Department of the Army
Retirement Planning Briefing

HQ, Army Retirement Services
251 18th Street S., Suite 210
Arlington, VA  22202-3531
1 June 2019
Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.

Retirement is a process *NOT* an event!!
Retirement Planning Briefing Topics

- RSO Program
- Retired Pay & Taxes
- Cost of Living Adjustments
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act (USFSPA)
- SGLI → VGLI
- Shipment of Household Goods
- Ethics
- Post-Service Employment
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation (CRSC)
- Concurrent Retirement and Disability Pay (CRDP)
- Retiree Mobilization
- Survivor Benefit Plan (SBP) (Separate Brief)
  https://soldierforlife.army.mil/retirement/survivor-benefit-plan
- MyArmyBenefits
- Visit websites for complete information on TRICARE, VA benefits, Social Security
## Population Served – and Still Growing

<table>
<thead>
<tr>
<th>Year</th>
<th>Active Soldiers</th>
<th>Retired Soldiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1920</td>
<td>204,000</td>
<td>6,000</td>
</tr>
<tr>
<td>1950</td>
<td>593,000</td>
<td>62,000</td>
</tr>
<tr>
<td>1960</td>
<td>873,000</td>
<td>122,000</td>
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<tr>
<td>1971</td>
<td>1,323,000</td>
<td>282,000</td>
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<tr>
<td>1980</td>
<td>777,000</td>
<td>425,000</td>
</tr>
<tr>
<td>1990</td>
<td>732,000</td>
<td>489,000</td>
</tr>
<tr>
<td>2000</td>
<td>482,000</td>
<td>526,000</td>
</tr>
<tr>
<td>2010</td>
<td>562,000</td>
<td>847,000</td>
</tr>
<tr>
<td>2018</td>
<td>468,128</td>
<td>983,068</td>
</tr>
</tbody>
</table>

In FY18, the Army paid $20.9 Billion in retired and annuity pay to Retired Soldiers and surviving spouses.
Army Retirement Services

- Pre-Retirement Policy
  - 116 Retirement Services Officers
  - Pre-Retirement Counseling
  - SBP/RCSBP Counseling
  - Change of Mission Newsletter
  - MyArmyBenefits website
  - Soldier for Life website

- Post-Retirement Policy
  - Lifetime benefits advice & support
  - Survivor Benefit Plan (SBP) assistance
  - Army Echoes Newsletter & Blog
  - CSA & Installation Retired Soldier Councils
  - Retiree Appreciation Days

Retirement is a process, not an event!

Your mission has changed, but your duty has not!

AR 600-8-7 – “Retirement Services Program”
https://soldierforlife.army.mil/retirement

34,344 Soldiers retired in FY18

Current Population Served

<table>
<thead>
<tr>
<th>Active Army</th>
<th>ARNG</th>
<th>USAR</th>
<th>Retired Soldiers</th>
<th>Surviving Spouses</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>465,435</td>
<td>335,204</td>
<td>190,500</td>
<td>989,029</td>
<td>248,730</td>
<td>2.23M</td>
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</tbody>
</table>
Survivor Benefit Plan

Former Spouse Information

The Army Retirement Services Website
https://soldierforlife.army.mil/retirement/home
Change of Mission

- Official Army retirement planning publication for Soldiers with 17+ years of service
- Published electronically: Jan, Apr, Jul and Oct
- Soldiers in all components with receive via myPay SmartDoc
- Available at https://soldierforlife.army.mil/retirement/change-of-mission
- Debuted at AUSA 2018
- First edition distribution was on 15 OCT 2018 by email to 172K Soldiers in all components
Applying for Length of Service (LOS) Retirement

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

• **When**
  - Maximum: 12 months before desired retirement date
  - Minimum: Officers – 9 months before start date of transition leave
    Enlisted – 9 months before retirement date

• **Where**
  - General Officers: Notify GOMO at (703) 697-7994/9466 (DSN 227)
  - COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 (DSN 332)
  - JAG Retirements (703) 545-2028
  - Chaplain Retirements (571) 256-8764
  - Army National Guard: State AGR Office (T32); Human Capital Management (T10)
  - All others: Local Military Personnel Office

CG, HRC is the retirement authority for officers with 20-30 years of service and SSG(P) and above not retiring at RCP.
• **Retirement eligibility**
  – 20 years of creditable service for a length of service retirement
  – 15 years of creditable service for a medical retirement
  – If you completed 20 years:
    • Before 5 Oct 94: must serve last 8 years in a Reserve Component (RC)
    • From 5 Oct 94 to 24 Apr 05: must serve the last 6 years in a RC
    • On or after 25 Apr 05: No RC service requirement

• **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. After 1 October 2014, 90-day increments CAN cross fiscal year boundaries.
  – May not be reduced below age 50.

• **When to Apply to HRC:** Request retirement application or download from [https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements](https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements), 12 months prior to eligibility date. Submit to HRC NET 9 months and NLT 90 days prior to the date retired pay is to start.
Current Reserve Component Members’ POCs

DIEMS UPDATE:
Enlisted Personnel Management Directorate
AGR PAB, AHRC-EPR-P All PMOS’
Email: usarmy.knox.hrc.mbx.epmd-pab-agr@mail.mil
Phone: (502) 613-5964
IRR/IMA/TPU PAB, AHRC-EPR-J All PMOS’
Email: usarmy.knox.hrc.mbx.epmd-pab-irr-ima-ret@mail.mil
Phone: (502) 613-5977

Officer Personnel Management Directorate
Officer Personnel Action Branch:
Email: usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil
Phone: (502) 613-6727
Officer Health Services Personnel Action Branch (Previously AMEDD):
Email: usarmy.knox.hrc.mbx.opmd-hs-psb@mail.mil
Phone: (502) 613-6846

Army National Guard: See unit administrator or State Joint Forces Headquarters personnel or AGR manager.

PRIOR ARMY RESERVE MEMBERS’ POINTS OF CONTACT:
Veterans Inquiry Section: Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil
Phone: (888) 276-9472
Some Planning Thoughts

Two Years Prior to Retirement
• Make fundamental life decisions and consider retirement locations
• Confirm when your active duty service obligation ends
• Review the Pre-separation Counseling Checklist with your SFL-TAP Counselor
• Identify Army and other service providers who will assist you

24-12 Months Prior to Retirement
• Attend installation RSO Retirement Planning and SBP briefings
• Attend a SFL Transition Assistance Program (SFL-TAP) Employment Workshop
• Evaluate family requirements (education, care, employment, etc.)
• Develop your Individual Transition Plan with action dates
• Investigate health and life insurance alternatives
• Consider whether you will take transition leave or cash in unused leave

12 Months Prior to Retirement
• Receive post-government service employment restriction counseling
• Begin researching the job market and developing a resume

For a full list, visit: https://www.sfl-tap.army.mil/pages/transition/preseparation_timeline.aspx
Employment Restrictions

**DAEO = Designated Agency Ethics Official**

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
  - Federal Employment
  - Foreign Government Employment
  - Negotiations with Employers
  - “Switching Sides”
  - Rules for Procurement Officials
  - Rules Specific to General Officers
  - Working During Transition Leave
  - Use of Title & Wearing of Uniform after Retirement.

http://www.dod.mil/dodgc/defense_ethics
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.
• You may initiate the SFL-TAP process 24 months before retirement.
• You **MUST** complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.
• Benefit for Retired Soldiers – Eligible for SFL-TAP services on a space-available basis - FOREVER!
• Consists of:
  - Pre-separation counseling
  - Job assistance workshops
  - Individual counseling
  - Job search resources
• SFL-TAP Home Page:  
  [https://www.sfl-tap.army.mil/](https://www.sfl-tap.army.mil/)
Other Retirement Considerations

• **Retirement date**
  - 1<sup>st</sup> day of the month if for length-of-service
  - any date for disability retirement

• **Active Duty Service Obligation**
  due to promotion, PCS, completion of military or civilian schooling, etc.

• **In lieu of PCS**
  apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

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

• **Reassigned on a PCS**
  must wait 1 year to retire (Officer AR 350–100, Enlisted AR 635-200)
Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**. Prior to that, the ADSO depended on when the benefits were transferred. Soldiers cannot retire until their service obligations are satisfied, with a few exceptions.

165 Soldiers left in FY13-15 w/o completing their ADSO, resulting in an average debt of $38K.

**Starting 12 July 2019**, eligibility to transfer benefits limited to service members with less than 16 years of total service (active duty service and/or selected reserves as applicable).

The Service member will be considered to have completed previously approved Transfer of Education Benefits (TEB) service obligation under conditions listed in DoDI 1341.13, enclosure 3, para 3(g)(2).

For more information, contact HRC Education Incentives Section at 1-800-872-8272 or usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil
TEB Request Page

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

TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)
Authorized vs. Selected Transition Center (TC)

• Authorized to use the TC closest to current duty station

• May elect to be processed for retirement at a station-of-choice

• Travel:
  – not paid if to a station-of-choice TC (will incur cost of travel to that location per AR 635-8)
  – reimbursement limited to travel actually performed, not to exceed the allowances from the authorized place of retirement to the home of selection.

• Overseas COLA & Overseas Housing Allowance:
  – both stop upon departure from the overseas location
  – Basic Allowance for Housing (BAH) paid based on transition leave address

http://www.defensetravel.dod.mil/site/cola.cfm
http://www.defensetravel.dod.mil/site/bah.cfm
## Calculate Your Retired Pay in 3 Steps

<table>
<thead>
<tr>
<th>Step 1:</th>
<th>Determine your DIEMS date (Date of Initial Entry into Military Service)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Step 2</strong>:</td>
<td>Determine which pay plan you are eligible for based on your DIEMS date</td>
</tr>
<tr>
<td><strong>Step 3</strong>:</td>
<td>Use the appropriate formula to calculate your retired pay</td>
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</table>

### Where to go to update DIEMS

- The brigade/installation Personnel Automation Section POC can correct DIEMS dates.
- The local finance office is the responsible agency for corrections to the Defense Joint Military System.
- Once a Soldier’s DIEMS date can be verified, the changes will be reflected on the ERB/LES.

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**For a fast, personalized retired pay calculation, go to**

[https://myarmybenefits.us.army.mil/Benefit-Calculators/](https://myarmybenefits.us.army.mil/Benefit-Calculators/)

**and click on the retirement calculator**
Final Basic Pay Plan

(DIEMS Prior to 8 Sep 80)

RETIRED PAY = (Years of creditable service x 2.5%) x Final Basic Pay

- Commissioned service requirement
- Time-in-grade requirement
- Full COLAs
- Credit for all full months served (22 yrs 4 mos = 55.83%)

<table>
<thead>
<tr>
<th>Years of service</th>
<th>20</th>
<th>21</th>
<th>22</th>
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<th>26</th>
<th>27</th>
<th>28</th>
<th>29</th>
<th>30 thru 40</th>
</tr>
</thead>
<tbody>
<tr>
<td>Final Pay Multiplier %</td>
<td>50</td>
<td>52.5</td>
<td>55</td>
<td>57.5</td>
<td>60</td>
<td>62.6</td>
<td>65</td>
<td>67.5</td>
<td>70</td>
<td>72.5</td>
<td>75 - 100</td>
</tr>
</tbody>
</table>

Or just go to https://myarmybenefits.us.army.mil/Benefit-Calculators/ for your personal retirement calculation
High-3 Plan
(DIEMS between 8 Sep 80 and 31 Jul 86)

RETIRED PAY = (Years of creditable service x 2.5%) x average of highest 36 months basic pay

• Typically an average of the last 36 months

• Commissioned service requirement

• Percentage multipliers can now exceed 100%

• Full COLAs

• Credit for all full months served (22 yrs 4 mos = 55.83%)

<table>
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<tr>
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<th>20</th>
<th>21</th>
<th>22</th>
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<th>26</th>
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<th>30</th>
<th>thru</th>
<th>40</th>
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<tbody>
<tr>
<td>High-3 Multiplier %</td>
<td>50</td>
<td>52.5</td>
<td>55</td>
<td>57.5</td>
<td>60</td>
<td>62.5</td>
<td>65</td>
<td>67.5</td>
<td>70</td>
<td>72.5</td>
<td>75 - 100</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Or just go to [http://myarmybenefits.us.army.mil](http://myarmybenefits.us.army.mil) for your personal retirement calculation
High-3 or REDUX Plan

(DIEMS 1 Aug 86 to 31 Dec 17)

REDUX RETIRED PAY = (Years of creditable service x 2.5%) minus 1% for each year < 30 years x average of highest 36 months of basic pay

- If you took the $30K Career Status Bonus (CSB), you’ll receive REDUX (**CSB no longer available as of 31 December 2017)
- If you didn’t take the CSB, you’ll receive High-3 (refer to previous slide)
- REDUX: 2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter
- REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62
- Credit for all full months served (22 yrs 4 mos = 48.17%)

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<th>Years of service</th>
<th>20</th>
<th>21</th>
<th>22</th>
<th>23</th>
<th>24</th>
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<th>28</th>
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<th>30 thru 40</th>
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<tbody>
<tr>
<td>REDUX Multiplier %</td>
<td>40</td>
<td>43.5</td>
<td>47</td>
<td>50.5</td>
<td>54</td>
<td>57.5</td>
<td>61</td>
<td>64.5</td>
<td>68</td>
<td>71.5</td>
<td>75 - 100</td>
</tr>
<tr>
<td>High-36/Final Mult. %</td>
<td>50</td>
<td>52.5</td>
<td>55</td>
<td>57.5</td>
<td>60</td>
<td>62.5</td>
<td>65</td>
<td>67.5</td>
<td>70</td>
<td>72.5</td>
<td>75 - 100</td>
</tr>
</tbody>
</table>

Or just go to [http://myarmybenefits.us.army.mil](http://myarmybenefits.us.army.mil) for your personal retirement calculation
### Blended Retirement System Basics

(DIEMS on or after 1 Jan 18 and those who opted-in to the BRS)

#### Defined Benefit

For non-regular retirement, at age 60 or earlier with creditable active service

- Basic qualifications for retirement do not change
- The pension is still the primary component of military retirement

![2.0% x Years of Service](image)

#### Defined Contribution

<table>
<thead>
<tr>
<th>Individual Contribution</th>
<th>Agency Automatic Contribution</th>
<th>Agency Matching Contribution</th>
<th>Total TSP Monthly Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>1%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>3%</td>
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<tr>
<td>2%</td>
<td>1%</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>3%</td>
<td>1%</td>
<td>3%</td>
<td>7%</td>
</tr>
<tr>
<td>4%</td>
<td>1%</td>
<td>3.5%</td>
<td>8.5%</td>
</tr>
<tr>
<td>5%</td>
<td>1%</td>
<td>4%</td>
<td>10%</td>
</tr>
</tbody>
</table>

**NOTE:** Currently serving members who opt-in will see matching contributions immediately

#### Continuation Pay

- Mid-career incentive designed to maintain force retention
- Payable at 12 years of service
- AC: 2.5x to 13x monthly basic pay (0.5x to 6x for RC)

#### Lump Sum

- At retirement, may elect lump sum of 25% or 50% of retired pay from retirement to age 67
- At age 67, reverts back to full annuity
Thrift Savings Plan

• You stop contributing to TSP at retirement

• Your options at retirement:
  1--do nothing and draw returns when permitted; or
  2--roll into an IRA or 401K

• May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.

• If you are moving, please make sure that you fill out the Form TSP-9 when separating for change of address. TSP info: www.tsp.gov
Thrift Savings Plan

Account Withdrawal Deadline

• If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money by April 1 of the year following either:

  - The year you turn age 70½, if you are separated from Federal employment or the uniformed services. -OR-

  – The year you separate from Federal service or the uniformed services, if you are not separated from Federal service or the uniformed services when you reach age 70½.

• As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.
Retired Pay Facts

• Retired pay -- paid by DFAS-Cleveland
• Payable on the 1st of the month (when the 1st falls on a weekend or holiday, the pay date is moved to the previous business day)
• Use myPay to make online changes to pay, reissue 1099Rs, change bank account, change email address, manage allotments, etc.
• Keep correspondence and email addresses current
• Monthly electronic Retiree Account Statements (eRAS) are available in your myPay account

https://myPay.dfas.mil/myPay.aspx
Cost-of-Living Adjustments (COLA)

All Retirement Plans
• Based on difference between Consumer Price Index from last year’s 3rd Qtr CY to current year’s 3rd Qtr CY
• Partial first year COLA

Final Basic Pay or High-3 Plan or Blended Retirement System
• Full annual COLA

REDUX ($30K CSB) Plan
• Reduced until 62 (COLA minus 1%)
• At 62, one-time catch-up
• COLA minus 1% after 62
Dividing Retired Pay as Property If Divorced

Uniformed Services Former Spouses' Protection Act (USFSPA)

• **NOT AUTOMATIC**

• Up to state courts and can be any amount

• After 23 December 2016, a service member’s disposable income is limited to the amount of basic pay based on pay grade, years of service, and pay table at the time of the court order with COLA increases.

• Award not tied to length of marriage

• DFAS direct payment requirements:
  – Marriage overlapped 10 years with service
  – Limited to 50% of “disposable” retired pay**

**In cases where there are payments both under the USFSPA and a garnishment for child support or alimony, the total amount payable cannot exceed 65% for garnishments**

Allotments

- In retirement, permitted to have:
  - Maximum of 6 “discretionary” allotments
  - You can have an unlimited amount of “non-discretionary” allotments.

- For recalled Soldiers at retirement:
  - NONE continue from active duty
  - ALL must be re-initiated after separation
  - WHY? DFAS-CL has no interface with DFAS-IN

- Can start/stop/change allotments in myPay at https://myPay.dfas.mil

MyArmyBenefits

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

Benefit Calculators
- Retirement
- Survivor Benefits
- Deployment Calculator

Benefits Help Desk Operations
Wounded Warrior Special Module
- Wounded Warrior / DRE Calculator
- Sustaining Income Calculator

Casualty Operations Special Module
- Survivor Benefits Report

https://myarmybenefits.us.army.mil
Links directly to DEERS information through CAC or DS Logon.
Federal taxes are due on all retired military compensation

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<tbody>
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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!

Did you know…

- AER’s sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.
- As a Retired Soldier, you are eligible for all categories of assistance and you may continue to contribute through an allotment from your retired pay.
- Also awards scholarships to spouses and children of Retired Soldiers.
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.

More information available at [https://www.aerhq.org/](https://www.aerhq.org/)
**USE Leave**

- Take accrued leave as transition leave
- Transition Leave is ordinary leave granted to assist separating Soldiers with their personal affairs
- Still draw a paycheck
- Full benefits while you are on transition leave (BAH, BAS, incentive pay, etc.)

**CASH IN Leave**

- Cash in/sell up to 60 days if you have not sold back any leave **over the course of your career**
- Leave that you sell back is automatically taxed at 25% Federal tax plus state tax
- When you sell leave back, it will be base pay only, You do not get benefits such as BAH, BAS, incentive pay, etc.
**Purpose:** Facilitate transition to civilian life (e.g. house-hunting, job-hunting, CSP)

**10 Days** (and may be authorized an additional 10 days):
- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)

**10 Days** (and may be authorized an additional 20 days):
- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, at a CONUS or another OCONUS location

**Career Skills Program (CSP):**
- For approved CSPs outside of a 50-mile radius, up to 120 days (w/COL or higher approval) or 30 days (w/COL or delegated field grade commander approval)
- Not able to combine with other PTDY, leaves, or passes

*AR 600-8-10, Personnel Absences, Leaves and Passes*
Retirement Physical

- Army requires a retirement physical

**NET 6 months** and **NLT 1 month** before retirement/start of transition leave*

- Your last record of active duty health

- Assists with claim for VA service-connected disability

- Most sites now provide combined Service and VA retirement physical

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](https://www.va.gov) or call 1-800-827-1000
VA Compensation for
Service-Connected Disability

VA rates disabilities 0% - 100%

– Each % has an assigned dollar amount

– Basic rates effective 1 December 2018 (Veteran only): from $140.05 (10%) to $3057.13 (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 related, but is not severe enough to merit disability pay

https://www.benefits.va.gov/compensation/types-compensation.asp
Applying to the VA for Service-Connected Disability

- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity, Dependency and Indemnity Compensation payable if your death is service-connected
- $10K (or $30K) Service-Disabled Veterans Insurance (S-DVI) policy available to disabled
- At retirement, you have easiest access to your medical records to support your claim (can apply at any time)

http://www.benefits.va.gov/COMPENSATION/types-disability.asp
## CRSC & CRDP Comparison

<table>
<thead>
<tr>
<th>Combat-Related Special Compensation</th>
<th>Concurrent Retirement and Disability Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Combat-related disabilities</td>
<td>Service-connected disabilities</td>
</tr>
<tr>
<td>• Armed conflict (e.g. wounds)</td>
<td>Retired pay that would have been waived by the Soldier in order to receive disability pay is restored (i.e., no dollar for dollar off-set of retired pay)</td>
</tr>
<tr>
<td>• Simulated combat (e.g. FTX)</td>
<td></td>
</tr>
<tr>
<td>• Hazardous service (e.g. parachute duty)</td>
<td></td>
</tr>
<tr>
<td>• Instrumentalities of war (e.g. combat vehicles)</td>
<td></td>
</tr>
<tr>
<td>10%-100% disability rating (combat related)</td>
<td>50%-100% disability rating (service connected)</td>
</tr>
<tr>
<td>Not taxable; not divisible in divorce</td>
<td>Taxable; divisible in divorce</td>
</tr>
<tr>
<td>Receiving retired pay</td>
<td>20-year (Active or RC) or TERA retirement</td>
</tr>
<tr>
<td>Must apply to HRC</td>
<td>Automatic; no application required</td>
</tr>
</tbody>
</table>

[https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC](https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC)

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:

- Soldier A: Retired Pay Only (0% VA Disability)
- Soldier B: Retired & VA Disability Pay (10-40% VA Disability)
- Soldier C: Retired & VA Disability Pay & CRSC (10-40% VA Disability)
- Soldier D: CRDP (50-100% VA Disability)

<table>
<thead>
<tr>
<th>Soldier</th>
<th>Description</th>
<th>Retired Pay</th>
<th>Disability Pay</th>
<th>CRSC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Soldier A</td>
<td>Retired Pay Only</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Soldier B</td>
<td>Retired &amp; VA Disability Pay</td>
<td>$2,000</td>
<td>$1,500</td>
<td>$0</td>
</tr>
<tr>
<td>Soldier C</td>
<td>Retired &amp; VA Disability Pay &amp; CRSC</td>
<td>$2,500</td>
<td>$1,000</td>
<td>$500</td>
</tr>
<tr>
<td>Soldier D</td>
<td>CRDP</td>
<td>$3,000</td>
<td>$0</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

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

• Belongs to the Government per AR 40-66
• Make a copy of your records
• Make a copy of Family member records
• May be hard to obtain after retirement
• Can be placed on CD or emailed (Varies by record type)
Gulf War Veterans

- DOD and VA offers a free Gulf War Registry Health Exam for eligible Veterans
  - DoD: Comprehensive Clinical Evaluation Program (CCEP)
  - VA: Gulf War Registry Program

- Exam results entered into central registry

- Family members and survivors may also be eligible for benefits

- Receive newsletter

- Applies to any Veteran who served on active military service for any period from August 2, 1990, to the present and meets the wartime service requirement.

http://www.publichealth.va.gov/exposures/gulfwar/
You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.

- If you submit a VGLI application within 240 days after discharge, you can obtain this coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums.
- Premiums may be paid by allotment, check or money order, if paid monthly.
- Discounts are offered for the following pay schedules:
  - quarterly (2.5%)
  - semi-annually (3.75%)
  - annually (5%)
- All terminally ill policyholders with less than 9 months to live will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.
- Applying for VGLI is simple using one of the following methods:
  - Apply through eBenefits
  - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and mail it to the Office of Servicemembers' Group Life Insurance

VA Info Sources

Online:
- [https://www.va.gov](https://www.va.gov)
- [https://www.ebenefits.va.gov/ebenefits/homepage](https://www.ebenefits.va.gov/ebenefits/homepage)
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits

By Phone:
- Benefits: 1-800-827-1000
- Education: 1-888-442-4551
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: Dial 711
- Women Veterans Hotline 1-855-829-6636

In-Person:
- County VA Director (blue pages of phone book)
• Check for accuracy before signing - **Your** personal responsibility!

• Copies:
  
  – #1 – Service member
  – #2 – Service Personnel File
  – #3 – Department of Veterans Affairs
  – #4 – Member; only copy that contains reason for discharge; of interest to some employers

• File your copies (1 & 4) in a safe place *(NOT a courhouse unless they assure you that it will not be accessible by the general public!)*
Copies of a Retired Soldier’s DD Form 214(s) may be obtained from the following sources, as applicable:

- Retired Soldiers may access their records through the HRC My Records Portal by logging in with their DS login at https://www.hrcapps.army.mil/portal/ and clicking on “Reserve/Retiree/Veteran Record”

- Retired Soldiers separated after 1 October 2002 who do not have DD Form 214(s) available in iPERMS, forward request to Commander, U.S. Army Human Resources Command (AHRC-PDR-HI), 1600 Spearhead Division Avenue, Department 420, Fort Knox, KY 40122-5402

- Retired Soldiers and Veterans who register for level 2 premium eBenefits through the Veterans Administration at http://www.ebenefits.va.gov can obtain copies of DD Form 214(s) from iPERMS through the Defense Personnel Records Information Retrieval System.

- Retired Soldiers who retired prior to 1 October 2002, forward requests to the National Personnel Records Center. Relevant information may be found at https://www.archives.gov/veterans/military-service-records

- Installation military personnel divisions or ARNG State headquarters may provide Soldiers and Veterans with copies of DD Form 214(s) available in iPERMS.
At Retirement, You Will Also Receive...

• Retirement Certificate

• Presidential **Certificate** of Recognition - if 20 YOS

• Presidential **Letter** of Recognition - if 30 YOS or other special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been awarded the POW Medal.)

• Retirement Ceremony *(optional)*

• Spouse Certificate of Appreciation *(if applicable)*

• Army Retiring Soldier Commendation Program Package
  ➢ Contains a letter signed by the Secretary of the Army, the Army Chief of Staff, and the Sergeant Major of the Army, a U.S. Flag, a U.S. Army Retired Lapel Button, and two Soldier for Life window decals.
The Army Retiring Soldier Commendation Program package (ARSCP), was created by ASA (M&RA) in 2009

Flag required by 10 USC §3681 (active duty retirement) since 1998 and T10 USC §12605 since 1999 (Reserve Component retirement)

Retired Army Lapel Button required by Army policy since 1968

Presented to Active Duty Soldiers at retirement

Presented to Reserve Component Soldiers upon entry into the Retired Reserve

Package includes a U.S. Flag, Retired Army Lapel Button, 2 window decals, and a tri-signed letter

Installation, State, RSC Retirement Services Officers order ARSCP packages
Mobilization/Retiree Recall

• By Age
  – Officers and enlisted, up to age 60
  – Warrant officers, up to age 62
  – General officers, on a case-by-case basis

• By Category
  – Cat I: Non-disability, retired less than 5 years, under 60
  – Cat II: Non-disability, retired 5 years or more, under 60
  – Cat III: All military retired Soldiers not in category I or II to include WOs and health care professionals who retire from AD after age 60

https://www.hrc.army.mil/content/Retiree%20Recall

https://hrc.army.mil/STAFF/Retiree%20Recall
ID Cards

• Same privileges as active duty (with some being Space-A)

• Family members need new ID cards to reflect sponsor’s retired status

• Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated

• Permanent ID card to Family members at age 75 or who are permanently disabled; under 75 renew every 4 years

• Dependent parents/parents-in-law may qualify

FIND NEAREST ID CARD ISSUING FACILITY

https://www.dmdc.osd.mil/rsl/
Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)

- Retired ID 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

**DS Logon:** Request an account online at [https://www.dmdc.osd.mil/identitymanagement](https://www.dmdc.osd.mil/identitymanagement) or visit an ID Card facility or VA Regional Office
Former Spouse ID Card

Authorized ONLY if:

- The marriage and the sponsor's creditable service overlapped by at least 20 years – OR –
- The marriage and the sponsor's creditable service overlapped by at least 15 years but less than 20 years.

**OVERLAP**

- 20+ years…………………………….Full (medical, commissary, exchange, MWR)
- 15 years, but less than 20…………….Medical care (for 1 yr from date of divorce)
- Less than 15 years………………….None

**Note**: A former spouse is not eligible for medical benefits if enrolled in an employer-sponsored health plan. Benefits terminate upon remarriage of the former spouse.
Healthcare Decisions . . .

See [http://www.tricare.mil](http://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 $594 per family or $297 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.
  - Copays 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 by the Federal Government. Premiums are $324 per month (Prime) or $225 per month (Select), plus copays and cost shares.
- TRICARE For Life – Medicare wrap-around coverage. Supplements Medicare when you turn 65. Must have Medicare Part A & Part B.
- **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.
  - [http://www.usfhp.com/](http://www.usfhp.com/) or (800) 748-7347
  - The annual fee is $594 per family or $297 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
  - [http://www.va.gov/health/](http://www.va.gov/health/) or 1-877-222-VETS (8387)
On January 1, 2019, the TRICARE Retiree Dental Program (TRDP) was replaced by the Federal Employee Dental and Vision Insurance Program (FEDVIP).

- Able to select from a choice of ten nationwide and regional dental carriers, to include Delta Dental and four national and international vision carriers.
- High and Standard plan options available for both dental and vision with varying monthly premium rates based on coverage.
- Service members have 60 days from date of retirement to enroll in a FEDVIP dental and/or vision plan. (to avoid a lapse in coverage)
- Premiums can be deducted from retired pay.

Visit [https://www.benefeds.com/](https://www.benefeds.com/) for transition updates
No-Cost Dental Care MAY Be Furnished –

1. For service-conditions existing at retirement
   -- On a one-time basis
   -- Must apply within 180 days of discharge
   -- Not eligible if necessary treatment was completed by dental treatment facility within 180 days of retirement (reflected on DD Form 214)

2. For service-connected, non-compensable conditions of POWs who were incarcerated less than 90 days **NOTE:** Complete treatment is furnished to those who were POWs more than 90 days

3. If you are not eligible for VA Dental Care, the VA implemented a comprehensive national **VA Dental Insurance Program (VADIP)** to give enrolled Veterans and **CHAMPVA** beneficiaries the opportunity to purchase dental insurance through **Delta Dental** and **MetLife** at a reduced cost. Participation is voluntary and purchasing a dental plan does not affect Veterans current eligibility for VA dental services and treatment.

[https://www.va.gov/dental/](https://www.va.gov/dental/)
Federal Long Term Care Insurance

Who is eligible?
- Retired members of the uniformed services who are entitled to retired or retainer pay
- Retired Gray Area Soldiers, even if they are not yet receiving their retired pay
- Qualified relatives - including your current spouse of eligible annuitants, surviving spouse, domestic partner, and adult children are considered qualified and eligible to apply

What are the benefits?
- Long term care is not covered by TRICARE, TRICARE for Life, the VA or Medicare
- The FLTCIP can help protect your retirement income and assets by reimbursing for:
  - care provided in your own home
  - services provided in nursing homes and assisted living facilities
  - community-based care and services

When’s the best time to apply?
- Premiums are based on your age at the time of application
- If you’re currently healthy, you can avoid the risk that a future illness or condition may disqualify you from obtaining coverage at a later date

https://www.LTCFEDS.com
Avoid Post-Retirement Weight Gain

Source: All Active Duty Soldiers (all ages) and the Army Retirees (> 40 years of age): Data 7 March 2017 from M2, based on last recorded ht./wt.
U.S. General Population: JAMA 2014; 311(8):806-814. (Table 4: Adults aged 40 – 59 for all races/Hispanic origin groups)
Website: http://jama.jamanetwork.com/article.aspx?articleid=1832542
Army Pre-Retiree Pilot Study Data: Data collected 2015-2017. 5 Pilot Test Sites (Fort Bragg, Fort Meade, Fort Belvoir, Fort Sill, and Aberdeen Proving Ground).
N=649 of Army pre-retirees; Average Age = 44.6
Know Your Risk

Overweight & Obesity Health Risk

- Heart Disease
- Cancer
- Stroke
- Sleep Apnea
- Type II Diabetes
- High Blood Pressure
- Gallstones
- Arthritis/Joint Pain
- Overweight & Obesity

Measure Your Waist Circumference

- Male: < 40 inches
- Female: < 35 inches
Set a goal - Make a plan – Take action

• **Employ self-monitoring tactics**
  – Weigh yourself weekly and graph it
  – Measure waist circumference
  – Try on “marker clothes”
  – Go “high-tech” with nutrition or fitness apps
  – Use an activity tracker

• **Determine your threshold**
  – Set a 3 pound weight gain limit
  – Take corrective action sooner than later

*Easier to prevent weight gain than to try and lose it and keep it off.*
Use These Resources Now...

- Contact your local Medical Treatment Facility (MTF) to get help from a Registered Dietitian
- Visit your local Army Wellness Center (AWC)
  - https://soldierforlife.army.mil
  - http://www.myarmyonesource.com
“Space-A” Travel

- Retired Soldiers may travel within CONUS or OCONUS

- May FAX request to site; stay on list 60 days

- Instructions on signing up by fax or e-mail provided on AMC page at the link below

- Benefit ends for Family members with death of the Retired Soldier

https://www.amc.af.mil/Home/AMC-Travel-Site/AMC-Space-Available-Travel-Page/
"We’re honored to serve those who have served."

Savings and special offers are right at your fingertips-shopmyexchange.com

On Your Phone

Get great money saving offers!

- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (www.facebook.com/AAFES.BX.PX)
- eNewsletter online discounts
- Buddy list specials/local events

Online

Sign up for alerts and discounts

At your local Exchange and Express!
Military Service Organizations

- Consider joining to be heard
- A group of 35 organizations lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of Veterans in Congress
  - House: (114\textsuperscript{th}) 18\%; (115\textsuperscript{th}) 18\%; (116\textsuperscript{th}) 18\%
  - Senate: (114\textsuperscript{th}) 12\%; (115\textsuperscript{th}) 22\%; (116\textsuperscript{th}) 17\%

*Keep up on legislative matters at:* [https://www.congress.gov/](https://www.congress.gov/)
Retired Soldier Motto:
“Your mission has changed, but your duty has not”

Opportunities to **Still Serve** include:
- Installation volunteer positions
- Military service organizations
- Veterans service organizations

Talk to your retirement services officer about joining
- Installation Retiree Councils
- CSA Retired Soldier Council

*Recent Council reports available at:*

To Hire

- Hire Veterans if you can
- Refer Veterans to jobs you know of
- Refer job openings to the closest American Job Center run by the Department of Labor

To Inspire

- Talk to young people about joining the military
- Tell your Army story!
- Connect the 99% who don’t serve with the 1% who do; correct the misperceptions about the military!
Army Echoes

• Official Army publication for communicating with Retired Soldiers/Families

• 3 issues: FEB, JUN, OCT

• Apps for iPhone, iPad, Android phones

• All Retired Soldiers and SBP annuitants with myPay accounts now receive Army Echoes electronically at their email addresses in myPay.

Change your email address in myPay to a commercial email address before you retire!


• Subscribe to the Army Echoes Blog to receive frequent news between editions at: https://soldierforlife.army.mil/retirement/blog.
Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
  [https://soldierforlife.army.mil/retirement](https://soldierforlife.army.mil/retirement)
  - U.S. Army Retirement Planning Guide
  - USAR & ARNG Non-Regular Retirement Guides
  - DA Survivor Benefit Plan (SBP) Briefing

- MyArmyBenefits at [https://myarmybenefits.us.army.mil/](https://myarmybenefits.us.army.mil/)

- Army Installation Retirement Services Officers (RSOs)
  [https://soldierforlife.army.mil/retirement/contact-us](https://soldierforlife.army.mil/retirement/contact-us)

- HRC Reserve Retirements Branch

- USAR Mission Support Command (MSC)/Readiness Division RSOs listed at:

- State RSOs can assist National Guard Soldiers

- SBP vs. Life Insurance Comparison tool
For more information

**Army**
https://soldierforlife.army.mil/retirement

**Air Force**
https://www.retirees.af.mil/

**Navy**
http://www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx

**Marine Corps**
https://www.manpower.usmc.mil/webcenter/portal/MRAHome

**Coast Guard**
https://www.dcms.uscg.mil/ppc/ras/
QUESTIONS?

Thank you for your service!!