

## Retiree? Or Retired Soldier?

By Mark Overberg, Director, Army Retirement Services

### IN RETIREMENT, YOUR MISSION WILL CHANGE, BUT YOUR DUTY TO THE COUNTRY WILL NOT.

How often do you refer to someone who has retired from the Army as a "retiree?" If you are like most Soldiers, you do it all the time. You probably don't even think about it. Everyone does it. But it's not correct. And it doesn't honor their sacrifices and their decades of service to the nation. Words matter.

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

Only six tenths of one percent of Americans are retired from the military. Over one million of them are Soldiers. Only 30% of officers and 10% of enlisted Soldiers retire.

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

#### So what SHOULD we call them?

Army regulation 600-8-7 says, "A Retired Soldier is a Soldier who has been retired from the Army and is in receipt of retired pay. The word retired is a part of the Soldier's title and is capitalized. In concert with the Soldier for Life Program, a Retired Soldier is not referred to as a retiree."

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

A Retired Soldier's mission is to "Hire & Inspire." To help fellow veterans find good jobs, to inspire the next generation to join the military, and to inspire Americans to support and trust their military.

Seventy five percent of Americans say they know nothing about their military. Retired Soldiers are uniquely trained and positioned to reduce our country's existing civil-military divide if they talk about their service. Who will speak to Americans about the necessity and benefits of military service if our veterans don't?

This newsletter was named Change of Mission to promote the idea that when you retire, your mission changes, but your duty to the country does not. You'll still be a Soldier. Your country will still need you. No longer will you train and deploy to fight and win our nation's wars, but you still have a mission. Retiring is just a change of mission for a Soldier.

So, I ask you: What will you be?

A retiree? Or a Retired Soldier?



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# January is Financial Wellness Month: start the new year with an extra focus on retirement

The Department of Defense Office of Financial Readiness



It's officially a new year, and along with your other resolutions, it is the perfect time to prioritize planning for your retirement from the Army. There are a lot of steps that need to be taken between now and your retirement date, but you can break them down into smaller tasks that won't seem so overwhelming. You've got this!

Retirement is a process, not an event, as the [U.S. Army Retirement Planning Guide](#) emphasizes. And service members uniquely understand the concept of backward planning to complete a successful mission. Your military retirement mission is no different. Build a plan, execute, review and adjust it as needed. Use networks and other available resources to invest in yourself and you'll reach your goals.

The Army recommends starting to plan for retirement 36 months before your target date. That way, you can take advantage of resources and set yourself up for success.

Consider this checklist as a place to start.

✓ **Start early.** It's a marathon, not a sprint. By beginning early, you build flexibility into your plan. You may not have all the details figured out yet, but you can adjust and update [your plan](#) as needed so you are ready when you decide to retire.

✓ **Determine goals and get gains.** Define your military retirement goals and then refine them as you near the finish line. Military retirement goals typically fall into two areas — [financial well-being](#) and successful transition from active-duty Soldier to the next phase in your life. Your financial goals could include earmarking six months of savings for your initial transition. A transition goal may be to have five informational interviews with people in your desired post-service career field.

✓ **Do the calculations.** Use financial calculators to obtain a clear picture of your goals and savings. You can find a variety of [calculators](#) on the [MyArmyBenefits](#) website. Consider revisiting these calculators periodically when variables change and as your retirement approaches. If you choose to follow your time in the Army with a second career, that income combined with your military retirement pay will give you more money for your financial goals when you fully retire.

Don't forget to revisit your spending plan and consider reprioritizing to allocate more money to [paying down debt](#).

✓ **Secure a support team.** Be sure to include your family in retirement planning. And turn to your military family — that important network of leaders, mentors, and fellow service members who inspire you — for feedback and advice. They can share relatable [firsthand experiences](#) on a wide range of subjects, from resumes to salary negotiations to decoding [how TRICARE changes when you retire](#).

✓ **Enlist resources.** When planning for your military retirement, take advantage of the wealth of free resources, like the Army's [Retirement Planning Seminar](#) and the [Army Transition Assistance Program \(TAP\)](#), both of which are mandatory for transitioning Soldiers.

Reach out to [your nearest installation](#) to make an appointment with a local transition counselor who can help you develop your individual transition plan, or ITP. Visit a nationally accredited [personal financial manager](#) or [counselor](#) at your Military and Family Support Center or other convenient location to review your financial goals and make a plan to achieve them. And make time to learn about your [Department of Veterans Affairs benefits](#).

✓ **See an education or employment counselor.** Mandatory Army TAP training provides three days of employment education. Assistance is also available on your installation or through [Military OneSource](#). You can receive help identifying your education benefits and options, and with all aspects of your job search.

Whether you're planning on a full retirement or transitioning to a civilian career, the choices you make now can have a big impact on your financial security in the future. Be sure to take advantage of the multitude of people and resources that are here to help.

As you reach new milestones and complete your [service's financial readiness](#) training, look to the [Office of Financial Readiness](#) and your service for additional trusted resources. You can also follow @DoDFINRED on [Facebook](#), [X](#), [Instagram](#) and [YouTube](#) and download the no-cost DoD financial literacy app, Sen\$e, for financial tips on the go! Find it in the [Google Play](#) and [iOS](#) app stores.

## READ MORE NEWS AND UPDATES!

*Army Echoes* is the newsletter for Retired Soldiers. Both the [Army Echoes blog](#) and the newsletter offer content pertinent to Soldiers as they approach retirement and beyond! Find updates from the Department of Veterans Affairs, the Social Security Administration, TRICARE, Defense Finance and Accounting Service, the Exchange, and more. The *Army Echoes* blog is updated weekly with 3-6 new articles. *Army Echoes* app is updated with the latest *Army Echoes* quarterly and is available on [Google Play](#) and the [Apple store](#).

# Foreign Government Employment

By Army Service Center at U.S. Army Human Resources Command (HRC)



Military retirees have a knowledge and skill set that many foreign governments are looking for. There are many retirees that have previously worked for or are currently employed by a foreign government. Here is how your military retirement could be affected if you do not follow the proper procedure to apply for approval to work for a foreign government.

The U.S. Constitution prohibits federal employees from accepting compensation, gifts, or titles from foreign governments without the prior consent of Congress. This prohibition also applies to military retirees. To work as a foreign government employee, retirees must be granted consent from Congress (See Title 37, United States Code section 908).

Retired Soldiers who are considering paid employment with a foreign government must be approved in advance before receiving compensation. These requests must be approved by the Secretary of the Army and the Secretary of State. If the foreign government payment or award is limited to speeches, travel, meals, lodging, registration fees, or non-cash awards, you only need approval by the Secretary of the Army. This is to ensure there is no undue influence by foreign governments on retired members of our military. If a retiree accepts compensation from a foreign government-controlled entity (speeches, travel, meals, lodging, registration fees, or non-cash awards) and has not received prior approval, their retired pay is subject to withholdings.

Procedures to request approval to work with a foreign government can be found in the next paragraph. Additionally, the Army Service Center, located within The Adjutant General Directorate at HRC, has a site with updated

information and point of contact. Please reach out with any questions you have about foreign government employment to ensure it doesn't affect your military retirement pay.

Retired Soldiers who desire to accept employment with a foreign government should submit a completed packet to [usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil](mailto:usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil) or mail the packet to:

Commander  
U.S. Army Human Resources Command  
Army Service Center  
1600 Spearhead Division Avenue  
ATTN: AHRC-PDR (Dept 420)  
Fort Knox, KY 40122

The normal processing time can take 90 business days or more due to the numerous agencies involved in the approval process. Retired Soldiers may also review Army Regulation 600 – 291 (Foreign Government Employment), dated Sept. 7, 2020, or consult their [Foreign Government Employment and Emoluments point of contact](#). There are other laws that restrict some Retired Soldiers from representing a foreign government entity before U.S. government agency or officials, or that may require additional approvals, such as the Foreign Agents Registration Act and the International Traffic in Arms regulations. Retired Soldiers should consult with their employer's human resources or general counsel offices, or your closest military staff judge advocate for guidance on whether these other requirements apply.

*Change of Mission* is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

*Change of Mission* is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free download from <https://soldierforlife.army.mil/Retirement/change-of-mission>.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or [USArmy.ChangeofMission@army.mil](mailto:USArmy.ChangeofMission@army.mil). Direct all other questions to the retirement services officers listed on the [Army Retirement Services website](#).

Prior to using or reprinting any portion of *Change of Mission*, please contact the [editor](#).

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## The MILITARY STAR card: second-lowest APR in retail...and that's just one of the benefits

By Tom Shull, Army & Air Force Exchange Service Director/CEO

Transitioning from military to civilian life has its share of uncertainties, including financial ones. Continuing to use the MILITARY STAR® card at the PX and commissary is a great way for Soldiers for Life to enjoy extra savings and benefits, especially with the card's annual percentage rate (APR), which is lower than most retail cards.

In fact, it is lower than almost all of them. According to Bankrate, LLC, a consumer financial services company, in their recent annual retail cards study, MILITARY STAR's APR was rated as the second-lowest among all store cards. At 15.49%, it is close to half the current record-high 30.24% average of retail cards surveyed by Bankrate. And MILITARY STAR's rate is offered to all cardmembers, regardless of credit score.

According to Bankrate, only the Amazon secured card offers a lower interest rate. But that card requires cardholders to put down a deposit equal to their credit line.

The low APR is just one benefit of the MILITARY STAR card. The card has no annual, late or over-limit fees. Unlike most store cards, it never charges deferred interest after 0% promotions, meaning shoppers who do not pay off their balance by the end of the promotional period are not charged "back interest" for the entire promotional period.

The MILITARY STAR card also offers Pay Your Way plans, which provide cardmembers with a powerful budgeting tool

for larger purchases. Pay Your Way plans offer fixed monthly payments and a reduced APR of 9.99% for purchases beginning at \$300.

Other benefits include 5 cents off of every gallon at Army & Air Force Exchange Service gas stations; 10% off at participating Exchange restaurants; free standard shipping on all [ShopMyExchange.com](https://shopmyexchange.com) and [MyNavyExchange.com](https://mynavyexchange.com) orders and more.

In 2022, these and other MILITARY STAR card-exclusive savings added up to a \$435 million annual benefit for the military community.

Shopping with the MILITARY STAR card means giving back as well as saving, as 100% of Exchange earnings are reinvested in the military communities it serves. In the last 10 years, the Exchange has provided \$3.5 billion in support for critical on-installation Quality-of-Life programs that make life better for Warfighters and families.

For more information on MILITARY STAR, visit your PX or <https://aafes.media/MilStarPA>.

*Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.*

Did you know if your account balance is \$200 or more, you can keep it in the TSP when you leave the federal government?



Once you leave the uniformed services, you'll no longer be able to make contributions. However, you can still change your investment mix, transfer eligible money into your account, and enjoy our low costs—all while your account continues to accrue earnings.

As you prepare to separate from service, here are some important things you must do:

- Make sure TSP has your current address at all times. While you're an active duty service member, you can update your address through the myPay website. Just make sure that you log in and go to the TSP section to change your TSP address. If you change it in the "Correspondence Address" section of myPay, it will not change your TSP address.
- If you have any TSP loans, decide if you want to pay them off, keep them open and set up monthly payments, or allow them to be foreclosed and accept the outstanding balance and accrued interest as taxable income.
- Read the [TSP booklets Distributions and Tax Rules](#) about TSP Payments to fully understand your options and their consequences.
- Read [TSP Benefits That Apply to Members of the Military Who Return to Federal Civilian Service](#) to fully understand all of your rights under the Uniformed Services Employment and Reemployment Rights Act (USERRA).

# Avoiding a break in your TSA PreCheck: what you can do after retirement



**WASHINGTON** – Now that you’re retired, you’re hoping to have more time to travel with your family for some real R&R. You booked your flight and packed your bags but when you go to check-in prior to departure, you notice you don’t have a Transportation Security Administration (TSA) PreCheck indicator on your boarding pass. You’re sure you entered your common access card (CAC) ID in the Known Traveler Number (KTN) field for all your airline profiles so this very thing wouldn’t happen. What gives? When you call the airline, they can’t seem to get your Department of Defense (DoD) ID to take. You note that you have recently retired from duty and discover your DoD ID is no longer valid for TSA PreCheck.

## What happened?

TSA PreCheck is a risk-based system that allows for expedited screening for trusted travelers. When a civilian enrolls and is approved for the program they receive a KTN. The whole process of application involves a security threat assessment based upon a background check. So for years as a uniformed service member you received TSA PreCheck by virtue of your continued military service and the background checks conducted by the DoD. Upon separation/retirement from service the DoD background check is no longer valid; therefore, your DoD ID can no longer be used as your KTN regardless if you have one on your retirement ID.

## What should I do?

To avoid any break in your TSA PreCheck benefits, we encourage service members to apply for [TSA PreCheck](#) (or [another Department of Homeland Security Trusted Traveler Program](#)) prior to retiring or transitioning out of service. The process starts with a brief online application with one of our enrollment providers. Next, you visit one of over 650 convenient [enrollment locations](#), (searchable by zip code)

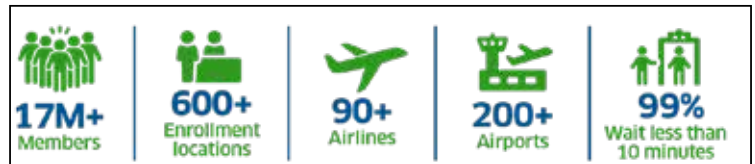
and complete your enrollment by scanning your fingerprints, showing proof of citizenship and uploading a photo. Most applicants are approved within 3-5 business days and once enrolled, you will receive a KTN that is good for 5 years. Plus, the TSA PreCheck program partners with [many credit cards and loyalty programs](#), to offer application fee reimbursement. Win-win!

## What about my family?

Just as when you were in service, your spouse, travel companions, and family members over 18 will need to individually enroll. Children 12 and under can always accompany you in the TSA PreCheck line for free as well as children 13-17, when on the same reservation and the TSA PreCheck indicator appears on their boarding pass.

## I have more questions, who can I contact?

TSA is here to ensure secure travel for all. [TSA Cares](#) is here to help travelers who require assistance at the airport and the [TSA Customer Contact Center](#) is available to address traveler questions at your convenience.



## MilTax: Free tax services

Military OneSource MilTax is a suite of free tax services provided by the Defense Department. This benefit is available to members of the Army National Guard and Army Reserve, survivors, and transitioning service members. It includes tax prep and filing software tailored for military life and comes with personalized support from tax consultants trained in military-specific tax situations.

MilTax is tailored for military life. It offers:

- **Free e-filing**  
Secure and free tax preparation and e-filing software that’s designed to leave no military service tax deduction or

credit unclaimed.

- **Expert help**  
Easy access to tax consultants with military expertise to answer your specific questions on military survivor tax forgiveness, filing extensions, and more.

Call Military OneSource at 800-342-9647 or [live chat](#) to schedule a consultation with a MilTax expert or verify eligibility to access the [free MilTax software: MilTax: Free Software and Support](#). OCONUS/International? [View calling options](#).

Visit [MilTax](#) for more information.



# Leveraging professional experiences in your LinkedIn profile

By **Matt Scherer**, author of *LinkedIn for Military*

Hidden among the other LinkedIn elements, the Experience section provides the rest of the personal story that helps its profile holder's profile resonate with their talents and background.

Sadly, many users think they can find and transfer an updated resume here.

My work as a LinkedIn coach focuses on telling these sagas behind these bullets of information.

Resume coaches tell their students a noun is unneeded. But LinkedIn uses a different writing format when you want to use a story-telling format. So veterans should add a noun to every sentence.

Let me share this LinkedIn snippet of what I would term "resumespeak" copy from Keith Cassant.

"Scheduled and issued C-School training orders for Coast Guard active duty, Reserve, Civilian, and Auxiliary members to attend Coast Guard hosted, commercial, Army, Navy, Air Force, and other agency training, to include but not limited to leveraging Direct Access systems, including Training Administrative System (TAS) or respective systems."

Here's how Keith should add the missing noun to this sentence, along with some other simple changes.

"I issued training orders for the Coast Guard team members, including their active duty, reserve, civilian and auxiliary members."

The next part of rewriting this for the experience section?

It's attribution.

When attribution is included, it gives clarity and leaves no doubt about Keith's contribution to that Coast Guard mission.

Consider this. . .

"According to my boss, Lieutenant Commander Davy Jones, my team increased direct access to those eligible for training.

In my performance report, he noted that 'I was responsible for helping to maximize our training effectiveness through Coast Guard training systems.'"



In this suggested change, attribution is the additional feature of Keith's experience section. It showed the clarity of his previous role.

Keith might also provide additional information, such as how many people he provided training for to enhance their careers or were there other aspects of this job that stood out?

Keith should include the impact of his work. A suggested rewriting might read this way.

"Commander Jones added that I served more than 9,500 Coast Guard professionals. When commanders and supervisors commented on the need for more water safety courses after the previous year's hurricane season's impact, I found and added two new courses."

Performance reports provide a good source for quotes you can attribute to supervisors. Organizational awards, especially those from a significant project, can also be added to one's experience section.

The last thing I would tell LinkedIn users is to allow their profile holders to enhance their experience profile. It's visuals.

The military provides a vast resource of visuals through its [www.dvidshub.net](http://www.dvidshub.net) website. Army 1st Sgt. Michael Brownfiel found an assortment of photos that showed his team's work in deploying more than 4,400 Soldiers from the 25th Infantry Division from Hawaii to Louisiana.

Attribution and visuals placed within a LinkedIn Experience section can play an essential role in telling anyone's story to content visitors.

*Matt Scherer, the author of LinkedIn for Military, has been working with veterans and military professionals for over a decade.*

## In case you missed it

### Highlights from October's *Change of Mission*

- Disability rating and taxable retired pay
- Army's 24-month retirement requests
- Prioritizing your SBP decision

Read it in the [Change of Mission archives](#)

# New to retired pay? What to know for tax season!

**CLEVELAND** – After you retire and begin receiving retired pay, the next tax season will bring a few changes.

## Tax document

First, the retired pay tax document is an Internal Revenue Service (IRS) 1099-R form instead of the IRS W-2 form you are accustomed to receiving.

The IRS 1099-R form is the form for distributions from pensions, annuities, retirement or profit-sharing plans, Individual Retirement Accounts (IRA), insurance contracts, etc. The form is similar to an IRS W-2, Wage and Tax Statement, but has a number of different boxes that won't be relevant to your retired pay.

Your annual 1099-R will be available in [myPay](#) to view and download. myPay offers printing or downloading of your tax statements for your retired pay. You can print/download your current year tax statement, as well as prior year 1099-Rs (up to four previous years for retirees).

In addition, you'll have earlier access to your 1099-R tax statement in myPay. Statements are generally available in myPay in late December, while paper copies aren't mailed until mid-to-late January.

If you have the preferences in your account set to receive statements via postal mail, those statements are mailed no later than January 31 of each year, along with your December Retiree Account Statement.

## Tax withholding

### Federal income tax withholding

DFAS will withhold federal income tax from your retired pay according to the instructions you provide on your DD Form 2656, Data for Payment of Retired Personnel Form, when you apply for retired pay.

You can also change your federal income tax withholding after your retired pay is established by using myPay (<https://mypay.dfas.mil>) or by sending DFAS a completed, signed IRS W-4 Employee's Withholding Certificate.

### State income tax withholding

DFAS can also withhold state income tax from your retired pay for one state at a time, but only if the designated state has signed the standard written State Income Tax Withholding agreement with the Department of Defense (DoD). Please see the table on our webpage for the status of specific states/territories: <https://www.dfas.mil/retstatetax>



Military retirees can start, stop, or change state income tax withholding (SITW) by using myPay, by filling out and sending a DD Form 2866 - Retiree Change of Address/State Tax Withholding Request, or by sending a written request that includes all the necessary information.

Because tax obligations vary from state to state, contact your state's department of revenue regarding taxability of your military retired pay.

### Local income tax withholding

DFAS is unable to withhold local (county, city, etc.) income tax from retired pay.

### Military retired pay taxation tips

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on his/her individual circumstances.

A military retiree can either use myPay or send an IRS Form W-4 to alter the amount DFAS withholds for federal income taxes from their military retired pay.

An individual's choice to have no withholding for federal taxes does not impact whether the individual's military retired pay is actually subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on the military retired pay.

Please note: the IRS requires any individual claiming exemption from federal withholding to provide a new IRS W-4 at the beginning of each tax year certifying their exemption from withholding.

### Additional information

DFAS cannot provide tax advice. Please consult a tax professional or the IRS.

Please see our webpage for more information regarding taxation of retired pay: <https://www.dfas.mil/retpaytax>

## Ask Joe: Your benefits guru

Dear Joe,

I am preparing for retirement from active duty next year and considering whether to enroll in the Survivor Benefit Plan (SBP) or not. One concern is if I die before I pay out the 360 months of payments, will the payments be deducted from my wife's monthly SBP benefits?

Concerned

Dear Concerned,

Upon the death of the service member, regardless of how many payments are made into the Survivor Benefit Plan (SBP), the beneficiary—your spouse, as you indicated—will receive full SBP benefits from the date of death. There will not be any deductions for SBP premium payments as long as you have paid your premiums up to that point. It is considered paid in full as of the date of death. There are some differences in SBP for National Guard and Reserve Soldiers you can find in the [MyArmyBenefits SBP fact sheet](#). The [Soldier for Life Website SBP section](#) also provides comprehensive information about SBP. For all those who choose SBP coverage for their loved ones, once you pay 360 premium payments (usually deducted from your retired pay) and reach age 70 you are in "paid up status". You owe no further payments after reaching both milestones. The SBP account is still active and there is no interruption to benefits. There is just no further cost. Hopefully, this helps.

Joe

Dear Joe,

Do Retired Soldiers get any raises or increases at the beginning of the new year? For example, active duty Soldiers receive annual increases in basic allowance for housing (BAH) and base pay, is this the same in retirement?

Hoping for a Raise

Dear Hoping,

Service members receiving retired pay get annual [Cost of Living Adjustments \(COLA\)](#), so some years you get a "raise". However, this adjustment is different and separate from the pay raises received by military members on active duty. Also, there can be years where COLA is 0%. The COLA amount is based on the difference between the third quarter average of the Consumer Price Index for Urban Wage Earners (CPI-W) of the current year and the third quarter average CPI-W of the previous year. If the difference is negative, retired pay will not decrease but there will be no increase that year. The new COLA takes effect every December 1 and is payable starting on January 1. In the year of retirement, your COLA amount depends on what date your retirement was effective. The military compensation website provides the [COLA information](#) for each fiscal year. For more information on retired pay, visit the [MyArmyBenefits Retired Pay fact sheet](#).

Joe



# MyArmyBenefits

The official military benefits website of the U.S. Army





# Zero days until retirement

By MyArmyBenefits Staff

The day is finally here! After all your planning and preparation, you are officially retired. It may seem strange not wearing a uniform to work every day. You may feel joy, sadness, or some of each.

Hopefully you completed the [36-24 months](#), [24-18 months](#), [18-12 months](#), [12-6 months](#), [6-1 months](#), and [Month of Retirement](#) tasks and checklists. If so, you are ready to begin the next phase of your career and life without the uniform. However, there are still some items that need attention.

Post-retirement, be sure to complete the following tasks:

- **Thirty-one days prior to retirement or within 60 days after retirement**—Enroll in the Federal Employees Dental and Vision Insurance program at [FEDVIP Dental and/or Vision Insurance plan](#) (you must be enrolled in a TRICARE plan to enroll in Vision).

\* To prevent a gap in coverage, [enroll PRIOR to retirement](#).

\* If you do not enroll during this 91-day time period, you must wait until next open season or experience a qualifying life event (QLE) to enroll. Remember [TRICARE QLEs](#) and [FEDVIP QLEs](#) are different.

- **The day after retirement or within 30 days after retirement**—Get a new Uniformed Services ID (USID) card for you and new family member ID cards for your authorized family members. This is critical as it affects your access to benefits as a Retired Soldier.

- **Within 90 days after retirement**—Enroll in a [TRICARE plan](#) and initiate an allotment for the premiums. Enrollment as a Retired Soldier cannot occur until after your retirement date is in the Defense Enrollment Eligibility Reporting System (DEERS).

- **Within 120 days after retirement**—If you are taking [VGLI](#), convert your [SGLI to VGLI](#). Also consider other [VA insurance options](#) within this timeframe.



- **After receipt of VA disability rating**—If you are eligible, apply for [Combat-Related Special Compensation \(CRSC\)](#)—this is NOT automatically done for you.

Keep in mind that you cannot receive both CRSC and [Concurrent Retirement and Disability Pay \(CRDP\)](#) at the same time. If eligible for both, [carefully compare the two](#) before deciding. If eligible for both CRSC and CRDP, DFAS will automatically place you in the program that is most beneficial for you. There is an open season every January should you wish to change the program that you are under.

- **View the [0-6 months after retirement checklist](#)** and complete the tasks.

- **Remain active in the military community**—Join a veteran or military service organization or the retiree council at your nearest military installation to continue serving after retirement. Also, attend a [Retiree Appreciation Day](#) near you and read the [Army Echoes](#) newsletter for information about benefits and more after retirement.

If you are still preparing for retirement, use the [Retirement Planning Toolkit](#) on the [Soldier for Life website](#) and complete the tasks in the [36-24 months](#), [24-18 months](#), [18-12 months](#), [12-6 months](#), [6-1 months](#), and [Month of Retirement](#) checklists. This is the last article in our series on Army Retirement Planning. You can review the previous [Change of Mission](#) articles in this series in the [July 2022](#), [October 2022](#), [January 2023](#), [April 2023](#), [July 2023](#), and [October 2023](#) issues. Also check out [MyArmyBenefits](#) for benefits information as a Retired Soldier.

## Do you know these Army retirement acronyms?

Learn more about each in the [Retirement Planning Guide](#) or from your [RSO](#)!

**IDES:** Integrated Disability Evaluation System

**ABCMR:** Army Board for Correction of Military Records

**RCSBP:** Reserve Component Survivor Benefit Plan

**BDD:** Benefits Delivery at Discharge

**TAP:** Transition Assistance Program

**AFRH:** Armed Forces Retirement Home

**CSP:** Career Skills Program

**Army COOL:** Army Credentialing Opportunities Online

# Benefits of transferring to the Retired Reserve and the potential drawbacks of requesting to be discharged

By Maj. Chassidy M. Reese and Mr. Andres R. Cortes, Army National Guard Retirement Services Section



**WASHINGTON** – The Lebron brothers’ tale can assist you in understanding the benefits of accepting transfer to the Retired Reserve and the potential drawbacks of requesting discharge upon reaching your non-regular (reserve) retirement eligibility. Joe and John Lebron joined the Army National Guard after graduating from high school. Both had successful careers, rising to the rank of master sergeant following 20 years of service. Since they enlisted in the Army National Guard together, they made the decision to retire together as well, but their post-retirement plans differed. John decided to continue his affiliation with the military by accepting transfer to the Retired Reserve while Joe requested to be discharged, severing his ties to the military.

John was content with his decision, while Joe was unaware of the implications of requesting to be discharged when they both retired from the Army National Guard. Once they began receiving retirement pay, Joe asked John why his retirement pay was so much higher than his.

John explained that the advantage of accepting a transfer into the Retired Reserve was that his retirement pay was based on the basic pay in effect for the 36 months immediately prior to his retirement date, which had increased since the date he transferred to the Retired Reserve. This is because longevity service and pay raises will continue to accrue while in the Retired Reserve. For example, if John’s retirement pay is based on the 2023 pay table, his retirement pay estimate would be significantly higher than that of Joe’s, whose pay would be based on the basic pay for the year he was discharged.

Since Joe requested to be discharged and separated from military service rather than transferring to the Retired Reserve after becoming eligible for non-regular retired pay, longevity pay raises would stop. Because of this, his retirement pay was based on the highest 36 months of basic pay in effect on the date of his discharge. Joe regretted his choice to be discharged rather than transferred into the Retired Reserve when he learned that his retirement pay was significantly impacted, but his decision was irreversible.

Thus, although each brother’s retired pay base was the same, John received greater retirement pay since his pay had been increased by cost-of-living adjustments while remaining in a military status as a member of the Retired Reserve. In addition, by accepting a transfer into the Retired Reserve, John was also eligible to enroll in TRICARE Retired Reserve (TRR), and the Federal Employees Dental and Vision Insurance Program (FEDVIP).

For additional information regarding benefits, refer to the MyArmyBenefits state and federal benefits fact sheets available at <https://myarmybenefits.us.army.mil/Benefit-Library>.

Keep in mind that the decision of whether to request discharge from service or to request a transfer to the Retired Reserve may affect your retirement income for the rest of your life. Be sure to educate yourself before making a final decision.

## Upcoming Army Reserve [Retirement Planning Seminars](#)

Location	Date	Contact
Fort Buchanan, PR	Jan 20	(803) 751-9661
Happy Valley, OR	Jan 20	(608) 388-7448
Fort Gregg-Adams, VA	Jan 20-21	(609) 562-1696/7055
Santa Fe, NM	Jan 20	(650) 526-9513/9512
Fort Sheridan, IL	Feb 10	(608) 388-7448
Mountain View, CA	Feb 10	(650) 526-9513/9512
Jackson, MS	Feb 24	(803) 751-9546/9661

Location	Date	Contact
Fort Hamilton, NY	Feb 24-25	(609) 562-1696/7055
San Diego, CA	Feb 24	(650) 526-9513/9512
Macon, GA	Mar 16	(803) 751-9546/9661
Indianapolis, IN	Mar 23	(608) 388-7448
Chicopee/Westover, MA	Mar 23	(609) 562-1696/7055
Mesa, AZ	Mar 23	(650) 526-9513/9512
Mountain View, CA	Apr 5	(650) 526-9513/9512

## Reminder for Army Reserve and Army National Guard Soldiers:

- While you’re in the Retired Reserve, keep your mailing and email address up to date with DFAS by using [myPay](#).
- To determine if you qualify for a reduced age retirement, visit [HRC’s website](#). If you are eligible, contact your [Army Reserve or Army National Guard RSO](#) for help in calculating your retirement eligibility date.

# What are my TRICARE health provider options?

**FALLS CHURCH, Va.** – Are you looking for a new doctor for yourself or your family? In your search, you may see terms like “TRICARE-authorized provider,” “network provider,” and “non-network provider.” Knowing what these terms mean can help you choose which provider you see.

A TRICARE-authorized provider is a provider approved by TRICARE to give health care services to beneficiaries.

“Before you get care from a civilian provider, it’s important to make sure the provider is TRICARE-authorized,” said Paul Wuerdeman, TRICARE Health Plan provider networks lead with the Defense Health Agency. “A provider must be TRICARE-authorized for TRICARE to pay any part of your claim.”

There are two types of TRICARE-authorized providers: network providers and non-network providers. Read on to learn about these providers and how to find providers near you.

## Network providers

A network provider is any TRICARE-authorized provider that has signed an agreement with your regional contractor. Network providers have agreed to follow TRICARE’s policies and procedures. This means that they:

- Have agreed to the contracted rate as payment in full for covered services
- Won’t ask you pay amounts above your copayment or cost-share
- File claims for you

Do you live overseas? Network providers overseas also have an agreement with the TRICARE overseas contractor. However, network providers only agree to provide cashless and claimless services to those who have TRICARE Prime Overseas or TRICARE Prime Remote Overseas. If you have TRICARE Select Overseas, you may have to pay up front to get services or file your own claims when you see a network provider.

## Non-network providers

A non-network provider is a TRICARE-authorized provider that doesn’t have an agreement with TRICARE.

There are two types of non-network providers:

- Participating providers accept the TRICARE-allowable charge as payment in full for covered services. This means you’ll only have to pay your cost-share when you see the provider. You also won’t have to file claims.
- Non-participating providers are typically the most expensive provider option. That’s because they haven’t agreed to accept the TRICARE-allowable charge. Instead, they can charge up to 15% more than the TRICARE-allowable

charge. When you see a non-participating provider, you should expect to pay the provider up front. Then you’ll need to file a claim with TRICARE for reimbursement. Keep in mind that you won’t be reimbursed for your cost-share or any charges above the TRICARE-allowable charge.

You can see non-network providers if you have TRICARE Select, TRICARE Reserve Select, TRICARE Retired Reserve, or TRICARE Young Adult Select. If you have TRICARE Prime Remote, you can use non-network providers if network providers aren’t available in your remote location.

If you’re enrolled in TRICARE Prime, you may see a non-network provider only if:

- You decide to use the point-of-service option, or
- Your regional contractor approves it because no other providers are available

## How to find TRICARE-authorized providers

To find a network or non-network provider near you, you can use the [Find a Doctor](#) tool. You can also go to [All Provider Directories](#).

Before you visit a non-network provider, check to see if they accept TRICARE patients. Non-network providers who have accepted TRICARE in the past may not always accept TRICARE.

## Medicare and TRICARE For Life providers

Do you have [TRICARE For Life](#)? As outlined in the [TRICARE For Life Handbook](#), you may get health care services from Medicare participating and Medicare non-participating providers. Go to [Medicare.gov](#) to find providers near you.

You can also get care from providers who have opted out of Medicare. But keep in mind that you’ll have significant out-of-pocket expenses when you get care from opt-out providers.

If you get services for which TRICARE For Life is the primary payer, you must visit TRICARE-authorized providers and facilities.

## Avoid unexpected costs

Want to avoid surprise costs? Knowing the type of provider you’re seeing and your plan’s rules for getting care can help. Network providers typically have lower out-of-pocket [costs](#) than non-network providers. If you aren’t sure if you’re seeing a network or a non-network provider, ask before you get care.

Remember that some services from your provider may require a [referral or pre-authorization](#). This depends on your health plan. Go to [Book Appointments](#) to learn how to get care with your plan.

# Making a difference in your communities through Army JROTC

By **Dr. Mona Venning** (1st Sgt., U.S. Army, Retired) Director, Army Instruction, Atlanta Public School District

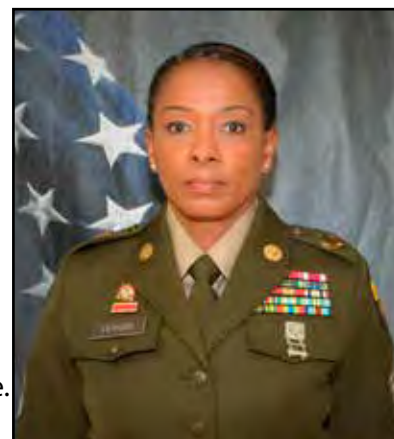
## POST SERVICE MISSIONS

U.S. Army Junior Reserve Officers' Training Corps (JROTC) is actively seeking new instructors. JROTC partners with over 1,700 high schools worldwide to provide a quality citizenship, character, and leadership development program while fostering partnerships with local communities and educational institutions.

First Sergeant (1st Sgt.) (Retired) (Dr.) Mona Venning, Director of Army Instruction (DAI) at the Atlanta Public School District, Atlanta, GA, shared her experience as an Army JROTC instructor and DAI.

"I was born and raised in Brooklyn, NY. In high school, I wanted to join the Air Force at first, but then they told me that I didn't have the proper vision to fly, so I joined the Army," Dr. Venning said. "I loved the Army and the training."

that stayed in trouble and got suspended on a regular basis. As time went on, I became her mentor throughout high school, and after high school, she went on to join the military. After four years, she joined the police force, and I pinned her badge on her. Currently, I am her baby's godmother. I really enjoy being around young people. I like to see them come in one way and leave out another way."



Dr. Mona Venning, 1st Sgt, U.S. Army Retired.

### More than 400 vacancies!

Find U.S. Army Junior Reserve Officer Training Corps [instructor vacancies](#) and locations on their website list. There may be a vacancy where you want to retire!

"I served 20 years in the Army with one deployment to Iraq as a 1SG and then retired. Prior to my retirement, while doing community service, I crossed paths with a JROTC instructor. The JROTC instructor introduced me to JROTC and told me that I would be a great JROTC instructor. He explained the JROTC program and history to me, and invited me to spend the day with him at Carver High School. I immediately

"It feels amazing to be the first retired Non-Commissioned Officer to become a Director of Army Instruction (DAI) and the first female DAI in my district. I'm at the level where I can impact change, create new programs, and change lives on a larger scale. I understand it is not about me, it's about what I can provide to the program to make it better for our students. As a teacher and instructional support specialist, you provide input, then you sit back and wait to see if it's going to be implemented. At the director's level, I dream it and then my team and I make it happen."

To qualify as an Army JROTC instructor, applicants must be retired from the Army five years or less, and ranked E-6 through E-9, W-1 through W-5, or served as an O-3 through O-6. Instructor vacancies, estimated Minimum Instructor Pay (MIP), and the application process are all available at <https://www.usarmyjrotc.com/jobs>.

fell in love with the JROTC program. JROTC impacted me because it helped me impact children that I can relate to. I came from the projects in a single-parent household, so I can relate to many of my cadets. My mom instilled self-discipline, the belief in God, and the ability to do anything. She helped me believe that I could come from something small and become something amazing."

"JROTC is not always a walk in the park, but it's always a rewarding experience. One of the first cadets that taught me to exercise my patience is still in my life today. She was my cadet 13 years ago. I had to talk to her and her parents on several occasions about her behavior. She was the student



Interested applicants can also call 800-347-6641 for more information.

The DoD is updating the instructor pay model in accordance with the recently passed FY24 NDAA, and Army JROTC will be expanding opportunities to non-retired veterans in the future.



## New Soldier for Life clothing line!

The Army, in partnership with the Army and Air Force Exchange, recently launched the Soldier for Life (SFL) program's first clothing line at The Exchange stores at 29 installations and the [online store](#). Get your official Army gear today!

# The Survivor Benefit Plan (SBP) and taxes

By **Patty Cruz**, Army Survivor Benefit Plan Program Manager



As you plan your retirement, keep in mind that you must decide about the Survivor Benefit Plan (SBP) or the Reserve Component Survivor Benefit Plan (RCSBP). As you weigh your options for securing your family’s financial security, you should consider the tax advantages of the SBP/RCSBP. Although your retired pay will be taxed as unearned income, in most cases, your SBP/RCSBP premiums will reduce your taxable retired pay. As a result, this will effectively lower your premium payments. See the example below:

	No SBP	SBP
Retired pay	\$2,500	\$2,500
SBP premium	\$0	\$162.50
Taxable pay	\$2,500	\$2337.50
Tax paid (28%)*	\$700	\$654.50
Tax savings	\$0	\$45.50
Actual SBP cost	\$0	\$117

\*Estimated marginal tax rate; actual rate depends on income

In some cases, you may have to pay taxes on your SBP premiums if they are not deducted directly out of your

retired pay. Two such cases include:

- A Retired Soldier who later retires from federal civil service and combines military and civilian service for retired pay. If the member keeps the military SBP, the member will pay the premiums directly to the Defense Finance and Accounting Service (DFAS).
- A Retired Soldier whose retired pay is partially or completely waived by the receipt of VA disability compensation. If the SBP premium is not covered by any remaining retired pay or Combat- Related Special Compensation, the Retired Soldier must pay DFAS directly or have the SBP premium deducted from their VA compensation.

In addition to speaking to your [RSO](#), you may also want to consult with your tax attorney and/or [financial counselor](#) to learn more about the tax benefits and implications of SBP or RCSBP. You can also checkout the new [SBP and Taxes Fact Sheet](https://soldierforlife.army.mil/Retirement/survivor-benefit-plan) at <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>.

## CASUALTY ASSISTANCE CHECKLIST



If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the [Casualty Assistance Checklist](#), found in a printable and/or fillable PDF format online at the [Army Retirement Services](#) website, can help ease their burden during the difficult time. Don't wait until it's too late to have the conversation. Start filling it out now, continually **update it** throughout your retirement process, and make sure your loved ones know where to find it.

## Access your earnings history with my Social Security

**WASHINGTON** – It may have been years or even decades since you thought about how much you earned at your first job. Did you know that you can find out how much you made that first year? Or any year you worked?

Your earnings history is a record of your progress toward your future Social Security benefits. The Social Security Administration (SSA) tracks your earnings so they can pay you the benefits you’ve earned over your lifetime. That is why it’s so important for you to review your earnings record.

You should review your earnings history and let the SSA know if there are any errors or omissions. Otherwise, you will not get credit for money you paid in payroll taxes, and your future Social Security benefits will be lower than you should receive. You’re the only person who can look at your lifetime earnings record and verify that it’s complete and correct.

If an employer didn’t properly report even just one year of your earnings to the SSA, that error could reduce your future benefit payments. Over your lifetime, that could cost you thousands of dollars in retirement or other benefits that you’re entitled to receive. It’s important to identify and report errors as soon as possible. If too much time passes, it could be hard for you to get older tax documents. Also, some employers may no longer exist or be able to provide past payroll information.

The best way to verify your earnings record is to create or sign in to your personal [my Social Security account](#). You should review your earnings carefully every year and confirm them using your own records, such as W-2s and tax returns. Keep in mind that earnings from this year and last year may not be listed yet. When you have a my Social Security account, the SSA sends you an email three months before your birthday to remind you to check your earnings and to get future benefit estimates.

## Continued Service: TSA Marketing and Branding

With Sgt. Maj. Mark Wojciechowski, U.S. Army, Retired

### POST SERVICE MISSIONS

As I was wrapping up my 27 years of combined Army and Army National Guard service, my wife had a chat with a USO volunteer who advised her to tell me that I would not be “retiring” but instead, I would be “graduating” from service. This comment stuck with me as I was not ready to “retire.” I still wanted to continue to serve in some meaningful way. When you “graduate” from a course or a school, you bring knowledge with you that can be valuable to an organization and those around you. As you “graduate” from your career of service whether it’s after a 20-plus year career, or a 3-year tour of duty, you have a lot of skill sets that translate into federal service and other organizations. Take a break if you need one, but always remember you have done a lot and that transposes into exciting options of continued service and work for other organizations.

I started my career right after high school as an infantryman assigned to 2nd Ranger Battalion at Fort Lewis, Washington, (now JBLM), from 1993-1997. I made the decision to transition out of service and return to Illinois and use the Illinois Veterans Grant and Montgomery G.I. Bill. I worked toward my Bachelor of Science in Journalism from Southern Illinois University in the College of Mass Communications and Media Arts with specialization in marketing and advertising. I was getting prepped to work with a small to mid-sized advertising agency in Nashville, Tennessee. I was always intrigued by advertising and marketing but also missed the service.

Then Sept. 11, 2001, tragically unfolded. I graduated in December of 2001 and started to feel the “pull” to return to service as many of us did at that time. I joined the Tennessee Army National Guard and reclassified into public affairs to align with my journalism degree. I deployed to Iraq as a team leader with the Tennessee Army National Guard’s, Det. 1, 133rd Mobile Public Affairs. My team and I bounced around northern Iraq capturing Soldier stories, hometown news releases and holiday “Shout Out” messages for broadcasts to be aired back in the homeland and around the world. When I returned, I had a unique opportunity to work for an organization as an Active Guard Reserve Soldier that produced marketing and branding materials in support of the Army National Guard’s recruiting and retention force. All of these experiences were honing me toward what would be my current role in the TSA’s Marketing and Branding Division. So as you transition, always keep in mind the skill sets you gained and positions you served in over the years from the beginning of your service.

If you are seeking government employment, you may have been told that there is a 180-day waiting period before you can start. This is true if you are looking at a position as a DoD civilian (in some cases waivable). Keep in mind other government agencies do not have this requirement and you can start as soon as you are hired – even while on terminal leave!

I started two weeks before I actually retired since I fall under Department of Homeland Security. It was nice to double dip for those couple of weeks.

In my current role with TSA, my portfolio includes marketing and branding activities for the TSA Precheck® program including relations with travel management companies, tradeshow, TSA PreCheck airport signage and marketing of the program. I am very excited about serving in an organization that is protecting our traveling public. It was 9/11 that brought me back into service and I retired Oct. 31, 2022, out of the same corridor in the Pentagon that American Airlines Flight 77 hit. I am honored to continue to serve with the TSA and support the front-line workers at the airports, my career has gone full-circle.

Advice: If you are transitioning toward retirement, I encourage you to take advantage of all the Transition Assistance Program resources in resume writing and interview practice, watch YouTube videos on the topic, and get real comfortable telling your story. If you are seeking a government job, take time to prepare a federal resume along with registering for a USAJOBS account and build search criteria to alert you when jobs of interest post. Have your federal resume uploaded and ready to go. Most importantly, there is always a fear of the unknown as we leave our comfort zone after so many years. Take time to reflect and even talk yourself through all you have done. Put it down on paper. It was all very important. You have to be able to communicate it to your future employer to be hired and benefit from your “graduation” from the best organization in the world.



Sgt. Maj. Mark Wojciechowski, U.S. Army, Retired, currently works in the Marketing and Branding Division for the TSA, and poses with a detection K-9.

# What happens to your military retired pay when the government shuts down?

By **Mark E. Overberg**, Director, Army Retirement Services

What happens to your military retired pay when the government shuts down due to a lapse in the government's appropriated funding?

When it appears that Congress may not pass the National Defense Authorization Act or a continuing resolution, military retirees I know ask me, "Will we receive our retired pay if the government shuts down?" I fielded this question many times between September and November 2023.

The short answer is, yes. Military retired pay and the Department of Defense (DoD) Survivor Benefit Plan will continue to be paid if the government shuts down due to a lapse in appropriated funding. This is because payments from the Military Retirement Fund (MRF) are considered mandatory and are not included in the defense budget.

## What is the Military Retirement Fund and how does it assure military retirees that they'll receive their retired pay every month?

The Military Retirement Fund is funded through "accrual accounting" in which DoD contributes the cost of benefits being earned by current service members to the MRF, and Treasury contributes the cost of the past service and unfunded liabilities. Under this system, payments to retirees and survivors from the MRF as well as the Treasury payments into the MRF are considered mandatory and, as such, are not affected by government shutdowns.



However, DoD's funding contributions to the MRF would be delayed by a shutdown but would be paid once the government is reopened.

The MRF is invested in U.S. Treasury securities that are all backed by the full faith and credit of the U.S. Government. They are redeemed to the MRF with interest upon maturity. There is no reason to think that this will not be the case in the future. The assets are part of the U.S. debt. The monies are just as safe as U.S. Savings Bonds or other financial instruments of the Federal government. The monies are required by law to be invested in non-marketable, market-based Treasury securities.

For a more detailed explanation of the Military Retirement Fund, read the 2021 military retirement valuation report on the website of the [DoD Actuary](#).



## Army Retirement Quiz

- 1) True or False. VGLI may be renewed every five years for life without regard to health conditions.
- 2) True or False. Service members on the Temporary Disability Retirement List (TDRL) or Permanent Disability Retirement List (PDRL) are eligible for TRICARE benefits for retired service members, as well as family members, provided they are registered in DEERS.
- 3) True or False. Disability payments received from the VA are exempt from both state and federal taxation.
- 4) True or False. If you think you may receive a medical retirement, you should attend the closest retirement planning seminar as soon as you enter the Medical Evaluation Board (MEB)/Physical Evaluation Board (PEB) process.
- 5) True or False. Retiring active-duty Soldiers are authorized household goods (HHG) transportation from the last, or any previous, permanent duty station in CONUS, from storage, or any combination thereof, to their home of selection (HOS).

**Answers:** 1) True; (2) True; (3) True; (4) True; (5) True

## New episodes of the Soldier for Life podcast

The Soldier for Life (SFL) Podcast continues! Find the latest podcasts below. Check the [Soldier for Life](#) website or [Libsyn](#) for new podcasts about being a Soldier for Life, especially throughout your retirement transition and into your next career.

[MilGears](#) Mr. Keith Boring, the acting division director of Strategy, Innovation, Credentialing, and Voluntary Education for the Naval Education and Training Command talks with Master Sgt. James Wire, about how MilGears can help service members, veterans, potential Soldiers, and their family members plan and achieve their career goals by highlighting career possibilities and more.

[Hiring Our Heroes](#) Hiring Our Heroes senior director Col. Adam Rocke, U.S. Army, Retired, talks about the resources and opportunities Hiring Our Heroes offers to help connect the military community with meaningful employment opportunities.

[Veteran Shark Tank](#) Created in 2012, Veteran Shark Tank exists to promote and assist veterans who are starting or growing their businesses. Veteran Shark Tank founder Alex Archawski and 2022 Veteran Shark Tank winner and CEO of TORCH Warriorwear, Haley Marie McClain Hill, talk about what it takes to be an entrepreneur.

[Moving your business when you PCS](#) Lizann Lightfoot and Lauren Hope are two military spouse entrepreneurs, who share their experiences and knowledge when it comes to moving your business when you PCS.



**Retirement is a process, not an event! Start planning 36 months out with the printable checklists in the [Retirement Planning Toolkit](#) or the [Planning Guide](#).**

## Helpful Websites

[Army Echoes](#)

[Army Echoes Blog](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

[Army Transition Assistance Program](#) (800) 325-4715

[Change of Mission](#)

[Combat-Related Special Compensation](#) (888) 276-9472

[Concurrent Retirement & Disability Pay](#) (800) 321-1080

[Department of Veterans Affairs](#)

[DFAS](#) (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST)

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[GI Bill](#) (888) 442-4551

[HRC Education Incentives Section \(GI Bill\)](#) (888) 276-9472

[HRC Gray Area Retirements Branch](#) (888) 276-9472

[MyArmyBenefits](#) Help Desk (888) 721-2769 (9 a.m. to 5 p.m. EST M-F)

[myPay](#) (888) 332-7411

[Non-regular \(Reserve\) Retirement Application Checklist](#)

[Soldier for Life on Facebook](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on X \(formerly known as Twitter\)](#)

[Soldier for Life on LinkedIn](#)

[Soldier for Life on YouTube](#)

[Survivor Benefit Plan](#)

[Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](#)

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

[TRICARE East](#) (800) 444-5445

[TRICARE West](#) (844) 866-9378

[TRICARE Overseas](#) (888) 678-1207

[TRICARE Retired Reserve](#) Call the appropriate number just above

[TRICARE Young Adult](#) Call the appropriate number just above

[Uniformed Services Former Spouse Protection Act](#)

[US Family Health Plan](#) (800) 748-7347

[VA Benefits and Services](#) (800) 827-1000

[VA Health Care Benefits](#) (877) 222-8387

[VA Insurance](#) SGLI/VGLI: (800) 419-1473