

Do's and don'ts of Army retirement

By Chris Moore, Retirement Services Officer, Fort Rucker, Ala.

Remain on active duty? Submit a packet for retirement? These are tough questions that only you can answer; I know, having been asked many times by your peers facing the same choice. As an Army Retirement Services Officer (RSO) with 17 years of experience, a few issues come up repeatedly. My goal is not to give you the "right answer," but to help you reach yours. I want to share five things I think you should do and five things you should avoid during retirement planning.

First, PLAN before you plan to retire. Gather information, list choices, and determine options so you feel comfortable in your decisions. Use the [Retirement Planning Toolkit](#).

Next, use the time before retirement to address and document medical situations you may have been ignoring so you have the documentation for a Veterans Affairs (VA) disability claim. Without documentation, you will have a difficult time making claims.

Third, as you transition from active duty to the civilian world and you plan to seek another career, consider what is most important to your household--location, job, or salary? Determine their importance and rank them accordingly. Are you willing to accept a smaller paycheck to live in that ideal spot? Does what you do and the personal satisfaction it offers trump that hunting and fishing paradise? Only you can decide.

Next on the "to do" list is to include others in the decision process--your family, peers, and mentors. Search out those people, learn from their experiences, and use their feedback to avoid the pitfalls they may have faced. Lean on the group that wants you to succeed!

The final action item is considering the [Survivor Benefit Plan](#) (SBP). SBP is the only program that allows a portion of your retirement pay to pass on to loved ones when you die. As I have advised for years, if you elect or decline SBP based solely on cost or benefit alone, you don't have enough information about the program. Those experts I mentioned earlier are going to be one of the best sources of information on a widely debated topic. Whether you choose a version of the program or decline it completely, make sure to gather data specific to your needs and situation before deciding.

5 Do's of Retirement Planning

- 1) Do plan before retirement
- 2) Do document medical issues for disability claims
- 3) Do consider post-retirement jobs
- 4) Do seek input and feedback
- 5) Do consider SBP

5 Don'ts of Retirement Planning

- 1) Don't ignore available programs
- 2) Don't forget to copy all of your medical records
- 3) Don't overspend on your transitional wardrobe
- 4) Don't forget your retirement pay
- 5) Don't overlook SBP

Now let's look at the five things to avoid during retirement planning. First, Soldiers will too often ignore or disqualify available skills or training programs or assume they are not applicable because they are still deciding on a career path after the military. Whether you want to transfer skills such as leadership and training into civilian teaching or become an entrepreneur, the merit of these programs shouldn't be discarded because they don't match today's plan.

Next, do not forget to copy all of your medical records, both from your military clinic and any from civilian providers. You do not want to find yourself trying to reconstruct a diagnosis or treatment history to support your VA disability claim. Nothing can be more frustrating than

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Presidential recognition for long-serving Soldiers

Army Retirement Services

The Department of Defense Form 2542, Certificate of Appreciation for Service in the Armed Forces of the United States, extends the President's and the nation's appreciation to Soldiers retiring from military service, but some Soldiers also qualify for an additional Presidential Letter of Appreciation (PLOA).

Soldiers who qualify for a PLOA include:

- Soldiers retiring with 30 or more years of creditable military service for retired pay purposes. This applies to both Active and Reserve components.
- Purple Heart Medal recipients who are medically retired from military service due to the wounds or injuries that qualified them for award of the Purple Heart Medal
- Medal of Honor recipients, including those medically retired from military service
- Prisoner of War Medal recipients, including those medically retired from military service
- Senior Army leaders, including the Senior Enlisted Advisor of the Army and the Chief of Staff of the Army

Coordinate with your servicing Transition Point and/or [Retirement Services Officer](#) if you are eligible for this recognition. They will submit the request on your behalf. Requests for PLOAs upon retirement should be submitted 90 days in advance of the Soldier's retirement date or retirement ceremony (whichever comes first), but not later than 90 days after the Soldier's retirement date. Supervisors with eligible Soldiers who are retiring should keep an eye on this deadline. PLOA requests require a specific memorandum format for submission as well as coordination through the Army White House Liaison Office. The DoD instruction clarifies procedures for when and how to request PLOAs during Presidential changes of office, as well.

For more information about how to request a PLOA for Soldiers retiring with 30 or more years of service, refer to the [revised DoD Instruction 1348.34](#).

In case you missed it...

Highlights from July's *Change of Mission*

- The impact of inflation on retirement decisions
- Army launches new online retirement planning toolkit
- Putting the rank you earned on your retirement award
- Your first retired pay: When do you get paid?
- Is my retired pay taxable?
- Retirement planning challenges for drilling Reserve Component Soldiers

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

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 downloading 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. 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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Let's debunk 3 Army TAP myths

Army Transition Assistance Program

Our Soldiers are trained to lead, direct, strategize, and prioritize in mission-critical, high stress situations. This makes Soldiers transitioning to civilian careers exceptional decision-makers, leaders, managers, and directors.

The [Transition Assistance Program](#) (TAP) will help you utilize these attributes in your civilian career, entrepreneurship endeavors, and/or education goals throughout your transition. Taking advantage of the resources provided by TAP will assist you on your journey to future success in the civilian sector.

You may have heard some of these common misconceptions about TAP:

MYTH - Soldiers cannot begin TAP until they have an approved retirement date.

FACT - Retiring Soldiers should start TAP 24 - 36 months before their anticipated retirement date, and all TAP classes are valid for 36 months after completion.

MYTH - When Soldiers start TAP, they are out of formation for five consecutive days to complete the program.

FACT - All Soldiers transitioning off active duty are required to begin TAP at least 12 months prior to their ETS or retirement date, and the initial individual counseling and pre-separation counseling typically requires less than three hours. After completing those two requirements, Soldiers can complete the remaining TAP requirements during the remainder of their active duty service.

MYTH - Once a Soldier is no longer on active duty, TAP services are no longer available to them.

FACT - TAP services are available for an additional six months to *all* Soldiers transitioning from active duty, and Retired Soldiers can access TAP services for life!

TAP is a Commander's Program, and commanders must take an active role in the transition process. The TAP program is mandatory for all Soldiers, and it is *not* just about checking a box. The program helps evaluate Soldiers' existing skills, where they want to go, and what skills and experience they need to get there. Commanders should encourage all Soldiers to start the program early, spread out the courses, and support them in seeking additional resources, such as attending hiring events, additional classes, or networking opportunities.

By attending TAP early, Soldiers will have the best chance of

understanding the gap, bridging it, and finding success after transition. TAP has evolved to educate individuals on resume writing, financial planning, Veterans Affairs benefits, job application preparation, military skills translation, and more.

TAP also provides direct access to subject matter experts at the Department of Veterans Affairs, the Small Business Administration, and the Department of Labor. TAP counselors understand that the majority of Soldiers have never written a resume or worked in the civilian sector and counselors are available to teach you how to translate years of military experience and become more career ready.

All Soldiers must begin the TAP process no later than 365 days prior to the date of their anticipated transition from active duty. Reserve component Soldiers with more than 180 days of continuous service but less than 365 days of mobilization must complete the self-assessment and individualized initial counseling during pre-mobilization, or as soon as possible thereafter. For fact sheets specific to each component--Regular Army, Army Reserve, and Army National Guard--see the [fact sheets on the MyArmyBenefits page](#).

To learn more about TAP, visit www.armytap.army.mil or call (800) 325-4715. The program is also on Facebook <https://www.facebook.com/USArmyTAP>, LinkedIn <https://www.linkedin.com/in/taphq/>, and LinkedIn Transition Assistance Program Connection Group <https://www.linkedin.com/groups/7063275/>. In addition, search and use #HireaSoldier on LinkedIn and Facebook to connect with open jobs and the Army transition community. For information on upcoming regional events and job openings, contact your local TAP Center.



The Transition Assistance Program may host events to connect Soldiers with potential post-retirement employers. (U.S. Army Photo by PFC Alleea Oliver, 49th Public Affairs Det.)

How to meet your retirement financial goals

DoD Office of Financial Readiness

With just a little time left until your retirement from the Army, you've probably started thinking about next steps for your financial future. 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.

Sound daunting? Don't let it! Instead of thinking of each choice you make as "right" or "wrong," consider them an opportunity to live your values. Through small, intentional choices today, you can meet your financial obligations and achieve your financial goals.

And let's talk about obligations. They often dictate how much you can (and can't) put toward other financial priorities, depending on the wiggle room in your spending plan. But while meeting those obligations is a necessity, you do have some flexibility when making your commitments. For instance, if you decide to take out a car loan, making that payment every month will be an obligation — but deciding whether to buy a [new or used car](#), what type of car to get and how much money to put down are choices that affect how that obligation will function in your overall finances.

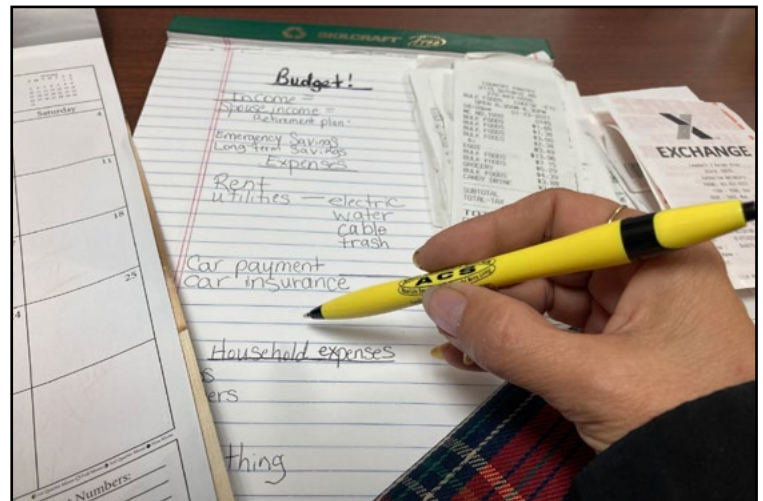
It's all a balance of identifying and meeting your financial priorities, which comes down to aligning your financial decisions with your personal goals. What is your goal for retirement? What other [financial goals](#) do you have for how you want to spend the next chapter of your life? How can the choices you make now — and in the years to come — help make those goals a reality?

Here are a few suggested examples of financial goals after retiring from the Army and small steps you could take to set yourself up for the retirement you may want. While these exact targets may not be right for you, tailor this approach to help kickstart your own goal planning.

Goal: Enter Retirement Debt-Free

- **The Choice:** If you have debts to pay off, live below your means now to target available funds toward paying down vehicle loans, credit card balances or even mortgages.
- **The Why:** While paying down your debts sooner is a great way to save costs on interest, it can also help simplify your spending plan in your Army retirement by reducing your future expenses. Without a monthly car payment, you can set aside money for car maintenance or toward the purchase of a future replacement car. Or, by paying off credit card debt sooner, you can free up that monthly payment to go toward other savings and investment goals.

- **The How:** Go through your spending plan and find areas with wiggle room where you can reprioritize to allocate more money to [debt payment](#). You can make small adjustments — dropping underutilized [subscription services](#), increasing the number of [home-cooked meals](#) per month, taking advantage of [military discounts](#) — or larger ones, like choosing more affordable vacation options or downsizing your living situation for a less expensive option. Keep in mind that any time your income increases, you can also use all or a portion of that as an opportunity to allocate more toward paying down debt or increasing your retirement contributions. While much will depend on your unique situation and the extent of your goals, the ways you choose to adjust now help create financial freedom in the future.



(U.S. Army Photo by Stephanie Ingersoll, Fort Campbell Public Affairs)

Goal: Time Off Before Starting Your Next Chapter

- **The Choice:** Build a robust transition fund.
- **The Why:** Even if you intend to have a second career after leaving the Army, you may want to take some well-earned time off. Planning ahead and building your financial stability prior to military retirement can help make this goal a reality.
- **The How:** Build transition fund savings into your spending plan — you can even automate monthly transfers so you won't forget. Crunch the numbers to determine how much you need to set aside each month based on how long you plan to be between jobs — and remember that job hunting can be time and money consuming. By reprioritizing your spending now to build this fund, you can enjoy time off without financial stress. In addition to saving enough to cover your regular monthly expenses, remember to consider how your expenses may change after retiring from the Army.

For instance, you may want to save a little extra for your [post-retirement job hunt](#), as well as to account for any [changes in your benefits](#), like TRICARE premiums or other insurance changes. Plus, don't forget terminal leave. If you have a high enough leave balance, you may be able to take an extended period of time off at the end of your service. This can provide or extend the time off between careers and buffer the financial impacts as you continue to receive your Army salary and standard allowances. Note if you sell back your leave, you will forgo allowances, such as Basic Allowance for Housing.



Many Retired Soldiers enjoy time in nature and traveling. (U.S. Army Photo by Cameron Porter, 405th Army Field Support Brigade - Europe & Africa)

Goal: Spend Retirement Doing What You Love

- **The Choice:** Pursue your passion.
- **The Why:** Whether it's traveling, volunteering, starting a new hobby, returning to school, launching a business or something you've simply been waiting to have the time for, you may want financial freedom after retiring from the Army to pursue it.
- **The How:** Plan out your retirement finances to see where you can create opportunities to focus more on your passions. As with the previous examples: If you're carrying debt, work to pay it off before your military retirement. If you need

to build a stronger savings cushion for transition, make that a priority. Evaluate your expected income — including retirement pay, any expected VA disability payments, real estate income, investment returns or income from full- or part-time work — against expected expenses to see how you can create a life that supports your passions.

While these choices and changes may feel like sacrifices in the moment, think of them as investments in the future you want — whether it's

pursuing one of the above goals or something else entirely. Having future freedom of choice is a key element of your overall financial well-being, both now and in your military retirement. And it's the choices you make now that can give you those opportunities.

To assess your current financial well-being and see if you're on track to meet your future goals, take the Department of Defense [Financial Well-Being Assessment](#). Your last few years before retirement are the perfect time to check your financial well-being and work to improve your score, if needed.

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 resources. You can also follow @DoDFINRED on [Facebook](#), [Twitter](#), [Instagram](#) and [YouTube](#) — and download our free mobile app, [Sen\\$e](#).

("Do's and Don'ts" continued from page 1)

trying to document an injury or proof of a long-forgotten doctor visit.

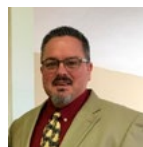
Third, do not overspend on your wardrobe as you transition from military service. Has your dream of a job in a suit changed to jeans and a pullover, or vice versa? Do not fill your closet with new purchases haphazardly. Put purchase decisions to the same test you apply to other life changes.

Next, do not forget to set up your retirement pay. I have seen too many instances where Soldiers transition into their retired roles without contacting me, an RSO, to establish their retiree pay account. Yes, you can keep the exact same account used for active duty, but retirement pay will be deposited by DFAS-Cleveland as a "Retiree." Make sure you submit a DD Form 2656 to establish this account.

Lastly, and I mentioned this earlier, do not overlook SBP. SBP is the only program where you can pass on any of your retirement pay benefits. Never once has a survivor entered

my office stating they have too much money, but I have had them come in questioning how they will make ends meet after a Retired Soldier's death. You owe it to yourself and your family to explore the costs and benefits of SBP.

You will hear this more than once: retirement is a process not an event. Like most, if not all, of my customers, you have never retired before, so all of this is new to you. As you navigate this process known as retirement, you will find there is no unique "right" answer; it depends on your situation, but there are people and resources to help you throughout this process. A good place to start is the [Retirement Planning Guide](#).



Chris Moore is an 11-year veteran Army aviator and a 17-year Department of the Army civilian. He served in various positions in the military, but all his civil service time has been as the Retirement Services Officer at Fort Rucker, Ala.

POST SERVICE MISSIONS

Maintain military ties with a post-retirement VA civilian career

Army Retirement Services

As you near retirement, you may be thinking about what type of career to pursue next. One option is to leverage your military skills and experience by continuing to work with veterans as a civilian in the Department of Veterans Affairs (VA). Those who work with veterans know that a veteran applicant is well-prepared with a good work ethic and adaptability in a variety of situations. Your past military training, special skills, unique experiences, and leadership abilities could make you a perfect candidate for a role in the VA. The VA has 400,000 employees and 131,000 are veterans.

If you don't have a medical field background, you may have thought the VA wasn't an option for employment, but there are many opportunities. [USAJOBS](#), the federal government's official employment site, lists a variety of government civilian opportunities, medical and non-medical, at the VA, including:

- Contract Specialist
- Nurse
- Pharmacy Technician
- Social Worker
- Project Manager
- Financial Administrative Specialist
- Communications Specialist
- Program Analyst
- Visual Information Specialist
- General Engineer
- Public Affairs Specialist
- IT Project Manager

As a veteran, you will get an advantage during the hiring process, an additional 5 points to your score for a non-

disabled veteran and 10 points for a veteran with a service-connected disability or Purple Heart.

The Veteran Employment Services Office (VESO) provides employment readiness assistance and outreach to transitioning Soldiers and eligible spouses while advocating the use of special hiring authorities, employment programs, and veteran retention strategies to encourage veterans and military spouses to apply for VA jobs. To learn how VESO helps veterans, read the [VESO Fact Sheet](#).

For more information about VA employment programs and opportunities, check out the [VA for Vets](#) website.



(U.S. Army Photo by Dani Johnson, Army Garrison Ansbach)

WARTAC offers training and employment to transitioning Soldiers

Department of Veterans Affairs

The Warrior Training and Advancement Course (WARTAC), offered through the Department of Veterans Affairs, is a Skillbridge education and employment opportunity. Through this program, Wounded Warriors and transitioning Soldiers can complete national-level Veterans Benefits Administration (VBA) training while still on active duty.

Successful completion of this training program leads to an employment opportunity at 55 of the 56 VBA regional offices around the country.

WARTAC is open to Wounded Warriors and active-duty service members in the transition process during their last 180 days of service. Veterans Recruitment Appointment is an excepted authority that allows agencies to appoint program graduates directly into positions within the VBA.

The 12- to 14-week program provides participants with

an opportunity to learn the skill set of a VA Rating Veteran Service Representative or Veteran Service Representative.

Why consider WARTAC?

- Long-term career opportunity with many advancement opportunities.
- Quality career opportunity with a mission of service to country and fellow veterans.
- Allows potential employee to "test drive" VA as an employer to ensure suitability.
- Answers the "what's next" question by providing a career opportunity with the federal government, thereby reducing veteran homelessness and unemployment rates.

To learn more about [WARTAC opportunities](#), contact your local [Career Skills Program](#) Coordinator.

FEDVIP offers post-retirement dental and vision coverage

Federal Long Term Care Insurance Program

As you plan for your health care needs after retirement, don't forget dental and vision coverage. One option is the Federal Employees Dental and Vision Insurance (FEDVIP) dental and/or vision plan. Retirement is a Qualifying Life Event, so you can enroll outside of the open enrollment period. The enrollment window for retiring military is 31 days before the retirement date to 60 days after retirement.

Sponsored by the U.S. Office of Personnel Management, FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program. It replaced the former TRICARE Retiree Dental Program (TRDP). In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage. In addition, family members of active duty uniformed service members who are enrolled in a TRICARE health plan are eligible for FEDVIP vision coverage.

FEDVIP is popular among the more than 3.5 million people already enrolled in the program, giving the program high marks for quality and value. With 12 dental and 5 vision carriers to choose from, FEDVIP offers great flexibility when selecting the right coverage for you and your family, such as:

- regional dental plans as well as nationwide dental and vision plans with international coverage
- most plans feature both high and standard options
- a choice between three types: self, self plus one, or self and family

To familiarize yourself with the program, explore [BENEFEDS.com/military](https://benefeds.com/military).

During open season, Nov. 14 through Dec. 12, 2022, you may also view informational webinars or access the Virtual Benefits Fair on the website. These resources allow military families to browse exhibits, view and download 2023 FEDVIP plan information, and chat with BENEFEDS and FEDVIP representatives. BENEFEDS is the secure online portal to enroll in FEDVIP, to research FEDVIP's current list of carriers and plans, and use the plan comparison tool to view rates, benefits, and coverage information.

When you're planning your post-retirement health care coverage, consider including FEDVIP for dental and vision care.



(U.S. Army Photo by Kimberly Hackbarth, Fort Irwin, Calif.)

Wear your Soldier for Life pin with pride

Soldier for Life Office

The transition to retired life can be challenging for Soldiers. Some people struggle with identity when they no longer put on the uniform each day to go to work. But remember—you will always be a Soldier for Life, and this identity is one that you earned the moment you raised your right hand. One of the ways to embody the concept of a Soldier for Life mindset is by sharing your stories with the community. The pride and fond memories of 'Your Army Story' help others understand the Army and encourage our youth to join the amazing Army team. A great conversation starter is wearing the Soldier for Life Lapel Pin.

The Soldier for Life Lapel Pin, or as [Army Regulation \(AR\) 600-8-22](#) refers to it, the Army Lapel Pin, instills pride in service that extends beyond wearing the uniform and helps reinforce the Soldier for Life mindset. **Unit Commanders should be awarding the Soldier for Life pin at a ceremony to recognize honorable service** that meets the requirements stated in paragraph 6-20 of AR 600-8-22. These pins can be ordered through unit supply channels using the NSN, which is 8455016467073. It is important for us as formal and informal leaders to encourage our units to perform these ceremonies which help develop a sense of pride in the Soldier, the unit, and the Army. Once earning the title Soldier for Life, it is items like these that serve as a reminder that the Army cares about you and your family while, and after, wearing the uniform. A separate pin, with "Retired" added at the top, is available as you retire.

Wear the Soldier for Life pin with pride, share your Army story, and help inspire the next generation to serve.





MyArmyBenefits

The U.S. Army official benefits website



Ask Joe: Your benefits guru

Dear Joe,

I am getting all my ducks in a row preparing for retirement in the next two years. I have heard that there is VA coverage if you had burn pit exposure, but I don't know much about it or where to apply. Can you fill me in?

Ready to Retire

Dear Ready,

If you participated in Operations Desert Storm/Desert Shield, New Dawn, or Iraqi Freedom/Enduring Freedom you are eligible to participate in the Airborne Hazards and Open Burn Pit Registry. Even if you don't think you were exposed to any airborne hazards but served in any of these operations, you should apply. Go [here](#) for more information. In addition to the registry, a new law was recently passed, called the [PACT Act](#), that expands VA health care and benefits for veterans exposed to burn pits and other toxic substances. This is the largest expansion of VA health care and benefits in history. It adds over 20 new presumptive conditions (the service member does not need to prove their military service caused the condition) and requires the VA to screen every Veteran enrolled in VA health care for toxic exposure. Read more about [the PACT Act on the VA website](#). Keep doing your research and planning; it will help you have a smoother retirement.

Joe

Dear Joe,

My spouse is retiring in about two years, and I am getting nervous about what is next for me. I am also excited to begin a more consistent career after years of moving every 12 – 24 months for 20 years. I know there are resources out there, but where do I start?

Nervous Spouse

Dear Nervous,

There are many opportunities for military spouses starting or continuing a career. As a military spouse, one place to start is with the Department of Defense [Spouse Education & Career Opportunities \(SECO\) Program](#) before your spouse retires. You are also eligible for this program for one year following your spouse's retirement. SECO offers resume assistance and career assessments (if you are unsure what field you want to focus on). Another helpful resource is the [Military Spouse Employment Partnership \(MSEP\)](#) operated through the Employment Readiness Program at installation Army Community Service centers. They can provide information on employment opportunities and job market trends as well as classes on resume writing, interview techniques, networking, and entrepreneurship. Check out the article on [page 10](#) of this newsletter! You should also refer to the [resource links on the Soldier For Life \(SFL\) Military Spouse Employment page](#). The [SFL social media pages](#) also regularly post information on employment opportunities and seminars. Best wishes as you get started on your path toward a new, consistent career!

Joe


The Survivor Benefit Plan decision series: SFC Dobbs

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



In a previous edition of *Change of Mission*, we discussed how the [Survivor Benefit Plan](#) (SBP) and life insurance are important aspects of your family's financial future. For some, one or the other may be appropriate. For others, both or neither makes more sense. Whatever the decision, you must consider your unique family situation.

We have featured different scenarios in previous editions that highlighted some key considerations in making your decision. This final scenario features a Soldier who is medically retiring.

 <p>Age: 35 yrs old Location: Atlanta, Ga. Combined Household Income: \$191K - SFC Dobbs: Salary after military retirement: \$75K; retired pay with VA comp: \$56K - Spouse income: \$60K Family: Married Home: Mortgage Expected VA Disability Rating: 90 percent</p>	<p align="center">The Key Financial Question</p> <p>In the event of SFC Dobbs' death, will the household income and other assets, after the loss of their salary (\$75,000) plus retired pay and VA compensation (\$56,000), be sufficient to cover expenses for their spouse? If not, are the retirement accounts enough to cover the expenses?</p>
<p align="center">Financial Snapshot</p> <p>Expenses: • Mortgage • Car payments</p> <p>Retirement Accounts: • \$50,000 • Will contribute the yearly max after retirement</p>	<p align="center">Near-term Life Events Current Plans</p> <p>Military Retirement • Work full-time after military retirement • Contribute max to retirement account • Considering SBP and life insurance options</p>

Things for SFC Dobbs to consider

o Life Insurance

- Shop around. It may be difficult to find a plan with an affordable rate because of physical disabilities
- Not inflation protected. May not be as much of a factor if it is intended to cover expenses in the short term (funeral cost, expenses for 1-5 years) vs long term
- How much is needed?

o Dependency and Indemnity Compensation (DIC)

- Not guaranteed
- Member's death must be service-connected
- Amount increases every year with COLA increases
- No premiums

o Survivor Benefit Plan

- The max benefit is 55% of the full retired pay that will continue for life unless their spouse remarries prior to age 55. Starting January 1, 2023, SBP annuity will not be offset by DIC.
- Is it needed?
- Is this enough? If not, what are the options to cover the gap?
- Premiums are not influenced by disability and are only paid when there is an eligible spouse.
- Inflation protected – annuity with COLA increases

o Retirement Accounts and other Assets

Are the other assets enough to cover the annual expenses?

Prior to January 1, 2021, if a surviving spouse was eligible to receive both the SBP annuity and the DIC annuity because of a service-connected death, the surviving spouse received a portion or none of the SBP annuity. As a result, some members medically retiring did not elect SBP. However, starting January 1, 2023, that offset will be eliminated. This means that a surviving spouse who's eligible to receive both *will* receive both in full. Check out some helpful tools on the [DoD Actuary webpage](#) and speak with a no-fee [Department of Defense Personal Financial Counselor](#) to help you make the best decision for your family.

VA careers through the Military Spouse Employment Partnership

Department of Veterans Affairs

At the Department of Veterans Affairs (VA), we value the experience that military spouses bring to the table, and we are proud to be part of the U.S. Department of Defense (DoD) [Military Spouse Employment Partnership](#) (MSEP), which helps military spouses find meaningful careers.

With the resiliency and adaptability you've shown, you're a perfect fit for our mission to care for veterans.

The path to a rewarding VA career

MSEP creates employment connections that provide companies with direct access to military spouses seeking career opportunities and provide spouses like you with direct access to employers – like VA – who are actively recruiting.

When you register with MSEP online, you gain access to the program's career portal. This system gives you the opportunity to build an online resume and apply to jobs directly. A search feature allows you to search all available job opportunities in your area and refine the search by job type, company and industry. (Naturally, you'll want to search for "[Veterans Affairs](#)" first!)

Searches can be saved so you can be notified immediately of potential job opportunities in your area or from favorite partners, like VA. In addition to applying for available jobs, you can send your resume directly to partners to be considered for future job openings.



Army spouses show resiliency and adaptability throughout Army life, skills that translate to future employment. (U.S. Army Photo by Kari Hawkins, U.S. Army Materiel Command)

Additional spouse employment resources

We value our participation in MSEP, but our commitment to supporting military spouses doesn't stop there.



We have also partnered with DoD's [Spouse Education and Career Opportunities](#) (SECO) program, which provides education and career guidance to military spouses worldwide. SECO offers comprehensive resources and tools related to career exploration, education, training and licensing, employment readiness, and career connections.

If you're interested specifically in a health care career at VA, you may be eligible to receive up to \$4,000 (\$2,000 a year across two years) through a [Military Career Advancement Account](#) (MyCAA) scholarship. These scholarships help pay for education and training required to enter a portable career field, including health care.

Finally, we're doing everything we can to make your job search easier. We tag VA openings ideal for military spouses on [USAJobs.gov](#) (look for the "military spouses" filter in your initial search). In those job announcements, you'll find we highlight key information – remote work opportunities, flexible work schedules, child care, and health benefits – we think will appeal to a military spouse like you.

For more information about the MSEP program, see the [MyArmyBenefits fact sheet](#). In addition, the Retirement section of the Soldier for Life website has a section devoted to [military spouse employment resources](#). When a Soldier retires, it affects the entire family. You are not alone as you make this transition. The Army wants to see you succeed in future endeavors!

Two years to go: Retirement planning with MyArmyBenefits

MyArmyBenefits Staff

You made it through the first year of retirement planning and completed the [36-24 Months Before Retirement Checklist](#). You read through the resources on the Retirement Planning page of the Soldier For Life (SFL) website, became familiar with your Retirement Services Office and Transition Office, started saving for transition expenses and any pay gaps that may occur, built your timeline of events, and talked with your spouse and family members about their path forward. You also used the MyArmyBenefits [State/Territory Benefits fact sheets](#) to look at the areas you are considering living after retirement and used the [Benefit Calculators](#) to estimate your future retired pay and SBP cost and benefits. If you missed it, be sure to go back and read the [Jul – Sep 2022 issue](#) of Change of Mission on how to start retirement planning 36-24 months out and complete all the items on the 36-24 months checklist before beginning the [24-18 Months Before Retirement Checklist](#).

Now, let's look at how MyArmyBenefits can help you at 24-18 months out from your retirement date:

--Check out the [Army Transition Assistance Program \(TAP\)](#) and [Retirement Services Program](#) fact sheets and sign up for Army TAP and the Army Retirement Planning Seminar if you are active duty or drilling National Guard or Reserve; if you are a National Guard or Reserve Soldier, you must attend the Army Retirement Planning Seminar.

--When choosing your retirement date, consider any service obligations you incurred in connection with certain benefits—for example, check out the [Post-9/11 GI Bill](#) fact sheet if you have transferred, or plan to transfer, benefits to family members. Also, if you PCS, keep in mind you may incur an additional service obligation.

--Use the MyArmyBenefits [Retirement Calculator](#) and the [SBP Premium Calculator](#) to update your estimated retired pay and SBP premiums. The closer you get to retirement, the more accurate these estimates will be.

--Research the differences in cost and the various choices of TRICARE plans after retirement. The most common choices are [TRICARE Prime](#), [TRICARE Select](#), [Tricare Overseas](#), or [TRICARE Retired Reserve](#), but depending on your planned retirement location or personal situation you may be eligible for other [TRICARE Special Programs](#). Also view the TRICARE and VA Dual Eligibility fact sheet in case you are eligible to receive care from both after retirement.

--Consider your options for life insurance; SGLI coverage generally ends 120 days after retirement unless you are eligible for an SGLI disability extension (totally disabled at the time of retirement and unable to work). Soldiers can apply to convert SGLI coverage to Veterans' Group Life Insurance (VGLI) within 1 year and 120 days from their retirement date. Review options for commercial life insurance and be sure to do this prior to your VA disability rating. Also, read about the new [VALife insurance](#), which will be available January 1, 2023 and replaces [S-DVI](#).

--Be sure to include your spouse and family members in retirement discussions and decisions. This is a big change for everyone. Encourage them to provide input and share their thoughts about what they want to do in their next chapter.

As you start planning for your next chapter, get familiar with the Army [Retirement Services Program](#), use the [Retirement Toolkit](#) on the Soldier For Life website as a guide through the retirement process, and follow [MyArmyBenefits on Facebook](#) for benefits updates and helpful information. Begin your journey with purpose, planning, and preparation.



"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. Retired Solders' mission is to 'Hire & Inspire'-- to help veterans find jobs, to inspire the next generation to serve in the military, and to inspire Americans to support and trust their military."

- Mark Overberg, Director of Army Retirement Services

TRICARE options for retiring Army National Guard or Reserve

FALLS CHURCH, Va. – Are you thinking about retiring from the National Guard or Reserve? Retirement benefits depend on your age and service time. For questions regarding retirement benefits such as retirement pay, be sure to contact your servicing Retirement Services Officer. As for TRICARE health plan eligibility, your age determines which health plan you may enroll in.

Under age 60

[TRICARE Retired Reserve](#) (TRR) is available for qualified retired members of the National Guard and Reserve under age 60 and their eligible family members. Before age 60, retired members of the Reserve Component are “Gray Area Retirees.” They don’t qualify for TRICARE Prime or TRICARE Select coverage. If you don’t purchase TRR, you don’t qualify for any other TRICARE health plans until you turn age 60.

TRR is a premium-based health plan. You’ll have to pay a monthly premium to stay enrolled. With TRR, you can see any TRICARE-authorized provider. You’ll save money by going to a TRICARE-authorized [network provider](#). You can also get care and use pharmacy services at any military hospital or clinic, if space is available.

You may purchase TRR coverage at any time. If you’re currently enrolled in [TRICARE Reserve Select](#), your coverage will end on your retirement date. You can avoid a break in coverage by purchasing TRR within 90 days of your retirement date. TRR coverage ends the day you turn age 60.

Ages 60 to 64

When you turn age 60, you and your family become eligible for the same TRICARE health benefits as all other retired service members. Your 60th birthday counts as a TRICARE [Qualifying Life Event](#). This means you need to actively enroll in a TRICARE health plan within 90 days to continue health care coverage as a Retired Soldier. What if you miss the 90-day window? Then you must pay TRICARE enrollment fees or monthly premiums retroactive up to 12 months from your 60th birthday for continuous coverage. Otherwise, you and your family will only be able to get care at a military hospital or clinic if space is available.

You’ll have to pay enrollment fees or premiums for these health plans. Review costs using the [Compare Costs tool](#), or by downloading the [TRICARE Costs and Fees Fact Sheet](#).

Age 65 and above

Once you reach age 65, you’re no longer eligible for TRICARE Prime or TRICARE Select. [TRICARE For Life](#) (TFL) is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have both Medicare Part A and B. Coverage is automatic once you: 1) show as eligible in the [Defense Enrollment](#)

[Eligibility Reporting System](#) (DEERS), 2) are entitled to Medicare Part A, and 3) already have Medicare Part B.

You should receive information from the [Centers for Medicare & Medicaid Services](#) six months before turning age 65. This will tell you when and how to purchase Medicare Part B. To avoid any gap in TFL coverage, purchase Medicare Part B as soon as possible. If you wait until the month you turn age 65, your TFL coverage won’t begin until the next month, resulting in a gap in your coverage.

Pharmacy coverage

If you have a TRICARE health plan, you have pharmacy coverage through the [TRICARE Pharmacy Program](#). If you enroll in the [US Family Health Plan](#), you must use their pharmacy program.



(U.S. Navy Photo By Macy Hinds)

Dental and vision options

Once you retire, you and your family members no longer qualify for TRICARE dental benefits. However, Retired Soldiers and eligible family members may qualify to purchase dental and vision coverage through the [Federal Employees Dental and Vision Insurance Program](#) (FEDVIP). Your specific eligibility for FEDVIP dental and vision plans depends on your age.

Learn about the various TRICARE health plans in the "[Retiring from the National Guard or Reserve](#)" brochure. You can also find what actions you need to take to make sure your health care coverage is in place when you retire from the military service. Meanwhile, active-duty Soldiers with questions about health care options can find answers in the "[Retiring from Active Duty](#)" Brochure.

Retiring soon? Get the new tips & tools for retired pay



CLEVELAND – Defense Finance and Accounting Service (DFAS) Retired and Annuitant Pay has new tips & tools to make understanding and managing retired pay easier for transitioning Soldiers.

The “DFAS Helpful Tips & Tools for Retirees New to Retired Pay” can be downloaded at: <https://www.dfas.mil/ret> and provides tips and links to information on when and how you’ll see your pay, tax forms and withholding, VA disability pay, separation pay, tools and forms you may need, a link for Gray Area Retired Soldiers, and more.

Pay Details

Unlike military pay which comes every two weeks, retired pay comes once a month on the first of the month (or sooner if the first is on a weekend or holiday). Similar to the military Leave and Earnings Statement, you’ll get a monthly detailed account statement called a Retiree Account Statement (RAS), which outlines your pay and deductions. Be sure to look for your new retired pay account in myPay <http://mypay.dfas.mil> – the quickest and most convenient way to manage your retired pay.



Manage your retired pay using myPay. (U.S. Army Photo by Mark Orders-Woempner, Financial Management Command)

Taxes

You’ll also find tax documents in your retired pay account on myPay, but as a Retired Soldier, you’ll receive a 1099-R as opposed to a W-2.

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. Be sure to speak with a tax professional about your specific situation.

Gray Area Accounts

If you are a Gray Area Retired Soldier, DFAS created a new kind of myPay account especially for you. This account will help you stay connected to important news and updates between the time you retire from the Army and the date you’re eligible to receive retired pay. Be sure to start working with the Army at least nine months prior to the date of your eligibility to receive retired pay to ensure your information and paperwork is ready to go. Find out how to log on and update your contact information so you never miss a message: <https://www.dfas.mil/grayarea>.

Veterans Affairs (VA)

In some cases, the pay or reductions in pay you receive in retirement may involve both DFAS and the VA. The Tips & Tools refer to some of the more common examples, but individual cases may vary. For instance, VA disability compensation comes from the VA, but this may reduce the amount you will receive from DFAS. Be sure to check out which laws and programs may impact your pay.

Form Wizards

DFAS currently has several Form Wizards available and we are working on more. The Form Wizards “take the form out of the form” by walking you through the information needed to help ensure that all necessary fields are completed properly. The Form Wizards also have a helpful link to submit the form through an askDFAS online upload tool. Plus, some offer the option of signing electronically.

askDFAS Online Upload Tools

Some forms or requests can be submitted online via the DFAS.mil website using the [askDFAS](#) online upload tools. The new askDFAS submission tools were established to improve the way requests are submitted and eliminate the time sending requests through mail or fax. Just fill in the information requested on the askDFAS online upload tool page and upload the form you want to submit in a PDF.

Staying on top of paperwork in retirement is just as important as it was during your military career. The “DFAS Helpful Tips & Tools for Retirees New to Retired Pay” is a good place to start.

Soldiers for Life continue Exchange benefit after retirement

By Tom Shull, Army and Air Force Exchange Director/CEO

As Soldiers for Life approach retirement, they can rest easy knowing the Army & Air Force Exchange Service will continue to have their six as they begin their next chapter.

The Exchange's tax-free savings and military-exclusive pricing are lifelong benefits for Retired Soldiers, who retain access to brick-and-mortar Exchanges after retirement. These savings follow Retired Soldiers no matter how near or far they may be to a military installation, with more than 3 million items available at [ShopMyExchange.com](https://www.shopmyexchange.com) and free shipping on orders \$49 or more or placed with a MILITARY STAR® card.

With 100 percent of Exchange earnings supporting military communities, in 2021 Soldiers for Life helped generate \$205 million for critical military quality-of-life programs, including \$111 million for programs at Army posts.

It matters where you shop—in the last 10 years, the Exchange benefit has provided \$3.5 billion in earnings for quality-of-life programs as well as outfitting more than 712,000 warfighters at cost annually, providing school meal support for Department of Defense Education Activity facilities overseas and delivering needed support services to locations impacted by natural disasters.

Soldiers for Life can learn more about how shopping with the Exchange makes Army communities better places to live in the [Exchange's 2021 Mission Report](#), which can be found on Exchange's online Community Hub at [ShopMyExchange.com/Community](https://www.shopmyexchange.com/Community). Highlights include:



(Army & Air Force Exchange Service Courtesy Photo)

- Welcoming 575,000 new shoppers, as a change in Department of Defense (DoD) policy allowed DoD and Coast Guard civilian employees and retirees to shop the Exchange.
- Serving 59,000 troops overseas throughout 45 military exercises.
- Expanding career opportunities for veterans and military spouses. More than 54,000 veterans and spouses have been hired since 2013, and the Exchange is aiming to increase that number to 75,000 by 2026.
- Increasing wellness services with the opening of the Exchange's first chiropractic clinic, joining more than 260 vision centers, durable medical equipment stores, dental offices, nutrition centers and more.
- Upgrading the shopping experience with renovations or new construction at 21 stores.

Thank you for all you do to strengthen our military communities. Team Exchange looks forward to continuing to serve you in 2022 and beyond. Soldiers for Life!



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 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.

Listen and learn: The Soldier for Life podcast

The Soldier for Life 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.

VA Benefits Delivery at Discharge (BDD) Program The BDD program allows you to file a pre-discharge claim while you are still on active duty, allowing ample time for health exams, disability evaluation, and the processing of your claim. If your BDD claim is approved, you can receive disability compensation immediately after military discharge.

Mission Promise Kept Stephens College is dedicated to a living and learning community for women veterans. That's why they've created Mission Promise Kept: to empower women veterans to earn college degrees, achieve personal success and attain financial independence. Learn more about the program with, U.S. Air Force veteran, the Executive Director of Mission Promise Kept, Ms. Elizabeth Herrera.

The Empowered Transition Series - Part 1: Becoming a Foreign Orphan In this series, Marine veteran Josh Atkinson is taking us on a journey from his abrupt departure from the military to coming full circle in supporting veterans. Josh does strategy and development for PM ProLearn and integrates PM ProLearn Program Management Professional certification courses into the Army Credentialing Assistance (CA) Program.



Want to talk to a Retirement Services Officer?

Whether you're Regular Army, Army National Guard, or Army Reserve, you have an assigned Retirement Services Officer (RSO). Find yours at the [interactive RSO maps](#) on the Army Retirement Services website.

Army Retirement Quiz



Find the answers to these retirement questions in the [Army Retirement Planning Guide](#).

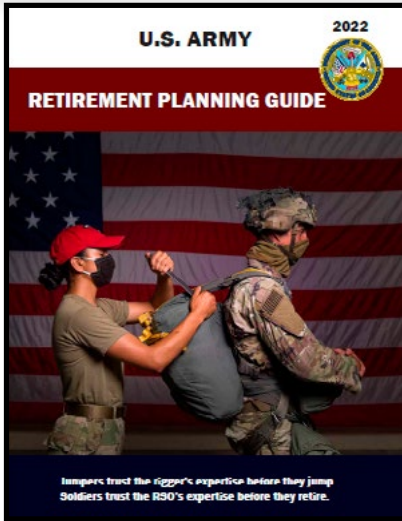
- (1) T/F: Transferring education benefits to your family members currently incurs a 4-year service obligation.
- (2) T/F: You may sell leave accrued through your retirement date (limit of 60 days during your career) or use it before your retirement date, or split your leave between these two options.
- (3) T/F: After you retire, you initially have six months to ship household goods to a final home of selection.

(4) T/F: You must make your Survivor Benefit Plan election before you retire or you'll receive automatic coverage based on your full retired pay for the dependents at the time of retirement.

(5) T/F: If you are Regular Army and attend the Army Transition Assistance Program, you do not need to attend the Army Retirement Planning Seminar.

Answers: 1 (5) 1 (4) 1 (3) 1 (2) 1 (1)





2022 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the 2022 U.S. Army Retirement Planning Guide is available for download as a PDF document from the [Army Retirement Services website](https://www.armyretirement.com).



Army Echoes

Produced by Army Retirement Services, Army Echoes is the Army's official newsletter for Retired Soldiers and surviving spouses. It is available on the [Army Retirement Services website](https://www.armyretirement.com). After you retire, it will be automatically delivered to your email address in myPay, so be sure to change that to a good civilian email address before you retire.

How do I receive Change of Mission? If you're a Soldier in any Army component with 17+ years of service, just make sure your [myPay](https://www.armyretirement.com) account at DFAS has a good email address. That's where we'll send *Change of Mission*. If you're not a Soldier with 17+ years of service, you can still read *Change of Mission* on the [Soldier for Life website](https://www.armyretirement.com).

Retirement is a process, not an event! Start planning 36 months out with the printable checklists in the [Retirement Planning Toolkit](https://www.armyretirement.com) or the [Planning Guide](https://www.armyretirement.com).

Helpful Websites

- [Army Echoes](https://www.armyretirement.com)
- [Army Echoes Blog](https://www.armyretirement.com)
- [Army Reserve Retirement Services](https://www.armyretirement.com)
- [Army Retirement Services](https://www.armyretirement.com)
- [Army Transition Assistance Program](https://www.armyretirement.com) (800) 325-4715
- [Change of Mission](https://www.armyretirement.com)
- [Combat-Related Special Compensation](https://www.armyretirement.com) (866) 281-3254 opt.4
- [Concurrent Retired & Disability Pay](https://www.armyretirement.com) (800) 321-1080
- [Department of Veterans Affairs](https://www.armyretirement.com)
- [DFAS](https://www.armyretirement.com) (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST)
- [DOD Self Service Logon](https://www.armyretirement.com)
- [FEDVIP Dental/Vision Plans](https://www.armyretirement.com)
- [Federal Long Term Care Insurance Program](https://www.armyretirement.com)
- [GI Bill](https://www.armyretirement.com) (888) 442-4551
- [HRC Education Incentives Section \(GI Bill\)](https://www.armyretirement.com) (888) 276-9472
- [HRC Gray Area Retirements Branch](https://www.armyretirement.com) (888) 276-9472
- [MyArmyBenefits](https://www.armyretirement.com) Help Desk (888) 721-2769 (9 a.m. to 5 p.m. EST M-F)
- [myPay](https://www.armyretirement.com) (888) 332-7411
- [Reserve Component Application for Retired Pay](https://www.armyretirement.com)

- [Soldier for Life on Facebook](https://www.armyretirement.com)
- [Soldier for Life on Instagram](https://www.armyretirement.com)
- [Soldier for Life on Twitter](https://www.armyretirement.com)
- [Soldier for Life on LinkedIn](https://www.armyretirement.com)
- [Soldier for Life on YouTube](https://www.armyretirement.com)
- [Survivor Benefit Plan](https://www.armyretirement.com)
- [Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](https://www.armyretirement.com)
- [TRICARE](https://www.armyretirement.com)
- [TRICARE Beneficiary Counseling & Assistance Coordinator](https://www.armyretirement.com)
- [TRICARE East](https://www.armyretirement.com) (800) 444-5445
- [TRICARE West](https://www.armyretirement.com) (844) 866-9378
- [TRICARE Overseas](https://www.armyretirement.com) (888) 678-1207
- [TRICARE Retired Reserve](https://www.armyretirement.com) Call the appropriate number just above
- [TRICARE Young Adult](https://www.armyretirement.com) Call the appropriate number just above
- [Uniformed Services Former Spouse Protection Act](https://www.armyretirement.com)
- [US Family Health Plan](https://www.armyretirement.com) (800) 748-7347
- [VA Benefits and Services](https://www.armyretirement.com) (800) 827-1000
- [VA Health Care Benefits](https://www.armyretirement.com) (877) 222-8387
- [VA Insurance](https://www.armyretirement.com) SGLI/VGLI: (800) 419-1473