

Army Policy, AR 600-8-7, Retirement Services Program stipulates that Soldiers attend a Retirement Planning Briefing. It is recommended that Soldiers attend such briefing 12 months before Transition Leave and Permissive TDY begins. We have found that it is helpful for Soldiers to attend more than one Retirement Planning Briefing because of the amount of technical information it contains. Spouses are highly encouraged to attend the Retirement Planning Briefing.



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



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•The topics listed above are covered in this briefing -- along with others.

•Here are the links:

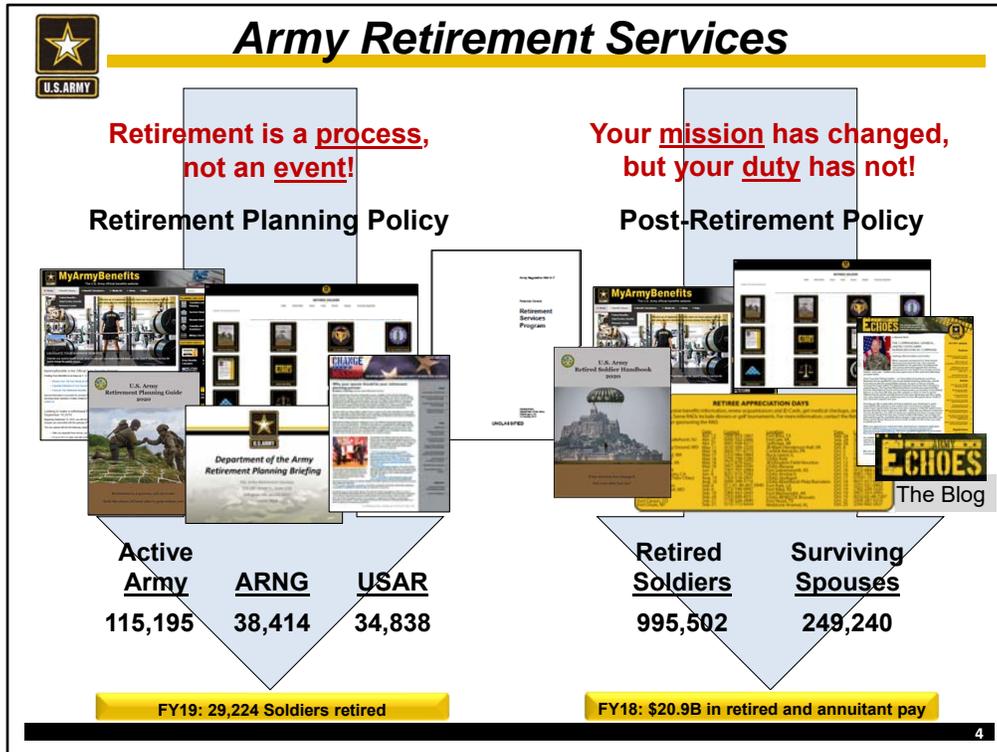
SBP -- <https://soldierforlife.army.mil/retirement/survivor-benefit-plan>

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

TRICARE -- <https://tricare.mil>

VETERANS BENEFITS -- <https://www.va.gov>

SOCIAL SECURITY -- <https://www.ssa.gov>



This slide summarizes Army Retirement Services policy and the population that policy supports every day

Data is provided by the Defense Manpower Data Center and the Defense Finance and Accounting Service.

The slide aggregates supported populations into two categories that reflect the major policy areas within AR 600-8-7, Army Retirement Services.

AR 600-8-7, includes Regular Army, United States Army Reserve and Army National Guard retirement services programs in an effort to provide ALL SOLDIERS a common level of support during and after their final transition from the Army.

Our key message for retiring Soldiers is that “Retirement is a process, not an event!” For those who have already retired, our key message is to know that they are still on the Army team; their mission has changed, but their duty to the country has not!

The Army Retirement Services Website
<https://soldierforlife.army.mil/retirement/>

The screenshot shows the website's layout. On the left is a large graphic for the 'U.S. Army Retirement Planning Guide 2020'. The main content area is titled 'LATEST ANNOUNCEMENTS' and features a grid of 12 thumbnail cards. Two blue callout boxes on the left point to specific cards: 'Former Spouse Information' points to a card with a blue triangle pattern, and 'Survivor Benefit Plan' points to a card with a scale of justice icon. A larger article preview on the right is titled 'CHANGE YOUR SPIN' and includes the sub-header 'Why your spouse should be your retirement beneficiary'. The website header includes the 'U.S. ARMY' logo and a navigation menu with links for 'Soldier', 'Retired Soldier', 'Veteran', 'Family', 'Member', 'Employee', and 'Community Organization'. A small number '5' is visible in the bottom right corner of the screenshot frame.

The Army Retirement Services website is a great source for information while retirement planning and beyond.



Change of Mission

- U.S. Army's official retirement planning newsletter for Soldiers in all three components with 17+ years of service
- Published via **myPay** SmartDoc in Jan, Apr, Jul and Oct
- Sent to 188K Soldiers quarterly. If you didn't receive it, check your email address in **myPay**
- Available at <https://soldierforlife.army.mil/retirement/change-of-mission>





Applying for Active Duty Length of Service Retirement

• **How**

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

• **When**

- Maximum: 12 months 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.



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• Find instructions for applying for retirement in Chapter 12, **AR 635-200** (for enlisted members), dated 6 Jun 05, and Chapter 6, **AR 600-8-24** (for officers) dated 12 April 2006.

• You can access these ARs via the Army Publishing Agency's website: www.apd.army.mil.

• Soldiers may apply for retirement up to one year **(12 months) prior to requested retirement date, but not less than:**

- **9 months prior to retirement date for Enlisted Soldiers**
- **9 months prior to projected start date of transition leave for Officers.**

• Soldiers who wish to retire with less lead time should contact their Military Personnel Office to inquire about an exception to policy.

• General officers should apply through the General Officer Management Office (GOMO). The Retirement/Promotions Technician's number is 703-697-9460.

• COLs & LTC (P) should apply through the Colonels Management Office-this includes Mandatory Retirements/Recalls. Acquisition Corps officers will still be handled through HRC. The Retirement/Promotions Technician's number is 703-697-4995.

• All others should apply through their Military Personnel Office.

• **NOTE: The Commander, HRC-Fort Knox, is the retirement approval authority for officers (except GOs, COLs & LTC (P)) who have completed 20 but less than 30 years Federal active service, and for enlisted members in rank SSG(P) and above not retiring at RCP.**



Non-Regular Retirement

- **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 of service before 25 April 2005, you will have a reserve component 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/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch), 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.
- *The MyArmyBenefits retirement calculator automatically pulls your points from iTAPDB!*

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Since 25 Apr 05 there is no longer a requirement for serving a mandatory number of years in the RC before being eligible to retire. Prior to that, the 6 or 8 year rule may apply (See Title 10 USC §12731 for additional info)

NOE=Notification of Eligibility (NOE) for non-regular retired pay at age 60, commonly referred to as the 15 year letter (medical retirement with 15 or more years of creditable service but less than 20) or 20 year letter

Retirement eligibility age may be reduced based off of qualifying periods of active duty service:

-On or after 29 Jan 08, each day on that AD tour counts toward a reduction in retirement age for Reserve Component Service Members. AD orders that qualify for the reduction in retirement age fall under section 101(a) (13)(B), and performed under section 688, 12301 (a), 12302, 12304, 12305, 12406, or chapter 15 (insurrection), or under section 12301 (d) of Title 10 USC.

Days are credited in aggregates of 90 days within a Fiscal Year (see change below). A day of duty shall be included in only one aggregate of 90 days.

NDAA 2015 allows time to cross into the next fiscal year. However, this is not retroactive so only applies to deployments that started after 30 September, 2014.

AD under section 12301 (h) (1) to receive medical care for the wound, injury, or illness, each day of AD under that order for medical care, shall be treated as a continuation of the original call or order to active duty for purposes of reducing the eligibility age of the member.

Active Guard Reserve (AGR) duty under section 12310 of Title 10 USC will not be included as service on active duty for determining eligibility for reduced age retired pay for non-regular service.

In order to apply for a reduced age retirement, you will need your DD Form 214's and AD orders for the qualifying service.

The NGB Form 23 (RPAM Statement) and DA Form 5016 (Chronological Statement of Retirement Points)...the RPAM/RPAS systems are the systems of record for recording retirement point credit and years of creditable service for retired pay for a non-regular service for USAR and ARNG Soldiers. To earn a "good" retirement year you must earn a minimum of 50 retirement points within an anniversary year.

If you are missing any of the following documents: DA for 5016, 20-Year Letter, DD Form 2656-5 or DD Form 1883, your retirement order, last promotion order, DD Form 214s or AD orders, you can go to the following website and sign into your record using your DS Logon. <https://www.hrcapps.army.mil/portal/>



Reserve Component Resources/POCs

DIEMS UPDATE:

Army Reserve TPU and AGR Soldiers

Contact your Troop Program Unit and provide supporting documentation.

IRR/IMA Army Reserve Soldiers

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

Phone: (888) 276-9472

Personnel Actions Branch:

Enlisted Personnel Management Directorate AGR (Enlisted)

usarmy.knox.hrc.mbx.rpmd-ord-enl-agr-actions@mail.mil

502-613-5964

All other Enlisted (TPU/IRR/IMA/GREY AREA RETIREE)

usarmy.knox.hrc.mbx.rpmd-ord-enl-non-agr-actions@mail.mil

502-613-5977

Officer Lifecycle Management Team

usarmy.knox.hrc.mbx.rpmd-ord-ofcr-ret-pts@mail.mil

502-613-6727

Officer Health Services Personnel Support (HSD)

usarmy.knox.hrc.mbx.rpmd-ord-health-svcs-ofcr-actions@mail.mil

502-613-6846

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





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





The Planning Timeline

From the 2020 U.S. Army Retirement Planning Guide

24 MONTHS BEFORE RETIREMENT

At this point, you may not be committed to retiring, or even have a retirement date in mind, but you should begin planning now. It takes a while to gather the necessary resources, learn all the decisions you and your family will make, and set up appointments to attend the required briefings and courses. Some things you'll want to do now are:

- Gather and read resources, such as this retirement planning guide, pertinent Army regulations and installation procedures that you must follow to retire.
- Determine the service providers who will assist you with retirement planning and processing.
- Estimate your monthly living expenses and build 3-6 months of savings to support your family after you retire.
- Build a timeline to retirement by outlining the major decisions you need to make and exactly when you must make them to stay on course for your retirement date. For example,
 - Where will you live?
 - Do you need to move your household goods?
 - What do you want to do after you retire? If that includes working, what do you want to do? What are you qualified to do? Do you need to develop new skills or document your existing skills through a certification, credentialing, or licensing program? Are you interested in the Career Skills Program or an apprenticeship?
 - Will your spouse work? Where are the job prospects best for your spouse?
 - Will you or your family members have special medical needs that will influence where you reside? Do you need or want to reside close to a military treatment facility or VA medical facility? Medical and dental care options for Retired Soldiers are very different than those provided for Soldiers. Investigate this carefully and early.
 - Will you, your spouse, or your children attend college and will in-state tuition be a factor in that decision?
 - What are your remaining service obligations and when will they be completed?
 - Did you transfer education benefits to family members? If you have over 16 years of service, you can't transfer them after Jan. 12, 2020.
 - Are you scheduled to PCS in the next two years? You normally have to stay on station for one year after your PCS before you can retire.
 - How much transition leave do you want to take? Do you need to start building to that amount?
- Use the MyArmyBenefits calculators to estimate your retired pay and Survivor Benefit Plan annuity and costs.
- Investigate converting your SGLI to VGLI or civilian life insurance.
- Schedule yourself (and your spouse if you have one) to attend the local retirement planning seminar.
- Schedule yourself (and your spouse if you have one) to attend the local transition assistance program and coordinate your attendance with your unit.

12 TO 24 MONTHS BEFORE RETIREMENT

If you are just starting to plan for your retirement, or have not yet accomplished all of the items listed above, start with that list. Between 12 and 24 months from retirement, your action dates will become more definite. Some things you'll want to do include:

- As close to 24 months as you can, attend BOTH the retirement planning seminar and the transition assistance program.
- Decide on your retirement date.
- Prepare your request for retirement to submit when you have 12 months left.
- Seek medical and dental care for any unresolved conditions.
- Put any documentation of medical care received during a deployment or from civilian providers into your military medical records.
- Begin accumulating a wardrobe for post-retirement employment if needed.
- Confirm your remaining service obligation.
- Apply to colleges if you or family members will attend right after retirement.

6 TO 12 MONTHS BEFORE RETIREMENT

If you are just starting to plan for your retirement, or have not yet accomplished all of the items listed above, start with those lists, but work on this list simultaneously. Between 6 and 12 months from retirement, you will be finalizing your plans and beginning your search for a civilian job.

- At the 12-month mark, submit your retirement request and leave plan.
- At the 12-month mark, complete the pre-separation transition checklist (DD Form 2648) with the transition service office.
- Between 6 and 9 months, schedule your retirement physical as close to the 6-month mark as possible, so you can use it in any claim for VA disability compensation while you're still on active duty.
- Submit your final request for permissive TDY and transition leave 60-90 days before you plan to take it. That could be as far out as 6 or 7 months before retirement depending on how much you take and when.

0 TO 6 MONTHS BEFORE RETIREMENT

If you are just starting to plan for your retirement, or have not yet accomplished all of the items listed above, start with those lists, but you have much to do and little time to do it. You must work on all lists simultaneously. Your focus should be almost all on your retirement now.

If you have been planning for some time now, this is the execution phase. You'll continue to work, but actions or decisions you postpone now may adversely impact your retirement or your benefits.

- Update wills and powers of attorney with the Staff Judge Advocate.
- Contact the transportation office to schedule delivery of your household goods.
- If you are under the Blended Retirement System (BRS) and want a lump sum of your retired pay at the time of your retirement, submit your DD Form 2656, Data for Payment of Retired Personnel (and Survivor Benefit Plan (SBP) election) no less than 90 days before retirement. If you're not retiring under BRS, submit it at least 60 days out. A DD Form 2656-1 is needed if a former spouse SBP election is being made.
- Register for eBenefits and submit VA Form 21-526, Application for Compensation from Department of Veterans Affairs if you want to be considered for disability compensation.
- Schedule your retirement ceremony or coordinate to participate in the local or installation group ceremony.
- Change your email address in any account if it contains your DOD email address, especially your myPay account at DFAS.

The 2020 US Army Retirement Planning Guide is available at

<https://soldierforlife.army.mil/Documents/2020%20US%20Army%20Retirement%20Planning%20Guide.pdf>



Employment Restrictions

Designated Agency Ethics Official (DAEO)

- 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.

https://ogc.osd.mil/defense_ethics/



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- Recommend you direct your detailed post-retirement ethics questions to a Designated Agency Ethics Official (DAEO), located at installation legal assistance offices. Use any branch of service.
- Post-retirement employment restrictions are covered in DOD 5500.7-R, Joint Ethics Regulation, found at https://ogc.osd.mil/defense_ethics/
<https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodm/550007r.pdf>
- **Federal employment:** There is a 180-day wait after retirement for DoD employment.
- **Foreign Government Work:** In any capacity, this requires permission from the SecArmy and the Secretary of State. Failure to get permission before starting employment could result in forfeiture of retired pay.
- **Conflict of Interest:** To determine the right course of action, ask yourself if your discussion could embarrass DA if made public? If you think it might, stop your discussion immediately, and seek guidance from a DAEO. And when terminating a discussion, don't "leave the door open."
- **Switching Sides:** FOREVER -- you can't try to influence a federal employee on any particular matter involving non-federal parties in which you participated personally and substantially as a federal official. FOR TWO YEARS -- you can't try to influence a federal employee on a matter involving non-federal parties that was under your supervision during your last year of active duty.
- **Miscellaneous:** You may accept reimbursement for travel, meals, and the like from a prospective employer IF the employer provides that reimbursement as a matter of course to all others in the same situation. You may also work for the federal government while on transition leave (but not while in Permissive TDY status).
- **Procurement:** Get details from your DAEO.
- **General Officer-Specific:** GOs have specific additional restrictions, plus must file a statement of public financial disclosure (SF 278) within 30 days after retirement.
- This list is NOT an all-inclusive set of rules. Again, visit your DAEO or the Web site above.



180-Day Restriction

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.



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The 180 day restriction is in law under Title 5 United States Code Section 3326 as follows:

§3326. Appointments of retired members of the armed forces to positions in the Department of Defense

(a) For the purpose of this section, "member" and "Secretary concerned" have the meanings given them by section 101 of title 37.

(b) A retired member of the armed forces may be appointed to a position in the civil service in or under the Department of Defense (including a nonappropriated fund instrumentality under the jurisdiction of the armed forces) during the period of 180 days immediately after his retirement only if-

(1) the proposed appointment is authorized by the Secretary concerned or his designee for the purpose, and, if the position is in the competitive service, after approval by the Office of Personnel Management; or

(2) the minimum rate of basic pay for the position has been increased under section 5305 of this title.

(c) A request by appropriate authority for the authorization, or the authorization and approval, as the case may be, required by subsection (b)(1) of this section shall be accompanied by a statement which shows the actions taken to assure that-

(1) full consideration, in accordance with placement and promotion procedures of the department concerned, was given to eligible career employees;

(2) when selection is by other than certification from an established civil service register, the vacancy has been publicized to give interested candidates an opportunity to apply;

(3) qualification requirements for the position have not been written in a manner designed to give advantage to the retired member; and

(4) the position has not been held open pending the retirement of the retired member.



Soldier for Life - Transition Assistance Program (SFL-TAP)

- 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:



TRANSITION ASSISTANCE PROGRAM
Start Strong • Serve Strong • Reintegrate Strong • Remain Strong

<https://www.sfl-tap.army.mil/>

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• There are 54 ACAP Centers located at major installations worldwide. They provide extensive transition support services to retiring and separating Soldiers and their family members. ACAP services can be maximized if begun two years prior to retirement. Services typically provided by ACAP Centers include:

- Pre-Separation Counseling (including completion of the DD Form 2648, "Pre-Separation Counseling Checklist"). Soldiers are informed about transition benefits and services that are available to them. Additionally, they receive assistance in identifying their needs and developing an Individual Transition Plan (ITP). By law, Soldiers must receive required pre-separation counseling a minimum of 90 days before retirement or separation.
- Job Assistance Workshops provide clients with the basic knowledge and skills necessary to plan and execute a successful job search. This includes selection of a job search objective, networking, resume and cover letter writing, identification of job opportunities, interviewing and salary/benefit negotiations.
- Individual Counseling is provided using the information discussed in the workshops. Counselors help clients identify an objective, write resumes and cover letters, complete job applications, find job opportunities, prepare for interviews and job fairs, and negotiate salary and benefits.
- Job Search Resources available for client use include automated job listings such as the ACAP Job Hot Leads, America's Job Bank, and the Transition Bulletin Board which contains job listings and news regarding events such as job fairs, automated resume writer, Application for Federal Employment software, and job assistance library.
- Services After Retirement are available to Army Retired Soldiers for life (on a space-available basis). ID card carrying family members are also eligible.

• For more information, go to <https://www.sfl-tap.army.mil/>



Other Retirement Considerations

- **Retirement date**
 - Always the 1st 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)



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- A length-of-service retirement date is always the first day of the month. A disability retirement can occur on any day of the month.
- The Active Duty Service Obligation (ADSO) for a commissioned officer other than Warrant officers and Majors is 36 months. Majors have a 6 month ADSO upon promotion. The Active Duty Service Obligation (ADSO) for Warrant officers promoted to CW3, CW4 or CW5 is 2 years (see AR 350-100). Enlisted Soldiers in the grades of E-7 through E-9 incur an ADSO of 36 months (see AR 600-8-19). For the procedures to request a waiver, see AR 635-200 (for enlisted members) or AR 600-8-24 (for officers).
- If you are notified of a permanent change of station (PCS), **and have at least 19 years, 6 months active federal service**, you may retire in lieu of accepting the PCS, but you must request a retirement date not later than **6 months** from the date you were notified of the PCS. **The retirement request must be submitted within 30 calendar days of the alert.** Soldiers who wish to apply for an exception to this policy should contact their Military Personnel Office.
- If a Soldier is reassigned on a PCS from an overseas location to CONUS or from a CONUS location to another CONUS location, he/she would incur a 1-year ADSO before requesting retirement.
- A question that is asked frequently is “Will I get the benefit of using the AD pay raise on 1 January if my retirement date is THAT DAY?” The answer, **which only impacts those retiring under the Final Pay Plan**, is:
 - **Commissioned officers under the FINAL pay plan:** You must have completed at least 20 years and 1 day of service by the day before the effective date of the pay raise (e.g., by 31 Dec).
 - **Enlisted Members Under the Final Pay Plan:** are eligible to use the new pay scale. There was never a requirement for you to have been retirement-eligible at least 30 days before the date of the AD pay raise to use that pay scale.
 - **Warrant Officers:** have never been able to use the new AD pay scale if you retire on that date. Must wait until the first of the following month to retire in order to get the benefit of using the new AD pay scale.



Transferring your Post 9/11 GI Bill

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

The screenshot shows the milConnect website interface for the Transfer of Education Benefits (TEB) process. The page is titled "Transfer of Education Benefits" and includes a "Sponsor" section with the following information:

- Name:
- Rank:
- Status: Request Approved
- Status Date: 2010-11-02
- Obligation End Date: 2013-10-30

A green callout bubble points to the "Obligation End Date" and "Approval Form" fields, with the text: "TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)".

Below the sponsor information, there is a section for "Select the educational program from which to transfer benefits." and a table with the following columns: Relation, Name, Birth Date, Months, Begin Date, End Date, Revoke, and Revoke Date.

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

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

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For questions regarding the Post-9/11 GI Bill, refer to DoDI 1341.13 dated 31 May 2013 (Change 1 incorporated 12 July 2018) located at <https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/134113p.pdf?ver=2018-07-12-084756-290>



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

<https://www.defensetravel.dod.mil/site/cola.cfm>
<https://www.defensetravel.dod.mil/site/bah.cfm>



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- You are authorized to use the Transition Center (TC) closest to your current duty assignment OR you may elect to be processed for retirement at a TC of personal choice.
- If you choose a location of personal choice, then the selected TC must be an authorized station-of-choice as prescribed in AR 635-8. Please see the supporting Transition Center to discuss the station of choice option.
- Travel:
 - Is at your expense if to a station of choice.
 - Reimbursement is limited to travel only in a direct line from your last duty station to your final retirement location.
 - Overseas COLA and Overseas Housing Allowance both stop upon departure from the overseas location.
 - BAH is paid to Soldiers who complete all retirement processing at OCONUS location and permanently return to CONUS on transitional leave.
 - BAH rate will be based on the Soldier's leave address provided as part of their final out processing.
 - **Note:** Soldiers using their OCONUS authorized TC may be granted 30-days PTDY, versus 20-days at their CONUS Station of Choice.



Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (**D**ate of **I**nitial **E**ntry into **M**ilitary **S**ervice)

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

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

Where to 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.

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



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- There are four retired pay plans.
- To determine which plan you fall under and how your retired pay will be calculated, complete the following three steps. (Additional detail on each step is provided in subsequent slides.)
- **Step #1.** Determine your date of initial entry into Military service, or DIEMS. Unless you know the definition of DIEMS, you won't know what yours is, and you won't be able to determine which retired pay plan you are eligible for. DIEMS is explained on the next slide.
- **Step #2.** Determine which pay plan you are eligible for based on your DIEMS. The three pay plans are discussed on the following slides.
- **Step #3.** Use the formula of the appropriate pay plan to calculate your retired pay or just use the retired pay calculator at <https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>. This calculator pulls all your personal data from DEERS to calculate your retired pay on the date you choose.



Final Basic Pay Plan

(DIEMS Prior to 8 Sep 80)

$$\text{RETIRED PAY} = (\text{Years of creditable service} \times 2.5\%) \times \text{Final Basic Pay}$$

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

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 - 100

Or just go to

<https://myarmybenefits.us.army.mil/Benefit-Calculators/>
for your personal retirement calculation



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- Soldiers under the Final Basic Pay Plan (T10 USC 1406) receive retired pay equal to 2.5% (called the “percentage multiplier”) of their final basic pay for each full year of creditable service, and 1 1/12th of 2.5% for each full month.
- Because these Soldiers receive a percentage of their FINAL month’s basic pay, they should avoid retiring just before reaching a basic pay milestone such as over-22 years, over 24 years, over-26 years, over-30 years, over-34 years or over-38 years.
- Soldiers covered by the Final Basic Pay Plan who fail to complete their time-in-grade requirement (ranging from 30 days to 3 years, depending on the grade) without an approved waiver will retire in the next lower grade and receive a percentage of the final basic pay for the next lower grade.
- The retired pay formulas are discussed at http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Retired_Pay.html?serv=148
- Soldiers who retire under Title 10 USC section 7314 (sections of law were renumbered, Final Basic Pay was previously under section 3914) and have been awarded the Medal of Honor, Distinguished Service Cross, or Navy Cross for Extraordinary Heroism may have their retired pay increased 10%. (A Soldier who is retired for physical disability under 10 USC 1201 or 1202 and is otherwise eligible for retirement under 10 USC 7314 is entitled to a 10 percent increase in retired pay based on this criteria.) Soldiers who have been awarded the Distinguished Flying Cross, the Soldier’s Medal, or equivalent Navy decoration may be credited with extraordinary heroism if it is determined that the heroism was equivalent to that required for award of the Distinguished Service Cross. In all cases involving extraordinary heroism, a copy of the order which awards the decoration and the separate citation, if not contained in the order, will be submitted to HQDA(AHRC-PDO-PA), 1600 Spearhead Div Ave, Fort Knox, KY 40122 for verification and determination. Previous letters of determination more than two years old will be submitted for confirmation, accompanied by the order awarding the decoration.
- If your retirement date falls on the same day as an active duty pay raise (1 Jan, for example), visit the preparing to retire section of SFL RSO homepage to determine if you are eligible to have your retired pay computed on the new or old pay scale. Rules can be found in para 0401 of Ch 1, Vol 7B, DOD 7000-14.R.
https://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf.
- Soldiers who retire for disability (Chapter 61) will have their pay calculated under either the Final Basic Pay Plan or High-3 Pay Plan (based on their DIEMS date). They are not eligible for the REDUX retired pay formula.



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%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
High-3 Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil> for your personal retirement calculation



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•Those with DIEMS dates between 8 Sep 80 and 31 Dec 17 will be retired under the High-3 Plan (T10 USC 1407). Those with DIEMS dates from 1 Aug 86 to 31 Dec 17 remain enrolled in the High-3 Plan unless they opted to switch to the CSB/REDUX pay plan in conjunction with reaching their 15th year of active service. The CSB/REDUX plan is described on the next slide.

•The percentage multiplier for Soldiers under the High-3 Plan is the same as that for the Final Basic Pay Plan (2-1/2%), but it is multiplied by the “average of the highest 36 months of basic pay” rather than by the “final basic pay.” The “average of the highest 36 months of basic pay” will typically be the Soldier’s last 3 years of basic pay. One exception is the commissioned officer who fails to serve 10 years of commissioned service. Under the High-3 Plan, that member will retire at the highest enlisted grade satisfactorily held, and the pay will be a percentage of the average of the enlisted basic pay corresponding to the member’s years of service during the 36 months immediately preceding retirement.

•Soldiers enrolled in the High-3 Plan who fail to complete their time-in-grade requirement without an approved waiver will retire at the next lower grade, but they will receive a percentage of the average highest 36 months of basic pay, to include the months of basic pay at the higher grade. NOTE: This does not apply to officers who don’t complete 10 years of commissioned service. Waiting until a Soldier reaches a basic pay milestone, i.e., over-22, over-24, or over-26, over-30 years, over-34 years or over-38 years is not critical under the High-3 Plan because the actual highest 36 months of pay are simply averaged.

•The three retired pay formulas are discussed at

http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Retired_Pay.html?serv=148

•Soldiers who retire for disability (Chapter 61) will have their pay calculated under either the Final Basic Pay or High-3 formula, depending on their DIEMS date. They are not eligible for the REDUX retired pay formula.



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%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5	75 - 100
High-36/Final Mult. %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil> for your personal retirement calculation



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- Soldiers with DIEMS dates between 1 Aug 86 and 31 Dec 17 were given a choice of retired pay plans as they approached their 15th year of active duty, provided they were not undergoing a separation or adverse action. These Soldiers chose either the High-3 Pay Plan or CSB/REDUX plan (T10 USC 1410).
- The CSB/REDUX Retired Pay Plan is less generous than the Final Basic Pay or High-3 Pay Plans. (The comparison of the two plans' percentage multipliers is in the box on this slide.) The CSB/REDUX percentage multiplier is 2% per year for the first 20 years, 3.5% for years 21-30 and 2.5 % for years 31-40. The more years of service a Soldier completes at retirement, the closer the retired pay under CSB/REDUX is to the retired pay under the High-3 Plan.
- Also, Soldiers who chose CSB/REDUX will receive annual COLAs that are 1% lower than those received by Soldiers covered under the other two plans. If the COLA is less than 1% for the other groups, the CSB/REDUX group receives nothing.
- CSB/REDUX retired pay and COLAs are recalculated when the Soldier turns 62 to equal to what the Soldier would have been drawing had he/she retired under the High-3 Pay Plan originally. The following year the COLA is again reduced by 1%; and remains reduced for life.
- The commissioned service and time-in-grade requirements that apply to calculating the "high-3" average basic pay for the High-3 Pay Plan group also apply to the REDUX group.

*******NOTE:** The CSB/REDUX Retired pay plan ended on 31 December 2017 IAW law under Title 37 USC Section 354 (see Amendment of section), which states "Sunset and Continuation of Payments .-(1) A Secretary concerned may not pay a NEW bonus under this section after December 31, 2017." ****Since the eligibility criteria and expiration date are established in law, and not policy, there are no exceptions.****

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** = **High-36 Month Average of Base Pay** = **Monthly Retired Pay**

Defined Contribution

	Individual Contribution	Agency Automatic Contribution	Agency Matching Contribution	Total TSP Monthly Contribution
	0%	1%	0%	1%
	1%	1%	1%	3%
	2%	1%	2%	5%
	3%	1%	3%	7%
	4%	1%	3.5%	8.5%
	5%	1%	4%	10%

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

Let's take a more detail look at the new Blended Retirement System.

TSP: The Blended Retirement System includes a TSP component.

- All Service members joining after January 2018, will be automatically enrolled into the TSP at 3% of their base pay, with automatic 1% DoD contributions starting after 60 days, and DoD matching up to 4% at the start of the third year of service.
- Both the DoD automatic 1% and the matching contributions continue through the end of the pay period during which the Service member attains 26 years of service.
- NOTE:** Service members who opted-in to the Blended Retirement System between January 1, 2018, and December 31, 2018 received DoD automatic 1% contribution and up to 4% additional DoD matching beginning the first pay period of election.

MONTHLY RETIRED PAY: For those who retire after at least 20 years of active service, the retirement remains predominantly a defined benefit in which the Service member will get monthly retired pay.

- Instead of being calculated at 2.5 percent times the average of the Service member's highest 3 years of basic pay, the Service member's monthly retired pay will be calculated with a 2.0 percent multiplier.

LUMP SUM: The lump-sum option gives Service members choices at retirement.

- The lump-sum option allows Service members to choose to elect 25% or 50% lump-sum payment at retirement in exchange for reduced monthly retired pay until the Service member reaches full Social Security retirement age, which for most is 67 years old.
- The DoD published guidance related to this provision of the Blended Retirement System.

CONTINUATION PAY: The National Defense Authorization Act of Fiscal Year 2016 also included a continuation pay provision as a way to encourage Service members to continue serving in the Uniformed Services.

- Continuation Pay is a direct cash payout, like a bonus.
- It is targeted at the mid-career mark, between the 8th and 12th year of service.
- The DoD publishes guidance related to this provision.



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



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- Upon retirement, you can no longer contribute to TSP.
- You have three options:
 - 1 -- leave your money in the TSP (it will continue to draw returns); or
 - 2 -- roll your TSP account into an IRA.
 - 3 -- roll other 401k type plans into the TSP
- You can resume active participation if you become a federal civilian employee and can combine accounts.
- The TSP website <https://www.tsp.gov/> offers in-depth tools and information.
- If you are moving, please make sure that you fill out the Form TSP-9 when separating for change of address. TSP info: <https://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 when you turn age 72.
- 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.



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- Upon retirement, you can no longer contribute to TSP.
- You have three options:
 - 1 -- leave your money in the TSP (it will continue to draw returns); or
 - 2 -- roll your TSP account into an IRA.
 - 3 -- roll other 401k type plans into the TSP
- You can resume active participation if you become a federal civilian employee and can combine accounts.
- The TSP website <https://www.tsp.gov/> offers in-depth tools and information.
- If you are moving, please make sure that you fill out the Form TSP-9 when separating for change of address. TSP info: <https://www.tsp.gov/>



Retired Pay Facts



- Retired pay is 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 accounts, change email or mailing addresses, change tax withholding, 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>



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- The Defense Finance and Accounting Service's Cleveland Center (DFAS-CL) pays military retired pay for ALL uniformed services Retired Soldiers and annuitants (except the Public Health Service).
- You are required to use Electronic Funds Transfer (EFT) (also called direct deposit) to a financial institution for your military retired pay. If your pay will continue to the same financial institution that you used on active duty, a new direct deposit form is not required; the DD Form 2656, Data for Retired Pay, will suffice. Changes to a financial institution after retirement require either an SF 1199A (Direct Deposit Form) or an FMS 2231 (Fast Start Direct Deposit Form).
- Retired Soldiers sometimes fail to notify DFAS-CL of a change to their home mailing (correspondence) address. Please be sure and change your correspondence and email with DFAS-CL so that address can be used in the mailing of important documents such as pay statements, tax forms, *Army Echoes*, and installation retiree newsletters.
- DFAS-Cleveland's mailing address is: Defense Finance and Accounting Service, US Military Retired Pay, 8899 E 56th Street, Indianapolis IN 46249-1200. The DFAS customer service toll-free number is 1-800-321-1080; their website is: <https://www.dfas.mil/>. This information is provided in every issue of *Army Echoes*.
- We encourage the use of the online pay system called **myPay**: <https://myPay.dfas.mil> NOTE: The PIN you use in the myPay system as an active duty member can be carried into retirement.
- myPay** allows you to change your federal and state withholding taxes and exemption status; stop, start, or change allotments; change your correspondence address; update your financial institution EFT information; request a replacement IRS Form 1099R; and start, stop and change bonds. You can even opt to "turn off" hard-copy mailing of your annual Retiree Account Statement.
- Your Retirement Services Officer (RSO) has access to the Retired Pay database and can assist you in making any pay changes if you're unable to accomplish them through **myPay** or via contact with Cleveland.



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, 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



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- Retired pay typically receives an annual cost-of-living adjustment (COLA). Currently, COLAs are effective 1 December and payable in the retired pay received the first workday of January.
- The retired pay COLA on all federal monies, e.g., Social Security, Civil Service, VA, is based on the difference between the Consumer Price Index (CPI) from the 3rd quarter of one calendar year to the 3rd quarter of the next calendar year.
- The first year's COLA for most Retired Soldiers will be a partial one because of their receipt of an active duty pay raise that year. Thereafter, those with retired pay calculated under the Final Basic ,High-3 Pay Plans or Blended Retirement System will receive full COLAs.
- Soldiers under the REDUX formula receive the COLA minus 1% until they are 62, at which time they receive a one-time catch-up COLA. Then they revert to COLA minus 1% for life.
- One exception is that Soldiers with DIEMS dates on or after 1 Aug 86 who retire for disability with more than 15 years of active service, after having elected to use the REDUX retired pay formula, have their retired pay calculated on the High-3 formula (disability Retired Soldiers can't use REDUX), they will receive the same reduced COLAs as those whose retired pay *is* calculated under REDUX.



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



- For divorces after 23 December 2016, a service member's disposable income to be divided 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.

- This change in law (T10 USC section 1408) states that the date of divorce will be used to calculate a share of retired pay, **NOT** the retirement date. This law change cannot be retroactively applied.

- 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.*

<https://soldierforlife.army.mil/Retirement/former-spouses>

https://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf



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A final topic related to payment of retired pay...

•Despite what many people think and what many people advise, the division of military retired pay as property between a divorcing couple is **NOT AUTOMATIC**. Simply, federal law states that retired pay *may be divided*, and leaves the decision on **whether it will be divided** as alimony or property **up to the state courts**. Division as property is restricted to **disposable** retired pay only.

•**Disposable retired pay = gross retired pay less amounts which:**

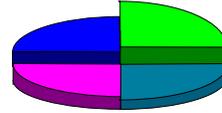
- the Soldier owes to the U.S. for previous overpayments of retired pay
- the Soldier owes for recoupments required by law resulting from entitlement to retired pay
- are deducted for court martial fines
- are waived to receive civil service or VA disability compensation
- are based on disability (for court orders issued on or after 14 Nov 86)
- are deducted because of an election under the Survivor Benefit Plan (SBP) to provide an annuity to a spouse or former spouse to whom payment of a portion of such Soldier's retired pay is being made pursuant to a court order
- are owed the U.S (for court orders issued before 3 Feb 91)
- are withheld for federal and state taxes, consistent with the Soldier's tax liability (for court orders issued before 3 Feb 91)

•Although retired pay may be divided with a former spouse, DFAS will not send that pay directly to the former spouse unless a federal requirement is met – that the marriage overlapped at least 10 years of the Soldier's service creditable for retired pay. If the court awards a former spouse a portion of retired pay as property, but the 10-year overlap of marriage and service creditable for retired pay is not met, the Soldier is obligated to pay the former spouse through other means.



Allotments

- In retirement, permitted to have:
 - Maximum of 6 discretionary allotments
 - You can have unlimited 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>
- More information available at: <https://www.dfas.mil/retiredmilitary/manage/allotments.html>



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- Retired Soldiers are authorized six “discretionary” allotments and unlimited “non-discretionary” allotments.
- **Discretionary allotments** include, but are not limited to: payment of premiums for health, auto, or life insurance; voluntary payments to a dependent, former spouse and relatives; deposits into a financial institution, mutual fund or investment firm; payment of an auto or personal loan, mortgage, rent, and consumer debts.
- **Non-discretionary allotments** include, but are not limited to: US Government Savings Bonds; payment of delinquent taxes; contributions or repayment of loans to AER; and any court-ordered garnishment.
- You can start, stop, or change an allotment by letter, or online via *myPay*, using your SSN and personal identification number (PIN). More information on *myPay* is available at -- <https://myPay.dfas.mil>. Please see <http://www.dfas.mil/retiredmilitary/manage/allotments.html>
- Allotment starts and stops are effective the first day of the month specified by the member, if the authorization reaches DFAS-CL 10 days before pay day.
- An allotment may be started for Veterans Group Life Insurance (VGLI).
- AER automatic contributions period runs from 1 June through 31 May annually.
- AER Contributions: A Soldier who is making an AER contribution through payroll deduction from active duty pay may carry it over into retired pay without completing new paperwork. However, DFAS will stop the payroll deduction at the end of May, and the Retired Soldier must re-start the allotment.
- AER loans: AER loans, on the other hand, DO NOT continue into retirement. Soldiers repaying AER loans through deductions from active duty pay must complete new paperwork to continue the loan repayment into retirement.

MyArmyBenefits
The U.S. Army official benefits website

Featuring a personalized Retirement Calculator!!

Benefit Library

Help Desk

<https://myarmybenefits.us.army.mil>
Benefit Calculators link directly to DEERS information through CAC or DS Logon.

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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

The Army's official website for benefits.

- Estimate your retired pay, calculate your survivor benefits.
- Browse a library of over 150 State and Federal benefit fact sheets; Resource locations; and other news information available to you and your Family
- Army Wounded Warrior Special Module supports (AW2) Soldiers/Advocates/PEBLOs/NCM in making a stay or retire from the Army decision during their hurt to heal timeline
- Casualty module for all Military Services.
- Benefits Help Desk available M-F 9-5 EST at:
Local - 703-286-2560
Toll-Free - 888-721-ARMY (888-721-2769).



Taxes*

Federal taxes are due on all retired military compensation

No State Income Tax
 Alaska
 Florida
 Nevada
 New Hampshire
 South Dakota
 Tennessee
 Texas
 Washington
 Wyoming

No State Tax On Retired Pay
 Alabama
 Arkansas
 Connecticut
 Hawaii
 Illinois
 Iowa
 Kansas
 Louisiana
 Maine
 Massachusetts
 Michigan
 Minnesota
 Mississippi
 Missouri
 New Jersey
 New York
 North Dakota
 Ohio
 Pennsylvania
 West Virginia
 Wisconsin

Some State Tax On Retired Pay
 Arizona
 Colorado
 Delaware
 Georgia
 Idaho
 Indiana
 Kentucky
 Maryland
 Nebraska
 New Mexico
 North Carolina
 Oklahoma
 Oregon
 South Carolina
 Washington DC

State Tax on ALL Retired Pay
 California
 Montana
 Rhode Island
 Utah
 Vermont
 Virginia

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!

Home of Residence is determining factor; not Home of Record!

*State taxes as of 16 January 2020. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at http://myarmybenefits.us.army.mil/Home/Benefit_Library/State_Territory_Benefits.html for details.

- State tax is not an automatic deduction. Instead it CAN be withheld from retired pay upon your request, provided the state has entered into an agreement with the Defense Finance & Accounting Service (DFAS).
- A good source to use for more information state/territory for each state is at <http://myarmybenefits.us.army.mil/>
- Don't confuse the "home of record" that's been following you during your active duty career with "home of residence" that is pertinent to where you will pay or not pay state tax.



Army Emergency Relief

Helping the Army take care of its own since 1942



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.armyemergencyrelief.org/>



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- AER is a private nonprofit organization incorporated in 1942 by the Secretary of War and the Army Chief of Staff.
- Assistance includes no-interest loans and grants for emergency travel, rent, utilities, dental, auto repairs, cranial helmets, furniture and more
- AER provides scholarships for spouses and children. Awarded based on need, **or** academics **or** demonstrated leadership.



Take Transition Leave or Cash it in?

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.



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- AR 600-8-10, Leave and Pass Administrative Absences, governs leave.
- Please contact installation Finance Office for further information.



Transition Permissive TDY*

* At Commander's Discretion

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

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- Ref: AR 600-8-10, Personnel Absences, Leaves and Passes.
- Retiring Soldiers, with their commander's permission, may take an additional 20 (or 30) days leave to house or job hunt in conjunction with their retirement. This leave is called permissive PTDY and is a non-chargeable, optional absence.
- Soldiers must apply for it at their MILPO using DA Form 31. It is in addition to any accrued regular leave.
- Commanders in the field retain the flexibility to reduce the number of PTDY/transition leave days where readiness and mission accomplishment would be impaired.
- Under exceptional circumstances, commanders may grant 10 additional days of PTDY to OCONUS-based Soldiers who will transition and reside in the **same** OCONUS location, giving them a total of 30 days PTDY.
- You may not begin employment while in PTDY status.
- PTDY may be used in increments or in one continuous period, as follows:
 - Once Soldiers depart their duty station or station of choice, they may not take PTDY in increments.
 - If used in increments, there must be at least one duty day between the last increment and the start of transition leave. For example, a Soldier eligible for 20 days of PTDY is retiring 1 Jul. The Soldier had previously used PTDY in increment totaling 15 days. The Soldier is taking 7 days of transition leave, so the Soldier's last duty day is 23 Jun. The last day of PTDY must end no later than 22 Jun so the Soldier has one duty day (23 Jun) before starting transition leave.
 - PTDY taken in increments begins at 0100 on the first PTDY day and ends at 2400 on the last PTDY day. Therefore, a Soldier taking 5 days PTDY from Mon through Fri would depart on PTDY Mon morning at 0100 and return on or before 2400 Fri. PTDY begins and ends on post, at the duty location, or at the location where the Soldier regularly commutes to and from work.
 - If PTDY is used in one period in conjunction with transition leave, there does not need to be a duty day between the last day of PTDY and first day of transition leave. For example, a Soldier retiring 1 Jul is taking 7 days of transition leave. The Soldier's last duty day would be 23 Jun. If the Soldier takes 20 days of PTDY in conjunction with the transition leave the Soldier's last duty day would be 3 Jun.
- A spouse MAY travel space-available, unaccompanied, at the same priority as those on ordinary leave, within CONUS on a PTDY house-hunting trip.
- Soldiers must sign off PTDY and sign onto ordinary leave (transition leave) to begin working.
- For additional information and application form for the Career Skills Program, refer to <https://home.army.mil/imcom/index.php/customers/career-skills-program>



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> or call 1-800-827-1000



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•Army policy requires that you obtain a retirement physical in order to document disabilities that might exist at the time of your retirement. The results of this physical will also facilitate your application for VA disability compensation for injuries or illnesses incurred in or aggravated by Military service. (NOTE: This VA process is recommended for all retiring Soldiers).

•Per existing Service/VA agreements, there are more than 40 locations that offer a combined Service/VA retirement physical, as part of the goal of offering a more seamless transition.

•Although you may still be examined by both Army and VA doctors in conjunction with your retirement and subsequent application for VA disability compensation, the goal is to have Soldiers receive only one physical serving both purposes. We can report that this is being done in a large majority of sites. It will be performed one of three ways:

- By an Army doctor in an Army facility using VA protocol
- By a VA doctor in an Army facility
- By a VA doctor in a VA facility

You must obtain the physical no more than 6 months, but no less than 1 month, before your retirement date or the date you will start transition leave/PTDY. This will ensure that the results of the physical have time to be placed in your medical record before it is sent to the VA in support of your application for service-connected disability compensation (further discussed in an upcoming slide). IAW AR 40-501 STANDARDS OF MEDICAL FITNESS - Chapter 8 Medical Examinations—Administrative Procedures

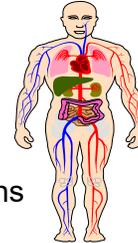
<https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/#ways-to-file>



VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2019 (Veteran only): from \$142.29 (10%) to \$3106.04 (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>



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- This is how the VA disability compensation process works.
- When your combined conditions total more than 10%, you will receive a monthly tax-free compensation from the VA. (Unless you are rated 50% or more - under current law, your VA tax-free compensation amount offsets your Military retired pay \$-for-\$.)
- Each percentage of disability pays a set dollar amount which is increased by COLA each year. It is unrelated to your grade, rank, or Military retired pay amount. (It was de-linked from pay grade in 1993.)
- A rating from the VA of 30% disabled or higher provides additional monthly amounts to you, based on the number of dependents you have, to include your spouse.
- If you are rated by the VA as 50% or more disabled, the details (provided later in this briefing) on Concurrent Retirement & Disability Payments, apply.
- If you have combat-related disabilities, provisions of the Combat-Related Special Compensation (CRSC) program apply (also covered in detail later in this briefing).



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 (DIC) 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>



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•The following VA-related slides offer a fairly general overview of VA programs applicable to Retired Soldiers. There are MANY, MANY MORE PROGRAMS that you can learn about by visiting the VA homepage at: <https://www.va.gov>.



VA Service-Connected Disability Compensation Rates as of 1 Dec 19

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	142.29		
20	281.27		
30	435.69	486.69	525.69
40	627.61	696.61	747.61
50	893.43	979.43	1043.43
60	1131.68	1234.68	1311.68
70	1426.17	1547.17	1636.17
80	1657.80	1795.80	1897.80
90	1862.96	2017.96	2132.96
100	3106.04	3279.22	3406.04



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- This slide shows the tax-free VA compensation amounts in effect as of 1 Dec 2019. These amounts receive a COLA each 1 Dec.
- When a Veteran is rated 30% or more disabled, an additional amount is paid for eligible dependents (e.g., spouse, child, parent).
- The additional amount for a child is dependent upon the child's age and the Veteran's disability percentage rating. Different rates are paid for children under 18, and children over 18 but under 21 and in school.
- Special Monthly Compensation (SMC) is paid to permanently housebound Veterans or those in need of the aid and attendance of another person.
- Consult the Web site: <https://www.va.gov> – see Benefits – for a more complete listing of compensation amounts/categories.
- The VA Disability Compensation Benefits Rate Tables are available at https://www.benefits.va.gov/COMPENSATION/resources_comp01.asp



CRSC & CRDP Comparison

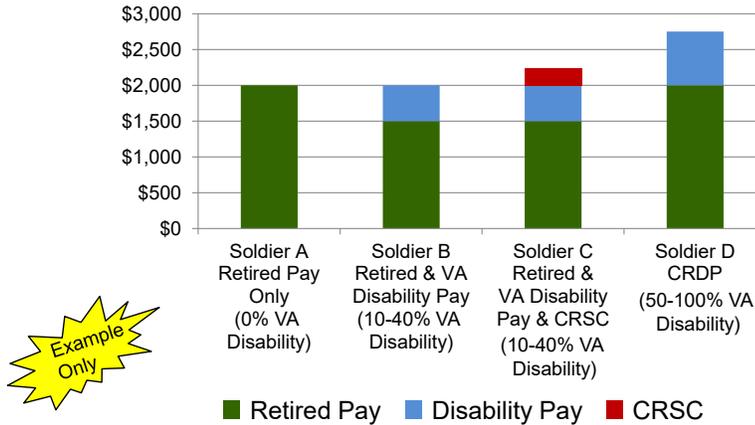
Combat-Related Special Compensation	Concurrent Retirement and Disability Pay
Combat-related disabilities <ul style="list-style-type: none">• Armed conflict (e.g. wounds)• Simulated combat (e.g. FTX)• Hazardous service (e.g. parachute duty)• Instrumentalities of war (e.g. combat vehicles)	Service-connected disabilities 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)
10%-100% disability rating (combat related)	50%-100% disability rating (service connected)
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Receiving retired pay	20-year (Active or RC) or TERA retirement
Must apply to HRC	Automatic; no application required
https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC	https://www.dfas.mil/retiredmilitary/disability/crdp.html



Retirement and Disability Payments

Tying It All Together

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



Example Only

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



This slide compares four Soldiers who retired from active duty at the same pay grade with the same number of years of service. All amounts are for example purposes only and do not reflect any particular Soldiers or ranks. All retired pay from DFAS is Federally taxable and State taxable unless you live in certain states and all is divisible in divorce. All VA disability pay and CRSC pay are nontaxable and nondivisible in divorce.

- Soldier A receives \$2000 of retired pay from DFAS and has no service connected disabilities.
- Soldier B receives \$2000 of retired pay, but also receives \$500 of disability pay from the VA (he is rated between 10% and 40% disabled), so his retired pay is reduced dollar-for-dollar by his disability pay. He receives \$1500 taxable pay from DFAS and \$500 of nontaxable pay from the VA. Soldier B's disabilities are all service-connected, but none are combat-related.
- Soldier C is the same as Soldier B except that some of his disabilities are combat related, so, in addition to his \$1500 retired pay from DFAS and \$500 disability pay from VA, he receives \$250 of CRSC pay from DFAS.
- Soldier D receives \$2000 of retired pay from DFAS, but he is rated between 50% and 100% disabled by VA, so under CRDP, he receives his full \$2000 retired pay from DFAS and his full \$750 disability pay from VA. Soldiers cannot receive both CRDP and CRSC; DFAS will choose whichever is better for the Soldier unless the Soldier makes his own choice. Soldiers may switch between CRDP and CRSC, if entitled to both, one time per year.



Medical Records

- Belong 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)



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- Military medical records are the property of the Department of Defense.
- Recommend you make a copy of your and your family's medical records before retiring. Your Military Treatment Facility (MTF) will assist you in this.
- Your original medical record is sent to the VA Regional Center nearest your selected home of residence, along with your application for service-connected disability.
<https://www.archives.gov/veterans/military-service-records/medical-records.html>
- If the VA ultimately awards you service-connected disability, your medical record will remain at the VA regional office servicing you. If service-connected disability is not granted, your medical record will be sent to the VA Records Center in St. Louis, MO.
- Military medical facilities transfer your family members' medical records to the NPRC, generally 1-5 years after last treatment. Upon request, they will be sent to the MTF closest to your retirement residence, or a copy will be made and sent to a private physician or hospital.
<https://www.archives.gov/personnel-records-center/other-medical-records>



Gulf War Veterans

- DOD and VA offer 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.

<https://www.publichealth.va.gov/exposures/gulfwar/>



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• In an effort to capture early data which may eventually lead to a presumption of service-connection for medical conditions specific to service in the first Gulf War, and Operations Iraqi and Enduring Freedom (OIF/OEF), DoD and the VA have teamed up to offer free medical evaluations through two programs -- DoD's Comprehensive Clinical Evaluation Program (CCEP), and the VA's Persian Gulf Registry. Results of the medical exams are entered into a central database, or registry, for further evaluation.

• **DOD's CCEP:** This program is available to Gulf War veterans who are currently in one of the active or reserve components, or who are already retired. Call 1-800-497-6261, Mon-Fri, 8:00 AM (EST) to 4:30 PM (EST) to schedule an appointment. Information is available on the Web at <http://www.gulfink.osd.mil> and <https://www.health.mil/Military-Health-Topics/Health-Readiness/Environmental-Exposures/GulfLINK/Gulf-War-Medical-Evaluation-Programs>.

• **VA Gulf War Registry:** This program is available to Veterans who are no longer in the military service. Call 800-PWG-VETS (800-749-8387) to schedule an exam. If overseas, call the nearest U.S. Embassy and ask for the Foreign Benefits Unit. Info is also available at <http://www.va.gov>.

• **VA Family Member Exams:** Family members of Veterans who obtain exams through the VA program are also eligible for an exam at any of 33 VA medical centers nationwide (the list of participating centers is on the VA homepage). Note: Family member medical conditions discovered during the VA exam cannot be treated by VA doctors. They will be referred to their own doctors for treatment. And, although pediatricians are not available to examine children, children are eligible for an exam.

• **Newsletters:** VA's Environmental Health Program publishes the Gulf War Review newsletters, providing information especially for Veterans who served in Operations Desert Shield and Desert Storm. Subscribe to email updates and notices of published newsletters at: <https://www.publichealth.va.gov/index.asp>



SGLI & VGLI



U.S. Department
of Veterans Affairs

- 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 <https://www.ebenefits.va.gov/>
 - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and mail it to the Office of Servicemembers' Group Life Insurance

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



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- Servicemember's Group Life Insurance (SGLI) protection for members and Family SGLI (FGSLI) continues without further cost through the 120th day following retirement.
 - If you are totally disabled at the time of separation (unable to work), you can apply for the SGLI Disability Extension, which provides free coverage for up to two years from the date of separation. While you do not need to apply for SGLI coverage, an extension of SGLI due to total disability is not automatic. You must [apply to the Office of Servicemembers' Group Life Insurance \(OSGLI\)](#) for the extension. At the end of the extension period, you automatically become eligible for [VGLI](#), subject to premium payments.
 - Once enrolled in VGLI, you will have the opportunity to increase your coverage by \$25,000 every five years up to the legislated maximum of \$400,000, until age 60.
 - Spouses/children are not eligible to convert to VGLI. Spouses, however, are eligible to convert their FSGLI to commercial insurance without a physical, using participating insurance companies, within 120 days of the member's retirement.
 - You have 1 year and 120 days from your date of separation to apply for VGLI. If you apply for coverage within 240 days of your date of separation, you will not need to answer health questions.
 - VGLI is renewable in 5-year increments for life, and can be cancelled at any time. You will pay a higher premium rate at each renewal increment.
 - You may pay your premiums monthly, quarterly, semi-annually, or annually. If you choose to pay other than monthly, you will receive the following discounts: quarterly = 2.5%, semi-annually = 3.75%, annually = 5%.
 - If you choose to pay monthly, you have the option of having your premiums deducted from your Military retirement pay or disability compensation. If you select this mode of payment, you must still submit the first month's premium with your application (see box 4 of the application).
 - VGLI may be converted at any time (IAW PL 104-275) to a commercial policy without a physical, but you will pay the rates for your age group at the time of conversion. VGLI *cannot* be converted to term insurance. A list of participating companies will be provided to you by VGLI.
 - Holders of SGLI/VGLI policies who have been diagnosed as terminally ill, with less than nine months to live, can receive up to 50% of the face value of their policy. Increments of less than 50% are also available. The SGLI/VGLI premium will be adjusted to reflect the reduced face value of the policy. The election may not be made more than once, and it is irrevocable.
- <https://www.benefits.va.gov/insurance/abo.asp>
- For more information on SGLI and VGLI, go to: <http://benefits.va.gov/insurance/sgli.asp> -
 - <http://benefits.va.gov/insurance/vgli.asp>
 - A sample of rates are provided on the next slide.



VGLI Premium Schedule – Monthly Rates

Insurance Amount	Age							
	<u>40-44</u>	<u>45-49</u>	<u>50-54</u>	<u>55-59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-74</u>	<u>75 & over</u>
\$400K	\$68.00	\$88.00	\$144.00	\$268.00	\$432.00	\$600.00	\$920.00	\$1840.00
\$300K	\$51.00	\$66.00	\$108.00	\$201.00	\$324.00	\$450.00	\$690.00	\$1380.00
\$250K	\$42.50	\$55.00	\$90.00	\$167.50	\$270.00	\$375.00	\$575.00	\$1150.00
\$200K	\$34.00	\$44.00	\$72.00	\$134.00	\$216.00	\$300.00	\$460.00	\$900.20
\$150K	\$25.50	\$33.00	\$54.00	\$100.50	\$162.00	\$225.00	\$345.00	\$690.00
\$100K	\$17.00	\$22.00	\$36.00	\$67.00	\$108.00	\$150.00	\$230.00	\$460.00
\$50K	\$8.50	\$11.00	\$18.00	\$33.50	\$54.00	\$75.00	\$115.00	\$230.00

https://www.benefits.va.gov/insurance/vgli_rates_new.asp



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- Current Monthly Premium Rates Effective July 1, 2014-rates have not changed. (Ages 0 to 59). The premiums rates were reduced for those ages 30 – 60 benefiting approximately 85% of the VGLI population.
- Premiums are those associated with your nearest age on the 121st day after retirement OR your age on date of application, whichever is later.
- VGLI premium rates are determined by age group and insurance amount.
- To lessen the high cost of term insurance at the older ages, Veterans should consider gradually reducing the amount of their VGLI coverage. The following is a suggested coverage reduction schedule that will allow the veteran to maintain a level premium while reducing coverage:

<u>Age Group</u>	<u>Coverage</u>	<u>Level Premium</u>
65-69	\$150,000	\$225*
70-74	\$100,000	\$230*
75 & over	\$50,000	\$230*

- Following this schedule, the Veteran’s monthly premium would remain \$225/\$230 from age 65 on.*
- VGLI proceeds are payable in either a lump-sum or over a 36-month period.



VA Info Sources

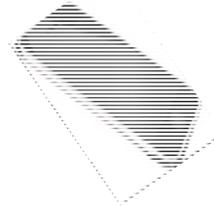
Online:

- <https://www.va.gov>
- <https://www.ebenefits.va.gov/ebenefits/homepage>
- <https://www.myhealth.va.gov/mhv-portal-web/web/myhealthvet/home>
- 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



•There are many ways to access detailed VA information. Here are the best sources.



DD Form 214 (Certificate of Release or Discharge from Active Duty)

- 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 courthouse unless they assure you that it will not be accessible by the general public!)**



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•Your DD Form 214, Certificate of Release or Discharge from Active Duty, might be the most important document you receive at retirement, as it documents your Military service. Ensure it is 100% correct before signing it.

•It is an 8-page form, with some distribution specifics, as follows:

Copy #1 is the “short version” of the DD 214, and does not have the reason for separation included; you receive this copy.

Copy #2 is the Military’s copy; it’s filed at the National Personnel Records Center.

Copy #3 accompanies your medical records and application for VA disability to the VA Regional Center that holds jurisdiction for your permanent address.

Copy #4 is the only copy that lists the narrative reason for your discharge. Employers and others may want to see Copy #4 along with Copy #1 (the original). You will receive it by initialing Block 30 of the form.

•File your copies (1 & 4) of the 214, and ensure your family knows how to access them. Possible future needs include your applying for Social Security benefits, and your family’s applying for your burial in a national/state veterans cemetery. We recommend using a fire-safe container or one of the Military organizations that holds personal documents as assistance they provide you and family members in applying for Military-related benefits.

•Whatever you do, **DO NOT FILE YOUR DD FORM 214 AT A COURTHOUSE unless they assure you that it will not be accessible as a matter of public records (due to increasing incidents of identity theft.)** Some states have enacted legislation to protect DD214s.

•Officers with no break-in-service may have only one DD form 214.

•Before 1 October 1979, enlisted Soldiers received a DD Form 214 for each reenlistment. After that, a DD Form 214 was issued to enlisted personnel only upon separation or retirement, providing there was no break in service.



Obtaining a Copy of Your DD Form 214

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 (ARSCP) 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.



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- You will be given the opportunity to participate in a retirement ceremony.
- You will also receive a retirement certificate, spouse appreciation certificate (if applicable), Army Retiring Soldier Commendation Program Package - (U.S. Flag, Army Retired Pin, Retired Decals, and Tri-Signed Letter). These items are usually provided by your Transition Center, but sometimes units prefer to provide them during a unit ceremony.
- You will receive a CERTIFICATE of Presidential Recognition if you have completed at least 20 years of active service (or qualifying service if a RC member).
- You will receive a LETTER of Presidential Recognition if you have completed at least 30 years of service, or are in one of the following special categories: Chairman or Vice Chairman, JCS; CSA; SMA; Recipient of the Medal of Honor; Former POW who qualifies for or has been awarded the POW Medal.
- U.S. flags are issued to all Soldiers who retire from active duty on or after 1 Oct 98 and from a reserve component on or after 1 Oct 99. Reserve Component Soldiers are eligible to receive a U.S. flag when they have completed 20 qualifying years for reserve retirement purposes.



Army Retiring Soldier Commendation Program



- 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

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Self explanatory-



Mobilization/Retired Soldier 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 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>



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- Per AR 601-10 chapter 2 (Recall and Selection Criteria), paragraph 2-2 (Criteria for recall).
- Retired Soldiers can be recalled to active duty in the event of a full mobilization or national emergency as determined by the President and Congress. They are assigned to an installation from a database maintained by the Mobilization Section at AHRC – Fort Knox, KY. Mobilization orders are not cut until needed. Every effort is made to assign Retired Soldiers to an installation within 300 miles of their homes.
- Retired Soldiers in Category I are more likely to be recalled than those in Category II. Those who wish to volunteer at a particular installation should send their request to Human Resources Command. If there is a slot available at that installation, the Retired Soldier will be placed in it.
- Retired Soldiers may be deployed.
- Retired Soldiers in Category III are not recalled; however, they may volunteer for mobilization pre-assignment. Requests will be considered on a case-by-case basis.
- Retired Soldiers must notify Defense Finance & Accounting Service, U.S. Military Retired Pay, P.O. Box 7130, London, KY 40742-7130 of address changes. The My Record area of HRC site enables most Reserve Soldiers access to update their own contact information including address, phone numbers and email address changes.
- For more information about the retiree mobilization program:
 - by mail: G-3 RESERVE PROGRAMS AND POLICIES BRANCH, US ARMY HUMAN RESOURCES COMMAND, ATTN: AHRC-PLM-R, 1600 SPEARHEAD DIVISION AVE DEPT 120, FORT KNOX KY 40122-5102
 - by phone: Commercial (502) 613-4300/DSN 983-4300



Travel & Transportation

(Contact Your Transportation Office)

Travel

- Authorized from last duty station to home of selection (includes Family members)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized



Time Limit on Travel & Transportation Allowances

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Additional Info Sources: Defense Transportation Regulation 4500.9-R, found at <https://www.ustranscom.mil/dtr/dtrp4.cfm> and the Joint Travel Regulation at <https://www.defensetravel.dod.mil/Docs/perdiem/JTR.pdf>



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- Your Transportation Officer (TO) is your EXPERT on travel/transportation allowances associated with retirement. Details are too numerous to include in this briefing slide. So, please visit your TO in sufficient time to accomplish a successful retirement move.
- Travel is authorized to a retiree's home of selection, provided the member had at least eight years of continuous active duty (with no single break of more than 90 days) immediately preceding retirement. Your Home of SELECTION (HOS) at retirement does not have to be the same as Home of RECORD (HOR).
- Travel to your HOS must be completed within one year of retirement. Exceptions can be granted. Contact your TO before the first anniversary of your retirement if you wish to request an extension.
- Ordinarily, dependents are entitled to the same travel allowances as the member. Eligible family members may commence travel prior to the effective date of the retirement.
- Dislocation allowance is NOT payable to a retiring member.
- Household Goods (HHGs) may be shipped from your last duty station to HOS.
- HHGs in storage or from a previously designated place in the U.S., or any combination of these places, may also be shipped to the HOS. Retired grade determines weight and cost limitations.
- Non-temporary storage of HHGs is also authorized for a period of one year from retirement date. HHGs that are not placed in non-temporary storage may be placed in temporary storage for a period of 90 days pending shipment to the HOS. Extensions of these storage periods are granted under certain conditions. Again, your TO can give you details of how/when/where to apply for extensions.
- Personnel retiring from overseas locations may ship a POV to CONUS. Land transportation of POVs is not authorized.



Personal Property Household Goods (HHG)

Entitlements expire 6 years from the effective date of the orders

Extension of the transportation entitlement

- Submit an extension request to the transportation office prior to the retirement anniversary date yearly (includes an extension of the transportation entitlement for HHG in non-temporary storage (NTS)).

Local move of HHG

- Authorized from government/privatized quarters to a residence in local area
- Local move radius varies by installation. Estimate 50 mile radius.
- Does not impact the move to the HOS
- HHG may be split between the delivery to the local residence and non-temporary storage (NTS)
- HHG in the residence in the local area and in non-temporary storage (NTS) may be transported to the HOS at a later date
- Local move weight allowance is the authorized weight 18,000 pounds in lieu of unlimited.





Personal Property Household Goods Storage

Shipments to multiple locations

- Total weight of all shipments may not exceed the authorized weight allowance
- Total cost of all shipments may not exceed the cost to ship the authorized weight allowance to the HOS in one lot.

Non-temporary Storage (NTS) is always at origin, not at destination

- Begins on the date the order is issued
- Terminates 1 year from the effective date of retirement
- After the 1 year entitlement expires, storage is converted to a commercial account at the Soldier's expense. Contact the transportation office for a delivery out of storage.
- When HHG are released for delivery, additional storage is not authorized, it must be a DIRECT delivery.
- Think non-temporary storage first, place HHG in NTS when HOS is unknown or delivery address at HOS is unknown, or new house being built.





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/rsi/>



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- You and your family members must obtain new ID cards upon retirement to reflect your new status.
- A retiree's ID card does not expire. A family member's card must be renewed every four years until age 75. A dependent child is eligible for an ID card until age 21, or 23 if a full-time unmarried student, or any age if incapacitated before age 21 or 23 and dependent upon the retiree for more than 50% of their support.
- 05NDAA: Permanent ID card to retired dependent at age 75.
- 07NDAA: Permanent ID card to retired dependent who is permanently disabled.
- Check with your nearest ID card issuing office regarding WHEN retirement cards may be issued. If a retiree card is obtained before departing on transition leave, carry a copy of your retirement orders with you until your retirement date in case there's a medical emergency. This is important because TRICARE benefits are different for active duty and retired members/Families.
- If you plan to travel overseas and wish to use the PX and commissary systems, check with an RSO serving the destination country because privileges overseas are severely limited by Status of Forces Agreements (SOFA) with host countries.
- Many people don't realize that a parent/parent-in-law who is dependent upon the Retired Soldier for more than 1/2 of their support is eligible for an ID card with all privileges except medical care.
- Retired Soldiers and their eligible spouses will still have access to benefits and they'll still be enrolled in the Defense Enrollment Eligibility Reporting System, but the expiration date - which is one day before their 65th birthday - is a reminder to retirees that they must enroll in Medicare Part A and B to retain their TRICARE for Life eligibility.
- Contact the nearest ID Card Issuing Facility for more details.



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>
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

PRIVILEGE(S)

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.



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•In order for a former spouse to qualify for an ID Card, the marriage and the service creditable for retired pay must have lasted 20 years *each*. This means that former spouses of Soldiers who retire for disability with less than 20 years service or under The Temporary Early Retirement Authority (TERA) are **not** eligible. Likewise, former spouses who were not married to the Military member for at least 20 years are ineligible.

•Three scenarios exist:

1 -- If both the marriage and the service creditable for retired pay lasted at least 20 years, benefits are then determined by the number of years the marriage and service overlapped. If the overlap of the two is 20 or more years (i.e., "20-20-20"), the former spouse is entitled to an ID card granting full benefits (medical, commissary, PX, theater).

-- If an otherwise eligible former spouse is enrolled in an employer-sponsored health care plan, the former spouse is not entitled to medical care. However, if the former spouse disenrolls from the employer-sponsored plan medical benefit can be restored effective the date of disenrollment (AR 600-8-14 and AFI 36-3026(i)).

2 -- If the overlap of the two is at least 15 years but less than 20 years (i.e., "20-20-15"), the former spouse is entitled to an ID card granting one year of TRICARE Standard (TRICARE Standard is discussed later in this briefing) -- with the one year period commencing from the date of divorce.

-- Exception: "20/20/15" former spouses whose divorces occurred before 1 Apr 85 are entitled to Military medical benefits and TRICARE Standard indefinitely. Medical benefits for 20/20/15 former spouses whose divorces were finalized on or after 1 Apr 85, but before 1 Oct 88, have expired.

-- If an otherwise eligible former spouse is enrolled in an employer-sponsored health care plan, the former spouse is not entitled to medical care. However, if the former spouse disenrolls from the employer-sponsored plan medical benefit can be restored effective the date of disenrollment (AR 600-8-14 and AFI 36-3026(i)).

3 -- If the overlap of the two is less than 15 years, the former spouse is **not** entitled to an ID card.

•Former spouses who remarry lose eligibility for medical benefits permanently.

•Former spouses who do not qualify for an ID card, or who qualify for only one year of medical care, are eligible to enroll in the Continued Health Care Benefit Program (CHCBP) -- a private, group health insurance plan. A former spouse must enroll within 90 days of the date medical benefits terminate; however, a former spouse who missed the 90-day window should still inquire. Enrollment is limited to 36 months unless the former spouse is entitled to a court-ordered division of retired pay. Contact your nearest installation Health Benefits Advisor (HBA) for more information on CHCBP.



Healthcare Decisions . . .

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



- **When On Active Duty**

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

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

- **TRICARE Prime** – Managed care option. MTFs are principal source of health care (100% covered)
 - ❖ Annual fee is \$600 per family or \$300 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 \$376 per month (Prime) or \$228 per month (Select), plus copays and cost shares.

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- You must enroll in either TRICARE Prime or TRICARE Select by the effective date of retirement to be eligible for continuous health care coverage.
- The next several slides present a very broad overview of a retiree's healthcare options using TRICARE, TRICARE-for-Life, TRICARE Retiree Dental Plan, and the TRICARE Pharmacy program.
- This slide highlights what your options are while on active duty, and what changes when you retire.
- The TRICARE program is very complex and warrants an in-depth briefing from an expert.
- You can get a higher level of information at the TRICARE website <http://www.tricare.mil> and from any installation Health Benefits Advisor (HBA).

TRICARE beneficiaries fall into one of two groups: Group A or Group B

You're in **Group A** if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018.

You're in **Group B** if your initial enlistment or appointment or that of your uniformed services sponsor began on or after Jan. 1, 2018.

Note: When enrolled in TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), TRICARE Young Adult (TYA), or the Continued Health Care Benefit Program (CHCBP), Group A beneficiaries follow Group B deductibles and applicable copayments or cost-shares.



Healthcare Decisions . . .

– **US Family Health Plan**

- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65.
- <http://www.usfhp.com/> or (800) 748-7347
- The annual fee is \$600 per family or \$300 per individual



– **Department of Veterans Affairs**

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





Federal Employee Dental and Vision Insurance Program (FEDVIP)

- Able to select from a choice of ten nationwide and regional dental carriers 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/> for more information



VA Dental Care

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/health-care/about-va-health-benefits/dental-care/dental-insurance/>



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•One final important word in this briefing on the topic of DENTAL treatment -- this time related to the VA.

•No-cost VA dental care **MAY** be furnished to veterans in these categories if space and resources permit.

•For more information on VA dental care eligibility, contact the nearest VA medical center, or go on-line at <https://www.va.gov/dental/>.

•the VA is implementing 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.



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 to include current spouse of eligible annuitants, surviving spouse, domestic partner, adult children, parents, parents-in-law and stepparents of living eligible employees are 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?

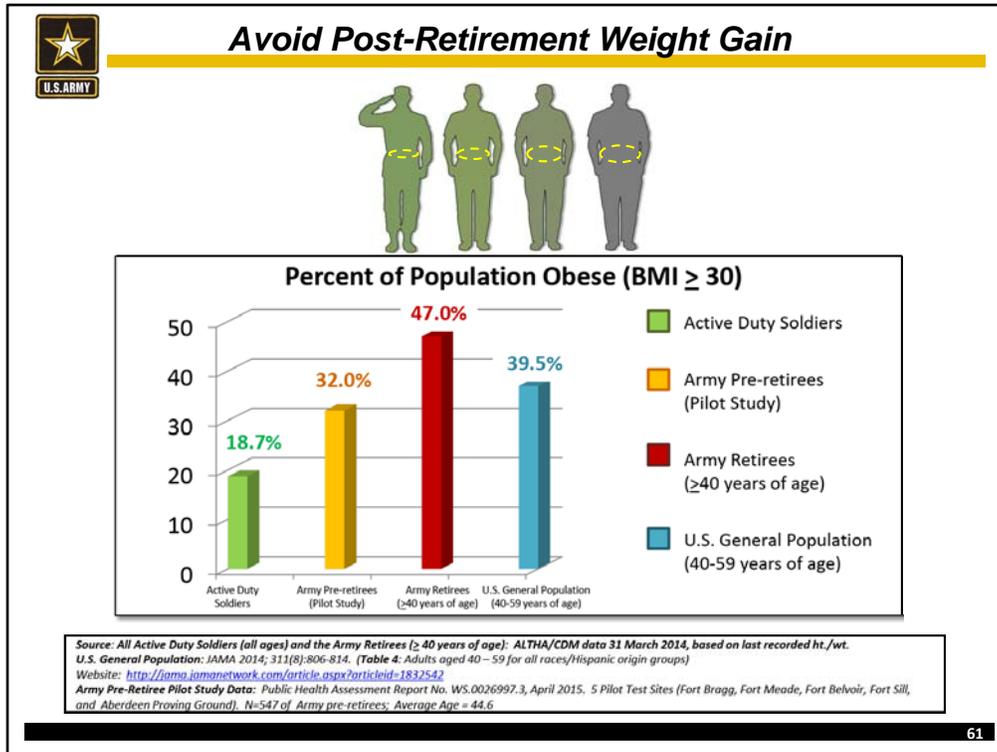
- Premiums are based on your age at the time of application
- If you're currently healthy, you can avoid the risk that a future illness or condition may disqualify you from obtaining coverage at a later date

<https://www.LTCFEDS.com>



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- More than half of us who live to retirement age will need long term care at some time in our lives.
- In 2002 a federal program was created that offers long term care to military Retired Soldiers (to include "Gray Area" Soldiers who will receive retired pay at age 60) and their Families
- Note that "Gray Area" Soldiers who do not yet receive retired pay must use the **full underwriting paper application** to apply for this insurance.
- This program covers care that is not covered by TRICARE or Medicare.
- **You can enroll anytime -- no Open Season wait required, as with many plans.**
- Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. Apply to find out if you qualify.
- Worth checking it out.



New military retirees can easily gain weight if they are not as active as they once were. It is estimated that retirees may experience an average weight gain of four pounds during their first year after retiring. A little weight gain from your active-duty baseline probably won't hurt you; however, weight does have a way of creeping up on you and staying around. Keep in mind that a significant weight gain can lead to serious health problems such as heart disease, stroke, diabetes, high blood pressure, osteoarthritis, and some forms of cancer.

If you're currently at a healthy weight, you're already one step ahead of the game. To stay at a healthy weight, it's worth doing a little planning now.

Maybe your weight hovered around the upper end of the height-weight standards, but you aren't ready to lose weight yet. If this is the case, preventing further weight gain is a worthy goal.

That "fast metabolism" you once boasted about may have gradually slowed down over the years. This is a common phenomenon as one ages – the body's composition gradually changes as the proportion of muscle decreases and fat increases. This shift slows your metabolism, making it easier to gain weight. In addition, some people become less physically active and more sedentary as they get older. This combination coupled with poor eating habits increases the risk of weight gain.



“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/>



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- Oftentimes, Military flights throughout the world have vacant seats. Active and Retired Soldiers and their eligible family members who are traveling unofficially may fill those seats on a space-available (Space-A) basis. The Retired Soldier and Family member have a lower priority than the active duty Soldier.
- Since eligible family members *must be accompanied by the sponsor*, the Space-A travel benefit ends for Family members when the Retired Soldier dies.
- You no longer need to wait AT an air terminal for the next vacant flight. You may FAX your request in and stay on the list for up to 60 days. During that time, you may decline any available flights without your name being removed from the list.
- Books on Space-A travel are available for purchase through the Army & Air Force Exchange System.

 **Your Exchange Benefits in Retirement**

EXCHANGE™

“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!






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We've improved our online information for our Retired Military family. Go to shopmyexchange.com and click on "Community". You'll find a wealth of information on the military community and resources specific to Retired Soldiers. There's even a Retiree Corner link that will take you to a collection of memorabilia and items that are of interest to Retired Soldiers.

Online - Facebook – We feature coupons that you can use in-store or online. For use in-store, just print out the coupon from the Facebook AAFES BX/PX "coupons" tab on the left side of the page. To use a coupon online, enter the coupon code during the checkout process. To get to our Facebook page, just type www.facebook.com/AAFES.BX.PX.

Each year, the Exchange salutes your service with a special three-day event.

Benefits information flyer will be direct mailed to approximately 820,000 Army and Air Force Retired Soldiers in CONUS. OCONUS locations will receive flyers sent directly to their stores. The celebration will include those retired and still serving and invite them to participate in locally planned store activities and take part in exceptional sales events to celebrate those who have served and are still!

Save 5 cents off every gallon at Express Fuel Stations when you pay with your MILITARY STAR card. Available every day, 365 days a year. Periodic fuel promotions allow you to save more than 5 cents per gallon. Previous promotions were 10 cents off per gallon or more.

Our customers are mobile, and so are we! Download the Exchange app on your mobile device for instant access to Exchange information.

- Get Gift Card Balances
- Find Exchange Store Locations
- Shop the mobile Exchange
- Access Community Information such as Public Affairs, Vendor Relations and More.



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:

<https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>



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Many Retired Soldiers continue to LIVE the Army retiree motto --“**Once a Soldier, always a Soldier...a Soldier for Life**”

•If interested in learning of ways to continue serving, contact your nearest installation Retirement Services Officer (RSO). Perhaps service on their installation Retiree Council appeals to you. We mentioned this at the beginning of the briefing when we were talking about what we do. We'd like you to consider it now in light of what **you** might like to do after retirement.

•One of the duties of an installation Retiree Council is to formulate issues annually to “send up” to the Chief of Staff, Army Retired Soldier Council for their deliberation and possible briefing to the Chief.

•The 14-member CSA Retired Soldier Council serves Retired Soldiers worldwide, and is comprised of seven officers and seven enlisted members. They serve at the approval of the CSA for 4-year terms.



Retired Soldier Mission: To Hire and Inspire

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!



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Many Retired Soldiers continue to LIVE the Army retiree motto --“**Once a Soldier, always a Soldier...a Soldier for Life**”

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Army Echoes

• The Army's official newsletter for Retired Soldiers

• Delivered electronically to your email address in *myPay*

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



• iPhone & Android phone apps

• Read the *Army Echoes* Blog to receive frequent news between editions at <https://soldierforlife.army.mil/retirement/blog>.



THE ARMY CHIEF OF STAFF

Change in military health care

Articles

Regular Items

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Self-explanatory.



How will they know you? Conversation starters

**Soldier for Life
Window Sticker**
(DA Label 180 &
DA Label 180-1)



**US Army Retired
Lapel Button**



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



Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
<https://soldierforlife.army.mil/Retirement>
 - DA Retirement Planning Guide
 - USAR & ARNG Non-Regular Retirement Guides
 - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at <https://myarmybenefits.us.army.mil/>
- Army Installation Retirement Services Officers (RSOs)
<https://soldierforlife.army.mil/Retirement/contact-us>
- HRC Gray Area Retirements Branch
[https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)
- USAR Readiness Division RSOs listed at:
<https://soldierforlife.army.mil/Retirement/ArmyReserve>
- State RSOs can assist National Guard Soldiers
<https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>
- SBP vs. Life Insurance Comparison tool
<https://actuary.defense.gov/Survivor-Benefit-Plans/>





For more information

Army

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

Air Force

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

Navy

https://www.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/>





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

RP

rallypoint.com/organizations/soldier-for-life



U.S. Army Soldier For Life



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



CSASoldierForLife



@csaSoldier4Life



@csaSoldier4Life



US Army Soldier For Life



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

Join the conversation



Thank you for your service!!



QUESTIONS?

