



U.S. ARMY

HEADQUARTERS DEPARTMENT OF THE ARMY RETIREMENT SERVICES OFFICE

Army National Guard (ARNG) and United States Army Reserve (USAR) Non-Regular Retirement Planning Seminar

6 FEBRUARY 2025

“BE ALL YOU CAN BE”



Purpose

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

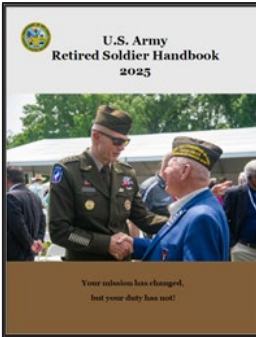


Retirement is a process **NOT** an event!!

The Army Retirement Services Program

The Army Retirement Services Website

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



MENU
SEARCH



RETIRING OR RETIRED SOLDIER

Soldier
Retired Soldier
Veteran
Family
Educator
Employer
Community Organization

Contact Retirement Services

Visit the Army Retirement Planning Toolkit:

- Retirement is a process, not an event.
- It may take as much time as a second job - start early.
- Understand how your retirement impacts others, especially your household-include your spouse/significant other in all retirement planning.
- Checklists to guide you in preparing for retirement from 36 months prior to retirement up through your retirement date.



Army Retirement Planning Toolkit

RETIREMENT PLANNING



Retirement Planning




U.S. Army Reserve



U.S. Army National Guard



Survivor Benefit Plan (SBP)



Change of Mission

POST RETIREMENT INFORMATION



Post Retirement



Army Echoes Newsletter



Army Echoes Blog



CSA Retired Soldier Council




Retiree Appreciation Days

SPOUSE INFORMATION



Surviving Spouses



Former Spouses



Former Spouses



Change of Mission

- U.S. Army’s official retirement planning newsletter for Soldiers in all three components with 17+ years of service
- Published via **myPay** SmartDoc in Jan, Apr, Jul and Oct
- Sent to 174K Soldiers quarterly. If you didn’t receive it, check your email address in **myPay**
- Available at <https://soldierforlife.army.mil/retirement/change-of-mission>



Retirement Planning Considerations

Non-Regular Retirement Process

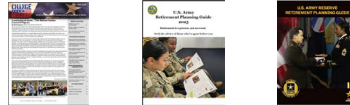
Priority tasks indicated in red

15-20+ creditable years of service

- Ensure your retirement points are correct/manage your retirement points
- Attend Retirement Planning Seminar once beginning the MEB/PEB process

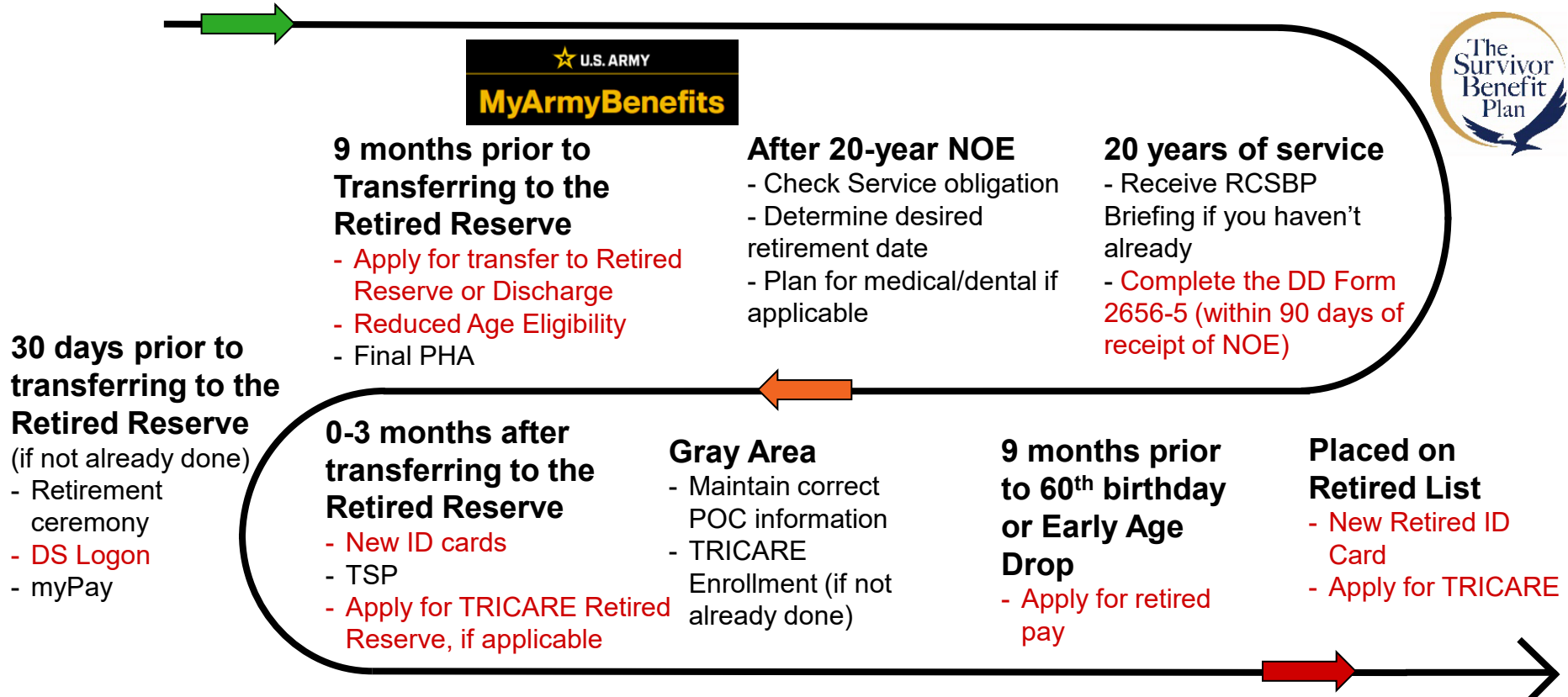
17+ years of service

- Gather Resources



18-20 years of service

- Attend Mandatory Retirement Planning Seminar
- Receive your RCSBP Briefing
- Submit a sanctuary packet NLT 120 days before demob/REFRAD if reaching 18 years AFS



For detailed information regarding this timeline, refer to the U.S. Army Reserve Retirement Planning Guide located at <https://soldierforlife.army.mil/Retirement/ArmyReserve>

Non-Regular (Reserve) Retirement

- **Retirement eligibility**
 - 20 years of creditable service for a length of service retirement (must have completed a full anniversary year).
 - 15 years of creditable service and medically disqualified, not as a result of own misconduct.
 - If you completed 20 years of service before 25 April 2005, you would have a reserve component service requirement.
- **Retirement Points = Retired Pay:** verify yours are correct now! Note: Soldiers must earn a minimum of 50 points per anniversary year ending (AYE) date for a qualifying year.
- The MyArmyBenefits retirement calculator is currently being updated to calculate nonregular retired pay and should be available by summer 2025. This calculator automatically pulls retirement points from the Integrated Personnel and Pay System - Army (IPPS-A)!
<https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/Retirement-Calculator>

Manage Retirement Points

- Retirement point statements are crucial in determining retirement eligibility and retired pay.
 - ARNG Soldiers are issued an updated NGB Form 23A (Army National Guard Current Annual Statement) upon reaching their AYE, which should be reviewed annually with the RPAM Administrator.
 - USAR Soldiers are issued an updated DA Form 5016 (Retirement Accounting Statement) annually.
- Soldiers are responsible for ensuring they earn a minimum of 50 retirement points for each AYE for it to count as a qualifying year.
- Retirement point statements should be reviewed for errors. If there are none, no further action is necessary. If errors are identified, the Soldier must provide supporting documentation for correction (i.e., Leave and Earnings Statement, DD Form 214, DD Form 220, retirement point statements from other services, etc.).
- Creditable service for retired pay, retirement points, and total career points are summarized in this statement.

Reserve Retirement Points Calculation

Active duty: 1 point per day

1. AT (Annual Training)
2. ADT (Active Duty for Training)
3. IADT (Initial Active-Duty Training)
4. Active Duty for Operational Support (ADOS) (formerly ADSW)
5. Service in an Active Component
6. Active Guard Reserve (AGR)
7. TTAD (Temporary Tour of Active Duty)
8. FTNGD (Full-Time National Guard Duty)

Inactive Duty Service

1. Inactive Duty Training (IDT) - 1 point per IDT period, max 2 points per day; unit training assemblies (UTA), rescheduled training (RST), equivalent training (ET), readiness management assemblies (RMA), additional training assemblies (ATA), additional flight training periods (AFTP), etc. (2-hour rule, AR 140-1 & NGR 680-2)
2. Extension Courses (prior to 14 April 2016 only) - 1 point for every 3 hours
3. Membership Points (max of 15 per year, pro-rated for partial years)

Two-Hour Rule — Inactive Duty Funeral Honors (IDFH)

- You receive one point for each day in which you perform funeral honors duty
- Minimum 2 hours, including travel
- You may perform no more than 1 Funeral Honors Duty per day
- Funeral Honors points do not apply to the max IDT point rule

Manage Retirement Points

ARNG

USAR

NGB Form 23B, Army National Guard Retirement Points History Statement

DA Form 5016, Retirement Accounting Statement

This summary is a statement of your points earned towards retirement. You should review all entries and report any discrepancies to your unit clerk. Particular attention should be given to any period of service with a verification status (VS) of "B" because points are not credited until verified.

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	FHD	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
1985/10/25	1986/01/14	E5	0	--	0	0	0	V	---	---	---/---/---
1986/01/15	1986/10/24	A1	0	3	0	0	283	V	286	286	01/00/00
1986/10/25	1987/10/24	A1	0	0	0	0	365	V	365	365	01/00/00
1987/10/25	1988/10/24	A1	0	0	0	0	366	V	366	366	01/00/00
1988/10/25	1989/02/23	A1	0	--	0	0	122	V	---	---	---/---/---
1989/02/24	1989/07/01	D4	0	--	0	0	0	V	---	---	---/---/---
1989/07/02	1989/07/28	D1	0	--	0	0	0	V	---	---	---/---/---
1989/07/29	1989/10/24	B1	0	10	0	0	0	V	132	132	01/00/00
1989/10/25	1990/05/20	B1	20	--	0	0	0	V	---	---	---/---/---
1990/05/21	1990/10/24	B1	0	15	0	0	157	V	192	192	01/00/00
1990/10/25	1990/11/16								---	---	---/---/---
1990/11/17	1991/10/24								52	52	01/00/00
1991/10/25	1992/02/09								---	---	---/---/---
1992/02/10	1992/10/24								20	20	00/00/00
1992/10/25	1993/10/24								15	15	00/00/00
1993/10/25	1993/10/25	D4	0	0	0	0	0	V	0	0	00/00/00
1993/10/26	1998/02/19	H3	0	0	0	0	0	V	0	0	00/00/00
1998/02/20	1999/02/19	B1	41	15	0	0	0	V	56	56	01/00/00
1999/02/20	2000/02/19	B1	35	15	0	0	43	V	93	93	01/00/00
2000/02/20	2001/02/19	B1	44	15	0	0	7	V	66	66	01/00/00
2001/02/20	2001/10/09	B1	28	--	0	0	23	V	---	---	---/---/---
2001/10/10	2002/02/19	B2	0	15	0	0	133	V	199	199	01/00/00
2002/02/20	2002/10/09	B2	0	--	0	0	232	V	---	---	---/---/---
2002/10/10	2003/02/19	B1	11	15	0	0	0	V	258	258	01/00/00
2003/02/20	2003/09/30	B1	27	--	0	0	35	V	---	---	---/---/---
2003/10/01	2004/02/19	B4	0	15	0	0	142	V	219	219	01/00/00
2004/02/20	2004/03/03	B4	0	--	0	0	13	V	---	---	---/---/---
2004/03/04	2005/01/12	B1	27	13	0	0	36	V	89	89	00/10/23
Grand Totals									1980	2408	12/10/23

Use whole retirement year!

Total qualifying years towards non-regular retirement

Total points creditable for retired pay

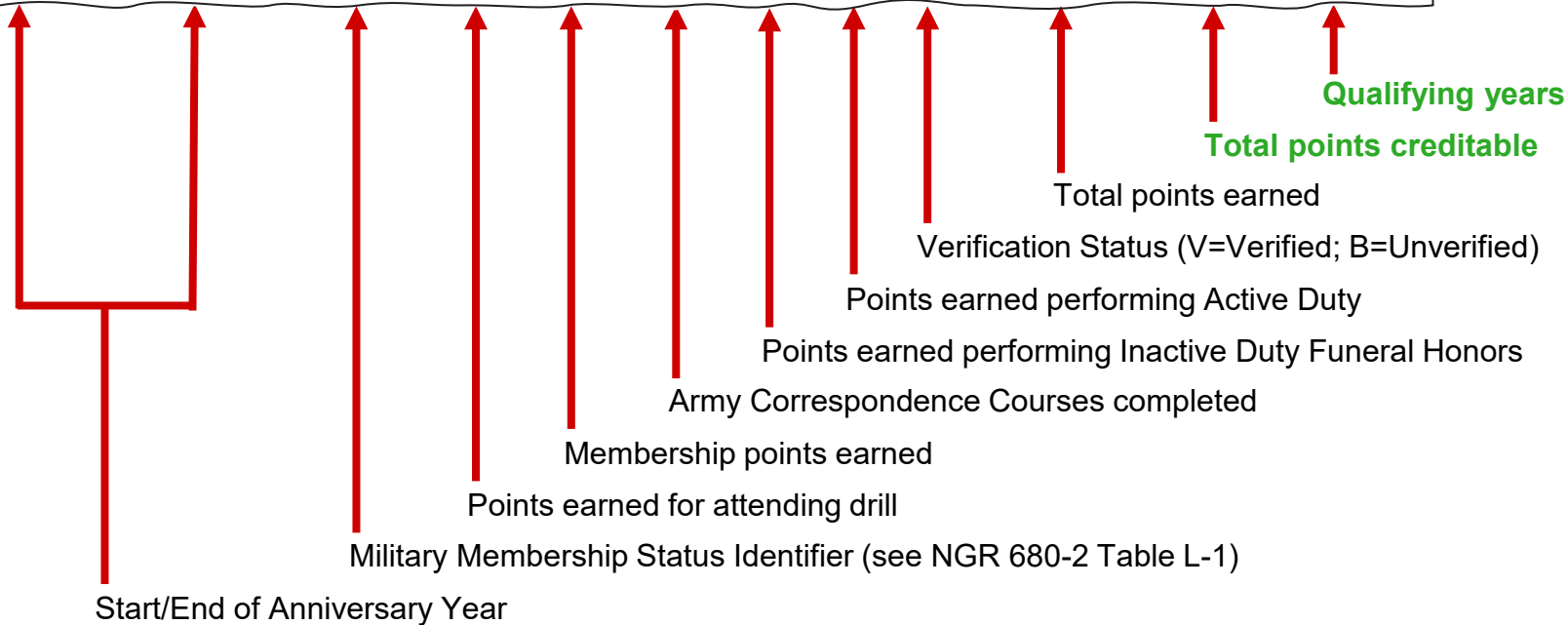
BEGIN DATE	END DATE	MIL PER CLASS	SERVICE TYPE	INACTIVE DUTY POINTS	EXT COURSE POINTS	MEMBER -SHP POINTS	ACTIVE DUTY POINTS	QUALIFYING FOR RETIREMENT			POINTS EARNED	POINTS CREDITABLE	NOT CREDITED REASON(S)
								YRS	MO	DAYS			
2003/11/07	2004/11/06	E	TPU	18	0	15	79	01	00	00	112	112	
2004/11/07	2005/11/06	E	TPU	32	0	15	157	01	00	00	204	204	
2005/11/07	2006/11/06	E	TPU	38	0	15	211	01	00	00	274	274	
2006/11/07	2006/11/13	E	TPU	0	0	0	0	00	00	00	0	0	
2006/11/14	2007/11/06	O	TPU	26	0	15	14	01	00	00	55	55	
2007/11/07	2008/11/06	O	TPU	35	0	15	30	01	00	00	80	80	
2008/11/07	2009/11/06	O	TPU	44	0	15	14	01	00	00	73	73	
2009/11/07	2010/11/06	O	TPU	48	0	15	27	01	00	00	90	90	
2010/11/07	2011/11/06	O	TPU	48	0	15	29	01	00	00	92	92	
2011/11/07	2012/11/06	O	TPU	54	0	15	17	01	00	00	86	86	
2012/11/07	2013/11/06	O	TPU	26	0	15	168	01	00	00	209	209	
2013/11/07	2014/11/06	O	TPU	19	0	15	231	01	00	00	265	265	
2014/11/07	2015/11/06	O	TPU	48	0	15	65	01	00	00	128	128	
2015/11/07	2016/11/06	O	TPU	0	0	15	366	01	00	00	381	366	X
2016/11/07	2017/11/06	O	TPU	0	0	15	328	01	00	00	343	343	
2017/11/07	2018/11/06	O	TPU	0	0	15	309	01	00	00	324	324	
2018/11/07	2019/11/06	O	TPU	10	0	15	328	01	00	00	353	353	
2019/11/07	2020/11/06	O	TPU	44	0	15	12	01	00	00	71	71	
2020/11/07	2021/11/06	O	TPU	60	0	15	17	01	00	00	92	92	
2021/11/07	2022/11/06	O	TPU	57	0	15	12	01	00	00	84	84	
2022/11/07	2022/11/13	O	TPU	0	0	0	0	00	00	00	0	0	
2022/11/14		O	INA	34	0	0	12	00	00	00	45	45	
CAREER TOTALS				641	0	285	2236	19	00	00	3162	3147	

Points Not Credited Reasons:
X - Exceeded Year Limit
S - Exceeded IDT Limit

How to Read an NGB Form 23

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	FHD	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
1985/10/25	1986/01/14	E5	0	--	0	0	0	V	---	---	--/--/--
1986/01/15	1986/10/24	A1	0	3	0	0	283	V	286	286	01/00/00
1986/10/25	1987/10/24	A1	0	0	0	0	365	V	365	365	01/00/00
1987/10/25	1988/10/24	A1	0	0	0	0	366	V	366	366	01/00/00
1988/10/25	1989/02/23	A1	0	--	0	0	122	V	---	---	--/--/--
2003/10/01	2004/02/19	B4	0	15	0	0	142	V	219	219	01/00/00
2004/02/20	2004/03/03	B4	0	--	0	0	13	V	---	---	--/--/--
2004/03/04	2005/01/12	B1	27	13	0	0	36	V	89	89	00/10/23
Grand Totals							1980		2408	2408	12/10/23

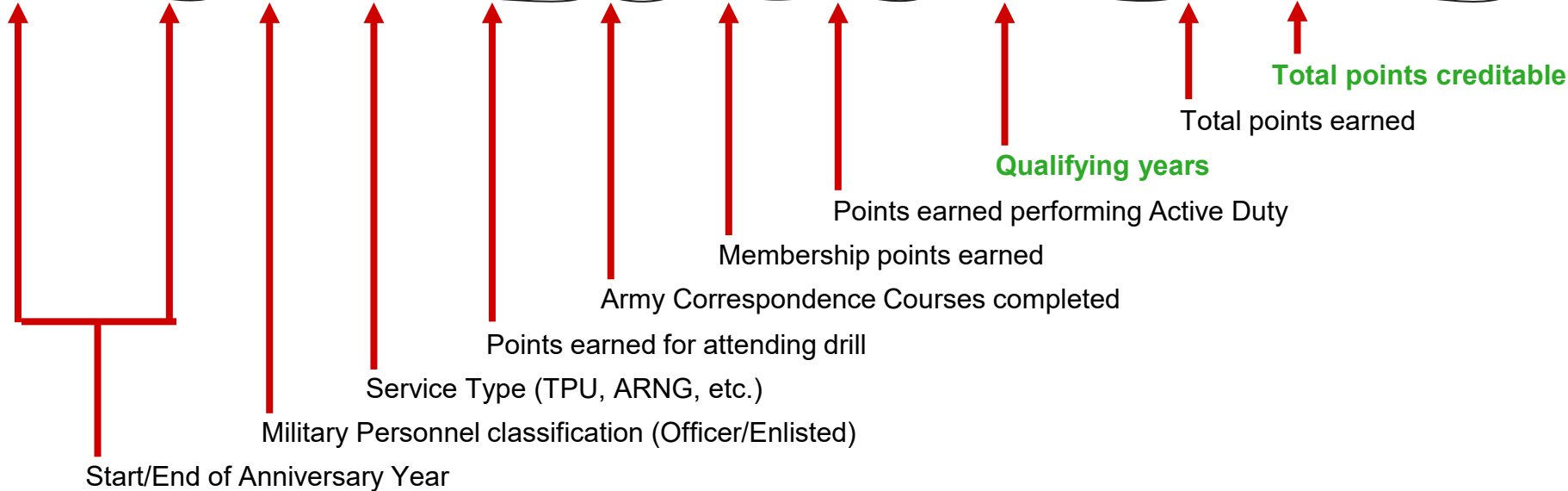
Note: One anniversary year will be broken up over more than one line when there is a change in Military Membership Status Identifier (MMSI), this is indicated by the dashed lines in the last three columns as shown in the example above.



How to Read a DA Form 5016

BEGIN DATE	END DATE	MIL PER CLASS	SERVICE TYPE	INACTIVE DUTY POINTS	EXT COURSE POINTS	MEMBER -SHIP POINTS	ACTIVE DUTY POINTS	QUALIFYING FOR RETIREMENT			POINTS EARNED	POINTS CREDIT-ABLE	NOT CREDITED REASON(S)
								YRS	MOS	DAYS			
19851116	19861115	E	ARNG	21	0	15	151	01	00	00	187	187	
19861116	19871115	E	ARNG	47	0	15	48	01	00	00	110	108	S
19871116	19881115	E	ARNG	40	0	15	46	01	00	00	101	101	
19881116	19890228	E	ARNG	8	0	4	0	00	00	00	12	12	
19890301	19891115	F	USA	0	0	0	260	01	00	00	260	260	

20220513	20221113	O	TPU	0	0	8	185	00	06	02	193	185	X
20221114	20230512	O	IRR-AT	0	0	7	180	00	05	29	187	180	X
20230513	20240512	O	IRR-AT	0	0	15	366	01	00	00	381	366	X
20240513		O	IRR-AT	0	0	0	19	00	00	00	19	19	
CAREER TOTALS				235	0	328	11866	36	09	08	12429	12216	
								YRS	MOS	DAYS			



IDT Maximum Retirement Points Chart

You cannot exceed the maximum number of retirement points, for service (excluding active service), authorized for each AYE. Maximum retirement points for inactive duty to include IDT, Membership, and the Army Correspondence Course Program (ACCP) (no longer eligible for credit after 15 April 2016) are as follows:

Prior to 23 September 1996 -	– Max of 60 points
23 September 1996 to 29 October 2000	– Max of 75 points
30 October 2000 to 29 October 2007	– Max of 90 points
30 October 2007 to present	– Max of 130 points

NOTE: Funeral Honors Duties do not affect, nor are they subject to, the annual maximum points per anniversary year.

References: Title 10 USC section 12733 and DODI 1215.07 para 3.4(f)

15- or 20-Year Notification of Eligibility (NOE)

- Under T10 USC section 12731, RC Soldiers who complete 20 years of qualifying service will be issued the Notification of Eligibility (NOE) for Retired Pay at Age 60 (commonly referred to as the 20-year letter) within 1 year after completion of required service
- RC Soldiers who complete at least 15, but less than 20 years of qualifying service who are deemed unfit for continued Selected Reserve service will be issued a 15-year NOE for Retired Pay at Age 60
- NOEs will be provided to eligible Soldiers to their address of record within 90-120 days of recording 20 years of qualifying service, and posted in their iPERMS record
- A 20-year NOE is not required for Soldiers who continue to serve in a drilling status and don't transfer to the retired reserve until after they reach age 59. (the applicable component may still issue the NOE; however, it is not a required document for submission of the non-regular retirement application packet)

15- or 20-Year NOE (Cont.)

- HRC is tracking NOE eligibility for USAR Soldiers in IPPS-A. Soldiers can review and verify their retirement points summary in IPPS-A at <https://ipps-a.army.mil/>. Official copies of the DA Form 5016 (Retirement Accounting Statement) are available by logging into the Interactive Personnel Electronic Records Management System (iPERMS).
- ARNG Soldiers can review and obtain a copy of their NGB Form 23 by logging into iPERMS. ARNG Soldiers can also obtain a copy through their S1 or Readiness NCO, or the State Retirement Points Accounting Management (RPAM) administrator. ARNG Soldiers should contact their servicing RPAM administrator to inquire about their NOE, a directory is available at <https://www.milsuite.mil/book/docs/DOC-396107>.
- iPERMS can be accessed at <https://iperms.hrc.army.mil/login/> using either a CAC or DS Logon.

Retired Reserve vs. Discharge after NOE

- Electing discharge in lieu of transfer to the Retired Reserve will have an impact on retired pay.
- Soldiers who elect discharge before age 60, will have their high-36 average computed based on the rates in effect on their date of discharge.
- Soldiers who elect discharge are considered “Former Members” and are not eligible to enroll in TRICARE until they reach the age of eligibility for retired pay.
- Soldiers electing transfer to the Retired Reserve will continue to receive credit for longevity and DFAS will compute retired pay based on the rates in effect at the time of retired pay eligibility.
- **Soldiers who elect discharge in lieu of transfer to the Retired Reserve must be counseled in writing regarding the effects on retirement benefits and retired pay.**

Retired Reserve vs. Discharge after NOE (Cont'd)

Example:

CW3 with over 20 years of creditable service for pay at time of discharge or transfer to Retired Reserve.

Monthly retired pay at age 60 if discharged: \$1,394.94

Monthly retired pay at age 60 if transferred to the Retired Reserve: \$2,542.51

Difference: \$1,147.57

Reserve Component Survivor Benefit Plan (RCSBP)

- A **LAW** enacted by Congress in 1978 for coverage between receipt of your NOE for retired pay and when you start to receive retired pay.
- What you did or did not do at the time of receipt of your 15- or 20-year NOE will impact your SBP election.
- Prior to 1 January 2001, Soldiers who failed to make an election for RCSBP within 90 days of receipt their NOE were automatically prevented from enrolling until age 60.
- From 1 January 2001 to present, **Soldiers who fail to make an RCSBP election within 90 days of receipt of their NOE are automatically enrolled in RCSBP under option C** (immediate coverage) for spouse and/or child that the Soldier had upon receipt of the NOE.
- Soldiers who do not have dependents at the time of NOE will complete the DD Form 2656-5 showing no dependents, leaving the option section blank.



Reserve Component Survivor Benefit Plan (RCSBP) (Cont.)

- RCSBP information is provided to Soldier with the 20-year NOE and is also available online at:
<https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>
- See separate SBP/RCSBP mandatory briefings for more information and resources. Both can be found at:
<https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>



Attend a Retirement Planning Seminar

- 1 Day Retirement Planning Seminars IAW AR 600-8-7 (Retirement Services Program)
- **Who:** Soldiers with 18 or 19 years of service towards non-regular retirement, Gray Area Retired Soldiers, Soldiers in receipt of a 15-year NOE, and their families
- **What:** Retirement Points, RCSBP/SBP, Retired Pay Application, VA, TRICARE, Federal Employees Dental and Vision Insurance Program (FEDVIP), ID/DEERS, MyArmyBenefits, other community partners i.e., Social Security Administration (SSA)
- **Where:** Conducted in the largest target population cities (USAR), at the JFHQs (ARNG), or Virtually via Microsoft Teams or APAN
- **When:**
 - USAR: Saturdays with a minimum of 12 seminars per Readiness Division (RD) or Mission Support Command (MSC) per year
 - ARNG: Contact applicable State Retirement Services Officer (RSO) for seminar dates
- **Why:** To provide education and counseling to Soldiers, Family members, and Gray Area Retired Soldiers, to assist in making informed decisions related to retirement.

Key websites:

Army Retirement Services, Retirement Planning: <https://soldierforlife.army.mil/Retirement/retirement-planning>

USAR Retirements: <https://www.usar.army.mil/Retirement/>

ARNG Retirements: <https://www.milsuite.mil/book/groups/arng-hrp-t-retirement-services/pages/retirement-services>

USAR Retirement Services Office Locations and Areas of Responsibility



88th RD, Ft. McCoy, WI
608-388-7448/9321

usarmy.usarc.88-rd.mbx.retirement-services1@army.mil



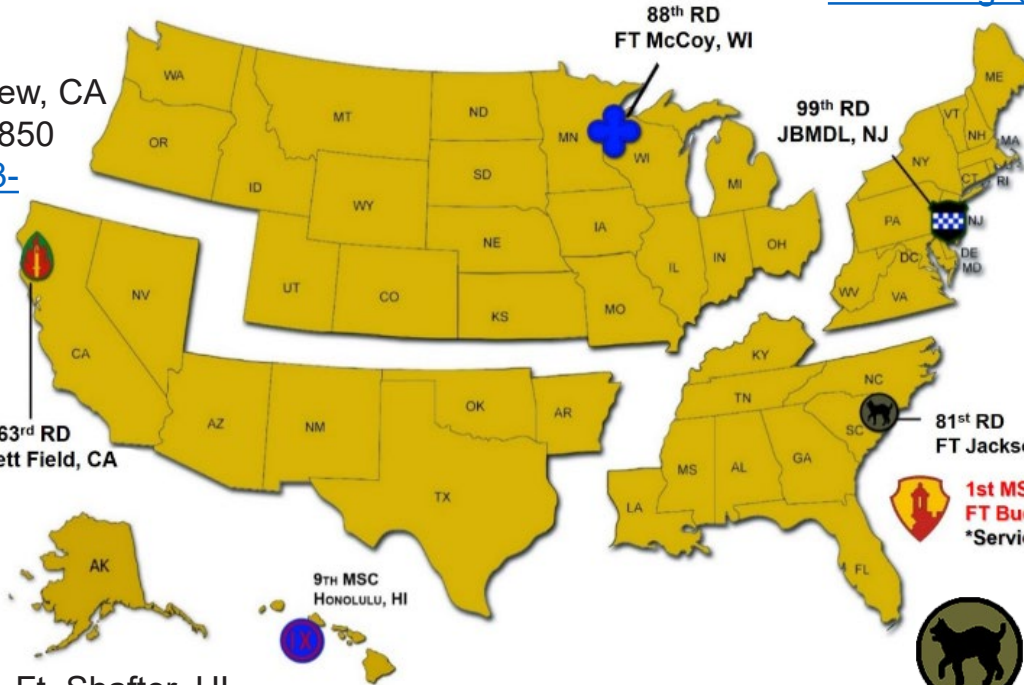
7th MSC, Kaiserslautern, Germany
+49 (0) 611-143-528-0310

usarmy.rheinland-pfalz.7-msn-spt-cmd.mbx.g1@army.mil



63rd RD, Mountain View, CA
719-516-6882/6875/6850

usarmy.usarc.63-rd.mbx.63-rso@army.mil



99th RD, JBMDL, NJ
609-562-1696/7055

usarmy.usarc.99-rd.mbx.retirement-services-office@army.mil



1st MSC
FT Buchanan, Puerto Rico
*Served by the 81st RD



81st RD, Ft. Jackson, SC
803-751-9864/9698

usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil



9th MSC, Ft. Shafter, HI
808-438-1600 x 3553

usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@army.mil

ARNG Retirement Services Officers

- ARNG Retirement Services Officers (RSOs) are located in every State, Territory, and in the District of Columbia. There is an RSO directory for all components available at <https://soldierforlife.army.mil/Retirement/rso>
- ARNG Retirement Points Accounting Management (RPAM) Administrators are located in every State, Territory, and the District of Columbia
- Contact information for ARNG RSOs and RPAM Administrators can be found at <https://www.milsuite.mil/book/docs/DOC-396107>

Military Retired Pay and Other Financial Considerations

Calculate Your Retired Pay in 3 Steps

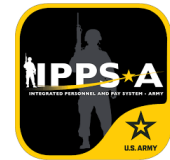
Step 1: Determine your Date of Initial Entry into Military Service (DIEMS).

**This is the date of your initial service contract. This date does not change regardless of breaks in service or changes in duty status.

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

Step 3: Use the appropriate formula to calculate your retired pay (see following slides).

- You can find your DIEMS by logging into IPPS-A at <https://ipps-a.army.mil/> (CAC only) or by using the mobile app (DS Logon only).
- To register for a DS Logon account, go to DMDC Registration page at <https://myaccess.dmdc.osd.mil/identitymanagement/app/login>.



For a fast, personalized retired pay calculation, go to the DOD Retirement Calculators at <https://militarypay.defense.gov/calculators/>, or the MyArmyBenefits page at <https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/Retirement-Calculator> (Undergoing updates for RC, available Summer 2025)

Retired Pay Plans

Retirement Plan	DIEMS
<p>Final Basic Pay Plan</p> <p>(Years of creditable service (points/360) x 2.5%) x final basic pay</p>	<p>Prior to 8 September 1980</p>
<p>High-36 (AKA High-3) Pay Plan</p> <p>(Years of creditable service (points/360) x 2.5%) x average of highest 36 months of basic pay</p>	<p>Between 8 September 1980 and 31 December 2017</p>
<p>Blended Retirement System (BRS)</p> <p>(Years of creditable service (points/360) x 2.0%) x average of highest 36 months of basic pay</p>	<p>1 January 2018 or later, or opted-in during the opt-in period (if eligible)</p>

Calculate service time: **Total Retirement Points Divided by 360 = Calculated Service**

Example: 2,560 retirement points divided by 360-day year/30-day month = 7.11 (years of service) or (7 years, 1 month, and 10 days)

Final Pay Plan Calculation Example

$$\left(\frac{\text{Total Pts for Ret Pay}}{360} \times 2.5\% \right) \times \text{final basic pay} = \text{Retired Pay}$$

- **DIEMS:** 19790731
- **Service for Retirement:** Total Points 2,846 = 7.91 years*
- **Calculation:** 7.91 x 2.5% x \$8,073.90 = **\$1,596**
- **Monthly Retired Pay:** **\$1,596**
- **SBP Monthly Premium:** \$1,596 x 6.5% = **\$103**
- **RCSBP Monthly Premium:** \$1,596 x 3.5%** = **\$55**
- **Monthly Taxable Retired Pay:** \$1,596 - \$158 = **\$1,438**
- **SBP Monthly Annuity:** \$1,596 x 55% = **\$877**



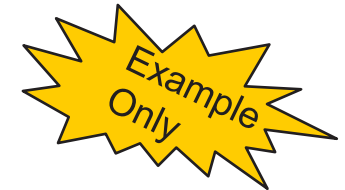
*Years of service are computed by dividing total creditable points by 360

**RCSBP Monthly Premium percentage is dependent on age of Soldier at NOE, age of beneficiary at NOE, and age at non-regular retirement. Use the SBP Premium Calculator for your specific estimate
<https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/SBP-Premium-Calculator>

High-36 Pay Plan Calculation Example

$$\left(\frac{\text{Total Pts for Ret Pay}}{360} \times 2.5\% \right) \times \text{highest 36 months of basic pay} = \text{Retired Pay}$$

- **DIEMS:** 19850731
- **Service for Retirement:** Total Points 2,846 = 7.91 yrs*
- **Calculation:** 7.91 x 2.5% x \$7,817 = **\$1,545**
- **Monthly Retired Pay:** **\$1,545**
- **SBP Monthly Premium:** \$1,545 x 6.5% = **\$100**
- **RCSBP Monthly Premium:** \$1,545 x 3.5%** = **\$54**
- **Monthly Taxable Retired Pay:** \$1,545 - \$154 = **\$1,391**
- **SBP Monthly Annuity:** \$1,545 x 55% = **\$849**



*Years of service are computed by dividing total creditable points by 360

**RCSBP Monthly Premium percentage is dependent on age of Soldier at NOE, age of beneficiary at NOE, and age at non-regular retirement. Use the SBP Premium Calculator for your specific estimate
<https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/SBP-Premium-Calculator>

Blended Retirement System (BRS)

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

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

$$\left(\frac{\text{Total Pts for Ret Pay}}{360} \times 2\% \right) \times \text{highest 36 months of basic pay} = \text{Retired Pay}$$



Defined Contribution



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

AFTER 60 DAYS

AFTER 2 YEARS

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

Continuation Pay

- Mid-career incentive designed to maintain force retention
- Payable between 7 and 12 years of service*
- AC: 2.5 x monthly basic pay (2.5 x or 4 x for RC)*

*As determined by the Service Secretaries each calendar year

Lump Sum

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

High-36/BRS Comparison

	High-36	BRS
Dates	Thru: 31 December 2017	Starts: 1 January 2018 Opt In: 1 January to 31 December 2018
Pay Formula	Yrs & mos of service x 2.5% x avg of 36 highest months of basic pay	Yrs & mos of service x 2.0% x avg of 36 highest months basic pay
% at 10 YOS (3,600 points)	25%	20%
% at 15 YOS (5,400 points)	37.5%	30%
% at 20 YOS (7,500 points)	50%	40%
TSP	Yes, but no matching	Yes, with matching
Continuation Pay	No	Yes
Lump Sum at Retirement	No	Yes (25% or 50% with full annuity at age 67)

Key websites:

DOD Uniformed Services BRS

<http://militarypay.defense.gov/BlendedRetirement/>

USAR BRS

<http://www.usar.army.mil/Retirement/>

ARNG BRS

<https://www.milsuite.mil/book/groups/arng-hrp-t-retirement-services/pages/retirement-services>



Thrift Savings Plan



- You stop contributing to TSP at retirement
- Your options at retirement:
 - 1 - do nothing and draw returns when permitted; **or**
 - 2 - roll into an IRA or 401K
- May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.
- If you are moving, please make sure that you fill out the Form TSP-9 when separating for change of address.
- TSP info: <https://www.tsp.gov/>

Thrift Savings Plan (Cont'd)

Account Withdrawal Deadline



- If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money when you turn age 73.
- As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.

Reduced Age Eligibility

- Eligibility age reduced below age 60, in 90-day increments, for qualifying periods of active duty (AD) service within a fiscal year on or after 29 January 2008. On or after 1 October 2014, 90-day increments CAN cross fiscal year boundaries (not retroactive).
- AD for this purpose means service pursuant to a call or order to AD on orders specifying and performed under Title 10 United States Code (USC) sections 688, 12301(a), 12301(d), 12302, 12304, 12304a, 12304b, 12305, 12406, and chapter 13 (insurrection). In addition, service under a call to active service authorized by the President or the Secretary of Defense under 32 USC section 502(f) for purposes of responding to a national emergency declared by the President or supported by Federal funds.
- If a Soldier is wounded, injured, or ill while serving on AD while serving under a provision of law mentioned above, and then ordered to AD pursuant to section 12301(h)(1) to receive medical care for the wound, injury, or illness, each day of AD under that order is qualifying service towards reduced age eligibility.
- **Service on Active Guard/Reserve (AGR) duty pursuant to T10 section 12310 will not be included as service on active duty for determining eligibility for reduced age retired pay for non-regular service.**

Complete Non-Regular Retired Pay Application

- The Gray Area Retirements (GAR) Branch mails postcards to eligible Retired Reserve Soldiers when they turn age 59 to notify them that they are eligible to apply for retirement. Soldiers may request a retirement application by contacting HRC or by downloading it from <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>.
- Submit no earlier than 9 months and no later than 90 days prior to retirement date (Age 60 or reduced age eligibility) to ensure payment in a timely manner
- The application packet consists of a DD Form 108 (Application for Retired Pay Benefits), a DD Form 2656 (Data for Payment of Retired Personnel), retirement point statement, NOE, etc. (see website at link above for all required documents).
- Methods for submitting the completed application are:
 - Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil (preferred method)
 - Mail: Department of the Army
US Army Human Resources Command
ATTN: AHRC-RPS-GAR
1600 Spearhead Division Avenue Dept. 482
Ft. Knox, KY 40122-5402

Retired Pay Facts

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



<https://mypay.dfas.mil/>

Gray Area Future Retiree myPay Account

How to Access a Gray Area Future Retiree myPay Account:

If you set up a Login ID and password in myPay prior to your transition:

- You may be able to use the myPay login you created prior to your retirement if you previously set up a Login ID and password, and you remember the answers to your security questions (and if retired after 2021, have access to the Two-Factor Authentication method you chose).
- If you do not remember your password, or it has expired, you can reset your myPay password online by correctly replying to 3 of the 8 security questions you set up, after clicking on the “Forgot or Need a Password” link on the myPay home page.

If you’ve never used myPay, or it’s been several years, or you did not set up a Login ID and password in myPay prior to your transition, here’s how to get started:

- Go to the myPay homepage at <https://mypay.dfas.mil> and click on the “Forgot or Need a Password?” link. Follow the instructions to have a temporary password mailed to you. If you don’t receive the mailed password, it is likely DFAS doesn’t have a current mailing address for you.

Gray Area Future Retiree myPay Account (Cont'd)

- You can locate a Trusted Agent in your area that can provide an in-person password reset. To see the list, go to the myPay homepage and click on “Contact Us” at the top of the page, then click on the “Trusted Agent” link under “In Person” OR call the myPay Customer Support Unit Toll-Free at 888-332-7411 or 317-212-0550 for additional assistance. Identify yourself as a Gray Area Retiree.

If you try to log in and receive a message saying that you don't have an account, or you are told you aren't on the future retiree list:

- Call the DFAS Retired & Annuitant Pay Customer Care Center at 800-321-1080 and tell them you are a Gray Area Retiree and don't have a myPay Account. Ask them to notify the Retired & Annuitant Pay Gray Area Team. Provide your full name, social security number, the year you transitioned to the Gray Area, and your contact information. DFAS will let you know when they have resolved the issue so you can log in.

For additional information, go to:

<https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/>

Periodic Health Assessment (PHA) and VA Disability

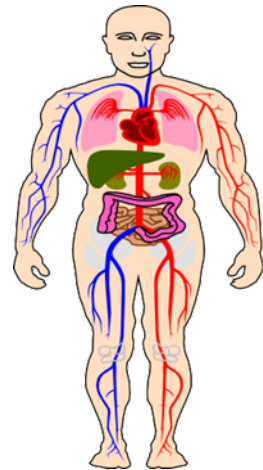
Periodic Health Assessment (PHA)

- Your last Periodic Health Assessment (PHA) is your last record of physical health while in service.
- Make sure all your service-connected conditions are documented on your last PHA if they are not already.
- **USAR** Soldiers should contact the Defense Health Agency (DHA) Quality, Timeliness, & Customer Service (QTC) Health Services at <https://smp.qtcm.com/my.policy> or 1-833-782-7477 to schedule your final PHA.
- **ARNG** Soldiers should coordinate their final PHA through their unit or State Medical Command (MEDCOM).

VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2024 (Veteran only): from \$175.51 (10%) to \$3,831.30 (100%), (30% & higher = Extra dependent allowance)
- Tax free payments
- For Retired Soldiers **<50% disabled**, disability pay offsets military retired pay dollar-for-dollar
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service-connected, but is not severe enough to merit disability pay



<https://www.benefits.va.gov/compensation/types-compensation.asp>

CRSC & CR Comparison

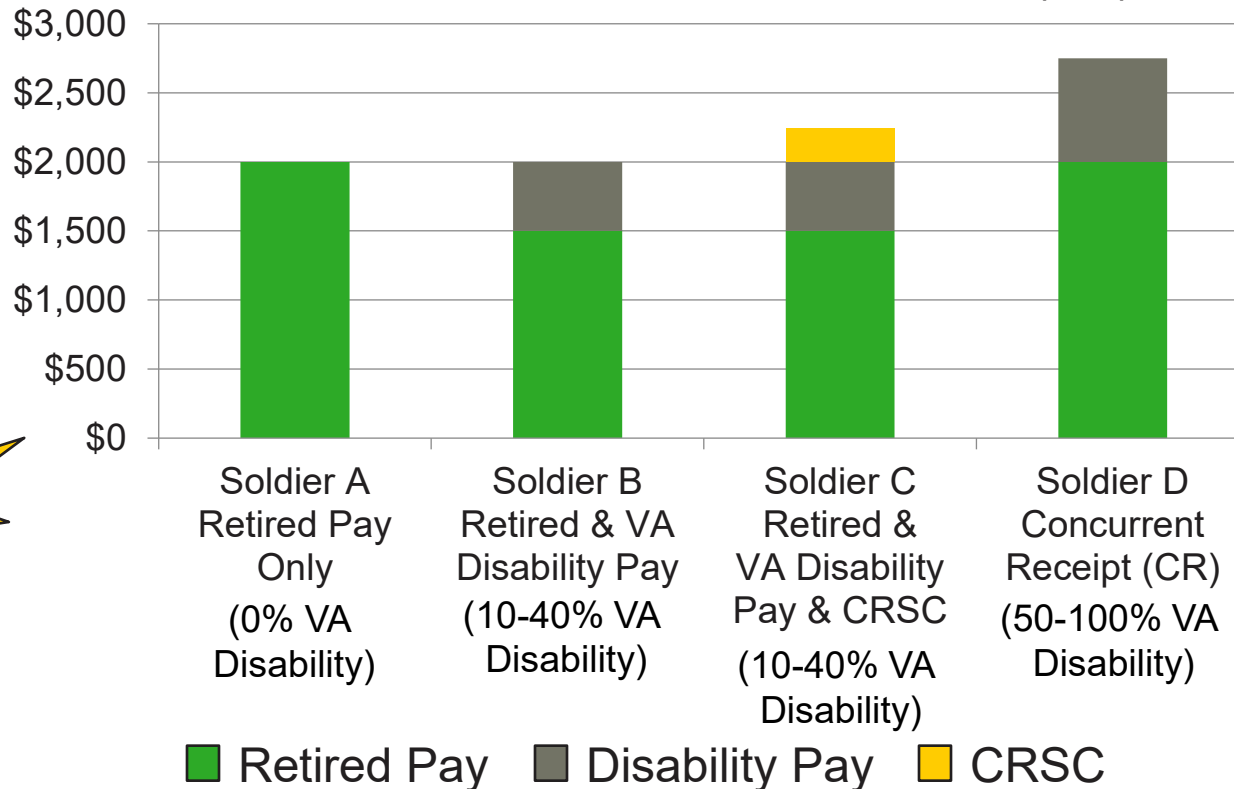
Combat-Related Special Compensation (CRSC)	Concurrent Receipt (CR)
<p>Combat-related disabilities</p> <ul style="list-style-type: none"> • Armed conflict (e.g., wounds) • Simulated combat (e.g., FTX) • Hazardous service (e.g., parachute duty) • Instrumentalities of war (e.g., combat vehicles) 	<p>Service-connected disabilities</p> <p>Retired pay that would have been waived by the Soldier to receive disability pay is restored (i.e., no \$ for \$ off-set of retired pay)</p>
<p>10%-100% disability rating (combat-related)</p>	<p>50%-100% disability rating (service-connected)</p>
<p>Not taxable; not divisible in divorce</p>	<p>Taxable; divisible in divorce</p>
<p>Receiving retired pay</p>	<p>Qualified retiree receiving retired pay*</p>
<p>Must apply to HRC</p>	<p>Automatic; no application required, but must be receiving non-regular retired pay</p>
<p>https://www.hrc.army.mil/content/955</p>	<p>https://www.dfas.mil/retiredmilitary/disability/cr dp.html</p>

*A member or former member of the uniformed services who is entitled for any month to retired pay is a qualified retiree. (Special Rules for Chapter 61 Disability Retirees)

CRSC and CR Comparison

Tying It All Together

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Receipt (CR)



Example Only

NOTE: All Soldiers retired at the same VA pay grade and years of service

Toxic Substance Exposure

- DOD and VA offer a free Gulf War Registry Health Exam for eligible Veterans
 - **DOD: Comprehensive Clinical Evaluation Program (CCEP)**
 - **VA: Gulf War Registry Program**
- Exam results are entered into a central registry
- **The PACT Act** expands VA healthcare and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances, and adds to the list of health conditions that are presumed to be caused by exposure to these substances. It also expands and extends eligibility for VA healthcare for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and post-9/11 eras
- Family members and survivors may also be eligible for benefits
- Receive newsletter
- Applies to any Veteran who served on active military service for any period from August 2, 1990, to the present and meets the wartime service requirement.

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

Healthcare

TRICARE Coverage - Retired Reserve Component (RC) Soldiers

Retired Reserve Coverage Timeline

Under age 60	60	61	62	63	64	Age 65+
Gray Area Retired Soldiers may qualify to purchase TRICARE Retired Reserve (TRR)	Eligible for TRICARE Select, TRICARE Prime, or US Family Health Plan (USFHP) (where available)					Begin TRICARE For Life (TFL)

Note: TRICARE Standard and TRICARE Extra plans transitioned to TRICARE Select. Retired members will need to choose between TRICARE Select, TRICARE Prime, or US Family Health Plan.

For information and assistance: <https://tricare.mil/Plans/HealthPlans>

Healthcare Decisions



Turning 60 after retiring from the National Guard or Reserve is a **Qualifying Life Event (QLE)**. You have 90 days from the day you turn 60 to enroll in a TRICARE plan. If you do not enroll within 90 days, you will have to wait until the next open season, which is held each year.

- **TRICARE Retired Reserve** – Available to members in the Retired Reserve who are qualified for non-regular retirement and are currently under age 60.
 - Not subsidized. Premiums are \$1,513.04 per month (Member and Family) or \$631.26 per month (Member Only) plus co-pays and cost shares.
- **TRICARE Prime** – Managed care option. MTFs are the principal source of healthcare (100% covered). Available to Retired Guard/Reserve members at age 60 and their families.
 - Annual enrollment fee is \$744 per family or \$372 per individual plus co-pays for treatment at non-MTF TRICARE network providers.

NOTE: CY 25 Group A rates reflected

Healthcare Decisions (Cont'd)



- **TRICARE Select** – Fee for Service Plan. Schedule appointments with any TRICARE authorized provider. Available to Retired Guard/Reserve members at age 60 and their families.
 - Annual fee (\$364.92 per family or \$181.92 per individual), plus co-pays and cost shares based on the type of care and type of provider you see. Deductible of \$150 (individual), no more than \$300 per family.
- **TRICARE Young Adult** – for children between ages 23 and 26
 - Not subsidized. Premiums are \$727 per month (Prime) or \$337 per month (Select), plus co-pays and cost shares.

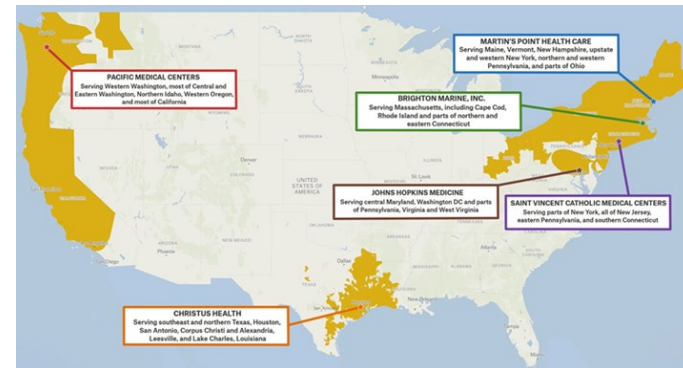
See <https://www.tricare.mil> for more details

NOTE: CY 25 Group A rates reflected

Healthcare Decisions (Cont'd)

• *US Family Health Plan*

- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65
- <https://www.usfhp.com/> or 800-748-7347
- The annual fee is \$744 per family or \$372 per individual



• *Department of Veterans Affairs*

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



Federal Employees Dental and Vision Insurance Program (FEDVIP)

- FEDVIP offers supplemental vision coverage to those enrolled in a TRICARE health plan
- There are 12 dental and 5 vision carriers to choose from
 - FEDVIP also offers national and international plans, with some plans featuring both high and standard options
- Retiring service members can enroll in a FEDVIP dental and/or vision plan between 31 days prior to their military retirement date and up to 60 days following
 - To prevent a gap in coverage between your active duty or reserve plan and your new FEDVIP plan, you must enroll prior to your military retirement date
- BENEFEDS is the online portal that you can use to research, enroll in, and manage your FEDVIP coverage



Visit <https://www.benefeds.com/military> for more information

VA Dental Care



No-cost dental care **MAY** be furnished if you –

- Have a service-connected compensable (10% or greater) dental disability or condition **-or-**
- Are a former prisoner of war **-or-**
- Have service-connected disabilities rated 100% (total) disabling, or are unemployable and paid at the 100% rate due to service-connected disabilities **-or-**
- Request dental care within 180 days of discharge (under conditions other than dishonorable) from a period of active duty of 90 days or more
 - On a one-time basis
 - Not eligible if necessary treatment was completed by dental treatment facility within 180 days of retirement (reflected on DD Form 214)
- Or other qualifying condition (go to <https://www.va.gov/dental/> for additional information)

VA Dental Insurance Program (VADIP)

If you are not eligible for VA Dental Care, the VA Dental Insurance Program (VADIP) offers discounted private dental insurance for Veterans and family members who meet certain requirements. For more information go to <https://www.va.gov/health-care/about-va-health-benefits/dental-care/dental-insurance/>.

Life Insurance and VA Information and Resources

SGLI & VGLI

- If you wish to convert your SGLI to VGLI, you must do so within one year and 120 days of: retiring or being released from the Ready Reserve or National Guard; of assignment to the Individual Ready Reserve (IRR) of a branch of service; of assignment to the Inactive National Guard (ING); or if you suffered an injury or disability (damage to your body or mind that makes it hard for you to do everyday tasks, including meaningful work) while on duty, —including direct traveling to and from duty—that disqualified you for standard premium insurance rates.
- If you submit a VGLI application within 240 days, you can obtain coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums. Premiums may be paid by allotment, check, or money order, if paid monthly.
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- All terminally ill policyholders with less than 9 months to live will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.
- Applying for VGLI is simple using one of the following methods:
 - Apply through the Office of Servicemembers' Group Life Insurance (OSGLI), <https://giosgli.prudential.com/osgli/OnlineFillableAppController/NBEnrollment>
 - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance available at <https://www.benefits.va.gov/INSURANCE/forms/8714.htm> and Fax it to OSGLI at 800-236-6142, or mail it to: PO Box 41618, Philadelphia, PA 19176-9913



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

VGLI Premium Schedule – Monthly Rates

Insurance Amount	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60-64	Ages 65-69	Ages 70-74	Ages 75-79	Ages 80 & Over
\$500K	\$80.00	\$105.00	\$165.00	\$300.00	\$495.00	\$735.00	\$1,130.00	\$2,140.00	\$2,250.00
\$400K	\$64.00	\$84.00	\$132.00	\$240.00	\$396.00	\$588.00	\$904.00	\$1,712.00	\$1,800.00
\$300K	\$48.00	\$63.00	\$99.00	\$180.00	\$297.00	\$441.00	\$678.00	\$1,284.00	\$1,350.00
\$250K	\$40.00	\$52.50	\$82.50	\$150.00	\$247.50	\$367.50	\$565.00	\$1,070.00	\$1,125.00
\$200K	\$32.00	\$42.00	\$66.00	\$120.00	\$198.00	\$294.00	\$452.00	\$856.00	\$900.00
\$150K	\$24.00	\$31.50	\$49.50	\$90.00	\$148.50	\$220.50	\$339.00	\$642.00	\$675.00
\$100K	\$16.00	\$21.00	\$33.00	\$60.00	\$99.00	\$147.00	\$226.00	\$428.00	\$450.00
\$50K	\$8.00	\$10.50	\$16.50	\$30.00	\$49.50	\$73.50	\$113.00	\$214.00	\$225.00

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

Veterans Affairs Life Insurance (VALife)

Veterans Affairs Life Insurance (VALife) provides low-cost coverage to Veterans with service-connected disabilities. VALife is guaranteed acceptance whole life insurance.



- **For age 80 or younger:**
 - You're eligible for VALife if you have a VA service-connected disability rating, even if your rating is 0%.
 - There's no time limit to apply after getting your disability rating.
- **You can get these benefits:**
 - Up to \$40,000 in whole life insurance coverage (in \$10,000 increments), and
 - Cash value that starts to add up 2 years after the VA approves your application

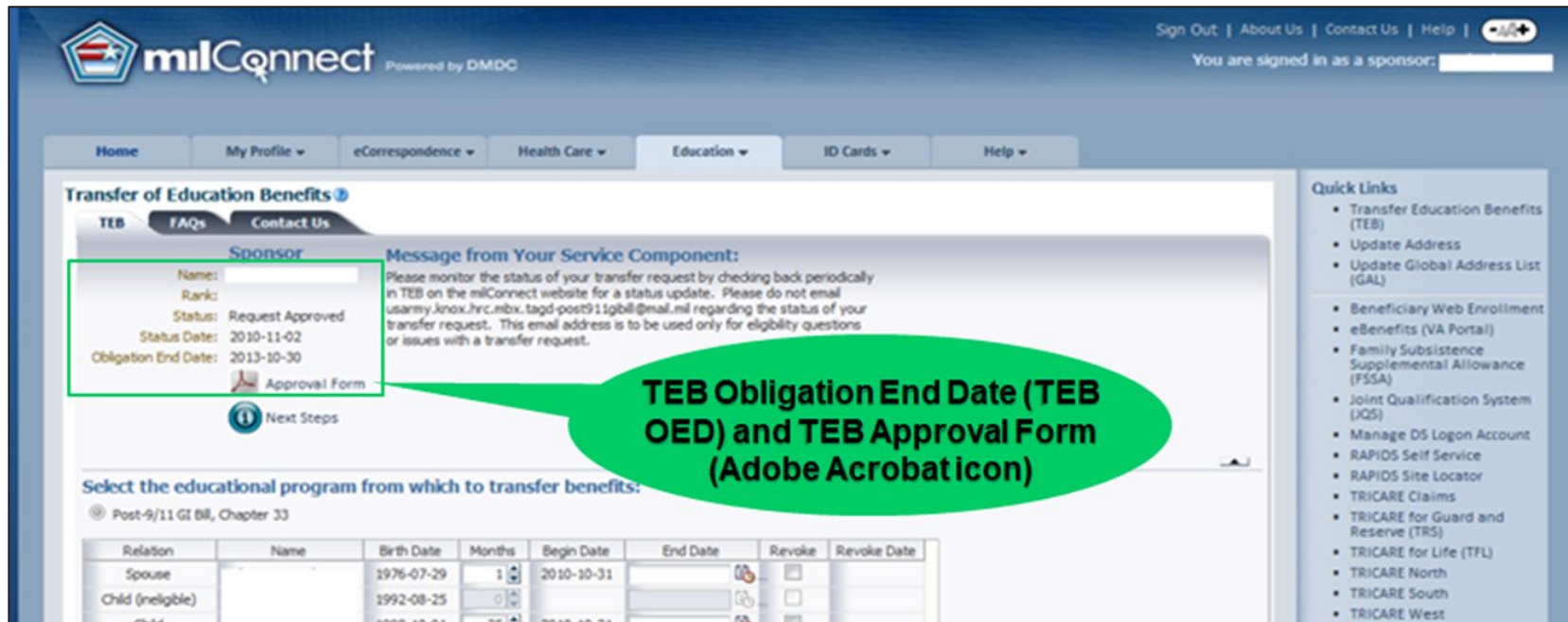
VA Life page: <https://www.benefits.va.gov/insurance/VALife.asp>

Whole Life vs. Term Fact Sheet: <https://www.benefits.va.gov/insurance/forms/Whole-Life-Fact-Sheet.pdf>

Transfer of your Post-9/11 GI Bill

<https://milconnect.dmdc.osd.mil/milconnect/>

- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**
- Members who retire before completing service obligation will incur a debt for any used transferred benefits



The screenshot shows the milConnect website interface. The main content area is titled "Transfer of Education Benefits" and includes a "Sponsor" section with the following details:

- Name: [Redacted]
- Rank: [Redacted]
- Status: Request Approved
- Status Date: 2010-11-02
- Obligation End Date: 2013-10-30
- Approval Form: [Download Icon]

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

Below the sponsor information, there is a section for selecting an educational program, with "Post-9/11 GI Bill, Chapter 33" selected. A table below lists dependents:

Relation	Name	Birth Date	Months	Begin Date	End Date	Revoke	Revoke Date
Spouse		1976-07-29	1	2010-10-31		<input type="checkbox"/>	
Child (ineligible)		1992-08-25				<input type="checkbox"/>	
Child		1998-10-01	36	2010-10-31		<input type="checkbox"/>	

For more information go to the HRC GI Bill Programs page at <https://www.hrc.army.mil/content/GI%20Bill%20Programs>

VA Information Sources

Online

- <http://www.va.gov>
- <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits

By Phone

- Healthcare: 1-877-222-VETS (8387)
- Benefits: 1-800-827-1000
- Education: 1-888-442-4551 (GIBILL-1)
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473



In-Person

- County VA Director (blue pages of phone book)

Documents Issued Upon Retirement and Service Recognition

At Retirement, You Will Receive...

- **DD Form 363, Retirement Certificate**
- **DD Form 2542, Presidential Certificate of Appreciation** for Service in the Armed Forces of the United States – Presented to Soldiers retiring with 20 or more years of active service (15 when early retirement authorized), medical retirements, upon transfer to the Retired Reserve (reserve components), TDRL or PDRL
- **Presidential Letter of Appreciation** - Presented to service members retiring with 30 or more years of service or special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been awarded the POW Medal.)
- **DA Form 3891, Army Spouse Certificate of Appreciation** (*if applicable*)
- **Army Retiring Soldier Commendation Program (ARSCP) Package** (*see next slide*)
- **Retirement Ceremony** (*optional*)
- **Chief Army Reserve Retirement Certificate** (*USAR only*)

Army Retiring Soldier Commendation Program



- Every retiring Soldier should receive the Army Retiring Soldier Commendation Program (ARSCP) package
- Regular Army, Army National Guard (ARNG) and United States Army Reserve Soldiers (USAR) should receive the ARSCP package when they retire from active service
- ARNG and USAR Soldiers should receive the ARSCP package when they transfer to the Retired Reserve or are discharged after receiving their Notification of Eligibility (NOE) (20-Year Letter), or 15-Year NOE (for medical retirements)
- Presentation of the U.S. flag to a retiring Soldier has been required under federal law since 1998 (1999 for reserve non-regular retirements)
- Presentation of the U.S. Army Retired Lapel Button has been required by Army policy since 1968
- Interesting fact, only 17% of Soldiers in the Army serve to retirement

Retired Uniformed Services Identification Card (USID), and DS Logon Information

Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- The Retired Uniformed Services ID (USID) card is not a CAC, so...
 - No access to DOD Enterprise Email
 - No access to CAC-enabled systems
 - Must change *myPay* account to commercial email
 - Must obtain DS Logon Account to access records and systems



- DOD has transitioned to the issuance of a more secure next generation USID to replace the former paper-based USID. Although the new USID looks like a CAC, it does not contain a chip. For more information go to <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>

DS Logon: Request an account online at <https://www.dmdc.osd.mil/identitymanagement> or visit an ID Card facility or VA Regional Office

Websites Accepting DS Logon

- Army Review Board Agency (ARBA) Case Tracking System (ACTS)
- Army Transition Assistance Program (Army-TAP) Portal
- ArmyFit - U.S. Army Resilience Directorate (ARD)
- Beneficiary Web Enrollment (BWE)
- Consolidated ID Card Office Online
- U.S. Army Human Resources Command (HRC) - interactive Personnel Electronic Records Management System (iPERMS)
- Integrated Personnel and Pay System - Army (IPPS-A)
- milConnect
- Military Health System GENESIS Patient Portal (MY MHS GENESIS)
- Military Information Platform (MIP)
- Military OneSource
- Remote Order Entry System (ROES)
- TRICARE Online (TOL) (website and mobile app)
- U.S. Department of Veterans Affairs (VA) and eBenefits



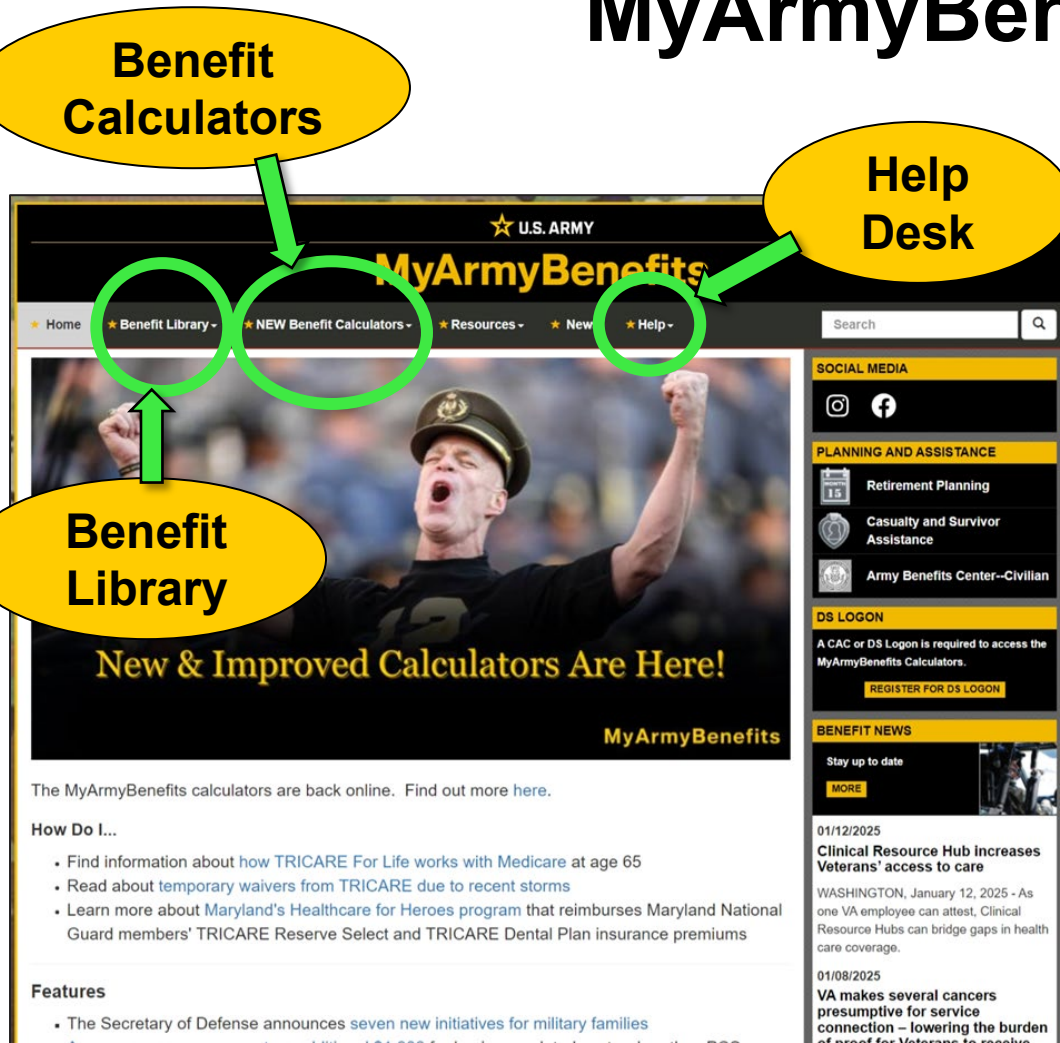
Staying Connected, and Additional Information and Resources

How to Update your contact information in IPPS-A

- Log into your account in IPPS-A at <https://ipps-a.army.mil/> using your CAC or DS Logon
- Once logged in, click on the navigation bar symbol on the top right of the page, then select “menu”
- This will open the personal information section where you can update or add:
 - Your work and/or home mailing addresses
 - Your contact phone numbers to include work, home, mobile, and next of kin



MyArmyBenefits



The screenshot shows the MyArmyBenefits website interface. Three yellow callout bubbles with green arrows point to specific features: 'Benefit Calculators' points to the 'NEW Benefit Calculators' link in the navigation bar; 'Benefit Library' points to the 'Benefit Library' link in the navigation bar; and 'Help Desk' points to the 'Help' link in the navigation bar. The main content area features a large banner for 'New & Improved Calculators Are Here!' and a sidebar with sections for 'SOCIAL MEDIA', 'PLANNING AND ASSISTANCE', 'DS LOGON', and 'BENEFIT NEWS'.

Benefit Library

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

Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

Online Survivor Benefits Reports (OSBR)

- Survivor Benefits Reports

Benefits Help Desk Operations

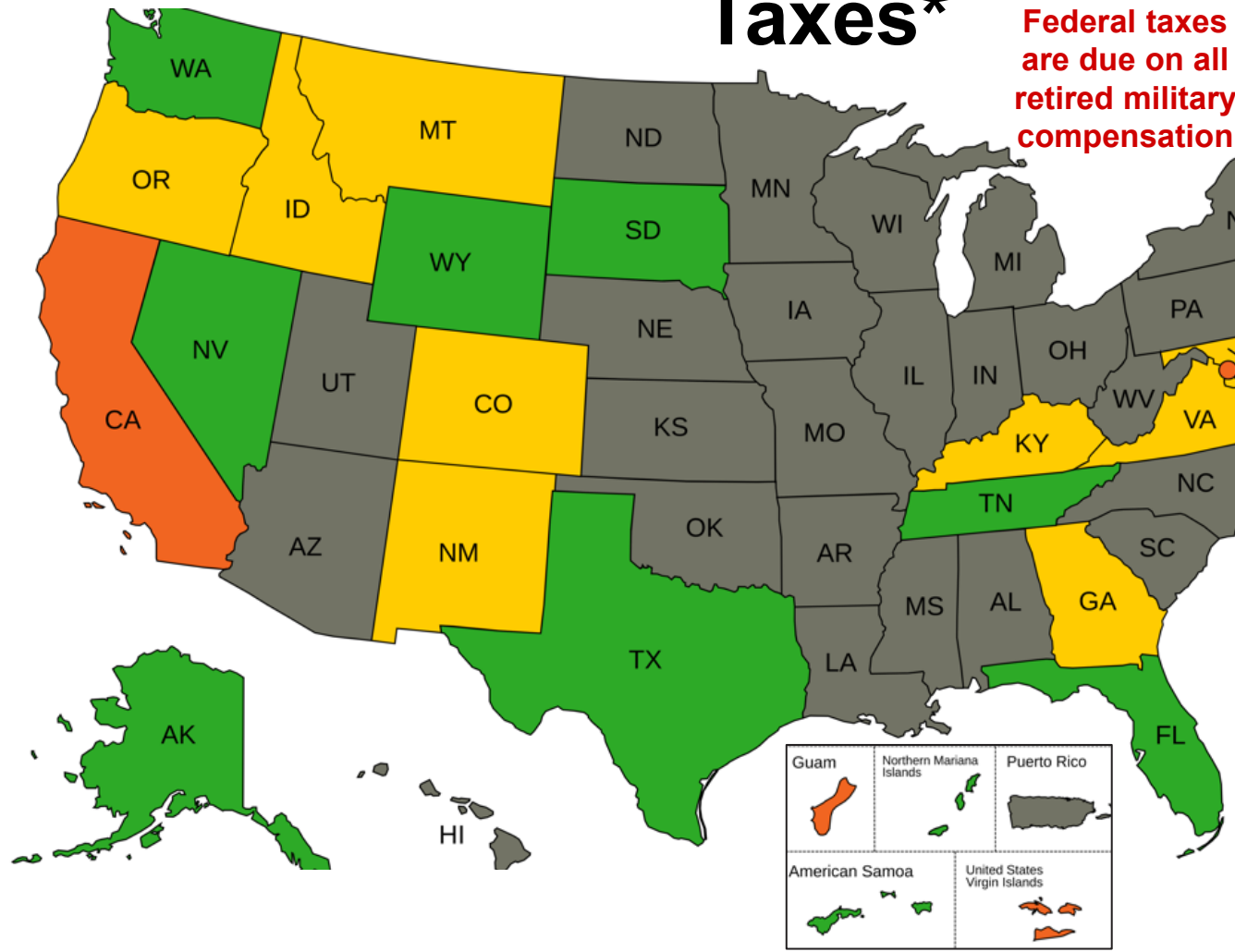
<https://myarmybenefits.us.army.mil>

Taxes*

Federal taxes are due on all retired military compensation

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

Note: The Military Spouses Residency Relief Act (MSRRA) allows spouses of military personnel to declare the same state of legal residency as their spouse for state tax purposes



- No State Income Tax
- No State Tax on Retired Pay
- Some State Tax on Retired Pay
- State Tax on All Retired Pay

You pay NO Social Security or Medicare tax on retired pay. You'll collect full Social Security benefits when you reach the age of eligibility!

*State taxes as of 30 January 2025. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> for details.

Army Echoes

- The Army's official newsletter for Retired Soldiers
- Delivered electronically to your email address in *myPay*
- *Change your email address in myPay to a commercial email address before you retire!*
- iPhone & Android phone apps
- Read the *Army Echoes* Blog to receive frequent news between editions at <https://soldierforlife.army.mil/retirement/blog>



ECHOES
THE OFFICIAL NEWSLETTER
FOR RETIRED SOLDIERS,
SURVIVING SPOUSES & FAMILIES

NOV 2024 - JAN 2025

WELCOMING THE NEW DIRECTOR OF ARMY RETIREMENT SERVICES
By Reina Vasquez, Army Retirement Services

Among the U.S. Army décor, family photos, and souvenirs from her travels, there is a strong sense of love for the Army, as evidenced as I look around her office. Maria Bentinck came from Columbia, South Carolina, home of Fort Jackson. It was at South Carolina State University, where Bentinck joined the Reserve Officers' Training Corps (ROTC). She credits the ROTC instructors efforts in helping her make her decision, with the motto: "Double your chances for success," she thought. "Yes, that's me!" After graduation, Bentinck joined the Army, where she served in the Adjutant General's Corps for 20 years, retiring as a lieutenant colonel. After serving her nation in uniform, Bentinck continued to inspire, as she worked teaching and mentoring America's youth as a Junior Reserve Officers' Training Corps (JROTC) instructor at Junction City High School in Junction City, Kansas. In 2016, Bentinck joined Army Retirement Services as the deputy director, and most recently, became the director of Army Retirement Services, serving as part of Headquarters, Department of the Army G-1 branch. I thought you may like to get to know a little about Maria Bentinck, our new director, and she was gracious enough to sit down with me and discuss her vision and goals for Army Retirement Services. These are some of the highlights of our conversation.

In your role as Director, Army Retirement Services, what matters most to you?

What matters to me most may sound cliché but I want to make sure that I am taking care of people. The Army Retirement Services program is about the men and women who served and sacrificed, past and present, for our country as well as their Families. Whatever we do or don't do impacts them. I'm committed to making a meaningful impact. We are responsible for developing Army policies and overseeing Army-wide programs that prepare Soldiers and their Families to retire, as well as advocating for and advising Retired Soldiers and surviving spouses.

What's one piece of advice you would give to a Soldier preparing to retire?

Be deliberate about taking time for you and your family.

Be proud of your service to our nation; fewer than 1% of Americans have served in the military. While we do want to hear your Army stories and for you to help inspire future generations to serve; we want you to focus on you as well. It's time to reset, reflect, and set new goals.

What are some of your short-term goals?

Some of my short-term goals include working from the inside out; meaning, looking internally at our processes and conducting a thorough review of mission, resources, etc., so that I can develop a plan. I want to meet with our stakeholders to include my team, peers, and superiors to further build rapport and relationships of trust. I want to conduct an overall assessment of our programs and policies to develop a comprehensive plan for the future.

What are some of your long-term goals?

Some of my long-term goals include developing systems that will enable us to make continual improvements in all areas. Launching a few new projects such as hosting a Retirement Services Officer (RSO) Summit with all three components is already in the works.

How do we reach across generational lines to keep the retired population informed, while also keeping the younger generation prepared for

(Continued on page 3)

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ONCE A SOLDIER, ALWAYS A SOLDIER... A SOLDIER FOR LIFE

Retired Soldier Motto:

“Your mission has changed, but your duty has not”

- Opportunities to Still Serve include:
 - JROTC Instructor <http://www.usarmyjrotc.com>
 - Military service organizations
 - Veterans service organizations
 - Retiree Recall <https://www.hrc.army.mil/content/Retiree%20Recall>
 - Installation volunteer positions <https://www.armymwr.com/programs-and-services/personal-assistance/volunteer-corps>
- Talk to your retirement services officer about joining:
 - Installation Retiree Councils
 - CSA Retired Soldier Council
- Retired Soldier Council reports available at:
<https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>



Where Do You Find Retirement Information?

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



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



<https://www.dvidshub.net/unit/HQDA-RSO>



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



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

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

Join the conversation

Additional Benefits Information

Veterans Inquiry Branch - The Veterans S1



VETERANS INQUIRY BRANCH

OUR MISSION

To provide timely service to Army Veterans, Retired Soldiers, their family members, and Government Agencies in support of their efforts to receive or process entitlements and benefits.

OUR VISION

Provide exceptional customer service to America's Army past, present and future.

CONTACT US

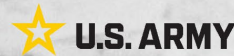


1-888-276-9472 (888-ARMYHRC)
Hours: 0800 – 1800 EST, Monday – Friday

U.S. Army Human Resources Command
ATTN: AHRC-PDR-H
1600 Spearhead Division Ave., Dept. 420
Ft. Knox, KY 40122-5402

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

Stay up to date with us on our
Facebook page:
<https://www.facebook.com/HRCVeteransS1>



What does the Veterans Inquiry Branch do?

1. Processes Record Requests
2. Processes Name, Date of Birth, Gender and SSN Change Requests
3. Processes DD Form 214 and Statements of Service Requests
4. Processes DD Form 215 Requests
5. Processes Records Maintenance Requests
6. Processes NonWartime Campaigns and Expeditions Requests (SF813)
7. Processes Requests for Documents needed for VA Home Loans
8. Processes Veteran's Claim Information for VA Requests
9. Processes Statements of Retirement Points (DA Form 5016)
10. Processes Homeless Veterans Requests for Information
11. Processes Requests to Add Documents to Veterans OMPF
12. Screens Gray Area Retirement Packets

"We are Your S1, handling all
Veteran Requests"

- Name/gender/SSN change requests
- Personnel records maintenance/ updates, and copy requests
- DD Form 214/215 Requests
- Retirement Point Statements requests



Where are my Records?

To access copies of your personnel documents, you may log on to the Primary Records Center at:
<https://lperms.hrc.army.mil/login/>

To request, activate, or upgrade a DS Logon account, click the DS LOGON button.

The Army only maintains personnel records for Soldiers who were discharged or retired **after October 1, 2002**. Prior to that time, records were forwarded to the National Personnel Records Center (NPRC) for archival.

To request a copy of your records from NPRC, click the **START REQUEST ONLINE** at: www.archives.gov/veterans/evtreacs

How can I access My Military Medical Records?

AMEDD: Discharged, deceased, or retired on or after 1/1/2014

VA: Discharged, deceased, or retired (10/16/1992 – 9/30/2002) or (10/1/2002 – 12/31/2013)

AMEDD Army Record Processing Center
3370 Nacogdoches Rd., Suite 116
San Antonio, TX 78217
Fax Number: 210-201-8310

Department of Veterans Affairs
ATTN: Release of Information
Claims Intake Center
P.O. Box 4444
Janesville, WI 53547-4444
Fax: 844-531-7818

Contact:

- Phone: 888-276-9472, 0800-1800 EST Monday-Friday
- Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil

Space-Available Travel

- Retired Soldiers may travel within CONUS or OCONUS.
- All travelers remain on the Space-A list for 60 days after registration, for the duration of their travel authorization, or until they are selected for travel.
- Eligible travelers can sign up for the Space-A list online at <https://www.amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/Space-Available-Email-Sign-up-Form/> or by completing AMC Form 140 and bringing (or faxing) it to the nearest AMC Passenger Terminal.
- Benefit ends for Family members with death of the Retired Soldier.



<https://www.amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/>



Your Exchange Benefits in Retirement

EXCHANGE™

“We’re honored to serve those who have served.”



On Your Phone



Get great money saving offers!

Online

Sign up for alerts and discounts



CYBER WEEK
ALL WEEK DEALS
TAX-FREE DEALS | ONLINE ONLY

DEALS START 11/28

DEAL OF THE DAY: SAVE 50% ONLINE ONLY SELECT TOYS

STOCK UP ON P&G HOME ESSENTIALS: SALUTE TO SERVICE \$75 OFF



And at your local Exchange and Express!



- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (<https://www.facebook.com/shopmyexchange>)
- eNewsletter online discounts
- Buddy list specials/local events

Army Emergency Relief

Helping the Army take care of its own since 1942

Did you know...



- AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.
- As a Retired Soldier, you are eligible for all categories of assistance, and you may continue to contribute through an allotment from your retired pay.
- Also, awards scholarships to spouses and children of Retired Soldiers.
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.
- You can continue taking care of Soldiers who are still currently serving as well as fellow Retired Soldiers by setting up an allotment from your retired pay or by making an annual donation to AER.

More information available at <https://www.armyemergencyrelief.org/>

Questions?





U.S. ARMY