

Who ya gonna call? The Army Service Center!

By Maj. Gen. Hope C. Rampy, Commanding General, U.S. Army Human Resources Command

With apologies to Ray Parker, Jr. and the Ghostbusters franchise, when there's something strange or you need some help with your military records, who ya gonna call? The Army Service Center!

The Army Service Center (ASC) is here to answer numerous questions for our Army veteran and Retired Soldier community. Many of our customers seek help obtaining service records or with requesting changes to their records. This includes DD Forms 214 and 215, your Army Military Human Resource Record (AMHRR), and much more.

Our team stands ready to assist Soldiers, Retired Soldiers, and their family members in their efforts to receive or process entitlements and benefits. We can help obtain documents needed for VA Home Loans or aid those seeking information for VA claims. ASC can also help homeless veterans with timely information to assist with their circumstances.

For those veterans with the Army Reserve, the ASC team can help you with statements of retirement points (DA Form 5016) or with Military Buy Back to count toward federal civilian retirement. In fact, the ASC team is also an entry point to help screen Gray Area Retirement (GAR) retired pay applications for our Retired Reserve population.

Speaking of GAR, the HRC team continues to listen to our retiree community to refine our processes. Such improvements include streamlining the non-regular retirement application process and participating in retirement planning events. Retirement pay for this group is not automatic—eligible retirees must apply between 9 months and 90 days before reaching eligibility age (usually age 60). HRC will send you a postcard approximately one year before you turn 60 to provide guidance on how to apply. That means we need your current address! Our team processes your application within 45-60 days of receipt before forwarding it to the Defense Finance and Accounting Service (DFAS) for final processing.

Application Requirements for non-regular retirement pay are:

- DD Form 108 – Application for Retired Pay Benefits
- DD Form 2656 – Data for Payment of Retired Personnel (signed and witnessed)
- Additional supporting documents
 - Chronological Points Statement
 - Notification of Eligibility (20-year) or (15-year) letter
 - Promotion orders for the highest grade held
 - Separation orders transferring you to the Retired Reserve or discharge orders
 - Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate

If you have a milestone life event after making your RCSBP election (for instance, marriage or the birth of a child), you will need to update your election within a year of the event.



Maj. Gen. Hope C. Rampy

Top 5 Reasons Retired Soldiers call ASC:

- 1) Combat-Related Special Compensation**
- 2) Retirement management**
- 3) Gray Area Retirement Packet Assistance**
- 4) Records Requests**
- 5) Assistance with DD Form 1343**

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Post-Army health insurance: TRICARE and civilian coverage

The Department of Defense Office of Financial Readiness



Leaving the structure and familiarity of the Army doesn't have to be daunting, especially when it comes to navigating the world of civilian healthcare. Some of the biggest adjustments Soldiers face as they retire are related to health insurance and medical care, but brushing up on your health care knowledge pre-transition can help smooth the way.

Until now, you've received most or all of your care at military treatment facilities. You likely pay little or no out-of-pocket expenses for prescriptions, co-pays, and deductibles. At the same time, you probably don't have many choices when it comes to selecting your providers.

Things will be a little different as a civilian, as this [Soldier for Life Podcast](#) explains.

TRICARE and Retirement

If you're retiring, you will remain eligible for space available care at military clinics, hospitals and pharmacies. [TRICARE](#) has several plans, depending on your age and location, including:

- [TRICARE Prime](#), the plan you're probably most familiar with.
- [TRICARE Select](#), a fee-for-service plan that will give you more provider choices.
- [TRICARE Prime Option — US Family Health Plan](#), a community-based option available at six regional, nonprofit health care systems.
- [TRICARE For Life](#), a default plan that provides wraparound coverage if you have both Medicare Part A and Part B.

In addition, TRICARE has [Retired Reserve](#), [overseas](#), and [young adult](#) options. You may also be able to obtain dental and vision benefits via the [Federal Employees Dental and Vision Insurance Program](#).

However, coverage doesn't automatically continue after retirement. To avoid a break in coverage, you must [reenroll within 90 days of retirement](#), although you may request retroactive enrollment for up to 12 months. Otherwise, you can enroll during a [TRICARE Open Season](#) or after a [qualifying life event](#) (QLE), such as marriage, divorce, birth or adoption of a child or loss of other health benefits.

To see if something is covered or not covered, you can visit TRICARE's [Covered Services page](#). Keep in mind that you may have to pay annual enrollment fees, and your [out-of-pocket costs](#) — premiums, office co-pays, deductibles, etc. — will be higher than your active-duty Army medical expenses.

TRICARE and Separation

Some Soldiers who separate from the Army before becoming eligible for retirement may still qualify for short-term health insurance from TRICARE:

- The [Transitional Assistance Management Program](#) provides 180 days of premium free health care benefits for eligible new veterans.
- The [Continued Health Care Benefit Program](#) provides premium based coverage equivalent to TRICARE Select for eligible new veterans for up to 36 months.

Civilian Insurance

Compared to many civilian insurance programs, TRICARE offers excellent coverage at reasonable rates. However, you could be eligible for competitive health, dental, and vision benefits from your new employer or from a spouse's employer. Consider comparing plans to determine which coverage best meets your family's needs. Make sure to look up your preferred providers in each plan directory to see if they're in network.

Common civilian medical plans include:

- **Exclusive Provider Organizations:** Nonemergency services are only covered if you use doctors and hospitals in the plan's network.
- **Health Maintenance Organizations:** HMOs often provide integrated care that focuses on wellness and prevention, but limit nonemergency coverage to doctors who work for them.
- **Points of Service:** You pay less if you use hospitals and providers in the plan's network. You must obtain a referral from your primary care doctor to see a specialist.
- **Preferred Provider Organizations:** Providers in the plan's network cost less, but you can still use out-of-network doctors, hospitals, and providers for an additional cost.



Photo courtesy of: Office of Financial Readiness

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To do so, contact a Retirement Services Officer (RSO) at <https://soldierforlife.army.mil/About-Us/Contact-Your-RSO> or submit a DD Form 2656-6 to usarmy.knox.hrc.mbx.rpmd-ord-sbp-regulatory-and-policy-team@army.mil.

We encourage you to email scanned non-regular retirement pay applications to our ASC team (usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil) to expedite processing.

Top 5 Reasons veterans call ASC:

- 1) Records requests**
- 2) VA home loan**
- 3) Verification of Reserve employment**
- 4) Retirement management**
- 5) Assistance with DD Form 214**

When you're in the gray area, we also strongly encourage you to keep your contact information up to date with HRC and DFAS and make sure all your supporting documents are uploaded in iPERMS. This will help you avoid any processing delays.



If you need assistance reviewing and submitting your non-regular retirement pay application—or help with any number of topics mentioned above—remember who ya gonna call? The Army Service Center!

The Army Service Center:

Call: 1-888-276-9472 (ARMYHRC)

Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil

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- High-Deductible Health Plans: High-deductible plans have higher deductibles than traditional insurance plans, but lower monthly premiums. You pay more before insurance kicks in.

If you have a family member with a chronic or severe illness that requires many out-of-pocket expenses, depending on cost, it may make sense to enroll in two plans. Your civilian insurance would serve as your primary coverage, and [TRICARE would become secondary](#). While you would spend more on monthly premiums, it could eliminate some or all of your co-pays.

On the other hand, some civilian companies will pay you a stipend if you decline their health benefits.

You could use this to cover a portion of your TRICARE enrollment fees. If you need help deciding what health coverage makes the most sense financially, check with a trusted [personal financial manager](#) or [counselor](#). Reach out to [your nearest installation](#) and make an appointment with an expert who can help you budget for retirement health care.

As you reach new milestones and complete your [service's financial readiness training](#), look to the DoD [Office of Financial Readiness \(FINRED\)](#) and your service for trusted additional resources. You can follow @DoDFINRED on [Facebook](#), [Instagram](#), [LinkedIn](#), [X](#), and [YouTube](#), and download the free DOD financial education app, [Sen\\$e](#), for financial tips on the go.

Change of Mission is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

Change of Mission is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free download from <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Change-of-Mission-Newsletter>.

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

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

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Circulation: 172,623

Volume VIII, Issue 2

Veterans may be eligible for one more year of G.I. Bill benefits

Veterans Benefits Administration

Are you a veteran who served at least two periods of service? In other words, did you reenlist? If so, there's a chance that you're eligible for additional G.I. Bill benefits.



A Nevada National Guard Soldier works on an assignment for class. Photo by: Thomas Alvarez

VA recently announced that it has updated its process for awarding G.I. Bill benefits. This means that many veterans who served multiple periods of military service ([for](#)

[example, veterans who reenlisted](#)) may be eligible for additional benefits for themselves or their beneficiaries.

Specifically, under the previous policy, eligible veterans who served at least two periods of service were forced to choose between the [Montgomery G.I. Bill](#) and the [Post-9/11 GI Bill](#) for a maximum of 36 months of G.I. Bill benefits. Under the updated policy, veterans will no longer have to make that choice when they apply for benefits, meaning that they can qualify for up to 48 months of G.I. Bill benefits.

Many veterans are also now eligible for additional, retroactive benefits. Specifically, veterans who served at least two periods of service: one that qualified them for

the Montgomery G.I. Bill and a second that qualified them for the Post-9/11 G.I. Bill, may be eligible to receive up to 12 months of additional G.I. Bill benefits (bringing them to a total of 48 months).

Who qualifies for this expansion?

Veterans who served at least two periods of service --one that qualifies for the Montgomery G.I. Bill and a second that qualifies for the Post-9/11 G.I. Bill, may be able to receive additional G.I. Bill benefits.

Will I be notified if I'm eligible?

Yes, VA will be distributing communications to potentially impacted beneficiaries.

My G.I. Bill benefits expired. Will there be an extension if I'm found eligible?

To receive an expiration date extension, applications must be submitted by Oct. 1, 2030.

Do I need to do anything?

Of the more than one million veterans who may potentially be eligible for additional benefits, VA will be able to automatically adjudicate the claims for approximately 660,000 without any further action required on their part. For all remaining veterans, VA will reach out to them directly to encourage them to file a claim.

To find out if you can use more than one education benefit, please visit: <https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/#what-if-im-eligible-for-more>

Recognizing and celebrating our military children

By Reina Vasquez, Army Retirement Services

For 39 years, the Department of Defense has recognized and celebrated military children during the month of April. Officially known as the Month of the Military Child, Defense officials seek to honor the more than 1.6 million military children who face frequent challenges and often make numerous sacrifices as a result of their parents' service to our nation.

According to the Defense Department website, military children move, on average, every two to three years, causing unique challenges due to new schools, friends and support networks.

The frequent moves, with new neighborhoods, new schools, and new friends can be exciting, but often

for a military child, it also may mean having to adjust and adapt to an array of changes, and that's not always an easy task.

This year, April 9th was designated as "Purple Up! Day" -- a special day to show your gratitude for our youngest supporters.

This year's theme revolved around recognizing the strength, resilience, and sacrifices of military-connected youth.

So, why purple, you may ask? Purple represents the blending of the colors of the five branches of the U.S. Armed Forces, symbolizing unity and support for all military children.



Retiring in 2025? Remember to take action to keep your TRICARE coverage

By TRICARE Communications



If you're getting ready to retire from active duty or the National Guard or Reserve, your goal is likely to make a smooth transition to civilian life. Part of this transition includes your health coverage, and TRICARE is here to help.

When you [retire from active duty](#) or the [National Guard or Reserve](#), you'll experience a TRICARE [Qualifying Life Event](#) (QLE). A QLE gives you 90 days in which to enroll in a [TRICARE health plan](#). You'll still have access to the same coverage under your new plan. Unlike during your military service, though, you need to choose your plan in retirement.

"Service members shouldn't wait to take action on their TRICARE coverage," said Zelly Zim, health systems specialist, TRICARE Health Plan Policy & Programs Branch, at the Defense Health Agency. "Don't wait until your last day of service to start this process. Begin reviewing your options and updating your information in the [Defense Enrollment Eligibility Reporting System](#) (DEERS) as soon as you have your retirement orders. The first 90 days after retirement are critical for maintaining continuous healthcare coverage for you and your family."

Follow these key steps to maintain your TRICARE health coverage and avoid any gaps in care.

Step 1: Update DEERS

Your first priority is updating your status in DEERS. You have three ways to do this:

- Log in to [milConnect](#).
- Call 800-538-9552.
- Visit a [Uniformed Services ID card office](#) near you.

Step 2: Get new ID cards

Once your retirement paperwork is processed, you'll need to get new Uniformed Services ID cards for yourself and your family members. Find an ID card office at [ID Card Office Online](#). Remember to bring these cards to all medical appointments and pharmacy visits.

Step 3: Choose your health plan

Review your TRICARE options based on your situation.

As mentioned in the [Retiring from Active Duty Brochure](#), if retiring from active duty before age 65, your health plan options are:

- [TRICARE Prime](#) (if you live in a Prime Service Area)
- [TRICARE Select](#)
- [US Family Health Plan](#) (available in six U.S. locations)

As described in the [Retiring from National Guard and Reserve Brochure](#), if retiring from the National Guard or Reserve, your

health plan options are:

- Before age 60: [TRICARE Retired Reserve](#)
- Ages 60-64: Same options as retirees from active duty
- Age 65 and older: [TRICARE For Life](#) (TFL) (if you're enrolled in Medicare [Part A](#) and [Part B](#))

Step 4: Enroll in your new plan

You must enroll within 90 days of your retirement date to avoid a gap in coverage. You can enroll:

- Online through [milConnect](#)
- By phone with your [TRICARE regional contractor](#)
- By mail using an enrollment form
- If you're overseas: In person at a [TRICARE Area Office](#)

Step 5: Set up payment

Most retiree plans require [enrollment fees or premiums](#). For TRICARE Select or TRICARE Prime, you'll pay yearly enrollment fees. You must set up payments to keep your coverage active.

Consider setting up an [allotment](#) from your retirement pay to cover your TRICARE enrollment fees automatically. This convenient payment option deducts the fees directly from your retirement check, saving you time.

Step 6: Consider dental and vision

When you retire, your active duty dental and vision coverage will end. You can choose to enroll in:

- Dental coverage through the [Federal Employees Dental and Vision Insurance Program](#) (FEDVIP)
- Vision coverage through FEDVIP (if you're enrolled in a TRICARE health plan)

Pharmacy coverage

You'll have access to:

- [Military pharmacies](#)
- [TRICARE Pharmacy Home Delivery](#)
- [Retail network pharmacies](#)
- [Non-network pharmacies](#)

You may need to fill certain maintenance medications through home delivery. Contact [Express Scripts](#) to learn about prescription requirements and copayments.

Going overseas?

If you plan to live overseas after retirement, your TRICARE options may differ. Contact [International SOS](#), the TRICARE

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Army Emergency Relief kicks off 2025 campaign

By Sean J. Ryan, Director of Communications & Marketing, Army Emergency Relief



Army Emergency Relief’s (AER) annual campaign has been a tradition vital to our Army community since 1942, supporting Soldiers, Retired Soldiers and Army families each year. In 2024 alone, AER provided assistance to over 34,000 Soldiers and families, distributing over \$21 million in grants and over \$45 million in zero-interest loans.

The mission of AER — the U.S. Army’s official nonprofit — is to help alleviate financial stress while promoting economic stability, allowing Soldiers to remain focused on their mission. The 2025 AER Annual Campaign kicked off March 1 and runs through June 14, culminating with the Army’s 250th birthday.

This year’s campaign goal, in honor of this historic milestone, is to get 25% of our active duty force to donate. Funds raised during the campaign are critical to the success of the program because AER receives no federal funding and relies on contributions from active duty and Retired Soldiers, Army families, corporations and generous Americans. Maintaining and increasing this financial support ensures AER can keep providing vital assistance to those who selflessly protect our interests and ideals around the world.

Campaign kickoff events are occurring across Army installations, and include bowling tournaments, trivia contests, fun runs and modeling fairs. They promote interest in the program that gives 83 cents of every dollar back to Soldiers. Tony Grinston, AER CEO and 16th Sergeant Major of the Army, is attending many of the campaign kickoffs.

Grinston has continued to update policies and procedures to better serve the force since taking over AER in January 2024. One of the biggest changes in 2025 is emergency travel. Before this year, those requesting emergency travel received half of their request as a grant and half as a zero-interest loan.

Now, all airfare is 100% grants with Soldiers having access to up to \$2,000 for domestic travel and up to \$4,000 internationally for emergency situations.



Tony Grinston, AER CEO and 16th Sergeant Major of the Army, speaks with leaders and Soldiers on Fort Cavazos during their 2025 Annual Kickoff event. (Photo by: Amanda Stairrett)

“We updated this policy because the last thing a Soldier should have to think about when needing to get home is the cost of a plane ticket,” Grinston said.

AER has five areas of support that address the biggest needs of our force:

- **Basic needs and housing: housing assistance, food insecurity and emergency car repair.**
- **Care during a crisis: disaster response, domestic violence, funeral expenses and Wounded Warriors.**
- **Health and wellness area: medical co-pays not covered by TRICARE, cranial helmets, dental care for dependents and special-needs equipment.**
- **Workforce development: spouse re-licensing, re-certification fees, and Career Skills Program support.**
- **Family support: emergency travel, childcare, immigration, visa, passport fees and scholarships.**

AER recognizes all cases are unique, so Soldiers are encouraged to talk to their local AER officers or go online to <https://www.armyemergencyrelief.org> for more information.

AER is a command program in place to help Soldiers when they need it the most. There are several ways you can help AER achieve its mission:

- Donate securely online at <https://give.armyemergencyrelief.org/Default.aspx?tsid=16530%20>.
- Spread the word about the annual fundraising campaign with friends, family and colleagues.
- Participate in local campaign events at your installations.

Remember: every donation — no matter the amount — enables AER to support the Army community. Together, we can make a difference.

In case you missed it

Highlights from January's Change of Mission

- TSA PreCheck: What separating service members and DOD civilians need to know
- Cost of Living Adjustment (COLA) and how it affects your Survivor Benefit Plan (SBP).
- Financial Wellness: Are you prepared?
- Five ways your taxes could change after your retirement
- How spouses can prepare for their Soldier to retire
- The Retired Soldier Council Program

DFAS: Review your allotments when you apply for retirement

By DFAS Cleveland

Allotments are a convenient way to ensure your bills are paid. However, there are some allotments that cannot transfer from military pay to retired pay. Also, if the total amount of your allotments is too high when you retire, your retired pay may come up short.

Pay Will Change When You Retire

Military retirement is cause for celebration! You've given your nation a binding commitment for (usually) at least 20 years, helping ensure our freedom at great personal sacrifice by yourself and your family. But ... when you retire, the amount of money you receive from DFAS will likely be less, and sometimes much less.

No More Additional Benefits

Keep in mind, when you retire, not only will your retired pay almost always be lower than your active duty pay, you also won't be getting those special pay benefits. No more Basic Allowance for Housing. No more Basic Allowance for Subsistence. No bonuses, no incentive pay, no clothing allowance, no cost of living allowance based on your location, no hardship pay – none of the special pay benefits you may have been receiving.

And There's More...or Less?

The amount of pay that eventually ends up in your bank will also be reduced by federal income tax withholding. Yes, most military retired pay is subject to federal taxes. Consult with the IRS or a tax professional if you have questions (DFAS cannot provide tax advice).

Monthly premiums for Survivor Benefit Plan (SBP) coverage will also be deducted, if you elected to cover your loved ones. There may be other deductions based on your situation and the benefits you elect.

Allotment Rollover

If the total of your monthly allotments coming out of your active duty pay – your mortgage or rent, your car payment, or any other allotment – is more than your retired pay, you may run into a problem. Remember, when you transition into retired pay and still have those same allotments, with less pay coming in, you may not have enough money available to cover all the allotments, and if that happens you will incur a debt.

Thrift Savings Plan Loan Allotments

If you have a Thrift Savings Plan (TSP) loan and you currently make payments through an allotment from your military pay, those payments **cannot** transfer to retired pay. You will need to contact TSP and arrange to make payments directly.

Plan Ahead

Do yourself a favor and plan ahead for automatically paying your bills or making donations **before** you reach retirement. You can set up automatic payments directly through most banks or credit unions. Setting those up ahead of time can help you avoid financial headaches – something nobody needs as part of their “welcome to retirement” life.

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Overseas Program contractor, to learn about available plans and coverage in your new location.

Plan ahead

If you'll turn 65 after retirement, be sure to sign up for Medicare no later than two months before the month you turn 65. Read the [TRICARE and Medicare Turning 65 Brochure](#) for important details and deadlines for signing up for Medicare [Part A](#) and [Part B](#). Get the facts to ensure a smooth transition to TFL.

Retroactive enrollment

If you miss the 90-day enrollment window, and you're not yet 65 years of age, you may request retroactive enrollment up to 12 months from your retirement date. Remember:

- Claims can't be paid until enrollment is complete.
- Coverage starts from your retirement date.
- You must pay applicable enrollment fees back to your retirement date.

Until you enroll in a plan, you're only eligible for care you receive at [military hospitals and clinics](#). This is only true of your time between the 90-day enrollment window and when you sign up for a plan.

Changes to your coverage

Be aware that some TRICARE services end when you retire. These include:

- The [Extended Care Health Option](#) for family members with special needs
- [Hearing aids](#) and hearing aid services, although you may be able to get hearing aids through the [Department of Veterans Affairs](#) or the [Retiree-At-Cost Hearing Aid Program](#).
- [Chiropractic care](#) through military hospitals or clinics
- Routine [eye exams](#) (except with TRICARE Prime or enrollment in FEDVIP).

Ask Joe: Your benefits guru

Dear Joe,

I've got 18 months left until I'm officially retired, and my son is starting his sophomore year of high school. I initially transferred my Post-9/11 GI Bill to my daughter, his older sister, but she did not need to use it. How do I transfer it to him so he can use it for college before I hit my retirement date?

Thanks,
Stoked to be retiring

Dear Stoked,

Congrats on being close to retirement! This is the exact time you should add an eligible dependent, as it needs to be done while you are still serving. You will need to add your son through [milConnect](#), you cannot add dependents through the VA. When your son is ready to attend college, he will need to apply for approval (if he is still under 18, you will need to apply on your son's behalf) to use the transferred benefits with the Application for Family Member to Use Transferred Benefits form ([VA Form 22-1990e](#)). The completed form can be mailed to your VA regional processing office or virtually submitted using QuickSubmit through AccessVA. For more information on what is included in the benefits for your son and when he can start using them, check out our [MyArmyBenefits fact sheet on the GI Bill](#). You may also choose to move allocated months between children at any time.

Joe

Dear Joe,

My husband is retiring in January 2026, and we know we'd like to move back to South Carolina to be near our adult children. We are currently stationed in Washington (state) and are somewhat dreading the move next year. We can't wait to see our kids more often, but we aren't as young as we once were and the thought of paying a moving company thousands is already daunting. Does the Army allow one last PCS?

Thanks,
Moving across the country

Dear Moving,

There is no need to worry! The Army does allow a final PCS move for retired service members and their dependents. However, the final move must be completed within three years from the retirement date on your husband's orders. Relocation anywhere within the continental U.S. can be claimed as a PCS. OCONUS moves would require you to pay any additional cost above what it would cost to move you within the continental U.S. Check out our [MyArmyBenefits PCS \(CONUS\) fact sheet](#) for more information about your final Army move.

Hope this helps!

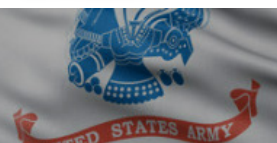
Joe



U.S. ARMY

MyArmyBenefits

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



How to financially prepare for retirement

By MyArmyBenefits Staff



As you begin to plan for retirement, one of the necessary steps is discussing your financial plans. For your entire career, you know when you will receive your paycheck and how much it will be. You receive a Basic Allowance for Housing (BAH), free medical care, and financial assistance for school. For most of your career, you probably didn't have to plan for many contingencies. However, after retirement, life can be less predictable. A financial plan can help you succeed in retirement by preparing you, and your family, for both the expected and unexpected.



A Soldier and his family plan for their financial future by discussing their finances in preparation for military retirement. (Photo courtesy: Indiana National Guard)

When you are two to three years out from your planned retirement, gaining information that will give a precise picture of your future finances can be a slower process. However, by using available tools and information, you can start planning and adding details as they become available.

The first recommendation is looking at your financial situation by creating a personal financial statement. The way to begin creating this is to:

- Identify your current assets, liabilities, and discretionary income spending. (Include bills, savings, what you own, what you owe, and where money goes after bills are paid.)
- See what your current tax liability is. What is your state and local liability for income and property taxes?
- Create a budget; now is a great time to start one using the information from the above two points.

Once you have an idea of where you are, you should project your finances into the future. Only you can decide whether your current savings meet your goals. Depending on your decision about how you'll retire, whether you'll start a new career, not work, or take a "gap year," you may need to increase your savings. If you plan to continue working, it could take time to find a new job, so you will want to plan for living expenses to be paid from savings immediately following retirement. Experts recommend you have a transition fund of at least six months to cover living expenses.

You will want to count all income and benefits that will be available to you after retirement, including military pension, disability, Thrift Savings Plan (TSP), GI Bill, college fund, and savings plans. Use the [MyArmyBenefits Retirement Calculator](#) to get an accurate estimate of retirement income at your projected rank and retirement date. This estimate will allow you to calculate additional retirement income needs.

You will also want to list all military-provided benefits that will become expenses after retirement. This can include housing payments, medical, dental and vision insurance, and life insurance. The [MyArmyBenefits Survivor Benefit Plan \(SBP\) Premium Calculator](#) can assist in projecting the cost of SBP and/or Reserve Component SBP Premiums. You are also able to calculate the benefits that would be provided to your survivor(s) in the event of your death using the [MyArmyBenefits Survivor Benefits Calculator](#).

Military retirement is a life-changing event for you and your family, not just a job change. The above information should help you start planning for the day you take off the uniform. For more detailed information, visit [MyArmyBenefits](#) to assist with benefits information and calculations for both pre- and post-retirement.

Keep your family's information up to date in the Defense Enrollment Eligibility Reporting System (DEERS), by logging on to: https://milconnect.dmdc.osd.mil/milconnect/public/faq/DEERS-Updating_and_Correcting_DEERS_Data/FamilyMember

Do you know these Army retirement acronyms?

Learn more about each in the [Retirement Planning Guide](#) or from your [RSO](#)!

RC: Reserve Component

TPU: Troop Program Unit

RPAM: Retirement Points Accounting Management

CHCBP: Continued Health Care Benefit Program

MTF: Military Treatment Facilities

SGLI: Servicemembers' Group Life Insurance

CCEP: Comprehensive Clinical Evaluation Program

NDAA: National Defense Authorization Act

Unlocking civilian success: Employment readiness and education benefits for Reserve Soldiers

By Master Sgt. Ka'Chica K. Paige, Army Reserve Retirement Services NCO



Navigating the transition from military service to civilian employment can be challenging, but with the right preparation and resources, Reserve Soldiers can find rewarding careers that leverage their unique skills and experiences. Crafting a strong resume that highlights military experience and translates it into civilian job skills is crucial. Utilizing action verbs and quantifiable achievements can make resumes stand out. Networking is also key; building connections with fellow Soldiers, veterans, and civilian professionals by attending job fairs, both in person and virtual, can lead to job opportunities.

Preparation for interviews involves practicing common interview questions and developing a compelling elevator pitch. It's important to emphasize leadership, teamwork, and problem-solving skills gained during service. Pursuing education and training through benefits offered by the Army, such as the GI Bill and tuition assistance, can further enhance career prospects. Utilizing online job search engines and employment databases while customizing job applications for each position increases chances of success. Seeking career counseling from Army Community Service (ACS) Centers can provide valuable resources and support throughout the job search process. Engaging in volunteer work can build resumes and keep Soldiers active and connected within their communities. Dressing professionally for interviews and networking events is essential, as first impressions matter.

Reflecting on strengths, weaknesses, and career aspirations through self-assessment can help you make informed career decisions. Maintaining a positive mindset, seeking out support and resources, embracing flexibility, and prioritizing your overall well-being during your transition, will eventually lead to success while you navigate this new chapter.

Reserve Soldiers have access to a range of education benefits designed to support their academic and career advancement. The Post-9/11 GI Bill provides financial support for education and housing, covering tuition and fees, providing a monthly housing allowance, and offering a stipend for books and supplies. The Montgomery GI Bill – Selected Reserve (MGI-B-SR) offers up to 36 months of education benefits for eligible members of the Selected Reserve, which can be used for degree programs, certificate courses, vocational training, and more.

The Army Reserve Tuition Assistance Program covers up to 100% of tuition costs for courses that lead to a high school diploma, certificate, or college degree.

The Yellow Ribbon Program helps cover out-of-state tuition, private school, or graduate school tuition that the Post-9/11 GI Bill does not fully cover, with participating schools contributing additional funds that the VA matches.

Various scholarships and grants offered by military and civilian organizations may also be available to Reserve Soldiers.

By leveraging these employment readiness tips and education benefits, Reserve Soldiers can successfully transition to civilian careers and achieve their academic aspirations. The skills and experiences gained during military service are valuable assets in the civilian workforce. Staying proactive, seeking support when needed, and remaining confident in one's abilities are essential for success in this journey.

Below are links to additional resources that can assist Reserve Soldiers in their employment and educational endeavors:

- Army Education Benefits: <https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Tuition-Assistance-%28TA%29>
- Veterans Affairs GI Bill: <https://www.va.gov/education/about-gi-bill-benefits/>
- Military OneSource Education and Employment: <https://www.militaryonesource.mil/education-employment/>
- United States Army Reserve Private Public Partnership: <https://www.usar.army.mil/Portals/98/P30-S%20AC2RC%20v3.pdf>
- Partnership for Your Success: <https://www.armypays.com/>

These resources provide comprehensive information and support to help Reserve Soldiers navigate their career and educational paths.

Reminder for Army Reserve and Army National Guard Soldiers:

Are you in the Retired Reserve and awaiting a non-regular retirement?

- Sign up, if you haven't already, for your "Future Retiree" [myPay](#) account. This is a convenient way to keep your contact information updated with DFAS during the gray area period, while also receiving important news from the Army.
- To determine if you qualify for a reduced age retirement, visit [HRC's website](#). If you are eligible, contact your [Army Reserve or Army National Guard RSO](#) for help in calculating your retirement eligibility date.

A closer look at the Armed Forces Retirement Home



By Reina Vasquez, Army Retirement Services

The Armed Forces Retirement Home (AFRH), an independent agency in the executive branch of the federal government, was created in 1991 to provide housing, direct care, and daily services for retired and former enlisted members of America's armed forces. In 1834 and 1851 respectively, the "Old Sailors Home" and "Old Soldiers Home" were asylums separately funded by the Navy, Army, and Air Force, and located in Philadelphia, Pa., and the nation's capital.



Photo courtesy of: AFRH.gov

Today, AFRH all-inclusive communities, encompass two properties -- one in Washington, DC, and the other in Gulfport, Miss.

Both sites provide our nation's veterans

the chance to retire in comfort, enjoy numerous activities and amenities, and bond with fellow comrades. All active-duty enlisted personnel, warrant officers, and limited duty officers from each branch of service are required to contribute 50 cents per month to the AFRH Trust Fund, and as such, play a crucial role in giving back to America's military veterans.

Whether you prefer the wooded campus in DC, or being near the beach in Gulfport, each location offers residents private rooms with a private bathroom/shower and walk-in closet; onsite medical services, including dental and vision care; physical and occupational therapy services; three home-style meals daily, prepared by licensed nutritionists and professional chefs; special events and outings each month; deluxe fitness centers; craft and hobby

shops; movie theaters; campus security; shuttle services, and much more.

To become a resident of AFRH, you must be able to live independently upon admission; however, each campus has the necessary care levels needed to accommodate those who may need assisted care and support with daily tasks, as well as disabled, injured or infirm veterans who require full, long-term nursing care, in the future. In addition, a memory support facility helps residents who suffer from memory problems, dementia, or Alzheimer's disease, perform daily functions and retain cognitive skills.

Only persons who served in the Armed Forces – regular military, Reserve Forces, or National Guard – who spent more than half of their time in the service as an enlisted member, warrant officer, or limited duty officer are eligible to become residents of the AFRH if they meet certain criteria, as detailed on the AFRH website at: www.afrh.gov.

The Armed Forces Retirement Home is a small measure of thanks for each and every military service member that has served this country. AFRH is a place for those who have defended our country to relax and enjoy their remaining years with fellow service members, share stories of times past, and enjoy new experiences with new friends.



Photo courtesy of: AFRH.gov

Upcoming Army Reserve Retirement Planning Seminars

Location	Date	Contact
Louisville, KY	Apr 12	(803) 751-9698
Wiesbaden, Germany	Apr 12	+49 611-143-528-0008
Mustang, OK	Apr 12	(719) 516-6882/6850/6875
St. Louis, MO	Apr 26	(502) 898-7448
Bolling AFB, Washington, DC	Apr 26	(609) 562-1696/7055/7425
Oklahoma City, OK	Apr 26	(719) 516-6882/6850/6875
Hattiesburg, MS	May 3	(803) 751-9546/9661
JB Lewis-McChord, WA	May 3	(502) 898-7448
Mountain View, CA	May 3	(719) 516-6882/6850/6875
JB Elmendorf-Richardson, AK	May 5	(808) 438-1600 x3553
Fort Wainwright, Fairbanks, AK	May 6	(808) 438-1600 x3553
Anncville, PA	May 17	(609) 562-1696/7055
Sloan, NV	May 31	(719) 516-6882/6850/6875
Myrtle Beach, SC	Jun 7	(803) 751-9546/9661

Location	Date	Contact
Fort Shafter, HI	Jun 7	(808) 438-1600 x3553
63d Readiness Division *Virtual*	Jun 14	(719) 516-6882/6850/6875
Ogden, UT	Jun 21	(502) 898-7448
New London, CT	Jun 21	(609) 562-1696/7055/7425
Austin, TX	Jun 28	(719) 516-6882/6850/6875
Nashville, TN	Jul 12	(803) 751-9546/9661
Grafenwohr, Germany	Jul 12	+49 611-143-528-0008
AGR San Diego, CA	Jul 16	(719) 516-6882/6850
88th Readiness Division *Virtual*	Jul 19	(502) 898-7448
Niagara Falls, NY	Jul 19	(609) 562-1696/7055/7425
Fort Shafter, HI	Jul 19	(808) 438-1600 x3553
Little Rock, AR	Jul 26	(719) 516-6882/6850/6875
Fort McCoy, WI	Aug 2	(502) 898-7448
Molesworth, England	Aug 2	+49 611-143-528-0008

Note: Soldiers who are retiring with a regular/active duty retirement should contact their servicing installation RSO at: <https://soldierforlife.army.mil/About-Us/Contact-Your-RSO>.

Is the Survivor Benefit Plan right for you and your family?

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

Are you researching whether you need the Survivor Benefit Plan (SBP) or the Reserve Component Survivor Benefit Plan (RCSBP)? Are you trying to figure out if you should get life insurance instead? Then keep reading...

You'll see many tools that compare the SBP to life insurance, however, they are different tools with different roles to play in your family's financial stability. SBP is a monthly annuity, so it is more of an income replacement. It is inflation protected meaning that the monthly annuity that your survivor would receive has cost of living adjustments just like your retired pay would have.

Let's take a step-by-step approach on making this decision:

1. Define your goals – This is different for everyone. Here are some of the common ones:

- Provide financial stability for my family until they die
- Making sure my children will be provided for until they turn 18 or finish college
- I just need to make sure that my spouse has enough money to pay the mortgage so they can stay in the house after I die

2. Gather key pieces of information about your family's financial situation – This again is different for everyone.

- What is your household income and what contributes to that?
 - o Your future salary if you plan on working after retirement
 - o Your retired pay
 - o Your disability compensation
 - o Your spouse's income
- What are your family's assets?
 - o Retirement Accounts (TSP, 401k, 403b)
 - o Brokerage Account
 - o 529 plan
 - o Savings accounts
 - o Checking accounts
 - o Real Estate (Equity)
- What are your household expenses?
 - o Mortgage
 - o Car payment
 - o Groceries
 - o Travel
 - o Student Loans
 - o Utilities
 - o Cell phone

3. Analyze your family's financial picture. Can your family cover the expenses without your portion of the household

income? This includes your retired pay and any disability compensation from the VA. If you plan on working after retirement, it also includes your salary. These would all stop when you die. If the answer is no or the margins make you nervous then it's time to do some research.

4. Research all the available financial tools that can cover the gap. This includes SBP and life insurance. A word of caution, before you say SBP won't work and that life insurance works better, make sure you are insurable, and the premium you think you will be charged is what they will actually charge. Initial searches will give you a range of premiums and may not be your actual.

5. Decide for yourself what your family needs based on your financial picture and goals, not someone else's. For some, SBP is the right decision, for others it's life insurance, and in other cases, both might be what they need. At the end of the day, it is YOUR decision, so make an informed one.

Check out these tools on the [DoD Actuary page](#):

1. [SBP Probability Tool](#) – What's the probability that your spouse will outlive you? Keep in mind that the federal government will pay your spouse the inflation-protected SBP annuity until he or she dies or until he or she remarries prior to age 55. Cost of living adjustments to the SBP annuity ensure the value of SBP today will be the same in the future. Unlike SBP, life insurance runs out, and because of inflation, its value will be less in tomorrow's dollars.

2. [SBP Insurance Tool](#) – To figure out how much life insurance your family will need, you must figure out the amount of income your spouse will require over the course of his or her expected life and then factor in the future inflation rates. You can determine the amount of life insurance you would need to replace the value of your SBP by using the SBP Insurance Tool on the DoD Actuary website. When looking at different life insurance products, you must also consider the effect of your age and any medical conditions on your life insurance premiums.

You won't know when you will die, but it's up to you and your family to plan for when it happens. Have the discussion with your spouse about your current financial situation and your future. Each family's circumstances are different and determining your specific needs can be complicated. Talk to a [Department of Defense Personal Financial Counselor](#) for free. Identify the gaps in your plan, if any, and make a decision about whether SBP, life insurance, or both is the right fit for your financial plan. For specifics on how SBP works, contact your [Retirement Services Officer](#).



Twenty years will fly by: Former drill sergeant still taking care of Soldiers

By Joseph Prestigiacomo, U.S. Army, Retired

Like most of today's enlisted Soldiers, I joined the military straight out of high school in 1997. I was still quite young, but I knew I wasn't ready to go to college – at least not yet. A coin toss decided my fate: heads Marine Corps, tails Army. And with tails, I was “rolling along.”

Hailing from Upstate New York, I was on my way to becoming a Soldier, quickly followed by training as a mechanized infantryman at Fort Benning, GA, and was stationed in Vilseck, Germany, from 1998 to 2001. After this initial assignment, I left the active component of the Army and joined a Reserve unit in Utica, NY. I began college, and three days in, 9/11 happened. As much as I wanted to join the active component again, my Reserve unit had me in a critical MOS as a civil affairs specialist, so for the first few years in the early 2000s, I deployed frequently between Iraq and Afghanistan.

After my deployments to the Middle East, I went back home and in my civilian role, worked as a customer service representative for Blue Cross and Blue Shield and then worked in the insurance claims sector. Another Army opportunity presented itself, and with another adventure on the horizon, I spent some time as a platoon sergeant for wounded warriors at the Warrior Transition Battalion (WTB) at Fort Belvoir, VA.



I continued serving between civil affairs and drill sergeant duties in the Army until my retirement in December 2022. Today, I am fortunate enough to continue doing what I love – serving Soldiers. I joined the Soldier for Life team in May 2015, as a transition contact analyst, working alongside business agencies, assisting them on best hiring practices targeting transitioning Soldiers. For example, if there's a trucking company looking to hire transportation specialists, we can tell them where they should target their hiring efforts,

at which installations, where those with the specialized MOSs are located, and how many Soldiers are preparing to transition to the civilian sector.

I love the Army, and I stayed at least in part, because of the fun I was having, the camaraderie I shared with my brothers- and sisters-in-arms, and the sense of purpose it gave me. The years ended up flying by and the next thing I knew, it was “that” time. Events, opportunities, and circumstances in life just lined up. I felt like it was time – family obligations, how my knees and back were feeling, you know ... you just know. Ultimately, we've just got to trust that we've taught the next generation well enough to carry on the mission.

LESSONS LEARNED

I never thought I'd make the Army my career, but here I am. So, with 22 years of Army experience behind me, I'd like to share some insights from my journey thus far.

#1 – You will not always be able to go to sick call, so, take care of yourself.

The biggest thing that I would say is this: Take care of yourself. Take care of your mental and physical health. Because at the end of the day, your whole family will be serving with you, but you need to make sure that you take care of the prime component, which is you. If it hurts, get it looked at. Don't say, 'Oh, it's just a twisted ankle,' get it recorded; get it documented, because if it's not on paper and you can't prove it, it never happened. If I slammed my knee against a metal pipe when I jumped out of that Bradley truck during a training exercise, I'd go to sick call; now, that's an emergency room visit and being transported via ambulance – and that money adds up!

#2 – Regularly evaluate your priorities, and remember, it's never too early to start thinking about your transition.

There are many times in life when we must prioritize tasks, especially when it comes to our own schedules. Whether you're transitioning from the National Guard, Reserve, or active duty, take the time to get with the right people and file your VA claim. Don't be one of the people who say, 'I don't want them. I don't need them.' Think of it like this: it's not for you; it's for your family. The higher your rating, the more benefits you and your family can receive – both from the federal government and your state! You don't want to start these benefits 20 or 30 years from now, when you're 70 or 80 years old, and hope your DD Form 214 is sufficient, or try to find your supporting paperwork. Start your VA claim, get your physical exam, make and keep your appointments. I took advantage of the Benefits Delivery at Discharge (BDD) Program. It made a world of difference, and I'm so thankful that I did. Regardless of how busy life gets, or how many lemons it throws your way, remember: it is your responsibility to make sure that you have the right documentation to cover you and to prove that you were serving -- where, when, and for the correct length of time.

#3 – If it reflects your service, keep it!

We've all heard of them ... those books or walls within someone's home office. It's much more than something to admire, although what you've accomplished is no doubt admirable, it can serve as proof of your benefits, evidence of your declarations, and authenticate your Army career in all its detail. Make your “I love me” book. Keep everything in it. Print out copies of your evaluation reports or counseling statements, your awards, certificates – whatever pieces of paper you've been handed in your Army career.

(Continued on page 14)

New & mobile-friendly—A website designed just for you

By MyArmyBenefits Staff

If you visit the Soldier for Life website regularly for retirement planning information you may have noticed something has changed. It is new, different, and easier to navigate in the best ways!

The main focus of the website refresh was to make it, first and foremost, mobile-friendly. The new version of the site is optimized for reading on a mobile phone. Information is easier to find and navigate to, no matter where you are surfing the web and no matter where you are in your Army journey. The features discussed here focus on the retirement journey.

One new feature on the site is the availability of the *Change of Mission* (for Soldiers with 17+ years of service and their families) newsletter as a webpage. You can now read articles online without opening a PDF. It also makes it easier to read articles from past issues. This new format will make it easier to find information about the subjects you are most interested in. The PDF versions of the newsletter, up to three years back, are still available on the site if you prefer to download or read them in that format.

The “Retirement Planning” section of the site under “Army Retirement” contains all the tools you need to plan for the process of retirement. There are checklists, guides, briefings and information on key retirement decisions.

Walk through the Retirement Process and complete tasks

as you work from 36 months out to your planned official retirement date. Find everything you need to know about the Survivor Benefit Plan (SBP) decision and other important retirement decisions. Locate a retirement planning seminar (<https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Retirement-Planning-Events>) near you, your nearest Retirement Services Office (RSO) (<https://soldierforlife.army.mil/About-Us/Contact-Your-RSO>), and link to the *Change of Mission* newsletter webpage.

In the “Families” section, find helpful education and employment information for spouses. Read about considerations around Army retirement for spouses. Find out more about the [Survivor Benefit Plan \(SBP\)](#) and survivor benefit details for surviving spouses and children and guardians of surviving children.

Finally, the “[Retirement Quick Links](#)” page gets you to the documents you need to find fast. If you know what briefing, brochure, or guide you are looking for, this may be the place to start.

No matter where you are in your Army journey, if you haven’t seen the new site, please give it a try at: <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning!>

(Continued from page 13)

When you hit retirement, change it from an ‘I love me’ book, to an ‘I love you,’ book. In this book, you’ll keep your retirement orders, your Notification of Eligibility (NOE), or 20-year letter, your 401K statements, bills, life insurance policies, and more. When you get ready to shift the focus from the ‘I love me’ to the ‘I love you,’ book, make sure it’s tailored to whomever is going to be looking after you, or taking care of your end-of-life plans. It should contain everything that person would or may need, in order to make things a little less difficult during a trying time.

#4 – The Army will go on ... and you will too! Remember, Soldier for Life!

The Army grows better and stronger with each Soldier it produces. Each young man or woman who has earned the title ‘Soldier’ is better for the training, strength, tools, and resilience the Army has provided. The shoulders you’ve stood upon, have since retired also. Take advantage of the classes and opportunities given to you at this critical juncture in your professional life. The Army Transition Assistance Program (TAP), has a slogan – “go early, go often.” When you are in your window of transition, your job has shifted from focusing on your mission to your mission becoming focused on your transition. By going early, you get the information, by going often, you can keep up with changes, discuss ideas or plans, and speak to your counselors about anything.

As Soldiers, it is ingrained in us to help our comrades; remain willing to help where you can, and trust that you’ve done your part.

#5 – Stay connected!

You’ve probably heard this before, and there’s good reason. Transitioning to civilian life after the military is a very common challenge for a significant number of veterans. Those lifelong friendships you made in uniform? Keep them close. Lean on your support system. When I had feelings I couldn’t pin down, I called one of my best friends, who also retired from the Army Reserve. I would talk to my old first sergeant, each shared their own stories.

Other outlets that I’ve found a lot of friends and comfort in, are my local veteran service organizations like my local Veterans of Foreign Wars (VFW) and The American Legion. They’re all like-minded people and all have their own stories. I found these new friends easy to talk to and very relatable. It’s the belonging and the feeling of acceptance –again, it’s that true lifetime camaraderie.



Soldiers for Life enjoy lifelong Exchange benefits

By Army & Air Force Exchange Service

Tax-free shopping and military-exclusive pricing are lifelong benefits for Warfighters. All who served honorably can shop tax-free for life at ShopMyExchange.com. Disabled Veterans can also shop in person. Authorized shoppers have access to:

- 118 PXs/BXs with national brands
- 540 convenience stores
- 300+ wellness services



Soldiers walk into the Exchange retail store at U.S. Army Garrison Bavaria, Hohenfels, Germany

Veterans and military spouses have a home with the Exchange. More than 60,000 veterans and spouses have been hired since 2013. Military spouses can advance in their careers while supporting their families and our Nation's military mission—which is critical to force retention.

The Exchange provides a taste of home to every Soldier through name-brand goods and services. As a partner in Army recruiting, readiness and lethality, the Exchange remains an important lifelong benefit to all Soldiers for Life.

It matters where you shop. In the past ten years, the Exchange has provided more than \$15B in value to our military community. Thank you for all you do to protect, preserve and strengthen critical military Quality-of-Life support. We look forward to seeing you at your Exchange.

Soldier For Life!

Tom



Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.

Want to talk to a Retirement Services Officer?

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

Retirement is a process, not an event! Start planning 36 months out with the [printable checklists](#) or the [Planning Guides](#).

Army Retirement Quiz

- 1) True or False. Your retired pay is not subject to Social Security or Medicare tax withholding because it is "deferred" income rather than "earned" income.
- 2) True or False. The Benefits Delivery at Discharge (BDD) Program accelerates receipt of VA disability benefits through a process that can be started upon retirement.
- 3) True or False. The Notification of Eligibility (NOE) is a valuable document and should be stored in a safe place along with other documents pertaining to your estate.
- 4) True or False. Military retired pay is taxable, and a member's VA disability rating is not grounds to reduce federal taxes owed.
- 5) True or False. You must make your SBP election before you retire or you will receive automatic coverage based on your full retired pay for the dependents you have at the time of retirement -- by law.

*Answers can be found in the 2025 U.S. Army Retirement Planning Guide

Answers: (1) True; (2) False; (3) True; (4) True; (5) True

New episodes of the Soldier for Life podcast

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

S15E1: [MyArmyBenefits](#) The MyArmyBenefits website is the U.S. Army's official one-stop shop for information about all of the federal and state benefits that Soldiers, veterans, and their families have earned from serving their country in the United States Army. The website even includes planning calculators to help with things like Army retirement, survivor benefits, and deployment! Learn all about this fantastic resource as we chat with the Program Manager for the MyServiceBenefits Program in the Army Retirement Services office, Ms. Chelsea MacDougall.

S15E2: [NPower: Tech Training for the Military Connected Community](#) NPower offers free virtual tech training programs, job placement assistance, and professional development opportunities for military and veteran families. Learn more as we sit down with Kendra Parlock, the Vice President of Partnership Development for NPower.

S15E3: [Pathways to Military Talent: 50strong](#) Looking for a resource to help you find your next career or valuable military talent for your organization (because I hope we all know what a smart move that is for any company!)? On this week's Soldier for Life Podcast, we chat with Kandi Tillman, the Co-Founder of 50strong, an organization that helps connect service members, veterans, military-connected students, and spouses with employers AND employment across the country.

S15E4: [Up Your Military Talent Game: The Value of a Veteran](#) Want to hire some incredibly talented employees at your company or organization? Then you should really be thinking about transitioning Soldiers, veterans, and military spouses! This week, we talk with Ms. Lisa Rosser, the CEO and Founder of an organization called The Value Of a Veteran, about what you can do to up your military connected talent game and WHY this is so important for your organization.



Helpful Websites

[Army Echoes](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

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

[Change of Mission](#)

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

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

[Department of Veterans Affairs](#)

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

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[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

[Non-regular \(Reserve\) Retirement Application Checklist](#)

[Soldier for Life on Facebook](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on LinkedIn](#)

[Soldier for Life on YouTube](#)

[Survivor Benefit Plan](#)

[Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](#)

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

[TRICARE East](#) (800) 444-5445

[TRICARE West](#) (844) 866-9378

[TRICARE Overseas](#) (888) 678-1207

[TRICARE Retired Reserve](#) Call the appropriate number just above

[TRICARE Young Adult](#) Call the appropriate number just above

[Uniformed Services Former Spouse Protection Act](#)

[US Family Health Plan](#) (800) 748-7347

[VA Benefits and Services](#) (800) 827-1000

[VA Health Care Benefits](#) (877) 222-8387

[VA Insurance](#) SGLI/VGLI: (800) 419-1473