

What courses must I take to prepare for my military retirement?

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

Most active duty Soldiers nearing retirement know they must attend the Army Transition Assistance Program (TAP) before they retire. Most Soldiers I talk to think Army TAP is the only course they must attend. Unfortunately, they are mistaken. Worse, they are leaving themselves and their families unprepared for retirement.

Active duty Soldiers must take two courses to prepare for retirement. Reserve Component (non-AGR) Soldiers must take one course.

Soldiers nearing retirement are approaching something for which most are ill-prepared. Few understand what lies ahead of them or the skills and information required to successfully navigate what can be a very stressful time – for both themselves and their families. Overconfidence will not serve them well here.

Soldiers who have recently retired will attest to the challenges and surprises they encountered as they retired. They consistently say they underestimated the amount of time and work required to prepare for retirement. That made their first couple years of retirement harder than they should have been. That's why a recently-retired Soldier writes the Retirement Lessons Learned column on page 6 of *Change of Mission* each quarter.

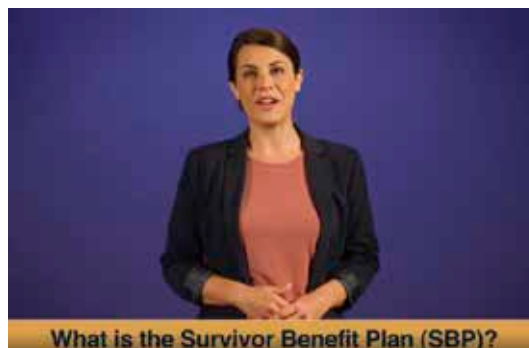
Active Duty Requirements

If you are a Soldier who has served at least 180 days on active duty, before you leave the Army, you must attend Army TAP, which is required by the Veterans Opportunity to Work (VOW) Act. You need about 40 hours, spread over a 12 to 24-month period, to meet career readiness standards. Army TAP's primary focus is to prepare you to find post-service employment. General officers have their own course, called the Army Strategic Education Program – Transition, which meets the VOW Act requirements.

If you are an active duty Soldier, you must also attend the Army Retirement Planning Seminar. This one-day seminar, required by Army regulations, is offered by your installation Retirement Services Officer (RSO). The seminar focuses on all of the non-employment aspects of military retirement planning. You should attend, with your spouse if you have one, 24 months before your retirement.

Installation subject matter experts will explain the retirement process and your retirement benefits, which include medical, dental and vision insurance, veterans' benefits, retired pay, the Department of Defense Survivor Benefit Plan, Combat Related Special Compensation, Concurrent Retirement and Disability Pay, household goods storage and movement, terminal leave and transition administrative absences and more.

These subjects require careful study and consultation with a spouse, financial planner, tax expert, healthcare specialist or others before making decisions.



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The RSO will explain how and when to apply for retirement, your retirement ceremony options and the benefits of using the [MyArmyBenefits website](#) with personalized calculators.

Reserve Component Requirements

If you are a drilling Reserve Component Soldier, you must attend the Reserve Component Retirement Planning Seminar between your 18th and 20th years of service.

The main purpose of this seminar is to explain your Notification of Eligibility (NOE) for Retired Pay for Non-Regular Service, also called your 20-year letter.

Your RSO will explain the law that requires you to make a Reserve Component Survivor Benefit Plan (RCSBP) election within 90 days of receiving your NOE. If you fail to make a timely election, you will automatically receive the maximum RCSBP coverage for all of your eligible dependents, by law.

Subject matter experts at the seminar will explain your retirement benefits. Your RSO will explain how and when to apply for retired pay.

Every year, some Soldiers in the Retired Reserve (also called the Gray Area) fail to apply for their retired pay even though U.S. Army Human Resources Command (HRC) mails them a postcard reminder on their 59th birthday. Ensure you update your mailing and email addresses at HRC and DFAS as required – and as briefed during the retirement planning seminar.

Spouse retirement planning

The Army urges all Soldiers to invite their spouses to attend the retirement planning seminar and Army TAP classes. Spouses often manage key aspects of the military household that will be impacted by retirement, such as the budget and family healthcare.

How to attend your required courses

To attend Army TAP, reach out to your [local TAP Center](#) or visit Army TAP's [Virtual Center](#). To attend the Retirement Planning Seminar, contact your [installation, state or Readiness Division RSO](#).

In case you missed it!

Highlights from October's *Change of Mission*

- Three tax tripwires military retirees need to watch out for
- To the spouses: What do you want to do after your Soldier retires?
- Five things to know as an ARNG Soldier nearing retirement eligibility
- Making it work: Including your spouse in your retirement planning
- Where will you receive medical care when you retire?
- Can I wear my uniform when I'm retired?

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@mail.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 Uniformed Services Former Spouse Protection Act and you

WASHINGTON – A key benefit for Soldiers, including Retired Soldiers, is access to free legal advice. Legal advice is especially helpful when Soldiers have been divorced. There are many, very detailed provisions of law in the Uniformed Services Former Spouse Protection Act (USFSPA). Soldiers who have been or may become divorced should know their legal rights and responsibilities.



community property.

Key provisions of the USFSPA

- Former spouses do not have a right to any portion of military retired pay
- Former spouses are not entitled to a portion of retired pay based solely on the length of marriage
- State courts may not order a member to apply for retirement or specify a date of retirement
- Unless ordered by a court, remarriage by a former spouse will not stop the direct payment of retired pay
- State courts may order retiring service members to take Department of Defense Survivor Benefit Plan coverage for a former spouse and children.

The National Defense Authorization Act of 2017, as revised in 2018, provides that, for divorces or separations finalized after Dec. 23, 2016, if the member has not yet retired, former spouse payments are based on the amount of retired pay the member would have been entitled to at the time of the divorce. Court orders must provide three variables:

- Award amount or percentage formula
- Pay grade at time of divorce or separation if the member entered duty on or after Sept. 8, 1980
- The member's years of creditable service at the time of divorce, or in the case of a Reserve Component Soldier, the creditable reserve points at the time of divorce

Survivor Benefit Plan Coverage

If a court has ordered a member to elect SBP coverage for a former spouse, the retired member must make that election within one year of the date of the divorce. A former spouse, may also "deem" the SBP election by requesting it from the Defense Finance and Accounting Service (DFAS) within one year of the date of the first court order awarding former spouse SBP. This may or may not be the same date as the divorce. If the court order meets the legal criteria, DFAS will retain it until the member retires. The former spouse must inform DFAS of changes in address or marital status.

A former spouse who remarries before age 55 loses SBP eligibility; however, if the new marriage ends in death, divorce, or annulment, the former spouse's eligibility is reinstated. A former spouse who remarries after age 55 does not lose eligibility.

Former Spouse Benefits

A state court cannot order or decree that the Services issue a military ID card to a former spouse. Generally former spouses are eligible for an ID Card if:

- The marriage lasted 20 years or more, AND
- The member served 20 years or more of service creditable for retired pay, AND
- The marriage and the creditable service overlap 20 or more years. (In some cases, restricted benefits are authorized if the overlap is less than 20 but greater than 15 years).

To qualify for direct payment of retired pay, the former spouse must have been married to the member for at least 10 years of the member's service creditable for retired pay.

For additional information on the USFSPA, contact the nearest military legal assistance office, which you can find in the [MyArmyBenefits resource locator](#). To review all of your legal assistance benefits, visit the [MyArmyBenefits Benefits Library](#).

"All you need is the plan, the road map, and the courage to press on to your destination." – Earl Nightingale (1921-1989), American radio speaker and author

Options for your TSP when you retire

By Robyn Alama Mroszczyk, Army G-9 Lead Financial Education Program Manager

As you prepare for retirement, you will be faced with the decision of what to do with your Thrift Savings Plan (TSP). Start researching your options now so that you can make an educated choice when the time comes.

Leave your money in the TSP

As long as you have 200 dollars or more in your account, you can keep it in the TSP. Once you leave the Army, you'll no longer be able to make contributions to your uniformed service account unless you are recalled to active duty or become a Department of Defense civilian employee.

However, you can still manage your investment mix, transfer eligible money into (and out of) your account, and benefit from the low administrative costs. The best part is that your account will continue to accrue earnings. Here are few [suggestions](#) as you make your decision:

- o Make sure your address is updated. Visit the [myPay website](#) and go to the TSP section to change your address. If you change it in the "Correspondence Address" section of myPay, it will not update your TSP address.
- o Ensure your contributions are allocated to an investment fund according to your risk tolerance. Use one of the [TSP calculators](#) to help you plan accordingly. The default allocation investment fund for Soldiers not under the Blended Retirement System (BRS) is the G fund while certain Soldiers who opted in to BRS and all auto-enrollees are automatically enrolled in an age-appropriate, target date asset allocation or "Lifecycle" fund. You can change the way your money is invested in the TSP investment funds by making [interfund transfers \(IFT\)](#). You may request a [contribution allocation](#) or an [IFT](#) by visiting the Online Transactions section of My Account. You can also call the ThriftLine at (877) 968-3778 and follow the automated prompts.

o Transfer money into your TSP account from IRAs (although not from Roth IRAs) and eligible employer plans. Learn more [here](#).

o If you have any TSP loans, pay them off within 90 days of your separation.

o If you rejoin federal service, 5 percent of your basic salary will be deducted from your paycheck each pay period and deposited into a civilian TSP account. Just like for those under the Blended Retirement System, federal civilian employees under the Federal Employees Retirement System (FERS) receive matching contributions as long as they contribute! If you're hired as a FERS employee, your agency will contribute an amount equal to 1% of your basic pay each pay period to your TSP account, and you would also receive matching contributions on the first 5 percent of pay that you contribute each pay period.

The first 3 percent of pay that you [contribute](#) will be matched dollar-for-dollar; the next 2 percent will be matched at 50 cents on the dollar. Contributions above 5 percent of your pay will not be matched.

o Read the tax notice ["Important Tax Information About Payments From Your TSP Account."](#)

TSP transfer

Another option is to transfer your TSP balance partially or in full to an IRA, 401k, or other eligible employer plan. Consider the change in administrative costs as it could cost you more money in expenses or loss of return. Learn more [here](#).

TSP withdrawal

You also have the option to withdraw your money either partially or fully. Please note that there are potential tax consequences, so you should speak to a tax professional.

o Read [Withdrawing Your TSP Account After Leaving Federal Service](#) to fully understand your options.

Where can I get more information?

- o Thrift Savings Plan: Call the ThriftLine at (877) 968-3778, option #3 to talk to a participant service representative, or visit [www.tsp.gov](#)
- o Learn more about BRS at [www.militarypay.defense.gov/blendedretirement](#)
- o Speak with a Personal Financial Manager or Counselor at your installation. Visit [Military OneSource](#) to find one.
- o Learn more about investing at the [Securities and Exchange Commission \(SEC\) website](#)
- o Visit the [Army's Financial Readiness Program's website](#)

A Note about the G Fund

In December 2021, the G Fund's annual rate of return was 1.34 percent. The inflation rate for the comparable period was 5.9 percent. Funds invested in the G Fund did not lose money, but when inflation was considered, the investments lost value. Talk to a licensed financial advisor about your investment mix before changing your TSP fund allocations.

Robyn Alama Mroszczyk is the Army Deputy Chief of Staff, G-9, Lead Financial Education Program Manager and holds an Accreditation in Financial Counseling (AFC).

POST SERVICE MISSIONS: WHAT YOU CAN DO FOR THE ARMY

STAY IN UNIFORM AND MENTOR AMERICA'S YOUTH AFTER RETIREMENT



The mission of the U.S. Army Junior ROTC is “To Motivate Young People to be Better Citizens” by instilling the values of citizenship, service to the nation, personal responsibility and a sense of accomplishment. JROTC is a service to our nation in that it provides cadets the motivation and skills to improve physical fitness; think critically and creatively; communicate effectively; work as a team member; pursue meaningful careers especially in the areas of science, technology, engineering and mathematics (STEM); and become successful citizens.

As JROTC continues to modernize and adapt to the changing needs of America’s communities and workforce, Army JROTC is developing a cyber pilot program. The Army JROTC Cyber Pilot Program is an innovative, four-year, honors-level cyber program that is part of the Army’s effort to infuse critical STEM curriculum in high schools across the country. The Army JROTC Cyber Pilot Program provides students with challenging, relevant experiences and prepares them to enter the cyber workforce and pursue a four-year degree and/or enter military service.

For the cyber pilot, JROTC will leverage instructors with various backgrounds and experiences, especially individuals with a bachelor’s degree in computer science, information systems, cybersecurity or other related fields. JROTC will execute the program in approximately 20 schools during the Academic Year 2022-2023. Additionally, JROTC plans to expand the cyber pilot program into more schools in the following years. These Army JROTC cyber instructors will uphold the JROTC vision of providing a quality citizenship, character, and leadership development program, while fostering partnerships with communities and educational institutions.

Army JROTC is currently seeking instructors for the cyber pilot programs. Preferred applicants will possess at least one of the following certifications (or obtain the

certification within six months of becoming an instructor):

- DoD Approved 8570 Baseline Certification (Any IAT Level 1 certification or higher)
- CompTIA Linux+
- Microsoft Technology Associate (MTA) or similar
- Cisco Certified Technician or similar

When you become a U.S. Army JROTC instructor, you become part of a community. You have the opportunity to motivate young people to be better students, better leaders and better citizens. As a JROTC cyber instructor, you also have the opportunity to motivate these young people to serve in critical roles for our nation.

To learn more about becoming a U.S. Army JROTC instructor, please visit us [on the web](#). You may view instructor vacancies, estimate your minimum instructor pay (MIP) and begin the application process. You may also call (800) 347-6641 with any questions.



Retired Soldiers to receive the biggest COLA since 1982

WASHINGTON — Based on the annual increase in the Consumer Price Index for Urban Wage Earners (CPI-W), the retired pay of military service members, who have been retired for at least a year, increased by 5.9 percent on Jan. 1, 2022. The same cost of living adjustment was applied to Department of Defense Survivor Benefit Plan annuities and the Special Survivor Indemnity Allowance.

Unlike current service members, whose annual pay raise is proposed by the President of the United States and approved by Congress in the National Defense Authorization Act, military retired pay is automatically adjusted each year based on the CPI-W. Current service members received a 2.7% pay raise in 2022.

RETIREMENT LESSONS LEARNED

Being a “Unicorn” is not enough to win your retirement transition

By Lt. Col. David A. Dulaney, U.S. Army, Retired

Winning your retirement transition isn't built on what you've already accomplished – it's about securing your future purpose. I share my story to help you understand that being a proven and highly trained leader, with specialized and directly translatable skills, may be enough to be called a “unicorn” and to secure your next job. But it may not be enough to secure your post-military purpose and mental well-being.

Six months before retirement, my confidence was brimming. I had secured a dream position with a prestigious global firm in a prime location for my family. I was the rare “unicorn” who had secured the trifecta of military transition: position, salary, and location. “Of course, I am a unicorn,” I thought. My Army experiences had transformed me into a highly trained proven leader, with several advanced degrees and directly translatable skills. I had also diligently followed the path set by Retirement Services.

To illustrate, five years out from retirement, I started asking questions of leaders. Two years from retirement, I attended my post's retirement brief and scheduled classes with Transition Assistance. One year out, I started networking and attending military recruitment events. Six months out, I had my retirement ceremony planned and all physical evaluations completed. I was set for success! Or so I thought.

Nearly a year after retiring (and several months into the new COVID-19 reality) I found myself fearful, lost, and confused. I was performing well in my new job and my family was thriving in our new dream home. Yet, I felt alone. My spouse and family noticed. I wasn't sleeping well. I was constantly worried that I wasn't doing enough to make a difference. I felt without purpose.

This lack of personal purpose was foreign to me. Ever since joining the Army, I had a purpose – to pursue a life of selfless service to our nation. The firm I joined after retiring also had a great purpose that spoke to me – to build a better working world. With every tax return I signed, with every question I asked of my clients and colleagues, I was trying to live up to my firm's purpose. However, I did not feel I had personal purpose.

Discovering my personal purpose started by asking myself why. Why is it that I get up each morning to go to work? Going to work is more than a paycheck; meaningful work results in a sense of belonging and well-being. Luckily for

me, my firm offers several well-being trainings, including one on finding personal purpose. It was there that I learned that my purpose had been there all along. All it took was for me to look back, so that I could go forward.

In the Army, what fueled my passion for work was the chance to help others succeed in their mission. After retirement, I thought I had lost that purpose. Work was interesting, but I missed my identity as a Soldier serving others. What I failed to understand, however, was that while my mission had changed, my purpose remained the same. I am here to support success in those pursuing a better working world – my team, my clients, my firm. Once I realized that my purpose remained, and only my mission had changed, my passion was refueled.

With passion refueled, I was able to not only focus on helping my team, my clients, and my firm succeed, I was also ready to give back to the veteran community. My firm fully supports the veteran community and has a robust and vibrant professional network for veterans. Supporting the “VetNet”, as we call it, allows me to stay connected to veterans and support them in their post-military career journeys. Staying connected to the military community fuels my passion for service.

Your success in the Army brought you to this point of retirement. You should be proud of what you have accomplished – you have earned the right to be a Soldier for Life! But don't let your successes blind you to the emotional toil transition will take. Keep in mind that your purpose will still guide you in this new and exciting chapter. Succeed in your next mission by following the Army Retirement Services and Army TAP plan and asking for help. The veteran community is strong and here to help you find renewed purpose.

Retired Lt. Col. David A. Dulaney served in the U.S. Army for 20 years, deploying twice in support of operations in Iraq. He commissioned from West Point as a military intelligence officer, attended the



University of Texas Law school in the Army JAG Corp's Funded Legal Education Program, obtained a master's in tax from Georgetown University, and served the best clients in the world (Army Soldiers and Commanders) as a Judge Advocate for 13 years before retiring as Executive Director of the Armed Forces Tax Council. He's now serving as the Vice President, Compliance Counsel for Liberty Tax, an industry-leading personal income tax preparation company in North America.

The Army Career Skills Program: a powerful transition resource

By Lt. Col. Keith Wilson, Director, South US, Northeast US and Europe, US Army Soldier for Life Program

Can you imagine Google, General Dynamics or Gap allowing an employee to take 3 weeks, 8 weeks or even 18 weeks off to go “try out” for a job with another company? And to pay that employee while they are doing so?

The Army does exactly that! You can test the waters before you officially jump into your first civilian job.

The Army Career Skills Program (CSP) is authorized under Department of Defense Instruction 1322.29, Job Training, Employment Skills Training, Apprenticeships, and Internships (JTEST-AI) for Eligible Service Members, also known as Skill Bridge. CSP is a Skill Bridge, but not all Skill Bridge programs are CSPs.

Without going into details, Skill Bridge authorizes a service member to participate in an approved transition training program in the last 180 days in the military. This is 180 days from your actual date of separation, not when you begin terminal leave. You’re also not guaranteed to receive the full 180 days. And you still have to complete many mandatory transition assistance requirements within the final 180 days.

What exactly is a CSP?

The Army’s CSP helps Soldiers to improve their civilian employment options by participating in skills training during their transition period. CSPs allow employers to teach Soldiers civilian career skills through apprenticeships, internships, on-the-job training, and employment skills training.

During a CSP, Soldiers may not earn wages from the CSP employer, but they do earn military pay, health care, and benefits.

A few years ago, the Army required CSPs to be conducted within 50 miles of a military installation. Now, service members may take an administrative absence (permissive TDY) to participate in an approved CSP.

CSP examples

The Army has approved over 225 CSPs, ranging from internships, fellowships and training programs, including:

- o U.S. Chamber of Commerce Hiring Our Heroes Corporate Fellowship Program
- o HireMilitary internships
- o The International City/County Managers Association Veterans Local Government Management Fellowship

- o The Manufacturing Institute’s Heroes MAKE America
- o Institute for Veterans and Military Families Onward-to-Opportunity
- o J.B. Hunt Transport - Veterans to Engineering & Technology Transition & Spouses

The Commonwealth of Virginia even partners in a CSP, called the Hire Vets Now Fellowship, with the Virginia Chamber of Commerce.

Are you interested in technology, finance, earning your Project Management Professional (PMP), Six Sigma, Google IT Support Professional or HRCI certification? There is a CSP available for you!

You can even work with your local CSP administrator/coordinator and chain of command to develop a CSP tailored to you and a potential employer.

Why should I do a CSP?

There are four key factors when determining your next job after the military: location, industry, role and compensation. You must prioritize these.

Eighty-five percent of veterans leave their first job after the military within 18 months. Oftentimes, the “fit” was wrong. Many would have chosen something else if they had had the opportunity to “test the waters” in different roles and industries.

Are you a commander?

CSPs target “at risk” Soldiers, typically junior enlisted members aged 18 to 24, who comprise 36 percent of annual active duty separations.

Reach out to your local CSP coordinator or transition service manager to learn how you can control how much the Army pays for unemployed veterans.

Army CSP coordinators work with employer partners to ensure the pay is commensurate with the knowledge, skills, and abilities necessary for employment.

A cautionary note!

Just because a program is an approved “Skill Bridge” does not mean it is an approved Army CSP. Verify that early in the process with your local CSP administrator/coordinator!

Want to learn more?

Reach out to the installation CSP administrator/coordinator at your local transition center or access the [Army’s](#)

[CSP website](#) or the [U.S. Department of Defense Skill Bridge website](#) or [connect with me on LinkedIn](#), and share your CSP story!



MyArmyBenefits

The U.S. Army official benefits website



Ask Joe: Your benefits guru

Dear Joe,

I was at the commissary the other day when a lady at the front of the checkout line asked a question out loud, to all within earshot, "Why does my NextGen ID card say 'Verify Eligibility' under Medical? Don't they trust me?" I didn't have an answer and did not comment, but wondered why it does say that? Don't they trust us?

Curious in Fort Belvoir

Dear Curious,

Of course, they trust you! Medical care providers should be electronically verifying eligibility for benefits through the Defense Enrollment Eligibility Reporting System (DEERS). "Verify Eligibility" is printed on the back of NextGen USID cards in response to changes to TRICARE, such as the requirement to enroll within 90 days of a qualifying life event, the establishment of an annual open enrollment window, and defaulting to care in a medical treatment facility only if a TRICARE option was not selected. These changes make it difficult to accurately determine the cardholder's eligibility for care. When medical providers verify eligibility, they ensure the appropriate medical benefits are provided to the appropriate populations.

Now, if someone asks, you are fully prepared with the complete answer.

Joe

Dear Joe,

My wife and I were on a cruise that stopped in San Juan, Puerto Rico and a funny thing happened. We took a cab to the old part of the city, and I was wearing my "Retired Alaska Army National Guard" baseball cap. When our cab driver, Carlos, asked if I was in the Army, I said "No, I just retired from the Alaska Army National Guard," and pointed to my hat. He then pointed to his hat which said, "Retired Puerto Rican National Guard," and told me that he had just retired from the Puerto Rican National Guard. Carlos said that Puerto Rico pays an annuity to gray area retirees, who are waiting until age 60 to begin drawing retired pay. Joe, was it the heat or the bright sunlight, or have I missed a benefit I should be getting?

Jay Hawker from Anchorage, AK

Dear Jay,

Congratulations on your retirement from the National Guard. Your cab driver is a wise man. The Puerto Rican National Guard does pay an annuity of 175 dollars per month to gray area retirees ages 55 to 59 that are waiting until age 60 to draw retired pay. States and territories offer many different benefits to service members and their families. Puerto Rico offers many military benefits to include property and income tax exemptions, and a pay differential when called to active duty—plus, a warm climate year-round. The state of Alaska offers a Veterans Land Discount and a Veterans Mortgage Program for its service members and veterans. Take a look at the [Puerto Rico fact sheet](#), [Alaska fact sheet](#) and other [state/territory fact sheets on MyArmyBenefits](#) to see all the military benefits each one offers.

Joe

The Survivor Benefit Plan decision consideration series: Col. Andrews

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

In the previous edition of *Change of Mission*, we discussed that SBP and life insurance are important aspects of your family's financial future. For some, one or the other may be more appropriate. For others, both or neither makes more sense. Whatever the decision, you must consider your unique family situation. We will feature typical scenarios involving hypothetical Soldiers in future editions that will highlight key considerations you should weigh in making your decision.



Member: 48 yrs old
Location: Washington, DC Metro area
Expected Household Income: \$340,000
 - Expected salary after retirement: \$180,000
 - Retired pay w/VA disability comp: \$90,000
 - Spouse's salary: \$70,000
Col. Andrews Family: Married with 4 children (ages 6, 8,10, 12)
Home: Single family home with a mortgage
Expected VA Disability Rating: 50 percent

Near-term Life Events	Current Plans
Military Retirement:	<ul style="list-style-type: none"> • Work full-time after retirement • Contribute max to personal retirement accounts
Children's College:	<ul style="list-style-type: none"> • Full GI Bill transferred • 529 plan for each child

Financial Snapshot

Expenses:	<ul style="list-style-type: none"> • Mortgage • Car payments • Children's activities
Retirement Accounts:	<ul style="list-style-type: none"> • \$600,000 • Both contributing the yearly max
Other Assets:	<ul style="list-style-type: none"> • \$150,000 brokerage account • Rental property • 529 Plans

The Key Financial Question

In the event of Col. Andrews' death, will the household income and other assets, after the loss of a salary (\$180,000) plus retired pay and VA compensation (\$90,000), be sufficient to cover the family expenses? If not, what are the best options to cover the gap? Should they take commercial life insurance, the Survivor Benefit Plan or both?

Things for Col. Andrews 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. Proceeds the spouse receives may not be enough if moderate inflation continues. Will the spouse be able to invest some or all of the proceeds to replace or help offset the income loss?
- Will this be used as a lump sum 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

- Not guaranteed
- Death must be service connected
- The amount is inflation protected by COLA increases
- No premiums to pay

o Survivor Benefit Plan

- The max benefit is 55 percent of the full retired pay
- Is it needed?
- Is this enough? If not, how does he cover the gap?
- Is this too much? – If yes, they could elect coverage for less than the full retired pay or for children only
- Premiums are not influenced by the physical disability
- The annuity is inflation protected by COLA increases

o Retirement Accounts and other Assets

- Are the other assets enough to cover the annual expenses until the survivor can access the retirement accounts without penalty?
- Is there enough in the retirement accounts to cover future expenses without more contributions from Col. Andrews?

These key considerations will start Col. Andrews' research and drive a conversation about the family's future financial security.

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.

Who do you contact for pay and benefit questions after you retire?

By DFAS Cleveland

After you retire, it can be difficult to identify which agency you should contact for questions about your pay or benefits. Here are the main points of contact you should keep handy.

DFAS Retired and Annuitant (R&A) Pay

DFAS R&A Pay is primarily a payroll office. We establish and maintain military retired pay, annuity accounts, and issue monthly payments to both military retirees and their eligible survivors, including the following:

- Active and Reserve/Guard retirement payments
- Temporary and permanent disability retirement payments
- Concurrent Retirement and Disability Pay
- Combat-Related Special Compensation payments (CRSC)
- Survivor Benefit Plan payments

We have an [extensive website](#) with information.

There is also a range of frequently asked questions on our [askDFAS page](#), where you can also submit a question online, change a retiree mailing address, report the death of a retiree, order a duplicate copy of your 1099R and submit some documentation through the online upload tools.

If you need to speak to a customer service representative, please call (800) 321-1080 or (216) 522-5955 during normal business hours.

DFAS myPay

After you receive your first retired pay deposit, when you log in to myPay, you will see a new Army retiree account. This is where you can manage your retired pay and download PDFs of your monthly Retiree Account Statement (RAS).

If you are entering the Retired Reserve, approximately 30-45 days after your retirement, when you log into myPay, you will see a new Future Retiree myPay account. If you keep your contact information current in this account, DFAS and the Army can send you important information, such as news about changes in laws or policies that impact your retirement benefits, reminders about applying for retired pay, and *Army Echoes*.

Plus, with a current email address in myPay, when DFAS receives a completed Gray Area Retired Soldier application for retired pay (uploaded from HRC), DFAS will send you

email status notifications about your application.

Army

The Army will assist you in your transition from active duty to retirement and make determinations for some entitlement programs, such as CRSC.

The Army issues your retirement orders, which are required to process your retirement pay application. You should work with the Army to complete and submit your application for retired pay.

Please contact the Army for assistance with the following items:

- CRSC eligibility determinations
- Applying for retirement or retirement eligibility; assistance with BRS lump sum election
- Retirement orders
- Legal name changes
- Assistance with making Survivor Benefit Plan decisions and changes

Department of Veterans Affairs (VA)

The Department of Veterans Affairs (VA) provides services to former members of the military, not just those who are retired from the military.

If you are disabled, the VA establishes your level of disability compensation, and handles any changes or updates. These include:

- Additional (tax-free) benefit for veterans injured while in the service
- Ratings for service-connected disability codes
- Ratings for Special Monthly Compensation
- Individual Unemployment ratings
- Re-rating you if you feel your disability has increased

The VA also administers pensions, educational programs, home loans, life insurance, vocational rehabilitation, survivor benefits (such as Dependency and Indemnity Compensation), medical benefits and burial benefits. If you have questions about any of these topics, please contact the VA at (800) 827-1000 or visit their [website](#).

TRICARE

If you have questions about your TRICARE allotment or enrollment premium, please contact TRICARE. DFAS can

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The Exchange is recruiting Soldiers for Life

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

When the time comes to transition from Soldier to Soldier for Life, those who have selflessly served can continue to serve, with purpose, as a member of the Army & Air Force Exchange Service team.

Long known as a top employer of veterans, the Exchange is family serving family, offering meaningful careers, with competitive pay and benefits, for all who raised their right hand, took the oath and served with distinction.

In November, the Department of Defense's largest retailer was named to Military Times' Best for Vets: Employers list for the eighth year in a row, recognizing the Exchange's programs to attract and retain veterans, inclusive hiring practices and more. Also in November, the Exchange earned its 12th Military Friendly® Employer designation from VIQTOR, publisher of G.I. Jobs Magazine, earning the publisher's Military Friendly® Employer Silver Award.

The Exchange continues to lean forward to hire Army veterans and retirees and those who support them. This past August, the organization crossed the finish line on its goal of hiring 50,000 veterans and military spouses. Today, the Exchange is raising the bar even higher as we work to hire a total of 75,000 veterans

and military spouses by 2026.

We are honored by every veteran who joins Team Exchange and are fully committed to equipping our newest teammates for success. The Exchange's veteran retail management training program is a great example of the training tools available to ensure our team is properly prepared to thrive in management roles.

We are honored that so many veterans continue to help the Exchange carry out its mission and look forward to seeing the new heights our veteran teammates reach as they support the best customers in the world.

To learn more about careers at the Exchange and apply for current openings, visit [ApplyMyExchange.com](https://www.exchange.com/apply) and

click "Welcome Veterans" on the right side of the page. It is truly an honor to serve those who serve!

Soldier For Life!

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.



EXCHANGE
ARMY & AIR FORCE EXCHANGE SERVICE

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only start, stop, or change a TRICARE allotment with direct instruction from TRICARE. Visit the [East Region](#) (800) 444-5445 or the [West Region](#) (844) 866-9378.

[The Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#)

If you enrolled in the FEDVIP dental and vision insurance program, BENEFEDS is the government-authorized and OPM-sponsored enrollment portal that eligible participants use. If you have enrollment questions, please call the BENEFEDS Customer Service Center at (877) 888-3337.

[National Personnel Records Center](#)

The National Personnel Records Center, Military Personnel Records is the repository of military personnel, health, and medical records of discharged and deceased veterans of all services. Contact the National Personnel Records Center if you need a copy of your DD214 after you retire.

[Internal Revenue Service \(IRS\)](#)

Contact the IRS for tax-related questions and to download forms and publications.

Prepare for an Army Strong retirement with this checklist

By the Department of Defense Office of Financial Readiness

Retirement is a major milestone that Soldiers spend years thinking about and planning. Yet, when the time finally arrives, some Soldiers find their expectations of retirement don't match the reality — particularly when it comes to their finances.

We spoke to three recently retired Soldiers – each with different post-retirement plans – about the transition process, their future goals and what advice they would pass along to future retirees. All names have been changed to protect the Soldiers' privacy. Read on to learn about their experiences.

Soldier 1: Starting a Second Career

Steve served 22 years and retired as a chief warrant officer two on July 31, 2021. Initially, his retirement was scheduled for the end of April, but the COVID-19 pandemic delayed his transition — a change in plans that was frustrating, but not without advantages. "The good news was, it extended my time in the service and we had the opportunity to save for longer," he says.

Steve always planned to begin a second career after retiring from the Army, but knew securing one could take some time. Due to his changing transition timeline, he even had to turn down a position, causing a three-month gap between his retirement date and the start of his second career. "My wife has a job, so while we were waiting on me to begin my second career, we just stayed on a budget," he says. "As far as finances go, we were pretty ready."

In addition to planning for unanticipated gaps in employment, Steve says one preparation step he would recommend is taking transition classes more than once. "I went through the budget class three times and every other class at least twice," he says. "I wanted to hear from multiple instructors to see how the presentation differed. You learn little nuances from different instructors."

As for Soldiers who plan to start second careers, Steve recommends they connect with recruiters in their target fields on networking sites and to start this process at least a year in advance of retiring.

Overall, aside from the frustrations of a delayed start, Steve says his expectations for his retirement have mostly matched the reality — thanks to planning ahead and preparing for the

unexpected. In fact, at the time of this interview, Steve was finalizing paperwork to start his new career in a few weeks.

Soldier 2: Taking Time Off

Jack served just over 23 years and retired as a sergeant major on Nov. 1, 2020. While he knew he eventually wanted to return to work, he promised himself he would take at least a year off — a decision he and his wife made at the 19-year mark thanks to previous saving and investing.

"I'd invested in nonconventional things, cryptocurrencies in particular," Jack says. "We aren't set in that we can retire forever. We'd have to move on some of those investments or I'd have to work, but I knew I had a cushion."

Another important step for Jack was choosing where he wanted to live post-retirement, especially since he knew his options were limited by his plan to eventually begin a second career in military intelligence. "Picking a state to retire in that had the least financial burden was a big part of the calculation — where to go to maximize my pay," he says. In his home state of Texas, his retirement pay isn't taxed and his disability rating provides a property tax exemption.

Initially, Jack planned to retire right at 20 years, but chose to extend his service. Because of this change, he went through many of the transition steps twice. Like Steve, he ultimately found that to be an advantage. Yet, he says he still wishes he'd started planning and saving even earlier.

"Because I went through it twice, I was on guard and able to mitigate most of the surprises," he says. "What didn't surprise me is that I would have to, at some point, lean on what I set aside. Whether your paperwork isn't processed properly, a mistake is made or your car breaks down, count on the fact that something is going to happen that will require you to lean on your savings."

Ultimately, Jack says his main piece of advice for younger Soldiers is to take advantage of the time needed to pursue all the opportunities that can come with a military retirement. "If they do, they have a chance to end up like I did," he says. "I'm standing in a garden I built by myself and life is good."

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Did you know: Can veterans salute the flag?

WASHINGTON — Federal law authorizes retired service members to salute the flag in the following situations:

The Pledge of Allegiance. Members of the Armed Forces not in uniform and veterans may render the military salute in the manner provided for persons in uniform. Alternately, military personnel and veterans not in uniform may stand at attention facing the flag with the right hand over the heart. When not in uniform men should remove any non-religious headdress with their right hand and hold it at the left shoulder, the hand being over the heart (Title 4 USC section 4).

During hoisting, lowering or passing of the American flag. Members of the Armed Forces and veterans who are present

but not in uniform may render the military salute. All such conduct toward the flag in a moving column should be rendered at the moment the flag passes. (Title 4 USC section 9).

National Anthem. Members of the Armed Forces and veterans who are present but not in uniform may render the military salute in the manner provided for individuals in uniform. When the flag is not displayed, all present should face toward the music and act in the same manner they would if the flag were displayed. (Title 36 USC section 301).



Why is the newsletter named *Change of Mission*?

While in uniform, your mission is to train and deploy to fight and win our nation's wars. When you retire from the Army, "your mission will change, but your duty will not." That means you'll still have a duty to the country, but your mission will now be to HIRE & INSPIRE: To help veterans get jobs, to inspire the next generation to join the military, and to inspire Americans to trust their military.

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Soldier 3: Finding Financial Freedom

John served for 30 years and retired as a colonel on Feb. 29, 2020. About six years prior to retiring, he and his wife decided to live on 50% of their income, using the remainder to completely pay off two homes. "My number one goal for retirement was zero debt," he says. "Now I tell my friends that I'm living on a fixed income — and by that I mean, it's not broken anymore." By adhering to a strict spending plan for those six years, John was able to achieve his goal of retiring fully to "a lovely log cabin on a hill." However, beyond saving early and intentionally, one key piece of advice he wants to pass along is simple: Take the time to get all of your medical documentation in order.

"Do not wait until two months before you retire to go to the doctor," he says. "Make sure you document everything and get as healthy as you possibly can." In fact, waiting too long to begin preparations could delay processing. Since the timeline for receiving Department of Veterans Affairs benefits is directly impacted by how long the process takes to complete, waiting too long to start may mean retiring Soldiers don't receive benefits when their retirement begins.

When considering his expectations for retirement, John says the reality has exceeded what he hoped for. "I was pragmatic about what to expect, and I had conversations with my peers

that gave me insights into different outcomes," he says. In fact, John counts his network as one of the most valuable transition resources he used.

As far as the least surprising expectation that was met? "I knew that the freedom to spend as much time together with my wife was going to be absolutely wonderful," he says. "And I've enjoyed every minute of it."

Top Takeaways

Thank you to these three Soldiers for sharing their experiences. Whether you're nearing the retirement planning process or just starting your military career, keep these key takeaways in mind:

- Start saving and planning early.
- Be prepared for potential gaps in employment, if planning a second career.
- Consider taking transition classes more than once.
- Take the time to get medical documentation in order.
- Seek guidance from your network.

For more information about financially preparing for retirement, visit the [Office of Financial Readiness website](#) and follow @DoDFINRED on [Facebook](#), [Twitter](#), [Instagram](#) and [YouTube](#). You'll find additional financial tips to support you throughout your military career and with each [service-required training](#) you complete.

Before you retire, take advantage of these benefits!

By the MyArmyBenefits Staff

When you are on active duty, you may not think about benefits on a regular basis. As you near retirement eligibility, you should think about the benefits that could help you transition to civilian life that expire the day you retire.

A primary consideration when planning your retirement is your post-service employment or career. When choosing a career path, one factor is whether you have the requisite education or credentials to be successful in that field.

Here are some programs that can help you pursue higher education or certifications and licensures while on active duty:

Army Tuition Assistance Program (TA): This program may fund up to 100 percent of college tuition and certain required fees for attending courses at an accredited college or university while on active duty. TA pays up to \$250 per semester credit hour for up to 16 hours of credit, not to exceed \$4,000 per fiscal year (1 Oct to 30 Sep). The total TA benefit covers up to 130 semester credit hours for a bachelor's degree and up to 39 semester credit hours for a master's degree. TA does not cover the purchase of textbooks, ebooks, CDs/DVDs, or reference/instructional materials. Active duty and reserve component military members, officers, warrant officers and enlisted, are all eligible for TA. Active duty enlisted Soldiers must have enough time remaining on their service obligation to complete the courses for which they have applied. Active duty officers incur an active duty service obligation of two years. Reserve component officers incur a reserve duty service obligation of four years. The additional service obligation is parallel to any existing service obligation, and is calculated from the date of completion of the last course for which TA was used. To explore opportunities, map your education path, and apply for TA, go to the [ArmyIgnitED website](#). You can also visit your local installation education center for assistance, which can be found on the [MyArmyBenefits Resource Locator](#).

Tuition Assistance Top-Up (TATU) This program is administered by the VA and provides up to 36 months of education payments for course expenses not paid for by TA. It is only available to active duty Soldiers or reserve component Soldiers who have served at least two years on active duty, are approved for TA, and qualify for the Montgomery GI Bill Active Duty (MGIAD) or Post 9-11 GI Bill benefits. Use of this program will affect your GI Bill benefits, so carefully consider how much education you plan to pursue after retiring before using TATU. You are most likely to maximize your education benefit funding by using TA and any GI Bill benefits separately. Also, consider the implications of using this benefit if you plan to transfer some or all your Post 9-11 GI Bill to your spouse or children.

Other Education Programs: The [Post 9-11 GI Bill](#) and the [Montgomery GI Bill](#) are available after you leave active duty,

but if you have used all available benefits through TA and want to pursue another degree or a doctoral or professional degree (TA does not cover doctoral or professional degrees), you may consider using your GI Bill benefits while you are still on active duty. If you use your Post 9-11 GI Bill to attend a public school as a nonresident, a private school with higher tuition and fees, or a foreign school, you may also need to use the benefits offered by the [Yellow Ribbon Program](#). Also administered by the VA, this program helps pay for higher tuition and fees that your Post 9-11 GI Bill does not cover. Currently, this benefit is only available to those who have separated from the military with an honorable discharge. Beginning Aug. 1, 2022, military members that served at least 36 months on active duty may become eligible to use this program while still on active duty.

Army Credentialing Assistance (CA): Obtaining industry-recognized civilian credentials can enhance your skills during military service and increase your marketability in the civilian job market. Featuring over 1,600 career specialties, [Army COOL \(Credentialing Opportunities On-Line\)](#) can assist active duty Soldiers earn credentials related to their military skill or to a career field of interest. This program offers many credentials. The top five requested credentials include not only the PMP (Project Management Professional), but also the Certified Personal Trainer, Private Pilot, Computing Technology Industry Association (CompTIA) Security+, and CompTIA A+ certifications. Soldiers can use both TA and CA. The Army COOL website outlines the credentialing process and provides tools to help you decide what to pursue as well as cost and funding information. You can also visit your nearest [installation education center](#) for more information.

Career Skills Program (SkillBridge): This Army program, commonly called the [SkillBridge program](#) across DOD, allows military members to participate in an internship during the last 180 days of military service. This program allows Soldiers to train and develop with employers seeking their skill sets. These internships can lead to employment opportunities and provide a good transition from the military environment to civilian employment. To determine your eligibility, review authorized SkillBridge organizations, and learn the process, visit the military members section of the [SkillBridge website](#).

Another area to attend to before you leave active duty is planning for potential long-term care insurance needs for family members.

The Federal Long Term Care Insurance Program (FLTCIP) pays for care needed if the covered individual can no longer perform activities of daily living by themselves due to a chronic illness, injury, disability or the aging process, to include supervision needed due to a severe cognitive impairment (such as Alzheimer's disease). FLTCIP enrollment is available for the eligible family members of active duty

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Discovering your next mission through mentorship

By American Corporate Partners*

American Corporate Partners (ACP) is a national nonprofit organization focused on helping veterans, transitioning military members and active-duty military spouses to find their next careers through year-long, customized one-on-one mentorships. ACP's mentorships provide career counseling and networking opportunities. Mentors are professionals that volunteer through their organization's partnership with ACP; many are seasoned professionals at every level from Fortune 500 corporations. Program participants, or protégés, are post-9/11 military members who have served more than 180 days, veterans at various stages of the transition process and active duty military spouses.

According to the Department of Labor, approximately 200,000 men and women leave U.S. military service every year. ACP believes the biggest issue facing those transitioning service members is not unemployment – it's underemployment. A Chamber of Commerce Foundation study found that about 85 percent of transitioning veterans did not know what they wanted to do for their next career.

ACP focuses on helping its protégés find meaningful employment opportunities and develop long-term careers and professional goals. To date, ACP has helped more than 22,000 veterans through its mentoring program.

Program Guidelines

An ACP mentorship is a yearlong commitment, which encourages mentors and protégés to connect for monthly discussions. It begins through a personalized pairing process where ACP's staff carefully selects a mentor for each protégé based on career compatibility, experience level, location and personal interests. Each mentor and protégé has a phone call with an ACP staff member to communicate their goals and consider preferences. Staff support each pair with customized resources, training and suggestions, and helps the pair build a successful mentorship. Most mentoring pairs are long-distance and communicate primarily through phone, videoconference and email exchanges – ACP's mentorship program has always been virtual but encourages

in-person meetings when safe and possible.

Post-9/11 Veteran Mentoring Program

Whether a veteran is actively searching for a new career or newly employed and looking for advice about how to advance in their role, ACP's program is designed to assist a veteran or active duty spouse on their path toward rewarding, meaningful, long-term employment.

Typical mentorship topics include:

- Résumé review and interview preparation
- Career exploration
- Work-life balance
- Networking
- Small business development
- Leadership and professional communication

One example

Master Sergeant Cody H. served in the U.S. Army for 12 years as a combat engineer, and separated from active duty service in 2015. He came to ACP to find a mentor who could help him refine his resume, improve communication skills, hone his leadership abilities and develop a network of professionals outside the Army. ACP paired Cody with Michael, a mentor for Amazon. Cody and Michael met monthly to work on Cody's career goals and discuss some specific steps to help him move up within his company. Michael said, "ACP is a great program that is beneficial to veterans transitioning to the civilian workforce, or in my case, to help navigate professional growth and career development now that I have established myself outside of the Army." Michael added that "the ACP program and mentorship exceeded my expectations."

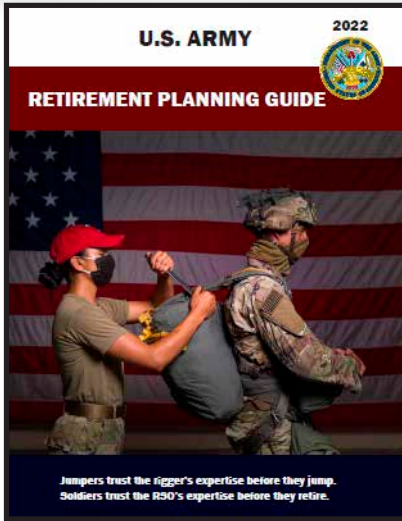
We're so glad his ACP journey helped him achieve his goals! ACP has more than 22,000 success stories like Cody's. You can see the impact by visiting the ACP website, Facebook, LinkedIn, Twitter or Instagram.

**Disclaimer: This article does not constitute an endorsement of non-federal entities by the U.S. Army or Department of Defense.*

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service members, full-time National Guard (on duty for more than 30 days), and active members of the Selected Reserve. Eligible family members can be enrolled in the program even if the active duty service member is not enrolled. After retirement, FLTICP is only available to the service member, their spouse or domestic partner, and adult children.

To take advantage of these benefits, allow plenty of time prior to your targeted retirement date to plan, apply, and enroll. This is another good reason to begin planning your retirement at least three years in advance. Once you retire, you can no longer use these benefits, which are available only to active duty Soldiers.



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](#).



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](#). After you retire, it will be automatically delivered to your email address in myPay, so be sure to change that to a good commercial 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](#) 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](#).

Want to talk to a Retirement Services Officer?

RSO contact information is on the [Army Retirement Services website](#).

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](#) (866) 281-3254 opt.4
- [Concurrent Retired & 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](#)
- [Federal Long Term Care Insurance Program](#)
- [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
- [Reserve Component Application for Retired Pay](#)

- [Soldier for Life on Facebook](#)
- [Soldier for Life on Instagram](#)
- [Soldier for Life on 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