

The Army still needs you in retirement



LTG Joseph Anderson, U.S. Army Retired

Sgt. Maj. of the Army, Daniel Dailey, U.S. Army Retired

A MESSAGE FROM

THE CO-CHAIRS OF THE CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL



Our Army's leaders need Retired Soldiers. They know this. Retired Soldiers perform missions Soldiers in uniform cannot, including talking to the 75% of Americans who say they know nothing about their military. Our one million Retired Soldiers are the Army's largest demographic – its fourth component, so to speak – and are well-connected leaders in their communities.

Our Army leaders' challenge is how to effectively listen to so many Retired Soldiers. That's where the Retired Soldier Council program comes in. The Army Chief of Staff (CSA) has a 14-member Retired Soldier Council that advises him about the retired community's strategic level concerns. Each Army garrison commander also has a retiree council to advise them

**IN RETIREMENT, YOUR MISSION WILL CHANGE,
BUT YOUR DUTY TO THE COUNTRY WILL NOT.**

about the local retired community's concerns. Concerns beyond the garrison commander's authority to address are raised to the next level of

command. Concerns that require changes to Army or Department of Defense regulations or major funding requirements are raised to the CSA's Retired Soldier Council.

As the co-chairs of the CSA Retired Soldier Council, we recognize Retired Soldiers as an Army force multiplier. Every year, three or four members of the Council complete their 4-year term of service and we select new members from those nominated by their installation retiree councils and endorsed by their garrison commanders.

We want you to continue serving in retirement. There are many ways to serve, from talking to Americans about military service and the benefits of serving, to inspiring the next generation of Soldiers to serve through your personal example.

The Army's installation retiree councils include Retired Soldiers who live far from the closest installation's gates. For example, Ft. Stewart's retiree council members live from southern Florida to southeastern South Carolina. Every Retired Soldier has a dedicated Retirement Services Officer (RSO) no matter where they live, including in overseas areas. The RSO works for the garrison commander whose mission includes supporting Retired Soldiers in their assigned geographic area.

When you retire, stay involved. Continue to serve. Represent your fellow Retired Soldiers and their surviving spouses by serving on your local retiree council, and ask to be nominated to serve on the CSA's Retired Soldier Council. Your Army still needs you.

To find your local retiree council, [contact the RSO](#) for your installation.

MONEY MATTERS

Can a veteran's disability rating reduce taxable military retired pay?.....5

Know Your TSP Options at Separation or Military Retirement..... 6

A personal email address in myPay can smooth your transition to retired pay.....7

PLANNING GUIDANCE

Take advantage of your FEDVIP enrollment period . . . 2

Status of the Army's 24-month retirement requests..... 3

30-day countdown: Final retirement planning prep.....9

When was the last time you reviewed your ARNG Current Annual Statement?.....10

Pre-need eligibility in the 21st Century our sacred trust..... 11

Are you making your Survivor Benefit Plan decision a priority?.....13

POST-RETIREMENT PERSPECTIVES

Transitioning from military healthcare is not easy!..... 4

TRICARE after retirement: What changes?..... 12

From Army JAG Corps to USPTO leadership..... 14

IN EVERY ISSUE

Ask Joe..... 8

Army Retirement Quiz.....15

Soldier for Life podcast..... 16

Website directory..... 16

Military families: Take advantage of your FEDVIP enrollment period

WASHINGTON — The U.S. Office of Personnel Management (OPM) is proud to welcome you to the Federal Employees Dental and Vision Insurance Program (FEDVIP).

Sponsored by OPM, FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program. In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if they're enrolled in a TRICARE health plan, FEDVIP vision coverage.

FEDVIP is popular among the more than 3.5 million people already enrolled in the program, giving the program high marks for quality and value. FEDVIP offers you a choice between 12 dental and 5 vision carriers, so you can select the right coverage for you and your family, such as:

- regional dental plans as well as nationwide dental and vision plans with international coverage
- plans featuring high and standard options

- a choice between three enrollment types: self, self plus one, or self and family

Service members can enroll in FEDVIP 31 days before they retire through 60 days after they retire. Outside that window, the Federal Benefits Open Season is your annual opportunity to enroll in, change, or cancel a FEDVIP dental and/or vision plan.

To familiarize yourself with the program, explore [BENEFEDS.com/military](https://benefeds.com/military). BENEFEDS is a government-authorized online portal where you can enroll in FEDVIP, research FEDVIP's current list of carriers and plans, and use the plan comparison tool to view rates, benefits, and coverage information.

Don't miss this opportunity! Consider including FEDVIP in your retirement plan today.

BENEFEDS is administered by FedPoint® under the oversight of the OPM. FedPoint is a trade name of the legal entity Long Term Care Partners, LLC®.

Want to talk to a Retirement Services Officer?

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

The Soldier for Life sticker

The Soldier for Life sticker promotes the mindset that a Soldier's service to the nation continues after uniformed service ends.

Together with the Soldier for Life lapel buttons, the SFL sticker is a visible sign to Americans that you are a Soldier. These symbols are conversation starters that help you tell your Army story.

Telling your Army story is critical to reducing the civil-military divide, to helping Americans understand what it means to be a Soldier, and to showing why America needs to support its Army.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). Order stickers through unit publications officers or purchase them from [the Exchange](#) and other retail businesses.



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

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

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

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

Leadership

Deputy Chief of Staff, G-1: Lt. Gen. Douglas F. Stitt

Director, Army Retirement Services: Mark E. Overberg

Change of Mission Editor: Mark E. Overberg and Co-Editor, Maria G. Bentinck

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Status of the Army's 24-month retirement requests

FORT KNOX, Ky. — In January 2023, the Army G-1 approved a temporary exception to policy that permits Soldiers to request retirement up to 24 months in advance of their retirement date. This exception was intended to provide more predictability for transitioning Soldiers, units and the Army.

Coincidentally, this exception was approved during the same time the new enterprise human resources system, Integrated Personnel and Pay System – Army (IPPS-A), went live for the very first time. Not only were there an increase in retirement applications because of the temporary exception, but Soldiers, units, human resource (HR) professionals, and U.S. Army Human Resources Command (HRC) simultaneously began to learn the new HR system and processes, which further slowed historical retirement application processing times.

In response, HRC surged resources to reduce processing times by allocating additional personnel to process requests, streamlining procedures and approval authorities, and prioritizing actions by the requested retirement date.

Currently, retirement orders for enlisted Soldiers are approved by HRC approximately 12-months from the requested retirement date and officer retirement orders are approved approximately seven months from requested retirement date.

With the surge of resources, HRC's goal over the next six months is to return to a sustainable level where all retirement requests are approved as far out as possible. To promote timely processing of all retirement requests, here's how Soldiers, HR professionals, and units can help:

- Soldiers or HR professionals must submit retirement personnel action requests (PARs) in IPPS-A as early as possible -- up to 24 months before the requested retirement date. Soldiers who have identified their intent to retire should submit their request immediately.
- When Soldiers are submitting a retirement PAR in IPPS-A, it is important that the effective date is the requested

retirement date, not the date the PAR is submitted. After a PAR is submitted, date changes can only be made to the PAR by an HR professional; Soldiers should contact their S1 for assistance.

- Understand PARs may not be right the first time. The entire HR enterprise is learning the new system and processes. Please be patient as we all work to process every Soldier's action with the accuracy, attention, and timeliness it deserves.
- Plan your retirement date carefully. Consider shifting your retirement date to a later date to ensure a smooth and stress-free transition. Once your application is received by HRC and assignment managers are informed, you will not be included in upcoming assignment cycles.

Remember that retirement is a process, not an event. Increasing the application request window to 24-months provides more time to Soldiers and units to prepare and participate in programs such as the Transition Assistance Program and Career Skills Program (CSP). Soldiers are eligible to participate in an approved CSP or DoD SkillBridge program with the commander's approval no earlier than 180 days from their anticipated separation date from active duty. Soldiers do not have to have approved retirement orders to participate in a CSP. The submission of a PAR with a request to retire or separate is sufficient to determine the 180-day eligibility for participation in a CSP.

The Army is committed to the timely processing of every application for retirement, and we are improving our timeliness, processes, and system every day. If you have any questions or concerns, please review the status of your application in IPPS-A and start with your S1 or Installation Military Personnel Division for support.

If you have a Soldier without approved retirement orders who is retiring in the next 90 days with a PAR at HRC, please contact Col. Charles C. Luke, the Director of Force Shaping, U.S. Army Human Resources Command, at charles.c.luke.mil@army.mil.

In case you missed it Highlights from July's *Change of Mission*

- Understanding post-service tax implications
- When to expect your first retired pay deposit
- Eight keys to a harmonious military transition
- I'm about to enter the Gray Area -- what's next?
- 9 ways to earn your spouse's thanks
- The marriage of the resume and the LinkedIn profile
- VA Welcome Kit
- Veterans can build their business with the Exchange

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

Transitioning from military healthcare is not easy!

By Lt. Col. Keith Wilson, U.S. Army, Retired

LESSONS LEARNED

My transition from TRICARE Prime as an active duty Soldier to health care after the military was probably my most complicated transition process. As a Retired Soldier, I thought the transition would be much easier than it turned out to be.

Like many, I entered into the military at the age of 17 when I joined the United States Military Academy at West Point. Since then I have NEVER had to pay for healthcare for myself or my family.

Fast forward 28 plus years later as I retired in November 2022, I suddenly had healthcare options from TRICARE, the Department of Veterans Affairs (which was still evolving as I processed my service connected disability claim), and my new employer, Bexar County, Texas. I wasn't sure what to do, so I focused on TRICARE and VA options.

As a resident of the State of Texas, I fall into TRICARE - East through Humana Military Health Services, a subset of Humana.

To allow greater flexibility for my then 6-year-old daughter, I signed up for TRICARE Select so that she could use a primary care provider closer to her. Otherwise, she'd have to go to the other side of town for care at a military treatment facility.

I enrolled in November, paid for two quarters worth of coverage up front (current quarter and the next full quarter), and then moved on!

What I did NOT realize is that I did not automatically enroll in "autopay" service when I enrolled. I was also subsequently told by a Humana Military representative that they do not send paper statements, but send a notification through their app messaging service.

When we went to get my daughter scheduled for her annual exam last June, we were informed by the provider that we were not covered for their care.

I reached out to Humana Military to learn that my account was in default since March and had reverted to a "direct care only" status.

I did not even know what that meant.

Come to find out, I was sent an email and a message via my Humana Military app that I had payments due, but the email was lost in the spam folder . . . go figure!

I spoke with Humana Military customer service representatives, and after two weeks of "reconsideration" I was allowed back into coverage retroactively.

I would hope that Humana Military would have a policy in place to actually call anyone who recently transitioned from the military (within 6-9 mos) and was a new enrollee

with their first due payment missed to make an effort to say, "We just want to touch base with you since you just enrolled following your recent separation, and we see there is a payment due. Can we go ahead and take care of that for you now?" Seems like the right thing to do from a business standpoint and a "taking care of Soldiers" standpoint.

More importantly, I learned some important lessons.

I have never made a medical insurance payment in my life, and I imagine many Soldiers reading this are in the same boat. I was unfamiliar with what it meant to have medical insurance premiums, deductibles and copays. I had never experienced this in my entire life. Lesson learned!

I shared this story on LinkedIn, and numerous fellow veterans and military family members weighed in with similar stories.

Do not take for granted that those benefits and services we had while in uniform will easily transition when we retire. They often will not!

Nobody is looking out for you like you, so make sure you do!

Lesson learned!



Mr. Keith Wilson served as an active duty armor officer in locations around the world for over 25 years. He deployed multiple times, and retired in 2022 out of Washington, D.C. as a Regional Director for the Army's Soldier for Life program. Keith now serves in San Antonio as the Executive Director of the Department of Military and Veterans Services for Bexar County, Texas.

Can a veteran's disability rating reduce taxable military retired pay?

By Mark Overberg, Director, Army Retirement Services

Do not always believe what you may read on the internet or in an email. The bottom line is retired service members cannot reduce their taxable retired pay by the percentage of their Department of Veterans Affairs (VA) disability rating. In other words, a VA disability compensation rating does not mean your military retired pay is non-taxable. For example, a Retired Soldier with a 60% VA rating may NOT reduce their taxable military retired pay by 60%.

Let's address the simpler facts first

- 1) This discussion is about paying federal income taxes on military retired pay.
- 2) At the federal level, military retired pay, paid by DFAS, is taxable.
- 3) VA disability compensation, paid by the VA, is not reportable as federal or state income subject to taxation.
- 4) Combat-Related Special Compensation (CRSC) is not reportable as federal or state income subject to taxation.
- 5) At the state level, most states exempt all or part of military retired pay from state income tax or the state does not have an income tax. (See the [MyArmyBenefits Benefits Library](#) for your state's details.)

The First Real Question: Did you retire from service because of a disability?

Whether your military retired pay is taxable will depend on many factors. But the first question, is whether you were retired for disability, sometimes referred to as a "Chapter 61" retiree. If you were not retired for disability, but retired for longevity or years of service, then your military retired pay is taxable. That's the law.

Ok, so what if you did retire for disability?

Here is where things get complicated

Just because you retired for disability does not mean all your retired pay is non-taxable. First, a retiree must meet specific criteria before an amount can be excluded from their taxable income. Specifically, you must meet one of the below conditions for you to exclude any portion of your retirement pay from taxation.

1. You were entitled to receive a disability payment before Sept. 25, 1975.
2. You were a member of a listed government service or its reserve component or were under a binding written commitment to become a member, on Sept. 24, 1975.
3. You receive the disability payments for a combat-related injury. This is a personal injury or sickness that (1) results directly from armed conflict; (2) takes place while you're

BOTTOM LINE UP FRONT

TAXES ARE COMPLICATED

DETAILS MATTER

GOOD TAX ADVICE IS KEY

engaged in hazardous service; (3) takes place under conditions simulating war, including training exercises;

(4) or is caused by an instrumentality of war.

How do you know if you meet one of the conditions?

When an individual retires for disability under the Department of Defense Instruction 1332.18, Disability Evaluation System. [Section 10.2 of DODI 1332.18](#) says

"The disability evaluation will include a determination and supporting documentation on whether the Service member's disability compensation will be excluded from Federal gross income in accordance with Section 104 of Title 26, U.S.C."

In other words, whether you meet one of the conditions will be a part of your retirement process. **If you do not meet one of the criteria, then your military retired pay, even though you retired due to a disability, may still be taxable!**

What about IRS Publication 525?

Internal Revenue Service (IRS) Publication 525 provides guidance about what is and is not taxable income. Pub 525 says that, in most cases, retired service members who receive a disability pension based on years of service must include it in their income. But do not get confused: when the IRS guidance refers to "disability pension," this term refers to those retired by the military for disability. What confuses retired service members is where the IRS publication states, "don't include in income the part of your pension that you would have received if the pension had been based on a percentage of disability." What does this really mean? Again, it's complicated, but it means for those who 1) did retire for disability; and 2) who do meet the criteria above, then only the part of their retired pay that is based on disability percentage is non-taxable. This is all determined based upon what your pay would have been if you had retired for years of service alone. DFAS actually computes this and reports only the taxable amount.

Valentine v. Commissioner

Another discussion on the internet among retired service members is the 2022 case of [Valentine v. Commissioner](#).

(Continued on page 9)

Know your TSP options at separation or military retirement

The Department of Defense Office of Financial Readiness

Decisions, decisions! Retiring from the Army opens the door to a slew of choices — including living arrangements, employment prospects, and much more.

One financial consideration involves your [Thrift Savings Plan \(TSP\)](#). You may have made contributions to your TSP through automatic payroll deductions and perhaps also through transfers from past employers' 401(k) programs and traditional IRAs. If you're covered under the [Blended Retirement System \(BRS\)](#), you would also have received matching contributions from your service.

TSP Withdrawal Options

Now that you are nearing retirement, you may be considering accessing those funds. What are your options? Soldiers are eligible, but not required, to withdraw from their TSP accounts as soon as they separate from service. Keep in mind that, other than with some limited exceptions, you will incur a penalty for withdrawing from a TSP or other retirement plan before age 59½.

You have several TSP [withdrawal options](#):

- After you separate, you can take multiple post-separation partial withdrawals.
- If you are 59½ or older and still working in federal civilian or uniformed service, you can take up to four in-service withdrawals each year.
- You can choose whether your withdrawal should come from your [Roth balance](#), [traditional balance](#) or a mix of both.
- You will no longer need to make a full withdrawal election after you turn 70½ and are separated from federal service. (You will still need to receive IRS [required minimum distributions](#).)
- As a separated participant, you will be able to take monthly, quarterly or annual payments.
- You can elect to use some or all of your TSP funds to purchase a [life annuity](#), which consists of lifetime monthly payments for as long as you live — or, depending on your selection, as long as both you and a joint annuitant such as your spouse live. The minimum purchase amount is \$3,500, which applies separately to Roth and traditional balances.
- You have the option of leaving your entire account balance in your TSP after you retire from the military. The account will continue to accrue earnings. Many retirees choose to keep their money in the TSP because of its [low-cost investment fund](#). You can continue to change the way your money is invested in the [five TSP investment funds](#), [Lifecycle Funds](#), and mutual funds in the [TSP's mutual fund window](#) by making interfund transfers at any time.

Lump Sum Facts

A withdrawal option under the BRS is to take a [lump sum payment](#) as an advance on your retired pay. You can



Family making financial decisions together.

choose either 25% or 50% of your estimated retirement pay. You may receive one lump sum payment or annual equal payments — one a year for up to four years.

There are several reasons why a retiring Soldier may find lump sum payments an attractive option, such as paying off debts, buying a house, starting a business or investing in a future goal.

However, taking that lump sum comes with caveats:

- Your monthly retired paycheck will be reduced to 75% or 50% of the full value of your monthly retired pay until you reach full Social Security retirement age.
- The lump sum of 25% or 50% is discounted to the present value based on an annual Department of Defense [discount rate](#) published in June of each year.
- Lump sum payments are considered earned income. Depending on the amount, this might push you into a higher tax bracket and reduce your monthly income in retirement. However, you can take the lump sum distribution over four years to reduce the tax impact.

TSP Withdrawal Timing

How and when you access your TSP account funds depends on your retirement plans. Remember, you can keep money in your TSP account as long as you want to. If you have other sources of income in retirement, you may choose not to request withdrawals. These other sources of income could possibly include non-retirement savings accounts and certificates of deposit, investment/brokerage accounts, annuities, inheritances, rental property income, and [post-retirement employment](#). If you are married, factor in your spouse's sources of income as well.

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Planning for Retirement

While your Army career may have lasted 20 years or more, military retirement is forever! Whatever your post-military income, [make plans](#) to reach your long-term retirement goals.

Here are a few suggestions:

- Evaluate your [expenses](#). Use this change as a prompt to take stock of everything from your streaming and food delivery services to where and how you shop, bank and vacation.
- Update your [spending plan](#). Developing and sticking to a spending plan in retirement can help you manage your money so you can enjoy your retirement while protecting

and maintaining your financial stability.

- Learn more about managing your money in retirement by making a free appointment with a [personal financial manager](#) or [counselor](#) at your nearest Military and Family Support Center.

As you reach new milestones and complete your [service's financial readiness training](#), look to the [Office of Financial Readiness](#) and your service for additional resources. You can also follow DoDFINRED on [Facebook](#), "[X](#)" (formerly known as [Twitter](#)), [Instagram](#) and [YouTube](#), and download the no-cost DoD financial literacy app, Sen\$e, for financial tips on the go! Find it in the [Google Play](#) and [iOS](#) app stores.

A personal email address in myPay can smooth your transition to retired pay

Defense Finance and Accounting Service

Whether you are close to retirement or a few years away, there are steps you can take today to make your transition to retirement and retired pay smoother.

The most important step to take is to put a personal email address in myPay, especially if you currently access myPay with a CAC. While you are still serving, your .MIL email address may be the primary email address on your account; you should plan to update your myPay account with a personal email address well before you start your transition to retirement.

If you have a current personal email address in myPay, you can receive important information during your transition and once you start receiving retired pay.

For example, when you apply for retired pay, DFAS will send you two status notifications via myPay SmartDoc emails. DFAS will email the first status notification to inform you when the Army transmits your retired pay data to DFAS. The second status notification will be emailed once DFAS processes your retired pay package and schedules your initial pay.

Remember, your first retired pay will be processed and paid after your retirement date, so you won't receive the second status notification unless you have a personal email address as your primary email address in your myPay account. While you are still serving, it's also important to update your password, login ID, and security questions so that you can maintain access to myPay once a CAC is no longer an option for you.

Depending on the timing of your retired pay application, if

you have access to myPay after retiring, you might see your pay statement in myPay before you receive your retired pay welcome letter in the mail.

Gray Area Retired Soldiers

It's important for Gray Area Retired Soldiers to make sure they have a personal email address as their primary before transition, and have an updated password, login ID, and security questions as well. DFAS worked with the Army to develop a special myPay account specifically for Gray Area Retired Soldiers.

With up-to-date contact information, DFAS will contact Gray Area Retired Soldiers about policy and law changes, the Army Echoes newsletter, and reminders about applying for retired pay so it can begin promptly when you are eligible.

Gray Area Retired Soldiers are members who served in the Army National Guard or Army Reserve, qualified for retired pay, have retired from their service (stopped drilling), but are not yet at the age where they can start receiving their retired pay. The time between their retirement from the service and the date when they begin receiving retired pay is the "gray area."

Previously, Army National Guard and Army Reserve Soldiers lost access to myPay a year after they retired and entered the gray area. Now, you'll have a special "Future Retiree" myPay account for the gray area period, which means you can update your contact information conveniently in myPay. Retirement is an exciting new chapter in your life. Planning ahead can make your transition much smoother.

Ask Joe: Your benefits guru

Dear Joe,

I am preparing for retirement and am currently interviewing for a job. Things are looking good. But just in case I can't find a job before I get my last Army paycheck, can I draw unemployment? I have heard different answers on this from my fellow retiring Soldiers.

Sincerely,

Future Retired Soldier

Dear Future,

The reason you may have received conflicting information about receiving unemployment compensation is that eligibility differs from state to state. The Department of Labor's Unemployment Compensation for Ex-servicemembers (UCX) program provides unemployment benefits for eligible ex-military personnel who become unemployed through no fault of their own and meet certain other eligibility requirements. Some states may provide full unemployment benefits, even though you are receiving military retired pay. Others may prorate the amount of military retired pay received (to include military disability pay in some instances) to a weekly amount and then subtract that amount from the unemployment benefits the retired service member receives. Service members released from active duty for a length of service retirement or due to the Selective Early Retirement Board may file a claim for unemployment compensation after their separation date (line 12b of the DD Form 214). The eligibility criteria for unemployment compensation includes reason for separation, characterization of service, as well as the ability to work, availability for suitable full-time work, and participation in actively seeking work. For more information on the requirements in your state, please visit the [MyArmyBenefits State/Territory Fact Sheets](#). Click on the state where you reside, then click on the "Unemployment Insurance Benefits" link at the top of the page. Resource links to that state's website with information on UCX are also provided on the page. Best of luck with your job search!

Joe

Dear Joe,

I am an Army Reserve Soldier who is close to retirement -- some service in the active Army and some as a reserve component Soldier. I may be eligible for a promotion soon and am weighing whether to retire or stay in for a few more years. Is there any benefit to staying longer? How much bigger will my retirement check be?

Stay or Go

Dear Stay or Go,

Everyone's situation is different, and the answer may not rely only on finances. However, one way you can determine if staying in makes financial sense for you is to use the [MyArmyBenefits Retirement Calculator](#) to estimate your future retired pay. First, determine if you have 20 years of active duty service, making you eligible for a regular retirement, or if you will have a non-regular retirement with 20 years of qualifying service for reserve retirement. You must choose either the regular or non-regular retirement calculator after logging in to the MyArmyBenefits retirement calculator with your CAC or a [DS LOGON](#). IPPS-A will populate your personal information in the calculator. You may need to fill some fields manually and some you can modify to run what-if scenarios, such as an increase in rank or additional years of service. The tips on the pages will help you understand what each field represents and what the terms mean. Whatever you decide, you will have a personalized retired pay estimate to help you make the best choice for you.

Joe



MyArmyBenefits

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



30-day countdown: Final retirement planning prep

By MyArmyBenefits Staff

After three years of planning and preparing and putting those plans into action at each stage of the process, you are fast approaching your retirement date. At times it may not seem real but, ready or not, here it comes in the next 30 days! Hopefully you have completed the checklists in the [Army Retirement Planning Toolkit](#). If so, you are well prepared and ready for a great start to your retirement. If not, you must work on all items in all the checklists concurrently. Remember to complete all preparations earlier if you are taking a long terminal leave or transition administrative absence.

Focus on the following final preparations in the 30 days before your retirement date (or terminal leave):

- Make Survivor Benefit Plan (SBP) election—this must be done before you retire
- Update will and power of attorney
- Out-process and pick up your DD Form 214
- Ship household goods, if moving
- Attend retirement ceremony
- Pick up military medical and dental records (also those of family members)
- Enroll in [FEDVIP dental and/or vision care insurance plans](#)

prior to your retirement date, if retiring from active duty. You can enroll up to 60 days after retirement, but you may forget.

- Make an appointment at the [nearest ID card facility](#) for a date as close as possible to the day after your last day in uniform to obtain a new retired military ID for yourself and new dependent ID cards for your family members. This is important to maintain access to your military benefits after retirement.
- Apply for a [DS Logon](#) (spouses too!), so you have access to DoD systems after retirement.

If you have not completed the earlier checklists yet, be sure to review them in the Retirement Planning Toolkit on the [Soldier for Life website](#). We will provide an overview of what's next after your retirement date in the next issue of [Change of Mission](#).

RETIREMENT CHECKLISTS

[36-24 months checklist](#)

[24-18 months checklist](#)

[18-12 months checklist](#)

[12-6 months checklist](#)

[6-1 months checklist](#)



READ MORE NEWS AND UPDATES!

Army Echoes is the newsletter for Retired Soldiers. Both the [Army Echoes blog](#) and the app offer content pertinent to Soldiers as they approach retirement and beyond! Find updates from the Department of Veterans Affairs, the Social Security Administration, TRICARE, Defense Finance and Accounting Service, the Exchange, and more. The *Army Echoes* blog is updated weekly with 3-6 new articles. *Army Echoes* app is updated with the latest *Army Echoes* quarterly and is available on [Google Play](#) and the [Apple store](#).

(Continued from page 5)

In this case, the U.S. Tax Court addressed the ability of retired service members to reduce their taxable federal income by the percentage of their VA disability rating.

A retired service member may exclude a portion of her retirement distributions in an amount equal to the benefit that she "would be entitled to receive as disability compensation from" the VA, § 104(b)(4) (emphasis added), but only if she is not currently receiving excludable disability benefits from the VA, as Ms. Valentine was receiving.

So what does that mean? **It means that the only way to exclude your military retired pay from income under that part of the law, is if you had never applied for VA disability compensation.** If you are in receipt of VA disability compensation, this does not apply to you. If you are not in receipt of VA disability compensation, then per Valentine, you must prove you would be entitled to VA disability compensation if you applied for it. Then, and only then, can you exclude the retired pay, up to the amount you would have received from the VA.

When was the last time you reviewed your Army National Guard Current Annual Statement?



Recognizing the significance of reviewing the Army National Guard Current Annual Statement

By Maj. Chassidy M. Reese, Army National Guard Retirement Services Section Chief

Congratulations! You have already met or soon will have satisfied the requirements for retirement. The National Guard Bureau (NGB) Form 23A (Army National Guard Current Annual Statement), and the NGB Form 23A1 (Army National Guard Retirement Points Statement Supplemental Detailed Report), which are managed by the Retirement Points Accounting Management (RPAM) application, are among the most crucial factors in determining your retirement eligibility.

The RPAM application in the Reserve Component Automation System (RCAS) is the system of record for ARNG/Army National Guard of the United States (ARNGUS) service members. It prescribes policies and procedures to record retirement points credit for reserve retirement, years of creditable service for retired pay for non-regular service, and all related actions for ARNG/ARNGUS service members.

Service members are responsible for ensuring that they have a minimum of 50 retirement points for each qualifying year.

You must have 20 years of qualifying service to be eligible for retired pay when you reach the age of eligibility (usually age 60, unless you are eligible for a reduced age retirement for qualifying periods of service).

Service members are responsible for ensuring that they have a minimum of 50 retirement points for each qualifying year. Each year, Army National Guard service members get an updated version of their NGB Forms 23A/NGB Form 23A1. The forms, which RPAM automatically generates, needs to be reviewed with the unit RPAM administrator. The forms should be reviewed for errors; if there are none, no further action is necessary. Creditable service for retired pay, retirement points, and total career points are summarized in this statement.

Service members who disagree with their statement may provide supporting documentation to substantiate the correction. Commanders should assist in obtaining missing documents. Supporting documents should be provided to the RPAM administrators who are the only individuals authorized to correct ARNG retirement credit records.

The NGB Form 23 determines retirement pay upon eligibility, thus, a correct statement will enable you to reach retirement eligibility without delay.

Remember that the NGB Form 23 determines retirement pay upon eligibility, thus, a correct statement will enable you to reach retirement eligibility without delay.

How do I receive *Change of Mission*? If you're a Soldier in any Army component with 17+ years of service, just make sure your [myPay](#) account at DFAS has a current email address. That's where we'll send *Change of Mission*. If you're not a Soldier with 17+ years of service, you can still read *Change of Mission* on the [Soldier for Life website](#).

Upcoming Army Reserve [Retirement Planning Seminars](#)

Location	Date	Contact
Fort Jackson, SC	Oct 21	(803) 751-9661
Mountain View, CA	Oct 21	(650) 526-9513
Fort Jackson, SC (virtual)	Oct 28	(803) 751-9661
Fort McCoy, WI	Oct 28	(608) 388-7448
JB McGuire-Dix-Lakehurst, NJ	Oct 28	(609) 562-1696
Denver, CO	Nov 4	(608) 388-7448

Location	Date	Contact
Dallas, TX	Nov 4	(650) 526-9513
Birmingham, AL	Nov 18	(803) 751-9661
Devens Reserve Forces Training Area (RFTA), MA	Nov 18	(609) 562-1696
Miami, FL	Dec 9	(803) 751-9661
El Paso, TX	Dec 9	(650) 526-9513
Aberdeen Proving Ground, MD	Dec 9	(609) 562-1696

Pre-need eligibility in the 21st Century -- Our Sacred Trust

National Cemetery Administration

Fifty-years ago, on Sept. 1, the Department of Veterans Affairs (VA) became steward of the 112-year-old National Cemetery System, the forerunner of the National Cemetery Administration (NCA). A 1973 law created an organization of 103 national cemeteries and transferred responsibility to VA for issuing government headstones and markers to eligible veterans and family members. Today, NCA manages 155 national cemeteries in the United States, Puerto Rico, and Guam and provides grant-funding and administrative oversight to 122 state, territory and tribal veterans cemeteries. Nearly 5 million veterans of every conflict—from the Revolutionary War to the wars in Iraq and Afghanistan—are honored by burial in these cemeteries.

In the last 50 years, NCA has opened more than 50 national cemeteries and expanded access with the Veterans Cemetery Grant Program, supporting state, territory and tribal cemeteries. Today, 94% of veterans are within 75 miles of one of these cemeteries.

Pre-need eligibility assessment

Over the past five decades, NCA has also assisted millions of veterans and their families in scheduling and arranging for burial at national and private cemeteries at their time of need. In 2019, NCA developed a Pre-need Eligibility Assessment application to assist families with the widely accepted practice of burial planning. No longer do veterans need to wait until the time of death to find out if they are eligible for burial in a national cemetery or for memorial benefits such as a headstone, flat marker, or bronze medallion for use in private cemeteries.

“Pre-need eligibility is a very popular program,” said Artis Parker, Executive Director of NCA Field Programs. “Since its inception, NCA has approved over 300,000 applications. Pre-need can help ease the burial planning process in advance for loved ones.”

In Fiscal Year 2022, 47,123 Pre-need applications were approved. There were 149,919 interments in national cemeteries and 362,634 headstones and markers provided for burial in private cemeteries. Pre-need applications require the veteran's social security number, date and place of birth, military status and service history such as service dates, discharge character, and rank—information commonly found on the DD Form 214 or other separation documents. If you do not have discharge documents or other military paperwork, NCA staff will help obtain the information needed to determine eligibility. Applicants can download the form on the [VA website](#).



Planning Ahead

“Pre-need eligibility is a very popular program,” said Artis Parker, Executive Director of NCA Field Programs. “Since its inception, NCA has approved over 300,000 applications. Pre-need can help ease the burial planning process in advance for loved ones.”

To our veterans and their families from a grateful nation... caring for you and your loved ones in perpetuity is our sacred trust to you.

NCA 50th anniversary VANGUARD special edition magazine published

We're honoring five decades of service with a commemorative edition of VANGUARD, our VA employee magazine. In it you'll find photographs depicting the last 50 years and articles highlighting NCA employees' innovation and service to veterans. In honor of this golden jubilee, NCA recently published an NCA 50th anniversary special edition magazine which can also be found on the [VA's website](#).

Questions about future burial needs for yourself or a living dependent of a veteran, or if you need assistance with the submission of a Pre-need application, please call (800) 535-1117 and press 4. NCA's National Cemetery Scheduling Office in St. Louis is open Monday through Friday 8:00am to 7:30pm Eastern Time and Saturday 9:00am to 5:30pm Eastern Time except Thanksgiving, Christmas, and New Year's Day. Telecommunications Relay Services or TTY available at 711.

TRICARE after retirement: What changes?



WASHINGTON — Be prepared for major changes to your healthcare when you retire. Even if you stay with TRICARE, you'll need time to compare TRICARE plans and costs, care in a military treatment facility (if you can get it) and receiving routine medical care from the Department of Veterans Affairs.

Changes in your health care will depend on your retirement status, where you plan to live, what facilities are available, and other factors. Be careful to research how these changes will affect yourself and your family after you decide where to retire and before you complete your post-retirement budget.

To learn how much you know about post retirement TRICARE benefits, take this quick quiz.

(1) True or False: Active duty TRICARE coverage and TRICARE Retired Reserve coverage automatically convert to equivalent TRICARE plans when you retire from the military.

(2) True or False: Military retirees and their families can receive routine health care in any military treatment facility.

(3) True or False: To qualify for TRICARE benefits outside a military treatment facility, military retirees and their families must pay annual enrollment fees plus fees for outpatient care and prescriptions outside a military pharmacy.

(4) True or False: The US Family Health Plan is a TRICARE Prime option available to military retirees and their families through networks of community-based, not-for-profit health care systems.

(5) True or False: Military retirees automatically receive vision care with their TRICARE benefit.

(6) True or False: Military retirees can choose vision care through the Federal Employees Dental and Vision Insurance Program (FEDVIP) in retirement, even if they choose not to enroll in TRICARE.

(7) True or False: Military retirees residing overseas can choose between TRICARE Prime Overseas and TRICARE Select Overseas.

(8) True or False: Army National Guard and Army Reserve Soldiers can receive TRICARE Prime or Select when they start receiving retired pay based on their reduced age retirement dates.

Quiz answers:

(1) False. To maintain continuous TRICARE coverage, members must update their DEERS information and [apply to convert their TRICARE plans within 90 days of retiring](#).

(2) False. Military retirees are served in military treatment facilities [on a space available basis](#) as determined by the facility commander. Military retirees and their families must apply to be seen in their retired status.

(3) True. Costs vary by plan and when the member retired. See the [TRICARE Compare Cost Tool](#) for details.

(4) True. See the [TRICARE website](#) for plan details and locations.

(5) False. Military retirees may purchase optional vision insurance coverage from the [Federal Employees Dental and Vision Insurance Program](#).

(6) False. To be eligible for vision care through the FEDVIP program, military retirees [must be currently enrolled in a TRICARE health plan](#).

(7) False. Retired members are not eligible for TRICARE Prime Overseas, but they are eligible for [TRICARE Select Overseas](#).

(8) False. Guard and Reserve members who receive a reduced age (non-regular) retirement prior to age 60 are not eligible for [TRICARE Prime and Select](#) until they turn age 60.

Useful TRICARE information for retirement planning

[Using TRICARE After Retirement Webinar](#)

[TRICARE Qualifying Life Event Information: Retiring](#)

[Retiring from the National Guard or Reserve](#)

[TRICARE Benefits for Medical Retirees](#)

[Dental and Vision Insurance in Retirement](#)



New Soldier for Life clothing line!

The Army, in partnership with the Army and Air Force Exchange, recently launched the Soldier for Life (SFL) programs first clothing line at The Exchange stores at 29 installations and the [online store](#). Get your official Army gear today!

Are you making your Survivor Benefit Plan decision a priority?

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



Deciding to hang up the uniform comes with a lot of decisions. You will naturally prioritize those decisions that impact you immediately like where you will live or what you will do next in life.

But don't forget to spend some time researching and analyzing what's best for you and your family when it comes to your family's long-term financial security.

Did you know military retired pay will stop when you die?

When you participate in the Survivor Benefit Plan (SBP), you ensure a portion of your retired pay goes to your eligible beneficiaries after you die. You must make your SBP election prior to being placed on the retired list. If you do not make an election prior to retirement, then, by law, your eligible dependents will automatically receive full coverage.

To help you make your decision, you must consider your specific family situation. Look at the factors below as you consider your decision:

- How much income do you bring to the family household?
- How much income does your spouse bring to the family household?
- What are your family expenses now and in the future? You may have to consider future expenses like college tuition for children.
- What other assets does your family have that can provide an income stream?
- Will your family have enough money between their income and assets to cover the expenses if you die before them? Remember, your salary from your civilian job, retired pay and disability compensation from the Department of Veterans Affairs will stop when you die.
- What's the likelihood that you will die before your eligible beneficiaries?
- Does your spouse expect to outlive you?

- How about life insurance?
 - o How much would you need to cover the same amount of SBP?
 - o How much would that cost?
 - o Would SBP, life insurance, or a combination be a better fit?

Start your research now.

Use the [Department of Defense Actuary's SBP Financial Analysis Tools](#) listed below to help you make these decisions.

- **SBP Probability** - This program shows the probability that your spouse will receive SBP benefits, or, said another way, the likelihood that your spouse will outlive you. The program estimates the likelihood that your spouse will receive from one month to 30 years of SBP benefits, using military-specific mortality tables and your current ages.

- **SBP Insurance** - This program shows how SBP compares to purchasing a term life insurance policy from a private insurer. When you enter your and your spouse's dates of birth, your SBP base amount, and the amount of life insurance you are considering, the program estimates whether the SBP benefits will outperform a life insurance policy for selected times and amounts. The program also shows average life expectancies.

You can also go to the [MyArmyBenefits SBP Premium Calculator](#) and calculate your SBP premiums by logging in with your CAC. The data from your personnel record will populate a report tailored to you.

Get piece of mind now because you never know what will happen tomorrow. Research early and talk to experts like a [Personal Finance Counselor](#) or a [Retirement Services Officer](#).



CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the [Casualty Assistance Checklist](#), found in a printable and/or fillable PDF format online at the [Army Retirement Services](#) website, can help ease their burden during the difficult time. Don't wait until it's too late to have the conversation. Start filling it out now, continually **update it** throughout your retirement process, and make sure your loved ones know where to find it.

Continued Service: From Army JAG Corps to USPTO leadership

With Command Sgt. Maj. Troy Tyler, U.S. Army Retired, United States Patent and Trademark Office

POST SERVICE MISSIONS

After more than 29 years of Army service, Troy Tyler satisfied his desire for continued public service at the United States Patent and Trademark Office (USPTO), where he has worked for the past nine years. Tyler joined the Army as a private and retired as the Judge Advocate General's Corps Regimental Command Sergeant Major, overseeing more than 4,000 paralegal specialists. After initially being hired as the USPTO's first Chief Clerk for the Patent and Trial Appeal Board (PTAB) and later serving as the PTAB's Administrative Officer, he now serves as the Board Executive, a position in the Senior Executive Service.

In his current role, Tyler is responsible for PTAB operations and administration—everything from hiring and training to budget and data management—for nearly 400 judges, law clerks, paralegals, and support staff in five office locations as well as many remote and teleworking employees all over the United States.

Tyler says he had plenty of exposure to various fields of law as an Army Paralegal Specialist but was initially attracted to the USPTO because of its focus on intellectual property (IP) law. IP refers to creations of the mind, such as inventions, designs, brand names, art, etc. Military law professionals rarely work in IP, but the new field wasn't the only reason Tyler stayed at USPTO.



"My favorite part of the job is the great people—continuing to learn from them and being able to help them succeed each day; it's similar to 'taking care of Soldiers,'" he says. "The USPTO has an inclusive culture and a culture of providing growth opportunities."

The agency's inclusive culture extends to more than 40 voluntary employee organizations, like the USPTO Military Association (UMA), which provides fellowship, mentorship, and support for veteran employees and any others who wish to participate. "The UMA teaches people about veterans and what they bring to the table," says Tyler. "It gives non-military members an opportunity to learn about military service from veterans."

Sometimes transitioning Soldiers aren't certain if their skillsets translate to roles outside of the Army, but Tyler cites three key skills that the military fosters that translate

to civil service: resilience, leadership, and team building.

"When the pandemic began, I was in a leadership role [at the USPTO] and had to keep people together as we reacted to the crisis. We went from in-person trials and hearings at all of our locations, including the regional offices to max telework overnight, but we transitioned to virtual within about a week without missing a beat," he says. "My military experience—dealing with adversity, focusing on the mission, and bringing teams together—set me up for success."



Tyler encourages transitioning Soldiers to take advantage of available resources for earning certifications now, citing the [Army Credentialing Assistance \(CA\)](#) program.

"Sign up early and get your certifications before getting out," he says. "Program and Project Management, for example, are certifications that can help in many career fields and are understood by those looking at resumes in non-military settings."

Tyler also advises Soldiers to look at the way potential employers invest in employees. The USPTO, he says, takes the time to train and mentor junior employees. "It's a culture of collaboration, rather than a culture of competition here. Whereas in the military, you might be competing against your peers for a promotion, here people are promoted based on their own merit. It's a different mindset."

Tyler plans to stay in the USPTO until retirement for many reasons, including the work-life balance, which is "absolutely critical, especially after military service and the pandemic," he adds. "Work schedules are flexible, so you can fit your work around just about any family schedule."

The USPTO leads the federal government in flexible schedules and telework programs—97% of employees telework at least part-time; 86% telework full-time. "Because

(Continued on next page)

The proper way to use rank in retirement

SGM Joe Smith (USA Retired)? SGM (Ret) Joe Smith?

By **Mark E. Overberg**, Director, Army Retirement Services

When you retire from the United States Army, many things will change. You won't wear your uniform, except on rare occasions, but what about using your rank? What is customary? What is official policy? And do you have to use your rank?

First, for Soldiers, using your rank in retirement is a personal choice. You are not required to use it. However, by Army tradition and by *Army Regulation (AR) 600-8-7, Retirement Services Program*, "Retired Soldiers will be addressed by their retired grade, if known, unless they are Government Civilian employees or contractors working in Government offices, in which case they will be addressed as Mr. or Ms. They will be addressed as 'Sir' or 'Ma'am' if their grade is unknown in accordance with *AR 600 – 25 [Salutes, Honors, and Courtesy]*."

Second, there is a formal method and an informal method of referring to rank in retirement. The informal method you see in social media, on business cards, or general correspondence

is "SGM (Ret.) Joe Smith." *Army Regulation 25-50, Preparing and Managing Correspondence*, indicates this form "may be used, but use the entire word [Retired] if the signer wishes."

AR 25-50 indicates the formal method for addressing letters and for use in signature blocks is "SGM Joe Smith, USA Retired." The informal and formal methods apply to all Retired Soldiers regardless of how they retired and includes Army Reserve and Army National Guard Soldiers in the Retired Reserve.

Lastly, you'll notice I didn't use the term "retiree" or "retired Soldier." *AR 600-8-7* explains this by writing, "A Retired Soldier is a Soldier who has achieved retired status from any component of the U.S. Army. This includes RC Soldiers who have transferred to the Retired Reserve. The word retired is a part of the Soldier's title and is capitalized. In concert with the Soldier for Life (SFL) Program, a Retired Soldier is not referred to as a retiree."

(Continued on from previous page)

of the ability to telework, we're able to access a wider talent pool and not miss out on talent due to someone's location," says Tyler.

"The advice I would give a Soldier who may be considering USPTO employment is to absolutely do it. Take the leap and experience the federal government outside of DOD," Tyler says. "You will not regret it. [The USPTO] is an amazing agency with a tangible mission. You can go as far as you would like in your career and you can also have a life."

The USPTO participates in the [DOD SkillBridge](#) program and has an active veteran outreach program. Contact the veteran outreach manager to learn more about opportunities at HireVets@uspto.gov.

The USPTO is currently hiring U.S. citizens with STEM degrees for many patent examiner openings! Degrees sought may include biology, biomedical engineering, chemical engineering, chemistry, computer engineering, computer science, electrical engineering, mechanical engineering, and physics. Some positions may offer recruitment incentives. This remote, flexible-schedule role offers paid training, mentorship, and non-competitive career advancement through GS-levels until management level. To learn more about this career, reach out to HireVets@uspto.gov.

Army Retirement Quiz

How many of these retirement-related questions can you answer correctly?

- 1) True or False. The best time to file for VA disability compensation is between 180 and 90 days before retirement.
 - 2) True or False. You must receive a 50% or greater VA disability rating to receive Concurrent Retirement and Disability Pay (CRDP).
 - 3) True or False. Until at least March 31, 2024, Soldiers may request to retire up to 24 months before their retirement date.
 - 4) True or False. About 30,000 Soldiers retire from the Army each year.
 - 5) True or False. The Army's mission statement for Retired Soldiers is "Hire & Inspire."
- Extra Credit) True or False. About 70% of all active duty Soldiers are covered by the new DOD Blended Retirement System.



Answers:

1) True; (2) True; (3) True; (4) True; (5) True; (EC) True

New episodes of the Soldier for Life podcast

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

[Syracuse University Online Learning](#) Liz Green, the Executive Director of the Office of Online Student Success at Syracuse University, and Michael Schoeneck, the National Program Director for Onward to Opportunity with the Institute for Veterans and Military Families, talk about flexible online degree, certificate, and professional certification opportunities available to the military and veteran communities through Syracuse University.

[Easter Seals Series Part 3: Veterans Staffing Network](#) The Easterseals Veteran Staffing Network connects employers with military talent and helps veterans and their spouses find meaningful jobs. Learn more from David Muir, Jr., the Senior Vice President of the Veteran Staffing Network.

[Military Transition Roundtable](#) SFL talks with Matt Scherer, the President of the Military Transition Roundtable, about the networking, support, and community-building opportunities and resources the Military Transition Roundtable provides to transitioning service members and veterans to help them navigate the transition process. Bonus: a great discussion about LinkedIn and how to optimize your profile for networking, job searching, telling your story, and more!



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

Helpful Websites

[Army Echoes](#)

[Army Echoes Blog](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

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

[Change of Mission](#)

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

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

[Department of Veterans Affairs](#)

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

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[GI Bill](#) (888) 442-4551

[HRC Education Incentives Section \(GI Bill\)](#) (888) 276-9472

[HRC Gray Area Retirements Branch](#) (888) 276-9472

[MyArmyBenefits](#) Help Desk (888) 721-2769 (9 a.m. to 5 p.m. EST M-F)

[myPay](#) (888) 332-7411

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

[Soldier for Life on Facebook](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on X \(formerly known as Twitter\)](#)

[Soldier for Life on LinkedIn](#)

[Soldier for Life on YouTube](#)

[Survivor Benefit Plan](#)

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

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

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

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

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

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

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

[Uniformed Services Former Spouse Protection Act](#)

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

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

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

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