



# ***Department of the Army Retirement Planning Seminar***

HQ, Army Retirement Services  
251 18<sup>th</sup> Street S., Suite 210  
Arlington, VA 22202-3531  
20 April 2023



# Purpose

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



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



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# **Mandatory Retirement Planning Seminar topics**

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

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

***The Army Transition Assistance Program  
is a separate program for all Soldiers leaving the Army***

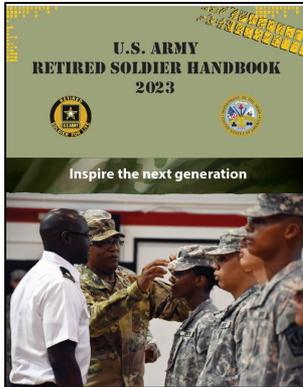
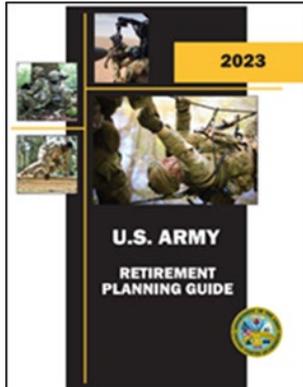




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# The Army Retirement Services Website

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



**RETIRING OR RETIRED SOLDIER**

Soldier Retired Soldier Veteran Family Educator Employer Community Organization

[Contact Retirement Services](#)

Visit the Army Retirement Planning Toolkit:

- Retirement is a process, not an event.
- It may take as much time as a second job - start early.
- Understand how your retirement impacts others, especially your household-include your spouse/significant other in all retirement planning.
- Checklists to guide you in preparing for retirement from 36 months prior to retirement up through your retirement date.

**RETIREMENT PLANNING**

- Retirement Planning
- U.S. Army Reserve
- U.S. Army National Guard
- Survivor Benefit Plan (SBP)
- Change of Mission

**POST RETIREMENT INFORMATION**

- Post Retirement
- Army Echoes Newsletter
- Army Echoes Blog
- CSA Retired Soldier Council
- Retiree Appreciation Days

**SPOUSE INFORMATION**

- Surviving Spouses
- Former Spouses



## Army Retirement Planning Toolkit



## Former Spouses



# Change of Mission

- U.S. Army's official retirement planning newsletter for Soldiers in all three components with 17+ years of service
- Published via **myPay** SmartDoc in Jan, Apr, Jul and Oct
- Sent to 186K Soldiers quarterly. If you didn't receive it, check your email address in **myPay**
- Available at <https://soldierforlife.army.mil/retirement/change-of-mission>

**U.S. Patent and Trademark Office grants Army the trademark for "Soldier for Life" on apparel**  
By Mark Overberg, Director, Army Retirement Services Office

On Nov. 16, 2022, the United States Patent and Trademark Office (USPTO) granted trademark Reg. No. 3828128 to the United States Army to use "Soldier for Life" on apparel. This new authority permits the Army to promote the idea of being a Soldier for Life using clothing and athletic apparel from polo and t-shirts to hats and caps, athletic uniforms, children's clothing, sweats, windbreakers, and other apparel.

When Army Chief of Staff Gen. Raymond T. Odierno created the Soldier for Life Program in 2012, the Army applied for the trademark to use "Soldier for Life" on various items from coffee mugs and key chains to water bottles, magnets, window stickers and clothing. USPTO granted the Army the trademark for everything except apparel because that had been awarded to a private individual in 2008. Since then, veterans and Soldiers have bought the Soldier for Life accessories, but have kept asking when they could wear Soldier for Life gear. Last September, the Army acquired the authority to use Soldier for Life on apparel – the first time that the Army has bought a trademark.

**Why Soldier for Life is important to the Army**

When Gen. Odierno created the Soldier for Life Program, he envisioned a program and slogan that could rally Army veterans for continued service to the Army and nation. The Army has approximately eight million veterans who live in every U.S. state and territory and at least 124 countries.

Gen. Odierno wanted veterans to explain how their post-service success was the result of their Army experiences and the skills they learned while serving. He hoped veterans would reach out to Americans to reduce what he perceived was a growing civil-military divide. He also wanted Army veterans to help new veterans find jobs and reduce the \$15 million dollars in unemployment compensation the Army paid to the states for new veterans who couldn't find work in 2011.

**Why the Soldier for Life trademark is important to the Army**

Soon, Soldiers and veterans will be able to show their service pride by wearing "Soldier for Life." The new clothing will inevitably start conversations between veterans and many Americans who don't understand military service. Now visibly identified as Army veterans, these Soldiers for Life will help Americans understand why the Army wants them to "Be All You Can Be." Every time someone buys a licensed Soldier for Life item, the vendor pays the Army a royalty that goes into the Army Family and Morale, Welfare, and Recreation Fund for the benefit of all Soldiers and their families.

**What's next for the Soldier for Life trademark on clothing**

The Army is now developing a plan to roll out the Soldier for Life clothing line through the Exchange this summer.

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

**MONEY MATTERS**

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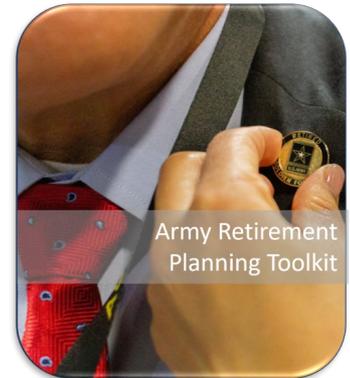
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# Throughout Your Retirement Planning

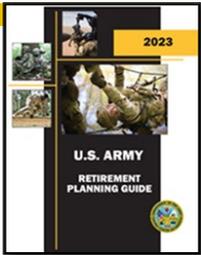
- Gather and study information needed to make critical retirement decisions
- Discuss the information with your Family
- Check out the Retirement Planning Toolkit available at <https://soldierforlife.army.mil/Retirement-Toolkit/The-Basics> for checklists and timelines to assist you throughout your retirement planning process





# The Retirement Planning Timeline

## 2023 U.S. Army Retirement Planning Guide



### 36 months

- Gather resources
- Retire where?
- Retire when?
- Determine service providers
- Create major decision timeline
- Plan to work? School?
- Consider credentialing & internships
- Start transition savings fund

### 24-18 months

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

### 12-6 months

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

### 18-12 months

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

### 6 months to 1 month

- Retirement physical
- Survivor Benefit Plan election
- Change myPay email
- Schedule final move
- House-hunting
- BRS lump sum application
- Terminal leave & Administrative Absence
- Hand over job responsibilities
- Apply for VA disability compensation



### Retirement month

- (if not already done)
- Retirement ceremony
- Out-processing/DD 214
- Get medical records
- HHG move
- Will/POA update

### 0-6 months after

- New ID cards
- Apply for TRICARE
- New job starts
- VGLI?
- CRSC?



Priority tasks indicated in red

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



# ***180-Day Restriction on Hiring Retired Military***

## **How does the 180-Day Restriction on Hiring Retired Military Impact Me?**

- The Department of Defense (DoD) has restrictions on hiring military members for DoD Federal civilian positions within 180 days of retirement. This includes and impacts military members on transition leave.
- Military retirees may not be appointed within 180 days after the effective date of military retirement as an appropriated fund (GS), or non-appropriated fund (NAF) civilian employee unless the position is covered by a special salary.
- The 180-day restriction is in place unless the hiring official requests and receives an approved waiver.



# DoD SkillBridge Program and Army Career Skills Program

## *The DoD SkillBridge Program:*



Provides an opportunity for service members to gain valuable civilian work experience through **specific industry training, apprenticeships, or internships during the last 180 days of service**. Service members participating in SkillBridge receive their military compensation and benefits, and industry partners provide the training and work experience.

<https://skillbridge.osd.mil/>

## *The Army Career Skills Program (CSP):*

Affords transitioning service members the opportunity to participate in **employment skills training (EST), on-the-job training (OJT), pre-apprenticeships and internships** with a high probability of employment in high-demand and highly-skills jobs. Participation must occur **within the last 180 days of military service**, with an honorable discharge.



<https://home.army.mil/imcom/index.php/customers/career-skills-program>

**\*\*\*NOTE: Please use the links provided for additional information and guidance regarding these programs\*\*\***



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# Army JROTC Instructor Opportunities

## Benefits of Serving as a JROTC Instructor:

- Continue to serve the Nation by impacting the lives of our youth:
  - Provide leadership to students, many of which come from disadvantaged areas.
  - Mentor students to become better citizens in their community.
  - Instill in them the same values you lived by during your career.
  - Inspire them to become part of something bigger than themselves.
- With Army retirement pay and required minimum instructor pay, receive a similar level of compensation to what you received on active duty.
- Make an impact not only in the lives of youth but in your community through JROTC service projects.
- Be an ambassador for the Army in your community and school.



For more information on vacancies, instructor pay, administrative and medical standards and application procedures, go to <http://www.usarmyjrotc.com>



# MilSpouse Money Mission

<https://www.milspousemoneymission.org/touchpoint-transition-to-retirement/>

Home About Money Ready MILife Missions MKAs MiCommunity Values Blog Resources

**Get Started**

Well done! Thank you for serving side by side! You have achieved an important milestone in your military journey — the point where your spouse is eligible for retirement.

**Financial Planning**

This webpage can help you evaluate family career goals moving forward. Making smart financial decisions as you transition to civilian life is an achievable objective.

**Resources**

Learn about the resources available within the military community. There are sources of support and information available online and at each installation.

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**Getting Started**

**Military Spouses: This Transition Is Yours, Too!**

Your spouse is retiring from the military. Congratulations! What happens next? The transition from the military to civilian community is a challenging task for the service member, but also for his or her entire family.

There are many things you can do as a military spouse to prepare for this new phase of life. Your service member is required to submit documentation and attend training throughout the transition process. Did you know that many of these trainings are open to spouses? Take advantage of available tools and resources to help smooth the transition process and help you and your spouse gain the skills and confidence to tackle your next chapter in the civilian sector.

The transition from active duty to civilian life is complex and can include a job search, relocation, and a major shift in lifestyle and community. Every family's situation is unique and your experience during transition depends on your situation. We have compiled suggestions and guidelines to help you get your financial picture in focus and prepare for this new phase.

Let's first hear from Kristin, an Army spouse, about how transitioning out of the military is a family affair. Watch this video to learn tips to tackle this change with your spouse.



The DoD does not endorse any private organization or entity.

**MilSpouse Money Mission™**: Our mission is to educate and empower military spouses to elevate their families by making smart money moves.



# *Applying for Active Duty*

## *Length of Service Retirement*

- **How**

- Officer - Chapter 6, AR 600-8-24
- Enlisted - Chapter 12, AR 635-200

- **When**

- Maximum: **12 months (or up to 24 months\*) before desired retirement date**
- Minimum: Officers – **9 months before start date of terminal leave**  
Enlisted – **9 months before retirement date**

- **Where**

- General Officers: Notify GOMO at (703) 697-7994/9466 or [usarmy.pentagon.hqda-gomo.mbx.gomo@army.mil](mailto:usarmy.pentagon.hqda-gomo.mbx.gomo@army.mil)
- COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 or [usarmy.pentagon.hqda-sld.mbx.como-retirements@army.mil](mailto:usarmy.pentagon.hqda-sld.mbx.como-retirements@army.mil)
- Army National Guard: State AGR Office (T32); Human Capital Management (T10)
- All others: Local Military Personnel Office

Commander, HRC is the retirement authority for officers with 20-30 years of service and SSG(P) and above not retiring at RCP.

\*Application period extended to up to 24 months prior to retirement date under a temporary pilot program during the period 1 Jan 23 - 31 Mar 24 for retirements that occur on or after 1 April 2024.



# Non-Regular (Reserve) Retirement

- **Retirement eligibility**
  - 20 years of creditable service for a length of service retirement
  - 15 years of creditable service for a medical retirement
  - If you completed 20 years of service before 25 April 2005, you will have a reserve component service requirement
- **Retirement Points = Retired Pay:** verify yours are correct now!
- **Reduced Age Retirement**
  - Eligibility age reduced below age 60, in 90-day increments, for qualifying periods of service within a fiscal year on or after 29 January 2008. On or after 1 October 2014, 90-day increments CAN cross fiscal year boundaries.
  - May not be reduced below age 50.
- **When to Apply to HRC:** Request retirement application or download from <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>, 12 months prior to eligibility date. Submit application to HRC NET 9 months and NLT 90 days prior to the date retired pay is to start at [usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil](mailto:usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil).
- *The MyArmyBenefits retirement calculator automatically pulls retirement points from IPPS-A!*



# *Employment Restrictions*

## *Designated Agency Ethics Official (DAEO)*

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
  - Federal Employment
  - Foreign Government Employment
  - Negotiations with Employers
  - “Switching Sides”
  - Rules for Procurement Officials
  - Rules Specific to General Officers
  - Working During Terminal Leave
  - Use of Title & Wearing of Uniform after Retirement.

<https://dodsoco.ogc.osd.mil/ETHICS-TOPICS/Post-Government-Employment-and-Procurement-Integrity/>



# Army Transition Assistance Program (TAP)



- You may initiate the Army TAP process 24 months before retirement.
- You **MUST** begin the Army TAP process and complete the mandatory Pre-Separation Counseling no later than 365 days before your effective retirement date.
- Soldiers need an average of 40 hours, spread over a 12-24 month period of time, to take advantage of Army TAP services.
- Consists of:
  - Pre-separation counseling
  - Job assistance workshops
  - Individual counseling
  - Job search resources



- Army TAP Home Page: <https://www.armytap.army.mil/>



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# Retirement Considerations

- **Retirement date**

- Always the 1<sup>st</sup> day of the month for length-of-service retirements
- Can be any day of the month for disability retirements

- **Active-duty service obligation**

due to promotion, PCS, completion of military or civilian schooling, etc.

- **Transfer of the Post-9/11 GI Bill**

Service obligation incurred upon transferring Post-9/11 GI Bill benefits to a dependent is not an ADSO, therefore it may not be waived.

- **Reassigned on a PCS**

must complete ADSO requirements to retire (Enlisted AR 635-200, or Officer AR 350–100)

- **In lieu of PCS**

apply within 30 calendar days of alert for a retirement date no more than 6 months (Officer) or 12 months (or the first day of the month after attaining 20 years AFS, whichever is later, [Enlisted]) from the date of the PCS alert. (see AR 350–100/AR 600-8-24 [Officer] or AR 635-200 [Enlisted])



# Transfer of your Post-9/11 GI Bill

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

- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**.
- If you retire without completing your service obligation, you will incur a debt.

The screenshot shows the milConnect website interface. The main content area is titled "Transfer of Education Benefits" and includes a "Sponsor" section with the following details:

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

A green callout bubble points to the "Obligation End Date" and "Approval Form" fields, containing the text: "TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)".

Below the sponsor information, there is a section titled "Select the educational program from which to transfer benefits:" with a radio button selected for "Post-9/11 GI Bill, Chapter 33". A table lists dependent information:

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

For more information go to the HRC GI Bill Programs page at <https://www.hrc.army.mil/content/GI%20Bill%20Programs>



# ***Authorized vs. Selected Transition Center (TC)***

- Authorized to use the TC closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
  - not paid if to a station-of-choice TC (Soldier will incur cost of travel to that location per AR 635-8, para 4-8)
  - reimbursement limited to travel actually performed, not to exceed the allowances from the authorized place of retirement to the home of selection.
- Overseas COLA & Overseas Housing Allowance:
  - both stop upon departure from the overseas location
  - Basic Allowance for Housing (BAH) paid based on transition leave address

<https://www.travel.dod.mil/Allowances/>



# Calculate Your Retired Pay in 3 Steps

**Step 1:** Determine your Date of Initial Entry into Military Service (DIEMS). \*\*This is the date of your initial service contract. This date does not change regardless of breaks in service or changes in duty status.

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

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

## Where to go to update DIEMS

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

The local finance office will correct the Defense Joint Military System.

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

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



# Retired Pay Plans

Retirement Plan	DIEMS
<ul style="list-style-type: none"> <li>• <b>Final Basic Pay Plan</b></li> </ul> <p>(Years of creditable service x 2.5%) x Final Basic Pay</p>	<p>Prior to 8 September 1980</p>
<ul style="list-style-type: none"> <li>• <b>High-36 Pay Plan</b></li> </ul> <p>(Years of creditable service x 2.5%) x average of highest 36 months basic pay</p>	<p>Between 8 September 1980 and 31 July 1986</p>
<ul style="list-style-type: none"> <li>• <b>High-36 Pay Plan (calculation above) ~OR~</b></li> <li>• <b>Career Status Bonus* (CSB)/REDUX Pay Plan</b></li> </ul> <p>(if you declined CSB, you are automatically High-36)</p> <p>REDUX: (Years of creditable service x 2.5%) minus 1% for each year &lt; 30 years x average of highest 36 months of basic pay</p> <p>*CSB no longer available as of 31 December 2017</p>	<p>Between 1 August 1986 and 31 December 2017</p>
<ul style="list-style-type: none"> <li>• <b>Blended Retirement System (BRS)</b></li> </ul> <p>(Years of creditable service x 2%) x average of highest 36 months basic pay</p>	<p>1 January 2018 or later, or opted-in during the opt-in period</p>

NOTE: Credit for all full months served (All). CSB/REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62. All other Retired Pay Plans receive Full COLAs

# Thrift Savings Plan



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



# Thrift Savings Plan



## Account Withdrawal Deadline

- If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money when you turn age 72.
- As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.



# Retired Pay Facts



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

<https://mypay.dfas.mil/>



# ***Cost-of-Living Adjustments (COLA)***

## All Retirement Plans

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

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

- Full annual COLA

## REDUX (\$30K CSB) Plan

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



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# Dividing Retired Pay as Property If Divorced

Uniformed Services Former Spouses' Protection Act (USFSPA)

- **NOT AUTOMATIC**

- Up to state courts and can be any amount



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

- This change in law under T10 USC section 1408, states that the date of divorce will be used to calculate a share of retired pay, NOT the retirement date. This law change cannot be retroactively applied.

- Award not tied to length of marriage

- DFAS direct payment requirements:

- Marriage overlapped 10 years with service
- Limited to 50% of "disposable" retired pay\*\*



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

<https://soldierforlife.army.mil/Retirement/former-spouses>

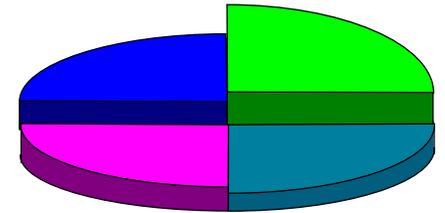
[https://comptroller.defense.gov/Portals/45/documents/fmr/Volume\\_07b.pdf](https://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf)

(chapter 29)



# Allotments

- In retirement, permitted to have:
  - Maximum of 6 discretionary allotments
  - You can have unlimited non-discretionary allotments.
- For recalled Soldiers at retirement:
  - NONE continue from active duty
  - ALL must be re-initiated after separation
  - WHY? DFAS-CL has no interface with DFAS-IN
- Can start/stop/change allotments in **myPay** at <https://myPay.dfas.mil>
- More information available at: <https://www.dfas.mil/retiredmilitary/manage/allotments.html>
- Instead of creating an allotment through DFAS, some allotments can be easily and freely set up directly with your bank to pay bills (e.g. life insurance) or save for the future (e.g. transfer to another bank account).





# MyArmyBenefits

Featuring a personalized Retirement Calculator!!

**Benefit Library**

**Help Desk**

## Benefit Library

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

## Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

## Casualty Operations Special Module

- Survivor Benefits Report

## Benefits Help Desk Operations

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

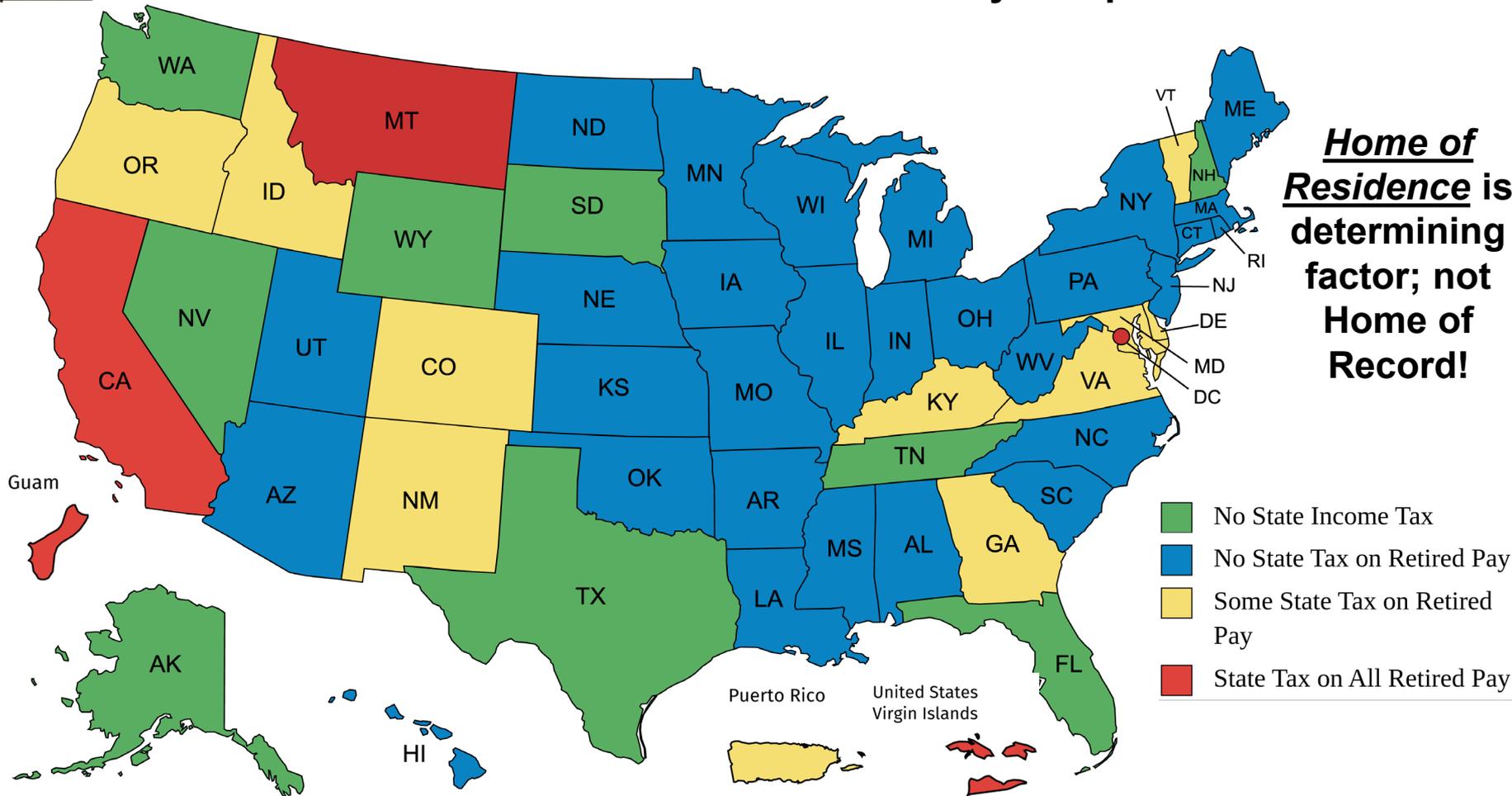
Benefit Calculators link directly to DEERS information through CAC or DS Logon.



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# Taxes\*

Federal taxes are due on all retired military compensation



**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 20 April 2023. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> for details.



# Army Emergency Relief

Helping the Army take care of its own since 1942

## Did you know...



- AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.
- As a Retired Soldier, you are eligible for all categories of assistance, and you may continue to contribute through an allotment from your retired pay.
- Also awards scholarships to spouses and children of Retired Soldiers.
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.
- You can continue taking care of Soldiers who are still currently serving as well as fellow Retired Soldiers by setting up an allotment from your retired pay or by making an annual donation to AER.

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



# Take Terminal Leave or Cash it in?

## USE Leave

- Take accrued leave as terminal leave
- Terminal Leave is ordinary leave granted to assist separating Soldiers with their personal affairs
- Still draw a paycheck
- Full benefits while you are on terminal leave (BAH, BAS, incentive pay, etc.)

## CASH IN Leave

- Cash in/sell up to 60 days (you can only cash in a total of 60 days over the course of your entire career)
- Leave that you sell back is automatically taxed at 25% Federal tax plus state tax
- When you sell leave back, it will be base pay only. You do not get benefits such as BAH, BAS, incentive pay, etc.



# ***Transition Administrative Absence\****

\*Formerly known as Permissive TDY (PTDY). At Commander's Discretion.

**Purpose:** Facilitate transition to civilian life (e.g. house-hunting, job-hunting, CSP)

**10 Days** (and may be authorized an additional 10 days):

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)



**10 Days** (and may be authorized an additional 20 days):

- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, at a CONUS or another OCONUS location

**Career Skills Program (CSP):**

- For approved CSPs outside of a 50-mile radius, up to 120 days (w/COL or higher approval) or 30 days (w/COL or delegated field grade commander approval)
- Not able to combine with other Administrative Absences, leaves, or passes

# Retirement Physical



U.S. ARMY

- The Army requires a **S**eparation **H**istory and **P**hysical **E**xam (SHPE) prior to retirement
- Physical exams performed by the DoD are valid for up to 12 months before the date of retirement\*
- Your last record of active-duty health
- Assists with claim for VA service-connected disability
- Most sites now provide combined Service and VA retirement physicals



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

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

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

\* DA PAM 40-502, paragraph 6-7



# **Separation History and Physical Exam (SHPE)**

## **Separation Health Assessment:**

The Separation Health Assessment is a medical evaluation used by the Department of Defense (DOD) and the Department of Veterans Affairs (VA).

- In the DOD, it is referred to as the “Separation History and Physical Examination (SHPE)” - A SHPE up to 90 days prior to retirement date must be validated as current not more than 30 days before the retirement date.
- In the VA, it is called a “Separation Health Assessment” - When conducted by the VA, an exam up to 180 days prior to the date of retirement from active duty is acceptable. (must be validated by a DOD official).

## **Soldiers who are retiring:**

- Only need one exam.
- **The exam may be completed at a military hospital or clinic (<http://www.tricare.mil/MTF>) or at a VA facility (<https://www.va.gov/find-locations/>).**

## **The Separation Health Assessment documents and assesses your:**

- Medical history
- Medical concerns identified during your military career
- Current health status

# SHPE – How it Works



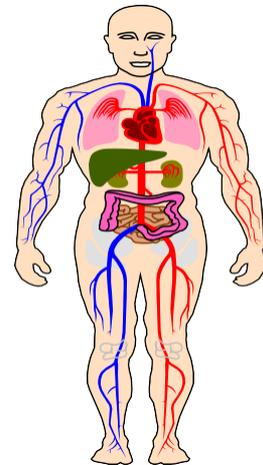
- Schedule your exam at a military hospital or clinic or VA facility well in advance of your scheduled separation date. (see locator links on previous slide)
  - If you're filing a VA claim, schedule it no later than 90 days before your retirement date.
  - If you're taking extended terminal leave, it's best that you schedule at a military hospital or clinic.
  
- Before the exam, complete DD Form 2807-1 (Report of Medical History) at <https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2807-1.pdf>
  
- The assessment results are then accessible by both the DOD and VA. You can also access them by using the Blue Button at <http://www.tricareonline.com/>. You won't need another exam if you decide to file a VA claim.



# VA Compensation for Service-Connected Disability

## VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2022 (Veteran only): from \$165.92 (10%) to \$3,621.95 (100%), (30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers <50% disabled, disability pay offsets military retired pay dollar for dollar*
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service-connected, but is not severe enough to merit disability pay



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



# *Applying to the VA for Service-Connected Disability*

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

<https://www.va.gov/disability/>



# ***VA Service-Connected Disability Compensation Rates as of 1 Dec 22***

<b>Disability percentage</b>	<b>Veteran Only</b>	<b>Veteran + Spouse</b>	<b>Veteran + Spouse + 1 Child</b>
<b>10</b>	<b>165.92</b>		
<b>20</b>	<b>327.99</b>		
<b>30</b>	<b>508.05</b>	<b>568.05</b>	<b>612.05</b>
<b>40</b>	<b>731.86</b>	<b>811.86</b>	<b>870.86</b>
<b>50</b>	<b>1041.82</b>	<b>1141.82</b>	<b>1215.82</b>
<b>60</b>	<b>1319.65</b>	<b>1440.65</b>	<b>1528.65</b>
<b>70</b>	<b>1663.06</b>	<b>1804.06</b>	<b>1907.06</b>
<b>80</b>	<b>1933.15</b>	<b>2094.15</b>	<b>2212.15</b>
<b>90</b>	<b>2172.39</b>	<b>2353.39</b>	<b>2486.39</b>
<b>100</b>	<b>3621.95</b>	<b>3823.89</b>	<b>3971.78</b>

<https://www.va.gov/disability/compensation-rates/veteran-rates/>

# CRSC & CRDP Comparison



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

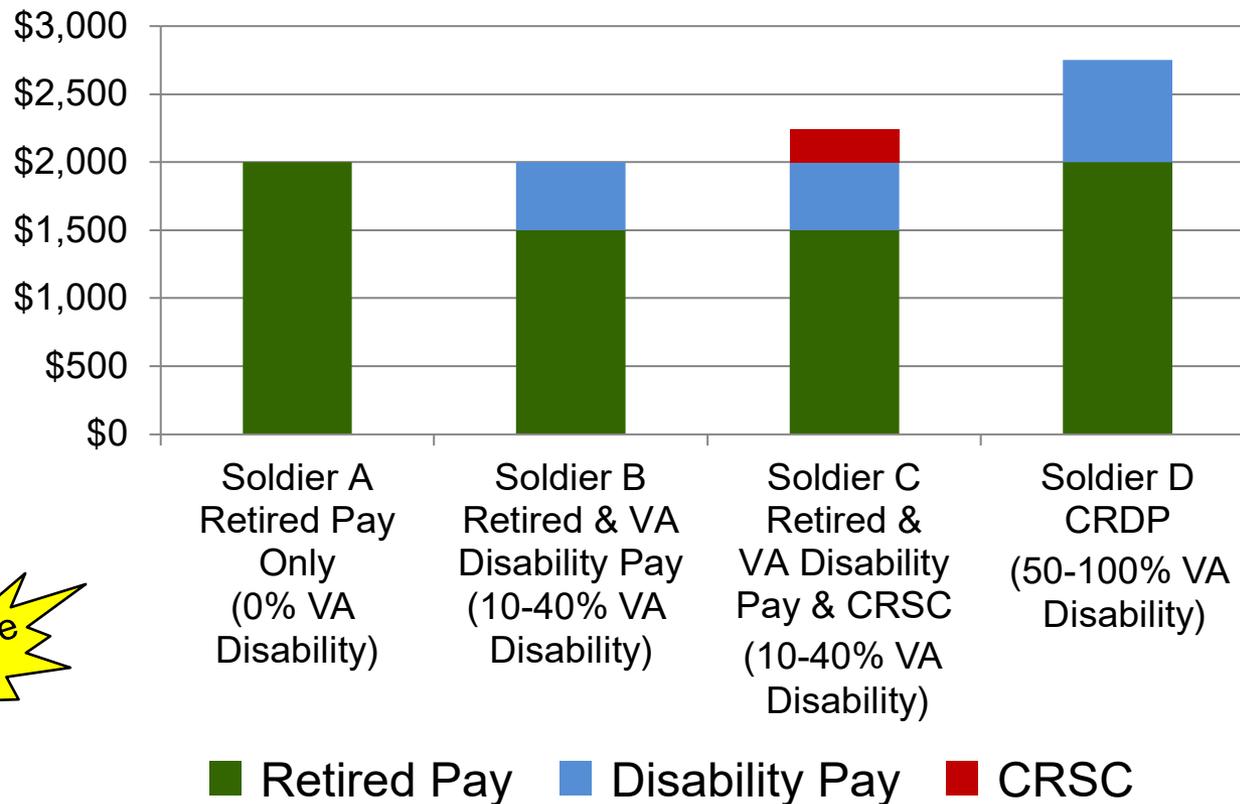
\*A member or former member of the uniformed services who is entitled for any month to retired pay is a qualified retiree. (Special Rules for Chapter 61 Disability Retirees)



# 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)



Example Only

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



# Medical Records

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





# *Gulf War Veterans*

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

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



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# SGLI & VGLI

- You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.
- If you submit a VGLI application within 240 days after discharge, you can obtain coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums.
- Premiums may be paid by allotment, check, or money order, if paid monthly
- Discounts are offered for the following pay schedules:
  - quarterly (2.5%)
  - semi-annually (3.75%)
  - annually (5%)
- All terminally ill policyholders with less than 9 months to live will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.
- Applying for VGLI is simple using one of the following methods:
  - Apply through the Office of Servicemembers' Group Life Insurance (OSGLI), <https://giosgli.prudential.com/osgli/OnlineFillableAppController/NBEnrollment>
  - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and Fax it to OSGLI at 800-236-6142, or mail it to: PO Box 41618, Philadelphia, PA 19176-9913



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



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# VGLI Premium Schedule – Monthly Rates

Insurance Amount	Ages 40-45	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60-64	Ages 65-69	Ages 70-74	Ages 75-79	Ages 80 & Over
\$400K	\$64.00	\$84.00	\$132.00	\$240.00	\$396.00	\$588.00	\$904.00	\$1,712.00	\$1,800.00
\$300K	\$48.00	\$63.00	\$99.00	\$180.00	\$297.00	\$441.00	\$678.00	\$1,284.00	\$1,350.00
\$250K	\$40.00	\$52.50	\$82.50	\$150.00	\$247.50	\$367.50	\$565.00	\$1,070.00	\$1,125.00
\$200K	\$32.00	\$42.00	\$66.00	\$120.00	\$198.00	\$294.00	\$452.00	\$856.00	\$900.00
\$150K	\$24.00	\$31.50	\$49.50	\$90.00	\$148.50	\$220.50	\$339.00	\$642.00	\$675.00
\$100K	\$16.00	\$21.00	\$33.00	\$60.00	\$99.00	\$147.00	\$226.00	\$428.00	\$450.00
\$50K	\$8.00	\$10.50	\$16.50	\$30.00	\$49.50	\$73.50	\$113.00	\$214.00	\$225.00

[https://www.benefits.va.gov/insurance/vgli\\_rates\\_new.asp](https://www.benefits.va.gov/insurance/vgli_rates_new.asp)



# ***Veterans Affairs Life Insurance (VALife)***

Veterans Affairs Life Insurance (VALife) provides low-cost coverage to Veterans with service-connected disabilities. VALife is guaranteed acceptance whole life insurance.

- **For age 80 or younger:**
  - You're eligible for VALife if you have a VA service-connected disability rating, even if your rating is 0%.
  - There's no time limit to apply after getting your disability rating.
- **You can get these benefits:**
  - Up to \$40,000 in whole life insurance coverage (in \$10,000 increments), and
  - Cash value that starts to add up 2 years after the VA approves your application

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



U.S. ARMY

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

- Check for accuracy before signing - **Your** personal responsibility!
- Copies\*:
  - #1 – Member; this is the short form version
  - #2 – Service; automatically sent to the interactive Personnel Electronic Records Management System (iPERMS)
  - #4 – Member; only member copy that contains reason for discharge; of interest to some employers
  - #8 – File Copy for transition center (maintained for 1 year)
- File your copies (1 & 4) in a safe place (**NOT a courthouse unless they assure you that it will not be accessible by the general public!**)

CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES. THIS IS AN IMPORTANT RECORD. ANY ALTERATIONS IN SHADED AREAS REQUIRES FORM 500.

**CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY**  
This Report Contains Information Subject to the Privacy Act of 1976, As Amended.

1. NAME (Last, First, Middle Initial) **S** 2. DEPARTMENT, COMPONENT AND BRANCH 3. SOCIAL SECURITY NUMBER

4. GRADE, RATE OR RANK 5. PAY GRADE 6. DATE OF BIRTH (YYYYMMDD) 7. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)

7A. PLACE OF ENTRY INTO ACTIVE DUTY 7B. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)

8A. LAST DUTY ASSIGNMENT AND MAJOR COMMAND 8B. STATION WHERE SEPARATED

9. COMMAND TO WHICH TRANSFERRED 10. SOLI COVERAGE AMOUNT: \$ 11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.) **M** 12. RECORD OF SERVICE YEARS MONTHS DAYS  
 A. DATE ENTERED AS 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. INITIAL ENTRY TRAINING

13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (List periods of service) **P** 14. MILITARY EDUCATION (List number, title, number of credits, and months and year completed)

15A. COMMISSIONED THROUGH SERVICE ACADEMY YES NO  
 B. COMMISSIONED THROUGH ROTC SCHOLARSHIP (USC: Sec. 2070) YES NO  
 C. ENLISTED UNDER LEAN REEMPLOYMENT PROGRAM (USC: Chap. 109) (Yes, year of enlistment) YES NO

16. DAYS ACCRUED LEAVE PAID 17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION YES NO

18. REMARKS **L**

The information contained herein is subject to computer matching with the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine eligibility for, or denial of, certain benefits with the Department of Defense.

19A. MAILING ADDRESS AFTER SEPARATION (Include ZIP Code) 19B. NEAREST RELATIVE (Name and address) (Include ZIP Code) **E**

20. MEMBER REQUESTS COPY # BE SENT TO (Specify state/office) OFFICE OF VETERANS AFFAIRS YES NO  
 A. MEMBER REQUESTS COPY # BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC) YES NO

21. a. MEMBER SIGNATURE 1. DATE (YYYYMMDD) 22. a. OFFICIAL AUTHORIZED TO SIGN (Type name, grade, title, signature) b. DATE (YYYYMMDD)

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

\*Reference, AR 635-8 para 7-2

(Note: Due to the electronic transmission of DD Form 214 data to the Defense Manpower Data Center (DMDC), Military Services are no longer required to produce and distribute paper copies 3, 5, 6, 7, and 8 of DD Form 214)



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# Obtaining a Copy of Your DD Form 214

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

- Retired Soldiers may access their records through the HRC My Records Portal by logging in with their DS login at <https://www.hrcapps.army.mil/portal/> and clicking on "Reserve/Retiree/Veteran Record"
- Retired Soldiers separated after 1 October 2002 who do not have DD Form 214(s) available in iPERMS, forward request to Commander, U.S. Army Human Resources Command (AHRC-PDR-H), 1600 Spearhead Division Avenue, Fort Knox, KY 40122 (Note: records are stored electronically at AHRC but requests can also be serviced by the National Personnel Records Center, see link below)
- Retired Soldiers and Veterans who register for a premium DS Logon can obtain copies of DD Form 214(s) from iPERMS through MilConnect.  
<https://www.va.gov/records/get-military-service-records/>
- Soldiers who retired prior to 1 October 2002, can submit a request to the National Personnel Records Center <https://vetrecs.archives.gov/VeteranRequest/home.html>
- Installation military personnel divisions or ARNG State headquarters may provide Soldiers and Veterans with copies of DD Form 214(s) available in iPERMS.



# ***At Retirement, You Will Also Receive...***

- DD Form 363, Certificate of Retirement
- DD Form 2542, Presidential Certificate of Appreciation for Service in the Armed Forces of the United States – Presented to Soldiers retiring with 20 or more years of active service (15 when early retirement authorized), medical retirements, upon transfer to the Retired Reserve (reserve components), TDRL or PDRL
- Presidential Letter of Appreciation - Presented to service members retiring with 30 or more years of service, or special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been awarded the POW Medal)
- Retirement Ceremony (*optional*)
- DA Form 3891, Army Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Program (ARSCP) Package (*see next slide*)



# Army Retiring Soldier Commendation Program



- The Army Retiring Soldier Commendation Program package (ARSCP), was created by ASA (M&RA) in 2009
- Flag required by Title 10 USC §7251 (active duty retirement) since 1998 and T10 USC §12605 since 1999 (reserve component service retirement)
- U.S. Army Retired Lapel Button required by Army policy since 1968 IAW AR 600-8-22
- Presented to Active Duty Soldiers at retirement and to Reserve Component Soldiers upon transfer to the Retired Reserve or discharge after reaching retirement eligibility
- 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.
- Installation, State, RD/MSC Retirement Services Officers order ARSCP packages



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# Mobilization/Retired Soldier Recall

- Criteria for recall
  - Must meet medical fitness standards
  - Must meet grade and skill requirements
  - Must have required security clearance
  - Retired Soldiers who volunteer for recall to AD are not subject to any age or grade limitation. Retired Soldiers involuntary ordered to AD are subject to age and grade limitation.
- By Category
  - Cat I: Non-disability, retired less than 5 years, under 60
  - Cat II: Non-disability, retired 5 years or more, under 60
  - Cat III: Retired Soldiers including those retired for disability or any retired member over age 60. Generally, category III personnel should be assigned to civilian jobs, unless they have critical skills or volunteer for specific military jobs.



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



# Travel & Transportation

*(Contact Your Transportation Office)*

## Travel

- Authorized from last duty station to home of selection (includes Family members)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

## Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized





# Travel & Transportation (Con't)

*(Contact Your Transportation Office)*

## Time Limit on Travel & Transportation Allowances

- Has been increased from one to three years from the date of retirement (for those with retirement orders issued on or after 24 June 2022)
- Extensions may be requested prior to the 3<sup>rd</sup> anniversary of the retirement date, and each year thereafter, up to a maximum of 6 years.
- Additional Info Sources: Defense Transportation Regulation 4500.9-R, found at <https://www.ustranscom.mil/dtr/dtrp4.cfm> and the Joint Travel Regulation at <https://www.defensetravel.dod.mil/Docs/perdiem/JTR.pdf>



**\*Note: Soldiers whose retirement orders were issued before 24 June 2022 may continue to request extensions on an annual basis up to a maximum of six years from the Soldier's retirement date.**



# ***Personal Property Household Goods (HHG)***

**Entitlements expire 6 years from the effective date of the orders**

## **Extension of the transportation entitlement**

- ❑ Submit an extension request to the transportation office prior to the retirement anniversary date (see previous slide).
- ❑ An extension of the 1-year time limit for HHG in non-temporary storage (NTS) may be authorized or approved through the Secretarial Process if a Service member is undergoing hospitalization or medical treatment, or is recalled to active duty before selecting a home

## **Local move of HHG**

- ❑ Authorized from government/privatized quarters to a residence in local area
- ❑ Local move radius varies by installation. (within service area)
- ❑ Does not impact the move to the HOS
- ❑ HHG may be split between the delivery to the local residence and non-temporary storage (NTS)
- ❑ HHG in the residence in the local area and in non-temporary storage (NTS) may be transported to the HOS at a later date
- ❑ Local move weight allowances listed in the Joint Travel Regulation, Table 5-37



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# ***Personal Property Household Goods Storage***

## **Shipments to multiple locations**

- ❑ Total weight of all shipments may not exceed the authorized weight allowance
- ❑ Total cost of all shipments may not exceed the cost to ship the authorized weight allowance to the HOS in one lot.

## **Non-temporary Storage (NTS) is always at origin, not at destination**

- ❑ Begins on the date the order is issued
- ❑ Terminates 1 year from the effective date of retirement
- ❑ After the 1 year entitlement expires, storage is converted to a commercial account at the Soldier's expense. Contact the transportation office for a delivery out of storage.
- ❑ When HHG are released for delivery, additional storage is not authorized, it must be a DIRECT delivery.
- ❑ Think non-temporary storage first, place HHG in NTS when HOS is unknown or delivery address at HOS is unknown, or new house being built.



# ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 65 or who are permanently disabled; under 65 renew every 4 years\*
- Dependent parents/parents-in-law may qualify

\*Note: The Under Secretary of Defense for Personnel and Readiness (USDP&R) signed a memorandum approving a change to this policy on 21 September 2020, lowering the age of eligibility for a permanent ID from age 75 to age 65. This change will be captured at a later date in an update of DoDI 1000.13.

FIND NEAREST ID CARD ISSUING FACILITY

<https://idco.dmdc.osd.mil/idco/>



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# Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- The Retired Uniformed Services ID (USID) card is not a CAC, so...
  - No access to DOD Enterprise Email
  - No access to CAC-enabled systems
  - Must change **myPay** account to commercial email
  - Must obtain DS Logon Account to access records and systems
- DoD has transitioned to the issuance of a more secure next generation USID to replace the former paper-based USID. Although the new USID looks like a CAC, it does not contain a chip. For more information go to <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>



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



# Websites Accepting DS Logon

- Army Review Board Agency (ARBA) Case Tracking System (ACTS)
- Army Transition Assistance Program (TAP) Portal
- ArmyFit - U.S. Army Resilience Directorate (ARD)
- Beneficiary Web Enrollment (BWE)
- Consolidated ID Card Office Online
- eBenefits
- U.S. Army Human Resources Command (HRC) - interactive Personnel Electronic Records Management System (iPERMS) and My Record Portal
- milConnect
- Military Health System GENESIS Patient Portal (MHS GENESIS Patient Portal)
- Military Information Platform (MIP)
- My Military Health System GENESIS (MY MHS GENESIS)
- Remote Order Entry System - (ROES)
- TRICARE Online (TOL) (website and mobile app)
- U.S. Department of Veterans Affairs (VA)



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



# Former Spouse ID Card

## Authorized *ONLY* if:

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

### OVERLAP

### PRIVILEGE(S)

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

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

# Healthcare Decisions...



See <https://www.tricare.mil> for more details



- **When On Active Duty**

- you are enrolled in TRICARE Prime and pay no fees
- your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- **When You Retire. *\*\*You must reenroll within 90 days of your retirement date to avoid a lapse in coverage.\*\****

- **TRICARE Prime** – Managed care option. MTFs are principal source of health care (100% covered)
  - ❖ Annual fee is \$703.92 per family or \$351.96 per individual plus co-pays for treatment at non-MTF TRICARE network providers.
- **TRICARE Select** – Fee for Service Plan. Schedule appointments with any TRICARE authorized provider.
  - ❖ Annual fee (\$345/family, \$171.96/individual), plus copays and cost shares based on the type of care and type of provider you see. Deductible of \$150 (individual), no more than \$300 per family.
- **TRICARE Young Adult** – for children between ages 23 and 26
  - ❖ Not subsidized. Premiums are \$570 per month (Prime) or \$291 per month (Select), plus copays and cost shares.

**NOTE: CY 23 Group A rates reflected**



U.S. ARMY

# Healthcare Decisions . . .

## – **US Family Health Plan**

- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65
- <https://www.usfhp.com/> or (800) 748-7347
- The annual fee is \$703.92 per family or \$351.96 per individual



## – **Department of Veterans Affairs**

- Vets separated under any condition other than dishonorable including Army Reserves or Army National Guard called to active duty by a federal order who completed the full period
- Some Vets may be required to pay a co-pay for treatment of their non-service-connected conditions. Private health insurance may reduce or eliminate the co-pay
- Most Vets must complete a financial assessment at time of enrollment
- <https://www.va.gov/health/> or 1-877-222-VETS (8387)





# TRICARE Coverage - Retired RC Soldiers

## Retired Reserve Coverage Timeline

Under age 60	60	61	62	63	64	Age 65+
Gray Area Retired Soldiers May qualify to purchase TRICARE Retired Reserve	Eligible for TRICARE Select TRICARE Prime or US Family Health Plan (where available)					Begin TRICARE For Life

Note: TRICARE Standard and TRICARE Extra plans transitioned to TRICARE Select. Retired members will need to choose between TRICARE Select, TRICARE Prime, or US Family Health Plan

For information and assistance: <https://tricare.mil/Plans/HealthPlans>



# ***Federal Employee Dental and Vision Insurance Program (FEDVIP)***

- FEDVIP replaced the TRICARE Retiree Dental Program (TRDP) and offers supplemental vision coverage to those enrolled in a TRICARE health plan
- There are 12 dental and 5 vision carriers to choose from
  - FEDVIP also offers national and international plans, with some plans featuring both high and standard options
- Retiring service members can enroll in a FEDVIP dental and/or vision plan between 31 days prior to their military retirement date and up to 60 days following
  - To prevent a gap in coverage between your active duty or reserve plan and your new FEDVIP plan, you must enroll prior to your military retirement date
- BENEFEDS is the online portal that you can use to research, enroll in, and manage your FEDVIP coverage



Visit <https://www.benefeds.com/military> for more information



# VA Dental Care

## No-cost dental care **MAY** be furnished if you–

- Have a service-connected compensable (10% or greater) dental disability or condition **-or-**
- Are a former prisoner of war **-or-**
- Have service-connected disabilities rated 100% (total) disabling, or are unemployable and paid at the 100% rate due to service-connected disabilities **-or-**
- Request dental care within 180 days of discharge (under conditions other than dishonorable) from a period of active duty of 90 days or more
  - On a one-time basis
  - Not eligible if necessary treatment was completed by dental treatment facility within 180 days of retirement (reflected on DD Form 214)
- Or other qualifying condition (see link below for additional information)



If you are not eligible for VA Dental Care, the VA implemented a national VA Dental Insurance Program (VADIP) to provide enrolled Veterans and CHAMPVA beneficiaries the opportunity to purchase dental insurance through Delta Dental or MetLife at a reduced cost. Participation is voluntary and purchasing a dental plan does not affect Veterans current eligibility for VA dental services and treatment.

<https://www.va.gov/dental/>

<https://www.va.gov/health-care/about-va-health-benefits/dental-care/dental-insurance/>



# Space-Available Travel

- Retired Soldiers may travel within CONUS or OCONUS
- Space-A registration is valid for 60 days from the date of receipt at the origin departure location of choice
- Eligible travelers can sign up for the Space-A list online at <https://www.amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/Space-Available-Email-Sign-up-Form/> or by completing AMC Form 140 and bringing (or faxing) it to the nearest AMC Passenger Terminal
- Benefit ends for Family members with death of the Retired Soldier



<https://www.amc.af.mil/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!

- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (<https://www.facebook.com/shopmyexchange>)
- eNewsletter online discounts
- Buddy list specials/local events

Online

EXCHANGE SHOP Search the Exchange

DEALS CLEARANCE WEEKLY AD

TAX FREE + FREE SHIPPING WITH MILITARY STAR, & ORDERS \$49+

HURRY! ALL ITEMS ARE LIMITED QUANTITIES.

**CYBER WEEK**  
ALL WEEK DEALS  
TAX-FREE DEALS | ONLINE ONLY

DEALS START 11/28

DEAL OF THE DAY

SAVE 50% ONLINE ONLY SELECT TOYS

STOCK UP ON P&G HOME ESSENTIALS

SALUTE TO SERVICE  
\$75 OFF P&G PRODUCTS

Sign up for alerts and discounts

And at your local Exchange and Express!





## ***Retired Soldier Motto:***

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

Opportunities to *Still Serve* include:

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



Talk to your retirement services officer about joining

- Installation Retiree Councils
- CSA Retired Soldier Council

*Recent Council reports available at:*

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



# ***Retired Soldier Mission: To Hire and Inspire***

## **To Hire**

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



## **To Inspire**

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



# Army Echoes

- The Army's official newsletter for Retired Soldiers
- Delivered electronically to your email address in *myPay*
- **Change your email address in myPay to a commercial email address before you retire!**
- iPhone & Android phone apps
- Read the *Army Echoes* Blog to receive frequent news between editions at <https://soldierforlife.army.mil/retirement/blog>





U.S. ARMY

# How will they know you? Conversation starters

## Soldier for Life Window Sticker

(DA Label 180 &  
DA Label 180-1)



US Army Retired  
Lapel Button



*Identify yourself as a  
Soldier for Life*



U.S. ARMY

# Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage  
<https://soldierforlife.army.mil/Retirement>
  - DA Retirement Planning Guide
  - USAR & ARNG Non-Regular Retirement Guides
  - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at <https://myarmybenefits.us.army.mil/>
- Army Installation Retirement Services Officers (RSOs)  
<https://soldierforlife.army.mil/Retirement/contact-us>
- HRC Gray Area Retirements Branch  
<https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- USAR Readiness Division RSOs listed at:  
<https://soldierforlife.army.mil/Retirement/ArmyReserve>
- State RSOs can assist National Guard Soldiers  
<https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>
- SBP vs. Life Insurance Comparison tool  
<https://actuary.defense.gov/Survivor-Benefit-Plans/>



# *For more information*

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## ***Army***

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

## ***Air Force***

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

## ***Navy***

<https://www.mynavyhr.navy.mil/Career-Management/Retirement/>

## ***Marine Corps***

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

## ***Coast Guard***

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



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



<https://www.dvidshub.net/unit/HQDA-RSO>



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



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

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

**Join the conversation**



***Thank you for your service!!***



**QUESTIONS?**

