



U.S. ARMY

HEADQUARTERS DEPARTMENT OF THE ARMY RETIREMENT SERVICES OFFICE

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

1 JULY 2024

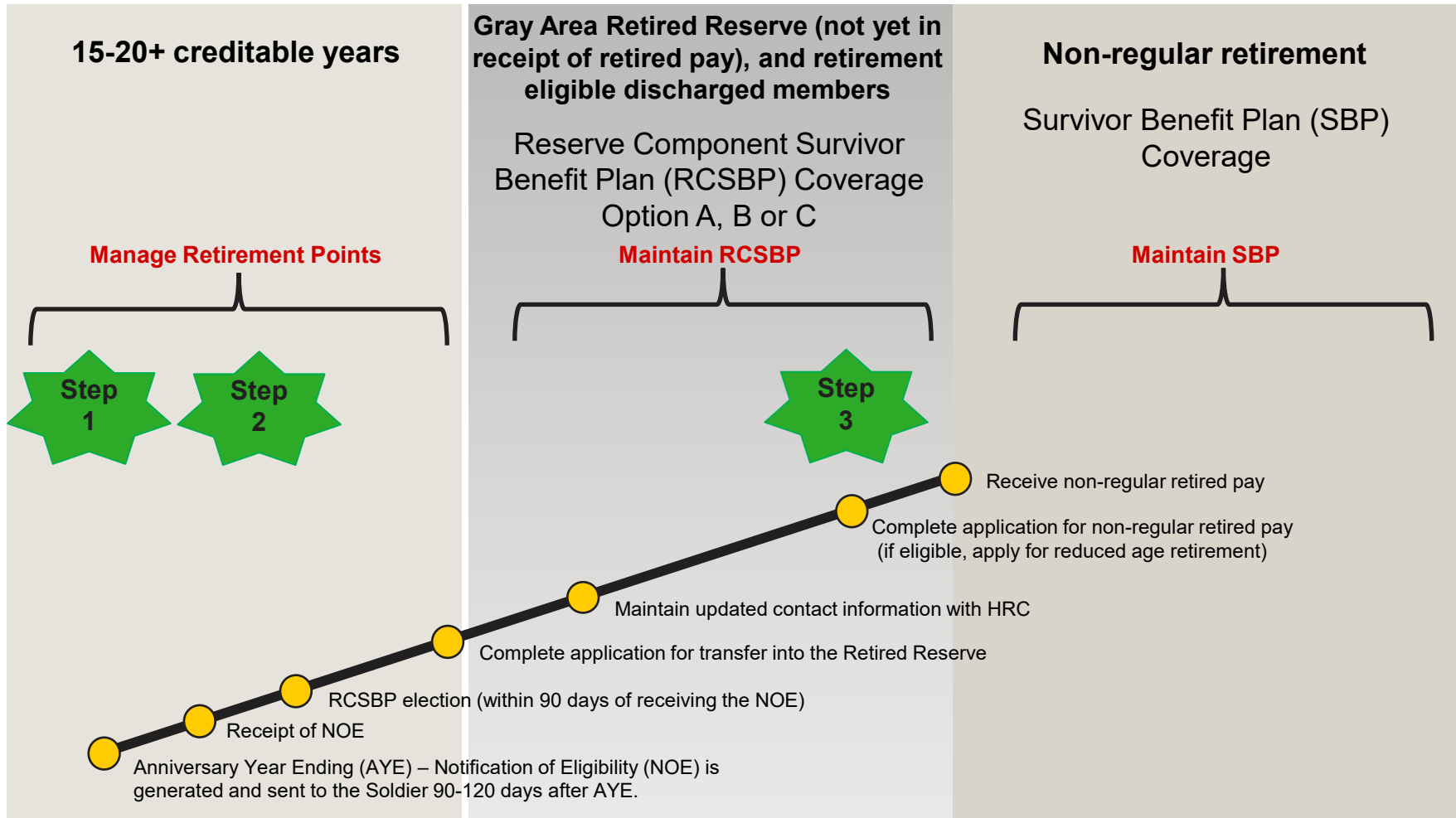
“BE ALL YOU CAN BE”



Unclassified

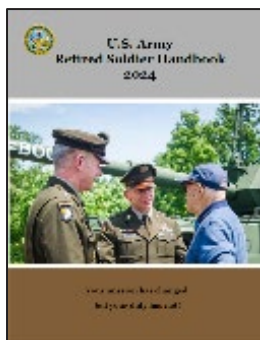
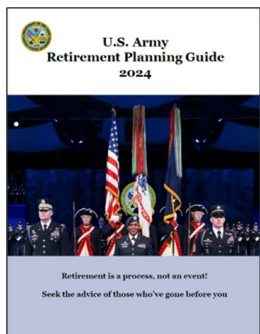
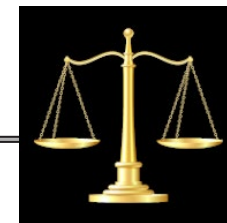
Purpose

To provide an overview of the non-regular retirement process to make an informed military retirement decision.



The Army Retirement Services Website

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

Former Spouses

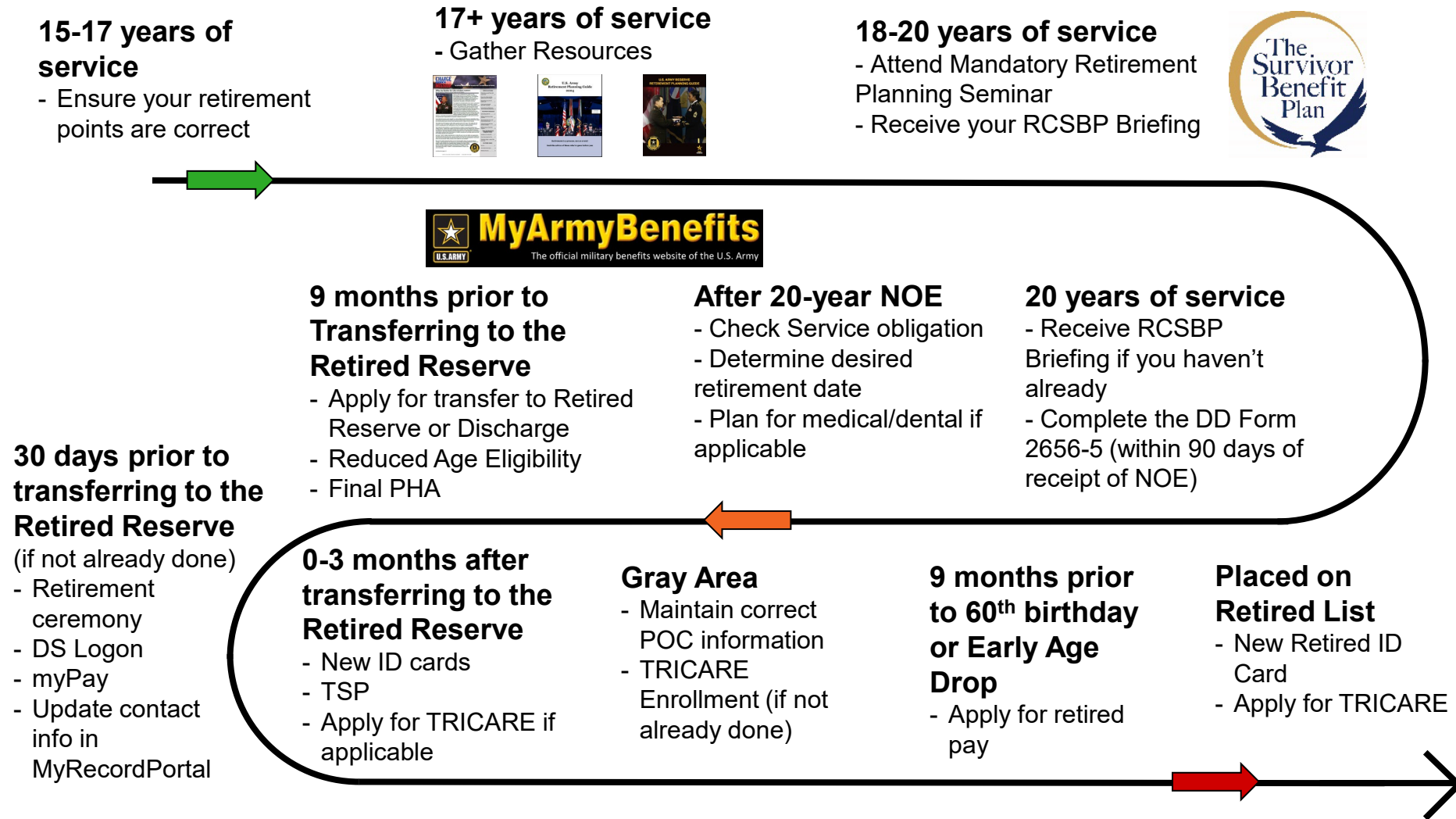


Change of Mission

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



Non-Regular Retirement Process



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

Non-Regular (Reserve) Retirement

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

Manage Retirement Points

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

Reserve Retirement Points Calculation

Active duty: 1 point per day

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

Inactive Duty Service

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

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

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

Manage Retirement Points

ARNG

USAR

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

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

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	FHD	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay	
1985/10/25	1986/01/14	E5	0	--	0	0	0	V	---	---	---/---/---	
1986/01/15	1986/10/24	A1	0	3	0	0	283	V	286	286	01/00/00	
1986/10/25	1987/10/24	A1	0	0	0	0	365	V	365	365	01/00/00	
1987/10/25	1988/10/24	A1	0	0	0	0	366	V	366	366	01/00/00	
1988/10/25	1989/02/23	A1	0	--	0	0	122	V	---	---	---/---/---	
1989/02/24	1989/07/01	D4	0	--	0	0	0	V	---	---	---/---/---	
1989/07/02	1989/07/28	D1	0	--	0	0	0	V	---	---	---/---/---	
1989/07/29	1989/10/24	B1	0	10	0	0	0	V	132	132	01/00/00	
1989/10/25	1990/05/20	B1	20	--	0	0	0	V	---	---	---/---/---	
1990/05/21	1990/10/24	B1	0	--	0	0	157	V	192	192	01/00/00	
1990/10/25	1990/11/16								52	52	01/00/00	
1990/11/17	1991/10/24								---	---	---/---/---	
1991/10/25	1992/02/09								---	---	---/---/---	
1992/02/10	1992/10/24								20	20	00/00/00	
1992/10/25	1993/10/24								15	15	00/00/00	
1993/10/25	1993/10/25	D4	0	0	0	0	0	V	0	0	00/00/00	
1993/10/26	1998/02/19	H3	0	0	0	0	0	V	0	0	00/00/00	
1998/02/20	1999/02/19	B1	41	15	0	0	0	V	56	56	01/00/00	
1999/02/20	2000/02/19	B1	35	15	0	0	43	V	93	93	01/00/00	
2000/02/20	2001/02/19	B1	44	15	0	0	7	V	66	66	01/00/00	
2001/02/20	2001/10/09	B1	28	--	0	0	23	V	---	---	---/---/---	
2001/10/10	2002/02/19	B2	0	15	0	0	133	V	199	199	01/00/00	
2002/02/20	2002/10/09	B2	0	--	0	0	232	V	---	---	---/---/---	
2002/10/10	2003/02/19	B1	11	15	0	0	0	V	258	258	01/00/00	
2003/02/20	2003/09/30	B1	27	--	0	0	35	V	---	---	---/---/---	
2003/10/01	2004/02/19	B4	0	15	0	0	142	V	219	219	01/00/00	
2004/02/20	2004/03/03	B4	0	--	0	0	13	V	---	---	---/---/---	
2004/03/04	2005/01/12	B1	27	13	0	0	36	V	89	89	00/10/23	
Grand Totals									1980	2408	240	12/10/23

Use whole retirement year!

Total qualifying years towards non-regular retirement

DA Form 5016, Retirement Accounting Statement

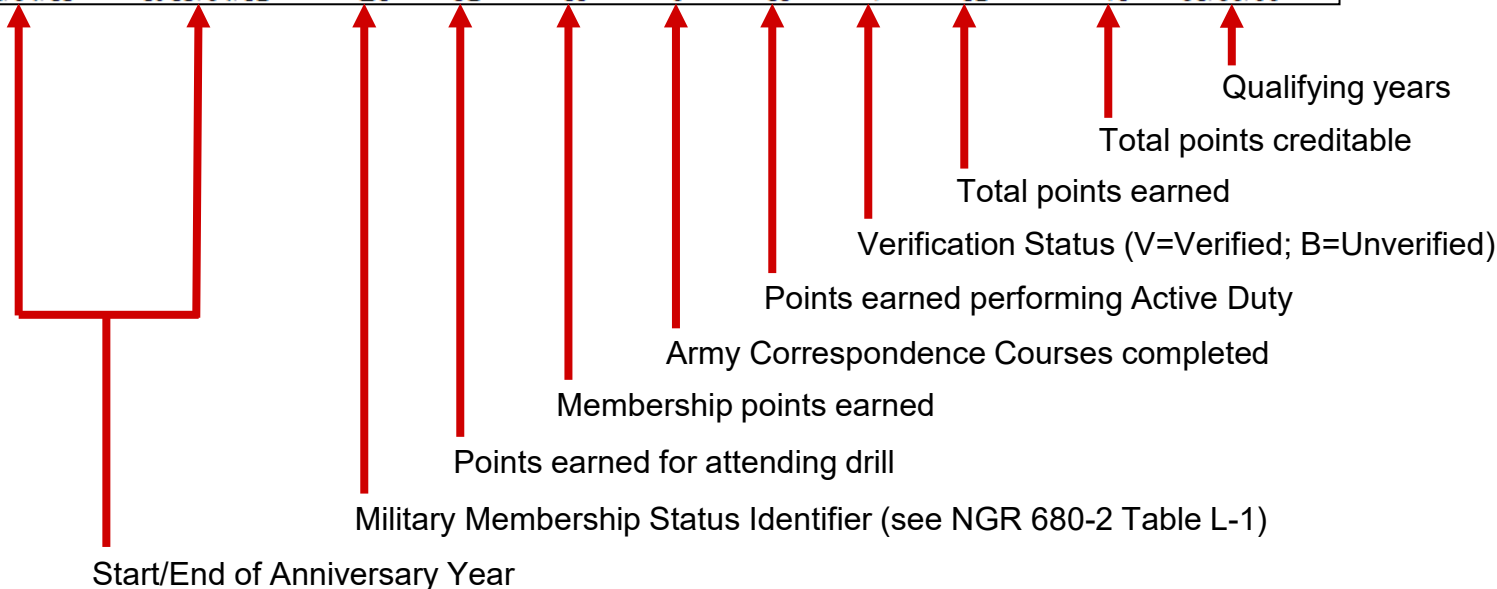
BEGIN DATE	END DATE	MIL PER CLASS	SERVICE TYPE	INACTIVE DUTY POINTS	EXT COURSE POINTS	MEMBER -SHIP POINTS	ACTIVE DUTY POINTS	QUALIFYING FOR RETIREMENT			POINTS EARNED	POINTS CREDIT-ABLE	NOT CREDITED REASON(S)
								YRS	MO'S	DAYS			
20031107	20041106	E	TPU	18	0	15	79	01	00	00	112	112	
20041107	20051106	E	TPU	32	0	15	157	01	00	00	204	204	
20051107	20061106	E	TPU	38	0	15	211	01	00	00	274	274	
20061107	20061113	E	TPU	0	0	0	0	00	00	00	0	0	
20061114	20071106	O	TPU	26	0	15	14	01	00	00	55	55	
20071107	20081106	O	TPU	35	0	15	30	01	00	00	80	80	
20081107	20091106	O	TPU	44	0	15	14	01	00	00	73	73	
20091107	20101106	O	TPU	48	0	15	27	01	00	00	90	90	
20101107	20111106	O	TPU	48	0	15	29	01	00	00	92	92	
20111107	20121106	O	TPU	54	0	15	17	01	00	00	86	86	
20121107	20131106	O	TPU	26	0	15	168	01	00	00	209	209	
20131107	20141106	O	TPU	19	0	15	231	01	00	00	265	265	
20141107	20151106	O	TPU	48	0	15	65	01	00	00	128	128	
20151107	20161106	O	TPU	0	0	15	366	01	00	00	381	366	X
20161107	20171106	O	TPU	0	0	15	328	01	00	00	343	343	
20171107	20181106	O	TPU	0	0	15	309	01	00	00	324	324	
20181107	20191106	O	TPU	10	0	15	328	01	00	00	353	353	
20191107	20201106	O	TPU	44	0	15	12	01	00	00	71	71	
20201107	20211106	O	TPU	60	0	15	17	01	00	00	92	92	
20211107	20221106	O	TPU	57	0	15	12	01	00	00	84	84	
20221107	20221113	O	TPU	0	0	0	0	00	00	00	0	0	
20221114		O	INA	34	0	0	12	00	00	00	46	46	
CAREER TOTALS				641	0	285	2236	19	00	00	3162	3147	

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

How to Read an NGB Form 23

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

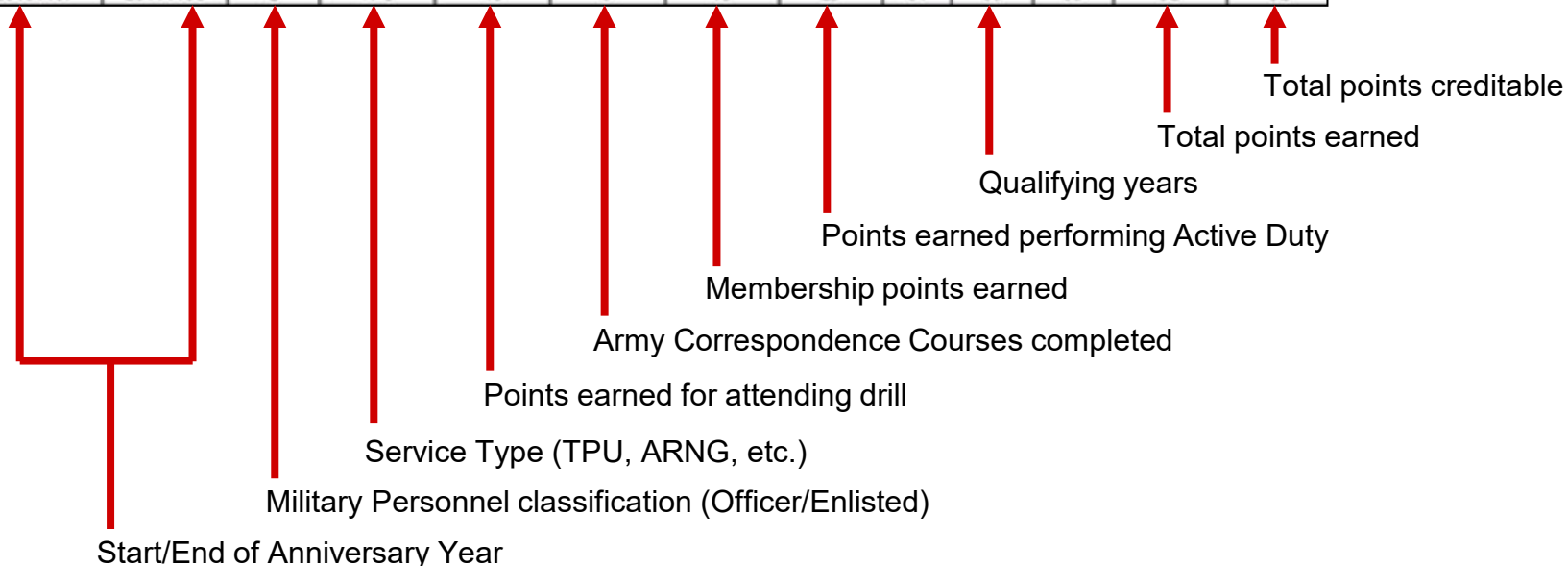
Begin Date (xxxxmmdd)	EndDate (xxxxmmdd)	MMSI	IDT	MEM	ACCP Misc Pts	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
1981/04/13	1981/09/08	B1	32	--	0	0	V	--	--	--/--
1981/09/09	1982/02/13	B7	0	--	0	158	V	--	--	--/--
1982/02/14	1982/04/12	B1	0	15	0	0	V	205	205	01/00/00
1982/04/13	1983/04/12	B1	52	15	0	15	V	82	75	01/00/00



Note: One anniversary year will be broken up over more than one line when there is a change in Military Membership Status Identifier (MMSI)

How to Read a DA Form 5016

BEGIN DATE	END DATE	MIL PER CLASS	SERVICE TYPE	INACTIVE DUTY POINTS	EXT COURSE POINTS	MEMBER -SHIP POINTS	ACT/VE DUTY POINTS	QUALIFYING FOR RETIREMENT			POINTS EARNED	POINTS CREDIT-ABLE
								YRS	MOS	DAYS		
20031107	20041106	E	TPU	18	0	15	79	01	00	00	112	112
20041107	20051106	E	TPU	32	0	15	157	01	00	00	204	204
20051107	20061106	E	TPU	38	0	15	21	01	00	00	74	74
20061107	20061113	E	TPU	0	0	0	0	00	00	00	0	0
20061114	20071106	O	TPU	26	0	15	14	01	00	00	55	55
20071107	20081106	O	TPU	35	0	15	30	01	00	00	80	80
20081107	20091106	O	TPU	44	0	15	14	01	00	00	73	73
20091107	20101106	O	TPU	48	0	15	27	01	00	00	90	90
20101107	20111106	O	TPU	48	0	15	29	01	00	00	92	92



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

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

15- or 20-Year NOE (Cont.)

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

Retired Reserve vs. Discharge after NOE

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

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

Example:

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

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

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

Difference: \$1,147.57

Reserve Component Survivor Benefit Plan (RCSBP)

- A **LAW** enacted by Congress in 1978 for coverage between receipt of your NOE for retired pay and when you start to receive retired pay.
- What you did or did not do at the time of receipt of your 15- or 20-year NOE will impact your SBP election.
- Prior to 1 January 2001, Soldiers who failed to make an election for RCSBP within 90 days of receipt their NOE were automatically prevented from enrolling until age 60.
- From 1 January 2001 to present, **Soldiers who fail to make an RCSBP election within 90 days of receipt of their NOE** are automatically enrolled in RCSBP under option C (immediate coverage) for spouse and/or child that the Soldier had upon receipt of the NOE.



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

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



Attend a Retirement Planning Seminar

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

Key websites:

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

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

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

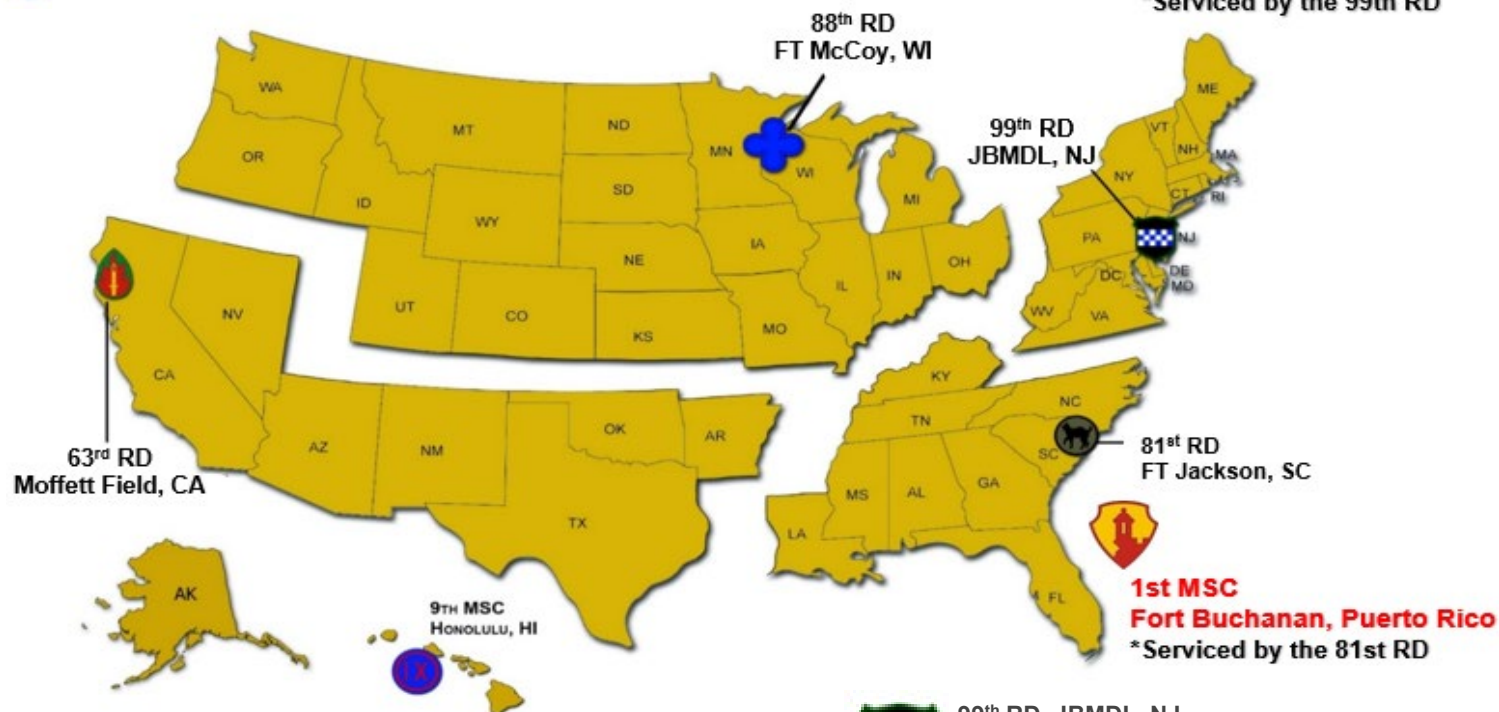
USAR Retirement Services Office Locations and Areas of Responsibility



88th RD, Ft. McCoy, WI
608-388-7448/9321
usarmy.usarc.88-rd.mbx.retirement-services1@army.mil



7th MSC
Kaiserslautern, GE
Europe
*Served by the 99th RD



9th MSC, Ft. Shafter, HI
808-438-1600 x 3553
usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@army.mil



99th RD, JBMDL, NJ
609-562-1696/7055
usarmy.usarc.99-rd.mbx.retirement-services-office@army.mil



63rd RD, Mountain View, CA
719-516-6882/6875/6850
usarmy.usarc.63-rd.mbx.63-rso@army.mil



81st RD, Ft. Jackson, SC
803-751-9864/9698
usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil

ARNG Retirement Services Officers

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

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your **D**ate of **I**nitial **E**ntry into **M**ilitary **S**ervice (DIEMS).
**This is the date of your initial service contract. This date does not change regardless of breaks in service or changes in duty status.

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

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

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



For a fast, personalized retired pay calculation, go to
<https://myarmybenefits.us.army.mil/Benefit-Calculators/>
and click on the retirement calculator

Retired Pay Plans

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

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

Example: 2560 retirement points divided by 360 = 7.11 (years of service) (7 years, 1 month, and 10 days)

Final Pay Plan Calculation Example

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

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



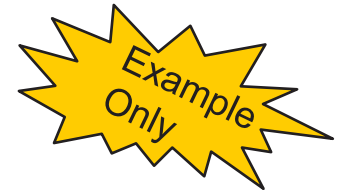
*Years of service are computed by dividing total creditable points by 360

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

High-36 Pay Plan Calculation Example

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

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



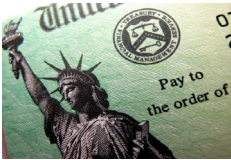
*Years of service are computed by dividing total creditable points by 360

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


Blended Retirement System (BRS)

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

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

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


Defined Contribution



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

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

Continuation Pay

- Mid-career incentive designed to maintain force retention
- Payable at 7-12 years of service
- AC: 2.5x to 13x monthly basic pay (0.5x to 6x for RC)

Lump Sum

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

High-36/BRS Comparison

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

Key websites:

DOD Uniformed Services BRS

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

USAR BRS

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

ARNG BRS

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



Reduced Age Eligibility

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

Complete Non-Regular Retired Pay Application

- The Gray Area Retirements (GAR) Branch mails postcards to notify eligible Soldiers and Retirees who turn 59 that they are eligible to apply for retirement. Soldiers may request a retirement application by contacting HRC or by downloading it from the HRC website at: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- Submit no earlier than 9 months and no later than 90 days prior to retirement date (Age 60 or reduced age eligibility) to ensure payment in a timely manner
- The application packet contains a checklist, DD Form 108 (Application for Retired Pay Benefits), DD Form 2656 (Data for Payment of Retired Personnel, an SF 1199A (direct deposit form), and a return envelope.
- Methods for submitting the completed application are:
 - Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil (preferred method)
 - Mail: Department of the Army
US Army Human Resources Command
ATTN: AHRC-RPS-GAR
1600 Spearhead Division Avenue Dept. 482
Ft. Knox, KY 40122-5402

Retired Pay Facts

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



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

Gray Area Future Retiree myPay Account

How to Access a Gray Area Future Retiree myPay Account:

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

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

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

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

Gray Area Future Retiree myPay Account (Cont'd)

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

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

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

For additional information, go to:

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

How to Update your contact information in IPPS-A

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



Additional Planning Considerations

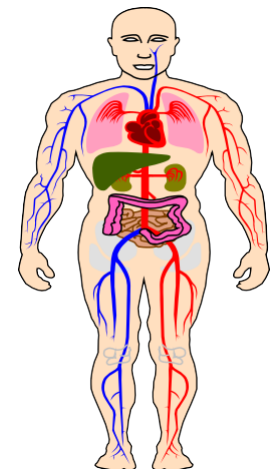


Periodic Health Assessment (PHA)

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

VA Compensation for Service-Connected Disability

- **VA rates disabilities 0% - 100%**
 - Each % has an assigned dollar amount
 - Basic rates effective 1 December 2023 (Veteran only): from \$171.23 (10%) to \$3,737.85 (100%), (30% & higher = Extra dependent allowance)
 - Tax free payments
 - **For Retired Soldiers <50% disabled**, disability pay offsets military retired pay dollar for dollar
 - Free VA medical care for service-connected conditions
 - 0% rating means a condition is service-connected, but is not severe enough to merit disability pay



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

CRSC & CR Comparison

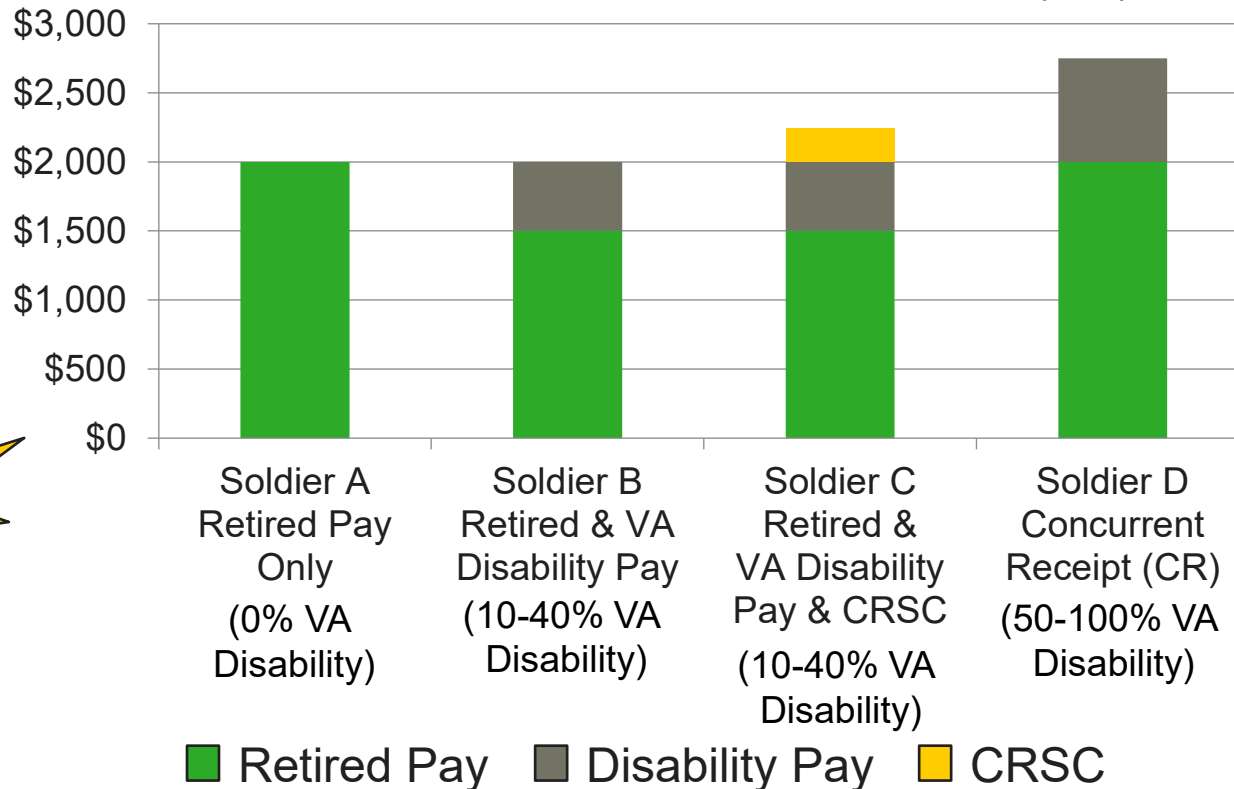
Combat-Related Special Compensation (CRSC)	Concurrent Receipt (CR)
<p>Combat-related disabilities</p> <ul style="list-style-type: none"> • Armed conflict (e.g., wounds) • Simulated combat (e.g., FTX) • Hazardous service (e.g., parachute duty) • Instrumentalities of war (e.g., combat vehicles) 	<p>Service-connected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

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

CRSC and CR Comparison

Tying It All Together

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



Example Only

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

Toxic Substance Exposure

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

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

TRICARE Coverage - Retired RC Soldiers

Retired Reserve Coverage Timeline

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

Note: TRICARE Standard and TRICARE Extra plans transitioned to TRICARE Select. Retired members can choose between TRICARE Select, TRICARE Prime, or the Uniformed Services Family Health Plan (USFHP)

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

TRICARE Plans



- **TRICARE Retired Reserve** – Available to members in the Retired Reserve who are qualified for non-regular retirement and are currently under age 60.
 - Not subsidized. Premiums are \$585.24 per month (Member Only) or \$1,406.22 per month (Member and Family), plus co-pays and cost shares.
- **TRICARE Prime** – Managed care option. MTFs are the principal source of health care (100% covered). Available to Retired Guard/Reserve members at age 60 and their families.
 - Annual fee is \$726 per family or \$363 per individual plus co-pays for treatment at non-MTF TRICARE network providers.
- **TRICARE Select** – Fee for Service Plan. Schedule appointments with any TRICARE authorized provider. Available to Retired Guard/Reserve members at age 60 and their families.
 - Annual fee (\$355.92 per family or \$177.96 per individual), plus co-pays and cost shares based on the type of care and type of provider you see. Deductible of \$150 (individual), no more than \$300 per family.

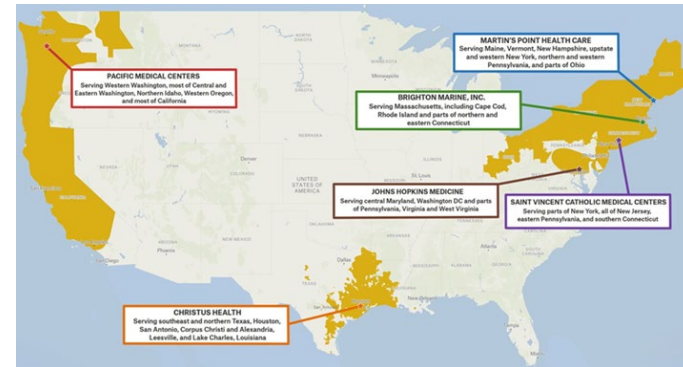
See <https://www.tricare.mil> for more details

NOTE: CY 24 Group A rates reflected

Healthcare Decisions

- ***US Family Health Plan***

- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65
- <https://www.usfhp.com/> or 800-748-7347
- The annual fee is \$726 per family or \$363 per individual



- ***Department of Veterans Affairs***

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



Federal Employee Dental and Vision Insurance Program (FEDVIP)

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



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

VA Dental Care

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

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



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

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

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

SGLI & VGLI

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



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

VGLI Premium Schedule – Monthly Rates

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

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

Veterans Affairs Life Insurance (VALife)

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

- **For age 80 or younger:**

- You're eligible for VALife if you have a VA service-connected disability rating, even if your rating is 0%.
- There's no time limit to apply after getting your disability rating.

- **You can get these benefits:**

- Up to \$40,000 in whole life insurance coverage (in \$10,000 increments), and
- Cash value that starts to add up 2 years after the VA approves your application

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

VA Information Sources

Online

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

By Phone

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

In-Person

- County VA Director (blue pages of phone book)



At Retirement, You Will Receive...

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

Army Retiring Soldier Commendation Program



- The Army Retiring Soldier Commendation Program package (ARSCP), was created by the Assistant Secretary of the Army (ASA) Manpower and Reserve Affairs (M&RA) in 2009
- ARNG and USAR Soldiers should receive the ARSCP package when they transfer to the Retired Reserve or are discharged after receiving their Notification of Eligibility (NOE) (20-Year Letter), or 15-Year NOE (for medical retirements)
- Presentation of the U.S. flag to a retiring Soldier has been required under federal law since 1998 (1999 for reserve component non-regular retirements)
- Presentation of the U.S. Army Retired Lapel Button has been required by Army policy since 1968 IAW AR 600-8-22
- The ARSCP package contains a tri-signed letter, a U.S. Flag, a U.S. Army Retired Lapel Button, and two Soldier for Life window decals (DA Labels 180 and 180-1)
- State, and RD/MSC Retirement Services Officers order ARSCP packages

Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- The Retired Uniformed Services ID (USID) card is not a CAC, so...
 - No access to DOD Enterprise Email
 - No access to CAC-enabled systems
 - Must change *myPay* account to commercial email
 - Must obtain DS Logon Account to access records and systems
- DOD has transitioned to the issuance of a more secure next generation USID to replace the former paper-based USID. Although the new USID looks like a CAC, it does not contain a chip. For more information go to <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>



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

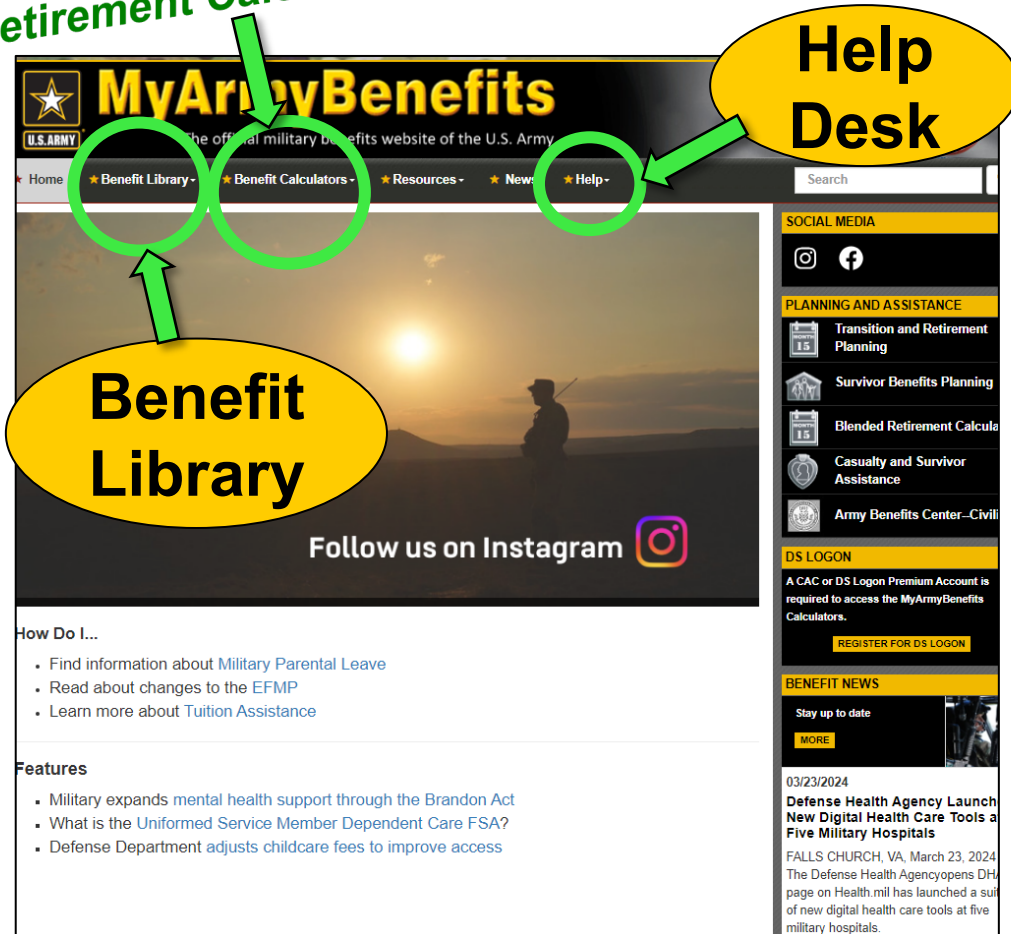
Websites Accepting DS Logon

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



MyArmyBenefits

Featuring a personalized Retirement Calculator!!



Benefit Library

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

Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

Casualty Operations Special Module

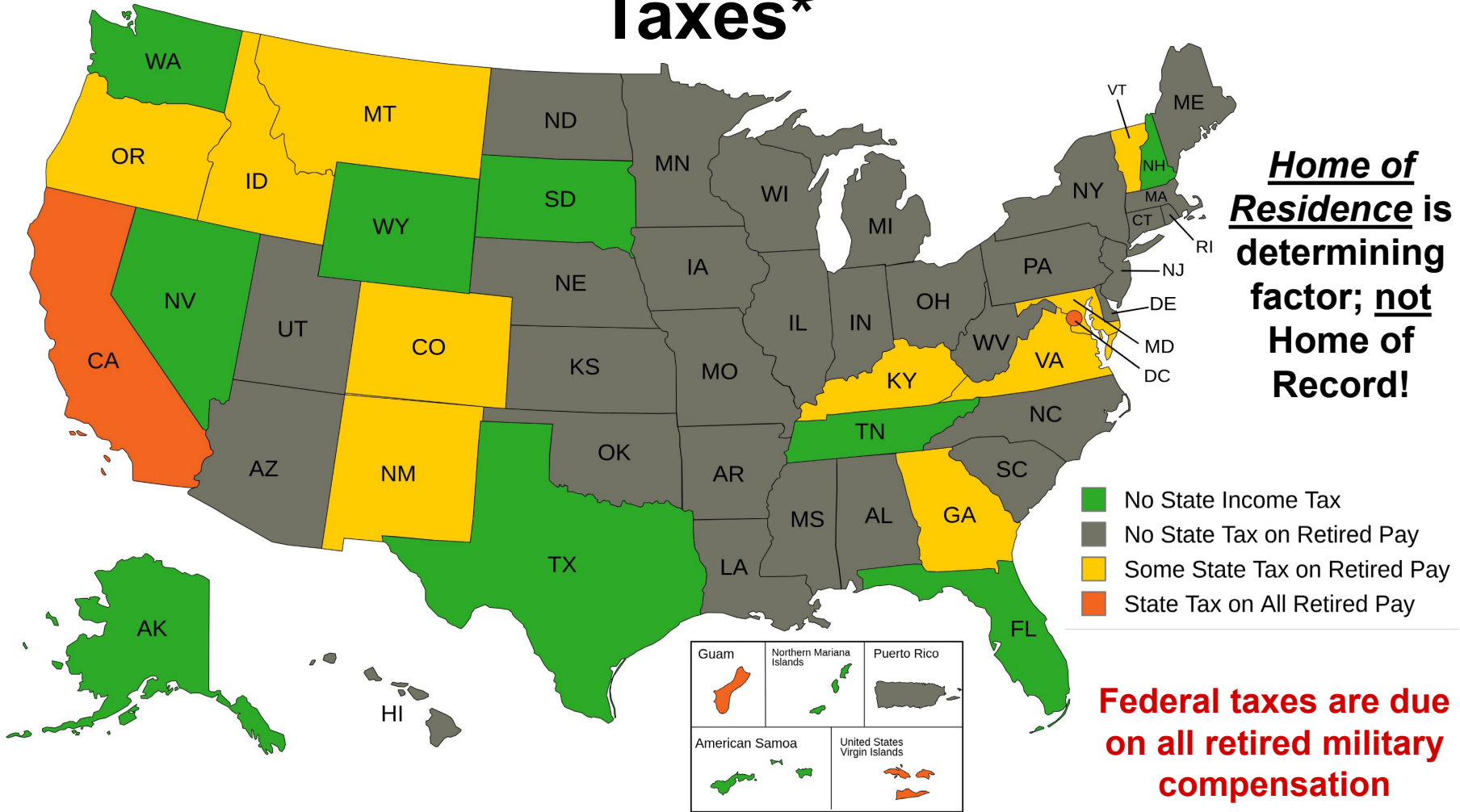
- Survivor Benefits Report

Benefits Help Desk Operations

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

Benefit Calculators link directly to DEERS information through CAC or DS Logon.

Taxes*



Federal taxes are due on all retired military compensation

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

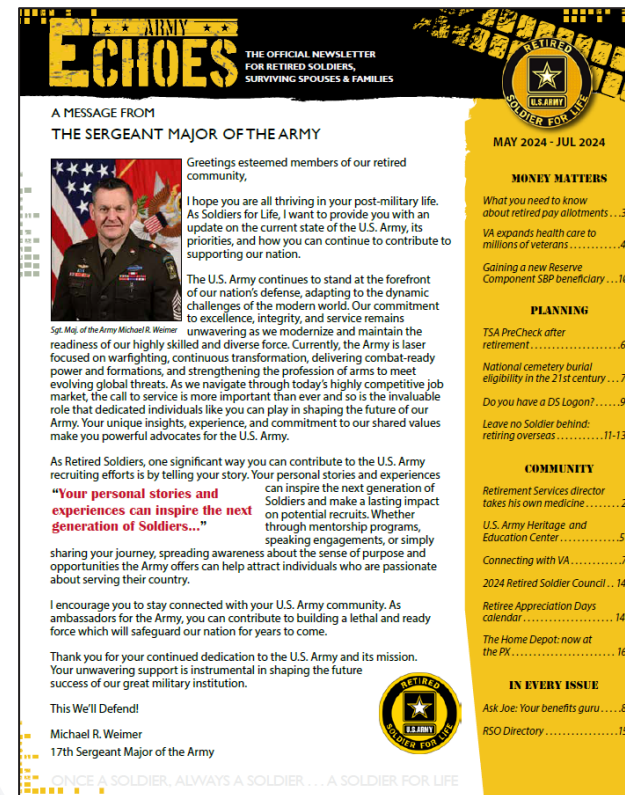
*State taxes as of 1 July 2024. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> for details.

Army Echoes

- The Army's official newsletter for Soldiers
- Delivered electronically to your email address in *myPay*
- *Change your email address in myPay to a commercial email address before you retire!*
- iPhone & Android phone apps



- Read the *Army Echoes* Blog to receive frequent news between editions at <https://soldierforlife.army.mil/retirement/blog>



Retired Soldier Motto:

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

- Opportunities to Still Serve include:
 - JROTC Instructor
 - Installation volunteer positions
 - Military service organizations
 - Veterans service organizations



- Talk to your retirement services officer about joining:
 - Installation Retiree Councils
 - CSA Retired Soldier Council



- Retired Soldier Council reports available at:

<https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>

Where Do You Find Retirement Information?

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



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



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



@USArmySoldierForLife



@USArmySoldierForLife



@USArmySFL



@USArmySFL



@USArmySFL



@USArmySFL



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



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

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

Join the conversation

Other Available Benefits

Veterans Inquiry Branch - The Veterans S1



VETERANS INQUIRY BRANCH

OUR MISSION

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

OUR VISION

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

CONTACT US



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

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

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

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



What does the Veterans Inquiry Branch do?

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

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



Where are my Records?

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

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

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

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

How can I access My Military Medical Records?

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

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

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

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

Contact:

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



Space-Available Travel

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



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



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Did you know...



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

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

Questions?





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