

## A Message from the Chief of Army Reserve

Team,

For those of you nearing retirement, know that your service is greatly appreciated. As you move on to your next mission, remember that you are a Soldier for Life – continue to demonstrate what right looks like and live the Army values.

You have earned the respect and gratitude of the nation and the benefits you are now eligible for are well-earned. The sooner you know what they are, the better prepared you will be on your new road to awesome.



### What you need to know

**It comes up on you fast.** Start preparing yourself and your family for retirement two years prior to your targeted military retirement date.

**Retirement Planning Seminars:** Now is the time to set yourself up for success, and Army Reserve Retirement Services Officers (RSOs) are there to ensure you have all of the tools you need for a successful transition. From DFAS to TRICARE and Veterans Affairs – RSOs will connect you to critical resources and help you understand your options and benefits. Plan to attend one when your 18th year of service rolls around.

**The clock starts when you receive your 20-year letter.** You have a 90-day window to accept, decline or reduce coverage under the Reserve Component Survivor Benefit Plan (RCSBP). By law, Soldiers who do not respond within 90 days automatically receive full coverage, so be prepared to make the best choice for you and your family.

**You are always a part of this team.** As you look to the future, know that the follow-on generations are yours to coach, teach, inspire and motivate. You are America's Army Reserve's best recruiter, and I look to you to continue your calling – Tell your Army Reserve story, and share what this squad did for you during the last few decades of your Army journey. Continue to model what right looks like; draw on your own experience to inspire young Americans to join this team.

Thanks for all you – your family and your employer – have done throughout your career to serve the people of the United States as a guardian of freedom and the American way of life. It's been the honor of a lifetime to be able to serve with you as the quarterback of this squad. I'll see you down the road to awesome.

Keep Pounding ...

Double Eagle 6

Lt. Gen. Charles D. Luckey  
Chief of Army Reserve and Commanding General,  
U.S. Army Reserve Command

### GOING GRAY

Approximately 5,800 Army Reserve Soldiers transition to the "Gray Area" each year. And for every Army Reserve Soldier who serves the nation long enough to retire, there is a well-organized plan that includes an explanation of the retirement and benefits resources available, and subject matter experts to assist them through the process.

(cont. on p. 3)

### Features

Army announces new Retired Soldier shoulder sleeve insignia	3
Financial planning for transition: TRICARE	4
Financial planning for transition: TRICARE for RC Soldiers	5
ETS Sponsorship Program	9

### Articles

Recognition is a leadership responsibility	2
Yes, VA Solid Start is calling	7
Breaking down the Reserve Component SBP options	7
JROTC instructors demonstrate resiliency to students during pandemic	10
That's a wrap! Season 4 of the SFL Podcast is online!	11
It's your decision, but you're not alone. MyArmyBenefits will help!	12
Army Emergency Relief	13
Seven confidence boosters for veterans transitioning to a civilian career	14
How VA disability compensation can affect your retired pay	15
Retiring Soldier TSP options	15

### Regular Items

Lessons Learned	6
Ask Joe: Your benefits guru	8
In case you missed it!	13
Upcoming Army Reserve retirement planning training	13

## Editorial

### Recognition is a leadership responsibility

What are you doing to reduce the civil-military divide?

By Mark E. Overberg, Director, Army Retirement Services

Napoleon Bonaparte is alleged to have said, "Give me enough ribbons to place on the tunics of my soldiers, and I can conquer the world." Napoleon knew that if he recognized his Soldiers' accomplishments they would fight long and hard for him.

Nothing has changed in that respect since Napoleon's time. Every Soldier knows the Congressional Medal of Honor, the Distinguished Service Cross, and the Silver Star. And at the other end of the spectrum, every Soldier knows the Army Service Ribbon. But there is one award that nearly every Soldier should receive that you've never heard of.

**"There is one award that nearly every Soldier should receive that you've never heard of."**

This award recognizes each Soldier's dedicated service to the nation while simultaneously reminding him or her that their service continues after taking their uniform off for the last time. This award marks the wearer as a Soldier for Life.

If you haven't heard of this award or seen it presented that's a leadership problem. It's been around since the 1960s.

The **U. S. Army Lapel Button** (pictured to the right) is awarded to Soldiers who leave the Army under honorable conditions. Army regulations say that unit commanders in the rank of captain or above will present the Army Lapel Button to Soldiers before their termination of service at troop formations or other suitable ceremonies.



The **U. S. Army Retired Lapel Button** (pictured to the right) is awarded to retiring Soldiers. Regulations say commanders are to award it as a part of the Army Retiring Soldier Commendation Program (ARSCP) package at an appropriate ceremony prior to retirement. The ARSCP includes the U.S. flag, the U.S. Army Retired Lapel Button, a letter from the Secretary of the Army, Army Chief of Staff, and the Sgt. Maj. of the Army, and two Soldier for Life window stickers.



These lapel buttons, worn only on civilian clothing, mark the wearer as a Soldier for Life. The buttons are intentionally designed to start conversations with Americans. They help Soldiers no longer in uniform tell Americans their Army stories – stories that will inspire Americans to trust their military and encourage their children to join the Army. That's half of the Retired Soldier's mission statement.

Are you responsible for presenting the U.S. Army Lapel Button or U.S. Army Retired Lapel Button? Are you telling your Soldiers we need them to continue their mission when they take off their uniform? What are you doing to reduce the civil-military divide?

*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](mailto: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 at [USArmy.ChangeofMission@mail.mil](mailto:USArmy.ChangeofMission@mail.mil).

#### Leadership

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## Army announces new Retired Soldier shoulder sleeve insignia



**WASHINGTON** – On Nov. 18, 2019, Lt. Gen. Thomas C. Seamands, the Army G-1, approved a change to the shoulder sleeve insignia worn by Retired Soldiers on their Army service uniforms during retirement. The new policy aligns the appearance of the retired shoulder sleeve insignia with the U.S. Army Retired Identification Badge and the U.S. Army Retired Lapel Button.

When Soldiers retire, Army policy permits them to wear uniforms only “while attending military funerals, memorial services, weddings, inaugurations, and other occasions of ceremony [including] attending parades on national or state holidays, or other patriotic parades or ceremonies in which any active or reserve U.S. military unit is taking part. Uniforms for these occasions are restricted to service and dress uniforms.”

In 2020, the U.S. Army is replacing the blue Army Service Uniform with the new Army Green Service Uniform. A key difference between the uniforms is the shoulder sleeve insignia of the wearer’s unit of assignment that is worn is sewn on the wearer’s left shoulder of the Army Green Service Uniform, but is not worn on the Army Service Uniform.

Before Retired Soldiers may wear their service uniforms, they must replace their last unit’s shoulder sleeve insignia with the new 3-inch diameter retired shoulder sleeve insignia (pictured above). These new insignias will soon be available for purchase at military clothing sales stores and other locations where military insignia are sold.

Retired Soldiers not on active duty may wear either the service uniform in which they retired or the service uniform prescribed for current active duty Soldiers, but may not mix the two uniforms. Retired Soldiers who wear the blue Army Service Uniform, must wear the Retired Identification Badge, a two-inch badge that identifies them as retired. Retired Soldiers who wear the new Army Green Service Uniform and older service uniforms that include a shoulder sleeve insignia should wear the new retired shoulder sleeve insignia.

### **GOING GRAY** (cont. from p. 1)

*During a one-day seminar, Army Reserve Retirement Services Officers will explain the importance of keeping your retirement points updated and accurate; what it means to take advantage of the Reserve Component Survivor Benefit Plan for eligible dependents; what it takes to transition to the Retired Reserve or the Gray Area, and how to apply for your well-deserved retirement pay. The [MyArmyBenefits](#) website will show you how to calculate and receive a personalized retirement pay estimate, as well as your personalized SBP cost and your spouse’s SBP annuity.*

*When you do transition to the Gray Area, as a Soldier for Life, you will be asked to embark on a new Army mission: To hire and inspire. America’s Army Reserve needs you to continue to look out for your fellow Soldiers and to help veterans find jobs.*

### **Why the newsletter is 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 get to know and trust their military.

## Financial planning for transition: TRICARE

By the Department of Defense Office of Financial Readiness

Transitioning out of the Army to civilian life is a big step that comes with several financial changes. Many benefits you've had as an active duty Soldier will be shifting or changing, so it's important to be aware of how these changes will affect your family's finances. Whether you're separating or retiring, researching your options and planning ahead is the best way to make your transition go as smoothly as possible.

One crucial area to consider is your health insurance. As an active duty Soldier, you and your qualifying family members have had [TRICARE](#) as a health benefit. While you can still have [TRICARE coverage in retirement](#), your change in status will affect your available options. If you're ending your service before retirement, there are also options to help bridge the gap between TRICARE and your new civilian health insurance.

Let's discuss the options based on your transition situation.

### TRICARE coverage in retirement

First, remember to schedule your [Separation History and Physical Examination](#) between 90 and 180 days prior to your retirement date. Upon retirement, you will be unenrolled from TRICARE Prime. In order to ensure you don't experience a gap in coverage, you must re-enroll in a new TRICARE plan within 90 days of your retirement date. You and your family members will have the option to enroll in one of the following plans, depending on your needs and situation:

- [TRICARE Prime](#) (depending on location)
- [TRICARE Select](#)
- [US Family Health Plan](#) (depending on location)
- [TRICARE For Life](#) (with Medicare Part A and B coverage)
- [TRICARE Select Overseas](#)

If you don't enroll in a new TRICARE plan within 90 days of retirement, you still have options. You can request a retroactive enrollment within 12 months of retirement and receive coverage effective back to the date of your retirement, but enrollment fees would still need to be paid starting at your retirement date.

If you don't request enrollment within the first year of your retirement, you may still be able to enroll during the [TRICARE Open Season](#), which occurs each fall, or when you or a member of your family experiences a [qualifying life event](#).

It's important to note that if you don't seek TRICARE coverage in retirement, you won't be eligible to receive care at a military hospital or clinic **unless space is available**. That's why planning ahead and knowing your options in advance is so important.

To choose between the plans, use the [TRICARE Plan Finder](#) or



[compare plans](#) to decide what's best for you and your family. Beyond coverage specifics, there's one more area that requires careful consideration for your financial future: costs.

### TRICARE costs in retirement

As an active-duty Soldier, your TRICARE benefits can cost you nothing out-of-pocket and include very minimal fees for your family members. After retirement, you'll want to account for some increased costs in your budget. The exact costs will vary based on your chosen plan, but may include:

- Annual enrollment fees
- Increased copayments and cost-shares
- Increased catastrophic cap
- Higher prescription costs

Use the [TRICARE Compare Cost Tool](#) to determine how your chosen plan would affect you financially.

Beyond transitional health benefits through TRICARE, you'll need to financially prepare for finding health coverage through an additional option. This will depend on whether you intend to start a new job, go back to school, start your own business or whatever else your next adventure holds. Meet with a [personal financial manager](#) or personal financial counselor for support and to develop strategies as you make your next step.

### Additional financial planning resources for transition

For questions or more information on TRICARE coverage after transition, reach out to your [TRICARE Regional Office](#) or [service personnel component](#).

You can also follow the [Office of Financial Readiness](#) on [Facebook](#), [Twitter](#), [Instagram](#), [YouTube](#) and the [FINRED blog](#) for more information on financial planning throughout all of life's transitions.



# Financial planning for transition: TRICARE for RC Soldiers

By the Department of Defense Office of Financial Readiness

As a member of the Army Reserve or Army National Guard, transitioning out of the military to full civilian life is a big step. While your transition may come with fewer changes – financial and otherwise – than active duty Soldiers, navigating this new phase of your life still requires careful planning and consideration.

One unexpected financial hurdle that many newly retired reservists don't anticipate is changes to their health insurance. Prior to transition, Army Reserve and National Guard Soldiers not on active duty orders for more than 30 days have had [TRICARE Reserve Select](#) as a health benefit.

Once you retire, you are no longer eligible for [TRICARE Reserve Select](#), but there are still TRICARE plans available to you. However, your options differ depending on your age – and the financial impact also varies considerably.

Here's a brief breakdown of your options and what you can expect when you transition out of the Guard or Reserve.

## For retiring Reserve Component Soldiers under the age of 60

If you are under the age of 60 at the time of your retirement, you and your family will only qualify for one TRICARE health plan: [TRICARE Retired Reserve](#).

Since your TRICARE coverage will no longer be subsidized by the government, this health plan is more expensive than [TRICARE Reserve Select](#) and may represent a significant impact to your household budget. For instance, while your monthly premium under TRICARE Reserve Select for yourself and your family has been just under \$230, that cost will now increase to more than \$1,000 per month under [TRICARE Retired Reserve](#). The yearly difference between the two plans adds up to more than \$10,000 – and that premium does not include your deductible or copays, both of which also increase under [TRICARE Retired Reserve](#).

Due to this significant increase in cost, many Reserve Component Soldiers eligible for reduced age retirement due to active duty deployments elect to stay in drilling status until age 60. Others elect to pursue a second civilian career and seek health insurance through their new employer. To understand and compare your options, use the [TRICARE Compare Cost Tool](#) and take the time to consider how a change in coverage would impact your finances.

## For retiring Reserve Component Soldiers 60 years and older

If you are 60 years or older, you and your family will have more health plan options under TRICARE to consider. By waiting until age 60 to retire, Reserve Component Soldiers become eligible for the same TRICARE health benefits as other retired service members.

If you live in the United States, you and your family members will have the option of one of the following plans:



- [TRICARE Prime](#)
- [TRICARE Select](#)
- [US Family Health Plan](#)
- [TRICARE For Life](#) (with Medicare Part A and B coverage)

If you live outside of the United States, these plans are available to you and your family:

- [TRICARE Select Overseas](#)
- [TRICARE For Life](#) (with Medicare Part A and B coverage)

You can compare each of the above plans with your current coverage under [TRICARE Reserve Select](#) using the [Compare Cost Tool](#). Keep in mind that a change in coverage may also include increased copayments, deductibles and prescription costs.

Since becoming eligible for Medicare at age 65 is considered a qualifying life event, you will also have the option to make Medicare your primary insurance and [transition your TRICARE health plan](#) to secondary coverage for copays and deductibles. While [TRICARE Retired Reserve](#) can be used with just Medicare Part A, you will need both Medicare Part A and Part B if you intend to enroll in [TRICARE for Life](#) – and this is likely the most cost-effective option. You will have 90 days after your eligibility begins to change your coverage.

## Additional resources for financial planning for transition

By researching your options and taking control of your finances, you can ensure your transition out of the Reserve Component to civilian life is as smooth as possible. Consider meeting with a [personal financial manager](#) or personal financial counselor for support and to develop strategies as you make your next step. For questions or more information on TRICARE coverage after transition, reach out to your [TRICARE Regional Office](#) or [service personnel component](#).

You can also follow the [Office of Financial Readiness](#) on [Facebook](#), [Twitter](#), [Instagram](#), [YouTube](#) and the [FINRED blog](#) for more information on financial planning throughout all of life's transitions.

**LESSONS LEARNED**

**Good communication helps families transition together successfully**

By Karen Rose, MSN, RN, CCM

Spouses of active duty service members who are transitioning into civilian life experience many unique challenges and my husband and I were not exempt from experiencing our own challenges. As a spouse of a recently retired Command Sergeant Major (CSM), I would like to share a few lessons that we learned during our transition with the hopes that they will be thought provoking for you and help you in your transition, which is a life-changing event. For my spouse and I, good communication was key from the beginning to the end of the process and it helped to ensure that our transition went smoothly.

My spouse informed me that I could attend some of his Transition Assistance Program (TAP) classes with him and I attended as many as I could. I personally found the classes both informative and beneficial to our family as we transitioned. I was surprised that more spouses were not present. There is a great deal of information presented during the TAP classes and being able to attend in person educated me on many topics and helped us to prepare for our transition.

I could ask questions which helped reduce my concerns and at times allowed my husband to focus on his transition without me having to go to him for all my concerns. I believe that spouses will find the TAP classes extremely helpful as they provide a lot of valuable information on a wide variety of topics such as how to write a resume, how to use the [USA Jobs website](#), interviewing tips, how to network, and how to enter the Veterans Health Care System (VHS) to name a few. Knowing this information early in the transition process prepared us for what to expect and enabled us to better plan for our future. I learned that many of our spouses are not aware they can attend the TAP classes with their spouse. I highly encourage spouses to attend as many briefings as possible and communicate any questions or concerns they have while attending the classes.

**Spouses should talk to their transitioning Soldier about taking the time to address all their medical issues before their separation from service.** My spouse appreciated my being present and my support during his medical appointments as I could provide additional input to his providers and I helped my spouse with reminders on questions to ask his provider. I learned that it is important to inform not only the transitioning spouse, but also the spouse and dependents that they will be transitioning, so that their plans for continued medical care may be discussed in advance and how to obtain needed medications and continued medical care. It is important for spouses and family members to know that they, too, may lose their current primary care provider as their spouse transitions

from active duty to retired status whether they plan on remaining in the area or relocating elsewhere.

As retirement got closer, we discussed what our retirement pay was going to be. It is important to know that not only will you lose a percentage of your base pay, but you also stop receiving Basic Allowance for Housing (BAH), any Special and Duty Assignment Pays (SDAP), Basic Allowance for Subsistence (BAS), and any special or incentive pay you might be receiving and these are not included in your retirement pay calculation. In addition, you will have to

discuss and decide if you will be enrolling in TRICARE, a dental and vision plan, signing up for the Survivor Benefit Plan (SBP), or converting Service Members Group Life Insurance (SGLI) to Veterans Group Life Insurance (VGLI). Depending on where you are from and where you decide to settle, you may have to start paying state taxes, property taxes or even pay higher licensing fees for your cars.

**Anticipating loss of benefits and out of pocket costs to replace these benefits were important discussions,** and we used our good communication to develop a clear plan and budget based on the needs of our family. Since my spouse's retirement, **I have learned of another beneficial tool that we did not know about at the time we were preparing for our transition,** but I would like to share. [MyArmyBenefits](#) is the Army's official benefits website that includes a retirement calculator connected to the Army personnel records system that may be easily used to quickly, and precisely, calculate what a transitioning service member's retirement pay will be. I believe this tool will serve as a helpful starting point for post-transition financial planning.

**Lastly, communicate to neighbors, relatives, casual acquaintances, coworkers both past and present, that your Soldier is transitioning.** Communicating on social media such as LinkedIn, and Facebook may also be helpful. My spouse began networking before his actual retirement date which helped him transition smoothly into civilian life by helping him gain full time, permanent employment soon after he transitioned. I highly encourage communicating with other spouses who have gone through the transition process as each of us will have our own unique experiences to share.

*Mrs. Karen Rose is the spouse of Command Sgt. Maj. Donald L. Rose, Jr. (US Army, Retired) who served for 35 years. She relocated many times while her father was on active duty for 30 years. She holds both a BS and a MS in Nursing with 21 years of experience, including twelve as a case manager for Wounded Warriors in Transition at Fort Hood and Fort Bliss, Texas. She and her husband have one daughter and two grandchildren.*



# Breaking down the Reserve Component SBP options

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

You have served your country for 20 creditable years and your 20 year letter finally shows up in the mail. This is a big day but you are not ready to hang up the uniform yet. So what do you do? You make sure your name and social security number are on the letter and you file it away in your "I love me book". **Caution – don't do this when you receive your 20-year letter!** Read the whole letter and if you haven't already, contact your [Retirement Services Officer](#) (RSO).

Whether you decide to continue serving or retire once you receive your 20-year letter, you must make a decision within 90 days of receiving your 20-year letter on the Reserve Component Survivor Benefit Plan (RCSBP). If you do not complete and submit the DD Form 2656-5 either to the Human Resources Command for Army Reserve Soldiers or to the State Joint Force Headquarters for Army National Guard Soldiers, by law, the decision is made for you. This may or may not be what you wanted.

## So what are your options? There are three: A, B, and C

**Option A – Decline coverage** I like to call this one, "thanks, but no thanks, ask me again later". You decline RCSBP coverage and will need to make a decision about the Survivor Benefit Plan (SBP) when you apply for your retired pay at age 60 or earlier if eligible for reduced age retirement. This also means that if you die before you are eligible for retired pay, your survivor will NOT receive an annuity. Dying on active duty or inactive duty for training status and if found to be in the line of duty is the only exception. You are taking a chance that you will live at least to the point of receiving retired pay.

**Option B – Coverage, deferred annuity** In other words, "Yes, I want coverage but it's OK if my survivor must wait until I would have turned 60 years old, even if I am eligible for reduced age retirement." Why would someone choose this option? Well, it does cost less than Option C. Is it worth the cost difference to make my survivor wait?



**Option C – Coverage, immediate annuity** Your survivor will be eligible to receive the annuity immediately after you die. This is the more costly of the two options providing coverage.

## So let's say you decide to have coverage but wonder, "Is it worth it to pay the extra money to get Option C"?

As an example, a Reserve Component Soldier who selects coverage for spouse and children with a base amount coverage of \$1800 a month will pay \$14.22 for Option B and \$16.74 for Option C. In this case, is it worth the \$2.52 a month to have the peace of mind that the survivors get the annuity immediately after the death of the Soldier?

Take a look at the [SBP Premium Calculator](#) to compare the premium costs between Option B and Option C for your particular situation. This calculator will take into account your retired pay and your eligible beneficiaries. Keep in mind that if you choose Option B or Option C, the election category and level of coverage you chose will become your SBP election. The SBP Premium Calculator will also show you the associated SBP Premium costs.

Remember, this decision needs to be made within 90 days of receiving your 20 year letter, not retirement. For more information, visit the [SBP page on the Soldier for Life website](#) and contact your servicing RSO.

## Yes, VA Solid Start is calling

**WASHINGTON** — Newly separated service members can expect three calls from qualified VA Solid Start representatives over their first year of separation to help them improve their transition. The Department of Veterans Affairs (VA) will attempt to contact you several times around 90, 180 and 365 days post-separation, so make sure your contact information is up to date in [eBenefits](#).

VA Solid Start representatives will not ask you for financial information and will only discuss topics you are comfortable with. Remember that phone scammers often target veterans, so always be vigilant and protect your financial information when talking to someone you don't know over the phone.

For questions about VA Solid Start, call our toll-free hotline: (800) 827-0611 Monday to Friday, 8:00 a.m to 8:00 p.m. (EST).



## MyArmyBenefits

The U.S. Army official benefits website



### Ask Joe: Your benefits guru

Dear Joe:

I'm 59 years old and a Troop Program Unit Soldier. I am planning to remarry soon. When I do, I need a new will. On active duty, the JAG helps me with this for free. Can I still go to JAG for legal help once I am in the Retired Reserve?

Ima Planner

Dear Ima,

You're in luck. Retired Soldiers who are in receipt of retired pay and their immediate families or survivors are [eligible for free legal assistance](#). They can't represent you in court, but legal assistance attorneys can help you with such legal tasks as drafting wills and powers of attorney, notarizing documents, reviewing contracts and leases, and advising on family and domestic relations. The [MyArmyBenefits website](#) has more information on [legal assistance](#). To find the legal assistance office closest to you, use the [MyArmyBenefits Resource Locator](#) for the state where you live. I must clarify that Soldiers in the Gray Area are not eligible for this free legal assistance.

Joe

Dear Joe:

I did not realize that I have to make so many decisions as I get close to retirement. I thought I would be spending more time finding the best fishing spots. I know that I might need to make a Reserve Component Survivor Benefit Plan (RCSBP) election when I get my 20-year letter, but what if I just let that slide so I can spend more time on the water?

Going Fishing

Dear Going Fishing,

If you don't make an RCSBP election within 90 days of receipt of your 20-year letter, [one will be made for you](#). If you have a spouse or a dependent child, you will automatically be enrolled in RCSBP under Option C (immediate annuity), which provides an annuity that begins the day after your death regardless of your age at the time of death. If you do not have a spouse or a dependent, you will not be enrolled in RCSBP. If you gain a spouse or child after you receive your 20-year letter, you have one year from the change to elect coverage, or the coverage will default to Option A (decline RCSBP).

If you make your RCSBP election within 90 days of receiving your 20-year letter, you have three options:

- **Option A (decline)** means you are not participating in the RCSBP. If you are married, your spouse must agree to this choice in writing and the document must be notarized as no survivor benefit will be paid if you die before reaching retirement age. You must elect or decline SBP coverage when you apply for your non-regular retired pay at age 60 or earlier if you are eligible for a reduced age retirement. If you have no eligible beneficiary when you receive your 20-year letter, you may enroll in the RCSBP within one year of gaining a beneficiary.
- **Option B (deferred annuity)** defers the beginning of the annuity to either your date of death or your 60th birthday, whichever is later. It also requires your spouse's written agreement which must be notarized.
- **Option C (immediate annuity)** provides an annuity to your survivors immediately following your death regardless of your age.

An RCSBP election will be required, so carefully consider your options before your 20-year letter arrives. For more details, you can review Ms. Cruz's article on page 7 or the [MyArmyBenefits SBP fact sheets](#) and use the [Survivor Benefits Calculator](#) to help you make election decisions.

Joe



# ETS Sponsorship Program

By Lt. Col. Gail Dwyer (U.S. Army, Retired), Senior Advisor, The ETS Sponsorship Program

When the time comes for your final military move, the ETS Sponsorship Program (ETS-SP) may be for you. ETS-SP, a public-private partnership between the Department of Defense (DoD), Department of Veterans Affairs (VA), local communities/governments, nonprofits and corporations, aims to help veterans successfully transition into their post-military communities.

We all know the concept. We remember the PCS in which a good sponsor eased our transition to our new unit by serving as a resource and assisting when needed. Sponsors gave us information about our unit, our job responsibilities, housing, medical, and family considerations. Sponsors were our first bonds to our new unit; they made our units stronger.

When we make the final move, the ETS move to our new post-military community, the ETS Sponsorship program intends that there be someone on the ground in your new community to assist with questions about employment, housing, schools, or VA benefits. This will be your ETS sponsor.

The ETS Sponsorship Program assigns sponsors to service members who are transitioning to their post-military communities. ETS sponsors, who are trained and certified, reduce the stress of the transition by mentoring veterans in critical domains, including employment, housing, family considerations, social/physical activities and medical concerns. Sponsors share their knowledge of the local area and available resources; they assist the transitioning service member in identifying goals and creating action plans to achieve these goals.

Sponsors empower the veteran and his or her family to maximize the ETS experience. By doing so, the sponsors and veterans together make our communities stronger.

ETS-SP is a public-health approach dependent upon participation from service members, veterans and sponsors.



*Soldiers with 75th Ranger Regiment scale the cliffs like Rangers did during Operation Overlord 75 years ago at Omaha Beach, Pointe du Hoc, Normandy, France, June 5, 2019. (U.S. Army photo by Markus Rauchenberger)*

## Service members and veterans

- Up to a year before transitioning from the military, [submit an online application](#).
- ETS-SP will connect you to a sponsor in your post-military community. You'll meet with this new sponsor virtually until you arrive on the ground in the community.
- You and your sponsor will work together on your transition needs and goals.

## Sponsors

- Anyone - military or civilian, retired or family member – who cares about our service members and is willing and able to commit the time can [sign up to be a sponsor](#).
- Sponsors participate in three virtual training sessions, typically about two hours each.
- Upon graduation from this training, sponsors are certified and matched with a transitioning service member.
- To ensure our veterans receive relevant and appropriate information, sponsors participate quarterly in one-hour virtual professional development sessions.
- Sponsors agree to contact the veteran weekly and meet in person or teleconference with the veteran monthly.
- Sponsors guide the veteran in identifying goals and developing action plans to achieve these goals.

Every Soldier who raises his or her hand and swears to defend the Constitution of the United States will, one day, hang the uniform up. Every Soldier will go from serving our country in uniform to transitioning to the post-military community. Every Soldier will have a change of mission.

The ETS Sponsorship Program aims to ensure that the veteran is empowered to achieve this new mission and make the successful transition to civilian life.

For more information, visit <https://etssponsorship.com/>.

## JROTC instructors demonstrate resiliency to students during pandemic

By Lindsay Grant, US Army Cadet Command Public Affairs

This spring, in the face of COVID-19, teachers across the nation were given around two weeks to take their lesson plans completely virtual, as learning shifted to a more quarantine-friendly environment. Among them were JROTC instructors, retired from the military, who are generally not well-versed in virtual education. However, they have storied careers in adaptation and resiliency – two of the most important lessons for students to learn during this moment in time.

With only half a month to take their curriculum to a purely online format, JROTC instructors needed to hone their skills in quick adaptation in order to make the switch. In addition to collaborating with fellow teachers and instructors from other programs, the JROTC Education and Curriculum Division decided to make a big change, inspired by the educational model experienced at universities. “Our current teaching model is based on the instructor-led principle, we adopted a student-led model. The conversion of this to place the responsibility on the cadet to read and work through problems is similar to how most universities operate,” said Dr. Joseph. K. Cross, Chief of Education and Curriculum Division at U.S. Army Junior ROTC.

Although it was integral to ensure that lesson plans were still highly educational and promoted building citizens of character, JROTC instructors like retired First Sergeant Eugene Siler placed an emphasis on maintaining morale among students. He believes that JROTC isn’t just a course, it’s a bond between students that will go beyond the classroom, “Communicating on a daily basis strengthened our bond with each other, while enhancing the educational experience for each student,” said Siler.

Though virtual learning in the time of COVID-19 was susceptible to technical challenges, high-stress days and difficulties of students’ home lives, Siler felt that his career in the Army trained him to be calm and collected in the face of uncharted territory.

“Just as my Soldiers relied on my leadership during my Army career, and during combat conditions, I knew my students depended on this same leadership, where consistency, care and compassion were vital to their success,” he said. Although this current mission doesn’t appear as intense as combat, it still requires immense mental and emotional readiness from leaders.

Siler had three takeaways in mind when considering how to instill resiliency in his cadets. The first was learning to not let challenges, like a pandemic, define his students; they should learn from and grow in the face of these obstacles. He also emphasized the importance that emotional intelligence and empathy from even just one individual can bring to a society.



“I hope I taught my students the importance of sharing your feelings and emotions with the ones you love and care about,” said Siler on his third lesson about resiliency, one that he hopes to have shown to his cadets firsthand, “We all have challenges and obstacles we face. We must never take for granted, appreciate and value the people who are in our corner each day.”

For Siler, becoming a JROTC Instructor was the next logical step in his career of being a leader and a mentor. It was a position he had frequently considered in the years leading up to retirement from the Army, since he’d so thoroughly enjoyed serving as Senior Military Instructor at the University of Dayton and working with Senior ROTC Cadets at Fort Knox. Despite the challenges of virtual learning, Siler is looking forward to impacting more young lives as a JROTC instructor, “[I’ve stuck with it because of] how they look at you not only as their teacher, but as a role model, a father-figure and a positive figure in life. This is a responsibility that I cherish deeply, and I am forever grateful for this opportunity in shaping these students into the best citizens possible.”

If you are about to retire or have been retired for no more than 5 years, in the grades of E6 to E9, WO1 to CW5 or O3 to O6 apply today! View instructor vacancies, estimate your Minimum Instructor Pay (MIP), and [begin the application process](#).

You may also call (800) 347-6641 with any questions.



## That's a wrap! Season 4 of the SFL Podcast is online!

Season 4 of the [#SoldierForLifePodcast](#), which wrapped at the end of June, was a fantastic season for us! We covered a lot of great topics, including veteran's benefits with Dr. Paul Lawrence from the Veterans Benefits Administration; how the Army is adapting its recruiting process during the COVID-19 crisis with Brig. Gen. Patrick Michaelis from the U.S. Army Recruiting Command; and how Soldiers can use the Army's Career Skills Program to advance their career skills training as they transition out of the military.

**In addition, we reached a major milestone... 10,000 downloads of our podcast!**

We release a new episode every Sunday, so be sure to continue to tune in, subscribe to, and download our podcast every week. You can find all of our podcasts on [Libsyn](#).



Lt. Col. Olivia Nunn interviews Dr. Paul Lawrence, Director, Veterans Benefits Association for Episode 5



### Season 4

- Episode 1 – [Planning Your Retirement from the Spouse's Point of View](#)
- Episode 2 – [Veteran's PATH](#)
- Episode 3 – [Overview of the Army's Career Skills Program](#)
- Episode 4 – [Instant Teams](#)
- Episode 5 – [Veterans Benefits Administration \(VA\) with Dr. Paul Lawrence](#)
- Episode 6 – [United States Army Recruiting Command Brig. Gen. Patrick Michaelis](#)
- Episode 7 – [US Army Medical Response to COVID-19](#)
- Episode 8 – [Wear Blue Run to Remember- Lisa Hallett](#)
- Episode 9 – [Cohen Veterans Network](#)
- Episode 10 – [American Corporate Partners \(ACP\)](#)
- Episode 11 – [America Salutes](#)
- Episode 12 – [Military Veteran Dad](#)
- Episode 13 – [Defense Department Transition Assistance Program](#)

**VOTE!** What retirement planning subject would you like to see explained in *Change of Mission*? We'll write about the most requested subject in a future edition. Send your vote to the [editor](#).

**The most requested subject since the last edition was Reserve Component retirement planning. So here is a bonus! See the articles on pages 1, 5, 7, 8, and 12 of this edition.**



**MyArmyBenefits**

The U.S. Army official benefits website



## It's your decision, but you're not alone. MyArmyBenefits will help!

Initiating the retirement process is a major step in your career and can be a daunting prospect with many variables to consider. The relevant regulations can be difficult to track down, and reading through them takes more time than most of us can spare. For all the convenience the internet provides, the answers you find are often from unofficial sources and may be outdated. So where do you turn? What do you need to know?

There are common questions everyone should consider as they plan for retirement. For example: When will you retire? Should you retire now or wait for a promotion, or gain extra time and points? How much will medical care cost? Where will you live? What about state taxes? Will you be eligible for VA disability compensation and will it offset your retired pay? How much will the Survivor Benefit Plan (SBP) cost and should you take it? Should you buy life insurance?

These questions leave you with a lot to consider. Making decisions without all the facts could mean missing out on military benefits and unintentionally leaving money on the table.

The first step is to get the facts from a reliable source, like [MyArmyBenefits](#), the Army's official military benefits website. MyArmyBenefits makes it easy to find your military benefits by taking all the benefits information you need and consolidating it in a [single location](#). Benefits experts continuously review the information on MyArmyBenefits to ensure it is relevant, accurate and up to date.

As you navigate the retirement process, MyArmyBenefits helps you understand your military benefits. A good place to start is the [MyArmyBenefits Retirement Calculator](#). This tool uses your CAC or DS Logon to provide an accurate estimate of your projected retired pay and SBP premiums. When you log in, the calculator pre-populates your service dates from your official personnel record. You can explore various scenarios, such as a future promotion, deployment or staying on active duty, and how these would impact your retired pay. The calculator helps inform your decisions at retirement by putting a dollar figure on your financial security, quality of life and the rate of return for time invested.

For Reserve Component Soldiers, retirement calculations include points, reduced age retirement, mandatory removal dates and time in grade requirements. It will also allow you to consider the [cost of RCSBP elections](#) before you receive your 20-Year Letter.

Next is the [MyArmyBenefits Benefit Library](#), which provides extensive information on the [federal](#) and [state](#) benefits for which Retired Soldiers and their families are eligible. You can look up federal benefits fact sheets in areas such as [scholarships](#), [professional licensure](#), [tuition assistance](#), [home loans](#), [disability compensation](#), [TRICARE](#) and more. You name it – [MyArmyBenefits](#) has it.

In addition to federal benefits, the Benefit Library has state benefits fact sheets. Some states exempt veterans from sales and property tax; some give full scholarships to the children of Soldiers with disabilities or offer reduced rate home loans. [MyArmyBenefits](#) is the only place where you can see all the state and territory military benefits you are eligible for in one place.

Finally, the retirement process can present decisions that are complex, and you might prefer talking to a benefits expert before you move forward. MyArmyBenefits provides that expertise with the Benefits Help Desk, available 0900-1700 EST Monday thru Friday. You can call (888) 721-2769 or [email](#) them your military benefits questions, and they will respond within one business day.

It's not a good feeling to look back and wish that you had done your research during the retirement process to better understand and inform decisions impacting your benefits. Get the facts on your military benefits from a source that you can trust. Visit [MyArmyBenefits](#) today.



# Army Emergency Relief

**WASHINGTON** — Army Emergency Relief’s singular mission is to provide financial assistance for active duty and Retired Soldiers, surviving spouses, Active Guard & Reserve Soldiers, and their dependents when they need it most. The most common assistance requests are for basic living expenses such as personal vehicle repair, rent, mortgage and utilities. Additionally, AER adjusts eligibility and assistance levels to help the entire Army team when they are impacted financially by natural disasters such as hurricanes, floods and fires.

COVID-19 required a new approach to supporting Soldier and family needs. We created additional categories of assistance to address critical concerns, such as impacts from the DOD travel ban or stop movement orders, demands arising from a spouse's loss of income, financial requirements of quarantine, as well as expanding support for Army National Guard and Army Reserve Soldiers who were activated in response to COVID-19. We are also providing assistance to Guard and Reserve Soldiers not activated, but who are unable to cover their TRICARE and Soldier / Group Life Insurance premiums. For more information or to apply for assistance related to COVID-19, please visit the [AER COVID-19 page](#).

As of May 27, AER has disbursed more than \$104,000 to 55 Retired Soldiers for COVID-19 related requests. Overall, AER has responded to over 200 requests for COVID-19 assistance, providing nearly \$400,000 in financial assistance. Since January, AER has provided over \$14 million in zero-interest loans and \$2 million in grants to 8,400 members of the Army team.

Due to COVID-19, the annual active duty fundraising campaign was postponed and is now running from July 1 through July 30. If you would like to make a gift online to support your fellow Soldiers, you can [make a donation or set up an allotment](#).

All Retired Soldiers receiving pay are eligible to apply for AER assistance. AER covers needs in over 30 categories. However, if your specific need is not [listed](#), ask your AER Officer to submit your case to AER Headquarters to be considered as an exception to policy. We fully review all requests.

Many of global AER’s 70 offices are working remotely. If you have trouble reaching them, fill out an application online available on our website. You can also receive AER assistance through the American Red Cross (ARC) by calling (877) 272-7337, then select the option for financial assistance. ARC will rapidly process your request, however, the dollars that are provided still come from AER.

In these uncertain times, know that AER is here to support you and your family. Asking for help is a sign of strength, if you are facing financial challenges please [reach out to AER](#).



## In case you missed it! Highlights from April's Change of Mission

- TRICARE: Retiring from active duty
- DOD launches 'MySTeP' to support spouses through their military journey
- Operation Tax Planning: civilian career transition readiness
- Ten things you should know about SBP before you make your election
- What you should be doing now, no matter when you plan to retire

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

## Upcoming Army Reserve retirement planning training



**COVID-19 Notice:**  
Call your Army Reserve RSO  
listed on the [SFL website](#)  
for the current schedule.

## Seven confidence boosters for veterans transitioning to a civilian career

Connecting with VA resources and caring for yourself can boost your confidence

**Originally posted on Vantage Point** (Dec. 3, 2019) — Transitioning from military service to a civilian career comes with a host of emotions — excitement, hope and perhaps some uncertainty, especially in the wait for job offers. As you establish your “new normal” and move into a new civilian career at VA or with another employer, maintaining a self-care routine can make that shift easier.

Here are seven ways to boost your confidence as you transition from military to civilian employment.

**1. Check in with your friends.** During your military career, you built a support system of contacts, and some of them may have already transitioned to a civilian career. Get talking! Opening up about your experiences solicits stories from other service members who made the move. Gain confidence knowing that you are not alone and learn strategies and tactics from others. Let friends know you’re building a job-search network and help them make valuable connections on your behalf.

**2. Keep an exercise routine.** In general, physical activity is great for our health. But in times of transition, it’s even more important to care for your physical and mental health. Exercise boosts your mood and gets you out of the house. Consider trying out a new sport or fitness class. Need to join a gym? Check out your local YMCA, which may partner with the area VA facility to offer special services and rates for veterans. You never know who you might meet on the other end of the weight bench.

**3. Attend military transition classes.** The U.S. Department of Defense’s Transition Assistance Program (TAP) offers military transition classes at every military installation, online and at other locations such as VA offices. TAP classes begin during your last year of service — after you have an identified separation plan. The program includes group classes particular to each service branch, briefings from VA and other agencies with veteran programs, and job and transition counselors who can work with transitioning service members individually.

**4. Find a mentor.** We all benefit from hearing stories from folks who have paved the way ahead of us. A mentor is a great resource in any job search, and especially for service members transitioning to civilian careers. Find someone who shares your values and have a clear idea of what you want to get out of the relationship. If you don’t have an ideal candidate in your network, search online for veteran mentor matching programs like Veterati. [Ed. Note: See also pg. 9]

**5. Seek out VA services.** VA has you covered! We know the value of hiring veterans and have many programs



available to transitioning military service members. VA works with DoD to create TAP classes and briefings. VA for Vets aids transitioning members seeking post-service jobs. And through VA Careers, veterans can identify themselves in the application process and get support from VA throughout the hiring process.

**6. Leverage online resources.** There’s a multitude of online resources available to transitioning service members. You can find trainings, job boards, employers who specialize in hiring veterans, mentoring resources and online chat help. VA Careers’ Transitioning Military Personnel page and TAP are good places to start.

**7. Volunteer your time.** If job offers don’t come right away, giving back is a great way to make new connections and establish yourself in the community. Volunteer in a field that’s similar to your chosen career path to get experience and build your resume. Many volunteer organizations like Habitat for Humanity, which works with military service members, veterans and their families to build or improve their homes, have programs that serve veteran families. Your local VA facility may also have volunteer opportunities. Choose a VA career today

Start your next mission at VA or another employer using these self-care tips and other confidence-boosters.

- LEARN about post-military VA careers in the [transitioning military flyer \(pdf\)](#).
- EXPLORE how to [transition to a VA career](#).
- CONNECT with your transition benefits through DOD’s [Transition Assistance Program](#).
- SEARCH VA careers at [VAcareers.va.gov](#).
- CONTACT a [VA recruiter](#) to see what VA Careers may be a good fit for your job transition.

*Vantage Point is the official blog of the U.S. Department of Veterans Affairs*



## How VA disability compensation can affect your retired pay

**CLEVELAND** — Many military retirees who are eligible for Department of Defense (DoD) retired pay are also eligible for disability compensation from the Department of Veterans Affairs (VA). The laws and regulations that apply when a Retired Soldier is eligible for both are complex and can be confusing.

Federal law requires that military retirees waive a portion of their gross DoD retired pay to receive their VA disability compensation. This dollar-for-dollar offset is known as the VA waiver, or the VA offset.

Some retirees who receive VA disability compensation may also receive Concurrent Retirement and Disability Pay (CRDP) or Combat Related Special Compensation (CRSC), which make up for part or all of the DoD retired pay that they waive.

It is important to understand how receiving VA disability compensation can affect retired pay.

The VA informs DFAS about VA disability compensation and ratings. The offset will begin upon retirement or the date of your disability rating, whichever is later.

If you are receiving VA disability compensation, but you don't have a VA offset taken from your retired pay, please contact

DFAS immediately. You may be accumulating a debt that would have to be repaid.

### Concurrent Retirement and Disability Pay

CRDP is a monthly payment to restore retired pay for those with service-connected disabilities who waive retired pay for VA disability pay. Recipients must be retired with 20 years of service and be rated 50 percent or more disabled by the VA. You do not need to apply for CRDP. When DFAS is notified of your VA disability compensation, if you are eligible for CRDP, we will process and pay your CRDP on the regular monthly pay schedule.

### Combat-Related Special Compensation

CRSC is a special entitlement for combat-related disabilities. You must apply to U. S. Army Human Resources Command to receive CRSC.

You may qualify for both types of payments, but you can only receive one.

We will talk more about CRDP, CRSC and the VA waiver in the next issue of Change of Mission.

There is a full explanation of the VA waiver on the [DFAS website](#).



## Retiring Soldier TSP options

By Mark E. Overberg, Director, Army Retirement Services

When planning your military retirement, don't overlook your Thrift Savings Plan (TSP). Four key things to know:

**1) You'll stop contributing to your TSP account** unless you become a federal civilian employee when you retire. As an employer-sponsored retirement fund, TSP will only accept contributions from current federal earned income.

**2) You must decide what to do with your TSP account. You have four options:**

- Leave your money in the TSP, and continue to manage it (if you have at least \$200 invested.)
- Transfer your Individual Retirement Account (IRA) or other eligible employer retirement savings funds into your TSP account, and manage one consolidated account. (Take advantage of very low administrative expenses and multiple investment options.)
- Transfer your funds to an IRA or another eligible employer's retirement savings account. There may be

penalties and tax consequences.

- Take your money out of the TSP. There may be penalties and tax consequences.

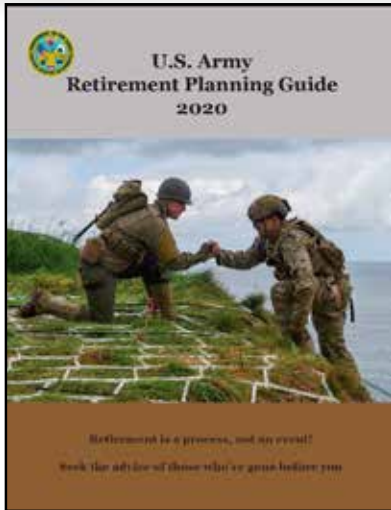
**3) Four important things you must do.** Add these to your retirement planning checklist:

- Make sure the TSP has your current address and email address at all times.
- If you have any TSP loans, [pay them off](#) within 90 days of your separation.
- Read the booklet, [Withdrawing from Your TSP Account for Separated and Beneficiary Participants](#), so you fully understand your options.
- Read the tax notice, [Important Tax Information About Payments From Your TSP Account](#).

**4) Where to get advice:**

- From your Army Community Service Personal Financial Counselor (PFC). Find your local PFC by using the [MyArmyBenefits Resource Locator](#).
- From the [TSP website](#)





## 2020 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the 2020 U.S. Army Retirement Planning Guide is available for download as a [PDF](#) 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 for you. That's where we'll send it. If you're not a Soldier with 17+ years of service, you can still get *Change of Mission* on the [Change of Mission 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](#)

[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](#)

[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

[RC Application for Retired Pay](#)

[Soldier for Life on Facebook](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on Twitter](#)

[Soldier for Life on Linked In](#)

[Soldier for Life on YouTube](#)

[Soldier for Life Transition Assistance Program](#) (800) 325-4715

[Survivor Benefit Plan](#)

[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