

Shaping the future together: U.S. Army Cadet Command offers opportunities to remain connected to service

By Brig. Gen. Maurice Barnett, Commanding General, U.S. Army Cadet Command

For those who have worn the uniform with pride, transitioning to civilian life can be a profound change. The Army isn't just a career — it's a calling built on discipline, camaraderie, and service to the nation. As service members prepare to retire, many wonder what comes next. While their time in uniform may be ending, the opportunity to continue serving — through mentorship, instruction, and leadership — remains. U.S. Army Cadet Command offers meaningful ways to stay connected by guiding the next generation of officers and instilling values in young cadets.

Through the Army Senior ROTC program, Cadet Command is developing the next generation of Army officers. In fact, the Army ROTC program has cadets on approximately 900 campuses and produces the vast majority of second lieutenants for the Army — totaling approximately 5,000 annually.

Our cadets are held to high standards and are tested in both the classroom and the field before earning their commissions. The Army has always demanded the best, and we will never compromise on that expectation. As I travel to various programs around the country, I'm continually impressed by the cadets' fitness, intellect, and eagerness to take part in tough, realistic training. Right now, at Fort Knox, cadets are immersed in Cadet Summer Training — the largest annual Army training event — where they apply leadership lessons from the ROTC curriculum in rigorous field exercises. This training is a crucial step in preparing them to lead as future officers, reinforcing the values of discipline, teamwork, and adaptability in challenging environments.

Retired service members can stay involved with Army ROTC in meaningful ways. If you're a Senior ROTC alum, reconnecting with your former program is a great way to give back. ROTC programs welcome experienced mentors to guide cadets, share leadership insights, and even participate in training exercises. By sharing your journey — from cadet to officer to Soldier for Life — you can give future leaders a real-world perspective on military service. Reach out to your former program or one local to you and see what opportunities may be available.

More broadly, Senior ROTC alumni can inspire future generations by sharing their personal journeys and the impact of Army ROTC on their careers. By actively engaging with local communities through mentorship programs, career days, and public speaking events, alumni can highlight how ROTC fosters leadership, discipline, and educational advancement. Whether through veteran service organizations, outreach at high schools, or direct collaboration with university ROTC detachments, these interactions help bridge the gap between military service and civilian aspirations.

Cadet Command's mission extends beyond training future officers. Through the Army JROTC program, we instill leadership, discipline, and civic responsibility in high school students in more than 1,700 programs nationwide. While most Junior ROTC cadets do not pursue military careers, they emerge as strong, principled individuals ready to serve their communities in meaningful ways.



Brig. Gen. Maurice Barnett

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Those seeking a formal role in education and leadership should consider becoming JROTC instructors at local high schools. Retired Soldiers and qualified veterans can apply to teach our leadership education courses helping instill discipline and responsibility in young cadets. JROTC instructors play a key role in shaping future leaders and connecting communities with their Army.

As we transition out of active service, our mission does not end — it evolves. The lessons we've learned, the values we've upheld, and the leadership we've exemplified can — and should — be passed on to the next generation.

For those who still feel the call to serve, U.S. Army Cadet Command offers a pathway to continue shaping the Army's future. Our commitment to service was never just about the time in uniform — it was about serving a purpose greater than ourselves. As you transition, that purpose endures.

For more information about the Army's Senior ROTC program, please visit <https://www.armyrotc.army.mil> and connect via social media at [@ArmyROTC](https://www.facebook.com/ArmyROTC). To review more information about the Army JROTC program and instructor opportunities, visit <https://www.usarmyjrotc.com> and [@armyjrotcofficial](https://www.instagram.com/armyjrotcofficial) on social channels.

Honoring the heart of our military: The resilient spouses

By The Department of Defense Office of Financial Readiness



Military spouses are the unsung heroes of our military community. Their unwavering dedication, resilience and incredible adaptability are the backbone of our military families and communities. Military spouses manage households, raise families, often pursue careers or volunteer tirelessly, all while navigating the unique challenges of military life — frequent moves, deployments, and the emotional toll of separation.

One of the biggest hurdles military spouses face is career continuity. The Department of Defense recognizes this challenge and offers robust support through the Spouse Education & Career Opportunities (SECO) program.

1. Career Exploration: SECO provides tools and resources to help you explore different career paths. Whether you're just starting out or looking to switch careers, SECO can help you identify your interests and skills. Visit: <https://myseco.militaryonesource.mil/portal/article/seco-career-coaching-services> for more information.

2. Education Assistance: SECO offers guidance on finding and applying for educational programs, including degree and certification courses. They can also help you understand financial aid options and scholarships specifically for military spouses. For more information, visit: <https://myseco.militaryonesource.mil/portal/topic/spouse-education>.

3. Job Search Support: From resume writing to interview preparation, SECO offers a range of services to help you find and secure employment. They provide access to job

boards, networking opportunities, and career fairs tailored to military spouses. Find out more, at: <https://myseco.militaryonesource.mil/portal/topic/find-a-job>.

4. Credentialing Assistance: SECO can help you navigate the process of obtaining professional licenses and certifications, which can be crucial for maintaining your career during frequent moves. This can include anything from apprenticeship programs, technical and vocational schools, and more! Visit: <https://myseco.militaryonesource.mil/portal/topic/spouse-education> to learn more.

Thank you, military spouses. Your sacrifices and contributions are invaluable. You are the glue that holds families together, the leaders in your communities, and the driving force behind the success of our military.



Did you know ... ?

Once you retire, instead of receiving *Change of Mission* in your email every quarter, you will begin receiving the official newsletter for all Retired Soldiers and surviving spouses, called *Army Echoes*.

Your post-retirement news will still be delivered to your email inbox from DFAS in the form of a SmartDoc, every February, May, August, and November. Remember, you can always find archived editions and all Army Retirement Services publications, along with a host of other resources on our website, at: <https://soldierforlife.army.mil/Army-Retirement/Post-Retirement>. Additionally, *Army Echoes* is available for download in either the Google or Apple Play Stores for your mobile device!

Ten principles for a military retirement

By Army Retirement Services



1. **Retirement is a process, not an event.** If you think of retirement as a ceremony, you're already off track. Retirement is also NOT just out-processing — it's a major life change requiring time and preparation.
2. **Start early.** Don't underestimate the amount of time, commitment, and planning required. Start 36 months before you plan to retire. See Chapter 2 of the [2025 U.S. Army Retirement Planning Guide](#) and the Retirement Checklists on the Soldier for Life website, at: <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Retirement-Checklists> for the 36-month timeline.
3. **Do your homework.** Don't assume you know what to do – or when to do it. Invest in your transition if you want to succeed.
4. **Ask for help.** Seek out advice from mentors, peers, Retirement Services Officers (RSOs), retired service members, transition assistance program personnel, benefits specialists, state veterans officials, Department of Veterans Affairs personnel, TRICARE advisors, etc. Let those who've gone before you share their experiences and lessons learned.
5. **Don't go it alone.** Involve your spouse and family in the planning early and often. Retirement impacts the whole family.
6. **Create a timeline.** Make a personal timeline of required tasks for your family members also. Update it periodically as well.
7. **Make a financial plan.** Create a transition account for a possible employment gap, new clothing, higher taxes, life insurance, SBP, and any other unforeseen expenses.
8. **Know the available resources.** The U.S. Army Retirement Planning Guide, U.S. Army Retirement Planning Checklists, U.S. Army Retirement Planning Seminar, Army Retirement Services Officers, the Soldier for Life website, the MyArmyBenefits website and calculators, the Army Transition Assistance Program (TAP), and counselors, the VA, TRICARE, VSOs, transportation office, etc., are all valuable resources available, and specifically tailored for Retired Soldiers and their families.
9. **Build a network.** If you plan to work in retirement, begin networking early. When determining what you want to do in the civilian sector, what industry you want to do it in, and finding employment there, networking is a critical component of success.
10. **Expect psycho-social changes.** You're leaving a close-knit, structured environment that isn't profit-based, where you have many friends and people who believe and see the world as you do, for something completely different. Find a purpose, not just a job.

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 retirement, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

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

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

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

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Veteran Readiness & Employment can prepare you for your change of mission

By Peter Granato, VA VR&E Services



Since you're reading *Change of Mission*, it's safe to assume that you are getting ready to make some big career decisions in the not-so-distant future. It is never too early to start thinking about your next career move, whether it will involve staying on active duty or transitioning to civilian life.

I would like to take this opportunity to introduce you to the Veteran Readiness & Employment (VR&E) program as one of the options you may have if you choose to transition to civilian life.

VR&E is, first and foremost, an employment program. Our mission is to help transitioning service members and veterans with service-connected disabilities and an employment barrier, prepare for, find, and maintain a suitable career - or live independently. VR&E is a separate and distinct program from the Post-9/11 GI Bill, although they can be used together. While it may generally make sense for most recipients to use VR&E first, this should be discussed with a counselor and may vary based on your specific plan and needs.

So, what does this mean for you? If you meet our eligibility criteria, you can apply online for our services, or a member of your military transition team, such as a Transition Coordinator, can refer you to VR&E. If you are still on active duty, you can access VR&E through the Integrated Disability Evaluation System (IDES) program. You can also access VR&E if you are waiting to be discharged for a severe illness or injury that occurred while you were on active duty, or you have a 20% or higher pre-discharge disability rating and will soon leave the military. If eligible, using the Benefits Delivery at Discharge (BDD) program can help speed up the claim decision process and allow you to access your benefits sooner.

Once the VR&E team has reviewed your application and you are deemed eligible, you will meet with a trained Vocational Rehabilitation Counselor, commonly referred to as a VRC. Your VRC will determine your entitlement to the program. A benefit to considering VR&E now is that if you are processing through a medical board or are in the IDDES program, you may be automatically entitled to VR&E benefits. Once you are found entitled, your VRC will work

closely with you one-on-one to discuss your future career goals and interests and tailor a personalized plan to get you on a path that you are interested in pursuing and is realistic given the nature of your current skills and level of disability.

Since the nature of VR&E is personalized to meet your needs, the level of services that we provide will vary by applicant. Some of the ways we work with our program participants include (but are not limited to):

- We can help you find a job that uses your current skills. VR&E's Employment Coordinators (ECs) have relationships with employers all over the country who are looking for veterans to hire and can help place you. Our ECs are familiar with how military skills, training, and experience transfer to the civilian workforce.
- If you are interested in pursuing a new field, we can identify training opportunities to help launch you into a new career. VR&E will pay tuition, fees, books, and supplies for degree or certificate options and pay you a monthly subsistence allowance while you train.
- If you have the strong desire, skills, and drive to run a successful business, we may be able to help you train and find the resources to start your own business.
- In cases where your disabilities are too severe to return to traditional employment, we can help you with services to live as independently as possible. These services can include home adaptation grants to improve accessibility in a home and referrals to other support resources.



VR&E will continue to work with you each step of the way and will provide ongoing counseling, assistance, and coordination of services until your goals are met. Our VRCs and ECs are in the business of helping you obtain suitable and fulfilling employment.

Learn more about VR&E at www.va.gov/vre, and keep VR&E in mind throughout your transition journey!



(Left) Marilyn Ritzau, VR&E counselor, meets with veterans like Jose Mejia, to explore the services provided by the Veteran Readiness and Employment program available through the VA. (Photo courtesy of: VR&E)

Ready, Set, Go ... steps to the retirement finish line

By Lynn Peterson, Army Retirement Services program manager

Our motto in Army Retirement Services is "Retirement is a process, not an event," meaning there are many steps to take in preparing yourself and your family for this milestone. As with most processes, some tasks need to be accomplished before others.

Located on our website, <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Retirement-Checklists>, we have checklists for Soldiers who are planning for a regular/active retirement, as well as checklists for Army Reserve and Army National Guard Soldiers planning for a non-regular, or reserve retirement.

In the Retirement Planning Guide and the Retirement Planning Seminar slides (also broken down by component/type of retirement) found at, <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning>, we provide a timeline quick reference slide with priority tasks indicated in red for each step in the retirement planning process.

36 months out, Focus on gathering resources, such as medical, personnel, and financial records for example, as well as deciding when and where you would like to retire.

18-24 months out, Plan on attending the Mandatory Retirement Planning Seminar. This seminar, provided by Retirement Services Officers (RSOs) worldwide covers numerous topics such as healthcare, transportation, terminal leave, retirement considerations, etc. Also, during this period, you should determine whether or not you have any remaining service obligations and when those will be met, for example, some Soldiers incur a 4-year active-duty service obligation, or ADSO, upon transferring their Post 9/11 GI Bill benefit to their eligible dependents. They may also have incurred a service obligation for a Permanent Change of Station or PCS move, promotion, completion of school, etc. Additionally, Soldiers are currently able to submit their applications for retirement 24 months out under a pilot program that has been extended through September 30, 2025. If the pilot program is not extended or made permanent beyond that point, Soldiers will be able to apply during the regular application window, which is 9 to 12 months prior to the desired retirement date. A Personnel Action Request (PAR) requesting retirement should be submitted in IPPS-A, the Integrated Personnel and Pay System-Army. This is also the period when you should begin the Army Transition Assistance Program, known as Army TAP. There is a directory of TAP centers available on their page at <https://www.armytap.army.mil/>.

12-18 months out, Have all medical and dental check-ups completed. It is important to document all your health concerns prior to your retirement date. You should also start looking into the Survivor Benefit Plan and life insurance to determine if one or the other, or both are what is best for your family. There is an SBP vs. life insurance comparison tool available on the DOD actuary page at <https://actuary.defense.gov/>.

6-12 month out, is when you are eligible to submit your retirement applications, specifically 9-12 months out, unless the pilot program, as previously mentioned is extended, which expands the window up to 24 months out. This is also the time when Soldiers should be completing the DD Form 2648, Pre-separation/transition counseling, with Army TAP.

"Retirement is a process, not an event."

We are coming up to the home stretch — and you are now **1-6 months out** from your final retirement date. During this time, you should be completing your final retirement physicals, it's important to keep in mind that this will be your last record of active-duty health. This is also when you will be making an SBP election. Also, during this timeframe is when you would be able to submit a VA disability claim under their Benefits Delivery at Discharge or BDD program. This is also about the time that Terminal Leave, which is ordinary leave granted to assist separating Soldiers with their personal affairs leading up to retirement, and Transition Administrative Absence (TAA), previously known as PTDY take place. The purpose of TAA is to facilitate transition to civilian life and afford time for house-hunting, job-hunting, etc. Also, Soldiers can cash in up to 60 days of leave over the course of their entire careers, but it is important to note that these funds are fully taxable.

During the retirement month, if not already completed, you should be out-processing and receiving your DD Form 214.

And lastly, upon retirement you should go to the DEERS/RAPIDS office so you and your family can be issued a new retired ID and new retired dependent ID cards. During this time, you should also reenroll in TRICARE. It is important to note that you must reenroll within 90 days of your retirement date to avoid a lapse in coverage.



Reserve Soldiers listen to briefers at a pre-retirement briefing at the Kazabura Club on Vogelweh Housing Area in Kaiserslautern, Germany. The event was hosted by the 7th Mission Support Command and the 99th Readiness Division. (Photo courtesy of: U.S. Army)

Retiring from service? Explore your FEDVIP options today

By FedPoint

If retiring from service is on the horizon, you're likely considering dental and vision benefits as you transition to civilian life. The good news is that coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to you.

Sponsored by the U.S. Office of Personnel Management (OPM), FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program with more than 3.5 million currently enrolled, giving the program high marks for quality and value.

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 offers you a range of plans from 12 dental and five vision carriers, 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

To familiarize yourself with the program, visit BENEFEDS.gov/military. BENEFEDS is the government-authorized online marketplace where you can research FEDVIP's current list of carriers, enroll in dental and vision plans, and pay for voluntary benefits.

Shop for plans with confidence using our decision support tools

Our online suite of interactive decision tools offers support to help you plan and select the best coverage for you and your family by allowing you to:

- Research plans: Use our plan comparison tool to compare plans side by side and see how they differ in terms of rates, benefits, and coverage information.
- Estimate costs: Do you have an upcoming dental procedure? Our new lookup tool can estimate your potential in-network, out-of-pocket expenses of the most common dental services, helping you choose a plan that fits your budget.

Take advantage of your enrollment period

Recently retired uniformed service members are considered newly eligible for FEDVIP. This includes Retired Reserve members age 60 and older and Gray Area Retirees (GAR) under age 60 who are not yet receiving retirement pay.



Photo courtesy of: FedPoint

You may enroll between 31 days before your military retirement date and up to 60 days following.

Note: Enrollment is not automatic. To prevent a gap in dental coverage between your active or reserve duty dental plan and your FEDVIP plan, you must enroll in FEDVIP before your military retirement date. If you don't enroll within 60 days following your retirement date, you must wait until the next open season, which runs from the Monday of the second full work week in November through the Monday of the second full work week in December.

Your opportunity to enroll is now. Visit BENEFEDS.gov to include FEDVIP as part of your retirement benefits today.

BENEFEDS is administered by FedPoint® under the oversight of the U.S. Office of Personnel Management. FedPoint is a trade name of the legal entity Long Term Care Partners, LLC®.

In case you missed it

Highlights from April's Change of Mission

- The Army Service Center supports Soldiers in many different areas
- Retiring? Remember to take action to keep your TRICARE coverage
- Post Army health insurance: TRICARE and civilian coverage
- Army Emergency Relief kicks off 2025 campaign
- Veterans may be eligible for one more year of GI Bill benefits
- DFAS: Review your allotments when you apply for retirement

Your SBP or RCSBP decision needs careful consideration

By DFAS Cleveland

Your decision about the Survivor Benefit Plan (SBP) or the Reserve Component Survivor Benefit Plan (RCSBP) requires careful consideration. There are advantages and disadvantages that you need to weigh and important timeframes to consider as you make your decision.

What is the Survivor Benefit Plan (SBP)?

SBP provides eligible beneficiaries with a benefit called an annuity, after your death. An annuity is a monthly payment. The amount of the benefit is a percentage of your retirement pay. The percentage is dependent on your election. SBP can cover your spouse, your children or both. Former spouses can also be covered. Another option, if you do not have a spouse or child, is to cover a Natural Interest Person.

Is the Reserve Component Survivor Benefit Plan (RCSBP) the same as the SBP?

In addition to the decision about SBP, Army Reserve and Army National Guard Soldiers have an additional decision to make about the RCSBP. If they have dependents, this decision must be made when they receive their Notification of Eligibility (NOE), also known as the "20-Year Letter."

RCSBP is similar to SBP. However, there are some differences in eligibility, coverage and cost that reflect the unique nature of Reserve and Guard service. Please see the Army Retirement Services website for detailed information about RCSBP: <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Survivor-Benefit-Plan-Decision>

Advantages and Disadvantages of the plans

Advantages:

- You will leave a guaranteed income for your beneficiary. A beneficiary receives 55% of the member's elected amount.
- Premiums are deducted pre-tax, reducing your taxable income
- Survivor benefits are not affected by Social Security or Department of Veteran's Affairs (VA) Dependency and Indemnity Compensation (DIC).
- Unlike many private life insurance policies, coverage will not be cancelled due to any illness you may have or your age.
- Your age or health and that of your spouse will never impact the cost of the program.
- The annuity is protected against inflation, increasing when there is a Cost of Living Adjustment (COLA) based on the Consumer Price Index (CPI).

Disadvantages:

- SBP coverage is supplied at no cost while you are in active service. However, when you begin receiving retired pay,

a monthly deduction is taken from your pay if you elect SBP and/or RCSBP coverage.

- Another disadvantage is once you enroll, changing your election is difficult because there are limitations on changes that can be made after an election.

When can I sign up for SBP?

Active-duty Soldiers should decide on their SBP coverage when they fill out their application for retired pay. Reserve Component members should decide on their SBP coverage when filling out the application for retired pay only if they deferred the SBP decision when they received their NOE, or did not have dependents prior to the application date.

When can I sign up for RCSBP?

Reserve Component (RC) members must make their decision about RCSBP when they complete the equivalent of 20 years of creditable service and receive their NOE.

When the NOE is issued, you have 90 days to choose an RCSBP option using the DD Form 2656-5. If your election response is not received within 90 days, the law requires a member be automatically enrolled.

Therefore, it is VERY important that you respond regarding RCSBP when you receive your NOE.

Paying for RCSBP or SBP coverage

The SBP cost depends on the level of coverage a member chooses.

For RCSBP, members pay the standard SBP cost, plus an additional Reserve Component (RC) cost, through deductions from their retired pay. This RC cost is often referred to as the "RCSBP add-on cost."

Get informed

As you can see, there is a lot of information to consider when making this decision. There are limitations on changes that can be made after your election, so your decision at retirement (or NOE) may be difficult to change later.

We encourage Soldiers to take advantage of no-cost DOD financial counseling services by going to the Office of Financial Readiness website to find a Personal Financial Counselor (<https://finred.usalearning.gov/pfcMap>) or consult a Retirement Services Officer about your SBP or RCSBP decisions.

Ask Joe: Your benefits guru

Dear Joe,

I am finishing up my career in Texas and planning to move my wife and I to Florida when I retire from the Army next year. We know we want to purchase a home there to be closer to our kids and grandchildren but want to know if there are any helpful tips you could give. We know about VA loans, but are there other benefits we can use?

Thanks,
Heading for the sunny state

Dear Sunny State,

Congratulations on the next step! On the [MyArmyBenefits Florida State fact sheet](#), you can learn about all the miscellaneous benefits the state offers. The benefit that may be most valuable in your move is the Florida Hometown Heroes Program. This benefit offers down payment and closing cost assistance and helps with lower first mortgage rates to those eligible. Be sure to note this program is available to service members, veterans, and surviving spouses who buy a primary residence in the state, meet income and loan limits, qualify for a first mortgage, and complete a homebuyer education course. Visit the [fact sheet](#) to learn more.

Best of luck!

Joe

Dear Joe,

In preparation for retirement, my husband and I want to have a trust or will created for our kids and family in case something happens to us. But wow, are legal experts expensive! Can Legal Assistance Services help, even if we wait until my retirement is finalized?

Thanks,
Preparing for the next chapter

Dear Next Chapter,

Great question! If you and your husband choose to wait until your retirement is finalized, you can still use [Legal Assistance Services](#). The staff judge advocates (military lawyers), and DOD civilian attorneys can help draft a trust or will for you and your spouse. The experts can also help prepare legal documents, draft a power of attorney, or refer you to a civilian lawyer if needed. Also, if your eligible children need legal help, they can use the legal assistance services because you'll be a Retired Soldier eligible for retired pay. For all the information, visit the [MyArmyBenefits Legal Assistance Services fact sheet](#).

Hope this helps!

Joe



MyArmyBenefits

How to begin your retirement planning

By MyArmyBenefits Staff

As you approach 20 years of service in the Army, you may be thinking, "what's next?" Deciding when and how to retire is a significant decision that requires careful planning. Ideally, you should begin actively planning for retirement at least 36 months before your anticipated last day in uniform. Even though that may seem like quite a bit of time, you still have a day job to balance with the many tasks to complete before you retire. Fortunately, there are tools and resources available to assist you in this transition, including the [MyArmyBenefits](#) website.

Step 1: Assess your readiness to retire

Before making any decisions, ask yourself if you are ready to retire. Consider factors such as the possibility of a promotion, and the accompanying pay increase, personal reasons why you want to remain in uniform longer, and family considerations. If you find yourself asking these questions, you can use the [MyArmyBenefits Retirement Calculator](#) to see how your retired pay changes with different rank and retirement date projections. By logging in with your CAC or DS Logon, your personal information will populate from IPPS-A, giving you an accurate estimate.

Step 2: Utilize MyArmyBenefits resources

Once you decide you are going to retire, and have determined your planned retirement date, MyArmyBenefits offers several resources and tools to assist you:

- **Financial planning:** You can use the [SBP Premium Calculator](#) to compare Survivor Benefit Plan (SBP) elections and estimate your SBP premiums.
- **State/Territory Benefits fact sheets:** With 56 [State/Territory Benefits](#) fact sheets available (50 states and 6 U.S. territories), these resources provide information on taxes, education, employment benefits, and more offered to veterans and their family members in various regions.
- **Benefit Library:** The [Benefit Library](#) allows you to view [Federal Benefits](#) by category. Under the "Transitioning & Retirement" dropdown, you will find fact sheets relevant to retirement, including the [Army Transition Assistance Program](#), [retirement letters](#), [VA benefits and services](#),

and more. You can also find additional information in the A-to-Z fact sheet list on benefits including the [Employment Readiness Program](#), [VA Home Loans](#), and the [Post-9/11 GI Bill](#).

Step 3: Engage with your spouse

Talk to your spouse about retirement: Ask your spouse what they want to do after your last day in uniform. There are a multitude of programs available to support military spouses in education or employment after retirement, including:

- [Military Spouse Education and Career Opportunities \(SECO\) Program](#): (See article on page 2) Offers free career coaching, educational resources, and job search assistance.
- [Military Spouse Employment Partnership \(MSEP\) Program](#): Connects spouses with employers committed to hiring military spouses.
- [Mrs. Patty Shinseki Spouse Scholarship Program](#): Provides scholarships to military spouses pursuing higher education. Additionally, make sure to check programs offered by states and territories to further support your spouse's transition.

Step 4: Familiarize yourself with the Army Retirement Services program

As you start planning the next chapter, get familiar with the [Army Retirement Services program](#). Visit the [Retirement Planning](#) page on the [Soldier for Life \(SFL\) website](#), which offers additional information and resources about retirement. Stay informed by following SFL's social media for information on job fairs, career fairs, entrepreneurship, and networking events. Also, be sure to follow MyArmyBenefits on [Facebook](#) and [Instagram](#) for benefits updates.

If you need assistance with specific aspects of your retirement planning, such as estimating your retired pay or exploring state benefits, your Retirement Services Officers are here to help!



Do you know these Army retirement acronyms?

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

TRR: TRICARE Retired Reserve

TDRL: Temporary Disability Retired List

PDRL: Permanent Disability Retired List

BDD: Benefits Delivery at Discharge

TSP: Thrift Savings Plan

RAS: Retiree Account Statement

PEBD: Pay Entry Base Date

TAA: Transition Administrative Absence

From duty to legacy: Strengthening military identity in civilian life

By Maj. Alisia Mahatoo, Army Reserve Retirement Services



For many Reserve Soldiers, retirement signifies the end of a part-time military career, resulting in a profound transformation in identity, shaped by years of duty, discipline, and dual service. Instilled attributes such as discipline, camaraderie, and a strong sense of purpose that define military service does not vanish the moment the uniform is folded away, they remain shaping the civilian chapter that follows. Staying connected to military roots can provide a sense of belonging, purpose, and continuity. This transformation is an enormous adjustment that can come with its own set of challenges, opportunities, and moments of reflection.

Reserve Soldiers continuously balanced the demands of military duties alongside civilian careers, forging an identity that blended both worlds. As retirement brings that chapter to a close, the sudden loss of that familiar structure can create a sense of uncertainty and even displacement. However, a smooth transition is not only possible, but also a chance to continue honoring and embracing your military identity in new and meaningful ways.

Veteran groups offer the opportunity for Retired Soldiers to maintain a strong connection to military culture by remaining engaged with organizations such as the [American Legion](#), [Veterans of Foreign Wars \(VFW\)](#), and the [Reserve Officers Association \(ROA\)](#). These community partners provide networking opportunities and programs, and support specifically tailored to Reserve Retired Soldiers. The desire to reinforce your military identity even after service can be accomplished through communities that offer ways to participate in advocacy, mentorship, and social events. Additionally, the opportunity to support volunteer efforts geared toward military causes can provide Retired Soldiers with a sense of deep fulfillment, whether it's mentoring ROTC cadets, aiding disaster response efforts or assisting with veteran support programs. Giving back in these ways enables continued service and can leave a meaningful impact. Additionally, digital spaces such as social media groups, veteran-focused forums, and veteran-focused websites provide avenues for connection, which facilitates discussions, sharing of resources, and reconnecting with former colleagues beyond physical events.

Retirement can be daunting, since it marks the end of one pivotal point in life and requires evolving in a way that integrates both the civilian and military aspects of your

identity. During this transition, by providing mentorship, remaining active within veteran communities, or by honoring the traditions that shaped you, you can transition into this new chapter with pride and purpose. Ultimately, the strength of one's military identity does not solely rest with wearing the uniform but encompasses the enduring values, camaraderie, and discipline learned, that continue long after this chapter of life ends.

Organizations like the American Legion champion veteran support, military policies, and lifelong camaraderie among former service members. The VFW focuses on empowering combat veterans through benefits access, community service opportunities and legislative action.

Specifically designed for reserve officers, the ROA provides career support, leadership development, and policy engagement tailored to reserve components.

For ongoing inspiration and resources, the [Soldier for Life Podcast](#) shares stories and tools to help you thrive in post-service life. Check out [Episode 9 in Season 15, titled 'Why you should tell your SFL story.'](#)

Additionally, these organizations provide ways to remain connected to these communities, whether you're seeking mentorship, volunteer opportunities, or just a place to share your stories and experiences. It gives you the opportunity to continue serving in impactful ways, preparing you for transition into retirement while preserving your military identity.



Photo courtesy of: Army.mil

Reminder for Army Reserve and Army National Guard Soldiers:

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

- Sign up, if you haven't already, for your "Future Retiree" [myPay](#) account. This is a convenient way to keep your contact information updated with DFAS during the gray area period, while also receiving important news from the Army and from DFAS. You'll also receive a reminder when your window to apply for retired pay is approaching!
- 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.

Changes are on the horizon: Real ID Act and NextGen ID card

By Defense Manpower Data Center, ID Card Center Online

On May 7, 2025, the Department of Homeland Security began enforcing the [Real ID Act](#). The purpose of Real ID is to standardize what forms of identification or documentation can be used to access certain federal facilities, board domestic commercial flights, and in some cases, enter military installations.

If you already possess military or Department of Defense (DOD) credentials however, there will be no change ... for now. The largest demographic impacted by enforcement of the Real ID Act, are those non-DOD personnel without base access credentials.

On the topic of identification cards, it is also important for Retired Soldiers, dependents, and surviving spouses to know at some time in the future, old forms of the Uniformed Services Identification (USID) cards will not be valid to access military installations; therefore, the Defense Manpower Data Center (DMDC), responsible for issuing military and government ID cards, highly encourages everyone with an old-style ID card to obtain the new NextGen ID card. This also holds true for those who have an ID card with an INDEF expiration date on it – the ID will still be invalid, although at the time of this printing, DOD has not specified a date when this change will happen.

Based on this, we strongly encourage everyone with an old-style ID card to get a NextGen ID card now!

There are several ways to make an appointment to get a new, NextGen ID card. You can visit the RAPIDS ID Card Office Locator website to find the closest office to you, and either call them to make an appointment or schedule your own appointment using the website: <https://idco.dmdc.osd.mil/idco/>. To make an appointment using this site select the "ID Card Office Locator & Appointments" block.

Another option available to those who meet the below requirements, is to renew your ID card online and have it mailed to you, no waiting in line! The following are the requirements to renew a card online:

- Sponsor must be a CAC holder or have a DOD Self-Service Logon username/password
- Must be requesting a renewal of an active USID card
- Sponsor and Cardholder must have email addresses listed in DEERS that they have authorized DOD to use for contacting them
- Sponsor's personnel status must extend at least 30 days into the future
- Cardholder has a photo saved in DEERS taken in the last 12 years
- Cardholder's mailing address is present in DEERS.
- USID cards cannot be shipped to PO Boxes

Once the new card is received, the sponsor will need to acknowledge receipt of the new USID card to activate it, and will also need to mail back the old one. More information can be found at: <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/Renewing-Online/>.

If you have an old-style ID card, you can get the new NextGen ID at any time - do it now!

Upcoming Army Reserve [Retirement Planning Seminars](#)

Location	Date	Contact
63d RD AGR San Diego, CA	Jul 16	(719) 516-6882/6850/6875
88th RD *Virtual only*	Jul 19	(502) 898-7448
99th RD Niagara Falls, NY	Jul 19	(609) 562-1696/7055/7425
9th MSC Fort Shafter, HI	Jul 19	(808) 438-1600 x3553
63d RD North Little Rock, AR	Jul 26	(719) 516-6882/6850/6875
88th RD Fort McCoy, WI	Aug 2	(502) 898-7448
7th MSC Molesworth, England	Aug 2	+49 611-143-528-0008
63d RD Los Alamitos, CA	Aug 9	(719) 516-6882/6850/6875

Location	Date	Contact
99th RD Fort Story, VA	Aug 16	(609) 562-1696/7055/7425
81st RD New Orleans, LA	Aug 16	(803) 751-9864/9698
81st RD Charlotte, NC	Sep 6	(803) 751-9864/9698
88th RD Elkhorn, NE	Sep 6	(608) 388-7448
99th RD Coraopolis, PA	Sep 13	(910) 570-8261
63d RD San Antonio, TX	Sep 20	(719) 516-6882/6850/6875
7th MSC Kaiserslautern, Germany	Sep 27	+49 611-143-541-1409

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

Getting care while you travel: A TRICARE Guide for the U.S. and overseas

By TRICARE Communications



Do you have an upcoming trip? [TRICARE](#) covers you whether you travel across the country or around the world. Whether you're heading out for business or taking a family vacation, understanding your coverage options helps you stay prepared for any health issues that may arise.

"Most travelers won't need medical care during their trip, but if you do, you don't want to be caught off guard by the process," said Danielle McCammon, Chief, TRICARE Overseas Program, TRICARE Health Plan, at the Defense Health Agency. "Taking time to understand your coverage and prepare before leaving will save you stress and confusion if you need care while traveling."

Get all routine care before you travel. TRICARE may not cover routine care after you leave for your trip. This preparation can save you time, money, and convenience while you travel. Here's what you need to know to get care when you need it.

Getting care in the U.S.

When you travel [within the U.S.](#), your TRICARE coverage travels with you. However, knowing the right steps to take can make all the difference in getting timely care and avoiding unexpected costs.

Emergency care in the U.S.

If you reasonably believe you have an emergency, always call 911 or your international emergency number. Or, go to the nearest emergency room. TRICARE covers [emergency care](#) while you're away from home.

Finding care in the U.S.

Need to find a military hospital or clinic? Visit [Find a Military Hospital or Clinic](#) to locate the nearest facility, as described in the [TRICARE Choices in the United States Handbook](#).

For health advice, call the [Military Health System Nurse Advice Line](#). Nurses are available 24/7 in the [U.S. and U.S. territories](#). This service can help you decide if you need immediate care or if your condition can wait until you return home.

Filing claims

Understanding the claims process before you travel can prevent delays in reimbursement later. If you're [overseas](#), you may need to pay upfront and [file a claim](#) later. Keep all receipts and file claims in the region where you live, not where you got care. You have one year from your service date or hospital discharge (CONUS) to file claims.

If you have [TRICARE Prime](#) or [TRICARE Prime Remote](#), call your [primary care manager](#) (PCM) or [regional contractor](#)

within 24 hours or the next business day after getting emergency care. This step ensures your care stays coordinated and covered under your plan.

Prescriptions while traveling

Don't let prescription needs catch you off guard during your trip. Fill all prescriptions before you travel. If you fly, keep medications with your carryon bag. If you need medication while away, you have options:

- Visit a nearby [military pharmacy](#) (call first to check if they have your prescription).
- Use a [network pharmacy](#).
- Go to a [non-network pharmacy](#), if needed.

[TRICARE Pharmacy Home Delivery](#) may work for long trips, but don't use it for medication you need right away. Planning around your prescriptions ensures you stay healthy and comfortable.

Getting care overseas

[International travel](#) requires additional preparation, but TRICARE still has you covered. The key difference is understanding the unique requirements and resources available when you're outside the U.S. Knowing how to obtain health care, based on your [TRICARE plan](#), can provide peace of mind. If you need emergency care, go to the closest emergency facility. If you don't know where one is located or are unsure what to do, you can call the [TRICARE Overseas contractor](#), International SOS, 24/7, 365 days a year for assistance.

Paying for health care overseas

Financial procedures work differently overseas. You may be required to pay upfront and [file a claim](#) for reimbursement. To file for reimbursement, you will need a completed [DD Form 2642](#), an itemized bill, and proof of payment.



If you have other health insurance or travel insurance, you must file with them before submitting to TRICARE.

You have three years from the date of service to submit an overseas (OCONUS) claim. Keep all receipts, itemized bills, and medical records.

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Overcoming obstacles: Retired Soldier's relentless determination provides unique experiences and lessons

By Mark A. Thompson, U.S. Army, Retired and Reina Vasquez, Army Retirement Services

LESSONS LEARNED

I recently met the chief of enlisted incentives for the Army, Directorate of Military Personnel Management (DMPM), G-1, Headquarters, Department of the Army (HQDA). He is a friendly, unassuming guy, usually dressed in a business suit, walking the halls of the Pentagon and greeting friends and colleagues with a jovial demeanor. He is "the bonus guy," as he likes to say, that is, he is responsible for overseeing the pot of money allocated specifically for Army bonuses for enlisted Soldiers.

Mark Thompson is a resolute fighter; he's a retired Army sergeant major with 24 years in uniform who began his career as an air defense artilleryman before becoming a career counselor, about five years into his Army career.

"I grew up wanting to become a teacher. In fact, after graduating from high school with 32 other kids, I went to college to study elementary education," Thompson said.



Mark A. Thompson
Sgt. Maj., USA (Ret)

Growing up in Iowa and coming from a small town of about 300 people, Thompson said, "military service was always applauded, but no one I knew growing up had it."

"One day, I was sitting in my college dorm, looking out at the corn fields, and thinking, 'this is not the college experience I thought it was going to be,'" he said. "Call

it fate, I'm not sure, but my resident advisor at the dorms had Army experience, and I kept seeing Army marketing posters all around, I heard radio advertisements about the Army, and saw Army commercials on televisions, it was an easy decision."

Thompson decided to get out of that small town and joined the Army for four years, looking for the "Army experience."

"My first duty station was Fort Riley, Kansas, not a far stone's throw from where I grew up, it was still the Midwest... and it wasn't the Army experience I was hoping for. It did allow me the opportunity to meet with my career counselor and a new world opened up that didn't include the motor pool, and to me, that was exciting!"

That introduction would change the trajectory of Thompson's future career in the Army.

"With the offer to reenlist and move to Germany, I couldn't have said 'yes,' fast enough. There I was, about to have that 'Army experience' I was looking for," he continued. "I submersed myself in my new career field, and soon found myself reenlisting again and completed 6 years in Germany before returning to the states."

Upon his return to the U.S.,

Thompson was about to encounter an obstacle he never imagined. "At 23 years old, I was diagnosed with adult-onset Type 1 diabetes," Thompson said, "It was not the future I'd envisioned."

"I was a brand-new staff sergeant and had to go to the Basic Noncommissioned Officer Course (BNCOC) for my promotion to be permanent, but there was a problem. With this new diagnosis, I was immediately put on a medical profile with the doctor instructing me and my leadership of the tasks I could not take part in. This would prevent me from attending BNCOC and that was not an option for me. I vehemently disagreed with my doctor, and we continued to go back and forth. I didn't know any better, but I did know I had to try, always leaving my appointments with an 'I absolutely can do these things!' determined and defiant attitude," said Thompson.

Relentless in his persistence to attend BNCOC, Thompson reached out to the endocrinologist, a doctor specializing in disorders of endocrine glands, at the Fort Bliss hospital and asked him if he could, if needed, take care of a Type 1 diabetic while at the schoolhouse.

"His name was then-Maj. Tom Oliver, and not having the opportunity to treat Type 1 diabetics in the Army, he happily agreed to the unique opportunity. I went back to my regular doctor and told him about reaching out to the endocrinologist at Fort Bliss who agreed to take care of me while I was in school. My doctor, by now, clearly aware of how determined I was, asked about this other doctor. Wouldn't you know, we were both floored to learn it was his medical school roommate in college. Finally, he blessed off on giving me a medical probation status, and off to BNCOC I went."

Unsure of his future in the Army, Thompson diligently took care of his health and took advantage of Army opportunities ahead of him. He followed BNCOC with success at Army Airborne School, multiple other courses, and scored high on his physical fitness tests. Despite having a chronic disease and tired of hearing "no, you can't," and "it's not possible," he continued, refusing to take no for an answer.

"I knew that as a full-time retention NCO, I had a better chance of staying in the Army, more so than if I were in a combat arms role. I really liked helping Soldiers with their career goals and helping someone else through their career. All I was trying to do was stay in the Army. I did still have to contend with the medical board and couldn't put it off any longer. By this time though, I was able to prove that I had been successfully living and serving in the Army with Type 1 diabetes for a year and a half, and I was found fit for duty!"

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In 2004 and 2005, Thompson deployed to Tikrit, Iraq, during Operation Iraqi Freedom II. Of course, that deployment didn't come without obstacles either, but if it was meant to be, it was meant to be. Thompson's hard work, dedication and perseverance allowed him to prevail once again.

With years of navigating the ups, downs, and sometimes sharp turns and loops life throws our way, Thompson has learned a thing or two about expecting the unexpected and traversing the unknown. Retiring from the Army after decades of service and transitioning back into civilian life is an unfamiliar landscape many of us have to traverse as well.

Helping Soldiers plan out their careers and reach their goals helped Thompson when he got ready to retire.

"What I did not plan for was a global pandemic. I wouldn't recommend retiring then," he said with a laugh.

"As a career counselor, I'd ask Soldiers, 'What are your goals? What do you see for your future, and what do you want to accomplish?' These are important questions to ask in all aspects of your life, because at the end of the day, everyone eventually must leave the Army."

"Here's what I've learned:

1. Transition for yourself while you're still in uniform.

You don't get this time back. You are fortunate to have the resources, be it people or programs, all around you. Research and learn all you can from the support network you're familiar with. Invest in your transition.

2. During your transition period, go in with the "I know nothing" attitude, because you don't.

You've never transitioned before. This is especially hard for leaders. Too often Soldiers who are retiring are comfortable with the knowledge they have of the military, but none of them have knowledge of transitioning ... yet. You need to focus on yourself and that's difficult because we're taught to be of "selfless service," and to take care of others first.

It's not selfish at transition time to focus on yourself. It's not about dropping your pack, it's about taking the time to go to the classes, be present in the transition process. Carve out that time, do your checklists, learn about TRICARE, as a Retired Soldier you now have choices, whereas before, you had no choice.

3. Do your research. It's incredible how varied the benefits are for Retired Soldiers from state to state. You now get to decide where you want to live. Be the best advocate you can for yourself and your family. Read all you can from official .gov sources, read the fine print and ask the questions!

4. Document it, claim it, validate it. Before you retire, make sure your medical records are in order and prepare to put yourself first. While you're still in uniform, get everything documented, not for the purpose of disability, but for the purpose of living a better life. Ideally, when you fix what's wrong, you live better. Claim it: Make sure your records accurately reflect what happened throughout your career. You really want to make sure it's documented, acknowledge that it happened and make sure that your record reflects it. Validate it: This is up to the VA. Do your part ... the first two points I've made. At the end of the day, don't you want a better quality of life? And finally, understand that each retirement and all the benefits, entitlements, pay, healthcare, and programs are unique to everyone's situation."

The biggest transition challenge Thompson sees are Soldiers who struggle with having a new identity and having a new naming convention that they're unfamiliar with.

"You have to take the time to discover what your next purpose will be. It's a hard thing to have that identity shift; you have to take stock in your accomplishments and be willing to forge new ones. Trust your gut instinct on what's going to make you happy. And most importantly, fight for the experiences you want, even if all you hear around you is, 'no.' I promise it'll be worth it!"

(Continued from page 12)

Submit claims to the region you received care, not where you live. Include all required documents. Proper documentation from the start makes the reimbursement process much smoother.

Follow-up care overseas

Your care doesn't end when your trip does. If you received care while traveling, keep your records and contact your PCM when you return home. This continuity of care helps ensure any treatment you received overseas integrates properly with your ongoing health care.

Your coverage extends everywhere

Plan ahead, know your options, and travel with confidence knowing TRICARE covers you wherever you go. With the right preparation and understanding of your benefits, you can focus on enjoying your travels instead of worrying about potential health care needs.

For more information, visit [tricare.mil](https://www.tricare.mil).

Expanded Home Depot assortment now available at the Exchange

By Army & Air Force Exchange Service

Tax-free shopping and military-exclusive pricing are lifelong benefits for Soldiers. In further partnership with The Home Depot, the Exchange is greatly expanding its assortment to include nearly every home improvement product available.

Offering an expanded assortment of discounted products from The Home Depot is another piece of the benefit for Soldiers who have earned tax-free savings and military-exclusive pricing for life using their [ShopMyExchange.com](https://shopmyexchange.com) benefit after their service is complete.

Retired Soldiers, Department of Defense (DOD) civilian retirees and honorably discharged veterans can shop the full assortment of appliances and products from The Home Depot online, enjoying 1% off major appliances and 10% of all other merchandise like power tools, grills, ceiling fans and more. Disabled veterans and DOD civilians with Common Access Cards (CAC) can shop online and in stores, including select PXs in CONUS with The Home Depot showrooms.

As a partner in Army recruiting, readiness and lethality, the Exchange remains an important lifelong benefit to all Soldiers for Life.

It matters where you shop. In the last 10 years, the Exchange has provided more than \$15 billion in value to our military community. Thank you for all you do to protect, preserve and strengthen critical military quality-of-life support. We look forward to seeing you at your Exchange.

Soldier For Life!



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



Want to talk to a Retirement Services Officer?

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

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

Army Retirement Quiz

- 1) True or False. If you think you may receive a medical retirement, you should attend a retirement planning seminar as soon as you enter the Medical Evaluation Board (MEB)/Physical Evaluation Board (PEB) process.
- 2) True or False. There is no need to enroll in TRICARE upon retirement; the Retired Soldier and eligible family members will automatically be enrolled as part of outprocessing, by their closest military treatment facility (MTF).
- 3) True or False. If you want to retire in lieu of executing a permanent change of station move, you only have 30 days from the date of the PCS alert to request retirement.
- 4) True or False. Title 10 USC Chapter 61 (disability) retirees with less than 20 years of service do not qualify for Concurrent Receipt.
- 5) True or False. Survivor Benefit Plan (SBP) premiums are deducted from retired pay before taxes are calculated.

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

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

New episodes of the Soldier for Life podcast

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

S15E5: [Warrior-Scholar Project](#) The Warrior-Scholar Project hosts intensive, one-week college-prep academic boot camp programs for enlisted service members and veterans at America's top universities to help ease their transition from the military to higher education. Learn more as we chat with the CEO of the Warrior-Scholar Project, Ryan Pavel.

S15E6: [This We'll Defend: Celebrating 250 years of U.S. Army Service to Our Nation](#) Listen as we sit down with Captain Jonathan Bratten, the command historian for the Maine Army National Guard and the National Guard Bureau's Revolutionary War 250 liaison officer to the U.S. Army Center of Military History, to chat about these two important events and why they - along with knowing your Army history AND telling your #SoldierForLifeStory and the Army's story - are important to ALL of us even 250 years later.

S15E7: [Planning for Your U.S. Army Retirement](#) Listen as CW3 (Ret.) Lynn Peterson - the RSO Program Manager for the Army Retirement Services Office and our all-around retirement planning guru - shares LOADS of information and resources about planning steps, retirement resources and where to find them, major things to consider (including financial considerations, employment, healthcare, retirement locations, family considerations, veteran benefits), and SO much more!

S15E8: [U.S. Army Medical Retirement and Separation](#) If you are going through the Army medical retirement/separation process (we're including Soldiers, their families AND their Army commanders in that "you"), there is a LOT to know and do, but like everything we talk about, there are MANY resources out there to help. And on this week's all new Soldier for Life Podcast, Mr. Lemuel (Lem) Chance from the U.S. Army Physical Disability Agency walks you through everything that you need to know about medical retirements and separations.

S15E8: [Why YOU Should Tell Your SFL Story](#) Our Soldiers for Life are Army ambassadors. They are amazing individuals who chose to dedicate themselves to serving their country, to making a difference. They help people in their communities understand - and connect with - our Army. And they help inspire the next generation to serve. We had the opportunity to chat with MG (Ret.) Mari K. Eder and CW5 (Ret.) Phyllis J. Wilson - who are both dedicated to helping to tell the stories of our Soldiers and Soldiers for Life in their post-military careers - about how important it is to tell your story and the difference that you make both to yourself and the U.S. Army when you do.



Helpful Websites

[Army Echoes](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

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

[Change of Mission](#)

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

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

[Department of Veterans Affairs](#)

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

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

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

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

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

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

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

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

[Soldier for Life on Facebook](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on LinkedIn](#)

[Soldier for Life on YouTube](#)

[Survivor Benefit Plan](#)

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

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

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

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

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

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

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

[Uniformed Services Former Spouse Protection Act](#)

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

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

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

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