

U.S. ARMY RESERVE RETIREMENT PLANNING GUIDE





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Introduction

Once you receive your Notification of Eligibility (NOE) for Retired Pay (commonly referred to as the 15- or 20-year letter), what's next? It's important that you start thinking about retirement now even if you intend to continue serving after you receive your NOE. You will need to decide about the Reserve Component Survivor Benefit Plan within 90 days of receiving your NOE regardless of whether you continue to serve. You are required to attend the mandatory Retirement Planning Seminar between 18 and 20 years of service. We encourage both you and your spouse to attend this retirement planning briefing so that you have the most current information to help you make informed decisions about your retirement. It will give you and your family peace of mind. It may also save you money later in retirement. It all depends on your current life situation and what could happen in the future.

When you transfer to the Retired Reserve, whether that's now, or 10 years from now, you will need to update the Defense Enrollment Eligibility Reporting System (DEERS) with a copy of your orders transferring you to the Retired Reserve and get a new ID card. This will allow you to access medical care, benefits, privileges, and installations. You also need to update DEERS and contact your Retirement Services Officer (RSO) whenever you have a life changing event such as the birth of a child, marriage, or divorce.

Next you need to maintain your contact information. This is done two ways. First by logging into the Integrated Personnel and Pay System – Army (IPPS-A) using your Department of Defense Self-Service Logon (DS Logon). Second, by logging into your myPay account. Gray Area Retirees are given a "Future Retiree" account in myPay to keep their contact information up to date during the in between period. Make sure that you update your email address to a personal account. This will help the Defense Finance and Accounting Service (DFAS) keep you informed of new changes in laws and policies that may affect you. You will start to receive Army Echoes, the official Retired Soldier newsletter, digitally from the Army through a DFAS SmartDoc email notification. They will also remind you when you are in the window to apply for retirement pay.

The paperwork is done, but you won't receive your Retirement Pay until you reach the age of eligibility (usually age 60 unless you are eligible for a reduced age retirement), but you are entitled to other benefits. Let's talk about some of those hard-earned benefits. You can enroll in the TRICARE Retired Reserve (TRR) www.tricare.mil/trr health plan until age 60, along with Dental plans available through the Federal Employees Dental and Vision Insurance Program (FEDVIP), offered by the Office of Personnel Management, www.benefeds.com/programs. Both programs require paying premiums but are available if you need them. Most military bases offer tons of opportunities you should keep in mind. Some big ones are the Commissary and Exchange, but also you are entitled to use the golf courses, gyms, pools, theaters, marinas, clubs, and libraries. Don't forget the rentals at the Morale, Welfare, and Recreation (MWR). This includes equipment as well as access to the camping facilities. You can use the lodging based on space available. This includes Shades of Green in Orlando, FL, the Hale Koa Hotel on Waikiki Beach in Honolulu, HI, Edelweiss in Garmisch-Partenkirchen, Germany, and the Dragon Hill Lodge in Seoul, Korea. You can also fly Space Available (Space-A) on military aircraft with your dependents, www.amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/. It is limited to the continental United States (CONUS) or directly between the CONUS and Alaska, Hawaii, Puerto Rico, the U.S. Virgin Islands, Guam, and American Samoa (Guam and American Samoa travelers may transit Hawaii or Alaska); or may travel within Alaska, Hawaii, Puerto Rico or the U.S. Virgin Islands for Gray Area Retired Soldiers and their dependents (when

accompanied by their sponsor). Once retired, you will become eligible for travel outside the continental United States (OCONUS) as well. You worked hard for these benefits and so did your Family. Make sure you take advantage of these while in the gray area.

Lastly, let's talk about the U.S. Department of Veterans Affairs (VA). We often don't go to the VA while on Active Guard/Reserve (AGR) or while in a Troop Program Unit (TPU) status. You may think because you used your GI Bill or purchased a home with a VA Loan you are already in the system, but that is not the case for health care. Now is the time to get checked out and file a claim if eligible. Even if you don't think you have anything wrong with you now, just being in the system will help you get connected with the many resources available to you. You can also get Veterans' Group Life Insurance (VGLI) through the VA. You can apply to find out in advance if you can be buried or inurned in a VA national cemetery. This is called a pre-need determination of eligibility—and it can help make the burial planning process easier for your family members in their time of need.

Retirement pay is not automatic. You should apply nine months before your age of eligibility for retirement pay (age 60 or your reduced retirement eligibility age). You can download an application for retired pay from the Army Human Resources Command (HRC) website at:

www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch

(DD Form 108, DD form 2656, SF 1199A). Email or mail completed application for retired pay to HRC Retired Pay section.

usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil

or

Department of the Army
US Army Human Resources Command
ATTN: AHRC-RPS-GAR
1600 Spearhead Division Avenue, Dept. 482
Fort Knox, KY 40122

“Gray Area Retirees are members who served in the Guard or Reserve, are qualified for retired pay, and have retired from their service (stopped drilling) but are not yet at the age where they can start receiving retired pay. The time between their retirement from the service and the date when they are eligible to begin receiving retired pay is the “gray area.” The “gray area” applies even if the member is in the Retired Reserve.”

Chapter 1 – Mental Preparation



1-1 Soldier for Life Mindset

What does it mean to be a Soldier for Life? A Soldier for Life is someone who embraces a lifetime of service. Someone who traces their success as a civilian to the confidence and skills they developed in the Army. Someone who continues to identify with the Army after hanging up the uniform. Someone who advocates for service to the nation. Soldiers for Life continue to set the example by living the Army Ethic in their communities. A Soldier for Life helps educate the 75% of Americans who know little about their military and who don't understand the value of a veteran.

Our Army has always been about people—our success has never been defined by the newest rifle, helicopter, or tank. History demonstrates that the quality of our Soldiers makes the difference in fighting and winning our nation's wars.

The readiness of our Army depends on meeting our recruiting goals and attracting the best and brightest Americans. Only 23% of Americans even qualify to join the Army. Retired Soldiers are the Army's ambassadors in towns across the nation. They dispel myths about Army service and inspire young Americans to join the Army's ranks.

1-2 The Retired Soldier Mission

The mission statement for Retired Soldiers is to “**HIRE & INSPIRE.**” We need Retired Soldiers to:

- Help veterans get jobs. Every dollar the Army spends on unemployment compensation for a new veteran is a dollar the Army can't spend on Soldiers' salaries or for their training or equipment. The same operational funds pay for both. The Army wants Retired Soldiers to look out for new veterans and to help them resettle and find employment.
- Inspire Americans. Most Americans say they know little about the military. This is sometimes called the civil-military divide. Retired Soldiers should dispel misunderstandings about the military and explain military life. Continue to set the example and tell Americans how your service helped you.
- Inspire America's youth to join the military. The percentage of young Americans who are qualified to join the military is expected to decline from 23% to 19% by 2030. Our recruiters need your help to recruit outside our families; 83% of new Soldiers have a family member who served. Sign up for the Partnership Outreach Program at www.goarmy.com/a/cp.html. Talk about your service with teachers, coaches, and others who influence young people.

1-3 Retirement is a Process

Retiring is more than just a formal ceremony at the end of your career. It's everything you do to prepare yourself and your family for the next phase of your life. It's more than a checklist of tasks. It's a mental transformation from training and deploying to fight and win our nation's wars to serving in civilian communities. You didn't get this far without planning. Embrace the process and look at your post-retirement life as a new opportunity.

► A positive attitude is everything.

Celebrate your achievements! Don't skip your retirement ceremony. Only 30% of officers and 10% of enlisted Soldiers retire from the Army -- more than 30,000 every year. You will continue to succeed after retiring. You will be joining the Army's largest demographic -- its "fourth component" -- our 1,023,730 Retired Soldiers.

► Prepare early.

Planning your retirement will be a challenge but follow this guide starting 36 months before you receive your NOE. Attend the mandatory Retirement Planning Seminar 24 months prior to completing your 20th year of creditable service, so you'll know what you're up against. If you are an AGR Soldier or coming off active-duty orders, you will also need to attend the mandatory Army Transition Assistance Program (Army-TAP) prior to separation.

► Understand the impact of your retirement on others.

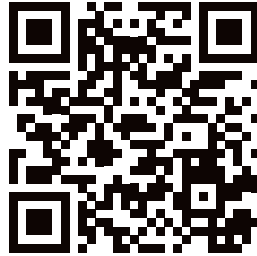
If you have a family, remember that they are transitioning too! Take your spouse to the retirement planning seminar. Share information and decisions, especially if your spouse manages part of your family's daily life, like the family's health care or budget. Involve your children; their lives will change too.

Introduction and Chapter 1 – Mental Preparation

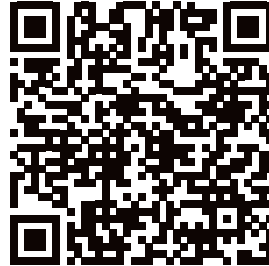
Resources



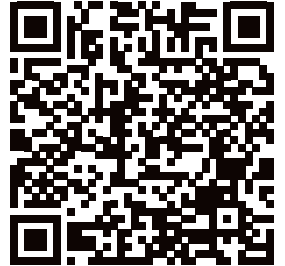
TRICARE
Retired Reserve (TRR)



BENEFEDS



Space Available (Space-A)
military aircraft



Army Human Resources
Command (HRC)



Partnership Outreach
Program

Chapter 2 – Retirement Planning

2-1 General

Use the timeline on the next page as your starting point for retiring from the Army Reserve. It starts 60 months before you receive your NOE. As a drilling Army Reserve Soldier, you are required to attend a Retirement Planning Seminar (usually a full Saturday) between the end of your 18th and 20th years of service, no matter how long you plan to serve. The Retirement Services Officer (RSO) or your human resources professional can provide a more detailed checklist that addresses local requirements.

For more information on Army Retirement Planning, visit the Soldier for Life Retirement Planning Page at: www.soldierforlife.army.mil/Retirement/retirement-planning.

For AGR Soldiers retiring with 20 or more years of active duty, reference the 2024 U.S. Army Retirement Planning Guide also located at the link above and utilize the Retirement Planning Toolkit at: www.soldierforlife.army.mil/Retirement-Toolkit/The-Basics.

2-2 Retirement Planning for Families

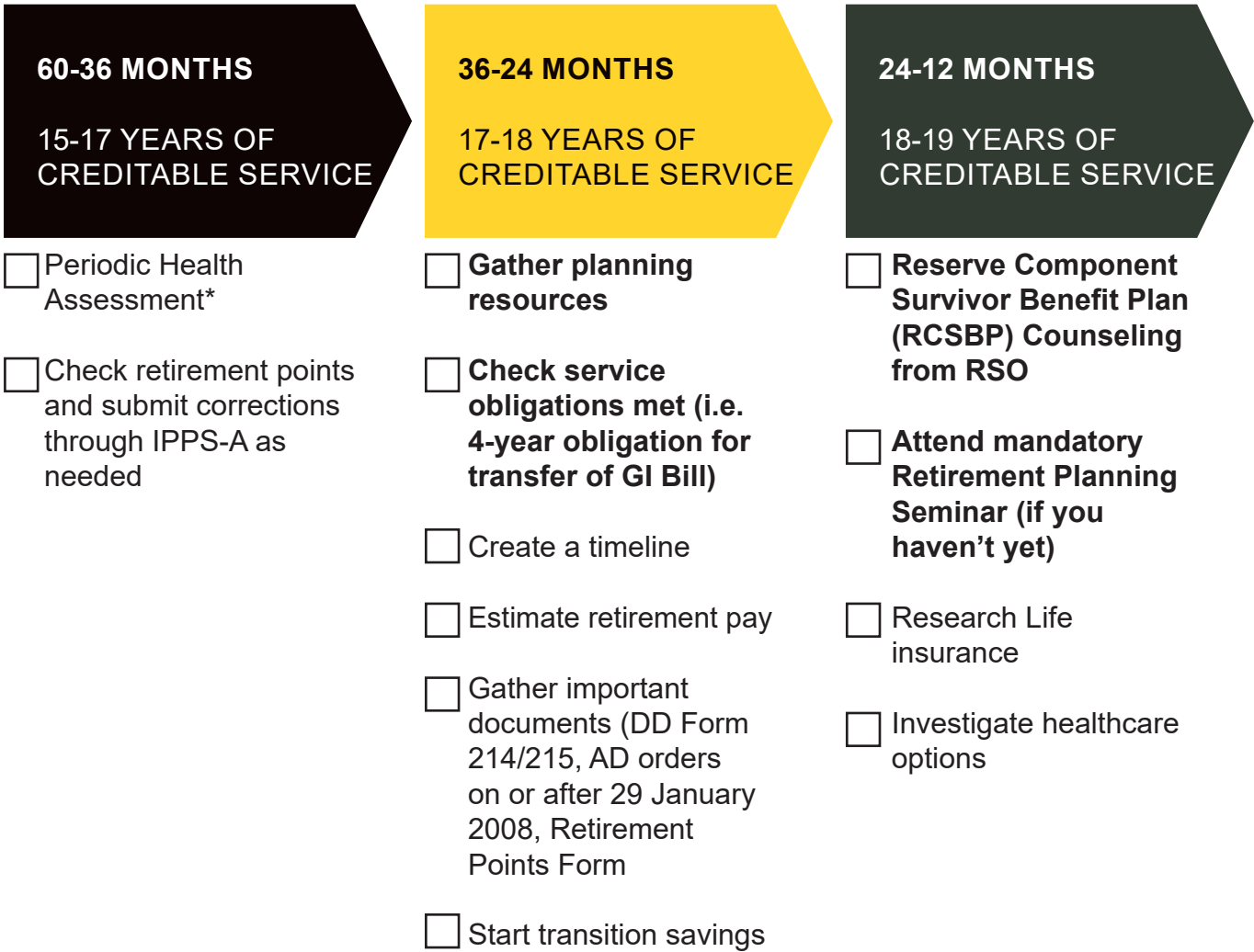
Your retirement will cause changes for your family, so including them in learning about those changes is critical in making an informed decision that is best for both you and your family.

Talk to your spouse about your retirement early and often. Take your spouse with you to the retirement planning seminar. They may hear things that you might miss because you have a different perspective on retirement, household management, and future employment.

There are resources specifically designed to support military spouses' retirement planning including MilSpouse Money Mission at: www.milspousemoneymission.org/ and MySTeP at: myseco.militaryonesource.mil/portal/mystep.



The Army Reserve Retirement Planning Timeline (Part 1)



*Periodic Health Assessment: <https://smp.qtcn.com/my.policy>



The Army Reserve Retirement Planning Timeline (Part 1; continued)



12-6 MONTHS

19-19.5 YEARS OF
CREDITABLE SERVICE

- RCSBP Counseling with RSO if not already done
- Attend mandatory Retirement Planning Seminar if not already done
- Create a DS Logon
- Ensure your contact information is correct in IPPS-A
- Final PHA
- Check retirement points and submit corrections through IPPS-A as needed

6-1 MONTHS

19.5-20 YEARS OF
CREDITABLE SERVICE

- Final PHA if you haven't done it
- Apply for VA disability compensation
- Change myPay email
- If applicable, start your application to transfer to the Retired Reserve or Discharge

NOE (15- OR 20-YEAR
LETTER) - 90 DAYS
AFTER

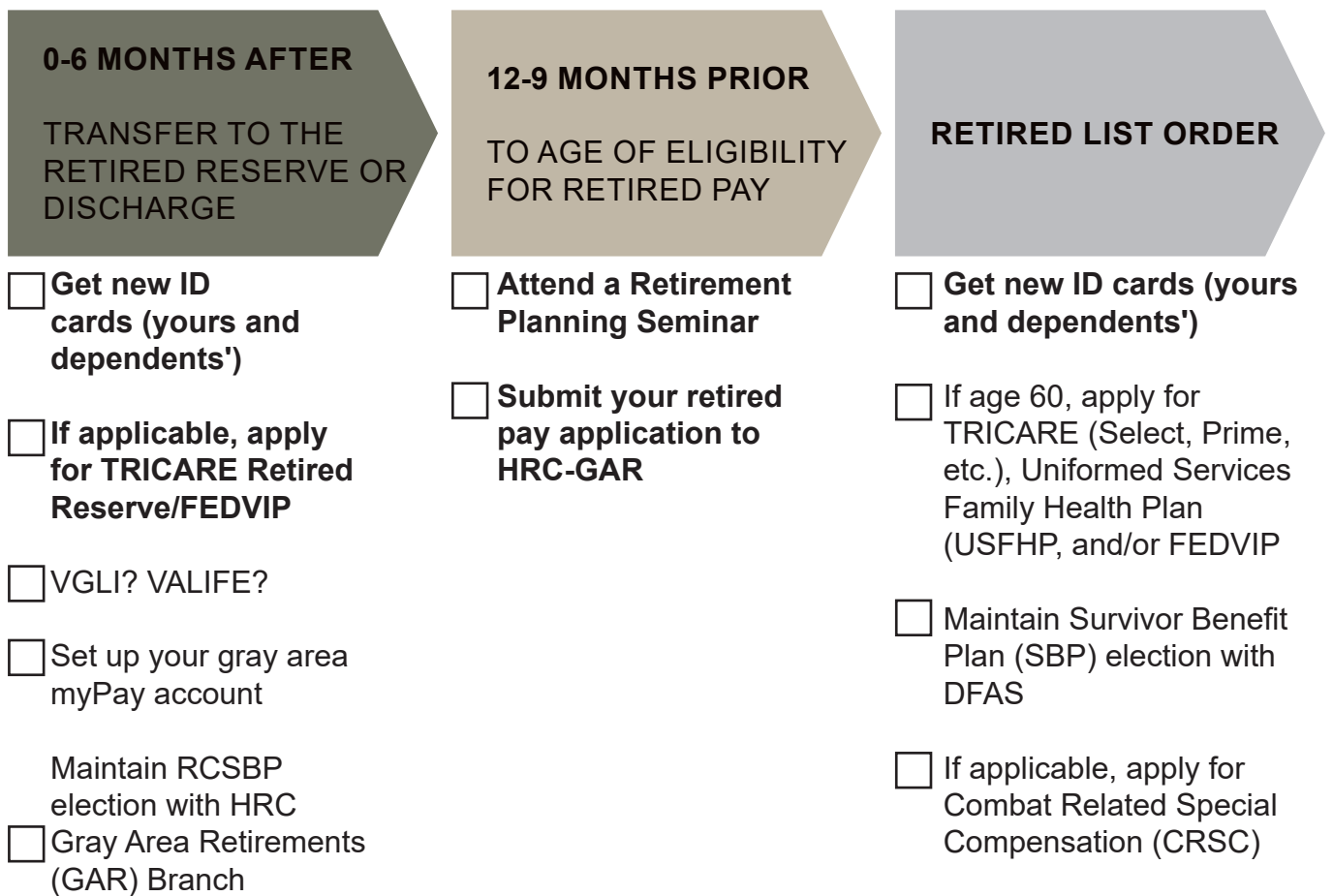
- RCSBP election
- If applicable, submit a Personnel Action Request (PAR) in IPPS-A transfer to Retired Reserve or Discharge.
- Get a copy of medical records
- Update Will and Power of Attorney



The Army Reserve Retirement Planning Timeline (Part 2)



***Note:** If you decide to continue to serve after your NOE, submit your PAR to transfer to the retired reserve or discharge using IPPS-A nine months prior to your intended date of transfer or discharge. You can follow the timeline from here.



2-3 When Can You Retire?

a. Regular retirements. You can voluntarily retire when your Active Duty, Active Duty for Training (ADT), Active Duty Operational Support (ADOS), Temporary Tour of Active Duty (TTAD), Full-Time National Guard Duty (FTNGD), and Active Guard/Reserve (AGR) service totals 20 years or more of active federal service (AFS) (Title 10 U.S. Code §1293 [Warrant Officer], §7311 [Commissioned Officer], and §7314 [Enlisted]). Officers may also use service as a contract surgeon or acting dental surgeon to qualify for retirement. See the U.S. Army Retirement Planning Guide at: <https://soldierforlife.army.mil/Retirement/retirement-planning> for more details on regular retirements.

The Army started a pilot program in 2023 that allows Soldiers in the Regular Army (RA) and United States Army Reserve (USAR) serving on Active Guard Reserve (AGR) tours or on active service orders, to submit their request to retire from active duty between 12 and 24 months before their retirement date. The expiration date for the exception to policy goes through Jan 10, 2025.

b. Non-regular (reserve) retirements. Qualified U.S. Army Reserve (USAR) and Army National Guard (ARNG) Soldiers with 20 or more years of creditable service who have transferred to the retired reserve or discharged, should submit their retired pay applications to the U. S. Army Human Resources Command, Gray Area Retirements Branch (HRC-GAR) no earlier than nine months but not less than 90 days prior to their age of eligibility, usually age 60, unless entitled to a reduced age retirement.

c. Service obligations. Before you apply for retirement, ensure you will complete all service obligations before your requested date. These obligations could arise from a promotion, a recent permanent change of station, completion of military or civilian schooling, transferring education benefits to a family member, etc.

2-4 Retirement Planning Resources

The Army has many resources to help you plan your military retirement, including:

a. Retirement Services Officers (RSOs). RSOs in all three Army components are retirement specialists trained and certified in the laws, policies, and procedures that govern military retirements. Contact your RSO listed at <https://soldierforlife.army.mil/Retirement/rso>. The U.S. Army Reserve RSO information can be found at <https://soldierforlife.army.mil/Retirement/ArmyReserve> and www.usar.army.mil/Retirement/.

b. The Army Retirement Services webpage at: <https://soldierforlife.army.mil/Retirement>.

c. The U.S. Army Retirement Planning Guide.



<https://soldierforlife.army.mil/Retirement/retirement-planning>

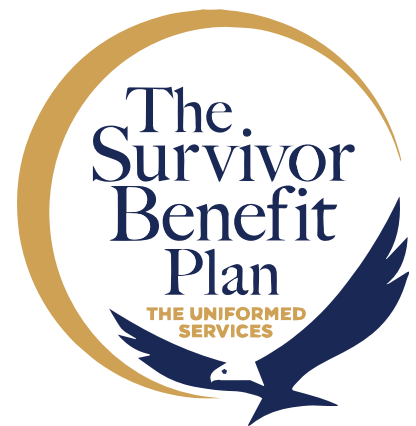
d. Change of Mission. The Army's official military retirement planning newsletter is published quarterly at <https://soldierforlife.army.mil/Retirement/change-of-mission>. The Defense Finance and Accounting Service (DFAS) sends a SmartDoc notification using the email address listed in MyPay to Soldiers in all components who have 17 or more years of service.

e. The Department of the Army Retirement Planning Seminar. Check with your Army Reserve RSOs for dates, times, and locations for these day-long seminars (usually a full Saturday). The Army Reserve Retirement Planning Seminar Schedule and briefing slides can be found at, <https://soldierforlife.army.mil/Retirement/ArmyReserve>.

f. The Department of the Army Survivor Benefit Plan (SBP) Briefing and Reserve Component Survivor Benefit Plan (RCSBP) Briefing. RSOs give these as part of their Retirement Planning Seminars, but they can be given separately and individually, as needed. The mandatory SBP and RCSBP briefing slides and additional information are located at: <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>

g. The Department of Defense (DOD) Office of the Actuary Website. Find financial analysis tools for life insurance and the Survivor Benefit Plan at: <https://actuary.defense.gov/Survivor-Benefit-Plans/>.

The SBP Insurance analysis tool estimates whether SBP benefits will outperform a life insurance policy.



2-5 Retirement Physical/Final Physical Health Assessment (PHA)

Retiring AGR Soldiers must complete a Separation History and Physical Examination (SHPE) prior to retirement. See the "U.S. Army Retirement Planning Guide" (<https://soldierforlife.army.mil/Retirement/retirement-planning>) for more details on regular retirements. Reserve Component Soldiers retiring with a non-regular retirement do not complete a SHPE unless they are on active duty. Instead, these USAR Soldiers will complete a final Periodic Health Assessment (PHA) within one year prior of their transfer to the retired reserve or discharge date.

Go to: <https://www.MODS.Army.mil> to complete Part A of your PHA and then schedule Part B through the Defense Health Agency, Quality. Timeliness. Customer Service. (QTC) page at: <https://smp.qtcm.com>

2-6 Retirement Recognition

Contact your unit leadership to participate in a retirement ceremony (optional). At retirement, you will receive a DD Form 363 (Certificate of Retirement) signed by the Chief of Staff, Army, and a DD Form 2542 (Presidential Certificate of Appreciation for Service in the Armed Forces of the United States) signed by the President. If applicable, Spouses will receive a DA Form 3891 (Army Spouse Certificate of Appreciation) signed by the Chief of Staff, Army. In addition, the Army will honor your selfless service by issuing the Army Retiring Soldier Commendation Program (ARSCP) Package, which includes:

- ▶ U.S. Flag
- ▶ U.S. Army Retired Lapel Button
- ▶ Two Soldier for Life window stickers (DA Label 180 and 180-1)
- ▶ A personalized full-color letter signed by the Secretary of the Army, the Chief of Staff, Army, and the Sergeant Major of the Army
- ▶ Certificate from the Chief, Army Reserve (CAR)



AGR Soldiers will receive their ARSCP Package from their servicing installation RSO, TPU Soldiers from their servicing Readiness Division (RD) or Mission Support Command (MSC), and IMA/IRR Soldiers from HRC. AGR Soldiers wishing to receive the Certificate from the CAR must request it from the RD or MSC. It will not be part of the ARSCP Package from the installation.

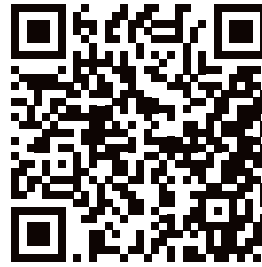
Chapter 2 – Retirement Planning Resources



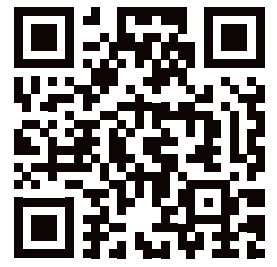
U.S. Army Retirement Planning Guide



Retirement Services Officers (RSOs)



Retirement Services Army Reserve



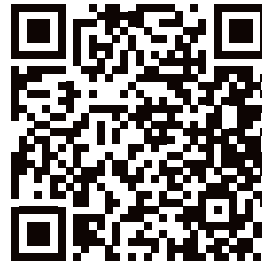
USARC Retirement



U.S. Army Retirement Services



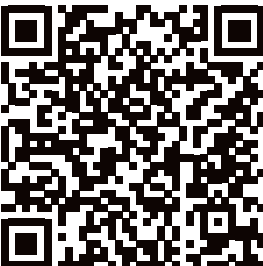
Periodic Health Assessment



Change of Mission



Army Reserve Retirement Planning Seminars



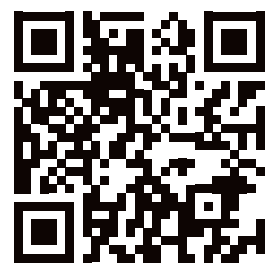
Army Survivor Benefit Plan (SBP)



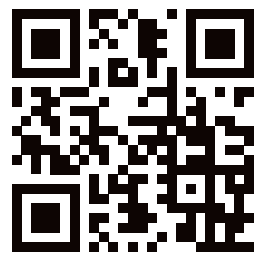
DoD Office of the Actuary



MySTeP



MilSpouse Money Mission



Defense Health Agency QTC



Soldier for Life Retirement Planning

Chapter 3 – Qualifying for Non-regular Retirement

3-1 Retirement Points

By law, members may receive retirement point credit for other than active service or funeral honors duty. Such points include inactive duty training (IDT), membership points, and prior to April 15, 2016, correspondence points. The limitation for points other than active service or funeral honors is as follows:

- ▶ Up to 60 points for anniversary years that ended before September 23, 1996
- ▶ Up to 75 points for anniversary years ending on or after September 23, 1996 and before October 30, 2000
- ▶ Up to 90 points in the anniversary years ending on or after October 30, 2000 and before October 30, 2007
- ▶ Up to 130 points in anniversary years ending on or after October 30, 2007.

Points from these sources may be added to points earned from active duty and active duty for training for a maximum total of 365 or 366 points per year. Points are credited on the following basis:

- ▶ One point for each day of active service (active duty or active duty for training)
- ▶ 15 points for each full year of membership in a Reserve Component (Guard and Reserve) (except for Inactive reserve, National Guard and USAR Retired Reserve)
- ▶ One point for each unit training assembly
- ▶ One point for each day in which a member is in a funeral honors duty status (can exceed the inactive point maximums per anniversary as long as it does not exceed 365 or 366 in that anniversary year)
- ▶ Satisfactory completion of accredited correspondence courses at one point for each three credit hours earned until April 14, 2016. Retirement points will not be awarded for correspondence courses completed on or after April 15, 2016 IAW AR 140-185 published on March 15, 2016.

3-2 Chronological Statement of Retirement Points

The DA Form 5016 (Retirement Accounting Statement) documents Army Reserve Soldiers' retirement points. It can be viewed through your record in IPPS-A at <https://my.ippsa.army.mil>. (CAC Enabled) Upon reaching 15-17 years of service, ensure that your retirement points are correct. If your retirement points are not correct, reach out to your Army Reserve Administrator (ARA), Human Resources Professional at the unit, or the Reserve Personnel Action Center (RPAC) for assistance. You can also go to the USAR Personnel Action Guide and download the checklist T-11-A-1 Request for Retirement Point Updates (DA Form 5016). Once you have gathered the information you need based on your checklist, submit a Personnel Action Request through IPPS-A.

3-3 Qualifying Retirement Year

a. As an Army Reserve Soldier, you must have 20 “qualifying” years of service to be eligible for retired pay at age 60. For a year to be a “qualifying year” you must earn a minimum of 50 retirement points in your 365/366 day anniversary year.

b. A Soldier establishes an anniversary year date by entering Active Service. The date you enter the Active Service is your anniversary year beginning date. This date does not change unless you have a break in service. Your Anniversary Year Ending (AYE) date will be one year later. For example, a Soldier who joins the Army Reserve on 2 July would have an anniversary year beginning date of 2 July and an AYE of 1 July each subsequent year.

3-4 Qualifying for Non-regular Retirement

As an Army Reserve Soldier, you must meet the following minimum requirements to be eligible for retirement pay:

- ▶ Be at least 60 years of age (see section 7-2 for exceptions)
- ▶ Have performed at least 20 years of qualifying service computed under Title 10 United States Code (USC) Section 12732 (see Qualifying Year)
- ▶ Have completed satisfactory service in a Reserve Component. Satisfactory service is stipulated below:

| Years Completed | When Completed |
|------------------------|--|
| 8 years | Prior to 5 October 1994 |
| 6 years | Between 5 October 1994 and 25 April 2005 |
| No minimum | On or after 25 April 2005 |

- ▶ Not entitled, under any other provision of law, to retired pay from an armed force or retainer pay as a member of the Fleet Reserve or the Fleet Marine Corps Reserve
- ▶ Have not received disability severance pay

Chapter 4 – Notification of Eligibility for Retired Pay (15- or 20-Year Letter)

4-1 General

a. For years, the Services had difficulty accurately establishing when an RC member had completed 20 qualifying years of service. Many Soldiers stopped participating when they believed they had completed 20 qualifying years only to discover, much too late (at age 60), that they did not meet the eligibility requirements for retired pay.

b. In 1966, Public Law 89-652 imposed a requirement on the Service Secretaries to notify RC Soldiers when they had completed sufficient years for retired pay purposes. A letter with the subject, “Notification of Eligibility (NOE) for Retired Pay for Non-Regular Service,” commonly referred to as the 20-Year Letter, accomplishes this.

4-2 Issuing the 20-Year NOE

a. HRC will provide this letter to all USAR Soldiers within one year of completing 20 qualifying years of service for retired pay purposes. HRC will review your DA Form 5016 against supporting documentation in your Interactive Personnel Electronic Records Management System (iPERMS), prior to issuing the NOE. HRC uses IPPS-A to send a copy to your iPERMS record and a copy with the DD Form 2656-5 Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate and RCSBP Fact Sheet to the email address you have on file in IPPS-A.

b. USAR Soldiers’ creditable service is reflected in IPPS-A. If IPPS-A is not correct and you have 20 qualifying years, you must submit a personnel action request (PAR) with supporting documentation. Once your record is corrected by HRC to show 20 creditable years of service, HRC will issue the NOE.

c. All Army Reserve Soldiers will use IPPS-A to submit personnel action requests. Your status as an Army Reserve Soldier determines where you should ask for assistance and who will receive your PAR:

- ▶ Individual Ready Reserve (IRR) and Individual Mobilization Augmentee (IMA) Soldiers - HRC
- ▶ Troop Program Unit (TPU) Soldiers - unit Army Reserve Administrator/Regional Personnel Action Centers

d. If you are or will be age 59 or older at the time of eligibility, you will not receive a NOE.

4-3 Choices at NOE

Upon receipt of your NOE you may elect one of the following choices:

- ▶ continue serving in the Army Reserve
- ▶ transfer to the Retired Reserve as a “Gray Area Retired Soldier” or
- ▶ request discharge or separation

Note: Continuation in an active status after receipt of the NOE requires that the Soldier earn 50 or more points in each year.

4-4 Issuing the 15-Year NOE

RC Soldiers who complete at least 15, but less than 20 years of qualifying service and are deemed medically unfit for continued service in the Selected Reserve, will be issued the 15-year NOE.

****You have 90 days from the receipt of your 15- or 20-year NOE to complete your DD Form 2656-5 Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate. See Chapter 5 for more details.***

Chapter 5 – The Reserve Component Survivor Benefit Plan (RCSBP) and the Survivor Benefit Plan (SBP)

5-1 General

The Reserve Component Survivor Benefit Plan (RCSBP) is designed to allow an Army Reserve Soldier to provide a portion of their future retired pay as a monthly annuity to eligible survivors if a Soldier dies prior to reaching the age of eligibility for retired pay. If an Army Reserve Soldier elects RCSBP coverage, that coverage continues as the Survivor Benefit Plan (SBP) coverage when they reach the age of eligibility and start receiving retired pay. If an Army Reserve Soldier declines RCSBP coverage, they have an opportunity to elect SBP coverage at non-regular retirement. SBP coverage allows a Retired Soldier to provide a portion of their retired pay as a monthly annuity to eligible survivors when they die. The federal government pays all the premiums for Soldiers while they are on active duty. At retirement, the Retired Soldier shares the cost.

IF AN ARMY RESERVE SOLDIER WITH 20 OR MORE CREDITABLE YEARS OF SERVICE DIES IN A NON-DUTY STATUS OR IS DISCHARGED OR TRANSFERRED TO THE RETIRED RESERVE AND DIES PRIOR TO REACHING THE AGE OF ELIGIBILITY FOR RETIRED PAY, RETIRED PAY IS NOT PAID OUT. The only way to provide a portion of that future retired pay to an eligible survivor is to elect RCSBP coverage. The RCSBP annuity is 55% of the chosen base amount which can be anywhere between \$300 up to the full retired pay. In this case, the Soldier would not have paid premiums yet so a survivor premium of .0001 will be deducted from the annuity.

Once a Retired Soldier reaches the age of eligibility and starts receiving retired pay, they are covered under SBP. **REMEMBER, RETIRED PAY STOPS WITH THE DEATH OF THE RETIRED SOLDIER.** If a retiring Soldier declines SBP coverage, no continuing benefits from their retired pay will be payable to their surviving family members. The government subsidizes half of the cost of SBP in retirement. SBP annuity is 55% of the base amount which can be anywhere between \$300 up to the full retired pay. This monthly annuity is taxed as unearned income to survivors. If an Army Reserve Soldier has RCSBP coverage, that coverage continues as SBP at non-regular retirement. If they declined RCSBP, they **must make an SBP election before non-regular retirement or they will receive automatic coverage based on their full retired pay for the dependents at the time of retirement – by law.** If an Army Reserve Soldier retires with a regular (active service) or disability retirement after making an RCSBP election, that election will not affect their SBP election, and they will need to make their SBP election before that retirement or they will receive automatic coverage based on their full retired pay for the dependents at the time of retirement.

SBP IS INCOME PROTECTION, NOT LIFE INSURANCE. It does not replace, but can be supplemented by, life insurance. Your RSO can address your individual questions. Everyone's financial requirements are different. Your Army personal financial counselor can show you the costs and benefits of SBP and life insurance. There is also an SBP and term life insurance comparison tool available on the DOD Actuary page at: <https://actuary.defense.gov/Survivor-Benefit-Plans/>

Numerous independent studies of SBP have concluded that, “**For most Retired Soldiers, SBP is the most financially advantageous option.**” Unlike a private company, the government cannot go out of business and leave you with nothing. SBP is **government-subsidized** and **inflation-protected**. SBP costs are not based on your age, your health, or on economic forecasts. SBP costs do not include costs to advertise, to make a profit, to pay a salesperson’s commission, to pay stock dividends, to build new company buildings or to support an investment portfolio. SBP is cost-of-living-adjusted to keep pace with inflation. It provides a tax shelter in possibly some of your highest earning years since the premiums are deducted from retired pay before income taxes are calculated. SBP is guaranteed by the U.S. Government and is payable for the lifetime of the surviving spouse as long as they do not remarry prior to age 55. SBP premiums will stop, but coverage will continue, when the member is “paid up”, when they reach at least age 70 and have paid premiums for 30 years (360 months).

There is a one-year window between the 25th and 36th month following commencement of retired pay to terminate SBP participation with spouse consent. This only applies to SBP, not RCSBP, since you would’ve already received your RCSBP coverage by this time.

See: <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan> for more detailed information about SBP costs, benefits and for a personalized SBP premium calculator.

5-2 RCSBP Eligibility

Effective January 1, 2001, upon notification that you qualify for non-regular retired pay (i.e., you receive your 15- or 20-Year NOE), by law, you will be automatically enrolled in RCSBP at maximum coverage, immediate annuity payout for any eligible beneficiaries you have at the date of your NOE, unless you elect something different within 90 days of receiving your NOE. You must complete and submit the **DD Form 2656-5 Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate** to HRC-GAR within 90 days of receiving your NOE. This will minimize delays with your retired pay application and if applicable, delays with the RCSBP annuity payout to your eligible beneficiaries.

5-3 RCSBP Election Options

By law, certain RCSBP elections require a spouse concurrence. If you are a married Soldier, you will need spouse concurrence if you don't elect the maximum coverage under Option C for either spouse only or spouse and child RCSBP. The one exception is for a former spouse election. Failure to obtain a valid spouse concurrence for elections requiring a spouse concurrence results in maximum coverage, Option C for spouse, or spouse and child.

a. Option A (Decline to participate in RCSBP). Under this option, you will have no survivor protection in place before your non-regular retirement date.

- ▶ If you die before receipt of non-regular retired pay, none of your retired pay will be payable to a beneficiary.
- ▶ However, you remain eligible to enroll in SBP when you apply for retired pay.
- ▶ There is no RCSBP cost.
- ▶ If you have no eligible beneficiaries at the time you receive your NOE, leave Section IV, block 12 labeled "Options" portion of the DD Form 2656-5 blank.

b. Option B (Deferred Annuity). This option provides an annuity, payable to your beneficiary starting on the 60th anniversary of your birth, if you die before age 60, or immediately if you die after age 60.

- ▶ If you're eligible for non-regular retirement earlier than age 60 but at death were not age 60, the annuity is not payable until your 60th birthday.
- ▶ This RCSBP election becomes your SBP election at non-regular retirement.
- ▶ There is a premium cost related to this option which is less than Option C.

c. Option C (Immediate Annuity). This option provides an annuity, payable immediately upon your death, whether you die before or after age 60.

- ▶ This RCSBP election becomes your SBP election at non-regular retirement.
- ▶ There is a premium cost related to this option and is more expensive than Option B.

d. No Spouse or Child. If you do not have a spouse or child and do not desire to elect insurable interest or former spouse coverage when you receive your NOE, you cannot make an RCSBP election.

- ▶ Leave Section IV, block 12 labeled "Options" portion of the DD Form 2656-5 blank.
- ▶ However, within one year of gaining a spouse or child following receipt of your 15- or 20-year NOE, you can request RCSBP coverage for the eligible beneficiary.
- ▶ If you do not initiate the RCSBP election within one year of gaining the RCSBP-eligible dependent, the RCSBP election defaults to Option A, Decline RCSBP participation and then you will have to wait until non-regular retirement to make an SBP election.

5-4 RCSBP Election Categories

They are identical to SBP. You must report any change in beneficiary status immediately to HRC, to include any actions involving court-ordered or voluntary former spouse elections.

#1: Spouse. Your spouse at NOE is an eligible beneficiary regardless of the length of your marriage. Spouses will receive the RCSBP annuity for life unless remarried prior to age 55. If that marriage ends, the RCSBP annuity will resume. If your spouse dies first or you get divorced, RCSBP costs will not be charged for periods where there was no eligible beneficiary. You will need to notify HRC-GAR of the life changing event using the DD Form 2656-6 and appropriate supporting documentation (death certificate or divorce decree). Your spouse's concurrence is required in writing if you elect less than the maximum spouse RCSBP coverage allowed by law. If you fail to make your RCSBP election within 90 days of your NOE, you will receive automatic Option C, full SBP for all your eligible dependents at the date of your NOE.

The cost for spouse RCSBP coverage is based on your age and your spouse's age at NOE. This is an add-on cost to the SBP spouse premiums.

If you do not have a spouse or child(ren) at NOE, you have one year from the date of a future marriage after NOE to notify HRC-GAR that you are electing RCSBP for your new spouse. If you take no action within one year to notify HRC-GAR you are electing spouse RCSBP coverage, RCSBP coverage is closed for that spouse and any future spouse. However, you have an opportunity to elect spouse SBP when you apply for retired pay.

If you do not have a spouse but elected child RCSBP at NOE, you have one year from the date of a future marriage after NOE to notify HRC-GAR that you are electing RCSBP for your new spouse. If you take no action within one year to notify HRC-GAR you are electing to add spouse to your RCSBP coverage, both RCSBP and SBP coverage is closed for that spouse and any future spouse.

#2: Spouse and Children. The spouse is the primary beneficiary, with eligible children receiving the annuity only if the spouse dies, remarries before age 55, or is involved in the Retired Soldier's wrongful death. The 55% annuity is divided equally among all the eligible children. If your spouse dies or you divorce and do not elect former spouse SBP, your premiums are recalculated as child coverage. The child portion of your coverage is based on the age of your youngest child, your spouse, and you. Child SBP eligibility criteria is listed below in Child Only coverage.

#3: Children Only. Eligible children are the primary beneficiaries. Eligibility ends for a child at age 18 or at age 22 if a full-time, unmarried student. It does not end for a child who is incapacitated during the eligibility age window. Marriage by a child at any age ends the child's RCSBP/SBP eligibility. If you die while your child is eligible, the 55% annuity continues until your youngest child exceeds the age of eligibility or marries. "Eligible children" includes recognized natural children, adopted children; and stepchildren and foster children who live with the Retired Soldier in a regular parent-child relationship. Children of all marriages and or relationships are eligible beneficiaries. All eligible children are covered by spouse and children or children only elections. All eligible children are covered at one cost and the cost is based on your age and the age of the youngest child. For example, if at NOE you are 42 years old, your youngest child is 10, and you choose an RCSBP election of Option C, child only with a \$1,000 base amount, the RCSBP child cost is \$2.40 per month. Children are the only beneficiaries in this option. Eligible children receive an equal portion of the 55% annuity. An incapacitated child can maintain eligibility for life as long as they remain incapacitated and unmarried.

#4: Former Spouse. This option at NOE may be elected voluntarily, by a written agreement, or be required by a court order. Former spouse costs and benefits are identical to those for a spouse. Remarriage limitations also apply. Former spouse coverage precludes spouse coverage at that time. When court-ordered former spouse SBP/RCSBP is elected, the only way to stop the former spouse SBP/RCSBP and change the election to spouse SBP/RCSBP is to have all court orders that apply amended to show former spouse SBP/RCSBP is not court-ordered or with the death of the former spouse.

#5: Former Spouse and Children. This is identical to the "spouse and children" option in costs, benefits, and eligibility except that only children of the marriage to the former spouse are eligible beneficiaries. Under this election, the child receives an RCSBP annuity only if the former spouse becomes ineligible (through death or remarriage before age 55).

#6: Natural Person with an Insurable Interest. If you are unmarried and have no eligible children at NOE, you may select this option. If the insurable interest is not a relative closer than a cousin, the insurable interest must be someone with a proven financial interest in your life. Examples are a close relative or a business partner. This is a very expensive election for both RCSBP and SBP and can be cancelled at any time. Insurable interest must be based on full base amount. The SBP annuity is calculated by subtracting the SBP/RCSBP cost from the base amount and taking 55% of that amount. If you marry or gain an eligible child, you can cancel insurable interest and elect spouse and/or child within one year of marriage and/or gaining a child. If no action is taken within one year of marriage and/or acquiring a child, you close that category or categories for both RCSBP and SBP.

You may elect in writing to cover a new natural person insurable interest beneficiary within 180 days of the death of your original insurable interest beneficiary. You must live two years from the effective date of the election for it to be valid. If you die before the end of the two-year period, the election is invalid, and all premiums paid for the coverage since the new election's effective date will be paid in a lump sum to the person who was the intended beneficiary. Your premium for the new insurable interest election will be based on the age of the new beneficiary.

5-5 RCSBP Election Costs

Depending on which option you choose, there are two possible costs associated with RCSBP: the basic cost and the reserve portion. The reserve portion is paid for the period of RCSBP coverage that you receive prior to receipt of retired pay. You pay both the basic cost and reserve portion from your retired pay once you begin receiving it. Following is a summary of each.

a. Basic SBP Cost. For spouse coverage, SBP costs 6.5% of the base amount covered unless 2.5% of the threshold amount plus 10% of the remaining base amount would cost less. For spouse and child coverage, children add pennies to the monthly premium. For child only coverage, it depends on the age of the youngest child, but is normally a few dollars per month. Talk to your RSO or use the MyArmyBenefits SBP premium calculator (<https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>) to get an estimate.

b. Reserve Portion. You do not pay the RCSBP coverage cost until you start receiving your retired pay. This premium cost is added to the basic SBP cost discussed above.

- ▶ **Option A** — No cost since there was no survivor coverage in place.
- ▶ **Option B** and **Option C** — The reserve portion premium is a percentage of the elected base amount and is derived from your age and your beneficiary's nearest age at your NOE.
- ▶ Talk to your RSO or use the MyArmyBenefits SBP premium calculator (<https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>) to get an estimate and compare costs between Options and Election Categories

5-6 RCSBP Annuity

Surviving beneficiaries will receive an annuity equal to 55% of the covered base amount of retired pay regardless of age or Social Security entitlement. Because RCSBP premiums are not paid until you start receiving retired pay, a survivor annuity premium deduction of 0.0001 of the covered base amount will be deducted from the survivor annuity if you die prior to receiving your retired pay. This amount is much less than what you would've paid for RCSBP premiums.

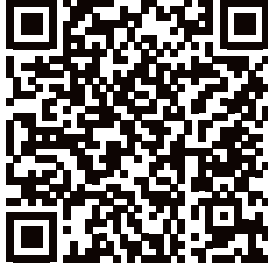
5-7 Maintaining your RCSBP Election

When you have a life changing event, make sure to reach out to a Retirement Services Officer (RSO) to help you figure out what you need to do to maintain your RCSBP Election. In most cases, you only have one year from the life changing event to make changes to your RCSBP election, so see your RSO right away. Because your RCSBP coverage becomes your SBP coverage, it is very important to maintain your RCSBP election. You can locate your servicing RSO by going to: <https://soldierforlife.army.mil/Retirement/ArmyReserve>.

Chapter 5 – Retirement Planning Resources



DOD Actuary



U.S. Army SBP page



MyArmyBenefits SBP
premium calculator



Locate your
Army Reserve RSO

Chapter 6 – Applying for Transfer to Retired Reserve or Discharge

6-1 General

When you decide to transfer to the retired reserve or discharge, you will need to submit a personnel action request (PAR) in IPPS-A for the appropriate action(s). You should consider carefully whether to transfer to the Retired Reserve or discharge because it will impact your retired pay and other benefits.

a. Retirement Pay: A member who retires under “Final Basic Pay”, “High-36”, or the “Blended” retirement system (BRS) receives longevity credit for those years while a member of the Retired Reserve awaiting pay at age 60 (or earlier if eligible for reduced age retirement). This does not apply to a former member who is entitled to retirement pay under the Final Basic Pay, the High-36 or the Blended Retirement System. **A former member is defined as an individual who elected discharge rather than transfer to the Retired Reserve any time after receiving notification of eligibility to receive Reserve retired pay at age 60. In the case of a former member, regardless of the system under which the individual will receive non-regular retired pay, longevity credit ceases on the date the former member was discharged.**

Scenario 1: Transfer to Retired Reserve (High-36 or BRS)

| LTC | | | Retired Reserve – Gray Area | | | | | | Non-Regular Retirement |
|------|------|------|-----------------------------|------|------|--|------|------|------------------------|
| 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 |
| | | | | | | Pay computed based on these 3 years as a LTC | | | |

Scenario 2: Discharge (High-36 or BRS)

| LTC | | | Discharged – No Reserve Affiliation | | | | | | Non-Regular Retirement |
|--|------|------|-------------------------------------|------|------|------|------|------|------------------------|
| 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 |
| Pay computed based on these 3 years as a LTC | | | | | | | | | |

b. Other Benefits. Former members are eligible for the following benefits:

| Retired Reserve | Former Members |
|--|--|
| TRICARE Retired Reserve, Subsidized TRICARE starting at age 60 | TRICARE subsidized starting at age 60 if in receipt of pay |
| Commissary, MWR, Exchange benefits | Commissary, MWR, Exchange ben-efits |
| Limited Space A travel | |

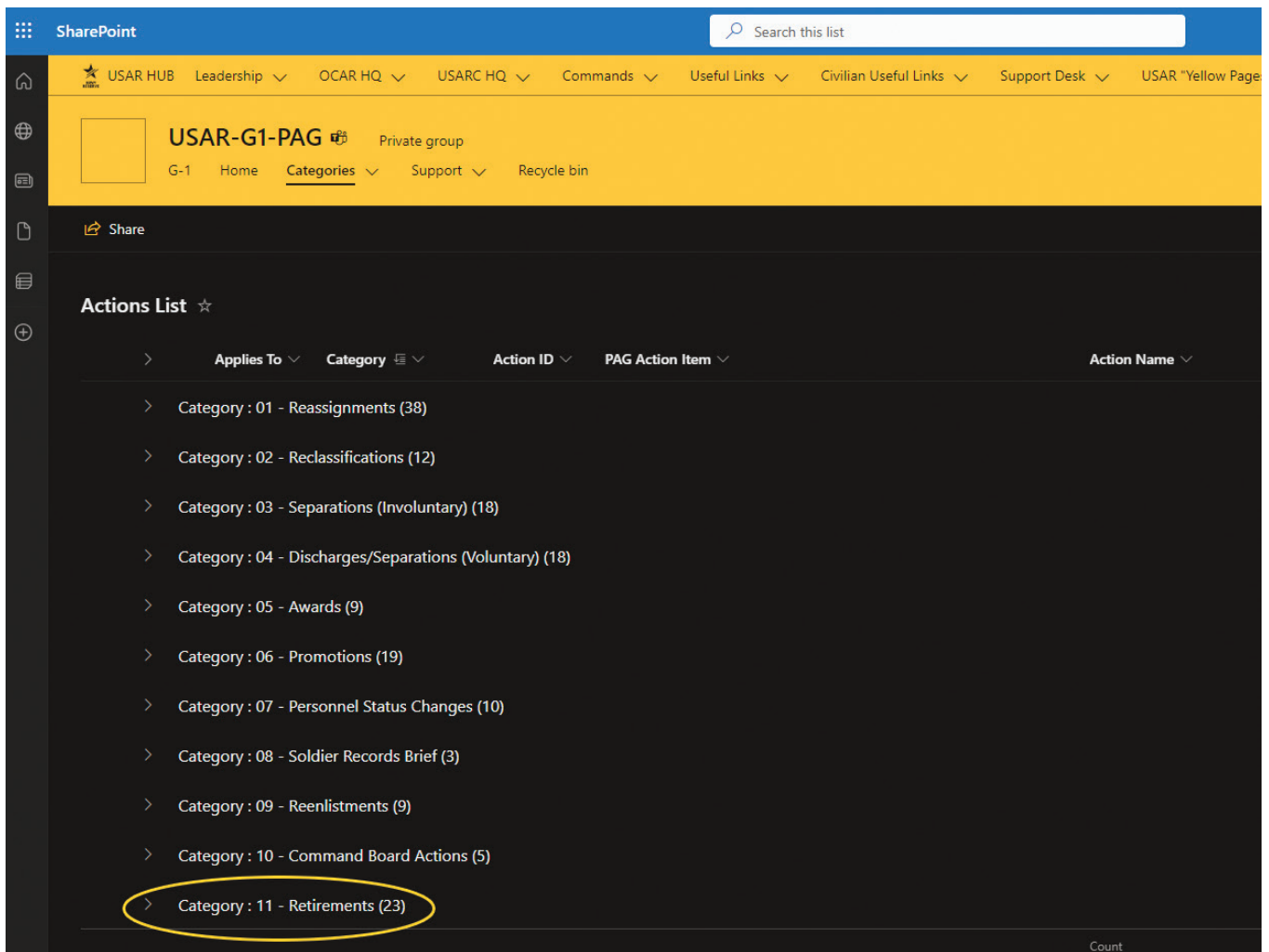
6-2 Personnel Action Guide

The United States Army Reserve G-1 SharePoint site holds the Personnel Action Guide (PAG) at: <https://armyeitaas.sharepoint-mil.us/teams/usar-g1-pag/Lists/ActionsList/USARG1PAG.aspx>

This guide lists actions with their corresponding references, routing flow, template/sample documents and checklists. Please note, you must be signed into the Army Reserve SharePoint to access.

a. USAR G1 PAG Main Page.

- ▶ Click on “Category: 11 – Retirements”



The screenshot shows the SharePoint interface for the USAR G1 PAG site. The top navigation bar includes links for USAR HUB, Leadership, OCAR HQ, USARC HQ, Commands, Useful Links, Civilian Useful Links, Support Desk, and USAR "Yellow Page". The main header identifies the site as "USAR-G1-PAG" (Private group) with sub-navigation for G-1, Home, Categories, Support, and Recycle bin. Below the header is a "Share" button and the "Actions List" title. The list contains the following categories:

| Applies To | Category | Action ID | PAG Action Item | Action Name |
|------------|---|-----------|-----------------|-------------|
| > | Category : 01 - Reassignments (38) | | | |
| > | Category : 02 - Reclassifications (12) | | | |
| > | Category : 03 - Separations (Involuntary) (18) | | | |
| > | Category : 04 - Discharges/Separations (Voluntary) (18) | | | |
| > | Category : 05 - Awards (9) | | | |
| > | Category : 06 - Promotions (19) | | | |
| > | Category : 07 - Personnel Status Changes (10) | | | |
| > | Category : 08 - Soldier Records Brief (3) | | | |
| > | Category : 09 - Reenlistments (9) | | | |
| > | Category : 10 - Command Board Actions (5) | | | |
| > | Category : 11 - Retirements (23) | | | |

The "Category : 11 - Retirements (23)" entry is circled in yellow. A "Count" label is visible at the bottom right of the list area.

► Click on “Action Type: TPU”

The screenshot shows the SharePoint interface for the 'USAR-G1-PAG' group. The 'Actions List' is displayed with a filter for '11 - Retirements'. The list includes several categories: 'Active Component (AC) (2)', 'Active Guard Reserve (AGR) (8)', 'Civilian (2)', and 'TPU (11)'. The 'TPU (11)' item is circled in yellow. The total count for the filtered list is 23.

| Applies To | Category | Action ID | PAG Action Item | Action Name |
|------------|--------------------------------|-----------|-----------------|-------------|
| > | Active Component (AC) (2) | | | |
| > | Active Guard Reserve (AGR) (8) | | | |
| > | Civilian (2) | | | |
| > | TPU (11) | | | |

Count: 23

► List of all Retirement Actions

The screenshot shows the SharePoint interface for the 'USAR-G1-PAG' group. The 'Actions List' is displayed with filters for '11 - Retirements' and 'Action Type: TPU'. The list contains 11 items, each with columns for 'Applies To', 'Category', 'Action ID', 'PAG Action Item', and 'Action Name'. The 'TPU (11)' item is circled in yellow.

| Applies To | Category | Action ID | PAG Action Item | Action Name |
|------------|------------------|-----------|---|--|
| All | 11 - Retirements | T-11-A-1 | T-11-A-1 Request for Retirement Point Updates (DA Form 5016) | Request for Retirement Point Updates (DA Form 5016) |
| All | 11 - Retirements | T-11-A-2 | T-11-A-2 Request for Mandatory Removal Date (MRD) (Maximum Age/Maximum Years/Retirement) | Request for Mandatory Removal Date (MRD) (Maximum Age/Maximum Years/Retirement) |
| All | 11 - Retirements | T-11-A-3 | T-11-A-3 Request for Reassignment to the Retired Reserve Due to Medical Disqualification (at least 15 but less than 20 years) | Request for Reassignment to the Retired Reserve Due to Medical Disqualification (at least ...) |
| All | 11 - Retirements | T-11-A-4 | T-11-A-4 Process Reserve Component Survivor Benefit Program (RCSBP) Claim (Grey Area Retiree/TPU Soldier with 20 Qualifying Years of Service) | Process Reserve Component Survivor Benefit Program (RCSBP) Claim (Grey Area Retiree/T... |
| All | 11 - Retirements | T-11-A-5 | T-11-A-5 Request for Retirement Recognition Packet | Request for Retirement Recognition Packet |
| All | 11 - Retirements | T-11-A-6 | T-11-A-6 Request for Reassignment of AR TPU Soldiers to the Retired Reserve | Request for Reassignment of AR TPU Soldiers to the Retired Reserve |
| All | 11 - Retirements | T-11-A-7 | T-11-A-7 Request for Continuation Pay (Blended Retirement System) (TPU) | Request for Continuation Pay (Blended Retirement System) (TPU) |
| All | 11 - Retirements | T-11-A-8 | T-11-A-8 Process DA Form 1380 for Retirement Points Only | Process DA Form 1380 for Retirement Points Only |
| Officer | 11 - Retirements | T-11-O-1 | T-11-O-1 Process Request to Army Grade Determination Review Board (AGDRB) (SUSPENDED) | Process Request to Army Grade Determination Review Board (AGDRB) (SUSPENDED) |
| Officer | 11 - Retirements | T-11-O-3 | T-11-O-3 Request for Retired Reserve in Lieu of Involuntary Separation | Request for Retired Reserve in Lieu of Involuntary Separation |
| Officer | 11 - Retirements | T-11-O-4 | T-11-O-4 Request for Regular Retirement (TPU) (Voluntary) | Request for Regular Retirement (TPU) (Voluntary) |

► List of all Retirement Actions - *Continued*

- T-11-A-1 Request for Retirement Point Updates (DA Form 5016)
- T-11-A-2 Request for Mandatory Removal Date (MRD) (Maximum Age/Maximum) Years/Retirement
- T-11-A-3 Request for Reassignment to the Retired Reserve Due to Medical Disqualification (at least 15 but less than 20 years)
- T-11-A-4 Process Reserve Component Survivor Benefit Program (RCSBP) Claim (Grey Area Retiree/TPU Soldier with 20 Qualifying Years of Service)
- T-11-A-5 Request for Retirement Recognition Packet
- T-11-A-6 Request for Reassignment of AR TPU Soldiers to the Retired Reserve
- T-11-A-7 Request for Continuation Pay (Blended Retirement System) (TPU)
- T-11-A-8 Process DA Form 1380 for Retirement Points Only
- T-11-O-1 Process Request to Army Grade Determination Review Board (AGDRB) (SUSPENDED)
- T-11-O-3 Request for Retired Reserve in Lieu of Involuntary Separation
- T-11-O-4 Request for Regular Retirement (TPU) (Voluntary)

b. T-11-A-6 Request for Reassignment of AR TPU Soldiers to Retired Reserve.

To download samples of required documents, click on each link:

Action Item: Request for Reassignment of AR TPU Soldiers to the Retired Reserve

PAG Action Type

| Action ID * | ActionType * | Category * | Applies To * | Processing Method |
|-------------|--------------|------------------|--------------|-------------------|
| T-11-A-6 | TPU | 11 - Retirements | All | IPPS-A |

Action Name *
Request for Reassignment of AR TPU
Soldiers to the Retired Reserve

Purpose
Enter value here

References

- AR 140-10
- IPPS-A User Manual v7

Routing Flow

| From | Thru | To | Approving Official | Info Copy |
|------------------------------|--|---------------|--------------------|----------------|
| Unit Unit HR Professional | Chain of CMD, RPAC Chain of Command | MSC Commander | MSC Commander | Select options |

Documents & Checklists

| Required Documents | Checklist | NOFC |
|--|------------------------------|---------------------------|
| DA 4651 Early Age Retirement Reassignment of AR TPU to 1 DA 4187 - T-11-A-6 DA 4856 - T-11-A-6 | Checklist T-11-A-6 - Request | A-2018-0003 - A-2018-0003 |

Workflow & Notes

Workflow

Notes

To download the checklist, click on the checklist link below:

Action Item: Request for Reassignment of AR TPU Soldiers to the Retired Reserve

PAG Action Type

| | | | | |
|-------------|--------------|------------------|--------------|-------------------|
| Action ID * | ActionType * | Category * | Applies To * | Processing Method |
| T-11-A-6 | TPU | 11 - Retirements | All | IPPS-A |

Action Name *
Request for Reassignment of AR TPU
Click here to the Retired Reserve

Purpose
Enter value here

References

References

AR 140-10
IPPS-A User Manual v7

Routing Flow

| | | | | |
|------------------------------|--|---------------|--------------------|----------------|
| From | Thru | To | Approving Official | Info Copy |
| Unit Unit HR Professional | Chain of CMD, RPAC Chain of Command | MSC Commander | MSC Commander | Select options |

Documents & Checklists

| | | |
|--|------------------------------|---------------------------|
| Required Documents | Checklist | NOFC |
| DA 4651 Early Age Retirement Reassignment of AR TPU to 1 DA 4187 - T-11-A-6 DA 4856 - T-11-A-6 | Checklist T-11-A-6 - Request | A-2018-0003 - A-2018-0003 |

Workflow & Notes

Workflow

Notes

Then click the checklist link below:

Action Item: Request for Reassignment of AR TPU Soldiers to the Retired Reserve

PAG Action Type

| | | | | |
|-------------|--------------|------------------|--------------|-------------------|
| Action ID * | ActionType * | Category * | Applies To * | Processing Method |
| T-11-A-6 | TPU | 11 - Retirements | All | IPPS-A |

Action Name *
Request for Reassignment of AR TPU
Click here to the Retired Reserve

Purpose
Enter value here

References

References

AR 140-10
IPPS-A User Manual v7

Routing Flow

| | | | | |
|------------------------------|--|---------------|--------------------|----------------|
| From | Thru | To | Approving Official | Info Copy |
| Unit Unit HR Professional | Chain of CMD, RPAC Chain of Command | MSC Commander | MSC Commander | Select options |

Documents & Checklists

| | | |
|--|------------------------------|---------------------------|
| Required Documents | Checklist | NOFC |
| DA 4651 Early Age Retirement Reassignment of AR TPU to 1 DA 4187 - T-11-A-6 DA 4856 - T-11-A-6 | Checklist T-11-A-6 - Request | A-2018-0003 - A-2018-0003 |

Workflow & Notes

Workflow

Notes

Context Menu:

- VIEW
- Version History
- Shared With
- Edit Item
- Delete Item
- Manage

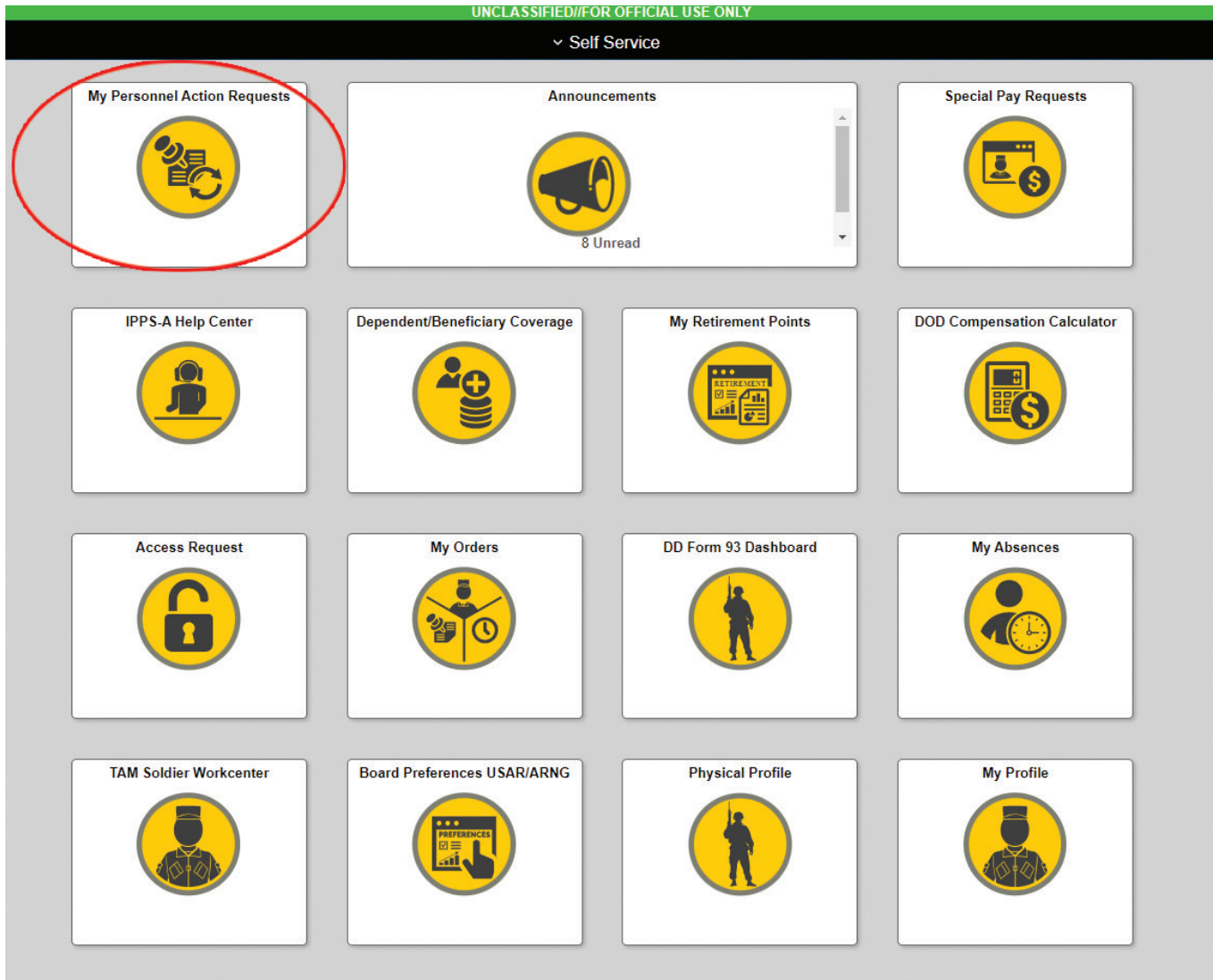
File Details:

| | |
|-----------------|--|
| Name | Checklist_T-11-A-6.pdf |
| Title | Checklist T-11-A-6 - request for Retired Reserve (Voluntary) (All E-9 request must use T-22-E-2) |
| Category | Category011 |
| Status | Completed |
| Edit Properties | |
| Pic | |
| Image Tags | |
| Applies To | All |
| Action Type | TPU |
| POC Email | |

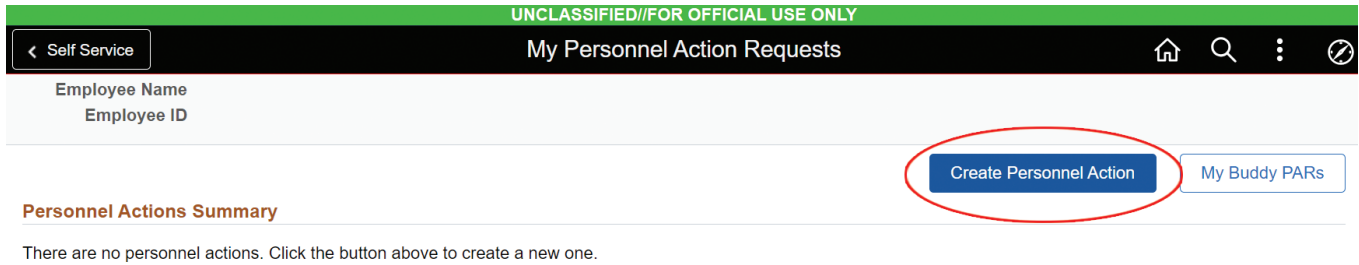
6-3 Integrated Personnel and Pay System – Army (IPPS-A), Personnel Action Request (PAR)

After you complete and gather all the necessary documents for your particular PAG action, submit your PAR through IPPS-A. (CAC enabled: <https://my.ippsa.army.mil/>) The example below is specific to T-11-A-6 Request for Reassignment of AR TPU Soldiers to the Retired Reserve.

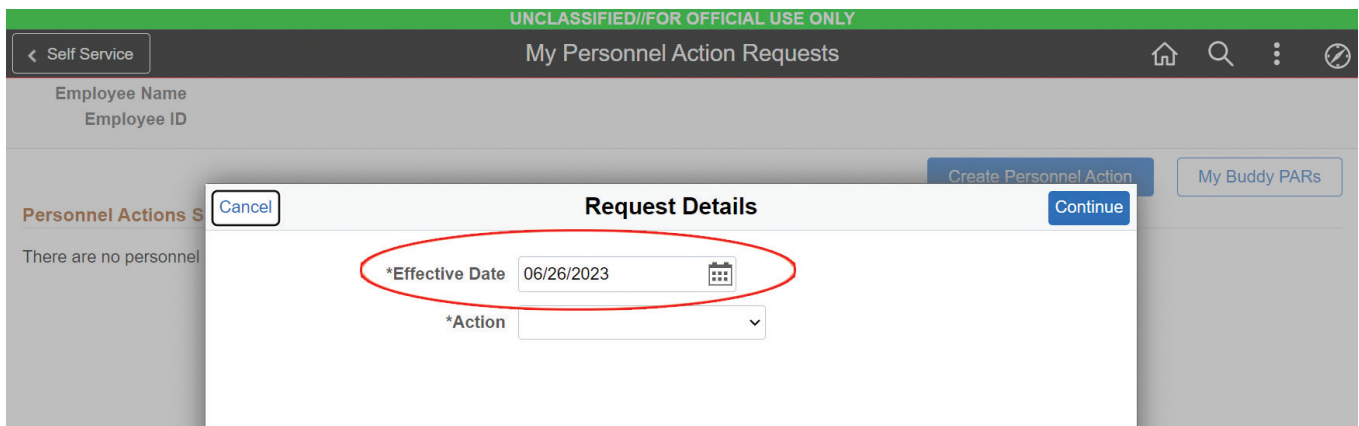
1. Under “Self Service” click “My Personnel Action Requests”:



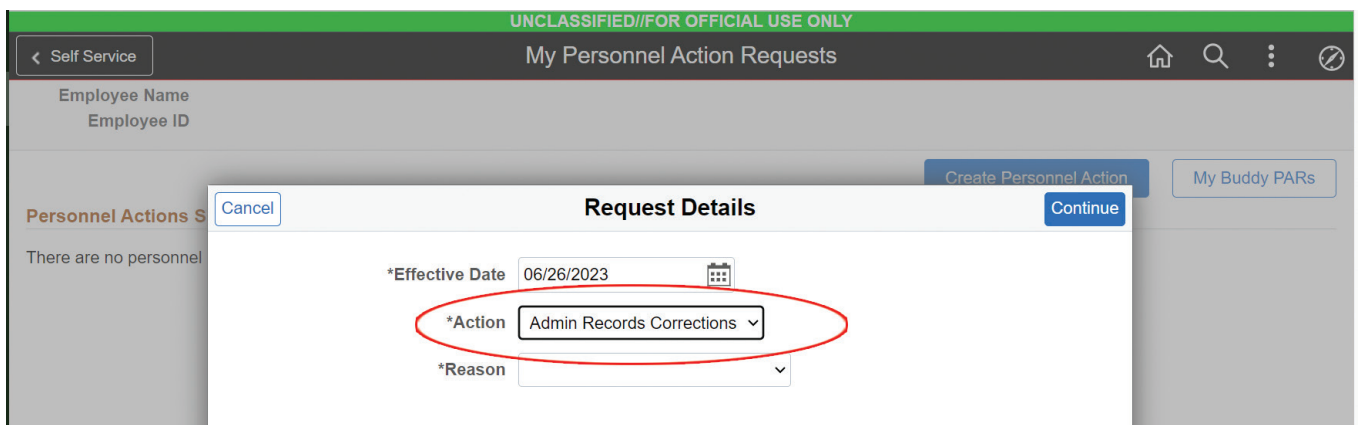
2. Create a Personnel Action by clicking on “Create Personnel Action”:



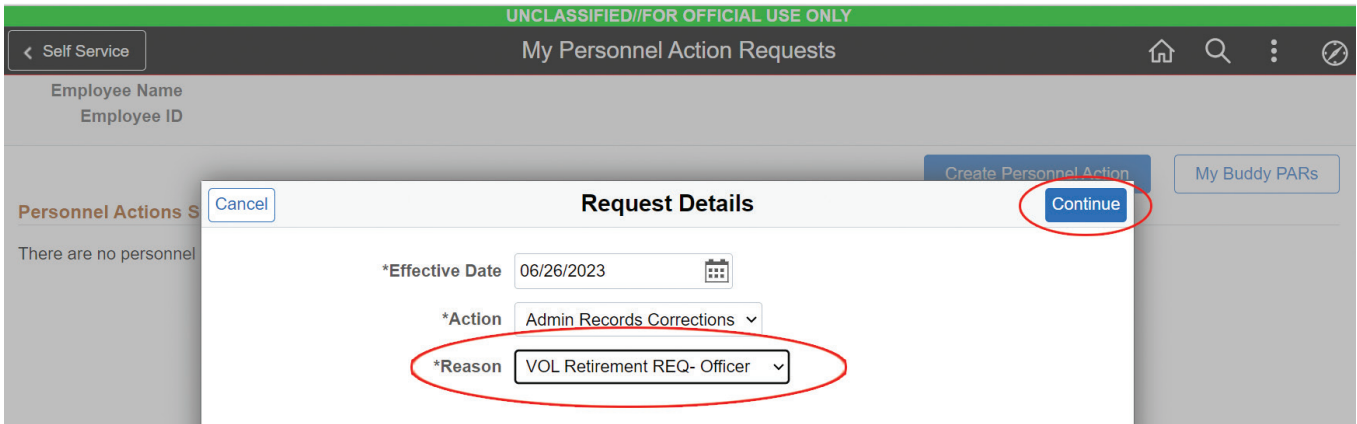
3. Complete the “Request Details” by completing the “Effective Date”:



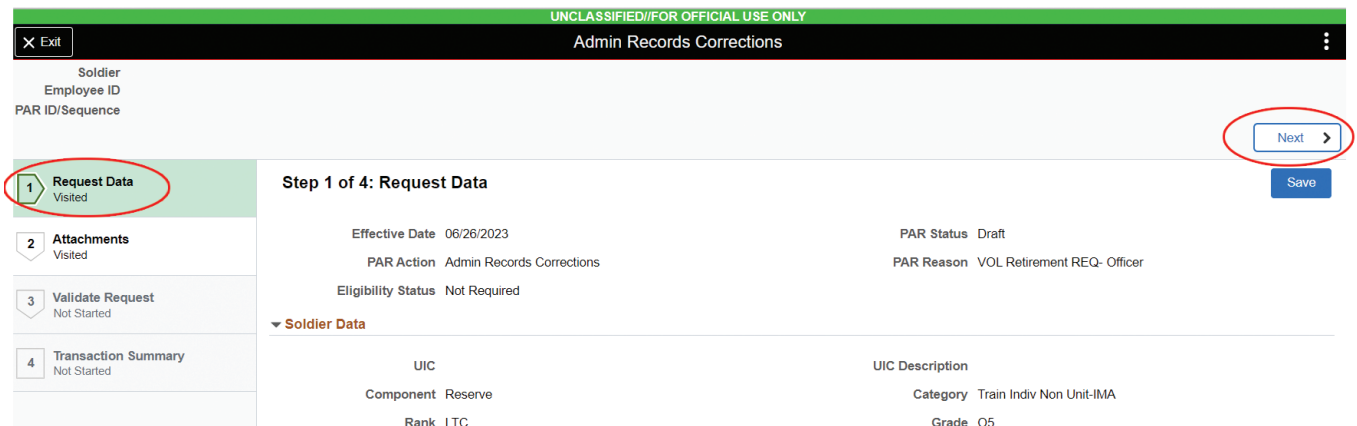
4. Choose “Admin Records Correction” from the drop-down menu for “Actions”:



5. Choose “VOL Retirement REQ-Enlisted” or “VOL Retirement REQ-Officer” as appropriate from the drop-down menu for “Reason” and then click “Continue:



6. Verify the information is correct with “Step 1: Request Data” and hit “Save” and “Next”:



7. “Step 2: Attachments”, upload your supporting documents based on the checklist from the PAG. You will have to save the checklist, all the completed forms, and required documents as one PDF before uploading. Click “Add Attachment” to choose your file attachment. Click “Save” and “Next”:

UNCLASSIFIED//FOR OFFICIAL USE ONLY
Admin Records Corrections

Soldier
Employee ID
PAR ID/Sequence

< Previous Next >

Save

Step 2 of 4: Attachments

Effective Date 06/26/2023 PAR Status Draft
PAR Action Admin Records Corrections PAR Reason VOL Retirement REQ- Officer
Eligibility Status Not Required

Applicable Attachments
Maximum attachment size is 2 MB.

| Attachment Type | Optional/Required | Number Required | Maximum Allowed |
|---------------------|-------------------|-----------------|-----------------|
| Supporting Document | Optional | 0 | 0 |

Add Attachment

Uploaded Attachments
There is no attachment uploaded. Please click the *Add Attachment* button above to upload an attachment.

8. “Step 3: Validate Request”, verify the information on this screen and click “Validate”:

UNCLASSIFIED//FOR OFFICIAL USE ONLY
Admin Records Corrections

Soldier
Employee ID
PAR ID/Sequence

< Previous

Validate

Step 3 of 4: Validate Request

Effective Date 06/26/2023 PAR Status Draft
PAR Action Admin Records Corrections PAR Reason VOL Retirement REQ- Officer
Eligibility Status Not Required

The personnel action request is ready for validation.

Chapter 7 – Non-regular Retired Pay

7-1 Applying for Non-regular Retired Pay

Non-regular retired pay is not automatic. You must apply for your retirement pay between three and nine months prior to your age of eligibility for retirement pay. In most cases that's age 60 but can be as early as age 50 if you are eligible for a reduced age retirement (see section 7-2 for details on reduced age retirement).

a. An application will not be automatically mailed to you. You must obtain a copy of the retirement pay application in one of the following ways:

▶ Download a copy of the retirement pay application at www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch

▶ Request a hardcopy from the following address:

Department of the Army
Human Resources Command
ATTN: AHRC-RPS-GAR
1600 Spearhead Division Avenue Dept. 482
Fort Knox, KY 40122-5402

or

▶ Email the following: usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil

b. Submit your application as early as 9 months but no later than 3 months prior to your age of eligibility to receive non-regular retired pay. You can either email it to usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil (preferred method) or mail a hardcopy to:

Department of the Army
Human Resources Command
ATTN: AHRC-RPS-GAR
1600 Spearhead Division Avenue Dept. 482
Fort Knox, KY 40122-5402

7-2 Reduced Age Requirement

The 2008 National Defense Authorization Act (NDAA) changed the retirement age from 60 to a lesser age (no earlier than age 50) for those who have served under qualifying periods of law after Jan. 28, 2008. The change does not apply to service before Jan. 29, 2008. The 2008 NDAA lowers the retirement age by three months for each aggregate of 90 days within a fiscal year (Oct. 1 – Sept. 30), or any two consecutive fiscal years for service performed after Sept. 30, 2014 of active duty per 10 USC 12731 which states “pursuant to a call or order to active duty under section 12301(d) or 12304b of this title, or under a provision of law referred to in section 101(a)(13)(B) of this title” which includes service under sections 688, 12301(a), 12302, 12304, 12304a, 12305, 12406, and chapter 13 (insurrection) of 10 USC. “Such service

does not include service on active duty pursuant to a call or order to active duty under section 12310 of 10 USC.” Active-duty service is also service under a call to active service by the President or the Secretary of Defense under section 502(f) of Title 32 (National Guard) for the purpose of responding to a national emergency declared by the President or a national emergency supported by federal funds. This does not include duty within the state on Full-Time National Guard Duty–Operational Support (FTNGD-OS) orders. The Assistant Secretary of Defense for Reserve and Manpower Affairs ASD (M&RA) will designate by authorizing memorandum the FTNGD that qualifies for reduced age eligibility for receipt of retired pay for non-regular service. ARNG Soldiers should contact their RSO to learn more about specific missions that qualify under 502(f). These memorandums are available at www.milsuite.mil/book/groups/arng-hrp-t-retirement-services/pages/retirement-services.

The eligibility age for retirement may not be reduced below age 50. Human Resources Command, United States Army Reserve Command, and National Guard Bureau websites have policy memos concerning this subject and provide specific examples. For more information visit: www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch.

NOTE: If a Soldier is wounded, injured, or becomes ill while serving on active duty pursuant to a call to active duty under a provision of law mentioned above, and then ordered to active duty under section 12301(h)(1) to receive medical care for the wound, injury, or illness, each day of active duty under that order is qualifying service towards reduced age eligibility.

This law only allows a Soldier to receive their retired pay early; it **does not** apply to subsidized TRICARE medical benefits as a Retired Soldier. TRICARE Prime or Select will not go into effect for the Soldier or their dependents until the Soldier reaches age 60. Soldiers retired prior to age 60 have the option of enrolling in TRICARE Retired Reserve only. For example, if you have enough time to reduce your retirement age to 56, you will start receiving your retired pay then. You will not be able to enroll in TRICARE Prime or Select as a Retired Soldier until you reach age 60. Remember, the option to apply for a Reduced Age Retirement is voluntary.

7-3 Computation of Retired Pay

To get an estimate of your future retired pay, go to the My Army Benefits Website at: <https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>. The calculator is CAC enabled, so the information stored in your IPPS-A record will auto-populate in the calculator for you.

a. Which retired pay plan are you under?

There are four retired pay plans for computing length-of-service retired pay. They are Final Pay, High-36 (aka High-3), REDUX, and the Blended Retirement System (BRS). Your Date of Initial Entry into Military Service (DIEMS), determines your retirement pay plan. Your DIEMS is the earliest date of enlistment, induction, or appointment in a regular or reserve component of a uniformed service as a commissioned officer, warrant officer, or enlisted member and DOES NOT change. It is rarely the same as your basic active service date (BASD) and usually earlier than your pay entry base date (PEBD).

b. Service creditable for percentage purposes

All retired pay plans use “service creditable for percentage purposes” in their formulas. You will receive credit for your active-duty service and inactive duty service.

If you are an Army Reserve Soldier who earns a regular retirement, you will receive credit for inactive duty service performed towards your regular retired pay (cannot exceed the inactive service maximums and/or total points of 365 or 366 a year). Some officers may also receive constructive credit for medical or dental school.

For example, an Army Reserve Soldier may earn a total of 3102 points. To find the equivalent “Years of creditable service” for the formulas below, you must divide total points by 360. In this example, $3102/360 = 8.62$ equivalent “Years of creditable service” for the formulas below.

c. Retired pay plans:

1. Final Pay. DIEMS before Sept. 8, 1980. Formula: $(\text{Years of creditable service} \times 2.5\%) \times \text{final basic pay} = \text{retired pay}$. For a non-regular retirement, formula: $([\text{Creditable Points for Retired Pay}/360] \times 2.5\%) \times \text{final basic pay} = \text{non-regular retired pay}$.

2. High-36 Pay Plan. DIEMS between Sept. 8, 1980, and July 31, 1986. Formula: $(\text{Years of creditable service} \times 2.5\%) \times \text{average of highest 36 months of basic pay} = \text{retired pay}$. For a non-regular retirement, formula: $([\text{Creditable Points for Retired Pay}/360] \times 2.5\%) \times \text{average of highest 36 months of basic pay} = \text{non-regular retired pay}$.

3. High-36 or REDUX pay plan. DIEMS between Aug. 1, 1986 and Dec. 31, 2017. Soldiers with a DIEMS during this period were automatically covered under the High-36 retired pay plan. Soldiers who elected and received the \$30,000 Career Status Bonus (CSB) have their retired pay calculated under the REDUX formula: $([\text{Years of creditable service} \times 2.5\%] \text{ minus } 1\% \text{ for each year under 30 years}) \times \text{the average of the highest 36 months of basic pay} = \text{retired pay}$. The REDUX retired pay plan only applies to Soldiers who retire with regular (active service) retirements.

4. Blended Retirement System (BRS). DIEMS on or after Jan. 1, 2018 and those who were eligible and chose to opt into BRS. Formula: $(\text{Years of creditable service} \times 2\%) \times \text{average of highest 36 months of basic pay} = \text{retired pay}$. For a non-regular retirement, formula: $([\text{Creditable Points for Retired Pay}/360] \times 2\%) \times \text{average of highest 36 months of basic pay} = \text{non-regular retired pay}$.



5. Retired pay details and calculations: Complete details are available in the retired pay fact sheet in the **MyArmyBenefits Benefits Library** at: <https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Retired-Pay>. Personalized calculations are available using the **MyArmyBenefits retirement calculators** at <https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>.

***Note 1: An important factor:** Separation or discharge rather than transferring to the Retired Reserve will impact your retired pay and should be carefully considered. Service members who retire under the Final Basic Pay, High-36, or BRS retired pay plans receive longevity credit for those years while a member of the Retired Reserve awaiting pay at the age of eligibility (usually age 60 unless eligible for a reduced age retirement). This does not apply to a former member who is entitled to retired pay under the Final Basic Pay, High-36, or BRS retired pay plans. **A former member is defined as an individual who elected discharge rather than transfer to the Retired Reserve any time after receiving notification of eligibility to receive Reserve retired pay at age 60. In the case of a former member, regardless of the system under which the individual will receive non-regular retired pay, longevity credit ceases on the date the former member was discharged.**

7-4 Cost of Living Allowance

Your retired pay will be increased annually by a cost-of-living adjustment (COLA) based on the change in the Consumer Price Index (CPI) from the third quarter of one calendar year to the third quarter of the next. COLAs are normally effective 1 December and payable the first working day in January.

7-5 Non-regular Retirement and Medical Retirement

If you think you may receive a medical retirement, refer to the U.S. Army Retirement Planning Guide on the Army Retirement Services page under Retirement Planning at: <https://soldierforlife.army.mil/Retirement/retirement-planning> for more details. You should attend the closest retirement planning seminar as soon as you enter the Medical Evaluation Board (MEB)/Physical Evaluation Board (PEB) process. Once the Army approves your medical retirement, the retirement planning window will be short, so early preparation is key. If you are married, your spouse should also attend.

a. Severance pay and non-regular retired pay. If you are found unfit but your disability percentage is less than 30% by the Army, you will be offered severance pay. If at that time you are eligible for a non-regular retirement, you will forfeit your retired pay if you accept the severance pay. To avoid forfeiting your non-regular retirement, you can decline the severance pay and request transfer to the retired reserve or discharge. You will apply for non-regular retired pay under usual procedures.

b. Concurrent Retirement and Disability Pay (CRDP) and non-regular retirement. Prior to Jan. 1, 2004, retired Service members were required by law to waive a dollar of retired pay for every dollar of VA disability compensation they received. Under CRDP, retired Service members who qualify will receive both VA disability compensation and retired pay without offset. Retired Service members are eligible for CRDP if they have a VA service-connected disability rating of 50% or higher and are receiving retired pay. Army Reserve Soldiers who are medically retired, will have a dollar for dollar offset of their medical retirement disability pay by their VA disability compensation until they reach non-regular retirement eligibility (must have 20 or more years of qualifying service and be in receipt of a NOE). This means that you must also apply for your non-regular retired pay nine months prior to your age of eligibility (age 60 or earlier if eligible for reduced age retirement) to receive CRDP. It is important to note that Title 10 USC Chapter 61 (disability) retirees with less than 20 years of service do not qualify for CRDP.

CRDP is a taxable benefit; it permits the Retired Soldier to receive taxable retired pay, which was previously waived to receive VA disability compensation.

For CRDP details, see [https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Concurrent-Retirement-and-Disability-Pay-\(CRDP\)-](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Concurrent-Retirement-and-Disability-Pay-(CRDP)-)

c. Combat-Related Special Compensation (CRSC). CRSC is not military retired pay. It is a tax-free special monthly compensation for a disability or condition that can be attributed to a combat-related event as defined by the DOD program guidance. CRSC is available to Retired Soldiers from all components and all Services. The Army Human Resources Command will determine whether your disability is combat-related based on the following criteria:

- ▶ As a direct result of armed conflict,
- ▶ While engaged in hazardous service,
- ▶ In the performance of duty under conditions simulating war, or
- ▶ Through an instrumentality of war.

To learn more and apply for CRSC, visit: www.hrc.army.mil/content/Apply%20for%20CRSC.

CRSC and CRDP are mutually exclusive. DFAS-CL will establish the more advantageous payment for Retired Soldiers who qualify for both, and then will offer an annual open season to switch between programs. Open seasons are normally conducted in January. For CRSC details, see: [https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Combat-Related-Special-Compensation-\(CRSC\)-](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Combat-Related-Special-Compensation-(CRSC)-) .

7-6 Taxes

Military retired pay and post-retirement employment will likely push you up into a higher marginal tax bracket. Some key taxes to understand during military retirement are:

a. Federal income taxes. Your retired pay is subject to federal income taxation unless wholly or partially exempted by statute. Your federal income tax withholding will be determined by the DD Form 2656 and IRS Form W-4 you complete at the time of your military retirement. This information establishes how much money to withhold from your taxable income for your annual tax liability.

Contrary to recent social media posts, military retirement pay is taxable, and a member's VA disability rating is not grounds to reduce federal taxes owed. In the 2022 case of *Valentine vs. Commissioner*, the United States Tax Court agreed with the Internal Revenue Service (IRS) that a disabled veteran's military retirement payments were taxable. In a footnote to the opinion, the Court did suggest that the veteran may have misread IRS Publication 525 to come to her conclusions.

The IRS tax withholding calculator at: www.irs.gov/individuals/tax-withholding-estimator can help you with calculations.

Survivor Benefit Plan (SBP) premiums are deducted from retired pay before taxes are calculated. For additional information, visit: www.dfas.mil/retiredmilitary/manage/taxes/fitw.html.

Answers to federal tax questions may be obtained from your local IRS office. Information is available at: www.irs.gov/help/contact-your-local-irs-office.

b. State income taxes. Some states exempt all or a portion of retired pay from income taxation, while some have no state income tax. You must specify the amount of state income tax to be withheld by DFAS. Disability payments received from the VA are exempt from both state and federal taxation.

To learn which states tax retired pay or how much retired pay is taxed, visit the MyArmyBenefits State fact sheets at: <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>



Requests to withhold state income tax from your retired pay must be made in writing. DFAS can only withhold income tax for one state at a time and the designated state must have signed the standard written agreement with the Department of Defense (DOD). If you have a state tax option, and your state taxing authority has an agreement with DOD, you can use **myPay** to change your state income tax withholding. Visit: www.dfas.mil/retiredmilitary/manage/taxes/sitw/ for details.

By law, State income tax withholding requests are voluntary and revocable at any time.

c. Social Security and Medicare taxes. Your retired pay is not subject to Social Security or Medicare tax withholding because it is “deferred” income rather than “earned” income.

7-7 Other Retired Pay Information

Soldiers' retired pay is processed by DFAS' Cleveland Center. DFAS-CL can be reached at (800) 321-1080 from 0800-1700 Eastern Time, or online at: www.dfas.mil/.

a. Pay Day. The law requires military retired pay to be processed on the first day of the month. When that day falls on a weekend or national holiday, the pay date is moved to the previous business day.

b. Retiree Account Statement (RAS). You will receive a RAS (similar to your Leave and Earnings Statement) when you retire. Your RAS is a description of what you can expect on the next pay date. A monthly electronic RAS is available on **myPay** at <https://mypay.dfas.mil/> to all military retirees currently receiving retirement payments. Please register a civilian email address in your **myPay** account prior to retirement. In addition to the monthly RAS, you'll receive a RAS whenever you make a change to your account and an annual RAS each December.

c. Electronic Funds Transfer. Federal law requires all members to use the US Department of the Treasury's direct deposit system to receive their retired pay. International direct deposit is available to Retired Soldiers and annuitants residing in most overseas locations. Contact DFAS-CL for more information.

d. Allotments. You may have up to six "discretionary" allotments and unlimited "non-discretionary" allotments as long as there is sufficient net retired pay from which to deduct discretionary allotments. You may change your allotments as frequently as desired after retirement, as long as you do not exceed six discretionary allotments.

7-8 Thrift Savings Plan (TSP)

TSP is a retirement savings and investment plan for federal employees and members of the uniformed services, including

the Ready Reserve. It offers the same types of savings and tax benefits that many private corporations offer their employees under 401(k) plans.



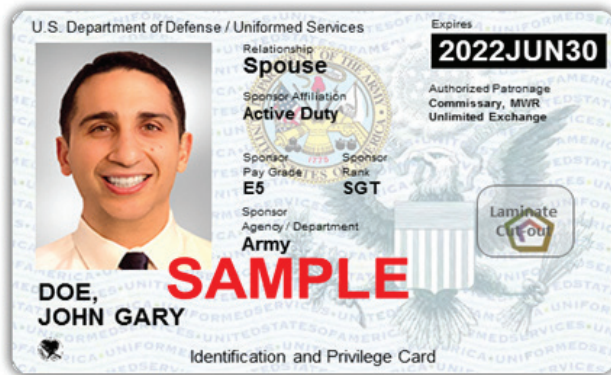
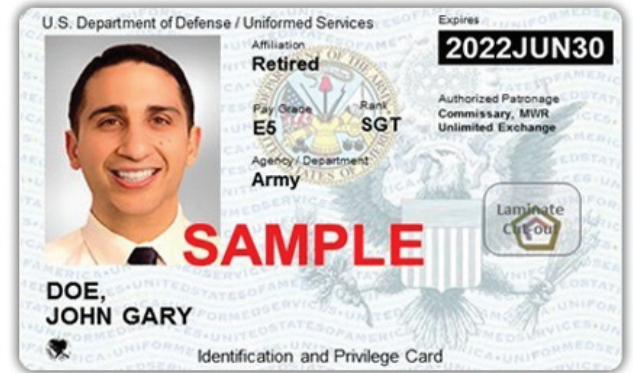
You must stop contributing to your military TSP at retirement. You may leave your TSP account alone and draw returns when permitted, or roll it into an IRA, or roll a qualified retirement savings account into your TSP account. You may resume active TSP participation if you become a federal civilian employee, and military and civilian TSP accounts may be combined. The TSP website offers in-depth tools and information at www.tsp.gov.

7-9 Defense Enrollment Eligibility Reporting System (DEERS)

DEERS is a computerized database containing information on military sponsors and their beneficiaries who may be eligible for medical care and other military benefits. The database is automatically updated when a new ID card is issued.

7-10 Uniformed Services Identification (USID) Card

a. Next Generation Uniformed Services Identification (USID) cards are issued to Retired Soldiers and eligible family members as a means of identification and as authorization for various benefits and privileges. The Next Generation USID identifies the family member as being eligible for commissary, Exchange, and Morale, Welfare, and Recreation (MWR) privileges, as well as medical care.



b. Retired Soldiers and eligible family members who are enrolled in DEERS may apply for an ID card at any military ID card issuing facility. To renew or replace ID Cards, or to find the nearest facility you can sign into the ID Card Office Online at: <https://idco.dmdc.osd.mil/idco/>.

c. ID cards for Soldiers in the Retired Reserve and eligible family members will be issued at any ID card-issuing facility upon presentation of the Notification of Eligibility (NOE) for Non-Regular Retired Pay (15- or 20-year letter) and transfer orders to the Retired Reserve. Entry into DEERS

is essential for proper eligibility verification and future ID card renewal/status changes. Reserve component Soldiers who are discharged without transfer to the Retired Reserve (known as Former Members) and their eligible family members are authorized the issuance of a USID for commissary, Exchange, and MWR privileges only, until they reach retirement eligibility.

7-11 MyArmyBenefits (MAB)

MyArmyBenefits, the Army's official military benefits website: <https://myarmybenefits.us.army.mil/>, provides over 180 federal and state benefit fact sheets, organized by topic, military status, and life events. The site also offers personalized planning calculators for retirement, survivor benefits, and deployment estimates that are accessible using a Common Access Card (CAC) or Department of Defense Self-Service Logon (DS LOGON). MAB also provides a help desk for any benefit-related questions.



The MAB site covers important retirement benefit topics such as the Blended Retirement System (BRS), Thrift Savings Plan (TSP), Survivor Benefit Plan (SBP), and Department of Veterans Affairs (VA) disability compensation. MAB also provides information on Combat-Related Special Compensation (CRSC), Concurrent Retirement and Disability Pay (CRDP), Social Security compensation, and other federal benefits. MAB also provides Soldiers comprehensive information on state-provided benefits in the state fact sheets. In addition, MAB provides comprehensive military resource locators for 54 states and territories and 11 countries.

7-12 Army Emergency Relief (AER)

Army Emergency Relief (AER) provides three types of assistance to Retired Soldiers, their families, and survivors:

- ▶ Emergency assistance with a valid emergency often involving essentials of everyday living.
- ▶ Assistance to survivors of deceased Soldiers based on an emergency, a sustaining need, or for special one-time needs.
- ▶ Scholarship assistance to unmarried dependent children and spouses of Retired Soldiers.



Retired Soldiers, to include Retired Soldiers on the Temporary Disability Retired List (TDRL) or Permanent Disability Retired List (PDRL), continue to enjoy the same benefits as when on active duty. U.S. Army Reserve and Army National Guard Soldiers become eligible upon the commencement of retired pay.

AER provides financial assistance to the survivors of Soldiers who die on active duty or after retirement. Generally, entitlements such as SBP, Dependency and Indemnity Compensation (DIC), Social Security, or individual insurance will not commence until 30-90 days after the death of a Retired Soldier. AER will provide financial grants to survivors for “routine or normal” monthly expenses while awaiting the start of their entitlements.

There are 70 AER offices located on U.S. Army installations worldwide. AER also maintains a reciprocal agreement with the Air Force Aid Society, Coast Guard Mutual Assistance and Navy-Marine Corps Relief Society that allows Retired Soldiers and their family members to request AER assistance through any military installation with a military relief society office. Those Retired Soldiers not located near an Army installation may contact the American Red Cross Call Center at (877) 272-7337, option 1, for assistance in processing an application to AER.

AER receives no appropriated funding. AER operates solely from donations. Contributions from Retired Soldiers should be sent to AER Headquarters, 2530 Crystal Drive, Suite 13161, Arlington, VA 22202. Retired Soldiers may also donate online at: www.armyemergencyrelief.org/donate/. Retired Soldiers may also contribute by allotment from their retired pay. Contact AER Headquarters at (866) 878-6378 to obtain the allotment form.

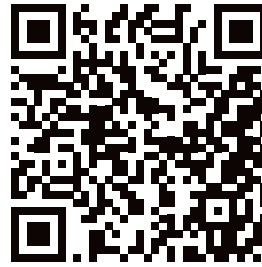
Chapter 7 – Non-regular Retired Pay Resources



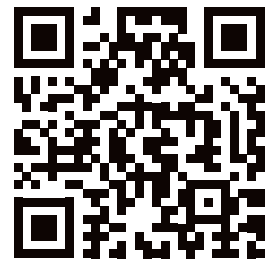
U.S. Army Retirement
Planning Guide



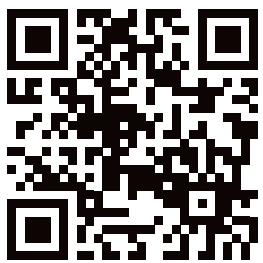
Retirement Services
Officers (RSOs)



Retirement Services
Army Reserve



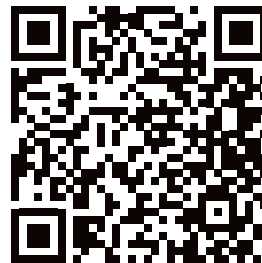
USARC
Retirement



U.S. Army Retirement
Services



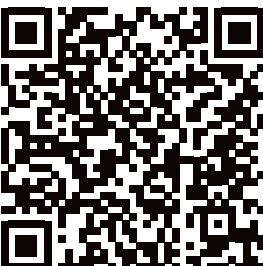
DoD Office of the Actuary



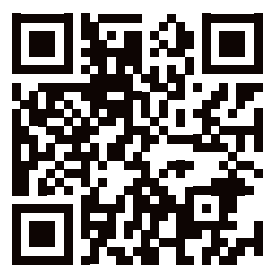
Change of Mission



Army Reserve Retirement
Planning Seminars



Army Survivor Benefit Plan
(SBP)



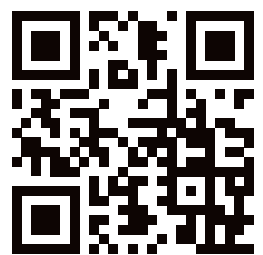
MilSpouse
Money Mission



MySTeP



Periodic Health
Assessment



Defense Health Agency
QTC



Soldier for Life
Retirement Planning

Chapter 8 – Medical Care

8-1 TRICARE Programs—Medical Care After Retirement

a. TRICARE background

Beneficiaries can access TRICARE information or learn about their health plan options by going to the official TRICARE website at: www.tricare.mil.



b. TRICARE and Retired Soldiers

Retired Soldiers and their eligible family members are eligible for TRICARE. Your eligibility status and the accurate and timely payment of your claims are based on your data in the Defense Enrollment Eligibility Reporting System (DEERS). This is especially important when you retire. Visit the nearest DEERS office and update your DEERS profile. DEERS/ID Card offices can be located at <https://idco.dmdc.osd.mil/idco/>.

Evaluate your needs and the available health plan options on <https://www.tricare.mil/Plans/HealthPlans>, and then contact a local or regional Beneficiary Counseling and Assistance Coordinator (BCAC) to seek additional assistance. BCACs are located in all Military Treatment Facilities and can be located at: <http://www.tricare.mil/contactus>

Army Reserve Retired Soldiers who transfer to the retired reserve are eligible for TRICARE Retired Reserve (TRR) until Age 60, even if eligible for a reduced age retirement. **Note:** Former Members are not eligible for TRR. They will need to submit their transfer to retired reserve order to DEERS to get a new ID card and change their eligibility for TRICARE.

- ▶ TRICARE Retired Reserve (TRR): Available globally. A premium-based health plan that qualified retired Reserve members under age 60 and survivors may purchase. See: <https://www.tricare.mil/Plans/HealthPlans/TRR> for more information.

Once an Army Reserve Soldier reaches age 60 and is placed on the retired list, they will need to submit the order placing them on the retired list to DEERS to get a new ID card and to change their eligibility for TRICARE. Between age 60 and 65, a Retired Soldier may choose to obtain care under any of the following TRICARE plans:

- ▶ TRICARE Prime: Available in the United States in Prime service areas. A managed care option offering the most affordable and comprehensive coverage. See: <https://www.tricare.mil/Plans/HealthPlans/Prime> for more information.
- ▶ TRICARE Select: Available within the United States. A fee-for-service plan available in the United States. Most freedom of choice. See: <https://www.tricare.mil/Plans/HealthPlans/TS> for more information.
- ▶ TRICARE Select Overseas: Available overseas. A fee-for-service plan, which allows you the most flexibility in getting care, but will cost you out-of-pocket expenses. See <https://www.tricare.mil/Plans/HealthPlans/TSO> for more information.

▶ TRICARE Plus: Available globally. A primary care program offered at some military hospitals and clinics. Each hospital or clinic leader decides if TRICARE Plus is available at their location and you must enroll to participate. Enrollment is only for the hospital or clinic where you enrolled. Restrictive and limited based on MTF capability and capacity. See: <https://www.tricare.mil/Plans/SpecialPrograms/Plus> for more information.

▶ Uniformed Services Family Health Plan (USFHP): Available at six locations in the United States. A TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States. See: [https:// www.usfhp.net/](https://www.usfhp.net/) for more information.

The USFHP's sponsoring organizations and covered areas are:

- ◆ Johns Hopkins Medicine: Serving MD, Washington D.C., parts of PA, VA, and WV
- ◆ Martin's Point Health Care: Serving ME, NH, VT, NY, and the Northern tier of PA
- ◆ Brighton Marine Health Center: Serving MA, RI, and northern CT
- ◆ St. Vincent Catholic Medical Centers: Serving parts of NY (incl. NYC), all of NJ, southeastern PA, and western CT
- ◆ CHRISTUS Health: Serving southeast TX, and southwest LA
- ◆ Pacific Medical Centers (PACMED Clinics): Serving the Puget Sound area of WA State

▶ TRICARE Young Adult (TYA): Unmarried dependent children who have lost eligibility for TRICARE at age 21 or up to age 23 if unmarried and in school, may qualify to purchase TYA coverage, a premium-based program which provides TRICARE coverage until reaching age 26. Whether opting for TYA Prime or TYA Select, enrollment is required, and premiums must be paid. See: [https:// www.tricare.mil/Plans/HealthPlans/TYA](https://www.tricare.mil/Plans/HealthPlans/TYA) for more information.

At age 65, a Retired Soldier is eligible for TRICARE For Life and is responsible to pay Medicare Part B premiums.

▶ TRICARE For Life (TFL): TRICARE For Life is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have Medicare Parts A and B. Beneficiaries age 65 and older who are entitled to Medicare Part A and have Medicare Part B are automatically covered by TRICARE for Life. Regardless of the option, Medicare becomes the primary payer and TRICARE, the secondary payer. There are no enrollment forms or enrollment fees. You are covered the first date that your Medicare Part A and Part B coverage are effective. You must pay Medicare Part B premiums. TFL is available worldwide, and TRICARE pays after Medicare in the U.S. and U.S. Territories. TRICARE is the first payer in all other overseas areas. For more information, visit [https:// www.tricare.mil/Plans/HealthPlans/TFL](https://www.tricare.mil/Plans/HealthPlans/TFL).

8-2 Temporary Disability Retired List (TDRL) or Permanent Disability Retired List (PDRL) Beneficiaries

Service members on TDRL or PDRL are eligible for TRICARE benefits for retired service members. Family members are also covered by TRICARE, provided they are registered in DEERS.

8-3 TRICARE Pharmacy Benefits

TRICARE prescription drug coverage is available to all TRICARE-eligible beneficiaries who are enrolled in DEERS.

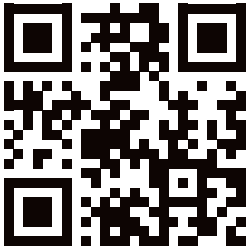
8-4 Federal Employees Dental and Vision Insurance Program (FEDVIP)

The Federal Employee Dental and Vision Insurance Program (FEDVIP) is a voluntary, enrollee-pay-all dental and vision program that offers eligible participants a choice between 12 nationwide and regional dental carriers and five vision carriers, with most plans offering both high and standard options. Premiums can be deducted from your retired pay. Eligibility for FEDVIP is verified through DEERS.

If you are an active uniformed service member and are retiring, you are now eligible to enroll in FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage. You are considered newly eligible for the program and may enroll between 31 days prior to your military retirement date and up to 60 days following. To prevent a gap in dental coverage between your active duty or reserve dental plan and your new FEDVIP plan, you must enroll prior to your retirement date. For more information, see: <https://www.benefeds.com/programs>.



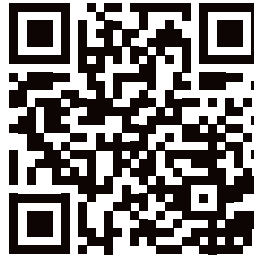
Chapter 8 – Medical Care Resources



TRICARE



DEERS



TRICARE
Health Plans



Beneficiary Counseling
and Assistance
Coordinator (BCAC)



TRICARE
Retired Reserve



TRICARE Prime



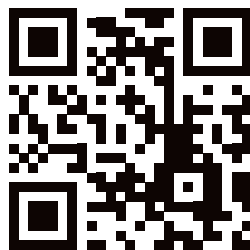
TRICARE Select



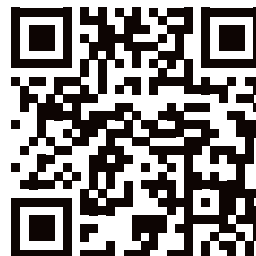
TRICARE
Select Overseas



TRICARE Plus



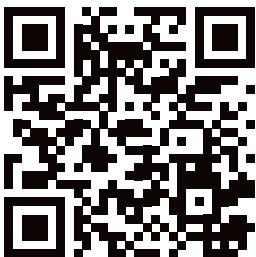
Uniformed Services
Family Health Plan
(USFHP)



TRICARE Young Adult



TRICARE For Life (TFL)



Federal Employees Dental
and Vision Insurance
Program (FEDVIP)

Chapter 9 – Department of Veterans Affairs Benefits

9-1 General

Soon after you retire, the VA will send you information on benefit programs available to you (based on their receipt of a copy of your DD Form 214). The VA has eligibility criteria based on your period of military service, type of discharge, and percentage of disability, if applicable. When you attend the Army Transition Assistance Program, a VA representative will speak with you. Individual counseling is also available at any local VA office. Call (800) 827-1000 or go online to: <http://www.va.gov/>. You should also review the federal and state benefits fact sheets in the Benefits Library at the MyArmyBenefits website at: <https://myarmybenefits.us.army.mil/> to learn about all your federal and state veteran benefits.



9-2 Veterans Affairs (VA) Disability Compensation

Retiring personnel may apply to the VA for a service-connected disability rating. This rating provides you a priority for treatment in the VA medical system; establishes a record for future medical evaluations should your medical condition deteriorate; and could mean you receive tax-free compensation for medical problems incurred while on active duty. The VA will assign you a disability rating from zero to 100% with increments of 10%. Federal law sets VA disability compensation with additional amounts payable if other conditions are met. See rates at <https://www.va.gov/disability/compensation-rates/veteran-rates/>. The rates typically increase annually, effective December 1, if a COLA is approved. Receipt of VA compensation reduces, dollar-for-dollar, the amount of retired pay you receive if your disability is rated 40% or less. All VA compensation is tax-free.

Review your medical records thoroughly and record all medical conditions you experienced during active duty while you are still on active duty! These conditions will form the basis for your medical review by the VA. Depending on your duty station at the time of retirement, you may receive a combined Service / VA physical.

If you are a Gulf War veteran, consider obtaining an examination under the DoD Comprehensive ***Clinical Evaluation Program (CCEP)*** or the ***VA Persian Gulf Registry program***.

Download forms to file your application for VA disability compensation from <https://www.va.gov/disability/how-to-file-claim/>. **You may request free help** in preparing and submitting your VA disability claim from VA-certified benefits experts at several Veterans Services Organizations, such as the Disabled American Veterans, the American Legion, the Veterans of Foreign Wars, the Association of the US Army, and others. There is a directory available at: <https://www.va.gov/ogc/apps/accreditation/index.asp>.



9-3 Benefits Delivery at Discharge and Fully Developed Claim Programs

The Benefits Delivery at Discharge (BDD) Program accelerates receipt of VA disability benefits through a time-sensitive process that must be started 90-180 days prior to retirement to complete the application and medical examination. To learn more about BDD, visit: <https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/>.

The Fully Developed Claim Program allows a Soldier to submit a claim for disability compensation when they have less than 90 days to retirement. Submitting your disability compensation claim before discharge makes it possible to receive VA disability benefits as soon as possible after retirement, visit: <https://www.va.gov/disability/how-to-file-claim/evidence-needed/fully-developed-claims/> for more information.

9-4 VA Home Loans

VA-guaranteed home loans are available to qualified veterans and eligible surviving spouses to purchase or refinance a home for their own personal occupancy. VA home loans are provided by private lenders, such as banks or mortgage companies. Veterans may choose their own lender. VA guarantees a portion of the loan enabling the veteran to negotiate interest rates and other loan terms with their selected lender. Adapted Housing Grants help veterans with a permanent and total service-connected disability purchase or build an adapted home or to modify an existing home to account for their disability. For more information on VA home loans, visit: <http://www.benefits.va.gov/homeloans/>.

9-5 GI Bill

You can use your Post-9/11 GI Bill benefits for college, on-the-job training, apprenticeships, or non-college degree programs. Your benefits expiration date depends on when you were discharged from active duty. If your service ended before January 1, 2013, your Post-9/11 GI Bill benefits will expire 15 years after your last separation date from active service. If you do not use all of your benefits within 15 years, any remaining benefits will expire and will no longer be available. If your service ended on or after January 1, 2013, your benefits do not expire. Your Post-9/11 GI Bill benefits may include financial support for school tuition and fees, books and supplies, and a monthly housing allowance. You may also receive reimbursement for license or certification tests and national exams. Eligible service members may transfer their unused benefits to eligible family members in exchange for an additional four-year service obligation. For more information, visit: <https://www.va.gov/education/about-gi-bill-benefits/>.



9-6 Converting SGLI to VGLI

Soldiers on active duty and most Reserve Component Soldiers are covered by Servicemembers' Group Life Insurance (SGLI), supervised by the VA. If you have SGLI coverage when you retire, you will receive 120 days of free SGLI coverage, and the opportunity to convert SGLI to Veterans' Group Life Insurance (VGLI) in an amount equal to or less than the SGLI coverage you had when you separate or retire from service. Soldiers who are totally disabled for insurance purposes may keep SGLI at no cost for up to two years after retirement under the SGLI Disability Extension. You can apply for this extension anytime within two years after retirement, but to ensure no gap in coverage, you should apply within the first 120 days after retirement. For more information, visit: <https://www.va.gov/life-insurance/options-eligibility/sgli/>. Family members are not eligible to continue coverage under VGLI or Family SGLI. VGLI costs more than SGLI (and more than some private insurance), but VGLI may be renewed every five years for life without regard to health conditions. This is an important feature for Soldiers who are uninsurable because of disabilities or other health-related problems. Premiums are available at <https://www.va.gov/life-insurance/options-eligibility/vgli/>. VGLI may be canceled at any time, or converted to a commercial insurance product (whole life only) without proof of insurability.

9-7 Veterans Affairs Life Insurance (VALife)

VALife provides guaranteed acceptance whole life coverage of up to \$40,000 to veterans aged 80 and under with service-connected disabilities. Lesser amounts are available in increments of \$10,000. There are no time limits to apply for those 80 and under and no health questions or exams required. Under this plan, the elected coverage takes effect two years after enrollment as long as premiums are paid during the two-year period, visit: <https://www.va.gov/life-insurance/options-eligibility/valife/> for more information on this new VA life insurance program.

9-8 Veterans Affairs Medical Care

Provided there is adequate funding, the VA will provide no-cost hospital and outpatient care and pharmacy benefits to former Soldiers who receive VA disability compensation, are former Prisoners of War, have an illness possibly resulting from exposure to Agent Orange or environmental hazards in the Persian Gulf, or have low incomes under VA criteria. All others may receive treatment to the extent resources and facilities are available, but co-payments will be required.



Family members are not entitled to VA health care.

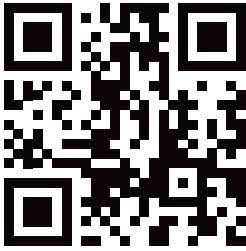
Retiring Soldiers should enroll in the VA health care system as soon after retirement as possible, although enrollment can be done at any time in the future. Once enrolled, a veteran is placed in one of eight enrollment priority groups, with Group 1 being the highest priority for care. Some veterans may have to agree to pay co-payments to be placed in certain priority groups. The VA will provide care to as many groups as possible, depending on the availability of medical funding. You can also find out more about enrollment priority groups at: <https://www.va.gov/health-care/eligibility/priority-groups/>.

Retired Soldiers are not placed into a special category; they are treated as veterans. Medical care is based on the capabilities of the VA facilities in your local area. Eligibility for care is based on your status as determined by VA eligibility criteria. Your local VA office can provide information that is more specific and help determine your entitlements under the VA medical system. To find a local VA treatment facility, visit: <https://www.va.gov/find-locations/>. For more information about VA health care, visit: <https://www.va.gov/health-care/>.

9-9. VA Dental Care

Within 90 days of your retirement, the VA will treat, on a space-available basis, Retired Soldiers who have dental conditions that were documented as ongoing at time of retirement. However, if you received complete dental treatment from the military in the 90 days preceding your retirement, you have no VA dental care eligibility following retirement. Your DD Form 214, Certificate of Release or Discharge from Active Duty, will note if you are eligible. Once VA completes the space-available dental treatment, your eligibility for dental treatment from the VA stops, except under certain conditions. To learn more about VA dental care, visit: <https://www.va.gov/health-care/about-va-health-benefits/dental-care/>.

Chapter 9 – Department of Veterans Affairs Benefits Resources



Veterans Affairs



MyArmyBenefits



VA Disability
Compensation



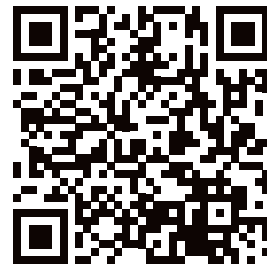
Comprehensive Clinical
Evaluation Program
(CCEP)



VA Persian Gulf
Registry program



VA disability
compensation from



Veterans Services
Organizations



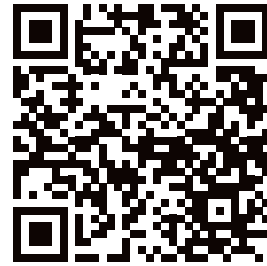
Benefits Delivery at
Discharge (BDD)



Fully Developed
Claim Program



VA Home Loans



GI Bill



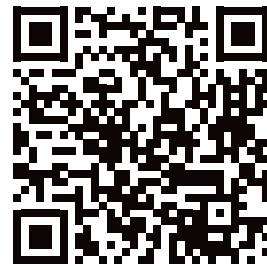
SGLI Disability Extension



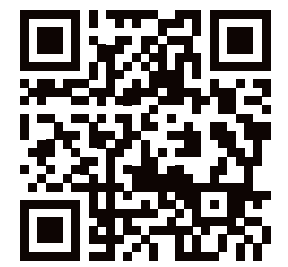
Veterans' Group Life
Insurance



Veterans Affairs Life
Insurance (VALife)



Veterans Affairs
Medical Care



Veterans Affairs
Treatment Facility

Chapter 10 – Communications, Systems & Installation Access

10-1 Change of Mission

Change of Mission is the Army's official electronic newsletter for Soldiers in all three components with 17 or more years of service who have not yet retired. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after retirement, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

10-2 Army Echoes



Army Echoes is the official newsletter for Retired Soldiers, surviving spouses, and their families. It is published as a hard copy and electronic newsletter, with additional content published weekly on a Soldier for Life website blog. The newsletter is published four times a year (February, May, August, November) and mailed or emailed to over one million Retired Soldiers and surviving spouses. It is designed to keep you informed of significant changes to laws and benefits that affect you, and to discuss changes in the Army. Because some laws and directives require action on your part, you are urged to read each issue of *Army Echoes* and periodically review the blog.



It is important for retiring Soldiers to ensure they have a trusted commercial email address in their myPay profile **BEFORE** they retire. The Army and DFAS will send Army Echoes and alerts about their retired pay to their myPay email address.

Retired Soldiers collecting retired pay and surviving spouses who are collecting the Survivor Benefit Plan annuity should ensure that DFAS has their current mailing and email address. To update DFAS, create or update your myPay account. Retired Soldiers may also call DFAS at (800) 321-1080. More information is provided at <https://soldierforlife.army.mil/retirement/army-echoes>.

“Gray Area” Retired Soldiers (in the Retired Reserve not yet collecting retired pay) now have a **new kind of myPay account at DFAS** that provides them a convenient way to update their contact information, so that they can receive important news from the Army and DFAS as well as a reminder to apply for retired pay. Visit: <https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/> for more information.

10-3 Army Echoes Blog

The Army Echoes Blog is available at: <https://soldierforlife.army.mil/retirement/blog>. New articles are posted to the blog each week. The articles are the same type found in the newsletter—updates from DFAS, VA, Social Security Administration, Internal Revenue Service, etc.—but the content is updated every week rather than quarterly. Because there are no size limitations on the Army Echoes blog, more content is available to readers through the blog than the newsletter.



10-4 Military Records

Soldiers should obtain a copy of their medical and dental records prior to retiring; this includes all outpatient care at any military treatment facility, civilian providers, and treatment received while deployed. These records will be turned in when you process out, and once they leave your possession, it may be difficult to obtain copies. It is also advisable to retain any paper and electronic copies of military personnel records you have.

10-5 The Department of Defense Self-Service Logon (DS Logon)

DS Logon is the secure, self-authentication protocol that replaced AKO Single Sign-on and provides Retired Soldiers and other beneficiaries' access to their personal records and information on many DOD and VA websites. DS Logon is the only method for Retired Soldiers and family members, who do not have CACs, to access this information on the internet. Retiring Soldiers should obtain a DS Logon username and password before retirement by following the procedures below.

a. Common Access Card (CAC) Registration

As a CAC holder, you can quickly obtain a DS Logon account by authenticating online with your CAC, at: <https://webct2.dmdc.osd.mil/identitymanagement/app/registrationn>, and select "I have a Common Access Card (CAC) with access to a card reader."

b. Common Access Card (CAC) Registration without a card reader

As a CAC holder, you can also register online without access to a reader, at: <https://webct2.dmdc.osd.mil/identitymanagement/app/registration>, select "I have a Common Access Card (CAC) but NO access to a card reader" and submit the required information.

You may also register if you do not have a CAC, by selecting the third option on the list and completing the required information.

For more information, visit: <https://www.dmdc.osd.mil/identitymanagement/app/login>

10-6 Mobilization/Retired Soldier Recall

The Army Human Resources Command (HRC) administers a program to recall Retired Soldiers for full or partial mobilization. Officers and enlisted personnel under age 60 and in good health are subject to recall in case of war or national emergency as declared by the President. Warrant officers may be recalled up to age 62. General officers are recalled on a case-by-case basis. HRC identifies Retired Soldiers using the Total Army Personnel Database (TAPDB). Every effort is made to assign the Retired Soldier to a base within 300 miles of their home. Recall orders will be issued only at the time of mobilization. You can review more information regarding mobilization of Retired Soldiers and volunteer for recall in AR 601–10, paragraph 2-2, Management and Recall to Active Duty of Retired Soldiers of the Army in Support of Mobilization and Peacetime Operations (Criteria for Recall).

Chapter 10 – Communications, Systems & Installation Access - Resources



Change of Mission



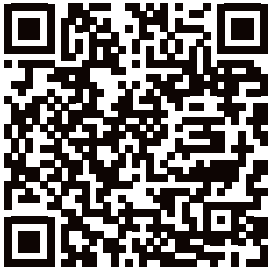
Army Echoes



"Gray Area" Retired
Soldiers



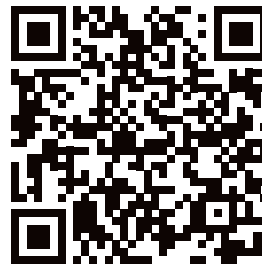
Army Echoes Blog



Common Access Card
(CAC) Registration



Common Access Card
(CAC) Registration without
a card reader



Identity Management





Prepared by:
Army Reserve Retirement Services
Deputy Chief of Staff, G-1
Office of the Chief, Army Reserve, Fort Belvoir, VA