

## U.S. Patent and Trademark Office grants Army the trademark for “Soldier for Life” on apparel

By Mark Overberg, Director, Army Retirement Services Office

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

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

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

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

Gen. Odierno wanted veterans to explain how their post-service success was the result of their Army experiences and the skills they learned while serving. He hoped veterans would reach out to Americans to reduce what he perceived was a growing civil-military divide. He also wanted Army veterans to help new veterans find jobs and reduce the 515 million dollars in unemployment compensation the Army paid to the states for new veterans who couldn’t find work in 2011.

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

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



### What’s next for the Soldier for Life trademark on clothing

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

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# Army retirement affects the whole family

By Elizabeth Caraway, Army Retirement Services Office

EDITORIAL

As you prepare for your [Army retirement](#), you'll have many considerations, from financial calculations to final move preparations. It's important for Soldiers with spouses and children to remember that your military retirement directly impacts them as well.

April is [Month of the Military Child](#) and May is National Military Month, with National Military Spouse Appreciation Day falling on May 12, 2023, so we want to highlight a couple resources for the people who inspire and support you throughout your careers.

Military children must be resilient; active-duty military personnel move an average of once every 2-3 years. Children must adapt to new homes, schools, friends, and activities. Indeed, the dandelion is a symbol for military kids because it is tough and puts down roots anywhere.

[MilitaryOneSource](#) offers resources for the whole family, including children, from [dealing with that final move transition](#) to offering [licensed child and youth behavioral military and family life counselors](#).



Chief Warrant Officer 2 Michael Millarez Jr. and his family are honored during a division retirement ceremony on Sept. 16, 2022, at Fort Riley, Kansas. Millarez served 20 years in the Army. (U.S. Army photo by Sgt. Jared Simmons)

When it comes to education and your spouse and children, find an article on the Post-9/11 GI Bill and scholarship opportunity for dependents on [page 12](#).

The [MilSpouse Money Mission](#) website includes an entire [section on retirements](#), geared toward spouses. Every family's situation is unique, but there are suggestions and guidelines that can help. We've included an article about ways a spouse can prepare for this new phase of life on [page 13](#).

Transition stress on you, the Soldier, is real, too, which is one of the reasons the Benefits Delivery at Discharge program ([page 4](#)) is so important. Planning early (*see the article on the next page*) is critical and can lead to more personal resources soon after retirement.

Finally, the Military Family Readiness System is a network of programs and services that promote military family well-being, resilience, and quality of life. Find services for Soldiers and family members [here](#). Remember to support the whole family during this time of transition.

## In case you missed it

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

- The 24-month window pilot program for active duty retirement requests
- The Army Credentialing Assistance Program
- Army Retirement Planning for Army Reserve Soldiers
- Three steps to design your next season of life
- Spouse Employment & Career Opportunities program
- Planning tools for the Survivor Benefit Plan
- Assessing income streams after retirement

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

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

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

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# Six tips for your retirement journey

By Brett Mott (USA, Retired)

## LESSONS LEARNED

Most service members approaching retirement are familiar with the advice to prepare early. But sometimes circumstances outside our control make the transition process more challenging than it should be. Having lived through that type of experience I learned there are things we can do that make responding to unforeseen challenges less chaotic. I would like to offer a few of those lessons learned here. I retired from the Army Reserve, but some of the content is applicable to the active component as well.

### 1. For Reservists, the Readiness Divisions are your friend.

I had little knowledge of the Readiness Divisions (RDs) prior to last year. Once I connected with my regional RD, it proved a tremendous asset as I worked through the process for reduced age retirement. In addition to hosting in-person and virtual transition briefings they also have experts on staff who can answer most questions (and if they can't, they can usually direct you to someone who can). I attended two virtual transition briefings to ensure I understood the reduced age retirement process and I also sent multiple queries to my RD. Their input was invaluable as I assembled my packet. I urge you to [contact them](#) early and make ample use of the resources they provide.

### 2. Always ask for callback numbers.

It seems obvious, but every time your phone call is answered, ask for a callback number in case you're disconnected. I found that connecting with Human Resources Command (HRC) and the Defense Finance & Accounting Service (DFAS) often means navigating multiple automated phone systems. If the original number you were given is incorrect, that adds yet another call (and waiting period on hold) to the equation. Few things are more frustrating than waiting almost an hour on hold and then having your call inadvertently disconnected. Ask for callback numbers up front.



Always ask for callback numbers. (U.S. Army photo by Pvt. Samuel Brandon)

### 3. Be patient.

I was told the HRC Gray Area Retirements Branch processes anywhere from 1,200-2,200 retirement packets a month. That's a lot of packets. HRC is adding notification upgrades to inform Retired Soldiers of the status of their packets which is great. But if we submit a packet on Friday, we shouldn't expect results by Monday.

### 4. Be persistent.

Things fall through the cracks; it happens. If a reasonable amount of time has passed without any update on pending actions, don't be afraid to contact the appropriate office.

**“Stay positive, be persistent, and don't be afraid to reach out”**

### 5. Be polite.

When we don't get prompt replies, or the replies we get contradict what we expect, it's easy to become angry with everything, including those on the other end of the phone or email. I felt that way several times. But I put those feelings aside when calling HRC or DFAS and guess what? The people I spoke with were courteous, professional, and sincerely concerned with my situation. Were there occasional frustrations? Yes, but I tried to keep emotions out of my queries and I'm grateful for the support I received.

### 6. Make friends.

As a young lieutenant, one of the first things my platoon sergeant taught me was to make friends with key individuals who supported us (supply sergeant, motor pool sergeant, and so on). The same goes here. I fell through some cracks and the process to submit my reduced age retirement packet was somewhat rushed, but if I could do it over again, I would contact key offices much earlier and get to know the people there. Obviously they don't have time for long chats on a regular basis, but we can still check in periodically regarding the status of our (virtual) paperwork and – perhaps most importantly – to let them know we appreciate their support.

There were many times in the process when I needed answers, didn't know who to call, and felt hopelessly adrift. I discovered there are motivated professionals out there who truly want to help us successfully complete our personnel actions. Stay positive, be persistent, and don't be afraid to reach out to any of the points of contact provided in Change of Mission (*Editor's Note: Check out the contact information on [page 16](#)*). It may take several tries, but I'm confident you'll find someone who can help.

*Brett Mott is a retired Army officer. He was commissioned in the Infantry and spent the majority of his career in Army Special Forces. He served in both Regular Army and Army Reserve positions, to include Troop Program Unit, Individual Mobilization Augmentee, and Individual Ready Reserve assignments.*

# The Power of the Benefits Delivery at Discharge program

By Jeff Cereghino (CSM, USA Retired), Former Senior Military Fellow, Department of Veterans Affairs

The Department of Veterans Affairs (VA) created the [Benefits Delivery at Discharge \(BDD\) program](#) to help our service members transition from military-to-civilian life. Despite the proven benefits of the BDD program, only about 16% of those leaving the military will utilize it.<sup>1</sup>

To take advantage of the BDD program's benefits yourself, attend the [Army Transition Assistance Program](#) (TAP) no later than 365 days prior to separation. Did you know retiring Soldiers may now start TAP 36 months before their retirement? Second, learn why the BDD program is so important. In this article, I will explain why both the program and the timeline to participate are so important.

## What is the Benefits Delivery at Discharge (BDD) program?

The BDD program allows you to apply for VA disability compensation benefits between 180 and 90 days prior to your separation date. The intent of the BDD program is to deliver a claims decision to you as soon as possible following separation. This timeframe is set to ensure the VA can schedule your necessary exams, review your service treatment records, and evaluate your disability claim before you separate. This timeframe also eliminates duplicate separation exams. For BDD program applicants, the disability examination can also serve as the military separation exam, provided the Department of Defense (DOD) receives the exam results more than 30 days prior to discharge.

## Misconception of disability rating and its benefits

A disability rating that recognizes service-connected injuries and illnesses is not just about monetary compensation. A VA disability rating confers multiple other benefits that can be crucial during transition and having the disability rating at the point of separation sets you up for success in this process.

For example, a disability rating that recognizes service-connected injuries or illnesses impacts the prioritization of [VA health care](#) and may reduce or waive healthcare costs through the VA. It can eliminate the VA funding fee when purchasing a house using the [VA Home Loan](#) program. A rating may confer additional hiring preference when applying for government jobs. In some states, it may waive portions of a state's property tax. A disability rating may qualify a veteran for additional [education](#) or job training programs. It may also qualify a veteran for additional [state](#) or county benefits, including education benefits for their children. And the list goes on!

These benefits are significant because they provide you with support and stability that could significantly reduce your stress during transition.

## Why is this so important?

Transition is stressful, especially post-separation. Suicides during this transition period are an indicator of the stress that veterans experience following their separation from military service. In their first year of separation, veterans die by suicide twice as often as other veterans<sup>2</sup> and 2.5 times as often as active-duty service members.<sup>3</sup> This is often referred to as the "deadly gap."<sup>4</sup> (Note: For the Veterans Crisis Line, dial 988 then Press 1 for 24/7, confidential crisis support)

To navigate this critical period, the VA provides you the full arsenal of benefits you've earned, commensurate with your individual service, as you enter this critical period.

## When service members file claims is important

In 2021, 27,940 transitioning service members took advantage of the BDD program. Yet most of those who applied did so on active duty outside the timeline (18,917 transitioning service members and veterans) or got out and then applied (32,847 transitioning service members and veterans). Only 35% of these initial claims were submitted within the timeline to deliver a decision at or near the point of separation.



Filing for VA disability compensation takes time--don't put it off. (U.S. Army photo by Lt. Balinda O'Neal, Alaska National Guard)

Filing for disability compensation takes time. As of August 2022, it takes on average 144 days<sup>5</sup> from the time a service member or veteran applies for disability to complete the claim process (standard - non-fully developed claims). The BDD program accelerates the timeline to have benefits at the point of separation. The average time to complete a BDD claim is 64.4 days.<sup>6</sup>

When service members apply while on active duty, between the 180-90 days prior to separation, the majority, if not all, of the claim process will be completed before they separate. This will allow them to have the full range of benefits as they enter the 12- month critical period post-separation.

(Continued on next page)

## JROTC instructor gives back to cadets

Army Junior Reserve Officers' Training Corps

### POST SERVICE MISSIONS

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

1st Sgt. (Ret.) Trina Hines, Army Instructor at Freedom High School, North Carolina, shared her experience as an Army JROTC instructor.

"I was born in Washington, D.C., and raised in Maryland. In high school, I was an Air Force JROTC cadet," Hines said. "I didn't like home, but when I joined JROTC, I loved it; I loved drill, marching, and participating in parades."

"I served 20 years in the Army and then retired. Afterwards, [I] worked at my church and took a leadership class in college where someone said I should teach. I wanted to give back, so I became an Army JROTC instructor," Hines said, adding that it was an adjustment.

"At first, it was a big change [but I] loved teaching cadets. I came from the projects and my parents were poor, so I could relate to many of my cadets. I teach at a rural school, and I know what it is like to be hungry which helps me relate to my cadets. I don't charge for any events for my cadets. I keep it private for those who love to donate and those who don't donate to support funding the cadets' events," she explained.

**"I start my JROTC class with 'we are here' and they respond with 'to win it.'"**

("BDD program" continued from previous page)

If service members apply with less than 90 days on active duty, their disability claim may be deferred until after they separate. For 2021, 51,764 of our transitioning service members and veterans applied for initial disability compensation with less than 90 days left on active duty or applied within the first year of separation. These transitioning service members and veterans had to navigate the 12-month critical window for months while waiting for a determination on their disability rating and the additional support and services tied to their service-connection. This accounts for 65% of those who file claims.

To file a BDD claim, you must submit a copy of your service treatment record with your claim. If you would like assistance in filing your claim, request the assistance of a [VA-certified claims expert](#).

"Every JROTC cadet has a story to share," Hines added. "One cadet shared that in Mississippi, he felt like he was a nobody. In JROTC, he felt like it was a family and he felt he belonged in a group. He has autism and he is very smart. [He] participated on the Cyber team."

Hines uses a mantra to energize her classes: "I start my JROTC class with 'we are here' and they respond with 'to win it.'"

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

There are currently [450+ JROTC instructor vacancies](#). JROTC also has an immediate need to fill [Cyber Instructor vacancies](#) at several locations around the U.S. The Army [JROTC Cyber Program](#) is an innovative, four-year, cyber program that is part of the Army's effort to infuse critical STEM curriculum in high schools across the country. It provides students with challenging, relevant experiences and prepares them to enter the cyber workforce, pursue post-secondary studies, and/or enter military service.

Interested applicants can also call (800) 347-6641 for more information or visit the [U.S. Army Junior ROTC website](#).



1st Sgt. Trina Hines (USA Retired)

Transitioning is stressful. Having the resources to navigate the journey will help you reduce that stress. The BDD program is extremely valuable, providing you a range of benefits when you need it the most.

- 1 Corporate Data, Compensation Services, Veterans Benefits Administration (2022, May 12)
- 2 Executive Order 13822 – Supporting our Veterans During Their Transition from Uniformed Service to Civilian Life
- 3 Ravindran, et al. (2020), Association of Suicide Risk With Transition to Civilian Life among US Military Service Members
- 4 Sokol, et al. (2021), The Deadly Gap: Understanding Suicide Among Veterans Transitioning out of the Military
- 5 Corporate Data, Compensation Services, Veterans Benefits Administration (2022, May 12)
- 6 Corporate Data, Compensation Services, Veterans Benefits Administration (2022, August 16)



# Financial Considerations for Military Medical Retirement

DOD Office of Financial Readiness



A traditional retirement from the Army is an understandably emotional time. With the ending of your military career, you are closing a major chapter as you transition to civilian life. When retiring for medical reasons, your feelings about retirement may be even more complicated, and the compacted time frame (usually up to six months) between being evaluated for a disability and retiring adds another layer of challenges to the situation as this may not be as much time as you'd like to prepare your finances for this major change.

However, despite the time crunch, there are moves you can make that can help you get your finances in order and gain peace of mind as you transition to your new reality.

## Military medical retirement income

With a traditional Army retirement, you can expect to receive a [pension](#), usually based on 20 or more years of service. In contrast, as a medical retiree, you may transition out of the military sooner than your expected date of separation.

The Defense Finance and Accounting Service (DFAS) makes at least [two calculations](#) to determine monthly disability compensation for a service member who is being medically retired. One calculation, referred to as "Method A," is based on your disability rating. "Method B" is calculated based on your years of active service. You will be paid the higher of the two calculations. For those with less than 30 years of active service, the medical retirement is usually the higher of the two calculations.

Your [disability rating](#) is based on the severity of your service-connected condition. These ratings are determined jointly by the Department of Defense and the Department of Veterans Affairs (VA) through the [Integrated Disability Evaluation System](#) (IDES). (Ed. Note: Learn more about IDES on [page 9](#))

Benefits can vary depending on different retirement scenarios. [Concurrent Retirement and Disability Pay](#) (CRDP) allows military retirees to receive both military retired pay and VA compensation, under certain conditions. There is also [Combat-Related Special Compensation](#) (CRSC), which is payable for disabilities related to combat.

In addition to these disability benefits, you may also qualify for [disability benefits through the Social Security Administration](#).

## Health care, insurance and other considerations

Here are some other actions you should consider when preparing for a medical military retirement:

- Check out [TRICARE benefits](#) as a medically retired service member. You must enroll within 90 days after your retirement date.

- Connect to [VA resources](#) to coordinate your health care.
- Review your [Servicemembers' Group Life Insurance](#) benefits. Coverage generally ends 120 days after separation from the service unless you are eligible for the SGLI Disability Extension.
- Convert your SGLI coverage to [Veterans' Group Life Insurance](#) within one year and 120 days from separation.
- Tap into the Army's [Transition Assistance Program](#) for applicable resources and guidance.
- Access the Army's online [Retirement Planning Toolkit](#). Although designed for those retiring in 24 to 36 months, it's still a useful resource for those with a compressed timeline.
- Organizations such as [Army Emergency Relief](#) are ready to help.
- Reach out to [veterans' service organizations](#) for support as you transition to civilian life. There are representatives at these organizations who may be certified by the VA to provide no-cost assistance with completing your [application](#) for VA disability compensation.
- Research other resources available through your state's [Department of Veterans Affairs](#) office.

## Preparing your finances

Most military medical retirees are given six months or less to transition to civilian life, which results in less time to prepare your finances and research civilian employment options. Here are steps to consider to help maintain your financial goals before and after a military medical retirement:

- Take stock of your [income and expenses](#) by establishing a [spending plan](#) or reassessing the one you may already have.
- Trim optional expenses, such as [dining out](#), [subscriptions](#), and [delivery services](#).
- Pay down as much [debt](#) as possible and try to get ahead by making extra payments on cars, auto insurance and mortgage.
- Look for [military discounts](#) everywhere you [shop](#) and [travel](#).
- Don't get [overwhelmed](#). Managing a sudden change in your financial circumstances while coping with health issues can take an emotional toll. Take things one step at a time.



(U.S. Army photo by Elizabeth Caraway)

For additional help with military medical retirement finances, make an appointment with a no-cost [personal financial manager](#) or [counselor](#) at your nearest Military and Family Support Center. Visit DOD's [Office of Financial Readiness](#) and the Army's [Financial Frontline](#) for additional resources.

# Finding waypoints: Another azimuth check for retiring overseas

By Jim Yentz, (Lt. Col., USA Retired)

## What's more dangerous than a lieutenant with a map?

### *A Sergeant who's "been there before..."*

While there's some truth in that joke one of my NCOs told me, it also hints at some lessons to learn if you are considering retirement overseas. Transition overseas is complex because 1) there is no comprehensive Army map, 2) the environment is dynamic, and 3) proactive networking is essential with those who have "been there before."

Here are a few waypoints I've found in my own military and civilian transitions, learned from other Retired Soldiers, or gained from European regional discussions with individuals in the United Services Organizations [Pathfinder Transition Assistance Program](#).

## For handrailing along familiar terrain features:

If you plan to enter Department of Defense (DOD) civilian employment in the region after military retirement, then from civilian service into "final" retirement, learn all you can NOW on overseas transition. The civilian retirement process is focused only on transitioning into CONUS -- the process is remotely managed from CONUS, there's no formal documentation until it's complete, and your civilian transportation agreement may not move you within theater.

During military or follow-on U.S. Government civilian service, your Common Access Card (CAC) allows simple authentication to essential sites online. During transition, use CAC for initial authentication -- while you have it -- to access systems including: DoD Self-service Logon ([DS Logon](#)) (validate premium access for Veterans Administration (VA), MilConnect, TRICARE), Defense Finance and Accounting Service (DFAS) [myPay](#), and [Login.gov](#) (for VA, USAJOBS, Office of Personnel Management (OPM), Social Security Administration (SSA)). This is important since some of these systems do not allow foreign contact information.

Even if you live nearby a U.S. base and monitor military community media, enroll in the U.S. Embassy [Smart Traveler Enrollment Program](#) (STEP). STEP is a voluntary program to support the U.S. State Department's efforts to protect U.S. nationals abroad - but U.S. non-citizen nationals may also enroll. It transmits email notifications about in-country safety conditions and facilitates Embassy contact with you in the event of natural disaster, civil unrest or other emergencies.

You can't vote in U.S. elections without establishing a voting residence in a U.S. state -- check [Federal Voting Assistance Program](#) (FVAP). Your voting residence is generally your address in the state in which you were last domiciled, immediately prior to leaving the U.S., even if you don't have any other ties there, and your intent to return to that state is uncertain. Even though there is no Congressional district outside the U.S., registration within a state voting jurisdiction allows you to keep your voice in our own political process.

## Further off the beaten path:

DFAS, OPM, SSA and Thrift Savings Plan will generally support world-wide -- but U.S. investment firms may limit service for foreign addresses, and some U.S. commercial internet sites may not work from foreign networks.

Most U.S. brokerage accounts either do not accept or freeze personal accounts when clients lose U.S. postal service access or moves overseas, due to [Foreign Account Taxpayer Compliance Act](#) (FATCA) and other guidance. Tax reporting/liability and regulatory issues across national jurisdictions can be complicated -- if you have U.S.-based personal investment accounts and have only a foreign residential address, contact those investment firms or seek professional financial advice.

Tragedy, like the enemy in combat, doesn't respect your plans. Even if you're still relatively young now, it's never too early to start planning to take care of those you will eventually leave behind, wherever you land.

- Since you will continue to receive some U.S. benefits, and likely have assets in multiple countries, estate and tax planning can be complicated. If you don't plan correctly, you may leave yourself and your survivors vulnerable to financial penalties.
- Ensure beneficiary information remains current for all accounts, but also look at other documentation necessary for those who survive you. Different countries have their own standards for powers of attorney (in U.S. generally expire on death - some other countries offer durable options), living wills (advanced medical directive), health power of attorney, last will and testament -- and even organ donor consent procedures. U.S. versions -- even if translated professionally - may or may not work. Local U.S. retirees -- or U.S. Embassy [Legal Assistance](#) and [American Citizen Services](#) -- may provide advice or assist in finding local legal and tax specialists.
- Even though your survivors may get some assistance on U.S. benefits from a U.S. Casualty Assistance Officer, select a [Trusted Personal Agent](#) to help manage your personal affairs and assets in the event your survivors are unable to do so. This agent may be a family member or someone you know and trust -- preferably conversant in the local language, familiar with both U.S. and host nation bureaucracies and other challenges, as well as aware of your intentions for what happens once you're gone.



*A military retiree in Germany enjoys the USAG Stuttgart Retiree Appreciation Day. (U.S. Army photo by Spc. Briana Jean-Jacques)*

(Continued on [page 11](#))

## Ask Joe: Your benefits guru

Dear Joe,

My family enjoys reading and we use the MWR Library at every installation we are stationed at. Do we get to continue using the installation libraries after my retirement?

Bookworm

Dear Bookworm,

All military ID card holders with MWR permissions have access to the [MWR Libraries](#) on any installation. You can register for an account at your local MWR library. Another great option is the [DoD MWR Libraries Online](#). Once you [establish an account](#) using your DoD ID number on your military ID, you have access to a wealth of online resources, including eBooks, audiobooks, newspapers and magazines, children's resources, genealogy research resources, streaming music, and more. Happy reading!

Joe

Dear Joe,

I heard about a new pilot program that allows Soldiers to submit their retirement paperwork up to 24 months before their desired retirement date. I am a planner and am excited that I may be able to set my retirement plan in motion, officially, two years from becoming a civilian. However, I am up for a PCS soon and don't want to uproot my family again before retirement. I have not received orders yet; do I still have to PCS if I drop my retirement paperwork?

Sincerely,  
Dropping Paperwork

Dear Dropping Paperwork,

Before looking at whether a PCS is required, be sure you are eligible to participate in the pilot program. You must be a Regular Army/Active Component Soldier with at least 18 years of service and meet all retirement eligibility requirements or have waivers by your requested retirement date. Your retirement must be planned to occur on or after Apr. 1, 2024 and your paperwork must be submitted between Jan. 1 and Dec. 31, 2023.

If you meet all eligibility requirements, MILPER message 22-493 (announcing the pilot program) states that within 30 days of receiving a notice of PCS you may request retirement in lieu of PCS if you have 18 years or more of active federal service. If you submit your retirement paperwork prior to receiving PCS orders, you will not be issued PCS orders.

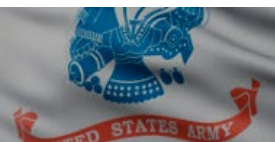
For more information about the new pilot program, please see the [January 2023 issue of Change of Mission](#).

Joe



# MyArmyBenefits

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





# Preparing for possible disability retirement when navigating the Integrated Disability Evaluation System

By Maj. Samantha PayCheck & Andres Cortes, Army National Guard Retirement Services Office



The Integrated Disability Evaluation System (IDES) is a joint DOD and Department of Veterans Affairs (VA) disability evaluation process. The ultimate goal of the system is to determine if a Soldier is fit for continued military service and to determine disability benefits. As an Army National Guard Soldier, if you are referred to IDES, you must be prepared for a “fast and furious” process as there is much to accomplish within a limited timeframe and often little time to make (or react) to future decisions. The IDES process can be a stressful time for a Soldier and it can also mark the start of transition from military service. Understanding the process is essential to knowing what the next step may be and preparing for any outcome can be the difference between a smooth or stressful transition. The tips below can ensure you are prepared, should the IDES determine disability retirement as the outcome.

**Contact the Retirement Services Officer (RSO) and Retirement Points Accounting Management (RPAM) administrator.** Make the introduction now (as you enter IDES) and inform [your RSO](#) and RPAM administrator that retirement could be an option for you in the near future. Speak with your RSO about available resources in your state, territory, or the District of Columbia. Your RSO should be able to inform you about the next Retirement Planning Brief and provide information on the [Survivor Benefits Plan](#) (SBP).

**Verify and correct your records.** Schedule a records review with your unit personnel clerk and act now to correct any deficiencies, to include missing retirement points or periods of service. Corrective documents consist of pay documents (i.e. Leave & Earning Statement) or a DD Form 214 that can verify service was performed. These documents should be provided to your RPAM administrator for update of your record. You should also verify that all dependent documents are present in your record. This is the time to clear your Organizational Clothing and Individual Equipment (OCIE) record, as well, by turning in all issued equipment.

**Complete SBP counseling.** SBP allows you to provide a portion of your retired pay to your eligible survivors in the event of your death. RSOs are certified SBP counselors and can provide you with detailed information and tools to help you understand your options and estimate SBP premiums. Understanding SBP early will allow you and your family time to decide which election and coverage is best for your situation. Individuals that medically retire must make their election as soon as they receive a retirement order from the [Physical Disability Agency](#) (PDA) and prior to the retirement date. Schedule an appointment with your RSO as soon as the retirement order is received to ensure you don't miss the window on this opportunity. If you don't make an election prior to your retirement date, you will receive automatic SBP coverage for any eligible beneficiaries you have at retirement.

**Attend a Retirement Planning Seminar.** Department of the Army Retirement Planning Seminars are conducted regularly

and are comprised of valuable information to help you and your family understand your benefits and make future decisions. There is no limit to how many times you can attend this briefing, so attend early! Once you have been notified of referral to the IDES, we recommend you attend a Retirement Planning Seminar at the next available opportunity to ensure you are educated, should your IDES disposition result in retirement. Be sure to pay particular attention to information on Concurrent Retirement and Disability Pay (CRDP), Combat-Related Special Compensation (CRSC), and VA offset.

**Attain a copy of your promotion list (if applicable).** Per the provisions of 10 USC 1372, Soldiers on a promotion list at the time of retirement for disability will be retired for disability at the promotion list grade. A copy of the promotion list must be provided to PDA prior to the publication of retirement orders; otherwise the promotion will not take effect upon retirement. A Soldier that is retired at the “promotion list” grade will not receive retired pay based on that grade as retired pay will be calculated by the high 36-month average of base pay.

**Use Soldier for Life (SFL) resources.** [U.S. Army SFL](#) is the Army's official program to connect government, non-government, and Army organizations in order to support Soldiers, Retired Soldiers, veterans, and their families. The intent of the program is to provide resources for education, employment, and health and wellness; essentially establishing support networks to assist Soldiers throughout their career and beyond. The SFL website contains various resources, blogs, podcasts, and other tools to assist you in a transition from service (such as the [Army Retirement Planning Toolkit](#)). As a Soldier enters IDES, SFL can provide guides, articles, and additional information on benefits. Familiarize yourself with the [Retirement page of SFL](#).

**Create a tentative transition timeline.** After you attend a Retirement Planning Seminar, draft a tentative timeline for yourself to include transition due outs, terminal leave (if applicable), and highlight opportunities to utilize transition or retirement resources. It is important to note that AGR Soldiers will need to work with a transition center to complete all out-processing and transition requirements.

Navigating the IDES process can be a very stressful time, due to the time constraints and the uncertainty of the results.

Soldiers undergoing IDES can be overlooked as they are not part of the standard transition cycle or retirement timeline and their transition occurs expeditiously once a determination is made. If you receive a referral for disability evaluation, understand what the results could be and remember the items above. Just remember, you are not alone in this process and early planning (for even the unknown) is key!



# Why consider Child Survivor Benefit Plan coverage?

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



Planning for retirement is exciting, but it can get complicated quickly. Trained Retirement Services Officers (RSOs) are ready to give you the information you need to make informed decisions. Make sure to bring your spouse to all retirement planning sessions so that you both hear the same information. Sometimes spouses hear things differently or focus on different parts of the brief that are important to decision-making.

Should you take the Survivor Benefit Plan (SBP) for a child or children? They will age out, so why bother paying more money for premiums?

Here are some considerations:

## 1. Child SBP coverage is relatively inexpensive.

- Spouse and Child coverage – In most cases, child(ren) cost is less than one dollar because they are the secondary beneficiary. As the secondary beneficiaries, children will receive the SBP annuity only if your spouse dies or remarries prior to age 55.
- Child only coverage – Child cost increases to a few dollars because they are the primary beneficiary.
- See below for sample SBP monthly premiums for a 44-year-old Soldier, 41-year-old spouse, and youngest child.

Base Amount	Spouse Only	Spouse and Children	Child(ren) Only	Monthly Annuity
\$4000	\$260	\$260.36	\$7.20	\$2200
\$3000	\$195	\$195.27	\$5.40	\$1650
\$2000	\$130	\$130.18	\$3.60	\$1100

## 2. Declining Child SBP at election prevents coverage for children in the future.

- What if your family is not done growing? You may have another child, become a legal guardian of a grandchild, or adopt a child.

- What if your child becomes incapacitated? Child coverage will remain at the same rate and the child annuity will pay out to an incapacitated child if they remain unmarried and incurred the condition that makes them incapacitated while they were an eligible child.

## 3. Child coverage is for when your child really needs it.

- Eligible unmarried children receive the SBP annuity until age 18 or 22 for full-time students.
- If the unmarried child becomes permanently disabled and incapable of self-support because of a mental defect or physical disability while they were still eligible to receive SBP coverage, then the child is covered for life or until they marry.

## 4. Premiums adjust when child(ren) loses eligibility by aging out or marrying:

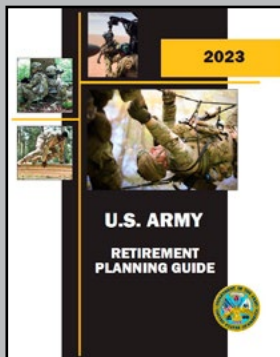
- Spouse and Child(ren) – Changes to Spouse, Child(ren) suspended. You will only pay for Spouse Premium.
- Child(ren) Only – Premiums stop.
- If you gain a new eligible child, the coverage resumes and premiums will start again for that coverage.

## 5. Special Needs Trust (SNT) option for the SBP annuity for incapacitated children:

- SBP annuity placed into a SNT is not considered income and therefore shelters it from other benefits the child may receive based on their income.
- The SNT can be set up at any time: at Soldier's retirement, after the Soldier's retirement, and after the Retired Soldier's death.

Visit the [SBP Premium Calculator](#), on the MyArmyBenefits website to run your SBP premium cost and annuity. This tool will give you an estimate specific to your family situation.

Talk to your [Retirement Services Officer](#) as you consider what is right for you and your family situation.



### 2023 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the U.S. Army Retirement Planning Guide is available for download as a PDF document from the [Army Retirement Services website](#).



### Feb 2023 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 update it to a civilian email address before you retire.

# Troops to Teachers reauthorized

Defense Activity for Non-Traditional Education Support

## POST SERVICE MISSIONS

The [Troops to Teachers \(TTT\) program](#) helps service members and veterans become certified and employed as teachers in K-12 schools.

The program was reauthorized on Dec. 27, 2021, via the National Defense Authorization Act for Fiscal Year 2022, after being canceled on Oct. 1, 2020.



The Department of Defense (DOD) provided funding to restart partial program services in certain states. While DOD is reviewing requirements for the program and determining funding levels, program support is available in select states with a Troops to Teachers program.

There are currently 25 states that are operating Troops to Teachers programs. After completing the [Program Interest Form](#), you will be contacted by a state representative and be able to receive the state point of contact information. Teacher certification and referral services are currently available in the following states:

- |               |                  |                |
|---------------|------------------|----------------|
| • Alabama     | • Kansas         | • Oklahoma     |
| • Arizona     | • Minnesota      | • Oregon       |
| • Colorado    | • Missouri       | • Pennsylvania |
| • Connecticut | • Montana        | • South Dakota |
| • Delaware    | • New Jersey     | • Virginia     |
| • Florida     | • New York       | • Wisconsin    |
| • Georgia     | • North Carolina | • Wyoming      |
| • Idaho       | • North Dakota   |                |
| • Iowa        | • Ohio           |                |

If you are interested in teaching in a state that is not listed above, please complete the [Program Interest Form](#) and indicate the state.

State Troops to Teachers programs serve as advocates and guides throughout the teacher certification process.

*("Finding waypoints" continued from page 7)*

Even though we can see further from the shoulders of Soldiers who've "been there before," there is always more to learn. Whether you choose to stay overseas for further service, family reasons, international studies, or just to enjoy a different perspective, take the time now to check the route ahead for you and those close to you.

*(Note: Any views expressed in this article are those of the author and do not necessarily represent the official position of the U.S. Government, the Department of Defense, or the U.S. Army.)*

*Lt. Col. Jim Yentz, USA Retired, served about 26 of his 34 military and civilian service years overseas, including combat arms and Foreign Area Officer assignments in the Republic of Korea, Europe, Eurasia and deployment areas, before retiring in Germany. For more overseas transition considerations, see his earlier article ["Off the Mapsheet: Azimuth Check for Retiring Overseas."](#)*

Services provided by state offices currently include:

**Counseling:** Guidance on state specific alternative and traditional routes to teacher certification.

**Referral:** Connections to accredited teacher preparation programs and state credentialing agencies.

Information and referral services are currently available for:

**Service Members:** Military personnel, to include active duty, Guard and Reserve components.

**Veterans:** Former military personnel, to include active duty, Guard and Reserve components.

For questions about the program, first consult the [TTT FAQs](#).

### 8 FACTS ABOUT TROOPS TO TEACHERS

- Participants are from all ranks and service branches--bringing their unique experiences to the classroom.
- Over 80% of participants are male and nearly 50% identify as people of color, adding diversity to the national teacher workforce.
- Most participants are hired in full-time teaching positions with competitive salaries and benefits.
- The program has over 100,000 alumni. New participants will join an extensive network of leaders that change the lives of students.
- Most participants choose to teach in high-poverty and/or high-minority schools in high-need content areas such as math, science, and career/technical education.
- Approximately 92% of administrators rated their Troops to Teachers participants as being well prepared to meet the needs of diverse learners and diverse learning environments.
- Most principals (89.5%) state that Troops to Teachers participants have a positive impact on student achievement to a greater degree than traditionally prepared teachers with similar teaching experience.
- Troops to Teachers alumni continue to win numerous awards and ascend to the highest levels of leadership within their school districts.





## VA increases maximum life insurance coverage by \$100K

Department of Veterans Affairs

**WASHINGTON** — As of Mar. 1, 2023, the Department of Veterans Affairs (VA) increased the maximum amount of life insurance coverage available to veterans and service members from \$400,000 to \$500,000 for [Veterans' Group Life Insurance](#) (VGLI) and [Servicemembers Group Life Insurance](#) (SGLI). This increase in coverage reflects the current cost of living and helps ensure that the families of veterans and service members will have the financial support they deserve after their loved ones pass away.

Veterans who are under age 60 and currently enrolled in VGLI will be able to purchase additional coverage in \$25,000 increments up to \$500,000. All Regular Army, Army National Guard, and Army Reserve Soldiers eligible for SGLI automatically received the increased coverage on Mar. 1.

VA currently serves nearly 6 million veterans, service members, and their families with more than \$1.2 trillion of insurance. Life insurance options include [SGLI](#), which eligible service members are automatically signed up for while serving; [VGLI](#), which veterans can transition to from SGLI

or apply for within 1 year and 120 days of leaving the service; [VALife](#), a new option that provides up to \$40,000 of whole life insurance for all veterans, age 80 or under, with service-connected disabilities rated from 0-100%; and [more](#).

Under this increase, the SGLI premium rate will remain the same, meaning that service members will receive maximum coverage for \$30 per month, plus \$1 for Traumatic Injury Protection (TSGLI) coverage. Service members who separate from service with SGLI coverage at the new higher amount can convert their coverage to VGLI. Service members who do not wish to keep the increased SGLI coverage amount can elect a reduced coverage amount or decline coverage online through the SGLI Online Enrollment System (SOES) on [milConnect](#).

This increase in life insurance is a part of the [Supporting Families of the Fallen Act](#). For more information about life insurance options, veterans and service members can visit [VA's life insurance portal](#).

## Post-9/11 GI Bill benefits for dependents expanded

Department of Veterans Affairs

For many, the opportunity to pursue education and training beyond high school is not easily within reach. When military members are asked why they serve, the available [GI Bill® education benefits](#) are often one reason why.

As a part of their earned benefits, active duty men and women can also transfer all or part of their Post-9/11 GI Bill benefits to their spouse and/or dependent children. This is called Transfer of Entitlement (TOE). Those wishing to transfer entitlement to a dependent must be sure to do this while still on active duty. (*Editor's Note: TOE is a retention incentive that incurs an additional 4-year service obligation.*)

The option to transfer education assistance to dependent family members provides Soldiers with the financial means to pay for their education and training. However, this benefit hasn't always been available to all dependent children. With the passing of the Johnny Isakson and David P. Roe Veterans Health Care and Benefits Improvement Act of 2020, Soldiers can transfer all or part of their Post-9/11 GI Bill entitlement to their ward or foster child, as of Jan. 6, 2021. This law changed how VA administers education benefits, and more importantly, was a major step in recognizing the diversity of the nation's military families and their unique needs.

The men and women who serve in our nation's armed forces

are a diverse group. So, too, are their families, to include spouses, children and other family members who represent varying demographics, experiences, and needs.

Now, even more military dependents can receive help paying for tuition, books and housing using Post-9/11 GI Bill education benefits. Eligible dependents, who are pursuing a degree or certification in a STEM (Science, Technology, Engineering and Math) field, can maximize their benefits through the [Edith Nourse Rogers STEM Scholarship](#). To help pay for higher out-of-state, private or graduate tuition that the Post-9/11 GI Bill doesn't cover, the [Yellow Ribbon Program](#) provides additional assistance. In addition to education and training, GI Bill benefits can provide other assistance to eligible students, such as [help with paying for certain test fees](#) and help with deciding on the right school or program, using the [GI Bill Comparison Tool](#).



(U.S. Army photo by Sgt. Nahjier Williams)

The spring months provide the nation with an opportunity to celebrate those who serve and their families. As we celebrate service members and their families during [Month of the Military Child](#) in April and Military Appreciation Month in May, this is also an opportunity to celebrate the uniqueness of military families. In continued celebration of our nation's military families, VA will continue to do its part to acknowledge the differences that make them unique while ensuring that their unique needs are met.



# Plan for retirement finances as a military spouse

Department of Defense MilSpouse Money Mission

## Why MilSpouses should save for retirement

The Department of Defense offers eligible service members retirement benefits to prepare for their transition, but it's also just as important for military spouses to plan for their own retirement. With frequent relocations and job changes, it is often difficult for military spouses to consistently save for retirement. Here are some helpful insights and tips military spouses have found to save for retirement.

### Reasons to save for retirement

- Retirement is probably the most expensive goal you'll save for in life. And you can't borrow for it like higher education or home purchases.
- Your spouse may have access to retirement savings through the Thrift Savings Plan (TSP) and a possible military pension, whether they're covered under the [Blended Retirement System \(BRS\)](#) or the [Legacy Retirement System](#), but it's important for you to be saving as well. After all, more money for retirement is a good thing!
- Military spouses who are frequently unemployed or have a limited work history may qualify for reduced [Social Security](#) retirement benefits.
- Injury, illness, raising children and other life situations could interrupt your future earning and saving ability.
- You don't know how long retirement will be. With longer life expectancy, you could need enough savings to last 30 years or more!

### Strategies for retirement saving

It's almost never too early — or too late — to start saving for retirement. With time and compound interest, even small contributions [can really add up](#). Of course, larger contributions don't hurt either and most retirement plans allow you to ["catch up"](#) by making additional contributions if you are turning age 50 or older.

If you are working, your employer may offer matching contributions to your retirement account. That's free

money you shouldn't pass up, even if you don't plan to stay long enough to fully vest in the account. Many employer retirement plans have a [vesting](#) schedule, so ask your employer or plan administrator to learn the details.

If you don't have regular employment or access to an employer retirement plan, then consider saving in a [Spousal Individual Retirement Account \(IRA\)](#). You may be eligible for this type of savings if you don't have taxable income, as long as your spouse did and you file a joint return with your spouse.

### The takeaway

It is just as important for military spouses to save for retirement as it is for their service members. To learn more about retirement savings options, make an appointment with a free [personal financial manager](#) or [counselor](#) at your nearest Military and Family Support Center.

**MilSpouse Money Mission:**  
[Transition to Retirement](#)

- Start early and make a plan.
- Adjust your spending plan.
- Prepare for employment.
- Consider tax implications.
- Understand your benefits.
- Conduct financial planning.
  - Health & Life Insurance
  - Retirement & Estate Planning
- Legacy Retirement System
- Blended Retirement System
- Military Pension & Survivor Benefit Plan
- Thrift Savings Plan
- Workplace Retirement Plans
- Estate Planning



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

Location	Date	Contact
Fort Shafter, HI	Apr 15	(808) 438-1600 ext. 3553
Orlando, FL	Apr 15	(803) 751-9661
Santa Fe, NM & virtual	Apr 15	(650) 526-9512/9513
Indianapolis, IN	Apr 22	(608) 388-7448
Fort Indiantown Gap, PA	Apr 22	(609) 562-1696/7055
Bangor, ME	May 6	(609) 562-1696/7055
Nashville, TN	May 6	(803) 751-9661
Joint Base Lewis McChord, WA	May 20	(608) 388-7448
San Diego, CA & virtual	May 20	(650) 526-9512/9513
Cedar Rapids, IA	Jun 10	(608) 388-7448
Myrtle Beach, SC	Jun 10	(803) 751-9661
Reno, NV & virtual	Jun 10	(650) 526-9512/9513
Aberdeen Proving Ground, MD	Jun 17	(609) 562-1696/7055

Location	Date	Contact
New Orleans, LA	Jul 8	(803) 751-9661
Virtual	Jul 15	(608) 388-7448/9321
Fort Story, VA	Jul 15	(609) 562-1696/7055
Little Rock, AR & virtual	Jul 15	(650) 526-9512/9513
Ogden, UT	Aug 5	(608) 388-7448
Jackson, MS	Aug 5	(803) 751-9661
Niagara Falls, NY	Aug 12	(609) 562-1696/7055
Phoenix, AZ & virtual	Aug 19	(650) 526-9512/9513
Fort McCoy, WI	Aug 26	(608) 388-7448
Elkhorn, NE	Sep 16	(608) 388-7448
Coraopolis, PA	Sep 16	(609) 562-1696/7055
Louisville, KY	Sep 16	(803) 751-9661
Las Vegas, NV & virtual	Sep 16	(650) 526-9512/9513

## Preparing for your last year in uniform

MyArmyBenefits staff

After lots of planning over the last three years, you are entering crunch time. If things seemed to be moving in slow motion with your retirement planning, they are about to enter warp speed. By now, you have completed the [36-24 months](#), [24-18 months](#), and [18-12 months](#) tasks and checklists. In this phase of the process, you are finalizing your plans for a successful retirement and beginning implementation of those plans as you get close to the 6 months before retirement mark.

Between [9 and 12 months](#) from retirement:

- Submit your retirement request.
  - If you are retiring from active duty, you must submit your paperwork between 9 and 12 months out.
    - A new retirement pilot program for Regular Army Soldiers allows the submission of retirement paperwork 24 months from desired retirement date. The pilot is effective Jan. 1 - Dec. 31, 2023 and applies to retirements that occur on or after Apr. 1, 2024. See [January 2023 Change of Mission](#).
- Draft and finalize your leave plan.
  - Your final request for Transition Administrative Absence (previously known as Permissive TDY) should be submitted 60-90 days prior to when you plan to take it. Your dates for leave may be as far out as 6 – 9 months from retirement date.
- Complete the pre-separation checklist ([DD Form 2648](#)) with the transition services office.
- Contact your [Retirement Services Officer](#) (RSO) to receive your [Survivor Benefit Plan](#) (SBP) counseling.
  - Be sure to use the MyArmyBenefits [SBP Premium](#)

[Calculator](#) to estimate your premium cost estimate and annuity amount for your beneficiaries.

Closer to 6 months from retirement but before terminal leave starts:

- Schedule your retirement physical.
  - This will assist you in claiming VA disability compensation while still on active duty, if applicable.
- Complete the purchase of your professional wardrobe needed for job interviews. Get serious about actively interviewing—research interview questions, craft your responses, and rehearse delivering them verbally.
- Complete all tasks in the [12 – 6 months](#) checklist.

If you have not completed the [36-24 months](#), [24-18 months](#), and [18-12 months](#) checklists yet, be sure to review the previous three Change of Mission articles in this series in the [July 2022](#), [October 2022](#), and [January 2023](#) issues and the information and checklists in the [Retirement Planning Toolkit](#). Additionally, a printable trifold pamphlet of retirement planning checklists can be found [here](#). We will provide an overview of the [6-1 months](#) retirement planning window in the next issue of [Change of Mission](#).



(U.S. Army photo by Elizabeth Caraway)

## Exchange, MILITARY STAR offer everyday savings and flexibility

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

As many in the Army family, including Soldiers for Life, are feeling the financial squeeze of rising costs for everyday items, the [Army & Air Force Exchange Service](#) and the [MILITARY STAR® card](#) are prioritizing savings for military communities.

Exchange purchases are always tax-free and at military-exclusive pricing. Exchange-exclusive store brands offer name-brand quality without the name-brand price tag for everyday essentials, including kitchenware, home goods, clothing and household products.

Soldiers for Life and families who use their MILITARY STAR card also save 5 cents on every gallon of gas at Exchange fuel locations and 10% on all food purchases at Exchange restaurants. Any [ShopMyExchange.com](#) orders made with MILITARY STAR automatically receive free shipping.

The MILITARY STAR card never charges any annual, late or over-limit fees and has one low APR for everyone, regardless of credit score—which can be a big help to younger Soldiers just starting out, as well as anyone looking to build stronger credit. The average store credit card interest rate is 29.99%—more than double the MILITARY STAR APR of 14.74% that is offered to all cardholders.

The card also comes with additional perks for cardmembers, such as the Your Holiday Bill Is on Us sweepstakes, which has paid off more than \$345,000 in card balances for military members in the last nine years. This year, five grand-prize winners had their entire balances paid in full, including Army Staff Sgt. Collin Tincher, who explained why he shops the Exchange and uses his MILITARY STAR card:

“I like the Exchange because it has everything I need and is tax-exempt,” Tincher said. “I used my MILITARY STAR card a lot when I was younger. I started up again when I started learning about building credit and have been doing that for the last year on a constant basis.”

The Exchange’s commitment to providing quality items at affordable prices follows Soldiers from when they first enlist throughout their service and remains even after retirement or separation. The hard-earned Exchange benefit is for life, and it is a great honor to serve those who serve and have served. 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.*



# Making a Survivor Benefit Plan election

Defense Finance and Accounting Service



**CLEVELAND**—As you approach retirement, your decision about the Survivor Benefit Plan (SBP) is one that requires careful consideration. You need to weigh the advantages and disadvantages.

## What is SBP?

SBP provides eligible beneficiaries with a benefit called an "annuity." An annuity is a monthly payment for the lifetime of the beneficiary. The amount of the benefit is a percentage of your retirement benefit, based on your election. Keep in mind, the SBP election does not entitle the beneficiary named for SBP to Arrears of Pay (AOP), which is the prorated amount of retired pay due for the month that a retiree dies. You need to make a separate designation for the desired individual(s) to receive your AOP.

SBP can cover your spouse, your children, or both. Former spouses can also be covered. The final option, if you do not have a spouse or child, is to cover a Natural Interest Person, if you wish.

Army Reserve and National Guard Soldiers have additional decisions to make about RCSBP, the Reserve Component Survivor Benefit Plan, when they receive their Notification of Eligibility (NOE), also known as the "20-Year Letter." Please see the [Army's website](#) for additional information about RCSBP.

There are advantages to electing SBP. You will leave a guaranteed income to your beneficiary. Beneficiaries under the plan receive 55% of the retiree's elected amount of coverage. Unlike many private life insurance policies, SBP coverage will not be cancelled due to any illness you may have or your age. Your age or health—and that of your spouse—never impact the cost of the program. In addition, the receipt of survivor benefits is not affected by Social Security. Also, the SBP annuity is protected against inflation, increasing when there is a Cost of Living Adjustment based on the Consumer Price Index. Finally, SBP premiums are automatically deducted from your gross pay prior to the deduction of federal income tax.

There are also some disadvantages to consider. SBP coverage is supplied at no cost while you are in active service. When you begin receiving retired pay, a monthly deduction is taken from your pay for your SBP coverage. This can be as much as 6.5% of your gross pay for spouse coverage. Another disadvantage is once you enroll, changing your election is difficult. Although it may seem unnecessary to consider providing for your loved ones until later on in life, please be aware that the decisions you make at retirement regarding your SBP can be difficult to change. For example, if at retirement you have an eligible spouse or children and decide not to cover them under the plan, it will be very difficult to cover them, or any future spouse or children, under the plan in the future.

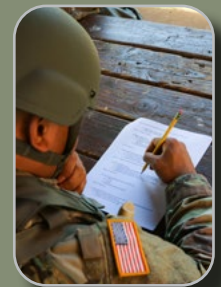
There is also the cost of SBP to consider. The cost depends on the level of coverage you choose. You can choose between full or reduced coverage. If you elect full coverage, the cost of SBP coverage will be based on your full gross pay (and the beneficiary's annuity will also be based on your full gross pay). For example, if you receive \$1,000 of retired pay each month, and elect full SBP coverage, your monthly cost to cover your spouse under the plan would be \$65 each month. You can also elect a lower level of SBP coverage (and the beneficiary's annuity will also be reduced). For example, if you receive \$1,000 of retired pay each month, you can elect to have your coverage based only on \$700 of your pay. In this case, we would calculate 6.5 percent of \$700, and the monthly cost to cover a spouse under SBP would be \$45.50. The minimum base amount is \$300.

As you can see, there is a lot of information to consider when making this decision. In most cases, your decision at retirement (or NOE) will be difficult to change later. We encourage members of the Army to take advantage of no-cost financial counseling services, by going to the Office of Financial Readiness website to find a [Personal Financial Counselor](#) or consult a [Retirement Services Officer](#) about your SBP or RCSBP decisions.

## Army Retirement Quiz

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

- (1) T/F: The Retirement Planning Seminar and the Transition Assistance Program are reserved for Soldiers to attend, not spouses.
- (2) T/F: There are three types of retired pay plans and most Soldiers will receive the Final Pay plan, based on a percentage of their final base pay. [hint here](#)
- (3) T/F: The Uniformed Services Former Spouses' Protection Act grants that state courts may treat military retired pay as marital property to permit a qualified division in a divorce. [hint here](#)
- (4) T/F: In the Reserve Component Retirement System, the eligibility age for retirement may not be reduced below age 50. [hint here](#)
- (5) T/F: You can calculate your personalized retired pay estimate based on your personnel file using the calculators on the MyArmyBenefits website.



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

## New episodes of the Soldier for Life podcast

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

**Military Retiree Transition from TRICARE to Medicare** As a military retiree, what happens to your health care benefits once you become eligible for Medicare at age 65? What Medicare coverage do you need? At what point should you sign up for Medicare (and what happens if you wait)? What is the relationship between Medicare and TRICARE for Life? Get answers as the Director of Army Retirement Services, Mr. Mark Overberg, talks with Rear Admiral (Dr.) Christine Hunter (United States Navy, Retired), a TRICARE expert who serves on the Board for WPS Health Systems (which manages the TRICARE For Life, and FEDVIP contracts).

**Instant Teams Revisted and Military Spouse Employment** Military spouses: do you have any interest in remote work? SFL's Employment Director, LTC Ismael Ortizrivera, talks with Amy Meehan, Director of Communications for [Instant Teams](#), about military spouse employment and the remote work opportunities that exist for both CONUS and OCONUS military spouses in a follow-up to our Instant Teams podcast from [Season 4](#).

**U.S. Army Career Skills Program** The U.S. Army Career Skills Program (CSP) is an invaluable resource for Soldiers as they prepare for their transition out of the Army (AND for the employers that gain access to these Soldiers through the CSP, too!). Learn everything you need to know about the CSP and the opportunities for civilian work experience it offers to Soldiers during their last 180 days of service (and to veterans and military spouses, too!).

**REBOOT Workshop** How can rebooting your mindset help you have a successful transition to civilian life when you leave the military? Find out from Maurice Wilson, President and Executive Director of [REBOOT Workshop](#).

**VetJobs** Finding the right job after leaving the military can be tricky business. But fortunately, there are many organizations out there who can help. Ms. Stacy Bayton, the Senior Executive Vice President of [VetJobs](#), talks about the individualized employment services (including no-cost one-on-one job placement support, career exploration, and employment training) that VetJobs provides for transitioning service members and veterans.



## Helpful Websites

[Army Echoes](#)

[Army Echoes Blog](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

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

[Change of Mission](#)

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

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

[Department of Veterans Affairs](#)

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

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[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