HEADQUARTERS DEPARTMENT OF THE ARMY
RETIREMENT SERVICES OFFICE

DEPARTMENT OF THE ARMY
RETIREMENT PLANNING SEMINAR

17 JUNE 2025

“BE ALL YOU CAN BE”

Purpose

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

Retirement is a process *<u>NOT</u>* an event!!

Mandatory Retirement Planning Seminar topics

- The Army Retirement Services Program
- Retirement Planning Considerations
- Post-Retirement Employment Planning
- Military Retired Pay and Other Financial Considerations
- Terminal leave and Transition Administrative Absence (TAA)*
- Retirement Physical, and VA Disability
- Documents Issued Upon Retirement and Service Recognition
- Travel and Transportation, and Personal Property Household Goods (HHG)
- Retired Uniformed Services Identification Card (USID) and DS Logon Info
- Other Available Benefits
- Healthcare
- Life Insurance
- Retiree Recall
- Staying Connected

Survivor Benefit Plan (SBP) (Separate Brief)
https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Survivor-Benefit-Plan-Decision

*Formerly known as Transition Leave and Permissive TDY (PTDY)

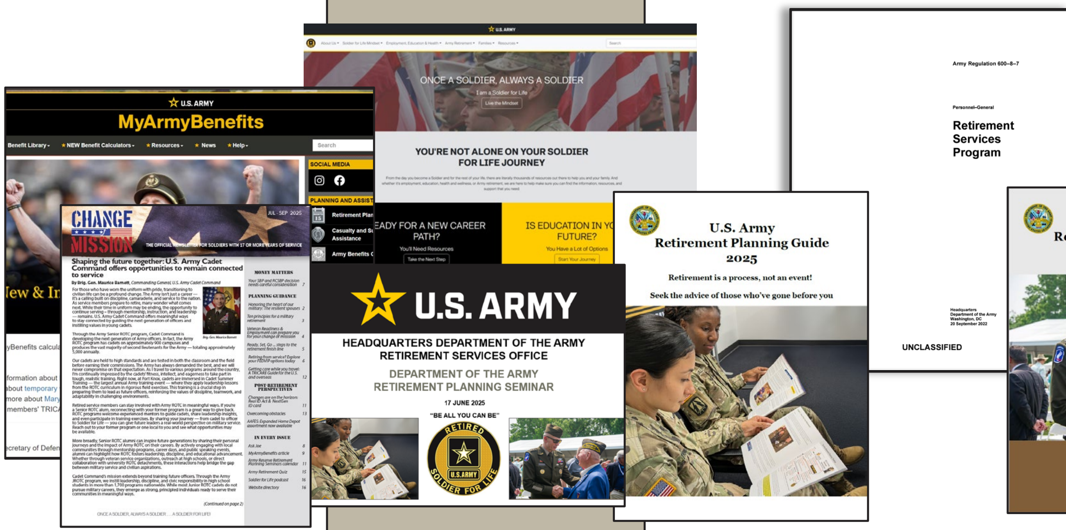
Note: The Army Transition Assistance Program is a separate program for all Soldiers leaving the Army

The Army Retirement Services Program

Army Retirement Services

Retirement is a process, not an event!

Retirement Planning Policy

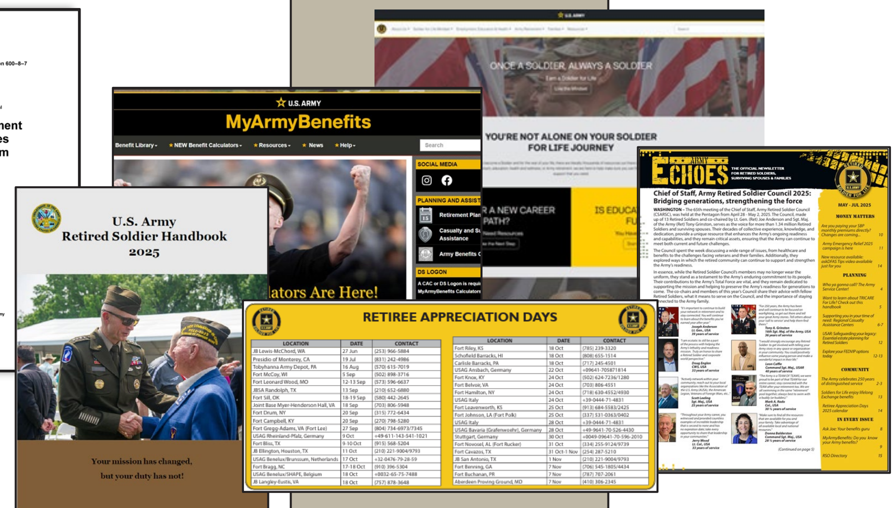


Regular Army	ARNG	USAR
87,181	45,277	39,645

FY24: 31,475 Soldiers retired

Your mission has changed, but your duty has not!

Post-Retirement Policy



Retired Soldiers	Surviving Spouses
1,049,512	249,819

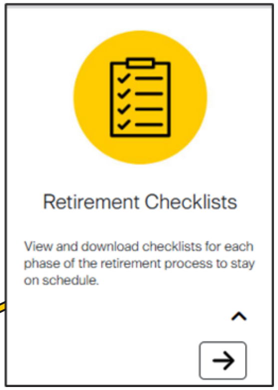
FY22: $24B in retired and annuitant pay

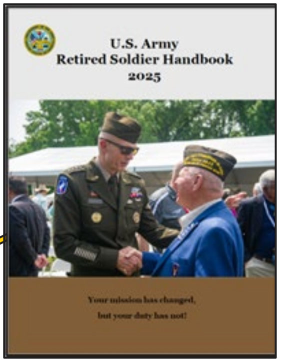
The Army Retirement Services Website

https://soldierforlife.army.mil/

Former Spouses

The Survivor Benefit Plan





Change of Mission

- U.S. Army's official retirement planning newsletter for Soldiers in all three components with 17+ years of service

CHANGE OF MISSION

JUL - SEP 2025

THE OFFICIAL NEWSLETTER FOR SOLDIERS WITH 17 OR MORE YEARS OF SERVICE

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.

Brig. Gen. Maurice Barnett

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.

(Continued on page 2)

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

MONEY MATTERS

PLANNING GUIDANCE

POST-RETIREMENT PERSPECTIVES

IN EVERY ISSUE

- Published via ***myPay*** SmartDoc in Jan, Apr, Jul and Oct

- Sent to 173K Soldiers quarterly. If you didn't receive it, check your email address in ***myPay***

- Available at https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Change-of-Mission-Newsletter

How to be a Soldier for Life

HIRE & INSPIRE

1. Be visible
2. Help HIRE Vets
3. INSPIRE Americans. Talk about your service. How did the Army help you *BE ALL YOU CAN BE*?
4. INSPIRE the next generation

US Army Retired Lapel Button

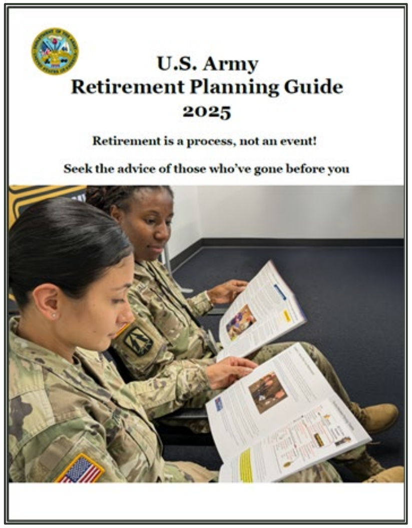
Retired Shoulder Sleeve Insignia

Soldier for Life Window Sticker

Retirement Planning Considerations

Throughout Your Retirement Planning

- Gather and study information needed to make critical retirement decisions
- Ensure your Army Military Human Resource Record (AMHRR) in the Interactive Personnel Electronic Records Management System (iPERMS) is accurate and up to date (i.e., your record contains all previous DD Form 214s, Awards, etc.)
- Discuss the information with your Family
- Check out the Retirement Planning Checklists available at https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Retirement-Checklists for timelines to assist you throughout your retirement planning process



U.S. ARMY
Active/Regular Retirement Checklists

ARMY NATIONAL GUARD
ARMY RESERVE
Reserve/Non-regular Retirement Checklists

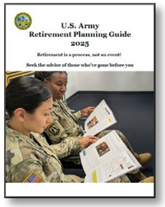
The Retirement Planning Timeline

Priority tasks indicated in red

Slide prepared and provided by HQDA Retirement Services, https://soldierforlife.army.mil/About-Us/Army-Retirement-Services

TRANSITION ASSISTANCE PROGRAM

2025 U.S. Army Retirement Planning Guide



36 months
- Gather resources
- Retire where?
- Retire when?
- Determine service providers
- Create major decision timeline
- Plan to work? School?
- Consider credentialing & internships
- Start transition savings fund

24-18 months
- Can apply for retirement under pilot 24 months out*
- PCS move before retirement?
- Required service obligations?
- Retired pay estimate
- Attend Army TAP
- Attend Mandatory Retirement Planning Seminar

U.S. ARMY MyArmyBenefits

18-12 months
- Medical/dental care catch up
- College applications?
- Start employment networking
- SBP and life insurance
- Investigate healthcare options

12-6 months
- Apply for retirement (between 9 and 12 months)
- Pre-separation transition checklist (DD 2648, Army-TAP)
- Start active job search
- Finalize TAA & terminal leave plan
- Interview/post-retirement wardrobe purchases

6 months to 1 month
- Retirement physical
- Survivor Benefit Plan election
- Change myPay email
- Schedule final move
- House-hunting
- BRS lump sum application
- Terminal leave & TAA
- Hand over job responsibilities
- Apply for VA disability compensation

The Survivor Benefit Plan

Retirement month
(if not already done)
- Retirement ceremony
- Out-processing/DD 214
- Get medical records
- HHG move
- Will/POA update

0-6 months after
- New ID cards
- Apply for TRICARE
- New job starts
- VGLI?
- CRSC?

RETIRED U.S. ARMY SOLDIER FOR LIFE

***Pilot program allows requests for voluntary AFS retirement up to 24 months out. Program ends on 30 September 2025.**

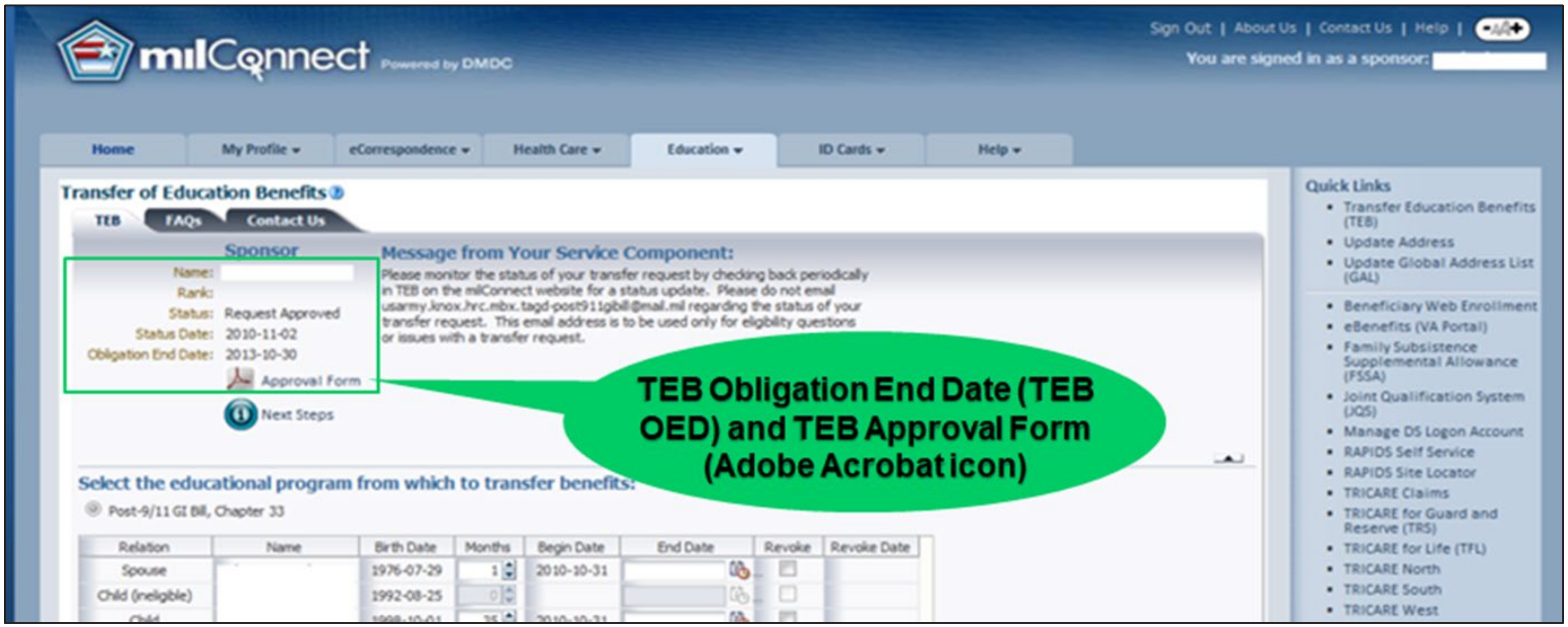
Retirement Considerations

- ***Retirement date***
  - Always the 1st day of the month for length of service retirements
  - Can be any day of the month for disability retirements
- ***Active-duty service obligation***
  due to promotion, PCS, completion of military or civilian schooling, etc.
- ***Transfer of the Post-9/11 GI Bill***
  Service obligation incurred upon transferring Post-9/11 GI Bill benefits to a dependent is not an ADSO, therefore it <u>may not be waived</u>
- ***Reassigned on a PCS***
  Must complete ADSO requirements to retire (see references below)
- ***In lieu of PCS***
  apply within 30 calendar days of alert for a retirement date no more than 6 months (Officer), or 12 months (or the first day of the month after attaining 20 years AFS, whichever is later) (Enlisted), from the date of the PCS alert. See AR 350–100/AR 600-8-24 (Officer), or AR 635-200 (Enlisted)

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



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

Authorized vs. Selected Transition Center

- Authorized to use the Transition Center (TC) closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
  - not paid if to a station-of-choice TC (Soldier will incur cost of travel to that location per AR 635-8, para 4-8)
  - reimbursement limited to travel actually performed, not to exceed the allowances from the authorized place of retirement to the home of selection.
- Overseas COLA & Overseas Housing Allowance:
  - both stop upon departure from the overseas location
  - Basic Allowance for Housing (BAH) paid based on transition leave address

https://www.travel.dod.mil/Allowances/

Applying for Active-Duty Length of Service Retirement

- ***How:***
  - Officer - Chapter 6, AR 600-8-24
  - Enlisted - Chapter 12, AR 635-200
- ***When:***
  - Maximum: **12 months (or up to 24 months*) before desired retirement date**
  - Minimum: Officers – **9 months before start date of terminal leave**
    Enlisted – **9 months before retirement date**
- ***Where:***
  - General Officers: Notify GOMO at (703) 697-7994/9466 or usarmy.pentagon.hqda-gomo.mbx.gomo@army.mil
  - COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 or usarmy.pentagon.hqda-sld.mbx.como-retirements@army.mil
  - Army National Guard: State AGR Office (T32); Human Capital Management (T10)
  - All others: Local Military Personnel Office
  - Chaplain For Life Program, to assist Regular Army Chaplains with transition into continued ministry, usarmy.pentagon.hqda-occh.mbx.chaplain-for-life@army.mil

Commander, HRC is the retirement authority for officers with 20-30 years of service and SSG(P) and above not retiring at RCP.

***Application period extended to up to 24 months prior to retirement date under a temporary pilot program that expires on 30 September 2025.**

Non-Regular (Reserve) Retirement

- ***Retirement eligibility***
  - 20 years of creditable service for a length of service retirement
  - 15 years of creditable service for a medical retirement
- ***Retirement Points = Retired Pay:*** verify yours are correct now!
- ***Reduced Age Retirement***
  - Eligibility age reduced below age 60, in 90-day increments, for qualifying periods of service within a fiscal year on or after 29 January 2008. On or after 1 October 2014, 90-day increments CAN cross fiscal year boundaries. May not be reduced below age 50.
- ***When to Apply to HRC:*** Submit your signed application and required supporting documents to HRC at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil no earlier than 9 months and no less than 90 days prior to the date retired pay is to start.
- **You may initiate the application process by utilizing the new form tool that walks you through completion of the DD Form 108. This tool is available online at https://forms.osi.apps.mil/r/0iVZDVfw4T.**

Post-Retirement Employment Planning

Army Transition Assistance Program (TAP)

- You may initiate the Army TAP process 24 months before retirement.
- You **MUST** begin the Army TAP process and complete the mandatory Pre-Separation Counseling no later than 365 days before your effective retirement date.
- Soldiers need an average of 40 hours, spread over a 12-to-24-month period, to take advantage of Army TAP services.
- Consists of:

  - Pre-separation counseling

  - Job assistance workshops

  - Individual counseling

  - Job search resources

- Army TAP Home Page: https://www.armytap.army.mil/

DOD SkillBridge Program, and Army Career Skills Program

Both the DOD SkillBridge Program and the Army Career Skills Program (CSP) provide an opportunity for service members to gain valuable civilian work experience through **apprenticeships, internships, on-the-job training, and employment skills training <u>during the last 180 days of service</u>**.

Service members continue to receive their military compensation and benefits while participating in these programs, and industry partners provide the training and work experience. CSP is geared towards Army Soldiers, while SkillBridge is geared toward all service members.

https://home.army.mil/imcom/index.php/customers/career-skills-program

https://skillbridge.osd.mil/

DOD SKILLBRIDGE

Army Career Skills Program
Create Your Future

***NOTE: Please use the links provided for additional information and guidance regarding these programs. This program is managed by <u>Army TAP.</u>**

DOD SkillBridge Program, and Army Career Skills Program (Cont'd)

Soldier Eligibility:

- AR 600-81 "Transition Assistance Program" dated 12 April 2024
  - Chapter 5-4: "Career Skills Program and DoD SkillBridge program"
- Soldiers within the last 180 days of their separation date from active duty
- Available to all Active-Duty Soldiers only
  - Spouses and Veterans are welcome to search the available programs and pursue the opportunity on their own
- Focus on At-Risk Soldiers:
  - 18 to 24 years old
  - First term enlistments
  - Involuntarily separating due to force shaping
  - Rapid Separation from active duty
  - Separating due to medical disabilities
- Must have approval from Command
- Expected to transition with a characterization of general discharge (under honorable conditions)

For a complete list of Army approved CSPs and their locations, go to: https://home.army.mil/imcom/customers/career-skills-program/csp-programs-and-locations

DOD SkillBridge Program, and Army Career Skills Program (Cont’d)

Career Skills Program (CSP)/SkillBridge (SB) Program Three-category Structure (MILPER 25-116 dated 3 April 2025)			
Category	**Rank**	**# of Days**	**Approval Authority**
Category I	E1-E5	Up to 120 days	First field grade Commander with UCMJ authority
Category II	E6-E7, WO1-CW3, and O1-O3	Up to 90 days	First O6 CDR Commander with UCMJ authority
Category III	E8-E9, CW4-CW5, O4 and above	Up to 60 days	First General Officer in the Soldier's chain of command

Commander’s Role:

- Approval authority for Soldier participation in accordance with AR 600-81
- Approval authority for Administrative Absence in accordance with AR 600-8-10 (Leaves and Passes)
- Releases Soldier from daily unit duties to participate
- Maintains daily accountability of Soldier
- May terminate from CSPs due to military necessity
- Commander’s Program: local Command policy letters

Employment Restrictions

Designated Agency Ethics Official (DAEO)

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
  - Federal employment
  - Foreign government employment
  - Negotiations with employers
  - “Switching sides”
  - Rules for procurement officials
  - Rules specific to general officers
  - Working while on terminal leave
  - Use of title & wearing of uniform after retirement.

https://dodsoco.ogc.osd.mil/ETHICS-TOPICS/Post-Government-Employment-and-Procurement-Integrity/

Army JROTC Instructor Opportunities

Benefits of Serving as a JROTC Instructor:

- Continue to serve the Nation by impacting the lives of our youth:
  - Provide leadership to students, many of which come from disadvantaged areas
  - Mentor students to become better citizens in their community
  - Instill in them the same values you lived by during your career
  - Inspire them to become part of something bigger than themselves

- With Army retirement pay and required minimum instructor pay, receive a similar level of compensation to what you received on active duty.
- Make an impact not only in the lives of youth but in your community through JROTC service projects.
- Be an ambassador for the Army in your community and school.

U.S. ARMY JUNIOR ROTC

For more information on vacancies, instructor pay, administrative and medical standards and application procedures, go to http://www.usarmyjrotc.com.

Appropriated Fund Hiring Paths

Exclusive to Veterans:

- Veterans Employment Opportunity Authority (VEOA)
- 30% or more Disabled Veterans
- Veterans Recruitment Appointing Authority (VRA)
- Veterans Preference

Available to Veterans, *but not exclusive to Veterans*:

- Noncompetitive Hiring Authority for Certain Former Overseas Employees
- Schedule A (Excepted Service) Hiring Authority for Dependents of Overseas Military & Civilian Employees
- Current Federal Employees & Reinstatement Eligibles
- Interchange Agreements
- Direct Hire Authorities
- Noncompetitive Hiring Authority for Spouses of Certain Members of the Armed Forces
- Appointment of Persons with Mental/Physical/Psychiatric Disabilities

Veterans Hiring Authorities

Veterans Employment Opportunity Act (VEOA) Authority

- Veterans eligible under this authority may apply to internal announcements to receive consideration with other internal candidates.
- Visit this site to learn more about VEOA: https://www.opm.gov/fedshirevets/hiring-officials/strategic-recruitment-and-hiring/veterans/#url=Veterans-Employment-Opportunities-Act

Veterans Recruitment Appointment (VRA) Authority

- Veterans eligible under this authority may be appointed without competition to an excepted appointment in the competitive service at any grade through General Schedule (GS) 11 or equivalent (Promotion potential of the position is not a factor).
- After two years of satisfactory service, the agency must convert the veteran to career or career-conditional appointment.
- Visit this site to learn more about VRA: https://www.opm.gov/fedshirevets/hiring-officials/strategic-recruitment-and-hiring/veterans/#url=Veterans-Recruitment-Appointment

Veterans Hiring Authorities (Cont'd)

Thirty Percent or More Disabled Veteran Appointment (DVA) Authority

- Veterans eligible under this authority may be appointed without competition to a temporary appointment of more than 60 days or to a term appointment. There is no grade level limitation for this authority.

- The agency may convert the employee, without a break in service, to a career or career-conditional appointment at any time during the temporary or term appointment.

- Visit this site to learn more about Disabled Veteran Hiring Authorities: https://www.opm.gov/fedshirevets/hiring-officials/strategic-recruitment-and-hiring/veterans/#url=30-Percent-Disabled

180-Day Restriction on Hiring Retired Military

How does the 180-Day Restriction on Hiring Retired Military Impact Me?

- The Department of Defense (DOD) has restrictions on hiring military members for DOD Federal civilian positions within 180 days of retirement. This includes and impacts military members on transition leave.
- Military retirees may not be appointed within 180 days after the effective date of military retirement as an appropriated fund (GS), or non-appropriated fund (NAF) civilian employee unless the position is covered by a special salary.
- The 180-day restriction is in place unless the hiring official requests and receives an approved waiver.
- **This restriction does not apply to positions with other federal government agencies.**

Appointment of Recently Retired Service Members

To help ensure that retired military members are not given civil service positions for reasons other than merit, Department of Defense components may appoint retired members of the Armed Forces to a position in the civil service in or under the Department of Defense (both APF & NAF positions) during the period of 180 days immediately after their retirement only if they meet one the following conditions:

- The proposed appointment is authorized by the Secretary concerned or their designee for the purpose, and, if the position is in the competitive service, after approval by the Office of Personnel Management, or

- The minimum rate of basic pay for the position has been increased under section 5305 of Title 5 of the United States Code.

The authority to approve waivers of the 180-day restriction has been delegated from OPM to DOD, from DOD to Headquarters Department of the Army (HQDA), and from HQDA to Army Commands.

Veterans Preference

To receive preference, a veteran must:

- Have been discharged or released from active duty in the Armed Forces under honorable conditions (i.e., with an honorable or general discharge). *As defined in 5 U.S.C. 2101(2), "Armed Forces" means the Army, Navy, Air Force, Marine Corps, Space Force, and Coast Guard;* and

- Be eligible under one of the following preference categories:
  - CPS - Disability rating of 30% or more (10 points)
  - CP - Disability rating of at least 10% but less than 30% (10 points)
  - XP - Disability rating less than 10% (10 points)
  - TP - Preference eligibles with no disability rating (5 points)
  - SSP - Sole Survivorship Preference (0 points)

Veterans Preference (Cont'd)

- Military retirees at the rank of major, lieutenant commander, or higher are not eligible for preference in appointment unless they are disabled veterans. (This does not apply to Reservists who will not begin drawing military retired pay until age 60)
- For non-disabled users, active duty for training by National Guard or Reserve Soldiers does not qualify as "active duty" for preference.
- When applying for Federal jobs, eligible veterans should claim preference on their application or resume. Applicants claiming 10-point preference must complete Standard Form (SF) 15, Application for 10-Point Veteran Preference at https://www.opm.gov/forms/pdf_fill/sf15.pdf, and submit the requested documentation.

Visit this site to learn more about veterans preference:
https://webapps.dol.gov/elaws/vetspref.htm

Veterans Opportunity to Work

The Veterans' Opportunity to Work (VOW) Act requires Federal agencies to treat active military members as veterans, disabled veterans or preference eligibles when applying for appointments in the competitive service. Most service members begin to apply for civilian positions while still on active duty. As such, they do not have access to their DD Form 214, Certificate of Release or Discharge from Active Duty, for submission with their application for employment.

- The VOW Act enables active-duty service members to provide a certification of service in lieu of a DD 214.
- The certification must be a written document stating that the veteran will be released or discharged under honorable conditions no later than 120 days after submission of the certificate. The certification letter should be on the letterhead of the appropriate military branch of service and contain:
  - Military service dates, including the expected discharge or release date, <u>and</u>
  - Character of service.
- Based on the certification, agencies will grant tentative veterans' preference to the service member. The tentative veterans' preference granted to the service member applicant must be verified using a DD 214 prior to appointment.

Military Retired Pay and Other Financial Considerations

Calculate Your Retired Pay in 3 Steps

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

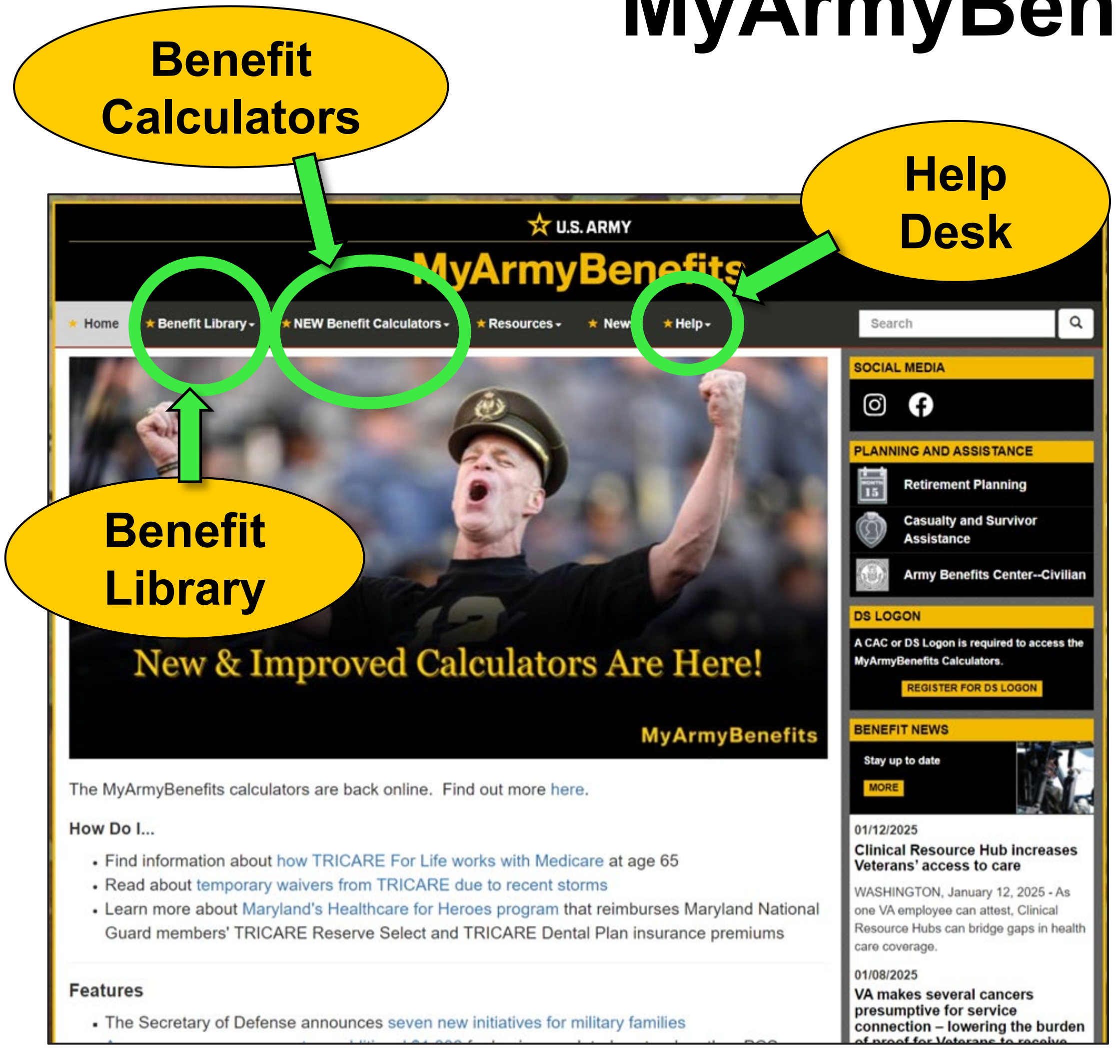
For a fast, personalized retired pay calculation, go to the MyArmyBenefits Retirement Calculators at https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/Retirement-Calculator

Retired Pay Plans

Retirement Plan	DIEMS
Final Basic Pay Plan (Years of creditable service x 2.5%) x Final Basic Pay	Prior to September 8, 1980
High-36 Pay Plan (Years of creditable service x 2.5%) x average of highest 36 months basic pay	Between September 8,1980 and July 31, 1986
High-36 Pay Plan (calculation above) **~OR~** **Career Status Bonus* (CSB)/REDUX Pay Plan** (if you declined CSB, you are automatically High-36) REDUX: (Years of creditable service x 2.5%) minus 1% for each year < 30 years x average of highest 36 months of basic pay * CSB no longer available as of 31 DEC 17	Between August 1, 1986 and December 31, 2017
Blended Retirement System (BRS) (Years of creditable service x 2%) x average of highest 36 months basic pay	January 1, 2018 or later, or opted-in during the opt-in period

NOTE: Credit for all full months served (All). CSB/REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62. All other Retired Pay Plans receive Full COLAs.

MyArmyBenefits



https://myarmybenefits.us.army.mil

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

Benefit Calculators
- Retirement
- Survivor Benefit Plan (SBP) Premium
- Survivor Benefits
- Deployment
- Special Compensation for Assistance with Activities of Daily Living (SCAADL)

Online Survivor Benefits Reports (OSBR)
- Survivor Benefits Reports

Benefits Help Desk Operations

Retired Pay Facts

- Retired pay is paid by DFAS-Cleveland
- Payable on the 1^{st} of the month (when the 1^{st} 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/

Cost-of-Living Adjustments (COLA)

<u>All Retirement Plans</u>

- Based on difference between Consumer Price Index from last year's 3rd Quarter Calendar Year (CY) to the current year's 3rd Quarter CY
- Partial first year COLA, determined by the date of retirement

<u>Final Basic Pay, High-3 Plan or Blended Retirement System</u>

- Full annual COLAs

<u>REDUX ($30K CSB) Plan</u>

- Reduced until age 62 (COLA minus 1%)
- At age 62, one-time catch-up
- COLA minus 1% resumes after 62

Dividing Retired Pay as Property if Divorced

Uniformed Services Former Spouses' Protection Act (USFSPA)

- **<u>NOT</u> AUTOMATIC**
- Up to state courts and can be any amount
- For divorces after 23 December 2016, a service member's disposable income to be divided is limited to the amount of basic pay based on pay grade, years of service, and pay table <u>at the time of the court order</u> with COLA increases, and the date of divorce will be used to calculate a share of retired pay, NOT the retirement date under T10 USC section 1408.
- Award not tied to length of marriage
- DFAS direct payment requirements:
  - Marriage overlapped 10 years with service
  - Limited to 50% of "disposable" retired pay**

***In cases where there are payments both under the USFSPA and a garnishment for child support or alimony, the total amount payable cannot exceed 65% for garnishments.*

https://soldierforlife.army.mil/Families/Former-Spouses

https://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf (chapter 29)

Allotments

- In retirement, permitted to have:
  - Maximum of 6 discretionary allotments
  - You can have unlimited non-discretionary allotments.
- For recalled Soldiers at retirement:
  - NONE continue from active duty
  - ALL must be re-initiated after separation
  - WHY? DFAS-CL has no interface with DFAS-IN

- Can start/stop/change allotments in ***myPay*** at https://myPay.dfas.mil
- More information available at: https://www.dfas.mil/retiredmilitary/manage/allotments.html
- Instead of creating an allotment through DFAS, some allotments can be easily and freely set up directly with your bank to pay bills (e.g., life insurance) or save for the future (e.g., transfer to another bank account).

Thrift Savings Plan (TSP)

- 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 moving, 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 (TSP) (Cont'd)

Account Withdrawal Deadline

Thrift Savings Plan

- 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.

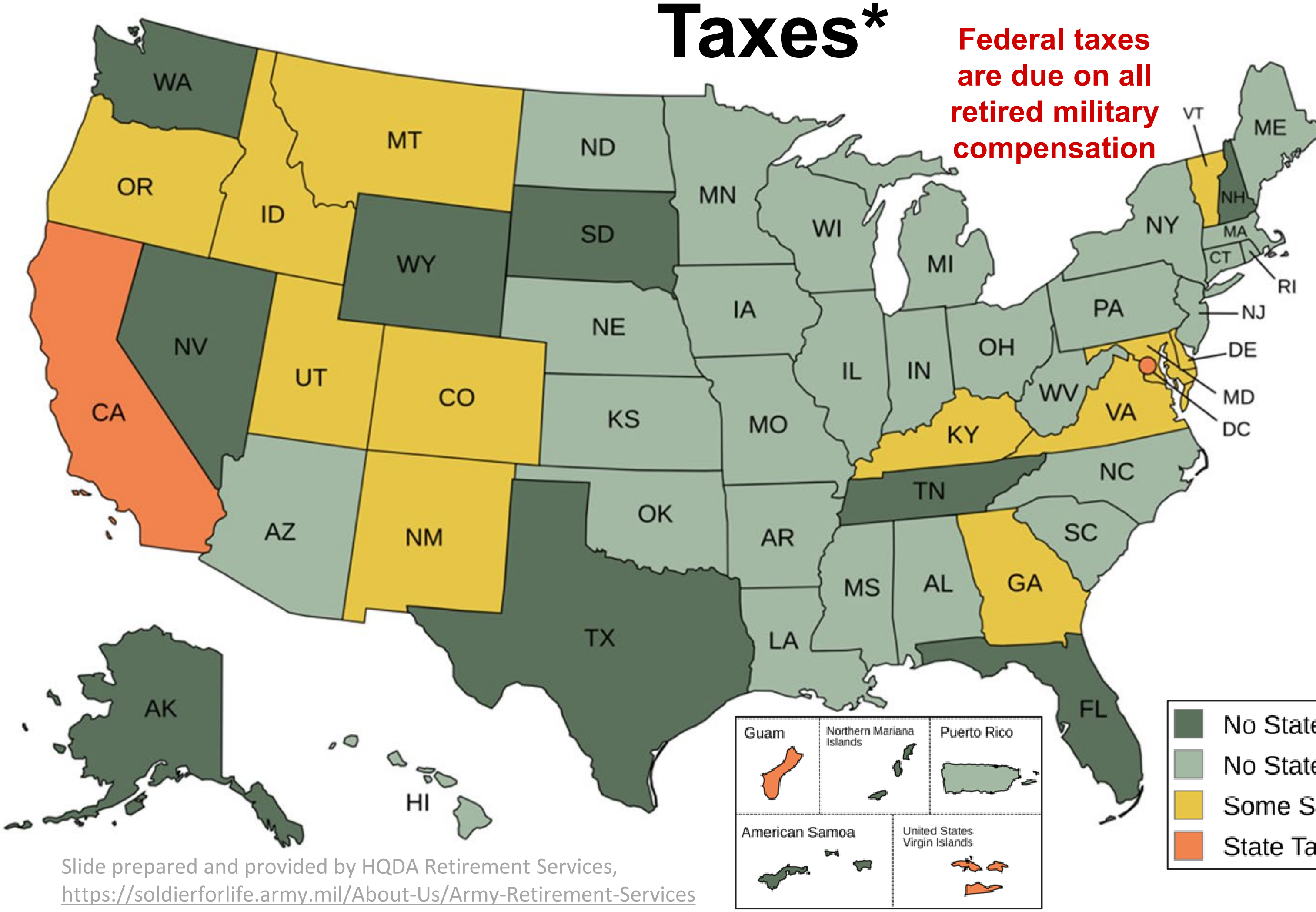
- As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.

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

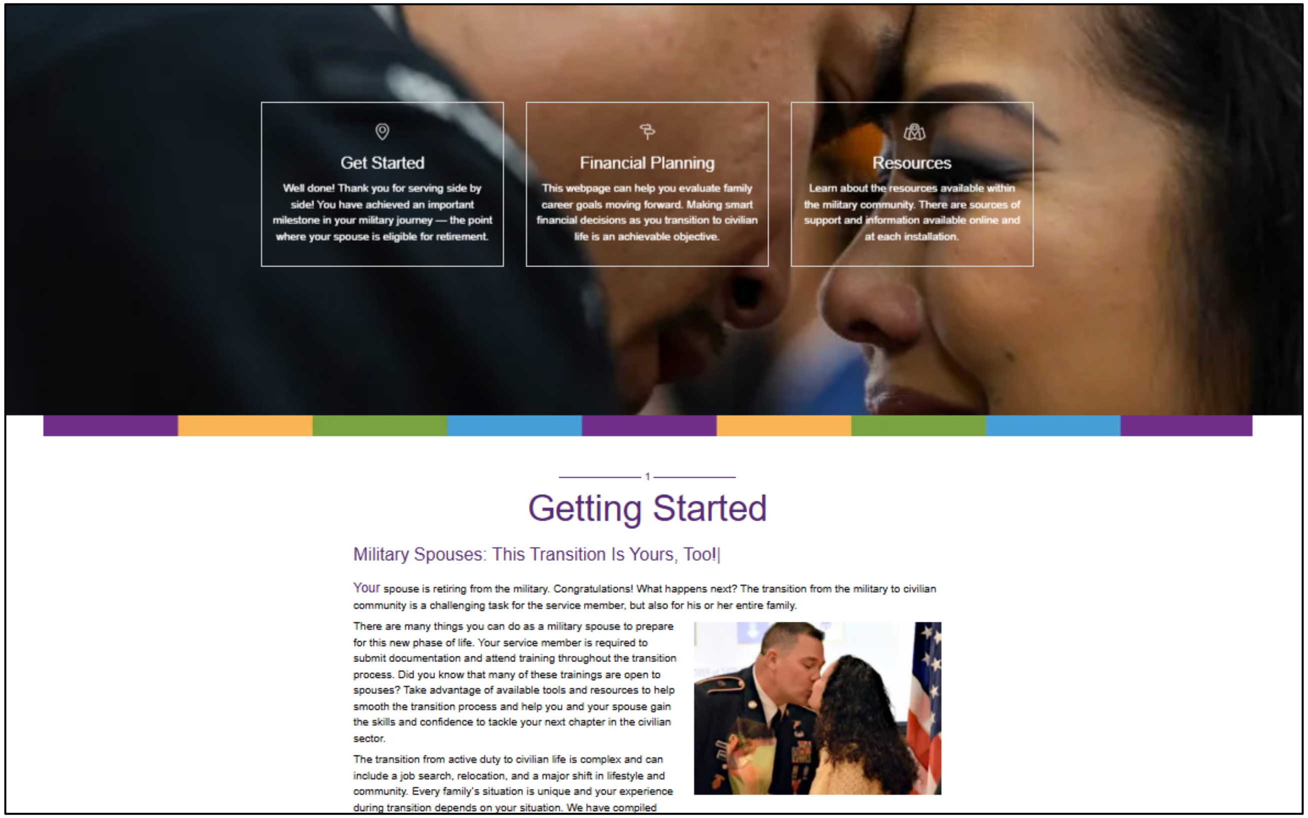
Slide prepared and provided by HQDA Retirement Services, https://soldierforlife.army.mil/About-Us/Army-Retirement-Services

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 17 June 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.

MilSpouse Money Mission

https://www.milspousemoneymission.org/touchpoint-transition-to-retirement/



OFFICE OF FINANCIAL READINESS

The DoD does not endorse any private organization or entity.

MilSpouse Money Mission™: Our mission is to educate and empower military spouses to elevate their families by making smart money moves.

Terminal Leave and Transition Administrative Absence (TAA)

Take Terminal Leave or Cash it in?

USE Leave

- Take accrued leave as terminal leave
- Terminal leave is ordinary leave granted to assist separating Soldiers with their personal affairs
- Still draw a paycheck
- Full benefits while you are on terminal leave (BAH, BAS, incentive pay, etc.)

CASH IN Leave

- Cash in/sell up to 60 days (you can only cash in a total of 60 days **over the course of your entire career**)
- Leave that you sell back is automatically taxed at 25% Federal tax plus state tax
- When you sell leave back, it will be base pay only. You do not get benefits such as BAH, BAS, incentive pay, etc.

Transition Administrative Absence*

***Formerly known as Permissive TDY (PTDY), granted at commander's discretion**

***Purpose*:** Facilitate transition to civilian life (e.g., house-hunting, job-hunting, CSP)

10 Days (and ***may*** be authorized an additional 10 days Involuntary Separation Administrative Absence [ISAA]):

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)

10 Days (and ***may*** be authorized an additional 20 days ISAA):

- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, at a CONUS or another OCONUS location

Career Skills Program (CSP):

- For approved CSPs outside of a 50-mile radius, up to 120 days (w/COL or higher approval) or 30 days (w/COL or delegated field grade commander approval)
- Not able to combine with other Administrative Absences, leaves, or passes

For additional information, refer to AR 600-8-10, Leaves and Passes, paras 5-12c(10) and 5-13

Retirement Physical and Medical Records

Retirement Physical

- The Army requires a **S**eparation **H**istory and **P**hysical **E**xam (SHPE) prior to retirement
- Physical exams performed by the DOD are valid for up to 12 months before the date of retirement*
- Your last record of active-duty health
- Assists with claim for VA service-connected disability
- Most sites now provide combined Service and VA retirement physicals

Use the results of your retirement physical to apply for VA disability benefits under the:

- Benefits Delivery at Discharge (BDD) Program (90-180 days left)
- Fully Developed or Standard Claim (1-89 days left)

VA goal is to start disability payments within 60 -120 days of retirement. Visit the VA web site at https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/#ways-to-file or call 1-800-827-1000

* DA PAM 40-502, paragraph 6-7

Separation History and Physical Exam (SHPE)

Separation Health Assessment:
The Separation Health Assessment is a medical evaluation used by the Department of Defense (DOD) and the Department of Veterans Affairs (VA)

- In the DOD, it is referred to as the "Separation History and Physical Examination (SHPE)" - A SHPE up to 90 days prior to retirement date must be validated as current not more than 30 days before the retirement date
- In the VA, it is called a "Separation Health Assessment" - When conducted by the VA, an exam up to 180 days prior to the date of retirement from active duty is acceptable (must be validated by a DOD official)

Soldiers who are retiring:

- Only need **one** exam
- Exam may be completed at a military hospital or clinic (https://www.tricare.mil/MTF) **or** at a VA facility (https://www.va.gov/find-locations/)

The Separation Health Assessment documents and assesses your:

- Medical history
- Medical concerns identified during your military career
- Current health status

SHPE – How it Works

- Schedule your exam at a military hospital or clinic, or VA facility, well in advance of your scheduled separation date. (see locator links on previous slide)
  - If you're filing a VA claim, schedule it no later than 90 days before your retirement date.
  - If you're taking extended terminal leave, it's best that you schedule at a military hospital or clinic.
- Before the exam, complete DD Form 2807-1 (Report of Medical History) at https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2807-1.pdf
- The assessment results are then accessible by both the DOD and VA. You can also access them by clicking on the Health Record tab at https://my.mhsgenesis.health.mil/. You won't need another exam if you decide to file a VA claim.

Medical Records

- Belong to the government per AR 40-66, Medical Record Administration and Healthcare Documentation.

- You should make a copy of your records, and your family members' records as it may be difficult to obtain copies of medical records after retirement.
- You can view and download personal health information from your DOD electronic health record if you get care at military hospitals and clinics, and you're a registered user on the MHS GENESIS Patient Portal at https://my.mhsgenesis.health.mil/
- To request a complete copy of your health record, you can submit an SF 180 (Request Pertaining to Military Records) to the applicable record location as identified on the form (go to https://www.archives.gov/veterans/military-service-records/medical-records.html for more information). Requests can also be made in person at your last military hospital or clinic.

VA Disability

VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Tax free payments
- Basic rates effective 1 December 2024 (Veteran only): from $175.51 (10%) to $3,831.30 (100%), (30% & higher = Extra dependent allowance)
- 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

Applying to the VA for Service-Connected Disability

- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity, Dependency and Indemnity Compensation (DIC) payable <u>if</u> your death is service-connected
- $10K (or $30K) Service-Disabled Veterans Insurance (S-DVI) policy available to disabled
- <u>At retirement</u>, you have easiest access to your medical records to support your claim (<u>can</u> apply at any time)

https://www.va.gov/disability/

Toxic Substance Exposure

- **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
- 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**

- 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.
- Exam results are entered into a central registry
- Receive newsletter
- Family members and survivors may also be eligible for benefits

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

Combat-Related Special Compensation (CRSC), and Concurrent Military Retired Pay and VA Disability Compensation (Concurrent Receipt)

CRSC & Concurrent Receipt (CR) Comparison

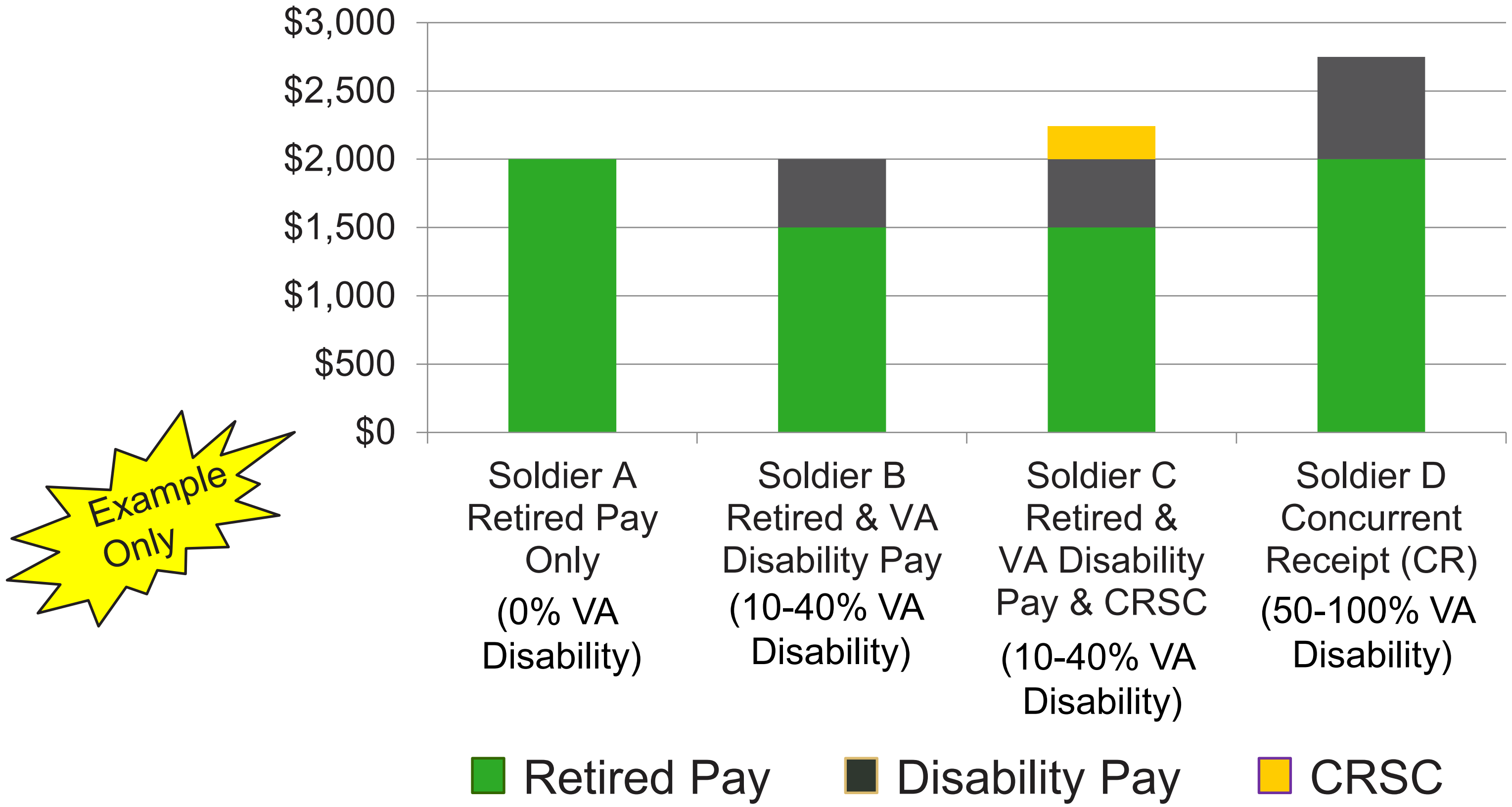
Combat-Related Special Compensation (CRSC)	Concurrent Military Retired Pay and VA Disability Compensation (Concurrent Receipt)
Combat-related disabilities • Armed conflict (e.g., wounds) • Simulated combat (e.g., FTX) • Hazardous service (e.g., parachute duty) • Instrumentalities of war (e.g., combat vehicles)	**Service-connected disabilities** Retired pay that would have been waived by the Soldier to receive disability pay is restored (i.e., no $ for $ off-set of retired pay)
10%-100% disability rating (combat-related)	50%-100% disability rating (service-connected)
Not taxable; not divisible in divorce	Taxable; divisible in divorce (Retired Pay)
Receiving retired pay	Qualified retiree receiving retired pay*
Must apply to HRC	Automatic; no application required
https://www.hrc.army.mil/content/Apply%20for%20CRSC	https://www.dfas.mil/retiredmilitary/disability/crdp.html

*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 Concurrent Receipt (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)



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

Life Insurance

SGLI & VGLI

- You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.
- If you submit a VGLI application within 240 days after discharge, you can obtain 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%)

U.S. Department of Veterans Affairs

- 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 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

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.

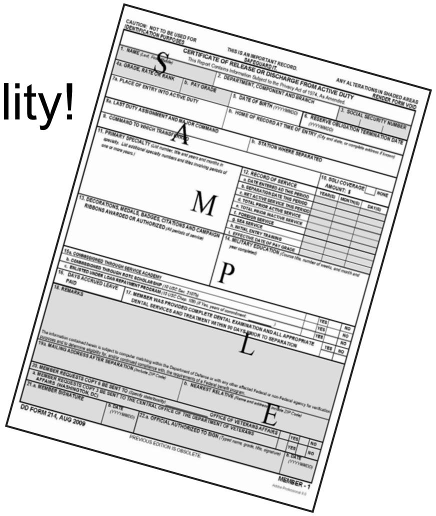
VALife
Veterans Affairs Life Insurance

- **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

Documents Issued Upon Retirement and Service Recognition

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



Check for accuracy before signing – **Your** personal responsibility!

Copies*:
- #1 – Member; this is the short form version
- #2 – Service; automatically sent to the Interactive Personnel Electronic Records Management System (iPERMS)
- #4 – Member; only member copy that contains reason for discharge; of interest to some employers
- #8 – File Copy for transition center administrative file (maintained for 1 year).

File your copies (1 & 4) in a safe place ***(NOT a courthouse unless they assure you that it will not be accessible by the general public!)***

*Reference, AR 635-8 para 7-2

Note: Due to the electronic transmission of DD Form 214 data to the Defense Manpower Data Center (DMDC), Military Services will no longer be required to produce and distribute paper copies 3, 5, 6, 7, and 8 of the DD Form 214.

Obtaining a Copy of Your DD Form 214

Copies of a Retired Soldier's DD Form 214(s) may be obtained from the following sources, as applicable:

- Retired Soldiers separated after 1 October 2002 who do not have DD Form 214(s) available in iPERMS (log in with your DS Logon at https://iperms.hrc.army.mil/login/ to verify), can submit a request to the Army Service Center at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil (Note: records are stored electronically at the Army Human Resources Command (AHRC) but requests can also be serviced by the National Personnel Records Center, see link below).

- Retired Soldiers and Veterans who register for a premium DS Logon can obtain copies of DD Form 214(s) from iPERMS through milConnect, see information provided at https://www.va.gov/records/get-military-service-records/.

- Soldiers who retired prior to 1 October 2002, can submit a request to the National Personnel Records Center at https://vetrecs.archives.gov/VeteranRequest/home.html.

- Installation military personnel divisions or ARNG State headquarters may provide Soldiers and Veterans with copies of DD Form 214(s) available in iPERMS.

At Retirement, You Will Receive…

- **DD Form 363, Certificate of Retirement**
- **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 (PLOA)** - 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)*

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

Travel and Transportation, and Personal Property Household Goods

Travel & Transportation

Members should contact their local Transportation Office prior to making any travel arrangements

Travel

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

Transportation of Household Goods (HHGs)

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

Travel & Transportation (Cont'd)

Pet Expenses Reimbursement

- Soldiers who PCS 1 Jan 24 or later may be reimbursed for certain costs related to relocating one household pet (cat or dog only) owned for personal companionship.
- Authorized reimbursable fees may include mandatory microchipping, boarding fees, hotel service charges, pet shipping fees, etc.
- Limitations: Reimbursement limited to up to $550 (CONUS) or $2,000 (OCONUS).
- The entitlement must be included on the PCS orders to be claimed, "Pet/Transportation Fees Authorized Per JTR."

- Government/government-procured transportation must be used for transoceanic travel if available, or reimbursement of transportation costs not authorized (non-availability statement from supporting transportation office required when not used).
- Soldiers may be eligible to ship additional dogs and cats **at personal expense** via the Patriot Express Air Mobility Command Flight.

For additional information go to: https://www.amc.af.mil/Home/AMC-Travel-Site/AMC-Pet-Travel-Page/ (AMC Pet Travel Website)

Travel & Transportation (Cont'd)

Time Limit on Travel & Transportation Allowances

- Has been increased from one to three years from the date of retirement (for those with an effective retirement date on or after 24 June 2022)

- Extensions may be requested prior to the third anniversary of the retirement date, for up to a maximum of six years

- Additional Info Sources: Defense Transportation Regulation 4500.9-R, found at https://www.ustranscom.mil/dtr/dtrp4.cfm and the Joint Travel Regulation at https://www.defensetravel.dod.mil/Docs/perdiem/JTR.pdf

*Note: Soldiers whose retirement was before 24 June 2022 may continue to request extensions on an annual basis up to a maximum of six years from the Soldier's retirement date.

Personal Property Household Goods (HHG)

Entitlements expire six years from the effective date of the orders

Extension of the transportation entitlement

- Submit an extension request to the transportation office prior to the retirement anniversary date (see previous slide)
- An extension of the one-year time limit for HHG in non-temporary storage (NTS) may be authorized or approved through the Secretarial Process if a service member is undergoing hospitalization or medical treatment, or is recalled to active duty before selecting a home

Local move of HHG

- Authorized from government/privatized quarters to a residence in local area
- Local move radius varies by installation (within service area)
- Does not impact the move to the Home of Selection (HOS)
- HHG may be split between the delivery to the local residence and NTS
- HHG in the residence in the local area and in NTS may be transported to the HOS at a later date
- Local move weight allowances listed in the Joint Travel Regulation, Table 5-37

Personal Property HHG Storage

Shipments to multiple locations

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

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

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

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

ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 65 or who are permanently disabled; under 65 renew every 4 years*
- Dependent parents/parents-in-law may qualify

*Note: The Office of the Under Secretary of Defense for Personnel and Readiness (OUSD (P&R)) signed a memorandum approving a change to this policy on 21 September 2020, lowering the age of eligibility for a permanent ID from age 75 to age 65. This change will be captured later in an update of DODI 1000.13.

FIND NEAREST ID CARD ISSUING FACILITY
https://idco.dmdc.osd.mil/idco/

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** and **myAuth** Accounts 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

MyAuth: Create an account online using your DS Logon or CAC by going to https://myaccess.dmdc.osd.mil/identitymanagement/app/login/myauth

Websites Currently 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) - milConnect
- U.S. Army Human Resources Command (HRC) – Record Portal and interactive Personnel Electronic Records Management System (iPERMS)
- Integrated Personnel and Pay System - Army (IPPS-A)
- 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)
- VA.gov and eBenefits (through 30 September 2025)

myAuth Replacing DS Logon

- What is myAuth?
  - myAuth will be your new digital login, replacing DS Logon. With myAuth, you can use your CAC or username/password plus a secure multi-factor authentication method to access multiple DOD websites with just one login.

- What is changing?
  - DOD is rolling out myAuth in phases, which started with **milConnect and ID Card Office Online (IDCO)** on 20 May 2025. Over time, all DoD Applications that use DS Logon will be transitioned to myAuth.
  - There is a new login page and streamlined account creation process.
  - You will continue to use your DS Logon account with other applications until they have transitioned to myAuth.

myAuth

- How will this benefit me?
  - Easy Access: Log in once, access multiple sites.
  - Enhanced Security: More options to protect against unauthorized access.
  - User-Friendly Experience: Simple interface and easy account management.

Former Spouse ID Card

Authorized ONLY if:

- The marriage and the sponsor's creditable service overlapped by at least 20 years – OR –
- The marriage and the sponsor's creditable service overlapped by at least 15 years but less than 20 years.

OVERLAP **PRIVILEGE(S)**

20+ years…………………………………..Full (medical, commissary, exchange, MWR)

15 years, but less than 20………..........Medical care (for 1 year from date of divorce)

Less than 15 years……………………..None

Note: A former spouse is not eligible for medical benefits if enrolled in an employer-sponsored health plan. Benefits terminate upon remarriage of the former spouse.

Healthcare

Healthcare Decisions

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

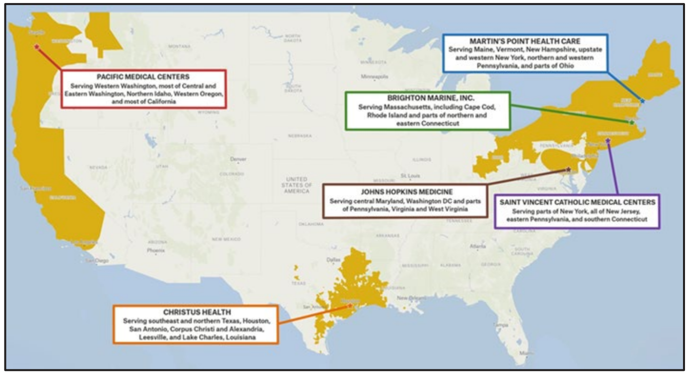
- ***When On Active Duty***
  - you are enrolled in TRICARE Prime and pay no fees
  - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime
- ***When You Retire. **You must reenroll within 90 days of your retirement date to avoid a lapse in coverage.*****
  - **TRICARE Prime** – Managed care option. MTFs are principal source of healthcare (100% covered)
    - Annual fee is $744 per family or $372 per individual plus co-pays for treatment at non-MTF TRICARE network providers.
  - **TRICARE Select** – Fee for Service Plan. Schedule appointments with any TRICARE authorized provider.
    - Annual fee is $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.

TRICARE®

NOTE: CY 25 Group A rates reflected

Healthcare Decisions

- ***US Family Health Plan***
  - Began as US Public Health Service hospitals
  - TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65
  - 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)

U.S. Department of Veterans Affairs

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.

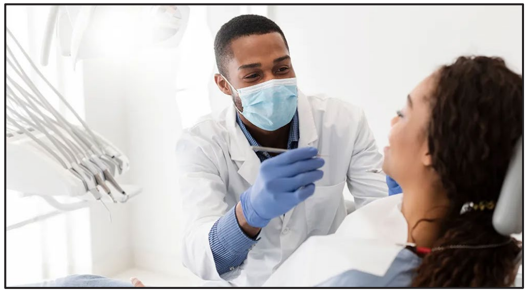
For information and assistance: https://tricare.mil/Plans/HealthPlans

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 (see link below for additional information)

If you are not eligible for VA Dental Care, the VA implemented a national VA Dental Insurance Program (VADIP) to provide enrolled Veterans and CHAMPVA beneficiaries the opportunity to purchase dental insurance through Delta Dental or MetLife at a reduced cost. Participation is voluntary and purchasing a dental plan does not affect Veterans current eligibility for VA dental services and treatment.

https://www.va.gov/dental/

https://www.va.gov/health-care/about-va-health-benefits/dental-care/dental-insurance/

Other Available Benefits

Veterans Inquiry Branch - The Veterans S1

U.S. ARMY

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

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

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"

Where are my Records?

To access copies of your personnel documents, you may log on to the Primary Records Center at:
https://iperms.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/evetrecs

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)

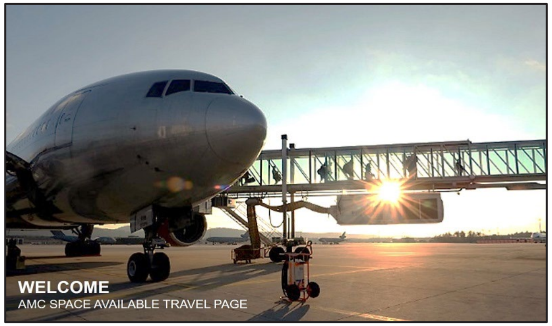
AMEDD Army Record Processing Center
3370 Nacogdoches Rd., Suite 116
San Antonio, TX 78217
Fax Number: 210-201-8310

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/

AIR MOBILITY COMMAND

Your Exchange Benefits in Retirement

EXCHANGE™

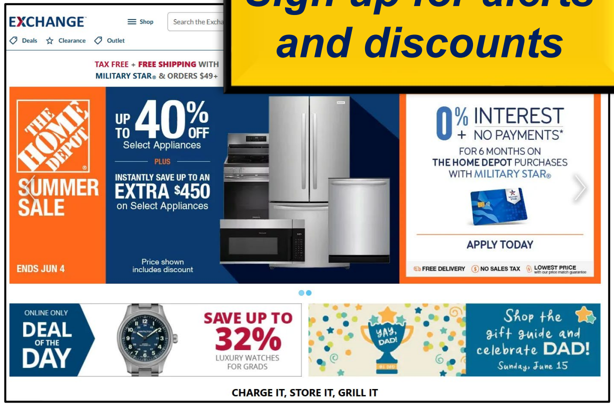
"We're honored to serve those who have served."

On Your Phone

Get great money saving offers!

Online

Sign up for alerts and discounts



And at your local Exchange and Express stores!

- **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…

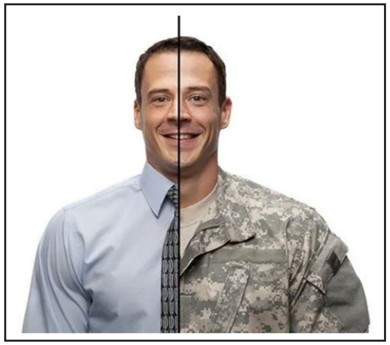
AER ARMY EMERGENCY RELIEF

- 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/

Retiree Recall

Mobilization/Retired Soldier Recall



- Criteria for recall
  - Must meet medical fitness standards
  - Must meet grade and skill requirements
  - Must have required security clearance
  - Retired Soldiers who volunteer for recall to AD are not subject to any age or grade limitation. Retired Soldiers involuntary ordered to AD are subject to age and grade limitation.

- By Category
  - Cat I: Non-disability, retired less than 5 years, under 60
  - Cat II: Non-disability, retired 5 years or more, under 60
  - Cat III: Retired Soldiers including those retired for disability or any retired member over age 60. Generally, category III personnel should be assigned to civilian jobs, unless they have critical skills or volunteer for specific military jobs.

https://www.hrc.army.mil/content/Retiree%20Recall

Staying Connected, and Additional Information and Resources

How to Update your contact information in IPPS-A

- Login to 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

IPPS-A
INTEGRATED PERSONNEL AND PAY SYSTEM - ARMY

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
- Sent to over 1M Retired Soldiers and 249K surviving spouses quarterly.

ARMY ECHOES

THE OFFICIAL NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES

MAY - JUL 2025

Chief of Staff, Army Retired Soldier Council 2025: Bridging generations, strengthening the force

WASHINGTON – The 65th meeting of the Chief of Staff, Army Retired Soldier Council (CSARSC), was held at the Pentagon from April 28 - May 2, 2025. The Council, made up of 13 Retired Soldiers and co-chaired by Lt. Gen. (Ret) Joe Anderson and Sgt. Maj. of the Army (Ret) Tony Grinston, serves as the voice for more than 1.34 million Retired Soldiers and surviving spouses. Their decades of collective experience, knowledge, and dedication, provide a unique resource that enhances the Army's ongoing readiness and capabilities, and they remain critical assets, ensuring that the Army can continue to meet both current and future challenges.

The Council spent the week discussing a wide range of issues, from healthcare and benefits to the challenges facing veterans and their families. Additionally, they explored ways in which the retired community can continue to support and strengthen the Army's readiness.

In essence, while the Retired Soldier Council's members may no longer wear the uniform, they stand as a testament to the Army's enduring commitment to its people. Their contributions to the Army's Total Force are vital, and they remain dedicated to supporting the mission and helping to preserve the Army's readiness for generations to come. The co-chairs and members of this year's Council share their advice with fellow Retired Soldiers, what it means to serve on the Council, and the importance of staying connected to the Army family.

"It's important to continue to build your network in retirement and to stay connected. You will continue to learn about the benefits you've earned year after year."
Joseph Anderson
Lt. Gen., USA
39 years of service

"For 250 years, the Army has been and will continue to be focused on warfighting, so get out there and tell your great Army stories. Tell others about your 'call to service' and help them find theirs."
Tony A. Grinston
16th Sgt. Maj. of the Army, USA
36 years of service

"I am ecstatic to still be a part of the process with helping the Army's lethality and readiness mission. Truly an honor to share a Retired Soldier and corporate world perspective."
Doug Englen
CW5, USA
33 years of service

"I would strongly encourage any Retired Soldier to get involved with telling your Army story in any space or organization in your community. You could positively influence some young person and make a wonderful impact in their life."
Leon Caffie
Command Sgt. Maj., USAR
40 years of service

"Actively network within your community; reach out to your local organizations like the Association of the U.S. Army (AUSA), the American Legion, Veterans of Foreign Wars, etc..."
Scott Leeling
Sgt. Maj., USA
25 years of service

"The Army is a TEAM OF TEAMS; we were proud to be part of that TEAM for our entire career; stay connected with the TEAM after your retirement too. We are all swimming in the same "retirement" pool together; always best to swim with a buddy (or buddies)."
Mark A. Rado
Col., USA
30 ½ years of service

"Throughout your Army career, you witnessed and provided countless examples of incredible leadership that is second to none and has no expiration date; take every opportunity to share that leadership in your communities."
Jerry Wood
Lt. Col., USA
33 years of service

"Make sure to find all the resources that are available for you and your family. Take advantage of all available local and national resources."
Donna Balderston
Command Sgt. Maj., USA
28 ½ years of service

(Continued on page 5)

MONEY MATTERS

PLANNING

COMMUNITY

IN EVERY ISSUE

https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/Army-Echoes-Newsletter

Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office, resources section https://soldierforlife.army.mil/Resources/Retirement-Quick-Links
  - DA Retirement Planning Guide
  - USAR & ARNG Non-Regular Retirement Guides
  - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at https://myarmybenefits.us.army.mil/
- Retirement Services Officers (RSOs) locator https://soldierforlife.army.mil/About-Us/Contact-Your-RSO
- HRC Gray Area Retirements Branch https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch
- SBP vs. Life Insurance Comparison tool https://actuary.defense.gov/Survivor-Benefit-Plans/

For more information

Army
https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning

Air Force and Space Force
https://www.retirees.af.mil/

Navy
https://www.mynavyhr.navy.mil/Career-Management/Retirement/

Marine Corps
https://www.hqmc.marines.mil/Agencies/Headquarters-and-Service-Battalion/Personnel-Administration-Center/Retirement/

Coast Guard
https://www.dcms.uscg.mil/ppc/ras/

https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning

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

@USArmySoldierForLife

@USArmySoldierForLife

@USArmySFL

@USArmySFL

@USArmySFL

https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Change-of-Mission-Newsletter

https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/Army-Echoes-Newsletter

Join the conversation

Questions?