

Continuing to serve ...The Retired Soldier Council Program

By **Reina Vasquez**, Editor, Army Retirement Services

In the summer of 2021, the 16th Sergeant Major of the Army, Sgt. Maj. Michael A. Grinston, began planning for his own retirement after 36 years of service. In an article from the July 2021 [Change of Mission](#) newsletter, Grinston discussed retirement preparations and emphasized the importance of proper planning and positively influencing those around you.

"Preparing for retirement is a mission like any other," Grinston said. "When you retire, your mission will change, but your duty to the country will not. You'll still be part of our Army, and your mission will be to 'Hire & Inspire,'" he continued.

Grinston is now one of the two co-chairs of the Chief of Staff, Army Retired Soldier Council alongside Lt. Gen. Joe Anderson, U.S. Army, Retired. This 14-member Council provides the CSA with advice and recommendations regarding vital issues and concerns of Retired Soldiers, surviving spouses, and their Families. They also provide CSA with an assessment of how current Army programs and initiatives and proposals for new laws and policies may affect the retired community. Finally, this Council works to strengthen communications between the Active Army, the Army National Guard, the U.S. Army Reserve, and the entire retired community.

The CSA Retired Soldier Council is one of five categories of councils that make up the Retired Soldier Council Program; Installation, Army Service Component Command, State and Readiness Division and Mission Support Command are the other retiree councils. The most common retiree council is the installation or garrison retiree council. This council advises a garrison commander and senior installation leaders, as necessary, about the concerns of the local retired community.

One way to stay connected to your Army Family after retirement is to serve on your local retiree council. We use the name "retiree" for these councils because, at the installation level, the councils are "purple." They include retirees from all military services even though they advise the local Army leadership, normally one of the 53 Army garrison commanders charged with providing services and information to Retired Soldiers in a geographic area defined in the regulation.

The Army's installation retiree councils may include retirees who live far from the closest installation's gates. For example, Fort 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 overseas. The installation retiree council assists the RSO in planning and executing the annual Retiree Appreciation Day and with publishing the annual Retired Soldier bulletin.

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Fort Buchanan's retiree council met last spring to discuss veterans' concerns with installation commander, Col. Charles N. Moulton, and Command Sgt. Maj. Roderick W. Hendricks. Photos by: Carlos Cuebas

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Operation Tax Planning: Five ways your taxes could change after retirement

The Department of Defense Office of Financial Readiness



If taxes are one of the only guarantees in life, here's another certainty: Your taxes after you retire from the Army will look a lot different. Before you transition, consider what it will mean to leave behind tax-free allowances and take on more than one income stream.

Here are five [tax considerations](#) to keep in mind as you prepare for life as a veteran.

1) The tax-free benefits you currently receive will require a larger post-retirement income to maintain the same standard of living. For example, if you receive \$2,000 a month for Basic Allowance for Housing (BAH), you will need more than \$2,000 to afford the same house or apartment after you retire from the Army. This is because when you retire, more of your income will now be subject to taxes, and you will need to use this income to cover expenses that were previously covered by your tax-free allowances.

Use the Department of Defense's (DoD) [Regular Military Compensation \(RMC\) calculator](#) to determine how much you will need to earn to maintain your standard of living. You can find several detailed examples on the Financial Planning for Transition Participant Guide available on the Army Transition Assistance Program (TAP) website.

2) Your taxable income will change after retirement, which means your tax bracket may change. If you're planning a second career, you will go from one monthly salary to multiple sources of income: military retirement pay, civilian wages, and possibly compensation from the Department of Veterans Affairs (VA). While [VA disability payments](#) are tax-free, [Army retirement pay is not](#). (It is, however, exempt from [Social Security payroll taxes](#).)

If your retirement pay is \$50,000 a year and you take a civilian job making \$100,000, for example, your federal, taxable income will be \$150,000, minus pre-tax deductions like health insurance, flexible spending accounts (FSAs), the Survivor Benefit Plan (SBP), and 401(k) contributions. If you calculate your deductions for your retirement and civilian income separately, you will likely owe money on Tax Day.

Input your total taxable income into the [Internal Revenue Service's \(IRS\) Tax Withholding Estimator](#) to find out how much you should increase your tax withholdings to avoid owing money at the end of the year. Instead of taking two deductions from your retirement pay and three from your civilian pay, you may need to take two from each or forgo deductions from your retirement pay. Or it may be easier to have an extra dollar amount withheld from each paycheck.

3) That withholding calculator will also come in handy if your retirement will also mean a change in employment for your spouse. Many Army spouses use this time and the increased geographic stability as an opportunity to start or

restart their own careers. While this will probably increase your household income and improve your family's financial wellness, it will also change your tax liability if you file jointly.

4) If you're planning on settling in a different state after you retire, you should expect your state taxes to change as well. Because [service members are not required to change their legal residence](#) when they receive permanent change of station (PCS) orders, many Soldiers choose to retain their residency in states with low or nonexistent state taxes. That benefit ends upon military retirement. You will have to pay state taxes in the state where you live.

The good news is that many states don't tax military retirement pay, or they only tax a portion of it. Army Echoes published a map highlighting these states in its [February 2024 issue](#). You can learn more details about the tax benefits each state offers military retirees on [myarmybenefits.us.army.mil](#), and access the MyArmyBenefits calculators at the same webpage with a secure DS Logon or with your Common Access Card (CAC).

5) All service members have access to free tax help from [MilTax](#), a benefit that continues for a year after retirement. MilTax experts are well-versed in military-specific tax situations, so don't hesitate to ask for assistance long before filing your first post-Army W2. After that, know that many tax preparation services offer discounts for veterans.

You can also meet with a trusted [personal financial manager](#) or [counselor](#) to discuss the financial implications of retirement. Reach out to [your nearest installation](#) and make an appointment with an expert who can help you create a retirement spending plan.

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



(Continued from cover page)

The Army recognizes Retired Soldiers as a force multiplier, that are crucial to the Army's success. We want you to continue serving in retirement. There are many ways to serve, from talking to Americans about military service and its benefits to inspiring the next generation of Soldiers through your personal example. When you retire, stay

involved! 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 Retired Soldier Council. Your Army still needs you! To find your local retiree council, contact the [RSO for your installation](#).

Pilot program on requesting retirement coming to an end

By Army Retirement Services

The Army began a 12-month pilot program, Jan. 1, 2023, allowing Soldiers to request voluntary retirement from active federal service up to 24 months in advance of their retirement date. This pilot program was created with the intent to provide more predictability for Soldiers, their Families, units, and the Army overall.

Since the pilot program's start, it has been extended a few times, including Active Guard Reserve Soldiers requesting retirement up to 24 months in advance of their retirement dates. But as of this printing, the pilot program is slated to end, Mar. 31, 2025.

Requests for retirement will return to previous existing Army policy of 9 – 12 months prior to the requested retirement date.

If you are thinking about retiring soon and want to best prepare for this major milestone, your first stop should be your S1 shop. Your human resource professionals in the S1 can provide you with a checklist of required documents needed to submit a personnel action request, or PAR, through the Integrated Personnel and Pay System-Army (IPPS-A), where routing takes place.

While every installation's process for retirement requests is different, once approved by the Soldier's leadership, the PAR is routed to the post's Retirement Services Office before it is submitted to Human Resources Command, or HRC, for approval.

Finally, remember, retirement is a process ... not an event!

The Army's 24-month retirement pilot program, allowing Soldiers to request retirement up to 24 months in advance of their desired retirement date, will end on March 31, 2025.

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](#).

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TSA PreCheck: What separating service members and DoD civilians need to know

By Mark Wojciechowski, TSA Marketing Specialist

For members of the U.S. military, TSA PreCheck offers a valuable benefit: expedited security screening at over 200 airports across the country. This benefit extends to all active-duty service members, National Guard members, and Reservists and DoD Civilians—at no cost—by using their DoD ID number as their Known Traveler Number (KTN). However, if you are a DoD civilian, you'll need to take a few extra steps to activate your free TSA PreCheck benefits. And if you are separating or retiring from military service, it's important to understand what happens to this benefit and what you'll need to do to keep enjoying access to TSA PreCheck lanes when traveling.

How DoD Civilians Can Opt In to TSA PreCheck

DoD civilians are eligible for TSA PreCheck, but they must opt in to receive the benefit. Here's how:

- 1. LogIn to milConnect:** Visit [milConnect](https://milconnect.mil) and log in using your DoD credentials.
- 2. Update Your TSA PreCheck Status:** Navigate to the "My Profile" tab and select "CIV" as your TSA PreCheck eligibility status.
- 3. Retrieve Your DoD ID Number:** Your DoD ID number will serve as your KTN.
- 4. Use Your KTN When Booking Travel:** Enter your DoD ID number as the KTN in all airline reservations, airline frequent flyer profiles, and travel management systems you use to book flights. Doing this will ensure the TSA PreCheck indicator appears on your boarding pass.

What Happens to TSA PreCheck After You Separate or Retire?

When you separate or retire from the military, your TSA PreCheck benefit is automatically discontinued. This is

because the benefit is tied to your active-duty status in the Department of Defense (DoD) system. Once your status changes, your DoD ID number is no longer valid as a KTN, and therefore no longer works when included in airline reservations to get the TSA PreCheck indicator on your boarding pass. Even though you will have a DoD ID number on your retiree card, there are extra steps outlined below, you will need to take in order to access TSA PreCheck benefits.

How to Apply for TSA PreCheck - after separating service

If you want to continue using [TSA PreCheck](https://www.tsa.gov/precheck) after separating or retiring, you can apply for it as a civilian through the TSA PreCheck application program. Here's how:

- 1. Apply Online from tsa.gov/precheck:** Select an enrollment provider with enrollment locations near you. Submit your TSA PreCheck application online in as little as 5 minutes.
- 2. Visit an enrollment location:** Complete enrollment in 10 minutes at your chosen provider which includes fingerprinting, document and photo capture, and payment. Application fees range from \$77.95-\$85.00 depending on provider selected and memberships last 5 years. Some credit cards and loyalty programs may cover or reimburse this fee.
- 3. Receive Your KTN:** Once approved, you'll receive a KTN, which you should add to all airline reservations to ensure the TSA PreCheck indicator appears on your boarding pass.

Key Tips for a Smooth Transition

- **Plan Ahead:** When separating from service, plan to enroll in TSA PreCheck soon after to avoid a long lapse in your benefits.
- **Don't Forget Renewals:** After you enroll as a civilian, mark your calendar for the 5-year renewal to avoid losing benefits.
- **Spread the Word:** Encourage eligible DoD civilians and fellow service members to opt in or apply for TSA PreCheck to enjoy faster, stress-free airport security.

With proper planning, separating service members can ensure a smooth transition to civilian life while retaining the convenience of TSA PreCheck during travels.



Supporting service members and Families during transition and reintegration

By Military-Civilian Transition Office



Every year, approximately 200,000 service members transition from the U.S. military to civilian life.

That means 200,000 Families transition as well. The Military-Civilian Transition Office (MCTO) proudly celebrates the dedication and resilience of service members and their Families. We recognize the integral role Families play in the lives of the all-volunteer force going through a military-to-civilian transition, or reintegration after a deployment cycle.

Through the Transition Assistance Program (TAP), and the Yellow Ribbon Reintegration Program (YRRP), MCTO offers holistic support that extends to active, reserve and guard Family members.

TAP leads these efforts, providing service members and their Families with comprehensive resources, training, and support to prepare for civilian life. TAP's curriculum is available both online and in-person, allowing Families to participate alongside service members, or on their own, as they explore new career paths, consider educational opportunities, and build financial literacy.

This inclusivity is especially important, as Families are often key in the transition journey. By joining workshops and events, spouses, caregivers, and extended Family members gain valuable insights that help them support their loved

ones effectively. All the TAP website resources can be quickly searched on the single source [TAP Interagency Website Guide \(TIWG\)](#), recently published in October 2024.

Families are often key in the transition journey.

Alongside TAP, the YRRP also plays a critical role in assisting National Guard and Reserve loved ones. YRRP hosts community-based events bringing together local resources, industry partners, and support networks tailored to meet the specific needs of Guardsmen and Reservists who balance civilian careers with active-duty responsibilities.

These events provide an excellent opportunity for Families to connect with community resources, build support networks, and access tools designed for their unique circumstances.

Through TAP and YRRP, military Families are empowered with the tools needed to thrive with confidence.

For specific information on the Army's TAP program, visit <https://www.armytap.army.mil/>

MilTax software available January 2025

By Military OneSource

Military OneSource MilTax is a suite of free tax services provided by the Defense Department. This benefit is available to all members of the Army, eligible Family members, survivors, and recent veterans. It includes tax prep and filing software tailored for military life and comes with personalized support from tax consultants trained in military specific tax situations.



Backed by the Defense Department and made exclusively for the military community -- with MilTax you can:

- Complete your tax return with specialized software that accounts for the complexities of military life
- Connect with a tax pro
- File federal and up to three state returns
- All for free

MilTax e-filing software is free for service members, eligible family members, survivors and recent veterans up to 365 days from their separation or retirement date.

Learn who is [eligible to use MilTax services](#).

Army HRC eases access to Transition Assistance Program initiatives

By William Costello, Deputy Public Affairs Officer, US Army Human Resources Command



There's more good news for Soldiers as they consider options for transition into a successful civilian career field during the last six months of their active-duty service.

Transition Assistance Program (TAP) officials at U.S. Army Human Resources Command recently announced that the first General Officer (GO) or a member of the Senior Executive Service-equivalent in the Soldier's chain of command can approve participation for Career Skills Programs (CSPs), DoD SkillBridge programs (SBs) and individual internships.

The change applies to those CSPs, DoD SBs and internships that take 120-180 days to complete, according to the announcement in MILPER Message 24-486.

"The Army Career Skills Program (CSP) is an opportunity for Soldiers to receive employment skills and on-the-job training, as well as participate in internships and apprenticeships with industry partners during the last 180 days of service," said Lt. Col. Adia H. Terry, Chief, Transition Policy Branch.

Officials stress that the Transition Assistance Program office is always looking to improve and make the process as effective and efficient as possible for those who elect to participate in a CSP every year.

"CSP is designed to assist [the Soldier] with bridging the gap between military service and civilian employment, making the transition as smooth and successful as possible," Terry added.

Prior to the change, applications for programs exceeding 120 days required approval by the U.S. Army Deputy Chief of Staff/G1 (Personnel).

"The Army TAP office adjusted the approval authority for longer CSP/SBs to the first GO in a Soldier's chain of command to ensure the local commander has more control and visibility in regard to unit readiness and the Soldier has more command support," said Elena Knyshev, PhD, a Transition Policy Analyst within HRC's Adjutant General Directorate.

Over the past five years, the CSP portfolio maintained a steady annual participation rate of approximately 10,000 Soldiers, or 10% of all Soldiers who transition out of the Army.



Ten graduates of the Changing Lanes Cohort 51, represent eight collision technicians, and two Protech Calibration Technicians. This program is one of many offered, as part of the Army's Career Skills Program, offering opportunities for Soldiers to receive employment skills and on-the-job training, as well as participate in internships and apprenticeships with industry partners.



Former U.S. Army Spc. Kalob Johannsen, a former infantryman assigned to 2nd Battalion, 12th Infantry Regiment, also graduated from Caliber Collision Academy in Falcon, Colorado, in March 2019. TAP helped him get a job in Denver, Colorado.

In case you missed it

Highlights from October's *Change of Mission*

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

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| <ul style="list-style-type: none"> • Welcoming the new director of Army Retirement Services | <ul style="list-style-type: none"> • Navigating a retirement with confidence | <ul style="list-style-type: none"> • Veteran Sponsor Partnership Network |
| <ul style="list-style-type: none"> • Know how TRICARE regions are changing in 2025 | <ul style="list-style-type: none"> • USAR: Keeping your mailing address updated | <ul style="list-style-type: none"> • Army Reserve Retirement Planning Seminars |

New to retired pay? What to know for tax season!

By DFAS Cleveland

After you retire and begin receiving retired pay, the next tax season will bring a few changes.

Tax Document

First, the retired pay tax document is an Internal Revenue Service (IRS) 1099-R instead of the IRS W-2 you are accustomed to receiving.

The IRS 1099-R is the form for Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. The form is similar to an IRS W-2.

Your annual 1099-R will be available in myPay to view and download. myPay offers printing or downloading of your tax statements for your retired pay. You can print/download your current year tax statement, as well as prior year 1099-Rs (up to four prior years for retirees). In addition, you'll have earlier access to your 1099-R tax statement in myPay. Statements are generally available in myPay in late December, while paper copies aren't mailed until mid-to-late January.

If you have the preferences in your account set to receive statements via postal mail, those statements are mailed no later than January 31 of each year, along with your December Retiree Account Statement.

If you need a duplicate tax statement during the year and aren't using myPay, we have several convenient self-service options for requesting we mail a tax statement to you. Check our website at <https://mypay.dfas.mil> for current options. We post information on our website each tax season regarding when current tax year statements are available, as well as options for getting a duplicate statement.

Tax Withholding

Federal Income Tax Withholding

DFAS will withhold federal income tax from your retired pay according to the instructions you provide on your DD Form 2656 when you apply for retired pay.

You can also change your federal income tax withholding after your retired pay is established by using myPay (<https://www.mypay.dfas.mil>) or by sending us a completed, signed IRS W-4 Employee's Withholding Certificate.

State Income Tax Withholding

DFAS can also withhold state income tax from your retired pay for one state at a time, but only if the designated state has signed the standard written State Income Tax Withholding agreement with the Department of Defense (DoD). Please see the table on our webpage for the status of specific states/territories: <https://www.dfas.mil/retstatetax>.

Military retirees can start, stop, or change state income tax withholding (SITW) using myPay, by filling out and sending a DD Form 2866 - Retiree Change of Address/State Tax Withholding Request, or by sending a written request.

Because tax obligations vary from state to state, contact your state's department of revenue regarding taxability of your military retired pay.

Local Income Tax Withholding

DFAS is unable to withhold local income tax from retired pay.

Military Retired Pay Taxation Tips

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on his/her individual circumstances.

A military retiree can either use myPay or send an IRS Form W-4 to change the amount DFAS withholds for federal income taxes from their military retired pay.

An individual's choice to have no withholding for federal taxes does not impact whether the individual's military retired pay is actually subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on the military retired pay.

Please note: the IRS requires any individual claiming exemption from federal withholding to provide a new Form W-4 at the beginning of each tax year certifying their exemption from withholding.

Additional Information

DFAS cannot provide tax advice. Please consult a tax professional or the IRS. Please see our webpage for more information regarding taxation of retired pay: <https://www.dfas.mil/retpaytax>.



Ask Joe: Your benefits guru

Dear Joe,

My daughter is now about halfway through her junior year of high school and is looking at colleges. My husband and I have been saving since she was born but she is looking into scholarship options. I am still active duty, my husband is retired, and I will be retiring in the summer. Is she still eligible for military scholarships?

Thanks,
Prepping to be an Empty Nester

Dear Empty Nester,

Congratulations on the next step! To answer your question in short, yes, your daughter is eligible for the [Scholarships for Military Children](#) program. She must plan to enroll in a full-time undergraduate degree program and have an unweighted grade point average of 3.0. The scholarship program awards 500 scholarship grants per academic school year, each for \$2,000. The funds can be used for tuition, fees, books, supplies, and school room and board either on or off campus. Your daughter needs to complete the application herself and the application includes multiple forms, a short 500-word essay, and she must submit her transcript. There are also multiple other scholarship opportunities your daughter can research on the [MyArmyBenefits website](#).

Hope this helps!

Joe

Dear Joe,

I have less than two years to retirement. My wife and I were discussing future finances, and we got on the topic of life insurance. I am fairly certain I lose [SGLI](#) when I retire. Is that correct? Do I have to find my own life insurance after retirement?

Please help,
Life insured

Dear Insured,

Yes, your SGLI will end when you retire but there is the option to convert your SGLI coverage to the [Veterans' Group Life Insurance \(VGLI\)](#). Service members can get between \$10,000 and \$500,000 in term life insurance benefits. The amount you will get is based on how much SGLI coverage you had when you left the military. Once enrolled in VGLI, you will have the opportunity to increase your coverage by \$25,000 on your one-year anniversary and once every five years thereafter, up to the legislated maximum of \$500,000. You are encouraged to do your own research on private companies that offer different life insurance options. Hope this sets you on the right path to continue your financial planning as you get closer to retirement!

Joe



MyArmyBenefits

How spouses can prepare for their Soldier to retire

By MyArmyBenefits Staff



Editor's note: It may be a good idea to share this article with your spouse and Family members*

As Soldiers plan and build timelines to retirement, spouses need to remember that you are

retiring from the Army life as well and it is the time to begin planning what comes next for you. Is that pursuing a higher education? Starting or continuing a career? Or even starting your own business. We recommend beginning to plan 36 months out from the planned retirement date as some programs available to you as a spouse are only available while your Soldier is still on active duty.

To start exploring options, visit the MyArmyBenefits Military Spouse Education and Career Opportunities (SECO) fact sheet for an overview of some of the available programs ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Military-Spouse-Education-and-Career-Opportunities-\(SECO\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Military-Spouse-Education-and-Career-Opportunities-(SECO))).

If you are interested in higher education, the [Mrs. Patty Shinseki Spouse Scholarship Program](#) provides need-based scholarships to assist spouses of active duty and Retired Soldiers, and surviving spouses, in obtaining an undergraduate degree.

[The Post 9/11 GI Bill](#) is another benefit that may include coverage of expenses such as tuition, fees, books, and supplies. It can also include a stipend or monthly housing allowance, depending on the individual situation, and can be transferred to eligible family members enrolled in DEERS.

Finally, be sure to check your [state benefit fact sheet](#) for various state scholarship programs that may offer tuition assistance, scholarships, and other programs for veterans and their Family members.

If you are looking in another direction and wanting to start or continue your career, the [Employment Readiness Program](#) operated through Army Community Service (ACS) Centers helps Soldiers, spouses, Family members, and others by providing information on job search skills, education, training, transition, and volunteer opportunities.

If you are looking to continue in your field and are hoping for some assistance with professional licensing, look no further! The [Spouse Professional Licensure and Certification Reimbursement](#) provides up to \$1,000 of reimbursement for eligible expenses resulting from relocation.

Remember that retirement is not a sprint, but a marathon. Along with all the other planning and preparation that must happen ahead of retirement, it takes time to complete a job search or apply for college. Make sure you start at least 36 months out from retirement to set yourself up for success.

Check out the [MyArmyBenefits website](#) for federal and state/territory benefit information and retirement planning calculators and follow our [Instagram page](#) for benefit updates and helpful information.

Change of Mission mobile app now available in both the Apple and Google Play Store!

The Change of Mission mobile app is geared toward Soldiers thinking about or preparing to retire, and puts Army military retirement planning tools into one app on your phone. It includes the Change of Mission retirement planning newsletter for all Soldiers with 17+ years of service; the US Army Retirement Planning Guide; the Retirement Planning Toolkit with planning checklists from 36 months out to 6 months after retiring; the mandatory retirement planning seminar slide deck (take the seminar 36 months out); the TRICARE retirement planning slide deck, how to contact your local Retirement Services Officer, and more!



Do you know these Army retirement acronyms?

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

RSOs: Retirement Services Officers

CSP: Career Skills Program

SHPE: Separation History and Physical Exam

BRS: Blended Retirement System

CRSC: Combat-Related Special Compensation

CR: Concurrent Receipt

AER: Army Emergency Relief

NOE: Notification of Eligibility

TAP: Transition Assistance Program

ARSCP: Army Retiring Soldier Commendation Program

Financial Wellness: Are you prepared?

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



Losing military benefits due to retirement can be a concern for many Army Reserve service members. Retirement pay for Reserve Soldiers starts at age 60, unless the Soldier has served on active duty under specific circumstances that may allow for earlier retirement (e.g., mobilization for a contingency operation).

Retirement pay is calculated based on retirement points earned throughout a Soldier's career. A Soldier needs to accumulate at least 50 points in a year to count that year as qualifying service. The formula used for calculating pay considers total points and the appropriate pay scale.

Understanding how retirement pay fits into overall financial goals is vital. Creating a comprehensive budget that includes retirement pay, potential job income, and other savings can help maintain financial stability. It's crucial to plan for retirement by budgeting for living expenses, healthcare, and potential gaps in income.

Eligible retirees can apply for VA benefits, including disability compensation and educational benefits like the GI Bill.

Army Reserve Soldiers can enjoy a rewarding retirement with proper planning and understanding of the benefits available to them. By accumulating points, navigating the retirement process, and utilizing the U.S. Army Reserve

Retirement Planning Guide at <https://www.usar.army.mil/Retirement>, they can secure a stable financial future.

Thank you for your continued service! Please reach out at: [usar.army.mil/Retirement](https://www.usar.army.mil/Retirement), if we can be of further assistance.



Retiring service members attend a financial planning workshop as part of their preparation after leaving the military. Soldiers learn about proper financial planning, estate planning, and many of the benefits they've earned through their service. Courtesy photo.

Upcoming Army Reserve Retirement Planning Seminars

Location	Date	Contact
Fort Buchanan, PR	Feb 8	(803) 751-9546/9661
Happy Valley, OR	Feb 8	(608) 388-7448
Fort Gregg-Adams, VA	Feb 8	(609) 562-1696/7055/7425
Camp Humphreys, Korea	Feb 8	(808) 438-1600 x3553
63d Readiness Division *Virtual*	Feb 22	(650) 526-9513/9512
Hilo, HI	Mar 2	(808) 438-1600 x3553
Chicopee, MA	Mar 8	(609) 562-1696/7055/7425
Fort Shafter, HI	Mar 8	(808) 438-1600 x3553
Fort Eisenhower, GA	Mar 15	(803) 751-9546/9661
North Little Rock, AR	Mar 15	(650) 526-9513/9512
Indianapolis, IN	Mar 22	(608) 388-7448
Aberdeen Proving Ground, MD	Mar 22	(609) 562-1696/7055/7425
Boise, ID	Mar 29	(608) 388-7448
Louisville, KY	Apr 12	(803) 751-9546/9661

Location	Date	Contact
Wiesbaden, Germany	Apr 12	(609) 562-1696/7055/7425
Moon Township, PA	Apr 25-26	(609) 562-1696/7055/7425
St. Louis, MO	Apr 26	(608) 388-7448
Bolling AFB, Washington, DC	Apr 26	(609) 562-1696/7055/7425
Oklahoma City, OK	Apr 26	(650) 526-9513/9512
Meridian, MS	May 3	(803) 751-9546/9661
JBLM Lewis-McChord, WA	May 3	(608) 388-7448
JB Elmendorf-Richardson, AK	May 5	(808) 438-1600 x3553
Fort Wainwright, AK	May 6	(808) 438-1600 x3553
New Kensington, PA	May 17	(609) 562-1696/7055
Sloan, NV	May 31	(719) 516-6882/6850/6875
Myrtle Beach, SC	Jun 7	(803) 751-9546/9661
Fort Shafter, HI	Jun 7	(808) 438-1600 x3553
63d Readiness Division *Virtual*	Jun 14	(719) 516-6882/6850/6875

Reminder for Army Reserve and Army National Guard Soldiers:

- While you're in the Retired Reserve, keep your mailing and email address up to date with DFAS by using [myPay](#).
- To determine if you qualify for a reduced age retirement, visit [HRC's website](#). If you are eligible, contact your [Army Reserve or Army National Guard RSO](#) for help in calculating your retirement eligibility date.

Act Now! Payment deadline extended for West region beneficiaries

By TRICARE Communications



Do you currently live in the [West Region](#)? Or, do you live in one of the six states (Arkansas, Illinois, Louisiana, Oklahoma, Texas, Wisconsin) that [moved to the West Region](#) on Jan. 1 as part of [TRICARE's new regional contracts](#)?

If you pay for your TRICARE coverage using a bank electronic funds transfer, credit card, or debit card, you must securely give your recurring payment information to the West Region contractor, [TriWest Healthcare Alliance](#).

The Defense Health Agency has extended the payment deadline for those enrolled in a TRICARE premium-based plan ([TRICARE Young Adult](#), [TRICARE Reserve Select](#), and [TRICARE Retired Reserve](#)). You now have until Friday, Feb. 28 to provide your payment information to TriWest.

If you have [TRICARE Prime](#) or [TRICARE Select](#), you also have until Friday, Feb. 28 to pay your fees.

If you don't act before these dates, you'll be disenrolled, retroactive to Jan. 1.

"While the deadline has been extended, you shouldn't wait to take action," said Malcolm Jones, enrollment specialist, TRICARE Health Plan, at the Defense Health Agency.

You don't need to take any action if:

- You've already set up your payment method with TriWest. If you wish, you can log in to the TriWest portal to check that your payment method is current.
- You have [TRICARE For Life](#), the [US Family Health Plan](#), or a TRICARE health plan overseas. The new contracts don't affect you.
- You live in a state that's staying in the [East Region](#)—you don't need to do anything. Humana Military has kept your current payment information on file. If you live in the East Region and have questions for Humana Military, call them at 800-444-5445.
- You don't pay enrollment fees or premiums for your TRICARE coverage. Examples include active duty service members and their family members.
- You pay by military pay system allotment. Allotment payments have transferred automatically. If you don't already pay by allotment, consider switching for the future. With allotments, you won't need to worry about updating

your TRICARE payment method during any future contract changes, or if you get a new credit or debit card. To learn how to set up payment by allotment, check out the Defense Financing and Accounting Service's [Allotments page](#).

How to set up your payments

The easiest and fastest way to set up your payments with TriWest is through their [secure portal](#).

1. Visit the [TriWest portal](#).
2. Select the "New User? Sign Up Now" option.
3. You'll be asked to input your email address. A verification code will be sent to you.
4. Check your email for the verification code. Then, enter it to continue. Please ensure you enter the correct Benefits Number when asked. Enter your Benefits Number without dashes. (You can obtain your 11-digit Benefits Number from the back of your Uniformed Services ID card. See [Showing your ID to providers](#) to locate your Benefits Number on your ID card. It provides a picture graph of ID and CAC cards showing your Benefits Number, which is different than your DOD ID number.)
5. Complete the information requested (name, address, etc.) in the secure forms.
6. Select your payment method.
7. Complete all fields.
8. Submit.

You can also download an Automatic Monthly TRICARE Payment Set Up Request form, located on [www.tricare.mil/west](#). Complete the form and mail it to the address on page 2. This form is for recurring monthly payments.

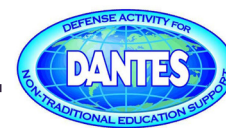
If you run into any issues with these options, you can call TriWest customer service at 888-TRIWEST (874-9378) and provide your payment information over the phone. Call volume is heavy now, so please be patient.

Act now to ensure you and your family maintain your coverage for 2025

If you live in the West region, you still have time to set up your payment information if you pay by EFT, credit card, or debit card. If you have TRICARE Prime, TRICARE Select, TRICARE Young Adult, TRICARE Reserve Select, or TRICARE Retired Reserve, you now have until Feb. 28. If you miss this deadline, you will be disenrolled back to Jan. 1, 2025. Visit [www.tricare.mil/west](#), for more information.

Army updates policies for voluntary education programs

By Christopher Hurd, Army News Service



In mid-December, the Army announced policy updates to a pair of voluntary education programs for active-duty, Reserve, and National Guard Soldiers.

The new guidance includes a \$500 increase and two semester-hour increase for tuition assistance (TA), and changes to the credentialing assistance program.

"The Army recognizes the value of the tuition assistance and credentialing assistance programs, both of which support our Soldiers' professional development and readiness levels," said Christine Traugott, policy manager for Soldier education and transition with the Office of the Assistant Secretary of the Army for Manpower and Reserve Affairs.

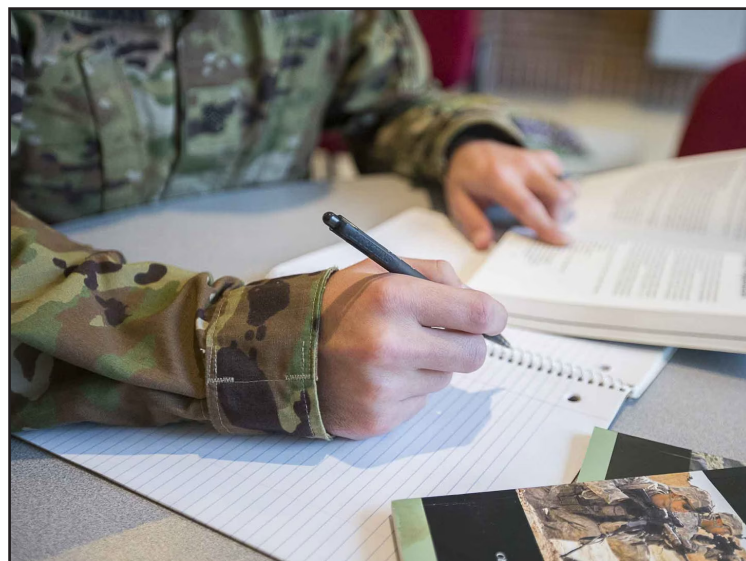
"The changes we are making to these programs will help ensure their long-term sustainability, will bring the Army into closer alignment with how other services execute voluntary education programs and will preserve the benefits for Soldiers who need them the most," she added.

The Army will implement these changes in two phases. First, with a message released to the force Dec. 11. Second, with an updated Army regulation, projected to be released in 2025.

Phase 1 changes:

Tuition Assistance

- Increase annual cap from \$4,000 to \$4,500
- Increase semester hours from 16 to 18
- Require Soldiers who are first time users of TA to take ArmyIgnitED training prior to requesting TA
- Require Soldiers to use the decision support tool prior to requesting TA.



Credentialing Assistance (CA)

- Decrease the annual cap from \$4,000 to \$2,000
- Limit Soldiers to one credential a year and a max of three in 10 years
- Require Soldiers to take associated credential exam or recoup the cost of the course work/training
- Limit Aviation credentials to \$1,000 per year for all Army components
- Require Soldiers who are first time users of CA to take ArmyIgnitED training prior to requesting CA
- Require Soldiers to use the decision support tool prior to requesting CA.

Phase 2 changes:

- Suspend CA and TA for Soldiers with two recoupments (TA and CA combined) in a year
- Preclude commissioned officers from using CA
- Require command approval for TA and CA requests

This policy update follows a review of both programs.

Traugott said since its launch in 2020, the Army Credentialing Assistance Program has nearly doubled in cost every year.

"When you have a program increase exponentially over a four-year period, you are eventually going to blow your budget to the point where it won't be available to anyone," she explained.

She said the changes ensure the Army and the Soldiers get a return on their investment.

According to the Office of the Assistant Secretary of the Army for Manpower and Reserve Affairs, the average cost of a credential is \$1,700 while Soldiers take an average of 1.5 credentials a year.

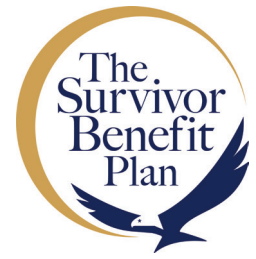
The increases in tuition assistance brings the Army in line with the Navy and the Air Force. It also allows Soldiers to take more classes each year, giving them an opportunity to earn a degree faster, said Traugott.

When applying for educational benefits, Soldiers need enough time left in service to complete the program they submit for. Active-duty officers and warrant officers above warrant officer two incur a two-year service obligation for

(Continued on next page)

Cost of Living Adjustment (COLA) how it affects the Survivor Benefit Plan (SBP)

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



As you plan for your retirement, you may or may not know that your retired pay will increase every year with a Cost of Living Adjustment (COLA), but do you know it affects the Survivor Benefit Plan (SBP) also?

The Survivor Benefit Plan (SBP) premium is a certain percentage of whatever base amount you elect to cover. That base amount increases due to COLA. As a result, when that amount increases, so does the SBP premium.

For example, a base amount of \$3,000 with a 3.2% COLA will equal a new base amount of \$3,096. If the SBP premium is 6.5% for spouse coverage, then the SBP premium will increase to \$201.24 (6.5% x \$3,096) from \$195 (6.5% x \$3,000).

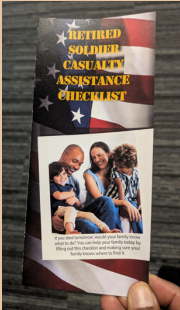
Similarly, the SBP annuity that your survivor will receive also has COLA. Take a look at this example: if your spouse starts

receiving \$1,702.80 (55% of \$3,096) and the COLA is 3.2%, then the annuity will increase to \$1,757.29. This ensures that the SBP annuity is inflation protected since COLA for military retired pay and for SBP annuity is based on the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) through the third quarter of any given calendar year.

Bottom line, the value of your SBP coverage remains the same over time.

To find out more about the 2025 COLA for military retired pay, SBP survivor annuities and premiums, go to <https://militarypay.defense.gov/Pay/Retirement/Cola.aspx>.

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 from previous page)

warrant officer two incur a two-year service obligation for tuition assistance, while reserve-component officers have a four-year obligation, according to Traugott.

There is no service obligation when using credentialing assistance. Requests for both programs must be submitted and approved before the course start date using ArmyIgnitED. The new policy guidance brings the service members' leadership into the approval chain to help streamline the process.

"[These programs] are a way for Soldiers to improve professionally and personally," Traugott said. "I think for both TA and CA, they increase your skill set while you're in the Army and improve your employability when your time in service ends, whether that's after one enlistment term or an entire career."

The 2025 Retirement Planning Guides are here!

 U.S. Army Retirement Planning Guide 2025



Retirement is a process, not an event!
Seek the advice of those who've gone before you

The 2025 Retirement Planning Guides are now available at your local Retirement Services Offices and online at: <https://soldierforlife.army.mil/Retirement/>

The purpose of the U.S. Army Retirement Planning Guide is to provide information to help Soldiers and their Families transition from serving our nation in uniform to serving in their communities.

The guide assists Soldiers from all three components on what entitlements and benefits they will earn upon retirement. It also provides Soldiers with a practical timeline, breaking down the many tasks involved with retirement planning; information on how to calculate their retirement pay; how to navigate healthcare benefits; Survivor Plan options, and much more.

From service to success: A veteran's transition into real estate

By Sgt. 1st Class Gary Jurrell Davis, U.S. Army, Retired

POST SERVICE MISSIONS

I come from a military family: the child of two parents who met in the military and the grandson of a Retired Soldier. My mom finished up her successful 24 year career in 2004 from the Army. Serving in the Armed Forces did not cross my mind in my youth. In fact, it was only after discovering there was no college money waiting for me, that I decided to enlist the summer of my junior year in high school, out of Fresno, Calif.

I joined the California National Guard where I began my career as a signal support system specialist for seven years. Upon returning from a deployment in Egypt with the National Guard, I decided to reclassify as an Information Technology Specialist. I also took that opportunity to enlist in the Regular Army and was subsequently stationed at Camp Red Cloud, Korea.

There are many lessons, skills, and traits one picks up along life's paths ... yes, more than just one path, and that's part of the beauty of this new chapter called 'retirement.' They say hindsight is 20-20, and I've discovered there's some truth there. For example, once I became a Soldier, I wasn't tempted to do anything other than that. I had such an eclectic group of leaders that allowed me to grow from such a junior Soldier to a senior noncommissioned officer; they encouraged me every step of the way. They taught me how to lead in that way – by encouragement, correction, example, positivity. Speaking of leadership, it wasn't all roses. I had both positive and negative experiences, like we all will in life ... and not just in the military ... it's a part of life! Here's the catch: I took something from each situation that I was thrown into, and the more uncomfortable the situation, the more growth happened!

"Helping other veterans is deeply personal for me. Whether they are buying, selling, or investing in real estate using their VA loan or benefit, I strive to make their transition—whether it's to civilian life or to homeownership—as seamless as possible."

It's where I believe my resilience comes from nowadays. I am not afraid to fail because I am determined to grow.

After 24 years of service in uniform, I began planning for retirement in early 2020. My target retirement date: November 2023. I thought with my background in IT and my natural ability to connect with people, I could channel my passion for service in a completely new way – in real estate.

(Right) Gary Jurrell Davis's journey from a decorated military career to thriving in real estate is a testament to the power of preparation, resilience, and adaptability. For Gary, the mission continues—this time, helping others find a place to call home. Courtesy photo.

Truth be told, not only was I embarking on an unfamiliar journey, I was completely savoring my current assignment—my twilight tour at the Pentagon—working for the last three Secretaries of Defense. Nonetheless, I marched on, and began leveraging the military's robust transition services to help the process go as smoothly as possible.

This preparation phase was critical. While still on active duty, I pursued certifications and gained insights into the real estate market, ensuring that I would hit the ground running post-retirement. The military teaches you to be proactive, and I wanted to make sure I was fully ready for this new and exciting adventure.

Here's where those lessons, skills, and traits come in again ... despite careful planning, the transition wasn't without its challenges. Ensuring medical and dental coverage for myself and my family, once seamlessly provided by the military, required navigating complex civilian systems. I had learned to understand and navigate processes with which I was initially unfamiliar. Some service time calculations had to be looked at and verified by the right professionals – and it was up to me to learn what all those codes and points were, how they were calculated, and more. No longer was my sergeant major or commander going to fix a problem, it was up to me to look out for me. Had I been taught what I needed to, to be successful as a 'productive member of society'? Yes, I most definitely had!

It was not easy. But the military prepared me for situations like this—to tackle obstacles head-on and find solutions.

We have just begun a new year and with that, it is my firm belief that my military experience has laid the foundation for my real estate success. The skills that I was taught and practiced throughout my service as a Soldier, such as attention to detail, strong organizational abilities, and a client-focused mindset, translated seamlessly to my new career. I am constantly building strong relationships with clients, many of whom are veterans navigating the home-buying process with VA loans.

The success I've experienced in real estate, I attribute to the values instilled in me by the military. Long hours, adaptability, and a commitment to excellence are things I've carried with me. You got this!



The Exchange delivers \$1.6 billion in annual value to military communities

By Army & Air Force Exchange Service

As the Army & Air Force Exchange Service prepares to celebrate 130 years of serving those who serve in 2025, your Exchange is delivering unprecedented value and support for our nation's Soldiers, Families, retirees and veterans.

Today, the Exchange provides \$1.6 billion in annual value to our military community, a significant force multiplier for recruiting, readiness and retention:

- \$450+ million in tax-free savings.
- \$400+ million in value through the MILITARY STAR card.
- \$400+ million in payroll and benefits for military spouses, veterans and dependents.
- \$370+ million in earnings (based on \$3.7 billion over 10 years).

It is truly an honor to serve those who serve and have served, and provide exceptional savings for all Soldiers For Life.



Thank you for all you do to protect, preserve and strengthen critical military quality-of-life support. We look forward to seeing you at your Exchange.

Soldier For Life!



EXCHANGE

Want to talk to a Retirement Services Officer?

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

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

Army Retirement Quiz

- 1) True or False. VGLI may be renewed every five years for life without regard to health conditions.
- 2) True or False. Service members on the Temporary Disability Retirement List (TDRL) or Permanent Disability Retirement List (PDRL) are eligible for TRICARE benefits for retired service members, as well as Family members, provided they are registered in DEERS.
- 3) True or False. Disability payments received from the VA are exempt from both state and federal taxation.
- 4) True or False. If you think you may receive a medical retirement, you should attend the closest retirement planning seminar as soon as you enter the Medical Evaluation Board (MEB)/Physical Evaluation Board (PEB) process.
- 5) True or False. Retiring active-duty Soldiers are authorized household goods (HHG) transportation from the last, or any previous, permanent duty station in CONUS, from storage, or any combination thereof, to their home of selection (HOS).

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

New episodes of the Soldier for Life podcast

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

S14E10: [Pursuing Your Education with Service to School](#) Are you a Soldier or veteran who is interested in pursuing an education degree? Then this brand new Soldier For Life Podcast episode is just for YOU!

S14E11: [Resources for Entrepreneurs from the USPTO](#) The U.S. Patent and Trademark Office offers numerous resources for entrepreneurs in the military community to help them make their business ownership dreams a reality. Learn more about what the USPTO can do for you as a new or future military-connected business owner from this week's Soldier For Life Podcast discussion with the USPTO's Christina Whitaker.

S14E12: [National Veterans Small Business Week](#) takes place November 11-15, so we are talking about the importance of celebrating NVSBW and all of the fantastic resources that the United States Small Business Administration offers to help our military families on their entrepreneurial journey. Our guest on the show is Mr. Robert Yannuzzi, the SBA's Assistant Administrator for its Office of Veterans Business Development.

S14E13: [From Military to Manufacturing: Heroes MAKE America](#) The Manufacturing Institute's Heroes MAKE America program provides training and resources to help prepare individuals in the military and veteran communities for careers in the manufacturing industry.



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 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