or above.



Disability Severance Pay

- We recommend that you keep your current Direct Deposit bank account open for at least one (1) year after separation or update any changes in your myPay account
- If the Service Member is awarded disability from the VA for the same injury/illness in which they were separated the Disability Severance Pay becomes tax-free
 - In order for DFAS to process this request you will need to provide them with a copy of:
 - DD-214, Separation Orders
 - Full VA Award letter
 - DA Form 199 Physical Evaluation Board Proceedings
- If your final LES indicates you had a debt of \$0.01 or greater
 - This packet, along with a cover sheet detailing your request, should be faxed to DFAS-IN Debt and Claims Management at 317-275-0281 or emailed to oosdebt@dfas.mil
- If your final LES does not indicate you owe a debt
 - Your packet should be faxed to DFAS-IN Separations at 317-275-0248



Rules and Regulations

- If the VA award letter is dated the same year in which the Disability Severance Pay was received and DFAS receives and processes the case prior to 12/31 of that same year
 - Your taxes will be refunded by DFAS
- If the VA award letter is dated the same year in which the Disability Severance Pay was received and DFAS does not receive and/or is unable to process your case by 12/31 of that same year
 - A corrected W2 will be issued reducing your wages by the amount of the Disability entitlement (no tax refund can be made)
- If the VA award letter is not dated in the same year as the Disability Severance Pay was received
 - You will need to file a 1040X with the IRS



Temporary Lodging Expense (TLA – OCONUS)

- Service member's PCS, ETS or Retirement Orders-family must be listed on orders to receive TLA (AVAIL date on orders must coincide with departure date. No TLA will be authorized if Service member is on leave status).
- TLA is not authorized when member separates or retires and remains at current location.



Do It Yourself (DITY)

- Do It Yourself (DITY) and Travel Moves (regardless of ETS or Retirement)
 - Held until the Date of Separation; they cannot be processed ahead of time.



 **EFT MANDATORY**

2/26/2020



Completing the Travel Voucher: Active Duty/Retiree

TRAVEL VOUCHER OR SUBVOUCHER				Read Privacy Act Statement, Penalty Statement, and Instructions on back before completing form. Use typewriter, ink, or ball point pen. PRESS HARD. DO NOT use pencil. If more space is needed, continue in remarks.																
1. PAYMENT <input type="checkbox"/> Electronic Fund Transfer (EFT) <input type="checkbox"/> Payment by Check		SPLIT DISBURSEMENT: The Paying Office will pay directly to the Government Travel Charge Card (GTCC) contractor the portion of your reimbursement representing travel charges for transportation, lodging, and rental car if you are a civilian employee, unless you elect a different amount. Military personnel are required to designate a payment that equals the total of their outstanding government travel card balance to the GTCC contractor. <input type="checkbox"/> Pay the following amount of this reimbursement directly to the Government Travel Charge Card contractor: \$ _____																		
2. NAME (Last, First, Middle Initial) (Print or type)		3. GRADE	4. SSN	5. TYPE OF PAYMENT (X as applicable) <input type="checkbox"/> TDY <input type="checkbox"/> Member/Employee <input type="checkbox"/> Other <input type="checkbox"/> DLA																
11. ORGANIZATION AND STATION		12. DEPENDENT(S) (X and complete as applicable) <input type="checkbox"/> ACCOMPANIED <input type="checkbox"/> UNACCOMPANIED <table border="1"> <thead> <tr> <th>a. NAME (Last, First, Middle Initial)</th> <th>b. RELATIONSHIP</th> <th>c. DATE OF BIRTH OR MARRIAGE</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table>		a. NAME (Last, First, Middle Initial)	b. RELATIONSHIP	c. DATE OF BIRTH OR MARRIAGE													13. DEPENDENTS' ADDRESS ON RECEIPT OF ORDERS (Include Zip Code)	
a. NAME (Last, First, Middle Initial)	b. RELATIONSHIP	c. DATE OF BIRTH OR MARRIAGE																		
14. HAVE HOUSEHOLD GOODS BEEN SHIPPED? (X one) <input type="checkbox"/> YES <input type="checkbox"/> NO (Explain in Remarks)		b. SUBVOUCHER NUMBER		c. PAID BY																
d. COMPUTATIONS		15. REMARKS		16. SIGNATURE																

- Block 2-4: Self explanatory
- Block 5: **EVERYONE**-"X" Member /Employee & Other



Completing the Travel Voucher: Active

TRAVEL VOUCHER OR SUBVOUCHER				Read Privacy Act Statement, Penalty Statement, and Instructions on back before completing form. Use typewriter, ink, or ball point pen. PRESS HARD. DO NOT use pencil. If more space is needed, continue in remarks.						
1. PAYMENT		SPLIT DISBURSEMENT: The Paying Office will pay directly to the Government Travel Charge Card (GTCC) contractor the portion of your reimbursement representing travel charges for transportation, lodging, and rental car if you are a civilian employee, unless you elect a different amount. Military personnel are required to designate a payment that equals the total of their outstanding government travel card balance to the GTCC contractor.								
<input type="checkbox"/> Electronic Fund Transfer (EFT)		Pay the following amount of this reimbursement directly to the Government Travel Charge Card contractor: \$ _____								
<input type="checkbox"/> Payment by Check										
2. NAME (Last, First, Middle Initial) (Print or type)			3. GRADE	4. SSN		5. TYPE OF PAYMENT (X as applicable)				
6. ADDRESS. a. NUMBER AND STREET			b. CITY		c. STATE		d. ZIP CODE			
									<input type="checkbox"/> TDY <input type="checkbox"/> Member/Employee	
									<input type="checkbox"/> PCS <input type="checkbox"/> Other	
e. E-MAIL ADDRESS							<input type="checkbox"/> Dependent(s) <input type="checkbox"/> DLA			
7. DAYTIME TELEPHONE NUMBER &		8. TRAVEL ORDER/AUTHORIZATION		9. PREVIOUS GOVERNMENT PAYMENTS/		10. FOR D.O. USE ONLY				
						a. D.O. VOUCHER NUMBER				
						b. SUBVOUCHER NUMBER				
						c. PAID BY				
						d. COMPUTATIONS				

➤ Block 6a-d: **Your final destination.** A statement of your travel payment will be sent to this address.

➤ Block 6e: AKO Email address

➤ Block 7: Daytime phone number. Prefer Cell Phone. If you don't have a daytime phone number, leave blank

➤ Block 8: Need travel order number in upper left hand corner, and date which is in the upper right hand corner of your **ORIGINAL ETS order** (NOT from amendments, rescinds, etc.)

➤ Block 9: List any travel advances you received (i.e., DITY, or Travel Advance).

- If none, write "**NONE**" and initial
- If you don't know, write "?" and initial
- If you do know, write the amount



- | | | | | | | |
|---|-----------------|--|--|----------------------|--|------------------------------|
| 11. ORGANIZATION AND STATION | | 13. DEPENDENTS' ADDRESS ON RECEIPT OF ORDERS <i>(Include Zip Code)</i> | | b. SUBVOUCHER NUMBER | | |
| 12. DEPENDENT(S) <i>(X and complete as applicable)</i> | | | | c. PAID BY | | |
| <input type="checkbox"/> ACCOMPANIED <input type="checkbox"/> UNACCOMPANIED | | | | d. COMPUTATIONS | | |
| a. NAME <i>(Last, First, Middle Initial)</i> | b. RELATIONSHIP | | | | | c. DATE OF BIRTH OR MARRIAGE |
| | | | | | | |
| | | | | | | |
| | | 14. HAVE HOUSEHOLD GOODS BEEN SHIPPED? <i>(X one)</i> | | | | |
| | | <input type="checkbox"/> YES <input type="checkbox"/> NO <i>(Explain in Remarks)</i> | | | | |



Debt

- All debts will be accelerated to ensure that they are collected prior to submitting final separation payment.
 - Any debt suspended will be resumed to ensure account rolls to 3891 debt and claims if necessary.
 - Examples: advance pays, excess leave, travel over-payments, bonuses, CIF, etc....
- An option to pay debts by cash collection voucher (CCV) is available prior to Separation.
- Allotments may be administratively terminated by finance to facilitate the liquidation of debts prior to separation.
- An out-of-service debt letter will be initiated and mailed by DFAS-IN on any debts uncollected at separation.
 - You will receive notice within 60-90 days after separation on options to settle that debt.
- Understand more about your LES:
 - <http://www.dfas.mil/militarymembers/payentitlements/aboutpay.html>



Retirees: Transfer of Allotments

- At least 30 days prior to the date of your retirement,
 - Review your Active Duty myPay account
 - Established all allotments you would like to carry over with you into retirement.
- Any allotments that have been established for less than 30 days prior to the time of your retirement will have to be re-established.
 - Some types of new allotments can be established through your **myPay** account.



Retirees - ETS Travel Entitlements

- Service members and dependents are entitled to travel pay if they are relocating.
- Travel must be completed within 1 year of retirement.
- Per Diem and Mileage
 - Paid for travel from your permanent duty location to your home of selection.
- Travel Advances are available to Retirees but other Separations require management approval.
- Advance travel pay up to 80% can be requested no earlier than 10 days prior to travel.
 - If electing advance travel on your travel pay **settlement vouchers** must be filed within 180 days or advance will be recouped.
 - Payments will be direct deposited into current bank account. The remaining 20% will be paid upon completion of travel.
- Submit: Completed travel Advance Request Sheet
 - Two copies of orders
 - One copy of DA Form 31(Leave Form)



Retirees - Final Travel Voucher

- Requesting Separation Travel Advance
 - Required to submit the appropriate documentation(i.e. 2 copies of orders, 1 copy of DA 31)twenty days prior to departure.
- Retirees have up to one year to claim their travel to submit their final travel voucher.
 - Forward copy of the DD1351-2(Travel Voucher) along with your retirement orders to DFAS Rome.
- If you do not move with-in one year time period contact your local TMO office for and extension memo.
 - Upon completion of your travel, submit your completed travel voucher to the following address for processing. (This applies whether or not an advance was received):

Retirees/Separating Soldiers Submit to:
DFAS - ROME
ATTN: Travel
325 Brooke Road
Rome, NY 13441
Phone# 888-332-7366
Fax# 317-275-0277
E-mail: DRO-MILPCS@DFAS.MIL
- **DO NOT SUBMIT TRAVEL VOUCHER FOR PAYMENT PRIOR TO YOUR DATE OF SEPARATION**



Retirement

- Retirement
 - Service Member must move within 6 months of the ETS Date on Orders. A Service Member can move anywhere, including OCONUS, however, their entitlement is limited to either their Home of Record (HOR) or Place Entered Active Duty (PLEAD).
 - If Service Member does not move within 1 year; they will have to request an extension through the Transportation Office
- Note: All requests for extensions must go through the Transportation Office.



Retirees – Final Pay

- Final Pay
 - “Hold Pay” status 10 days before your retirement date and a “dummy” LES will be generated.
 - Includes payment for the accrued leave and clothing allowance (enlisted) that you maybe entitled too.
 - It will be deposited in bank account on record.
- No payments will be made prior to your actual DOS, i.e. advance pay and casual pay.



Retirees - myPay

- Email addresses
 - It is important to **keep your email address up-to-date** to ensure you receive important notices from DFAS and so you may request a Password by email if you need to.
 - The personal email address you provided while on Active duty remains on file.
 - myPay also receives email addresses from DMDC.
 - If your personal email address is invalid or you can no longer access the government email address assigned to you while on active duty, make sure to provide an up-to-date email address when obtaining your Retiree ID card.
 - You may update the email address associated with your Retiree ID card by contacting your RAPIDS Station point of contact or the DMDC Help Desk at (800) 538-9552.



Retirees – myPay

- Grey area Reservists
 - If you have not met the statutory age you will not have a retired pay account on myPay. If you receive the error message "your payroll is not associated with this service" when trying to access this indicates that your retired pay account has not been established.



Retirees - myPay Capabilities

- Beneficiary for Arrears
- Combat Related Special Compensation Statement view/print/save
- Correspondence Address changes
- Direct Deposit changes
- EFT and Non-EFT Allotments start/change/stop
- Email Addresses
- Federal Tax changes
- Login ID Change



Retirees - myPay Capabilities

- **Newsletter Alert Notifications - turn on/off**
- **Password / PIN Change**
- **Password on Demand, including online password reset**
- **RAS (Annual or Changed) view/print/save**
 - **RAS (Monthly eRAS) view/print/save**
- **Retiree Account Statement (RAS) turn on/off hard copy**
- **State Tax changes**
- **Tax Statement (1099R) turn on/off hard copy**
 - **Tax Statement (1099R) view/print/save**
 - **Tax Statement (W-2) - Travel/Miscellaneous**
- **Tax Statement Alert Notifications turn on/off**



myPay Contact Information

- <https://mypay.dfas.mil/mypay.aspx>
- To contact Customer Service
 - Toll free 1-888-332-7411 option 5
 - Commercial 216-522-5096
 - DSN 580-5096
 - Hours of operation: 8:00 am to 5:00 pm Eastern Standard Time
 - Or submit an inquiry by email by selecting “Contact Us” from the myPay homepage



DFAS Information Sources

- Use the web to help expedite your services
 - www.DFAS.mil/rapay
- Use askDFAS for customer service assistance
 - <https://corpweb1.dfas.mil/askDFAS/custMain.action?mid=5>
- Use Facebook to ask us questions
 - <https://www.facebook.com/DefenseFinanceandAccountingService>
- Use YouTube to learn more about your pay
 - <http://www.youtube.com/user/WePayDoD>



Fort Myer

Military Personnel Division

Transition Center

Installation Pre-Retirement Briefing

Out-processing Steps

CHIEF, TRANSITION: Mrs. Wright (703) 696-0296

HR SPECIALIST: Ms. Thomson (703) 696-3521

HR SPECIALIST: Mrs. Colter (703) 696-3332

HR SPECIALIST: Mr. Haynes (703) 696-6392



AGENDA

- ❖ Retirement request procedure
- ❖ Request for retirement timeline
- ❖ Leave and PTDY
- ❖ Authorized place of retirement
- ❖ Retirement Data Form
- ❖ Retirement ID Card
- ❖ S-1 Proponent responsibilities
- ❖ Out-processing appointments



RETIREMENT REQUEST PROCEDURE

- Officers submit memo requesting retirement through S-1/PAC to the Transition Center
- Governed by AR 600-8-24
- Prior Service (i.e., USAR, ARNG, Active Duty)
- Your S-1/PAC can assist with preparation of this request



RETIREMENT REQUEST PROCEDURE

- Enlisted personnel apply for retirement with DA Form 4187 through the S-1/PAC to the Transition Center
- Governed by AR 635-200
- Prior Service (i.e., USAR, ARNG, Active Duty)
- Your S-1/PAC can assist with preparation of this request



REQUEST FOR RETIREMENT TIMELINE

- Requests for retirement may be submitted no earlier than 12 months prior to attaining 20 years of active federal service

OR

- No later than 9 months prior to requested retirement date

OR

- 19 years and 6 months if retirement is in lieu of PCS



RETIREMENT OUT-PROCESSING TIMELINE

- Attend Pre-Retirement Briefing(up to 18 months prior)**
- Decide to retire; submit request (9-12 months prior)**
- Receive orders from S-1/PAC Admin or Agency POC**
- Schedule Retirement Services Appointment to complete SBP Election**
- Begin/complete Retirement Physical**
- Obtain Unit & Installation Level Clearance Papers & Worksheet copy of DD 214**
- Complete Final Out-processing appointments finance/Transition Center (DD Form 214)**
- Attend Retirement Ceremony if applicable**
- Obtain Retirement ID Cards**
- Separate into retired ranks**





Applying for Length of Service (LOS) Retirement

• How

- Officer - Chapter 6, **AR 600-8-24**, dated 12 April 2006
- Enlisted - Chapter 12, **AR 635-200**, dated 19 December 2016

• When

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

NOTE: Recommend 12-month lead time for smoother transition

Where

- General Officers: Notify GOMO, (703) 692-0152, DSN 222
- COL & LTC (P): Notify Colonels Management Office (COMO), (703) 602-8529, DSN 332
- All others: Military Personnel Office, JAG Retirements 703-545-2749, Chaplain Retirements 571-256-8764, Army National Guard: State AGR Office.
- **Note: CG, HRC-Fort Knox, is the retirement authority for officers who have completed at least 20 but less than 30 years active Federal service, and SSG(P) and above not retiring at Retention Control Point**





U.S. ARMY

Non-Regular Retirement Eligibility & Transfer to Retired Reserve

- **Acquire the minimum qualifying years**

20 years for length of service retirement; 15 years for a medical retirement

To get your 20-Year Letter, the 6 or 8 year rule might apply. If you completed 20 years:

Before 5 Oct 94: must serve last 8 years in a Reserve Component (RC)

From 5 Oct 94 to 24 Apr 05: must serve the last 6 years in a RC

On or after 25 Apr 05: No RC service requirement

- **Points = Retired Pay: USAR:** DA Form 5016. **ARNG:** NGB Form 23. Verify yours now.

- **When to Apply to HRC:** Request retirement application or download from HRC's website 12 months prior to eligibility date. Submit to HRC NET 9 months and NLT than 90 days prior to the date retired pay is to start, prior to the age of eligibility for reduced age, or 60th date of birth to ensure all documents are received and processed correctly to Defense Finance and Accounting Service (DFAS) Cleveland. Download application from HRC at:

<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>





Other Retirement Considerations

- Retirement date
 - 1st day of the month if for length-of-service
 - any date for disability retirement
- Active Duty Service Obligation
- In lieu of PCS
 - apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.
- Reassigned on a PCS
 - must wait 1 year to retire (AR 350–100)





Authorized vs. Selected Transition Center (TC)

- Authorized to use the TC closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
 - not paid if to a station-of-choice TC (will incur cost of travel to that location per AR 635-8)

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

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





AUTHORIZED PLACE OF RETIREMENT

- If your organization falls under one of the following locations:
 - Fort Myer
 - Crystal City
 - Pentagon
 - White House
 - Fort McNair

Fort Myer is your authorized transition center

- If you desire to out-process at a transition center location of choice other than Fort Myer you must indicate the location of the installation choice on your request for retirement



Leave and Ptdy

- Governed by AR 600-8-10
- Retiring soldiers are authorized 20 days PTDY to be taken in 5 day increments or in conjunction with transition leave
- PTDY taken in increments must be taken before the soldier can start clearing the installation
- PTDY taken in conjunction with transitional leave allows the soldier to clear prior to the start date of the PTDY/Transition Leave
- Contact your S-1/PAC or your servicing Finance office if you need assistance completing the DA Form 31 or calculating your accrued leave



Current Reserve Component Members' POCs

DIEMS UPDATE:

Enlisted Personnel Management Directorate

AGR PAB, AHRC-EPR-P All PMOS'

Email: usarmy.knox.hrc.mbx.epmd-pab-agr@mail.mil

Phone: (502) 613-5964

IRR/IMA/TPU PAB, AHRC-EPR-J All PMOS'

Email: usarmy.knox.hrc.mbx.epmd-pab-irr-ima-ret@mail.mil

Phone: (502) 613-5977

Officer Personnel Management Directorate

Officer Personnel Action Branch:

Email: usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil

Phone: (502) 613-6727

Officer Health Services Personnel Action Branch (Previously AMEDD):

Email: usarmy.knox.hrc.mbx.opmd-hs-psb@mail.mil

Phone: (502) 613-6846

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

PRIOR ARMY RESERVE MEMBER'S POINTS OF CONTACT:

Veterans Inquiry Section: Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

Phone: (888) 276-9472





RETIREMENT DATA FORM

- Retirement certificates will be processed / issued based on the information you provide on the personnel retirement data sheet
- Indicate which (month) you desire to participate in the Retirement Ceremony. If you are having a Private Ceremony please annotate this on the form to include the date of the ceremony.
- Once completed...
 - Email the form to the Transition Point at usarmy.jbmhh.asa.mbx.hrd-retirement-applications@mail.mil, or
 - Turn the form in to your S-1/PAC
 - Certificates will be available for pick up 7 working days prior to ceremony date for Private Ceremonies.
 - Certificates for the ceremony will be provided to the Ceremony officials by the Transition Center
- MDW Protocol Office is the proponent for the Fort Myer Retirement Ceremony. They will contact you for ceremony coordination prior to your requested ceremony date.



Retirement ID Card

- You and your family may receive a retirement ID Card from any military installation ID card facility
- Bring a copy of your retirement orders and a copy of your DD Form 214 (Member Copy 4) to the nearest ID Card facility
- It is recommended that you get your cards no earlier than 2 days prior to your retirement effective date or no later than 2 days after your retirement effective date



S-1 PROPONENT

- Is your liaison for your retirement application, orders, and out-processing
- After completing your memo/DA Form 4187 turn it in to your S-1 to begin the retirement process
- Once your request is approved your orders will be forwarded to you and your S-1 when published
- Your S-1 should request your clearance papers 30 days prior to your PTDY/Transition Leave start date
- If you do not have your retirement orders you can not schedule your appointments to out-process



...QUESTIONS...



DISTRIBUTION MANAGEMENT OFFICE (DMO) JOINT BASE MYER-HH

Household Goods Entitlement Briefing





TOPICS OF DISCUSSION

- Authorized shipping locations
- Non Temporary Storage
- Temporary Storage
- Courtesy Local Move
- Time Limit
- Entitlement Extensions
- Government move process
- Personally Procured Moves
- Self Procured Move
- Weight Entitlements
- Professional Books, Papers and Equipment / Pro-Gear
- Claims Procedures



AUTHORIZED SHIPPING LOCATIONS

- *Last or any previous Permanent Duty Station.
- *An authorized government place of storage.
- *A designated place to which Household Goods were transported at government expense.



AUTHORIZED SHIPMENT DESTINATION

- * Home of Selection (HOS) within CONUS.
- * If commissioned or enlisted from OCONUS you're authorized a shipment back to that location at USG expense.
- * If HOS is Hawaii or Alaska, you may be approved
POV to those locations at USG expense.
- * If you elect your retirement duty station as your (HOS), you are entitled to ship HHG's to that location as your final move. "REVERSE SHPMT"



AUTHORIZED SHIPMENT DESTINATION

- * Home of Selection within CONUS.
- * If Home of Selection is OCONUS, you are liable for any and all excess charges that may apply.



COURTESY LOCAL MOVE

- *When required to vacate Government Quarters, you are entitled to a local move within the area.
- *You're still entitled to a final move at USG expense.
- * Your retirement orders will be used to execute this move.



NONTEMPORARY STORAGE (NTS)

- * NTS is long term storage.
- * You're entitled to 365 days of NTS from the effective date of retirement.
- * This entitlement is only effective when your Household Goods are packed/picked up and stored at origin "NOT" destination



TEMPORARY STORAGE

- * Temporary storage is short term storage.
- * Temporary storage is authorized in conjunction with the movement of your Household Goods shipment.



TIME LIMIT TO ARRANGE YOUR HHG SHIPMENT

- *Time limit to arrange the movement of your Household Goods is 365 days from the effective date of retirement.



TRAVEL & TRANSPORTATION ALLOWANCE EXTENSIONS

May be authorized/approved for a specific additional time period using the Secretarial Process (written justification explaining the circumstances).

May be authorized/approved only when circumstances prevent use within the Prescribed time; and must be for the shortest time appropriate under the circumstances.

May NOT BE GRANTED MERELY TO ACCOMMODATE PERSONAL PREFERENCES OR CONVENIENCE (DOD/GC #99-1).

May not be authorized/approved if it extends travel & transportation allowance for more than 6 years from the date of separation or release from active duty or retirement unless a certified on-going medical condition prevents relocation of the member for longer than 6 years from the separation/retirement date.

May not be authorized/approved if it extends travel & transportation allowance for more than 6 years from the date of receipt by a member's dependents of official notice that the member is dead, injured, missing, interned, or captured, unless a certified on-going medical condition prevents relocation of the member for longer than 6 years from the separation/retirement date.



GOVERNMENT MOVE PROCESS FOR JBMAYER-HH

- *Upon receipt of orders, come into our office (we do not schedule appointments).
- *Member(s) are individually counseled on their Household Goods entitlements.
- *We require 10 days from the date of walk-in before your pack-out can begin.



PCS & NTS WEIGHT ALLOWANCES

Grade	With	Without
	Dependents	
	Dependent	
	<i>Officer Personnel</i>	
O-10 to O-6	18,000	18,000
O-5/W-5	17,500	16,000
O-4/W-4	17,000	14,000
O-3/W-3	14,500	13,000
O-2/W-2	13,500	12,500
O-1/W-1	12,000	10,000
	<i>Enlisted Personnel</i>	
E-9	15,000	13,000
E-8	14,000	12,000
E-7	13,000	11,000
E-6	11,000	8,000
E-5	9,000	7,000
E-4	8,000	7,000
E-3	8,000	5,000
E-2/E-1	8,000	5,000

WT ALLOWANCES FOR SENIOR ENLISTED ADVISORS TO THE CHAIRMAN OF JCS, ARMY, NAVY, AIR FORCE, MARINE CORPS AND COAST GUARD IS 17000 LBS (W/DEPN) AND 14000 LBS (W/O DEPN)



PROFESSIONAL BOOKS, PAPER AND EQUIPMENT (PBP&E) / PRO- GEAR

*Effective 1 May 2014, the maximum amount of PBP&E (pro-gear) allowance that can be claimed is 2,000 lbs and, there is no authority to have it increased.

*PBP&E is “free weight NOT counted as part of your authorized HHG Weight Allowance”.

*PBP&E weight must be declared “INITIALLY” on your paperwork during the counseling process with the transportation office or self counseling on the website www.move.mil

*Items that are no longer considered PBP&E: “SEE NEXT SLIDE”



PBP&E – (CONT)

- (1) Personal Computer and peripheral devices.
- (2) Memorabilia including awards, plaques or other objects presented for past performance (including going away gifts).
- (3) Table service including flatware (including serving pieces), dishes (including serving pieces, salvers and their heating units), other utensils, and glassware.
- (4) Other items of a professional nature that will not be necessary at the next/subsequent PDS, such as text books from previous schools unrelated to future duties, personal books, even if used as part of a past professional reading program or course of instruction and reference material that ordinarily would be available at the next/subsequent PDS either in a hard copy or available on the internet.



HOW TO ESTIMATE YOUR HHG WEIGHT

- *One fully furnished room is estimated at 1000 lbs.
- *Kitchen and dining room combined is estimated at 1000 lbs.



PACK-OUT DATES

*0 TO 4500 LBS = 1 DAY (1 DAY PACK AND PICKUP).

*4501 TO 9500 LBS = 2 DAYS (1 DAY PACK AND 1 DAY PICKUP).

*9501 TO 14500 LBS = 3 DAYS (2 DAYS PACK, 1 DAY PICKUP).

*14501 AND UP = 4 DAYS (3 DAYS PACK, 1 DAY PICKUP).



UNAUTHORIZED TO SHIP OR STORE

- ✱ Aerosol, deodorants, hair spray
- ✱ Perfume/nail polish
- ✱ Alcohol
- ✱ Antifreeze
- ✱ Windshield solvent
- ✱ Disinfectants/cleaners
- ✱ Ammonia
- ✱ Bleach
- ✱ Turpentine
- ✱ Varnish/removers
- ✱ Lacquer
- ✱ Primers
- ✱ Black Powder
- ✱ Charcoal briquettes
- ✱ Signal flares
- ✱ Fireworks
- ✱ Flash bulbs
- ✱ Camphor oil
- ✱ Petroleum products
- ✱ Starter/lighter fluid
- ✱ Kerosene
- ✱ Welding gases
- ✱ Fire extinguishers
- ✱ Filled scuba tanks
- ✱ Propane tanks
- ✱ Auto alarms
- ✱ Adhesives
- ✱ Enamel
- ✱ Leather dressing
- ✱ Shoe polish
- ✱ Polishes (metal, furniture)
- ✱ Acids
- ✱ Weed killers



PERSONALLY PROCURED MOVE (PPM)

- *You pack you move. You can receive a operating allowance in advance Of 50%.
- *You will be reimbursement up to 95% of what it would have cost the government to move your HHG.
- *Vehicles must be weighed empty and full at orgin PDS and “FULL AGAIN AT DESTINATION” If using a POV, a copy of the registration must be provided.



PERSONALLY PROCURED MOVE (PPM)

—Continue—

- *Please ensure you have an empty and full weight tickets.
- * If you ship items through United States Postal Service (USPS) as part of your entitlement, Please, Please, make sure they stamp/write the weight of the packages on the receipt in order to get reimbursed. This is also processed as a PPM shipment.



PARTIAL PPM

- *You pack and move part of the items that you desire and, the Government move the rest.
- *The weight of the partial PPM will be deducted from your overall authorized weight allowance.
- * You will need certified weight tickets.
- *All other rules apply as in the previous slide.



FULL REPLACEMENT VALUE (FRV) PROTECTION

- * Full Replacement Value (FRV) Protection is an important new benefit for Military Service Members, DOD Civilian Employees and DOD Families.
- * FRV protection is available at no additional cost to DOD members, for personal property lost, damaged or destroyed while in the care of the Transportation Service Provider (TSP).
- * Member must submit their claim to the TSP within 75.



HOW TO CONTACT DMO JBM-HH

*Tel No: (703) 614-7190 / 91

Fax No: (703) 614-7192

m_hnhl_hqbn_dmo@usmc.mil

Bldg #29, Room, #302

<http://www.marines.mil/units/hqmc/hqbat/Pages/DMO.aspx>



Questions?



Casualty Assistance

Pre- Retirement Briefing

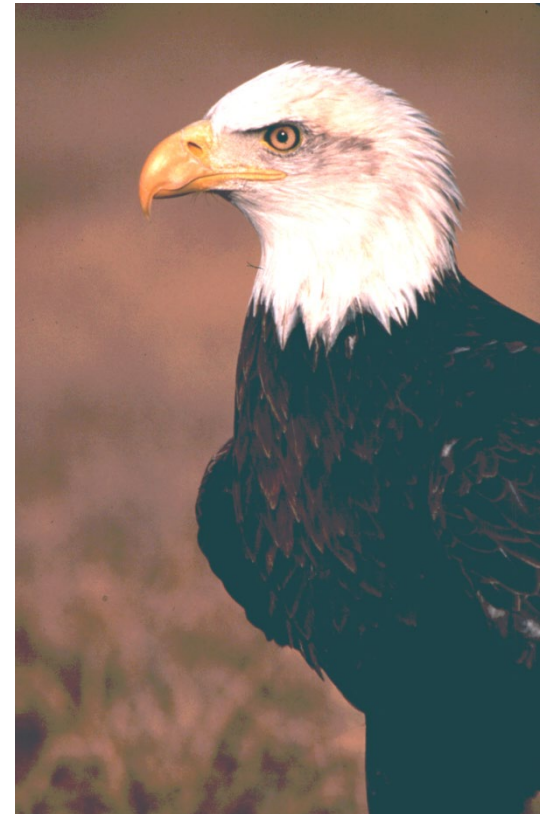




Casualty Assistance

Retiree Services Offered:

Casualty Reporting
Casualty Assistance
Mortuary Services/ Benefits
Military Funeral Honors





Casualty Assistance

Casualty Assistance

“survivor assistance”

1. NOK must call to notify us of your death

800-626-3317 DA Casualty Operations Division

703-696-3237 Fort Myer Casualty & Mortuary Affairs

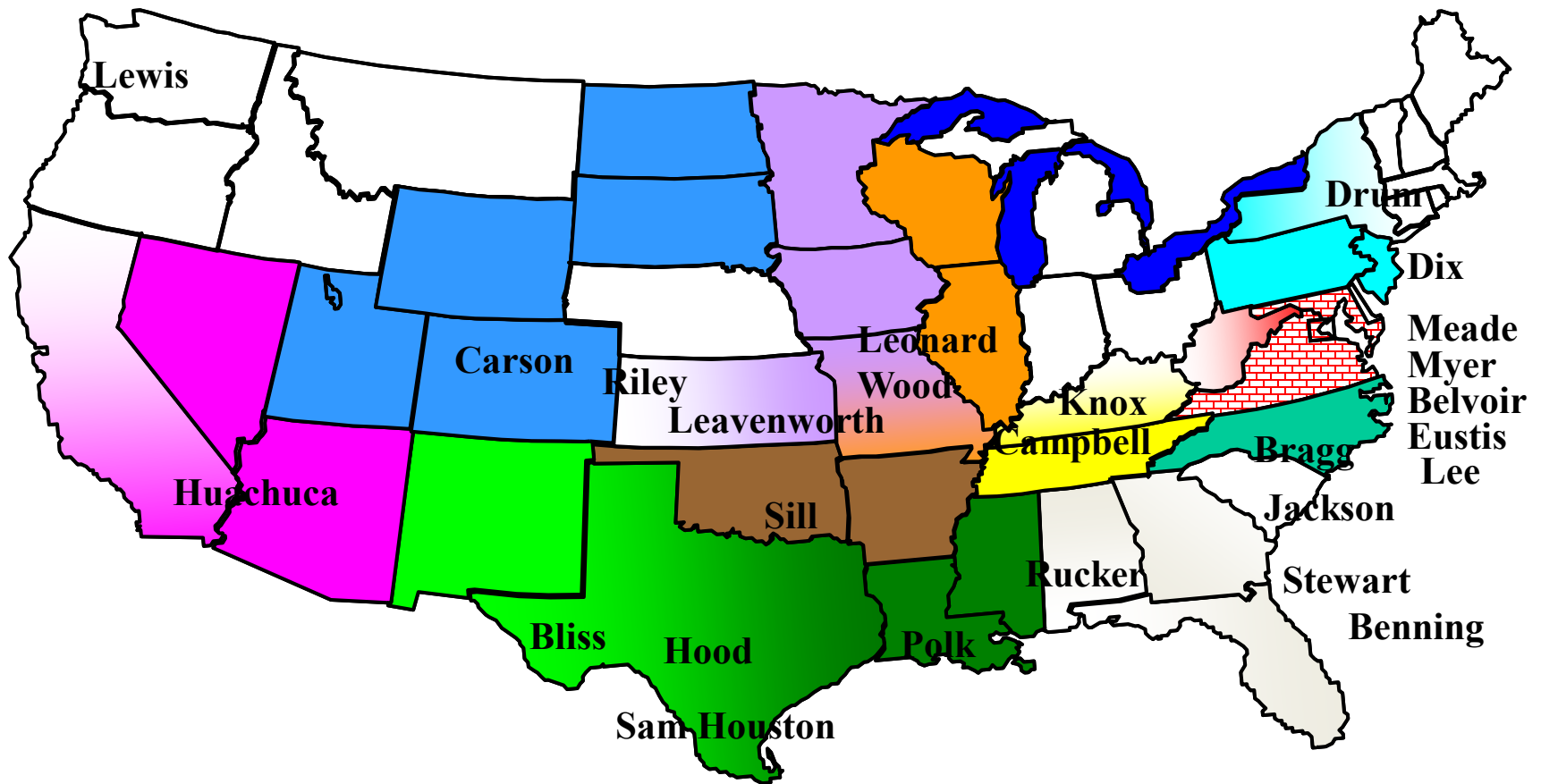
2. Assist your NOK on

Benefits, entitlements, coordination, advice



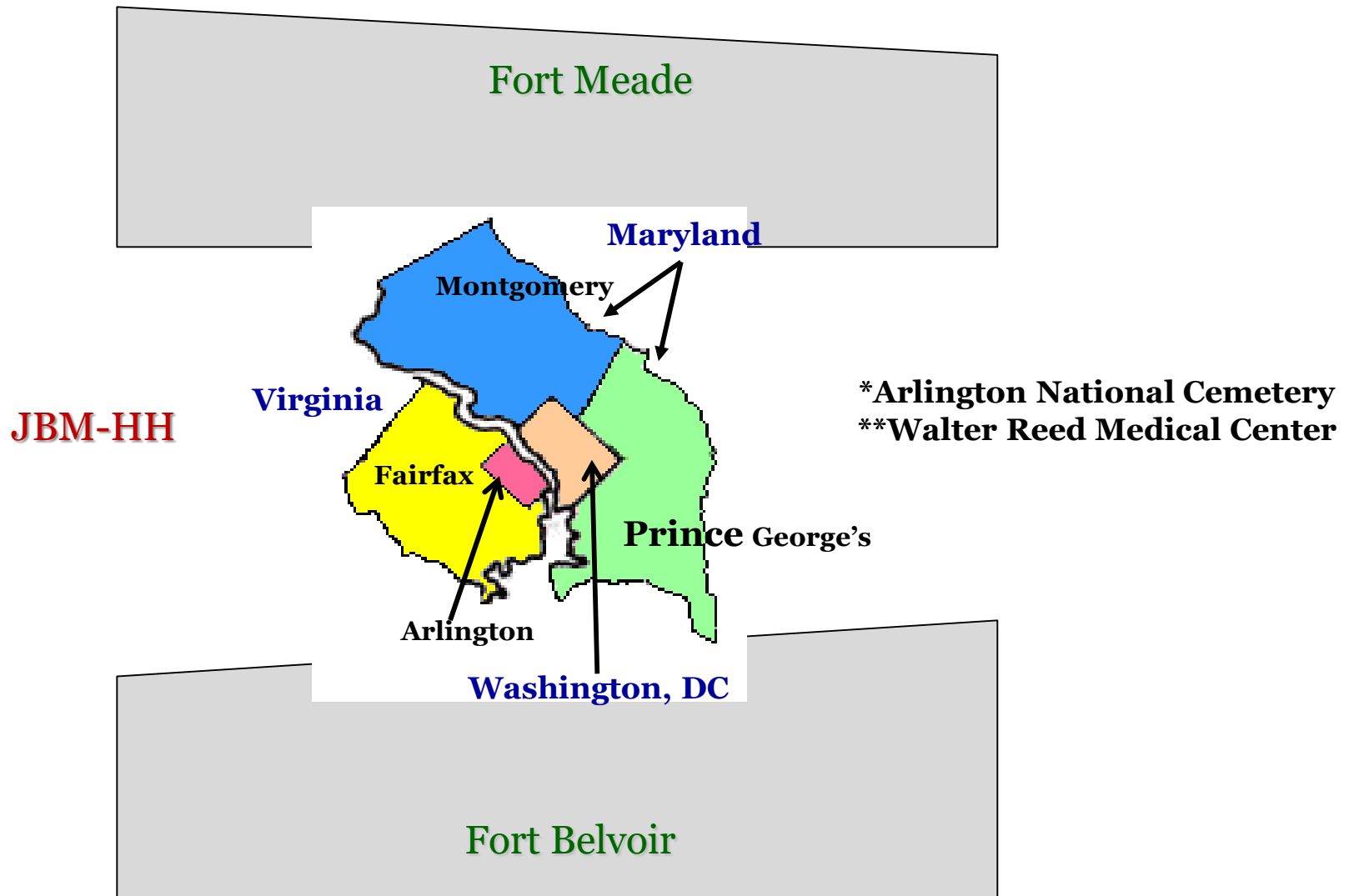


Casualty Assistance





Casualty Assistance





Casualty Assistance

Entitlements, Benefits, and Compensations

Retirement Pay

Sponsor Changes (military ID, vehicle registration, etc.)

Presidential Certificates

Survivor Benefit Plan (SBP)

Thrift Savings Plan (TSP)

Civil Service Annuity (CSRS)

Veterans Group Life Insurance (VGLI) > 1974

National Serviceman's Life Insurance (NSLI) < 1974

Federal Employee Group Life Insurance (FEGLI)

VA Benefits (Burial/Headstone/Flag)

Dependency Indemnity Compensation (DIC)





Casualty Assistance

Death Gratuity

- \$100,000 tax-free
- Paid to the eligible Survivors of:
 - ☐ Deceased active duty Soldiers
 - ☐ 120 days after release if death resulted from service connected injury or illness determined by DVA



Casualty Assistance

Servicemen's Group Life Insurance

- Maximum coverage is \$400,000 in increments of \$50,000
- Provides protection on active duty and for 120 days following separation. No premiums are required during this additional 120-day period.



Casualty Assistance

Mortuary Benefits

1. Reimbursable basis, based on eligibility for benefits
Itemized bill, pricelist from Funeral Home
2. Transportation from place of death to place of interment
3. Benefits from VA and Army different

Cemetery Eligibility

Arlington National Cemetery (ANC)
National/ State/Veteran Cemetery
Private/ Public Cemetery





Casualty Assistance

VA burial allowances

are flat rate monetary benefits that are generally paid at the maximum amount authorized by law for an eligible Veteran's burial and funeral costs.

How much does VA pay?

Service-Connected Death. If the Veteran died on or after September 11, 2001, the maximum service-connected burial allowance is \$2,000.

Non-Service-Connected Death If the Veteran died on or after October 1, 2014, VA will pay a \$300 burial allowance and \$796 for a plot.



Casualty Assistance

Burial Flags

A United States flag is provided, at no cost, to drape the casket or accompany the urn of a deceased Veteran who served honorably in the U. S. Armed Forces.

The law allows VA to issue one flag for a Veteran's funeral

How Can You Apply?

You may apply for the flag by completing [VA Form 27-2008](#). U.S. Post Offices are the primary issuing point for burial flags. Generally, the funeral director can help your next of kin obtain a flag.



Casualty Assistance

Military Funeral Honors:

1. NOK must request. (phone/fax)
2. Honors in accordance with Public Law (PL 106-65)

Minimum: two-soldier detail

Taps, Flag fold and presentation

Eligibility: honorably discharged Army soldiers

3. Area of Responsibility:

MARYLAND: Montgomery County, Prince Georges County,

VIRGINIA: Fairfax County, Arlington County, Cities: Alexandria,
Falls Church, Fairfax

Washington D.C.



Casualty Assistance

Points of Contact:

Phone numbers

703-696-3237 / 3238

(Fax 703-696-3236)

Email : usarmy.jbmhh.asa.mbx.hrd-casualty-assistance@mail.mil

Web :

<http://www.jbmhh.army.mil/WEB/JBMHH/Services/CasualtyAffairs.html>

Click on “Soldier and Family Support”
and then on “Casualty Affairs”

HQDA Casualty Operations Center, 1-800-626-3317

<https://www.hrc.army.mil/content/CMAOD>



Updated January 2019

Transitioning from Active Duty to Retirement

Health Care Coverage Options As You Approach Retirement

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Transitioning from Active Duty to Retirement

Today's **AGENDA**

Preparing for Retirement

TRICARE® Program Options

TRICARE Benefit Information

For Information and Assistance



Today's **AGENDA**

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Keep DEERS Information Up To Date



Go to an **ID card office**. Find an office at www.dmdc.osd.mil/rsl.

Note: You must use this option to add family members in DEERS.



Log on to <http://milconnect.dmdc.osd.mil>.



Call **1-800-538-9552**.



Fax **1-800-336-4416**.

Medicare-Eligible Family Members

- To remain eligible for TRICARE, you must be entitled to Medicare Part A and have Medicare Part B:
 - Sign up for Medicare Part B before your sponsor's retirement date to avoid a break in TRICARE coverage. Medicare Part B is effective the month after you enroll.
- Beneficiaries under age 65 who are entitled to Medicare Part A and have Part B may:
 - Enroll in TRICARE Prime (enrollment fee waived)
 - Be covered by TRICARE For Life (TFL)
- For Medicare information, visit:
 - **www.ssa.gov**
 - **www.medicare.gov**

Terminal Leave Status

- Current TRICARE program options stay in effect until your retirement date. If covered under TRICARE Prime:
 - Active duty service members (ADSMs) cannot enroll with another military hospital or clinic.
 - ADSMs cannot switch their primary care manager (PCM).
- If you move to a new area:
 - Coordinate all care with your current PCM.
 - Family members may be able to change their PCMs.
- Remember to update your information in DEERS.

TRICARE Eligibility after Retirement

- Retired service members
- Spouses, surviving spouses, and qualifying former spouses
- Unmarried dependent children (certain eligibility requirements apply)
- Dependent parents are not eligible for civilian TRICARE benefits; however, they may be eligible to receive care at certain military hospitals and clinics if space is available.
- For more information, visit **www.tricare.mil/retiring**.

Today's
AGENDA

Preparing for Retirement

TRICARE Program Options

TRICARE Benefit Information

For Information and Assistance

TRICARE Prime® Coverage for Retirees

- You must reenroll in TRICARE Prime to continue coverage.
- You may reenroll:
 - **Online:** Use the Beneficiary Web Enrollment* website at www.dmdc.osd.mil/appj/bwe.
 - **Phone:** Call your regional contractor (once your retired status is reflected in DEERS).
 - **Mail:** Download the *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form* (DD Form 2876) at www.tricare.mil/forms and mail it to your regional contractor.
- For enrollment fees, premium amounts, and copayments, visit www.tricare.mil/costs.

Note: TRICARE Prime Remote options and TRICARE Overseas Program Prime options are not available after retirement.

* *Beneficiary Web Enrollment is not available for overseas enrollment.*

Getting Care with TRICARE Prime

- Enroll with a military hospital or clinic (space permitting), TRICARE civilian network provider within a PSA, or US Family Health Plan provider.
- Obtain a PCM referral for civilian specialty care (otherwise, higher costs apply).
- Military hospitals and clinics have the “right of first refusal” to deliver nonemergency care within the PSA.
- If you plan to travel or move:
 - **Routine care:** Receive care before you travel.
 - **Urgent care:** Call your PCM or regional contractor for assistance.
 - **Emergency care:** Call 911 or go to the nearest emergency room.
 - **Seasonal moves:** Transfer your enrollment to keep costs low.

TRICARE Prime

Point-of-Service Option

- Point-of-service (POS) option:
 - Applies when nonemergency care is provided by a TRICARE-authorized provider without a PCM referral.
 - Results in higher out-of-pocket costs.
- TRICARE pays only if the provider is TRICARE-authorized and services are covered by TRICARE.
- Contact your PCM for a referral when seeking routine and specialty care to avoid POS charges.
- POS deductibles per calendar year (CY) (Jan. 1—Dec. 31): **\$300/individual; \$600/family**.
 - TRICARE pays 50 percent of the TRICARE-allowable charge.
 - Doesn't count towards your annual catastrophic cap.

US Family Health Plan (USFHP)

USFHP Service Areas



- TRICARE Prime option
- Six service areas
- Must enroll
- May not get care at military hospitals or clinics or use military pharmacies

TRICARE Select

- TRICARE Select is a self-managed, preferred-provider option for eligible beneficiaries (except ADSMs and TFL beneficiaries) not enrolled in TRICARE Prime.
- With TRICARE Select you have the freedom to choose providers.
- There are no referrals required.
- Yearly deductible and cost-shares apply.
- Enrollment in TRICARE Select is required.
- Some services require prior authorization.
 - Visit your regional contractor's website for services that require prior authorization.
- In overseas locations, TOP Select is available to eligible family members not enrolled in TOP Prime.

TRICARE Select: Getting Care

- Under TRICARE Select:
 - If you use a network provider:
 - You will pay a fixed fee for care.
 - Your out-of-pocket costs will be lower if you use a network provider.
 - If you use a non-network, TRICARE-authorized provider:
 - You will have a higher deductible and out-of-pocket costs.
 - You can also invite your provider to become a network provider.



TRICARE Overseas Program (TOP) Select



- Freedom to choose providers from a purchased care sector provider in your overseas area. (Different rules apply in the Philippines).
- No referrals required.
- Yearly deductible and copayments apply.
- Enrollment required.
- Some services require prior authorization.
- Expect to file your own claims.
- You may receive medically necessary covered services from a non-network, TRICARE-authorized provider, if a network provider isn't available.
 - You will be subject to cost-sharing amounts applicable to out-of-network care.

TRICARE Young Adult

- TRICARE Young Adult (TYA) is a premium-based health care plan available for purchase by qualified young adult dependents. You may qualify to purchase TYA coverage if you are all of the following:
 - An unmarried dependent of a TRICARE-eligible uniformed service sponsor
 - At least age 21 (or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided over 50 percent of the financial support), but have not yet reached age 26
 - Not eligible for an employer-sponsored health plan under your own employment as defined in TYA regulations
 - Not otherwise eligible for TRICARE program coverage
- For more information, visit **www.tricare.mil/tya**.



TRICARE For Life

TRICARE For Life (TFL) is Medicare-wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B, regardless of age or place of residence.

- Beneficiaries entitled to Medicare Part A and who have Medicare Part B:
 - Are automatically covered under TFL. There are no enrollment forms or enrollment fees.
 - Should obtain a new uniformed services ID card at age 65.
 - May get care from any Medicare-participating, nonparticipating, or opt-out provider, or military hospital or clinic if space is available.
- For more information on TFL, visit **www.tricare.mil/tfl** or call **1-866-773-0404**.



Using TFL Overseas

- For overseas locations outside the United States and U.S. territories, TFL works like TRICARE Select and you may visit any host nation provider for care.*
- Claims are filed with the TOP claims processor.
 - For more information, visit **www.tricare-overseas.com**.

* *If you live or travel in the Philippines, you are encouraged to see a preferred provider for care. For more information, visit **www.tricare.mil/philippines**.*

Today's
AGENDA

Preparing for Retirement

TRICARE Program Options

**TRICARE Benefit
Information**

For Information and Assistance



Pharmacy Options

Military Pharmacy



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

TRICARE Pharmacy Home Delivery



- Must use this option for some drugs
- Get up to a 90-day supply

TRICARE Retail Network Pharmacy



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

Non-Network Pharmacy



- Pay full price up front and file a claim to get a portion of your money back
- Get up to a 30-day supply

TRICARE and Other Health Insurance

- Other health insurance (OHI) (includes national health insurance overseas) is considered your primary health insurance.
- TRICARE is the last payer to all other health benefits and insurance plans except for Medicaid, TRICARE supplements, the Indian Health Service, and other programs and plans as identified by the Defense Health Agency.
- If you have OHI:
 - Fill out and submit your regional contractor's *TRICARE Other Health Insurance Questionnaire* at **www.tricare.mil/forms**.
 - Follow your OHI's rules for prior authorizations and filing claims.
 - Tell your provider about your OHI and TRICARE.
 - Show your provider your OHI card.

Pharmacy Benefits with OHI

- OHI is always the primary payer:
 - Use OHI first, then submit claims to TRICARE.
- You may still use military pharmacies.
- You may use TRICARE Pharmacy Home Delivery or TRICARE retail network pharmacies only if:
 - OHI does not cover your prescription
 - You have reached your OHI's benefit cap



Federal Employees Dental and Vision Insurance Program

- The U.S. Office of Personnel Management offers eligible TRICARE beneficiaries the option to enroll in a FEDVIP dental plan.
- FEDVIP offers a range of plans from a number of dental plans.
- FEDVIP is available to:
 - Retired service members and their eligible family members
 - Certain retired National Guard and Reserve members and their family members
 - Certain survivors
 - Medal of Honor recipients and their immediate family members or survivors
- Former spouses and remarried surviving spouses don't qualify to purchase dental coverage.

For FEDVIP plans and enrollment information, visit **www.benefeds.com**.



Vision Options

Federal Employees Dental and Vision Insurance Program (FEDVIP)

- Retirees, their eligible family members, and active duty family members enrolled in a TRICARE health plan may qualify to purchase vision coverage through FEDVIP.
- Eligible beneficiaries include those enrolled in or using:
 - TRICARE Prime, including USFHP
 - TRICARE Select
 - TRS
 - TRR
 - TFL

Visit **www.benefeds.com** for eligibility, carrier, and enrollment information.

The Affordable Care Act

TRICARE meets the minimum essential coverage requirement under the Affordable Care Act (ACA).



Each tax year, you will get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.



Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

Today's **AGENDA**

Preparing for Retirement

TRICARE Program Options

TRICARE Benefit Information

**For Information
and Assistance**



Stateside Regional Contractors

E

TRICARE East Region

Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com

W

TRICARE West Region

Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com



Overseas Regional Contractor

O

TRICARE Overseas Program (TOP)

International SOS
Government Services, Inc.
www.tricare-overseas.com
www.tricare-overseas.com/contactus

TOP Regional Call Centers

Eurasia-Africa

+44-20-8762-8384 (overseas)
1-877-678-1207 (stateside)

Latin America and Canada

+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)

Pacific

Singapore: +65-6339-2676 (overseas)
1-877-678-1208 (stateside)
Sydney: +61-2-9273-2710 (overseas)
1-877-678-1209 (stateside)

Additional Contacts

TRICARE For Life

Wisconsin Physicians Service
1-866-773-0404
www.TRICARE4u.com

US Family Health Plan

1-800-74-USFHP (1-800-748-7347)
www.tricare.mil/usfhp

More Resources

TRICARE Website
www.tricare.mil

Publications

www.tricare.mil/publications

Connect with TRICARE Online



www.tricare.mil/media



Post Government Employment Issues

Ethics, Legislation, and
Government Information Practices
Branch

Administrative Law Division
Office of The Judge Advocate
General



Contact Information and Resources

- Ethics, Legislation, and Government Information Practices Branch
- (571) 256-2907/2906
- AKO
 - My Legal



Briefing Map

- If going to work for Federal Government
 - Military retirees have a 180 day waiting period for DOD Federal civilian positions (ie GS, SES, NAF). In Army waiver requests must be sent to HQDA. Inquire with CPAC/HR personnel for information regarding the process.
 - No Civil Office in Federal Government during transition leave
 - State/Local Government–No Civil Office during transition leave.
- Going to work in private sector or for government contractor –
 - Three Phases
 - Procurement Integrity Act
- Foreign Governments
- Other Items of Interest



Three Phases

- Phase I: Seeking Employment
 - What is “SEEKING”
 - 18 USC 208 Disqualification/5 CFR 2635.604
 - Procurement Integrity Act
- Phase II: Working while on Transition Leave
 - 18 USC 205/203
 - Procurement Integrity Act
- Phase III: Your Second Career
 - 18 USC 207
 - Procurement Integrity Act



Phase I: What is 'Seeking Employment' ?

- IT IS: Communications mutually conducted for the purpose of reaching an agreement regarding potential post Government employment
 - Submitting a job application? (yes)
 - Going to a job interview ? (yes)
 - Submitting a resume ?
 - It depends on whether mass mailing to industry, or to a specific employer, i.e. submitting an application.



Phase I: The “Seeking Employment” RULE

- 18 US Code 208
- 5 CFR 2635.604
- You cannot perform Official Government work
 - on a particular matter
 - that could affect the financial interests
 - of a prospective employer
 - when looking for employment



Remedies

- Disqualify yourself in writing from any further Official involvement on the matter affecting the private corporation.
- Reject any employment offer or terminate discussions.
- May not “defer” the rejection/termination (e.g., “...I am interested, call me in 6 months...”)



Phase II: Working During Transition Leave

- 18 USC 205/203
- While on T/L you are still a Federal employee.
- Representational Activity restriction that applies to ALL Federal employees (not work or salary restriction).
- Not Matter Specific.
- Examples of prohibited “Representational Activities” include:
 - Signing agreements with the Department or any other federal agency.
 - Signing reports, memoranda, grant or other applications, letters, or other materials intended for submission to any Federal agency.
 - Signing tax returns for submission to the Internal Revenue Service.
 - *Urging, advocating, or intending to influence* any Federal employee who is acting in his/her *official* capacity or any Federal agency for or against the taking or non-taking of any action.
 - Physically working as a contractor employee in Government offices during terminal leave



Phase III: Post Government Representation

- 18 USC 207
- Lifetime, 1 year or 2 year Representational Activity restriction.
- Not a work or salary restriction
- Particular Matter Applies:
 - Contract, task order, program, system, project.
- Some prior official involvement:
 - Personal and substantial
 - Go/No-Go, funding approval, requirements generation.
 - Under official responsibility.



18 US Code 207(a)(1)

- Lifetime Restriction
 - Life of the particular matter.
- May not:
 - Communicate/appear on behalf of another
 - With “intent to influence”
 - Regarding a “particular matter”
 - Involving specific parties
 - Where participated “personally and substantially” as Federal employee
- Behind-the-scenes assistance permitted



Key Definitions

- **Particular matter -- includes a judicial or other proceeding, application, request for a ruling or other determination, contract, claim, controversy, or investigation. Generally, does not include rulemaking, formulation of general policy, standards or objectives, or other matters of general application.**
- **Intent to influence -- seeking some discretionary action, ruling, benefit, or approval. Does not include purely social contacts or requesting publicly available information.**



18 US Code 207(a)(2)

May not, within 2 years of termination of Government service

- Communicate/appear on behalf of another
- With “intent to influence”
- Regarding a “particular matter”
- Involving specific parties
- Under “official responsibility” during last year of Government service



Key Definitions

- **Official responsibility -- direct administrative or operating authority, whether intermediate or final, and either exercisable alone or with others, and either personally or through subordinates, to approve, disapprove, or otherwise direct Government action.**
- **Administrative authority -- planning, organizing, and controlling matters rather than authority to review or make decisions on ancillary aspects of a matter, such as regularity of budgeting procedures, public or community relations aspects, or EEO considerations.**



Procurement Integrity Act

- Employees who serve in any of seven positions on a contract over \$10 million may not accept compensation from the related contractor for 1 year after serving in the position.
- Seven Positions:
 - Procuring Contracting Officer
 - Source Selection Authority
 - Source Selection Evaluation Board member
 - Chief of a financial or technical evaluation team
 - Program Manager
 - Deputy Program Manager, or
 - Administrative Contracting Officer



Procurement Integrity Act

- There are also seven procurement decisions that may subject you to the Procurement Integrity Act, regardless of your official position:
 - Decision to award a contract over \$10M.
 - Decision to award a subcontract over \$10M.
 - Decision to award a modification over \$10M of a contract, or a modification over \$10M of a subcontract.
 - Decision to award a task order or delivery order over \$10M.
 - Decision to establish overhead or other rates for a contract or contracts valued over \$10M.
 - Decision to approve issuance of a contract payment or payments over \$10M.
 - Decision to pay or settle a contract claim over \$10M



PIA Notification Requirement

- If contract involves \$100,000 +
- Employment offers must be reported whether initiated by you or the potential contractor
- Includes contractors with pending option years or performance awards



Foreign Government Employment

- Obtain prior permission of Army and State Departments
- Requests are to be submitted to US Army Human Resources Command (HRC) for processing
- Penalty for failure to obtain permission- Loss of retired pay
- Applies to employment by companies owned, operated or controlled by foreign governments
- Applies to partnership proceeds and direct payments made to retired personnel by foreign governments



State or Local Government Employment

- 10 USC 973(b)(3)
- Joint Ethics Regulation 5-407 & 9-901b
- Military officers may not accept a civil office, nor perform the duties of civil office with a State or local government while on active duty. This rule applies while the military officer is on terminal leave.
- “Civil Office” means to exercise the sovereign power.



PTDY and Transition Leave

PTDY (up to 20 days)

- for house hunting, job hunting, or other activities to facilitate relocation (AR 600-8-10)
- No authority exists that permits you to work for a contractor or private company during PTDY
- During transition leave – working for a contractor or a private company is permitted
 - so long as there is no conflict of interest
 - treated as off-duty employment
 - officers cannot communicate with the Federal Government on behalf of a private company during transition leave
 - officers cannot work in a Federal workplace during this period



Use of Government Property

- Government computers and e-mail may be used in job search with the permission of your supervisor
 - On your personal time
 - with no adverse effect on DoD
- **BUT**, a subordinate's time may not be used to help your job search
 - 5 CFR 2635.705



Interview / Travel Expenses

- Can you accept meals, lodging and transportation from a prospective employer ?
- Yes, if it is their customary practice to pay such expenses for similarly situated potential employees



Obligation to Protect Inside Information After Retirement

- Lifelong Obligation to Protect Inside Information After You Retire
- This includes continuing obligation to protect the following: classified information, information that is procurement sensitive, information that is protected by Procurement Integrity Act, Trade Secrets Act, or information not releasable under the Freedom of Information Act or Privacy Act



Questions?



MDW Office of the Staff Judge Advocate

Client Legal Services



**202 Custer Road Bldg. 201
(703) 696-0761**



Client Services and Claims



Hours of Operation:

0800 – 1600

Closed Thurs. mornings

Location:

202 Custer Road, Building 201

*Next to the Army Community Service, just past
Patton Hall.*





Agenda

Claims

Legal Assistance

Taxes



Claims



STEP 1: PROVIDE NOTICE OF LOSS OR DAMAGE TO CARRIER within **75** days of the date of your HHG delivery.

STEP 2: FILE YOUR CLAIM online within 9 months online; Carrier will pay full replacement value for your lost or destroyed items or pay to repair.

STEP 3: If not satisfied with Carrier's offer, you may file your claim with the Army for depreciated value.



Legal Assistance



Retirees and spouses are entitled to legal services, including:

- **Consultation with a legal assistance attorney by appointment only**
- **Power of Attorney** (no appointment necessary)
- **Notary Services** (no appointment necessary)
 - DD 214 – Electronically/digitally signed copies are considered originals and do not require certification.



Wills and Estate Planning



WILLS: Consider updating your will if there have been major life changes (i.e. marriage, divorce, death or birth).

POWER OF ATTORNEY:

- Grant power to act on your behalf while you are still alive.
- Medical POAs vs. General POAs
- “Durable” – survives the incapacity of the grantor.
- “Springing” – only effective upon the grantor’s incapacity.



Family Law



- Separation and Divorce (MD, D.C., and VA)
- Child Custody and Support
- Retirement / Military Pension issues



Landlord / Tenant Issues



SERVICEMEMBER CIVIL RELIEF ACT (SCRA)

§ 535. Termination of residential leases

Allows the servicemember or the servicemember's dependents to terminate lease if *"the servicemember, while in military service, executes the lease and thereafter receives military orders for a permanent change of station or to deploy with a military unit or as an individual in support of a military operation for a period of not less than 90 days."*

- Must give written notice of termination AND a copy of the orders.



SCRA and Domicile



While on active-duty, the SCRA allows you to PCS to a new state without changing your DOMICILE (i.e. your state of residence for tax purposes).

This protection is extended to spouses of active-duty servicemembers if:

(1) the spouse is residing in their current location solely to be with the servicemember in compliance with military orders; and

(2) the spouse's domicile is the same as the servicemember's.

ONCE YOU RETIRE YOU ARE NO LONGER PROTECTED BY THE SCRA. Your state of residence will become your DOMICILE for tax purposes and you will be subject to all applicable taxes in your new domicile.

****** If you are retired but your spouse is still an active-duty servicemember you are protected by the SCRA only if you meet the two-part test above.




Tax Center




- Bldg. 205, Fort Myer
- Opens 4 FEB 2019
- Check FB page for additional information

Visit our webpage:

<http://www.mdw.army.mil/sja>



JOINT FORCE HEADQUARTERS NATIONAL CAPITAL REGION
U.S. ARMY MILITARY DISTRICT OF WASHINGTON
OFFICE OF THE STAFF JUDGE ADVOCATE



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Welcome

Mission:

The MDW/JFHQ-NCR Office of the Staff Judge Advocate provides legal support to the Commanding General, his staff, and the Fort Myer Military Community in the areas of Criminal Law, Administrative Law, Operational Law, Legal Assistance, and Claims. In addition, the MDW/JFHQ-NCR Office of the Staff Judge Advocate also provides technical oversight of legal operations throughout the MDW area of operations.

The following services are provided to the Soldiers, Civilians, and Family Members of Joint Base Myer-Henderson Hall and Fort McNair:

- Claims
- Legal Assistance
- Trial Defense Services

Disclaimer: The information provided on this website is not a substitute for legal advice specific to your situation. Every case is unique. Please make an appointment w/ our office to review your circumstances so that we can provide specifically tailored legal advice to your situation.

Facebook

Fort Myer Client Services

The screenshot shows a web browser window with two tabs: "Army Knowledge Online" and "Fort Myer Client Services". The Facebook interface is displayed, featuring the "Fort Myer Client Services" page header with a search bar and navigation links. The left sidebar includes links for "Get Started", "Wall", "Hidden Posts", "Info", and "Photos". The main content area shows the page name, location ("Legal/Law · Arlington, Virginia"), and a row of five images. Below this is the "Wall" section with a "Share:" dropdown and a text input field. Two posts are visible, both from "Fort Myer Client Services", with the second post having a comment section. The right sidebar lists "Admins (1)", "Use Facebook as LA", "Notifications", "Promote with an Ad", and "View old Insights". A large thumbs-up icon is overlaid on the right side of the page.

facebook Search Fort Myer Client Services Home Edit Page

Fort Myer Client Services
Legal/Law · Arlington, Virginia · Edit Info

Wall

Share: Status Photo Link Video Question

What's on your mind?

Fort Myer Client Services
The Office of Client Services will resume normal business hours, today, 21FEB12.
Like · Comment · Share · 19 hours ago

Fort Myer Client Services
The Office of Client Services will be closed on Monday 20FEB12 in observance of President's Day.
Like · Comment · Share · February 15 at 4:19pm
View 1 comment
Write a comment...

Admins (1) [?] See All

Use Facebook as LA
Notifications 1
Promote with an Ad
View old Insights

8 like this
2 talking about this
0 were here

Public



If you have any questions,
call Client Legal Services
(703) 696-0761

Congratulations and
good luck!