

Department of the Army Retirement Planning Informational Briefing

Army Retirement Services Office

18 January 2024



Purpose

To provide an overview of the planning needed to prepare for retirement.



NOTE: This briefing is **not** designed to replace the Army Retirement Planning Seminar provided by Retirement Services Officers!



The Army Retirement Services Program



Army Retirement Services

Retirement is a process,
not an event!

Retirement Planning Policy

Your mission has changed,
but your duty has not!

Post-Retirement Policy

The collage features several key resources for Army retirement services:

- MyArmyBenefits**: The official military benefits website of the U.S. Army, offering tools for retirement planning, service benefits, and more.
- U.S. Army Retirement Planning Guide 2024**: A comprehensive guide for retired soldiers, covering topics like retirement planning, service benefits, and more.
- U.S. Army Retired Soldier Handbook 2024**: A handbook for retired soldiers, providing information on retirement planning, service benefits, and more.
- Retirement Planning Policy**: A document outlining the policy for retirement planning.
- Post-Retirement Policy**: A document outlining the policy for post-retirement services.
- Army Retirement Planning Toolkit**: A toolkit for retired soldiers, providing information on retirement planning, service benefits, and more.
- ECHOES The Blog**: A blog for retired soldiers and their families, providing information on retirement planning, service benefits, and more.

**Regular
Army**

91,066

ARNG

44,803

USAR

39,372

**Retired
Soldiers**

1,028,706

**Surviving
Spouses**

248,865

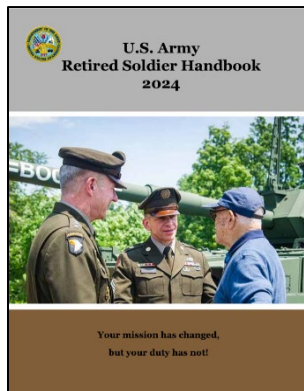
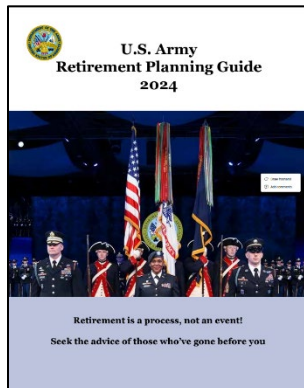
FY22: 30,874 Soldiers retired

FY22: over \$24B in retired and annuitant pay



The Army Retirement Services Website

<https://soldierforlife.army.mil/Retirement>



U.S. ARMY SOLDIER FOR LIFE

RETIRING OR RETIRED SOLDIER

Soldier Retired Soldier Veteran Family Educator Employer Community Organization

[Contact Retirement Services](#)

Visit the Army Retirement Planning Toolkit:

- Retirement is a process, not an event.
- It may take as much time as a second job - start early.
- Understand how your retirement impacts others, especially your household-include your spouse/significant other in all retirement planning.
- Checklists to guide you in preparing for retirement from 36 months prior to retirement up through your retirement date.

RETIREMENT PLANNING

- U.S. Army Retirement Planning Toolkit
- U.S. Army Reserve
- U.S. Army National Guard
- The Survivor Benefit Plan (SBP)
- CHANGE YOUR MISSION

POST RETIREMENT INFORMATION

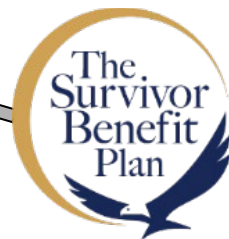
- U.S. Army Retired Soldier Handbook
- Post Retirement
- Army Echoes Newsletter
- Army Echoes Blog
- CSA Retired Soldier Council
- Retiree Appreciation Days

SPOUSE INFORMATION

- Surviving Spouses
- Former Spouses



Army Retirement Planning Toolkit



Former Spouses



Change of Mission

- U.S. Army's official retirement planning newsletter for Soldiers in all three components with 17+ years of service
- Published via **myPay** SmartDoc in Jan, Apr, Jul and Oct
- Sent to 186K Soldiers quarterly. If you didn't receive it, check your email address in **myPay**
- Available at <https://soldierforlife.army.mil/retirement/change-of-mission>





Retirement Planning Considerations



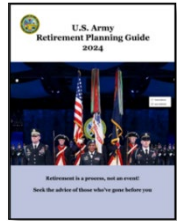
Throughout Your Retirement Planning

- Gather and study information needed to make critical retirement decisions
- Discuss the information with your Family
- Check out the Retirement Planning Toolkit available at <https://soldierforlife.army.mil/Retirement-Toolkit/The-Basics> for checklists and timelines to assist you throughout your retirement planning process



The Retirement Planning Timeline

2024 U.S. Army Retirement Planning Guide



36 months

- Gather resources
- Retire where?
- Retire when?
- Determine service providers
- Create major decision timeline
- Plan to work? School?
- Consider credentialing & internships
- Start transition savings fund

24-18 months

- Apply for retirement (between 12 and 24 months)*
- PCS move before retirement?
- Required service obligations?
- Retired pay estimate
- Attend Army TAP
- Attend Mandatory Retirement Planning Seminar

12-6 months

- Apply for retirement (between 9 and 12 months)
- Pre-separation transition checklist
- Start active job search
- Finalize transition administrative absence & terminal leave plan
- Interview/post-retirement wardrobe purchases

18-12 months

- Medical/dental care catch up
- College applications?
- Start employment networking
- SBP and life insurance
- Investigate healthcare options

6 months to 1 month

- Retirement physical
- Survivor Benefit Plan election
- Change myPay email
- Schedule final move
- House-hunting
- BRS lump sum application
- Terminal leave & Administrative Absence
- Hand over job responsibilities
- Apply for VA disability compensation



Retirement month

- (if not already done)
- Retirement ceremony
- Out-processing/DD 214
- Get medical records
- HHG move
- Will/POA update

0-6 months after

- New ID cards
- Apply for TRICARE
- New job starts
- VGLI?
- CRSC?



Priority tasks indicated in red

*under pilot program allowing requests for voluntary AFS retirement up to 24 months out.



Army Transition Assistance Program (TAP)



- You may initiate the Army TAP process 24-36 months before retirement.
- You **MUST** begin the Army TAP process and complete the mandatory Pre-Separation Counseling no later than 365 days before your effective retirement date.
- Soldiers need an average of 40 hours, spread over a 12-24 month period of time, to take advantage of Army TAP services.
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources



- Army TAP Home Page: <https://www.armytap.army.mil/>



180-Day Restriction on Hiring Retired Military

How does the 180-Day Restriction on Hiring Retired Military Impact Me?

- The Department of Defense (DoD) has restrictions on hiring military members for DoD Federal civilian positions within 180 days of retirement. This includes and impacts military members on transition leave.
- Military retirees may not be appointed within 180 days after the effective date of military retirement as an appropriated fund (GS), or non-appropriated fund (NAF) civilian employee unless the position is covered by a special salary.
- The 180-day restriction is in place unless the hiring official requests and receives an approved waiver.



MilSpouse Money Mission

<https://www.milspousemoneymission.org/touchpoint-transition-to-retirement/>

The screenshot shows the MilSpouse Money Mission website. At the top is a navigation bar with links: Home, About, Money Ready, MILife Milestones, MILinks, MILCommunity, Videos, Blog, and Resources. Below the navigation bar is a large hero image of a couple. Overlaid on the hero image are three white boxes with icons and text:

- Get Started**: Well done! Thank you for serving state by side. You have achieved an important milestone in your military journey — the point where your spouse is eligible for retirement.
- Financial Planning**: This webpage can help you evaluate family assets, goals, and future needs. Making smart financial decisions as you transition to civilian life is an achievable objective.
- Resources**: Learn about the resources available within the military community. There are sources of support and information available online and at each installation.

Below the hero image is a section titled "Getting Started" with the subtitle "Military Spouses: This Transition Is Yours, Too!". The text reads: "Your spouse is retiring from the military. Congratulations! What happens next? The transition from the military to civilian community is a challenging task for the service member, but also for his or her entire family. There are many things you can do as a military spouse to prepare for this new phase of life. Your service member is required to submit documentation and attend training throughout the transition process. Did you know that many of these trainings are open to spouses? Take advantage of available tools and resources to help smooth the transition process and help you and your spouse gain the skills and confidence to tackle your next chapter in the civilian sector. The transition from active duty to civilian life is complex and can include a job search, relocation, and a major shift in lifestyle and community. Every family's situation is unique and your experience during transition depends on your situation. We have compiled suggestions and guidelines to help you get your financial picture in focus and prepare for this new phase. Let's first hear from Kristin, an Army spouse, about how transitioning out of the military is a family affair. Watch this video to learn tips to tackle this change with your spouse." To the right of the text is a small image of a couple in military uniforms. Below the text is a video player showing a woman speaking, with the caption "Military Transition" below it.



The DoD does not endorse any private organization or entity.

MilSpouse Money Mission™: Our mission is to educate and empower military spouses to elevate their families by making smart money moves.



Mandatory Retirement Planning Seminar

You should plan on completing the Mandatory Retirement Planning Seminar up to 36 months prior to retirement, and either the Department of the Army (DA) Survivor Benefit Plan (SBP) briefing, or DA Reserve Component Survivor Benefit Plan (RCSBP) briefing up to 6 months prior to retirement.

There is a lot of information available on our page at <https://soldierforlife.army.mil/Retirement/retirement-planning> that you will find extremely useful, to include the Retirement Planning Toolkit, Retirement Planning Guide, slides, brochures, and useful links.

Contact your Retirement Services Officer (RSO) for additional information pertaining to these briefings. An RSO locator is available at <https://soldierforlife.army.mil/Retirement/rso>



Mandatory Retirement Planning Seminar topics

- RSO Program
- Retired Pay & Taxes
- Cost of Living Adjustments
- Terminal Leave & Transition Administrative Absence (TAA)*
- Uniformed Services Former Spouses' Protection Act
- SGLI ➡ VGLI
- Shipment of Household Goods
- Post-Service Employment and Ethics
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation (CRSC)
- Concurrent Retirement and Disability Pay (CRDP)
- Retiree Mobilization
- Survivor Benefit Plan (SBP)
- MyArmyBenefits
- Staying Connected to the Army
- VA Benefits
- TRICARE
- Social Security

* Formerly known as Transition Leave and Permissive TDY (PTDY)

***The Army Transition Assistance Program
is a separate program for all Soldiers leaving the Army***



Reserve Component Mandatory Retirement Planning Seminar

- Soldiers who have between 18-20 years toward non-regular retirement, those in receipt of a 15-year Notification of Eligibility (NOE), Gray Area Retired Soldiers, and their families should attend
- Briefing includes Retirement Points, RCSBP/SBP, Retired Pay Application, VA, TRICARE, Federal Employees Dental and Vision Insurance Program (FEDVIP), ID/DEERS, MyArmyBenefits (other community partners i.e., SSA) to provide Soldiers with education and counseling to make informed decisions related to retirement
- Held on Saturdays with a minimum of 12 Seminars per RD per year, in largest target population cities (USAR)
- Held at the state Joint Forces Headquarters (JFHQs). Contact the applicable State RSO for briefing dates (ARNG).

Soldier For Life, Preparing to Retire: <https://soldierforlife.army.mil/retirement/preparing-to-retire>

USAR Retirements: <https://www.usar.army.mil/Retirement/>

ARNG Retirements: <https://www.milsuite.mil/book/groups/arng-hrp-t-retirement-services/pages/retirement-services>



Retirement Considerations

- **Retirement date**

- Always the 1st day of the month for length-of-service retirements
- Can be any day of the month for disability retirements

- **Active-duty service obligation**

due to promotion, PCS, completion of military or civilian schooling, etc.

- **Transfer of the Post-9/11 GI Bill**

Service obligation incurred upon transferring of Post-9/11 GI Bill benefits to a dependent is not an ADSO, therefore it may not be waived.

- **Reassigned on a PCS**

must complete ADSO requirements to retire (Enlisted AR 635-200, or Officer AR 350–100)

- **In lieu of PCS**

apply within 30 calendar days of alert for a retirement date no more than 6 months (Officer) or 12 months (or the first day of the month after attaining 20 years AFS, whichever is later, [Enlisted]) from the date of the PCS alert. (see AR 350–100/AR 600-8-24 [Officer] or AR 635-200 [Enlisted])

Transfer of your Post-9/11 GI Bill

(<https://milconnect.dmdc.osd.mil/milconnect/>)

- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**.
- If you retire without completing your service obligation, you will incur a debt.

Transfer of Education Benefits

TEB | FAQs | Contact Us

Sponsor

Name: [Redacted]
Rank: [Redacted]
Status: Request Approved
Status Date: 2010-11-02
Obligation End Date: 2013-10-30
Approval Form [Adobe Acrobat icon]

Message from Your Service Component:
Please monitor the status of your transfer request by checking back periodically in TEB on the milConnect website for a status update. Please do not email usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil regarding the status of your transfer request. This email address is to be used only for eligibility questions or issues with a transfer request.

Next Steps

Select the educational program from which to transfer benefits:

Post-9/11 GI Bill, Chapter 33

Relation	Name	Birth Date	Months	Begin Date	End Date	Revoke	Revoke Date
Spouse	[Redacted]	1976-07-29	1	2010-10-31		[Icon]	
Child (ineligible)	[Redacted]	1992-08-25	0			[Icon]	
Child	[Redacted]	1998-10-01	35	2010-10-31		[Icon]	

Quick Links

- Transfer Education Benefits (TEB)
- Update Address
- Update Global Address List (GAL)
- Beneficiary Web Enrollment
- eBenefits (VA Portal)
- Family Subsistence Supplemental Allowance (FSSA)
- Joint Qualification System (JQS)
- Manage DS Logon Account
- RAPIDS Self Service
- RAPIDS Site Locator
- TRICARE Claims
- TRICARE for Guard and Reserve (TRS)
- TRICARE for Life (TFL)
- TRICARE North
- TRICARE South
- TRICARE West
- TRICARE Online
- TRICARE Overseas

For more information go to the HRC GI Bill Programs page at
<https://www.hrc.army.mil/content/GI%20Bill%20Programs>



Applying for Active Duty Length of Service Retirement

- ***How***

- Officer - Chapter 6, AR 600-8-24
- Enlisted - Chapter 12, AR 635-200

- ***When***

- Maximum: **12 months (or up to 24 months*) before desired retirement date**
- Minimum: Officers – **9 months before start date of terminal leave**
Enlisted – **9 months before retirement date**

- ***Where***

- General Officers: Notify GOMO at (703) 697-7994/9466 or usarmy.pentagon.hqda-gomo.mbx.gomo@army.mil
- COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 or usarmy.pentagon.hqda-sld.mbx.como-retirements@army.mil
- Army National Guard: State AGR Office (T32); Human Capital Management (T10)
- All others: Local Military Personnel Office

Commander, HRC is the retirement authority for officers with 20-30 years of service and SSG(P) and above not retiring at RCP.

*Application period extended to up to 24 months prior to retirement date under a temporary pilot program that currently expires on 10 January 2025 unless further extended or made permanent



Non-Regular (Reserve) Retirement

- ***Retirement eligibility***
 - 20 years of creditable service for a length of service retirement
 - 15 years of creditable service for a medical retirement
- ***Retirement Points = Retired Pay:*** verify yours are correct now!
- ***Reduced Age Retirement***
 - Eligibility age reduced below age 60, in 90-day increments, for qualifying periods of service within a fiscal year on or after 29 January 2008. On or after 1 October 2014, 90-day increments CAN cross fiscal year boundaries.
 - May not be reduced below age 50.
- *The MyArmyBenefits retirement calculator automatically pulls your points from IPPS-A*



15- or 20-Year Notification of Eligibility (NOE) for Non-Regular Retirement

- RC Soldiers who complete the eligibility requirements under T10 USC section 12731, will be notified in writing within 1 year after completion of required service through the issuance of the Notification of Eligibility (NOE) for Retired Pay at Age 60 (20-year letter).
- A 20-Year NOE is not required as part of the retirement application for Soldiers who are still serving past age 59, and may not be issued.
- RC Soldiers who complete at least 15, but less than 20 years of qualifying service who are deemed unfit for continued Selected Reserve service will be issued the 15-year NOE.
- USAR Soldiers can view and print a personal copy of their DA Form 5016 (Chronological Statement of Retirement Points) by logging into IPPS-A
- ARNG Soldiers should contact their applicable state Retirement Points Accounting Management (RPAM) administrator for a copy of their NGB Form 23 (Retirement Points History Statement), a directory is available at <https://www.milsuite.mil/book/docs/DOC-396107>



Non-Regular Retirement Application

- Eligible Soldiers may request retirement applications by contacting HRC or by downloading the application from the HRC website at <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- Applications should be submitted no earlier than 9 months and no later than 90 days prior to retirement date to ensure payment in a timely manner.
- The application packet contains a checklist, DD Form 108 (Application for Retired Pay Benefits), DD Form 2656 (Data for Payment of Retired Personnel), and a return envelope.
- Methods for submitting the completed application are:
 - Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil (Preferred)
 - Mail: Department of the Army
US Army Human Resources Command
ATTN: AHRC-RPS-GAR
1600 Spearhead Division Avenue Dept. 482
Ft. Knox, KY 40122-5402



Military Retired Pay and Other Financial Considerations



Calculate Your Retired Pay in 3 Steps

Step 1: Determine your Date of Initial Entry into Military Service (DIEMS). **This is the date of your initial service contract. This date does not change regardless of breaks in service or changes in duty status.

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Where to validate your DIEMS

The brigade/installation Personnel Automation Section POC can correct DIEMS dates.

The local finance office will correct the Defense Joint Military System.

Once a Soldier's DIEMS can be verified, the changes will be reflected on the ERB/LES.

For a fast, personalized retired pay calculation, go to
<https://myarmybenefits.us.army.mil/Benefit-Calculators/>
and click on the retirement calculator



Retired Pay Plans

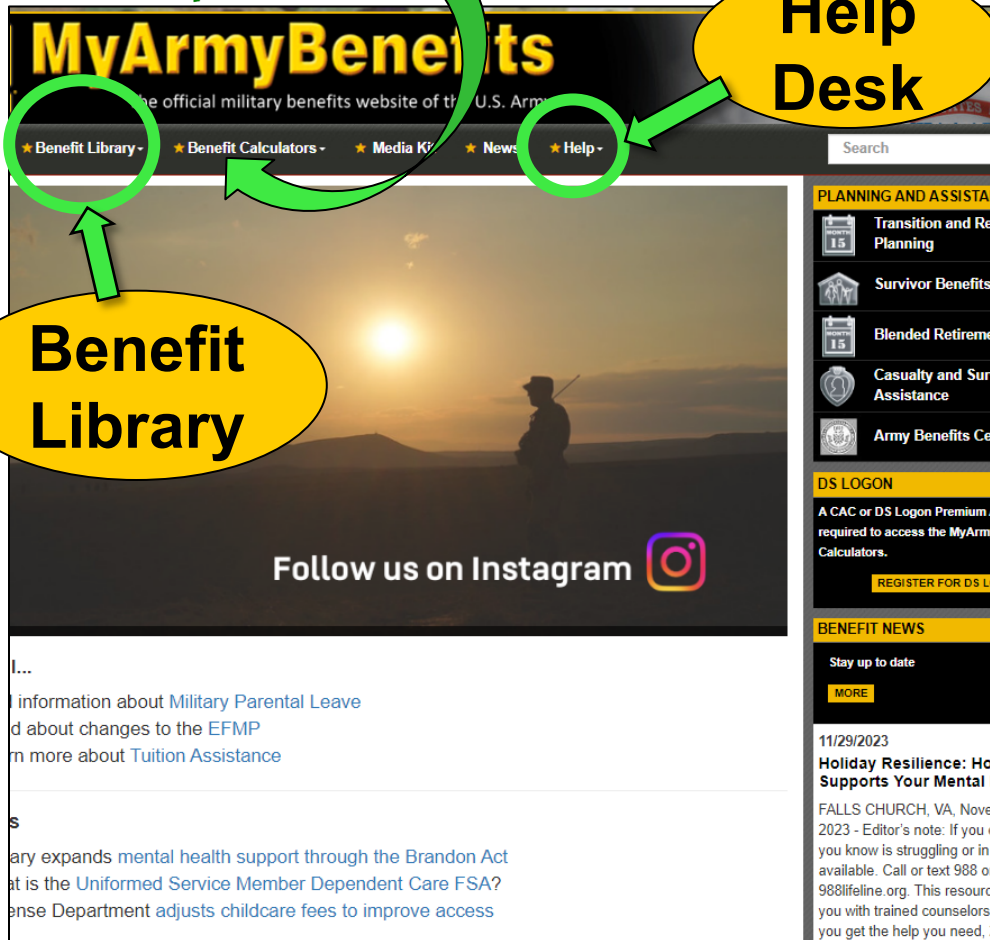
Retirement Plan	DIEMS
<ul style="list-style-type: none">• Final Basic Pay Plan (Years of creditable service x 2.5%) x Final Basic Pay	Prior to 8 September 1980
<ul style="list-style-type: none">• High-36 Pay Plan (Years of creditable service x 2.5%) x average of highest 36 months basic pay	Between 8 September 1980 and 31 July 1986
<ul style="list-style-type: none">• High-36 Pay Plan (calculation above) ~OR~• Career Status Bonus* (CSB)/REDUX Pay Plan (if you declined CSB, you are automatically High-36) REDUX: (Years of creditable service x 2.5%) minus 1% for each year < 30 years x average of highest 36 months of basic pay *CSB no longer available as of 31 December 2017	Between 1 August 1986 and 31 December 2017
<ul style="list-style-type: none">• Blended Retirement System (BRS) (Years of creditable service x 2%) x average of highest 36 months basic pay	1 January 2018 or later, or opted-in during the opt-in period

NOTE: Credit for all full months served (All). CSB/REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62. All other Retired Pay Plans receive Full COLAs.



MyArmyBenefits

Featuring a personalized
Retirement Calculator!!



Benefit Library

- Federal Fact Sheets
- State and Territory Benefits Fact Sheets
- Resource Locators

Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

Casualty Operations Special Module

- Survivor Benefits Report

Benefits Help Desk Operations

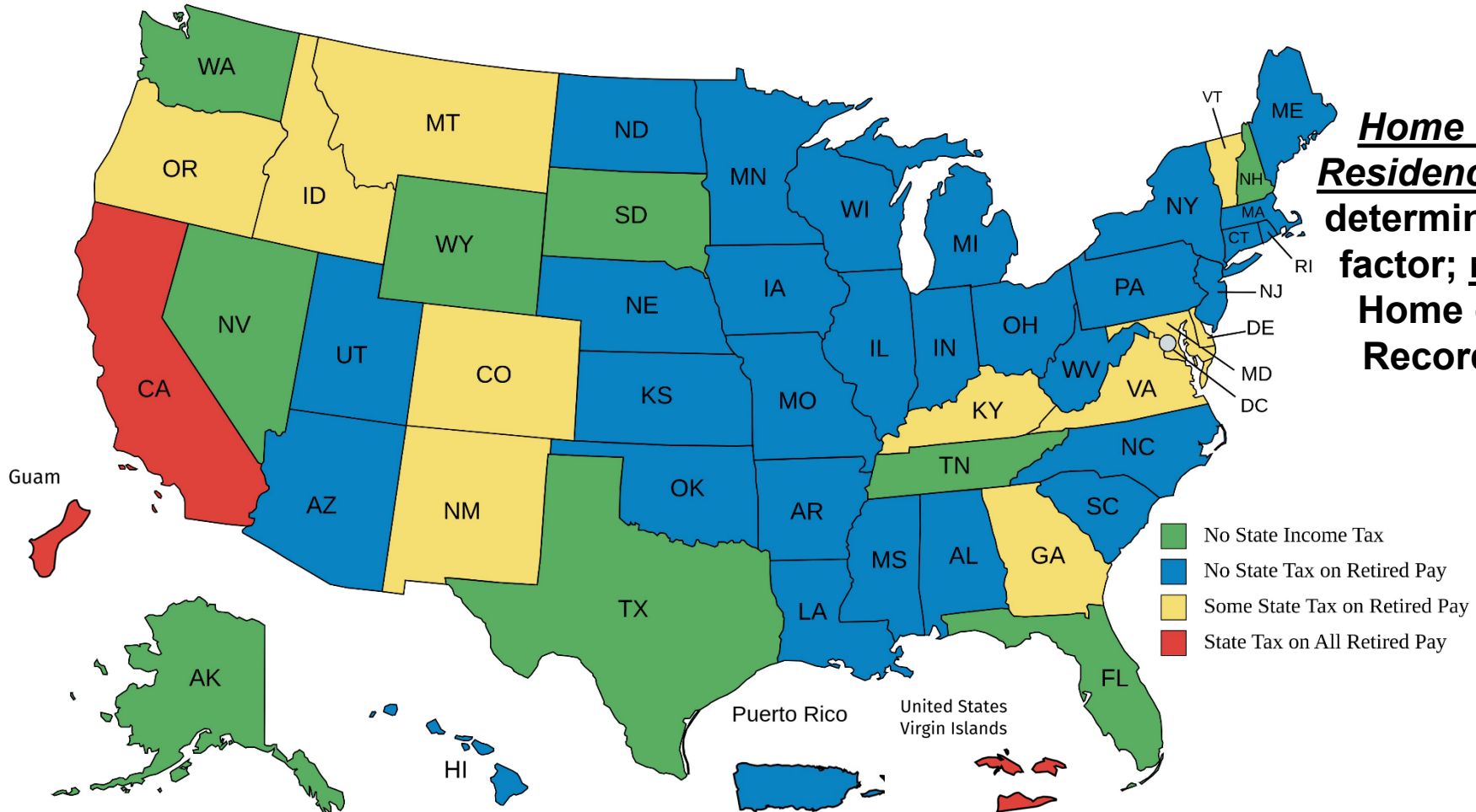
<https://myarmybenefits.us.army.mil>

Benefit Calculators link directly to DEERS information through CAC or DS Logon.



Taxes*

Federal taxes are due on all retired military compensation



You pay NO Social Security or Medicare tax on retired pay. You'll collect full Social Security benefits when you reach the age of eligibility!

*State taxes as of 18 January 2024. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> for details.



Retirement Physical, and VA Disability



Retirement Physical

- The Army requires a Separation History and Physical Exam (SHPE) prior to retirement
- Physical exams performed by the DoD are valid for up to 12 months before the date of retirement*
- Your last record of active-duty health
- Assists with claim for VA service-connected disability
- Most sites now provide combined Service and VA retirement physicals



Use the results of your retirement physical to apply for VA disability benefits under the:

- Benefits Delivery at Discharge (BDD) Program (90-180 days left)
- Fully Developed or Standard Claim (1-89 days left)

VA goal is to start disability payments within 60 -120 days of retirement. Visit the VA web site at <https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/#ways-to-file> or call 1-800-827-1000

* DA PAM 40-502, paragraph 6-7



Separation History and Physical Exam (SHPE)

Separation Health Assessment:

The Separation Health Assessment is a medical evaluation used by the Department of Defense (DOD) and the Department of Veterans Affairs (VA).

- In the DOD, it is referred to as the “Separation History and Physical Examination (SHPE)” - A SHPE up to 90 days prior to retirement date must be validated as current not more than 30 days before the retirement date.
- In the VA, it is called a “Separation Health Assessment” - When conducted by the VA, an exam up to 180 days prior to the date of retirement from active duty is acceptable. (must be validated by a DOD official).

Soldiers who are retiring:

- Only need **one** exam.
- The exam may be completed at a military hospital or clinic (<http://www.tricare.mil/MTF>) **or** at a VA facility (<https://www.va.gov/find-locations/>).

The Separation Health Assessment documents and assesses your:

- Medical history
- Medical concerns identified during your military career
- Current health status



SHPE – How it Works

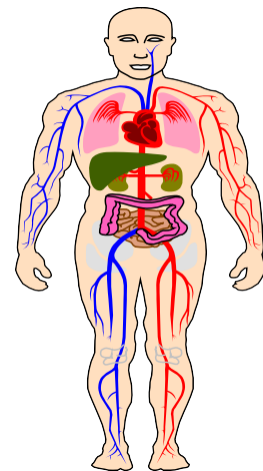
- Schedule your exam at a military hospital or clinic, or VA facility well in advance of your scheduled separation date. (see locator links on previous slide)
 - If you're filing a VA claim, schedule it no later than 90 days before your retirement date.
 - If you're taking extended terminal leave, it's best that you schedule at a military hospital or clinic.
- Before the exam, complete DD Form 2807-1 (Report of Medical History) at <https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2807-1.pdf>
- The assessment results are then accessible by both the DOD and VA. You can also access them by clicking on the Health Record tab at <https://my.mhsgenesis.health.mil/>. You won't need another exam if you decide to file a VA claim.



VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2023 (Veteran only): from \$171.23 (10%) to \$3,737.85 (100%), (30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers ≤50% disabled, disability pay offsets military retired pay dollar for dollar*
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service-connected, but is not severe enough to merit disability pay



<https://www.benefits.va.gov/compensation/types-compensation.asp>



CRSC & CRDP Comparison

Combat-Related Special Compensation	Concurrent Retirement and Disability Pay
Combat-related disabilities <ul style="list-style-type: none">• Armed conflict (e.g. wounds)• Simulated combat (e.g. FTX)• Hazardous service (e.g. parachute duty)• Instrumentalities of war (e.g. combat vehicles)	Service-connected disabilities <p>Retired pay that would have been waived by the Soldier in order to receive disability pay is restored (i.e., no \$ for \$ off-set of retired pay)</p>
10%-100% disability rating (combat-related)	50%-100% disability rating (service-connected)
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Receiving retired pay	Qualified retiree receiving retired pay*
Must apply to HRC	Automatic; no application required
https://www.hrc.army.mil/content/Apply%20for%20CRSC	https://www.dfas.mil/retiredmilitary/disability/crpd.html

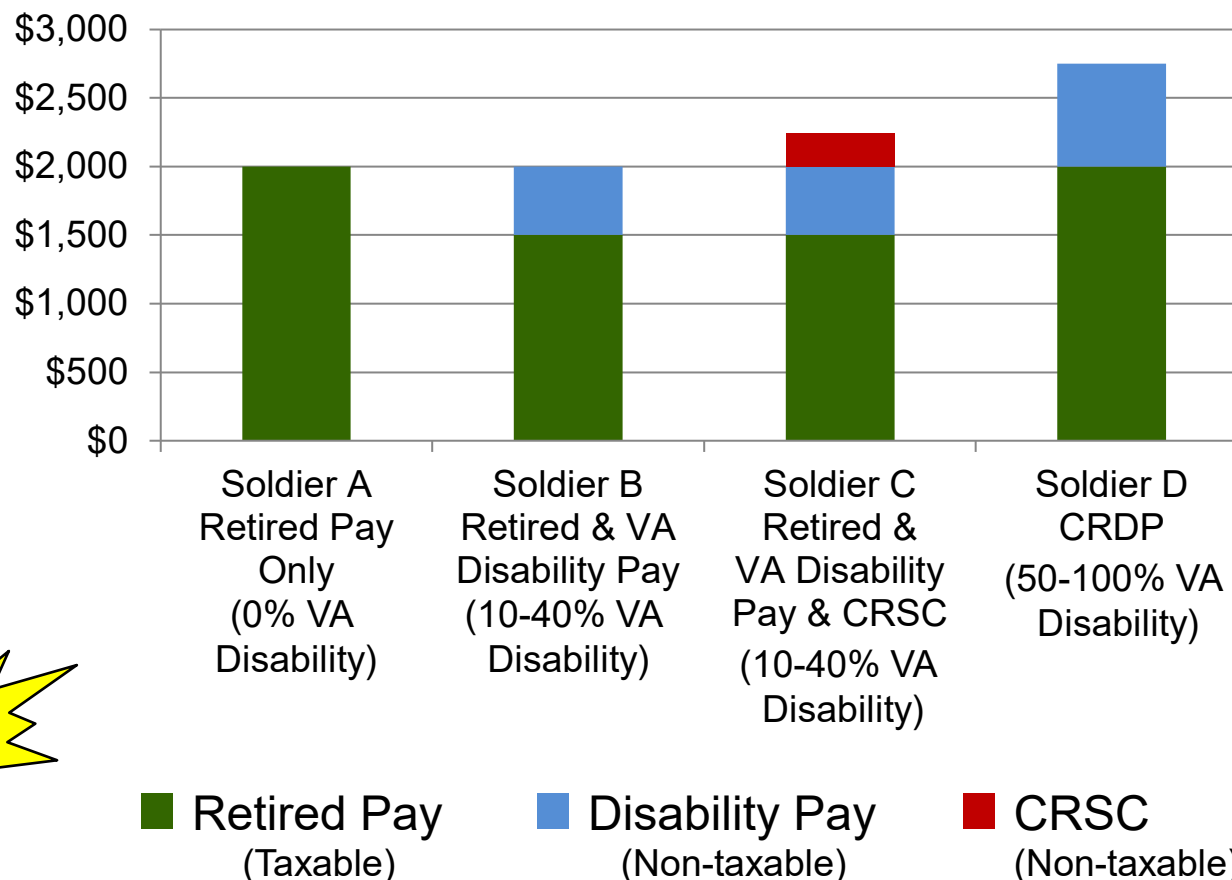
*A member or former member of the uniformed services who is entitled for any month to retired pay is a qualified retiree. (Special Rules for Chapter 61 Disability Retirees)



Retirement and Disability Payments

Tying It All Together

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retirement and Disability Pay (CRDP)



Example Only

NOTE: Example depicts four Soldiers retired at the same pay grade and years of service



Healthcare



Healthcare Decisions

See <https://www.tricare.mil> for more details



- ***When On Active Duty***

- you are enrolled in TRICARE Prime and pay no fees
- your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- ***When You Retire. **You must reenroll within 90 days of your retirement date to avoid a lapse in coverage.*****

- **TRICARE Prime** – Managed care option. MTFs are principal source of health care (100% covered)
 - ❖ Annual fee is \$726 per family or \$363 per individual plus co-pays for treatment at non-MTF TRICARE network providers.
- **TRICARE Select** – Fee for Service Plan. Schedule appointments with any TRICARE authorized provider.
 - ❖ Annual fee is \$355.92 per family or \$177.96 per individual, plus co-pays and cost shares based on the type of care and type of provider you see. Deductible of \$150 (individual), no more than \$300 per family.
- **TRICARE Young Adult** – for children between ages 23 and 26
 - ❖ Not subsidized. Premiums are \$637 per month (Prime) or \$311 per month (Select), plus co-pays and cost shares.

NOTE: CY 24 Group A rates reflected



Healthcare Decisions

– **US Family Health Plan**

- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65
- <https://www.usfhp.com/> or (800) 748-7347
- The annual fee is \$726 per family or \$363 per individual



– **Department of Veterans Affairs**

- Vets separated under any condition other than dishonorable including Army Reserves or Army National Guard called to active duty by a federal order who completed the full period
- Some Vets may be required to pay a co-pay for treatment of their non-service-connected conditions. Private health insurance may reduce or eliminate the co-pay
- Most Vets must complete a financial assessment at time of enrollment
- <https://www.va.gov/health/> or 1-877-222-VETS (8387)





TRICARE Coverage - Retired RC Soldiers

Retired Reserve Coverage Timeline

Under age 60	60	61	62	63	64	Age 65+
Gray Area Retired Soldiers May qualify to purchase TRICARE Retired Reserve	Eligible for TRICARE Select TRICARE Prime or US Family Health Plan (where available)					Begin TRICARE For Life

Note: TRICARE Standard and TRICARE Extra plans transitioned to TRICARE Select. Retired members can choose between TRICARE Select, TRICARE Prime, or US Family Health Plan

For information and assistance: <https://tricare.mil/Plans/HealthPlans>



Federal Employee Dental and Vision Insurance Program (FEDVIP)

- FEDVIP offers supplemental vision coverage to those enrolled in a TRICARE health plan
- There are 12 dental and 5 vision carriers to choose from
 - FEDVIP also offers national and international plans, with some plans featuring both high and standard options
- Retiring service members can enroll in a FEDVIP dental and/or vision plan between 31 days prior to their military retirement date and up to 60 days following
 - To prevent a gap in coverage between your active duty or reserve plan and your new FEDVIP plan, you must enroll prior to your military retirement date
- BENEFEDS is the online portal that you can use to research, enroll in, and manage your FEDVIP coverage



Visit <https://www.benefeds.com/military> for more information



Life Insurance



Veterans Affairs Life Insurance (VALife)

Veterans Affairs Life Insurance (VALife) provides low-cost coverage to Veterans with service-connected disabilities. VALife is guaranteed acceptance whole life insurance.

- **For age 80 or younger:**

- You're eligible for VALife if you have a VA service-connected disability rating, even if your rating is 0%.
- There's no time limit to apply after getting your disability rating.

- **You can get these benefits:**

- Up to \$40,000 in whole life insurance coverage (in \$10,000 increments), and
- Cash value that starts to add up 2 years after the VA approves your application

<https://www.benefits.va.gov/insurance/VALife.asp>



***The Survivor Benefit Plan (SBP),
and the Reserve Component Survivor
Benefit Plan (RCSBP)***



The Survivor Benefit Plan

**RETIRED PAY STOPS WHEN THE
RETIRED SOLDIER DIES!**

The Survivor Benefit Plan Decision is:

- A **critically important** part of retirement planning for you and your Family!
- A **financial foundation** for your retirement.

In FY 22, 81% of Retiring Soldiers took SBP

<https://soldierforlife.army.mil/retirement/survivor-benefit-plan>



SBP Elections

- Must be made **before** retirement
- Are generally irrevocable, but **may** be cancelled with spouse's concurrence between the 25th and 36th months following retirement
- Spouse concurrence is required **by law** if Soldier elects less than maximum SBP coverage for his/her spouse unless the election is for former spouse



SBP Election Categories

- | | |
|-----------------------------------|--|
| 1. Spouse Only | 4. Former Spouse |
| 2. Spouse & Child(ren) | 5. Former Spouse and Child(ren) |
| 3. Child(ren) Only | 6. Insurable Interest |

NOTE 1: Soldiers with no beneficiaries at retirement can elect to cover a new beneficiary within one year of gaining the beneficiary by notifying DFAS.

NOTE 2: Former Spouse provisions:

- May be elected voluntarily, as a result of a court order, or a written agreement
- May convert to spouse coverage upon the death of the former spouse



SBP Details

Cost

Monthly Premium
(Spouse = 6.5%)

Benefit

Inflation protected
monthly annuity
(55% of elected base
amount)

Spouse annuity paid
until death

Child annuity until 18 or
22 if unmarried full-time
student

Premiums charged only
when there's an eligible
beneficiary

Benefit Notes:

- Base amount = \$300 up to full retired pay per month
- If spouse remarries prior to age 55, annuity is suspended. If remarriage ends, annuity can be reinstated
- A totally incapacitated child may be eligible to receive the annuity for life
- Premiums paid deducted from retired pay pre-tax.



Reserve Component Survivor Benefit Plan

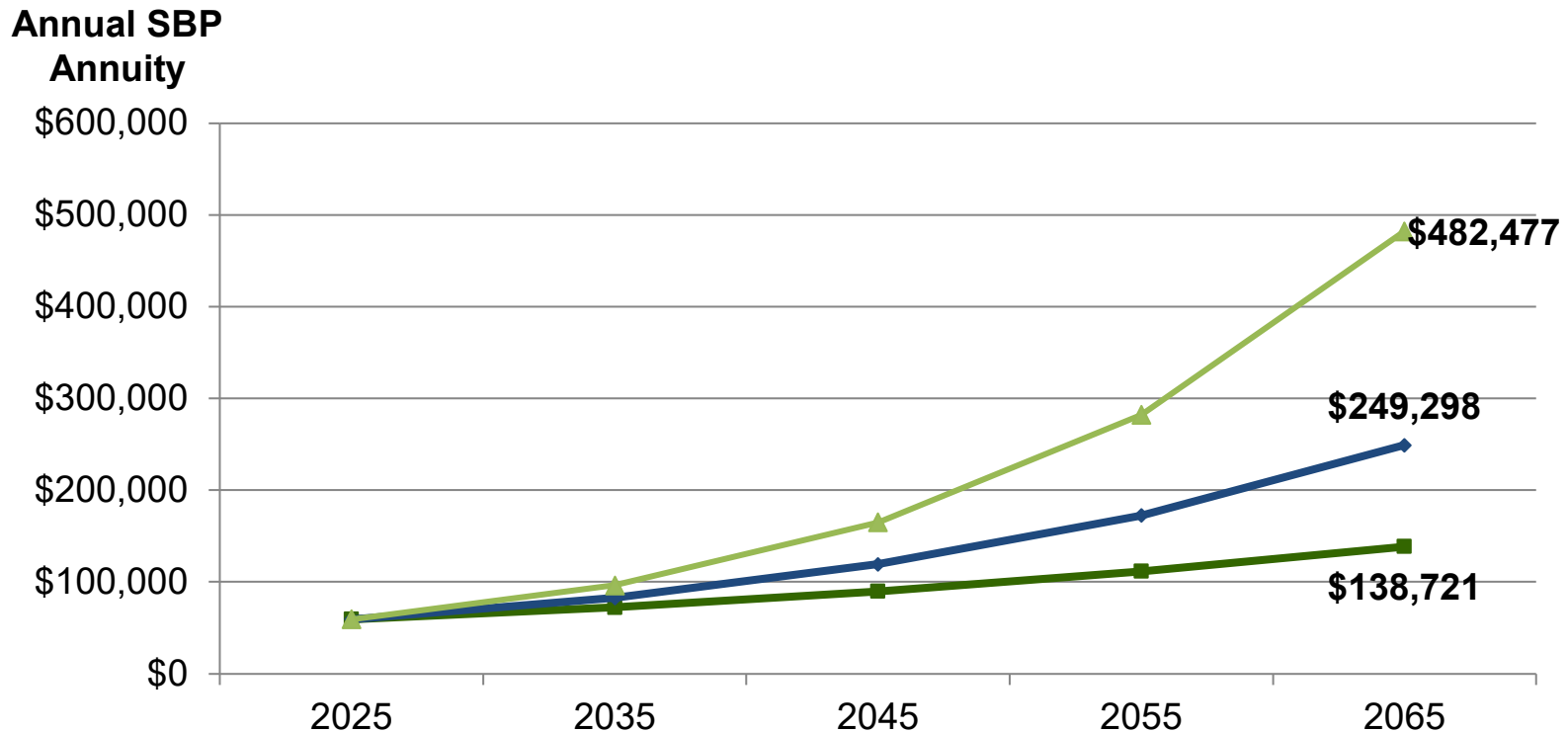
- Prior to 1 January 2001, Soldiers who failed to make an election for RCSBP within 90 days of receipt of their 20-Year NOE were automatically prevented from enrolling until age 60.
- From 1 January 2001 to present, Soldiers with eligible dependents who fail to complete the RCSBP initial election form are automatically enrolled in RCSBP under option C (immediate coverage) for spouse and child(ren) as applicable.
- RCSBP information is mailed to Soldier with the 20-year letter.
 - Option A – declined coverage until non-regular retirement
 - Option B - annuity is paid when the Soldier would have reached age 60 if death occurs prior to non-regular retirement
 - Option C – annuity is paid immediately if death occurs prior to non-regular retirement

Note: Your RCSBP election (base amount and election category) becomes your SBP election when you apply for your retired pay.



SBP Cost of Living Adjustments (COLA)

The effects of COLA on the SBP annuity over 40 years for a CSM who retires in 2024 with a \$8,970 SBP base amount and then dies on 1 JAN 2025.



You pay in today's dollars for an SBP annuity paid in future dollars

- **2% COLA**
- **3.4% COLA**
- **5% COLA**

All calculations are before tax dollars made using DOD Office of the Actuary tables



Spouse SBP Premium Payback Period

Based on a 2% long term COLA

SBP Premiums Paid	Premium Payback Period
5 years	7 months
10 years	1 year, 1 month
15 years	1 year, 6 months
20 years	1 year, 10 months
25 years	2 years, 2 months
*30 years	2 years, 5 months

*No further cost after 360 premium payments (30 years) and age 70.
Based on a 2.75% long term COLA.



Retired Uniformed Services Identification Card (USID)



Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- The Retired Uniformed Services ID (USID) card is not a CAC, so...
 - No access to DOD Enterprise Email
 - No access to CAC-enabled systems
 - Must change **myPay** account to commercial email
 - Must obtain DS Logon Account to access records and systems
- DoD has transitioned to the issuance of a more secure next generation USID to replace the former paper-based USID. Although the new USID looks like a CAC, it does not contain a chip. For more information go to <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>



DS Logon: Request an account online at
<https://www.dmdc.osd.mil/identitymanagement>
or visit an ID Card facility or VA Regional Office

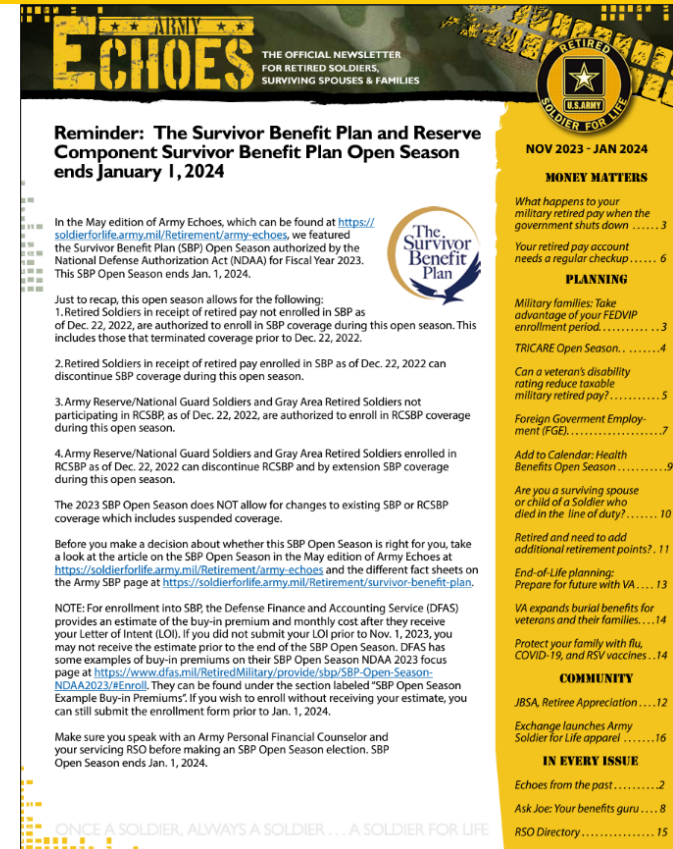


***Staying Connected,
and Additional Information and Resources***



Army Echoes

- The Army's official newsletter for Retired Soldiers
- Delivered electronically to your email address in **myPay**
- *Change your email address in myPay to a commercial email address before you retire!*
- iPhone & Android phone apps
- Read the *Army Echoes* Blog to receive frequent news between editions at <https://soldierforlife.army.mil/retirement/blog>.





How will they know you? Conversation starters

Soldier for Life Window Sticker

(DA Label 180 &
DA Label 180-1)



**US Army Retired
Lapel Button**



***Identify yourself as a
Soldier for Life***



Retirement Services Officers (RSO)

Every retiring/Retired Soldier and Family **WORLDWIDE** is supported by an RSO who provides Retirement Planning briefings and answers questions one on one.

Joint Base Myer-Henderson Hall Retirement Planning Briefing: Briefings held virtually via Teams on the 1st Tuesday of each month, 0800-1200 (email for link). RSO contact information (703) 696-5948, email usarmy.jbmhh.asa.mbx.hrd-rso@army.mil. (website is <https://home.army.mil/jbmhh/index.php/teamJBMHH/about/Base/Human-resources/mpd/retirement-services-office>)

Fort Belvoir Retirement Planning Briefing: Briefings conducted the 3rd Wednesday of every other month (Jan, Mar, May, Jul, Sep, Nov), at 9625 Middleton Rd, Bldg 1189, 0800-1230. RSO contact information (703) 806-4551, email usarmy.belvoir.imcom.mbx.rso@army.mil, to verify the date and register. (website is <https://home.army.mil/belvoir/index.php/about/Garrison/directorate-human-resources/military-personnel-division/emilpopas-office>)

Fort Meade Retirement Planning Briefing: Briefings held the 2nd Thursday of each month at 4550 Parade Field Lane, Room 201, Ft. Meade, MD. RSO contact information (301) 677-9434/9600/9603, email usarmy.meade.id-sustainment.mbx.rso@army.mil. (website is <https://home.army.mil/meade/index.php/about/Garrison/directorate-human-resources/military-personnel-division/transition-center>).

Aberdeen Proving Ground Retirement Planning Briefing: Briefings held the 1st Wednesday of each month at 6488 Rodman Road, Bldg 4305. Registration is required. RSO contact information 410-306-2345/2322 Email: APGRSO@army.mil. (website is <https://home.army.mil/apg/index.php/my-fort/all-services/retirement-services>).



Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
<https://soldierforlife.army.mil/Retirement>
 - DA Retirement Planning Guide, Toolkit, briefing, etc.
 - USAR & ARNG Non-Regular Retirement Information
 - DA Survivor Benefit Plan (SBP) and RCSBP Briefings, and information
- MyArmyBenefits at <https://myarmybenefits.us.army.mil/>
- Army Installation Retirement Services Officers (RSOs)
<https://soldierforlife.army.mil/retirement/rso>
- HRC Gray Area Retirements Branch
<https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- USAR Readiness Division RSOs listed at:
<https://soldierforlife.army.mil/Retirement/ArmyReserve>
- State RSO information for Army National Guard Soldiers available at:
<https://www.milsuite.mil/book/docs/DOC-396107> or at
<https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>
- SBP vs. Life Insurance Comparison tool
<https://actuary.defense.gov/Survivor-Benefit-Plans/>



For more information

Army

<https://soldierforlife.army.mil/Retirement>

Air Force

<https://www.retirees.af.mil/>

Navy

<https://www.mynavyhr.navy.mil/Career-Management/Retirement/>

Marine Corps

https://www.manpower.usmc.mil/wordpress/?active_marine=active-marines-home/manpower-management-division/separation-retirement-branch

Coast Guard

<https://www.dcms.uscg.mil/ppc/ras/>



<https://soldierforlife.army.mil/Retirement>



<https://www.dvidshub.net/unit/HQDA-RSO>



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

<https://soldierforlife.army.mil/Retirement/army-echoes>

<https://soldierforlife.army.mil/Retirement/blog>

Join the conversation



QUESTIONS?



Thank you for your service!!



Additional Slides for Informational Purposes



DoD SkillBridge Program and Army Career Skills Program

The DoD SkillBridge Program:



Provides an opportunity for service members to gain valuable civilian work experience through **specific industry training, apprenticeships, or internships during the last 180 days of service**. Service members participating in SkillBridge receive their military compensation and benefits, and industry partners provide the training and work experience.

<https://skillbridge.osd.mil/>

The Army Career Skills Program (CSP):

Affords transitioning service members the opportunity to participate in **employment skills training (EST), on-the-job training (OJT), pre-apprenticeships and internships** with a high probability of employment in high-demand and highly-skills jobs. Participation must occur **within the last 180 days of military service**, with an honorable discharge.



<https://home.army.mil/imcom/index.php/customers/career-skills-program>

*****NOTE: Please use the links provided for additional information and guidance regarding these programs*****

Army JROTC Instructor Opportunities

Benefits of Serving as a JROTC Instructor:

- Continue to serve the Nation by impacting the lives of our youth:
 - Provide leadership to students, many of which come from disadvantaged areas.
 - Mentor students to become better citizens in their community.
 - Instill in them the same values you lived by during your career.
 - Inspire them to become part of something bigger than themselves.
- With Army retirement pay and required minimum instructor pay, receive a similar level of compensation to what you received on active duty.
- Make an impact not only in the lives of youth but in your community through JROTC service projects.
- Be an ambassador for the Army in your community and school.



For more information on vacancies, instructor pay, administrative and medical standards and application procedures, go to <http://www.usarmyjrotc.com>