



U.S. ARMY

HEADQUARTERS DEPARTMENT OF THE ARMY RETIREMENT SERVICES OFFICE

DEPARTMENT OF THE ARMY RETIREMENT PLANNING SEMINAR

15 AUGUST 2024

“BE ALL YOU CAN BE”



Purpose

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



Retirement is a process NOT an event!!

Mandatory Retirement Planning Seminar topics

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

Survivor Benefit Plan (SBP) (Separate Brief)

<https://soldierforlife.army.mil/retirement/survivor-benefit-plan>

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

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

The Army Retirement Services Program

Army Retirement Services

Retirement is a process, not an event!

Your mission has changed, but your duty has not!

Retirement Planning Policy

Post-Retirement Policy

The collage features several key resources:

- MyArmyBenefits**: The official military benefits website of the U.S. Army.
- U.S. Army Retirement Planning Guide 2024**: A comprehensive guide for planning retirement.
- U.S. Army Retired Soldier Handbook 2024**: A handbook for retired soldiers.
- Retiree Appreciation Days**: A calendar of events for retired soldiers and spouses.
- ECHOES The Blog**: A blog for retired soldiers and spouses.
- Army Retirement Planning Toolkit**: A toolkit for retirement planning.
- U.S. Army Retired Soldier Handbook 2024**: A handbook for retired soldiers.
- Retiree Appreciation Days**: A calendar of events for retired soldiers and spouses.
- ECHOES The Blog**: A blog for retired soldiers and spouses.

Regular Army
89,616

ARNG
44,791

USAR
39,777

Retired Soldiers
1,030,385

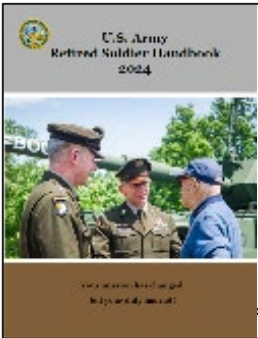
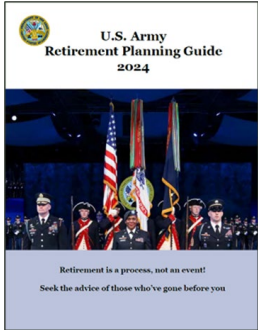
Surviving Spouses
312,825

FY23: 32,466 Soldiers retired

FY22: \$24B in retired and annuitant pay

The Army Retirement Services Website

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



RETIRING OR RETIRED SOLDIER

Soldier Retired Soldier Veteran Family Educator Employer Community Organization

[Contact Retirement Services](#)

Visit the Army Retirement Planning Toolkit:

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

[Army Retirement Planning Toolkit](#)

RETIREMENT PLANNING

Retirement Planning

U.S. Army Reserve

U.S. Army National Guard

The Survivor Benefit Plan (SBP)

Change of Mission

POST RETIREMENT INFORMATION

Post Retirement

Army Echoes Newsletter

Army Echoes Blog

CSA Retired Soldier Council

Retiree Appreciation Days

SPOUSE INFORMATION

Spouse Information

Former Spouses



Army Retirement Planning Toolkit



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>



CHANGE OF MISSION
THE OFFICIAL NEWSLETTER FOR SOLDIERS WITH 17 OR MORE YEARS OF SERVICE
JUL - SEP 2024

Army Emergency Relief: Always standing by
By Sean Ryan, Communications Director, AER

As a retiring Soldier, you have earned the respect and gratitude of your peers and fellow Americans. While much of the population may never fully understand the extent of your sacrifices and the life events missed during your career, Army Emergency Relief (AER) does.

AER has supported Soldiers for nearly 83 years, and your sacrifices are the very reason AER exists: to be there on those difficult days when you may need a helping hand. Retiring from military service doesn't always mean you are done working, as life has a way of throwing curveballs. Fortunately, Retired Soldiers can still use most of the services provided by AER, just as they could while on active duty. These services include scholarships for spouses and dependent children, survivor assistance and eligibility for zero-interest loans and grants in times of need.

Auto repairs, utilities, housing, food and emergency travel are the most widely requested types of AER assistance among Retired Soldiers. Over the past two years, AER has provided an average of just over \$9 million per year in assistance to Retired Soldiers, handling nearly 4,000 cases annually.

Tony Grinston took over Army Emergency Relief in January 2024, and is the first noncommissioned officer to hold the position after retiring as the 16th Sergeant Major of the Army.

"I knew I could still make a difference in the lives of Retired Soldiers and families and that is part of the motivation that led me to becoming CEO of AER," said Grinston. "AER values your service and commitment, and members of our dedicated staff are standing by 24/7 to assist when needed."

AER was there when tornadoes struck Tennessee and the Fort Campbell, Kentucky, area in December 2023, providing grants to 265 Retired Soldiers and their families. AER was there when Hurricane Idalia made landfall in Florida, when wildfires devastated Hawaii in August 2023, and when Typhoon Mawar battered Guam in May 2023.

Many of you may have utilized AER's services as young Soldiers. One of them is retired 1st Sgt. John Rodriguez, who served for more than 20 years. AER was an integral part of his toolkit throughout his career. Rodriguez relied on AER as a young Soldier in need. As a noncommissioned officer, he ensured his Soldiers received support through AER programs, and now, as a Retired Soldier with college-aged children, his daughter has received AER scholarships.

Rodriguez, who now resides with his family in El Paso, Texas, says he's so grateful for AER. "In my 21 years of service, I saw AER truly make every effort to be more accessible to Soldiers and the leaders assisting them."

As many of you know, continuing education is a vital component of life, and through your generosity, AER has provided 1,250 scholarships to Army spouses and dependents for the 2023 and 2024 academic years. Forty-two percent of all AER scholarships were awarded to families of Retired Soldiers. AER is committed to supporting those who served their country.

(Continued on page 10)

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

MONEY MATTERS

- Three factors that affect your retirement income 4
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PLANNING GUIDANCE

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How to be a Soldier for Life

HIRE & INSPIRE

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



US Army Retired
Lapel Button



Retired Shoulder
Sleeve Insignia



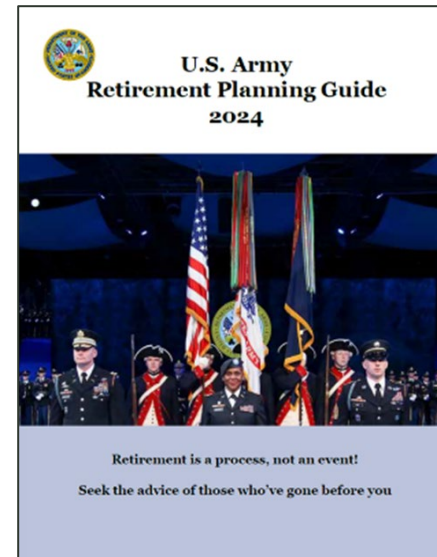
Soldier for Life
Window Sticker



Retirement Planning Considerations

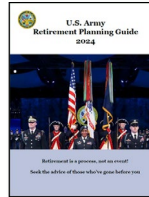
Throughout Your Retirement Planning

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



The Retirement Planning Timeline

2024 U.S. Army Retirement Planning Guide



36 months

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

Priority tasks indicated in red

24-18 months

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

12-6 months

- Apply for retirement (between 9 and 12 months)
- Pre-separation transition checklist
- Start active job search
- Finalize transition administrative absence & terminal leave plan
- Interview/post-retirement wardrobe purchases

18-12 months

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

6 months to 1 month

- Retirement physical
- Survivor Benefit Plan election
- Change myPay email
- Schedule final move
- House-hunting
- BRS lump sum application
- Terminal leave & Administrative Absence
- Hand over job responsibilities
- Apply for VA disability compensation



Retirement month

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

0-6 months after

- New ID cards
- Apply for TRICARE
- New job starts
- VGLI?
- CRSC?



*Pilot program allows requests for voluntary AFS retirement up to 24 months out. Program ends on 31 March 2025.



Retirement Considerations

- ***Retirement date***

- Always the 1st day of the month for length of service retirements
- Can be any day of the month for disability retirements

- ***Active-duty service obligation***

due to promotion, PCS, completion of military or civilian schooling, etc.

- ***Transfer of the Post-9/11 GI Bill***

Service obligation incurred upon transferring Post-9/11 GI Bill benefits to a dependent is not an ADSO, therefore it may not be waived

- ***Reassigned on a PCS***

must complete ADSO requirements to retire (see references below)

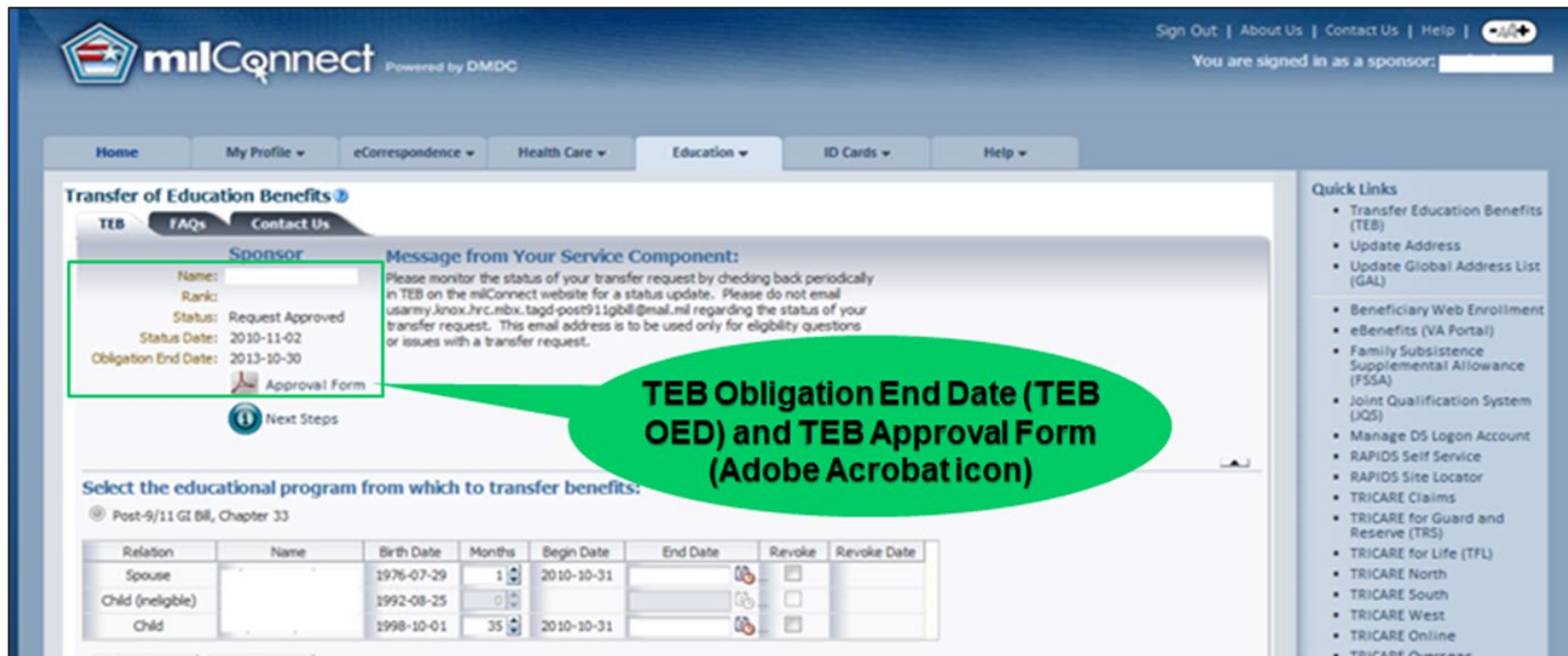
- ***In lieu of PCS***

apply within 30 calendar days of alert for a retirement date no more than 6 months (Officer), or 12 months (or the first day of the month after attaining 20 years AFS, whichever is later) (Enlisted), from the date of the PCS alert. See AR 350–100/AR 600-8-24 (Officer), or AR 635-200 (Enlisted)

Transfer of your Post-9/11 GI Bill

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

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



TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)

Relation	Name	Birth Date	Months	Begin Date	End Date	Revoke	Revoke Date
Spouse		1976-07-29	1	2010-10-31			
Child (ineligible)		1992-08-25	0				
Child		1998-10-01	35	2010-10-31			

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

Authorized vs. Selected Transition Center

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

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

Applying for Active-Duty Length of Service Retirement

- **How:**

- Officer - Chapter 6, AR 600-8-24
- Enlisted - Chapter 12, AR 635-200

- **When:**

- Maximum: **12 months (or up to 24 months*) before desired retirement date**
- Minimum: Officers – **9 months before start date of terminal leave**
Enlisted – **9 months before retirement date**

- **Where:**

- General Officers: Notify GOMO at (703) 697-7994/9466 or usarmy.pentagon.hqda-gomo.mbx.gomo@army.mil
- COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 or usarmy.pentagon.hqda-sld.mbx.como-retirements@army.mil
- Army National Guard: State AGR Office (T32); Human Capital Management (T10)
- All others: Local Military Personnel Office
- Chaplain For Life Program, to assist Regular Army Chaplains with transition into continued ministry, usarmy.pentagon.hqda-occh.mbx.chaplain-for-life@army.mil

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

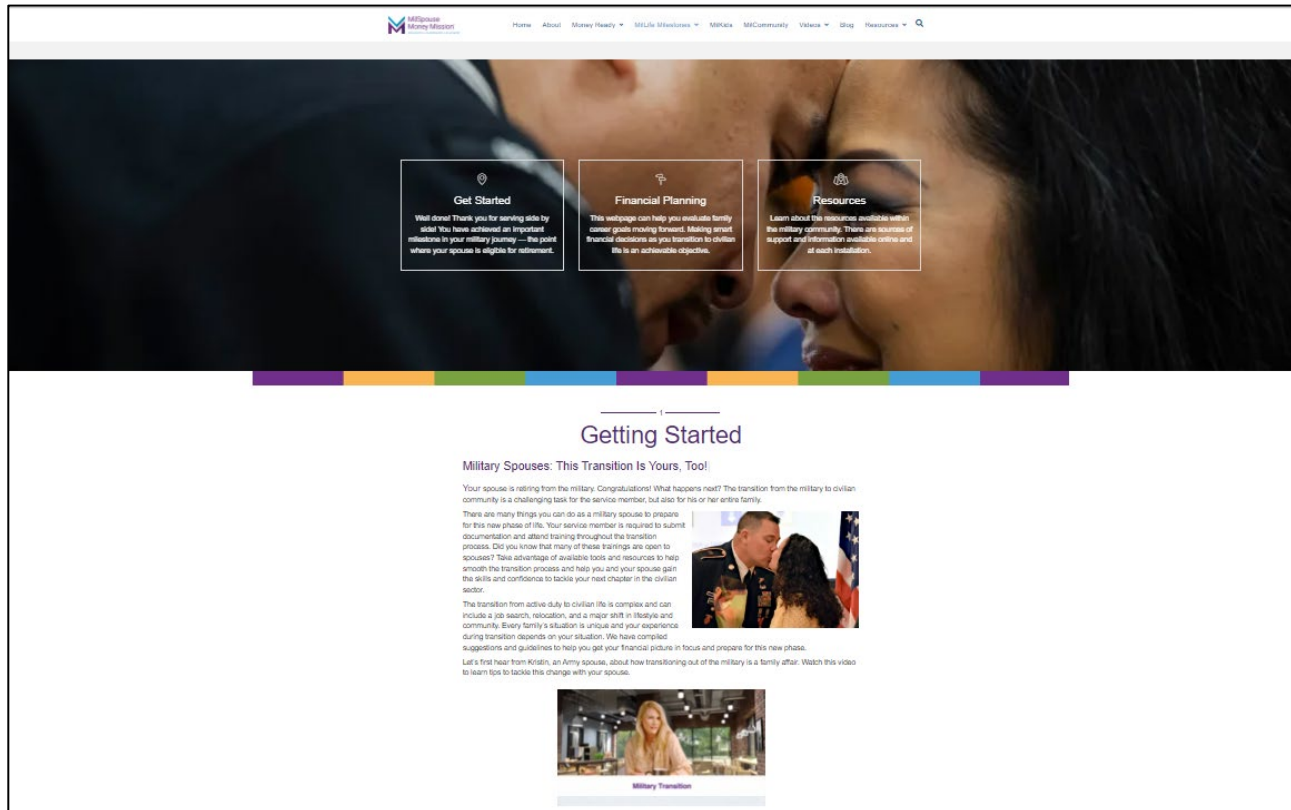
***Application period extended to up to 24 months prior to retirement date under a temporary pilot program that expires 31 March 2025.**

Non-Regular (Reserve) Retirement

- **Retirement eligibility**
 - 20 years of creditable service for a length of service retirement
 - 15 years of creditable service for a medical retirement
- **Retirement Points = Retired Pay:** verify yours are correct now!
- **Reduced Age Retirement**
 - Eligibility age reduced below age 60, in 90-day increments, for qualifying periods of service within a fiscal year on or after 29 January 2008. On or after 1 October 2014, 90-day increments CAN cross fiscal year boundaries. May not be reduced below age 50.
- **When to Apply to HRC:** Request retirement application or download from <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>, 12 months prior to eligibility date. Submit application to HRC no earlier than 9 months and no less than 90 days prior to the date retired pay is to start at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil.

MilSpouse Money Mission

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



The DoD does not endorse any private organization or entity.

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

Post-Retirement Employment Planning

Army Transition Assistance Program (TAP)

- You may initiate the Army TAP process 24 months before retirement.
- You **MUST** begin the Army TAP process and complete the mandatory Pre-Separation Counseling no later than 365 days before your effective retirement date.
- Soldiers need an average of 40 hours, spread over a 12-to-24-month period, to take advantage of Army TAP services.
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources
- Army TAP Home Page: <https://www.armytap.army.mil/>



DOD SkillBridge Program, and Army Career Skills Program

The DOD SkillBridge Program:



Provides an opportunity for service members to gain valuable civilian work experience through **specific industry training, apprenticeships, or internships during the last 180 days of service**. Service members participating in SkillBridge receive their military compensation and benefits, and industry partners provide the training and work experience.

<https://skillbridge.osd.mil/>

The Army Career Skills Program (CSP):

Affords transitioning service members the opportunity to participate in **employment skills training (EST), on-the-job training (OJT), pre-apprenticeships and internships** with a high probability of employment in high-demand and highly-skills jobs. Participation must occur **within the last 180 days of military service**, with an honorable discharge.



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

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

CSP Apprenticeships, Internships, On-the-Job Training, and Employment Skills Training

As part of **Army TAP**, Soldiers provided the opportunity to participate in a CSP (program is specific to the Army and there are currently 232 CSP opportunities available). Local civilian employers' partner with Army installations to provide a training program for transitioning Soldiers. In 2014, the Department of Defense adapted this program for all services and named it the DoD Skillbridge Program.

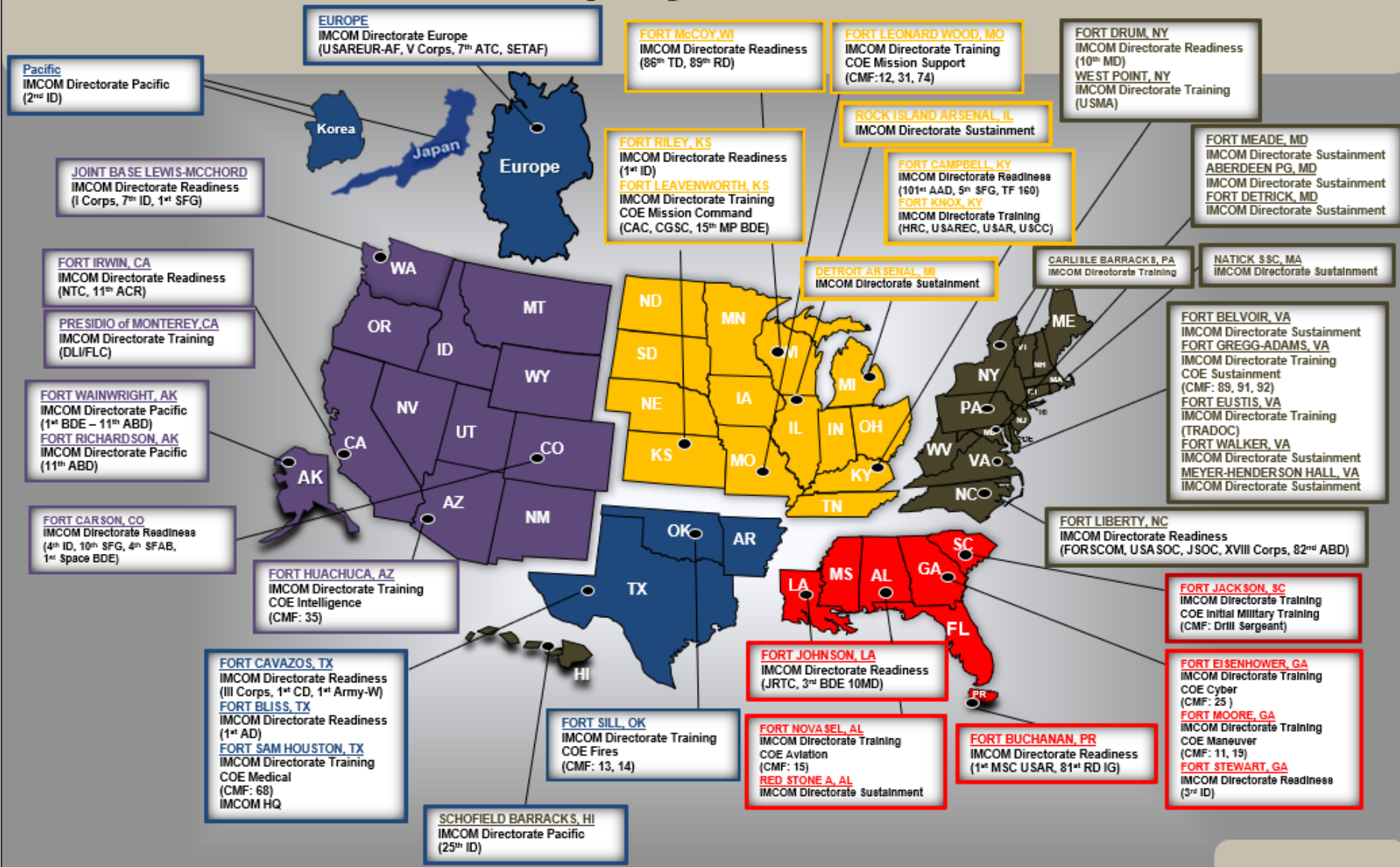
Soldier Eligibility:

- Soldiers within 180 days of discharge/release from active duty.
- Offerings range depending on installation, but Administrative Absence (up to 180 days) can be approved to attend another location's CSP.
- Focus is on Soldiers who are 18-24 years old; first term enlistments, involuntarily separating due to force shaping; rapid separation from active duty; and separating due to medical disabilities.

Battalion Commander's Role:

- Approval authority for Soldier participation in accordance with AR 600-8-10 (Leaves & Passes).
- Releases Soldier from daily unit duties to participate.
- Maintains daily accountability of Soldier.
- Soldiers can be terminated from CSPs due to military necessity.
- Prepare a letter of participation for the Soldier.
- If applicable, processes Absence Request.

Career Skills Map by IMCOM Directorate



180-Day Restriction on Hiring Retired Military

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

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

Employment Restrictions

Designated Agency Ethics Official (DAEO)

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
 - Federal Employment
 - Foreign Government Employment
 - Negotiations with Employers
 - “Switching Sides”
 - Rules for Procurement Officials
 - Rules Specific to General Officers
 - Working During Terminal Leave
 - Use of Title & Wearing of Uniform after Retirement.

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

Army JROTC Instructor Opportunities

Benefits of Serving as a JROTC Instructor:

- Continue to serve the Nation by impacting the lives of our youth:
 - Provide leadership to students, many of which come from disadvantaged areas.
 - Mentor students to become better citizens in their community.
 - Instill in them the same values you lived by during your career.
 - Inspire them to become part of something bigger than themselves.
- With Army retirement pay and required minimum instructor pay, receive a similar level of compensation to what you received on active duty.
- Make an impact not only in the lives of youth but in your community through JROTC service projects.
- Be an ambassador for the Army in your community and school.



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

Veterans Employment

Appropriated Fund Hiring Paths

Exclusive to Veterans:

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

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

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

Veterans Hiring Authorities

Veterans Employment Opportunity Act (VEOA) Authority

- Veterans eligible under this authority may apply to internal announcements to receive consideration with other internal candidates.
- Visit this site to learn more about VEOA: <https://help.uat.usajobs.gov/working-in-government/unique-hiring-paths/veterans/veoa>

Veterans Recruitment Appointment (VRA) Authority

- Veterans eligible under this authority may be appointed without competition to an excepted appointment in the competitive service at any grade through General Schedule (GS) 11 or equivalent. (The promotion potential of the position is not a factor.)
- After two years of satisfactory service, the agency must convert the veteran to career or career-conditional appointment.
- Visit this site to learn more about VRA: <https://help.uat.usajobs.gov/working-in-government/unique-hiring-paths/veterans/vra>

Veterans Hiring Authorities (Cont'd)

Thirty Percent or More Disabled Veteran Appointment (DVA) Authority

- Veterans eligible under this authority may be appointed without competition to a temporary appointment of more than 60 days or to a term appointment. There is no grade level limitation for this authority.
- The agency may convert the employee, without a break in service, to a career or career-conditional appointment at any time during the temporary or term appointment.
- Visit this site to learn more about Disabled Veteran Hiring Authorities:
<https://help.usajobs.gov/working-in-government/unique-hiring-paths/veterans/disabled>

Appointment of Recently Retired Service Members

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

- The proposed appointment is authorized by the Secretary concerned or their designee for the purpose, and, if the position is in the competitive service, after approval by the Office of Personnel Management, or
- The minimum rate of basic pay for the position has been increased under section 5305 of Title 5 of the United States Code.

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

Veterans Preference

To receive preference, a veteran must:

- Have been discharged or released from active duty in the Armed Forces under honorable conditions (i.e., with an honorable or general discharge). *As defined in 5 U.S.C. 2101(2), "Armed Forces" means the Army, Navy, Air Force, Marine Corps and Coast Guard;* and
- Be eligible under one of the following preference categories:
 - CPS - Disability rating of 30% or more (10 points)
 - CP - Disability rating of at least 10% but less than 30% (10 points)
 - XP - Disability rating less than 10% (10 points)
 - TP - Preference eligibles with no disability rating (5 points)
 - SSP - Sole Survivorship Preference (0 points)

Veterans Preference (Cont'd)

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

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

Veterans Opportunity to Work

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

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

Military Retired Pay and Other Financial Considerations

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your Date of Initial Entry into Military Service (DIEMS). **This is the date of your initial service contract. This date does not change regardless of breaks in service or changes in duty status.

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

Step 3: Use the appropriate formula to calculate your retired pay

Where to validate your DIEMS

- You can find your DIEMS by logging into the Integrated Personnel Pay System - Army (IPPS-A) at <https://ipps-a.army.mil/> (CAC only) or by using the mobile app (DS Logon only).
- The brigade/installation Personnel Automation Section POC can correct your DIEMS.
- The local finance office will correct the Defense Joint Military System.

For a fast, personalized retired pay calculation, go to the DOD Retirement Calculators at <https://militarypay.defense.gov/calculators/>, or you can go to <https://myarmybenefits.us.army.mil/Benefit-Calculators/> (for future reference, currently unavailable while undergoing an update)

Retired Pay Plans

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

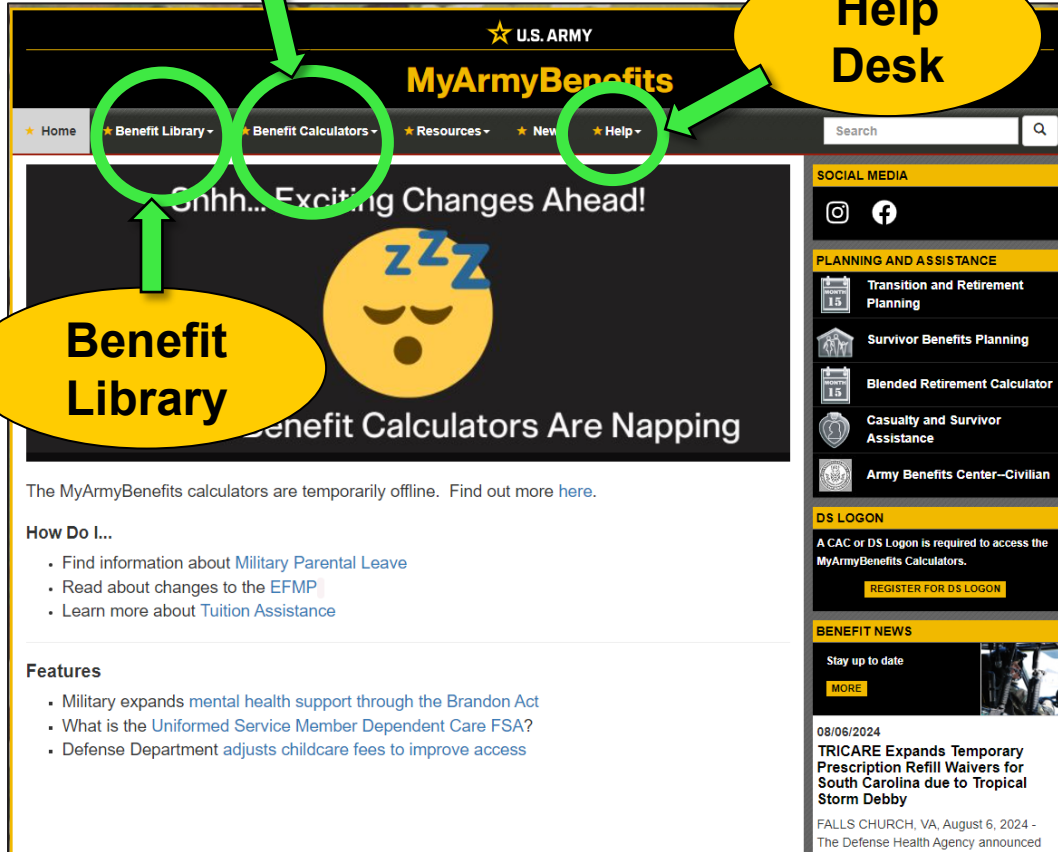
NOTE: Credit for all full months served (All). CSB/REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62. All other Retired Pay Plans receive Full COLAs

MyArmyBenefits

Benefit Calculators

Help Desk

Benefit Library



Benefit Library

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

Benefit Calculators (currently undergoing updates)

- Retirement
- Survivor Benefits
- Deployment Calculator

Online Survivor Benefits Reports (OSBR)

- Survivor Benefits Reports

Benefits Help Desk Operations

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

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/>

Cost-of-Living Adjustments (COLA)

All Retirement Plans

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

Final Basic Pay, High-3 Plan or Blended Retirement System

- Full annual COLAs

REDUX (\$30K CSB) Plan

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

Dividing Retired Pay as Property If Divorced

Uniformed Services Former Spouses' Protection Act (USFSPA)

- **NOT AUTOMATIC**

- Up to state courts and can be any amount



- For divorces after 23 December 2016, a service member's disposable income to be divided is limited to the amount of basic pay based on pay grade, years of service, and pay table at the time of the court order with COLA increases, and the date of divorce will be used to calculate a share of retired pay, NOT the retirement date under T10 USC section 1408.

- Award not tied to length of marriage

- DFAS direct payment requirements:

- Marriage overlapped 10 years with service
- Limited to 50% of “disposable” retired pay**



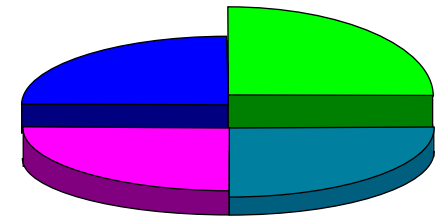
***In cases where there are payments both under the USFSPA and a garnishment for child support or alimony, the total amount payable cannot exceed 65% for garnishments.*

<https://soldierforlife.army.mil/Retirement/former-spouses>

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

Allotments

- In retirement, permitted to have:
 - Maximum of 6 discretionary allotments
 - You can have unlimited non-discretionary allotments.
- For recalled Soldiers at retirement:
 - NONE continue from active duty
 - ALL must be re-initiated after separation
 - WHY? DFAS-CL has no interface with DFAS-IN
- Can start/stop/change allotments in **myPay** at <https://myPay.dfas.mil>
- More information available at: <https://www.dfas.mil/retiredmilitary/manage/allotments.html>
- Instead of creating an allotment through DFAS, some allotments can be easily and freely set up directly with your bank to pay bills (e.g., life insurance) or save for the future (e.g., transfer to another bank account).



Thrift Savings Plan



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

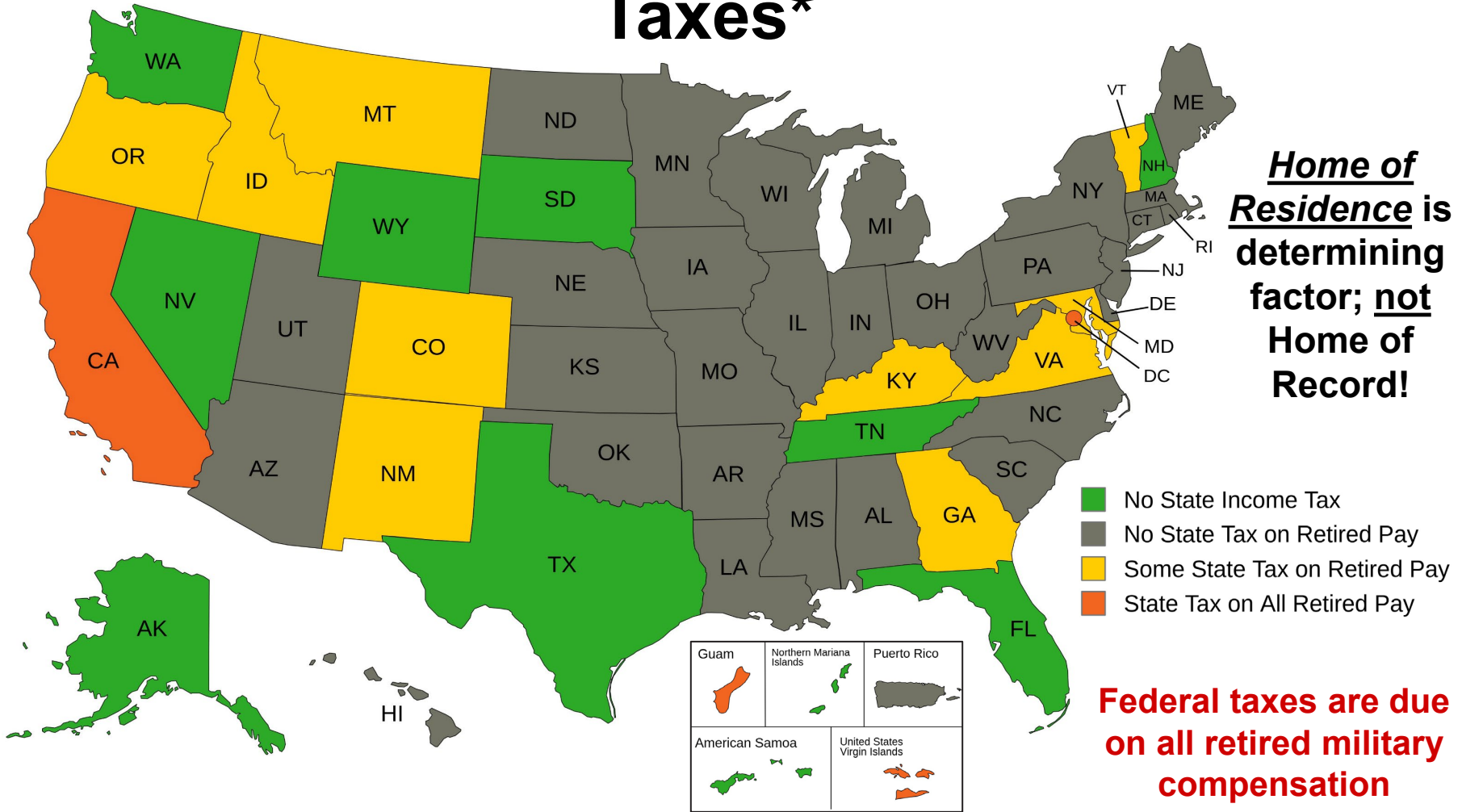
Thrift Savings Plan

Account Withdrawal Deadline



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

Taxes*



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 15 August 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.

Terminal Leave and Transition Administrative Absence (TAA)

Take Terminal Leave or Cash it in?

USE Leave

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

CASH IN Leave

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

Transition Administrative Absence*

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

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

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

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



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

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

Career Skills Program (CSP):

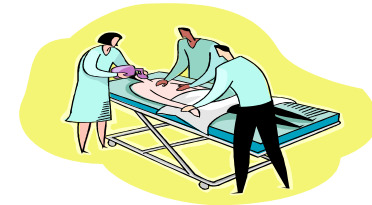
- For approved CSPs outside of a 50-mile radius, up to 120 days (w/COL or higher approval) or 30 days (w/COL or delegated field grade commander approval)
- Not able to combine with other Administrative Absences, leaves, or passes

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

Retirement Physical and VA Disability

Retirement Physical

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



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

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

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

* DA PAM 40-502, paragraph 6-7

Separation History and Physical Exam (SHPE)

Separation Health Assessment:

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

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

Soldiers who are retiring:

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

The Separation Health Assessment documents and assesses your:

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

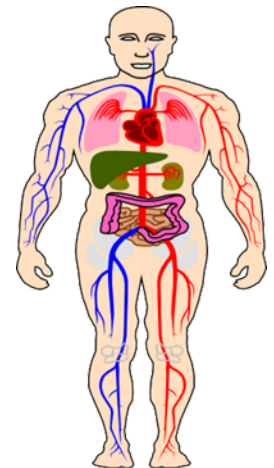
SHPE – How it Works

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

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>

Applying to the VA for Service-Connected Disability

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

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

CRSC & CR Comparison

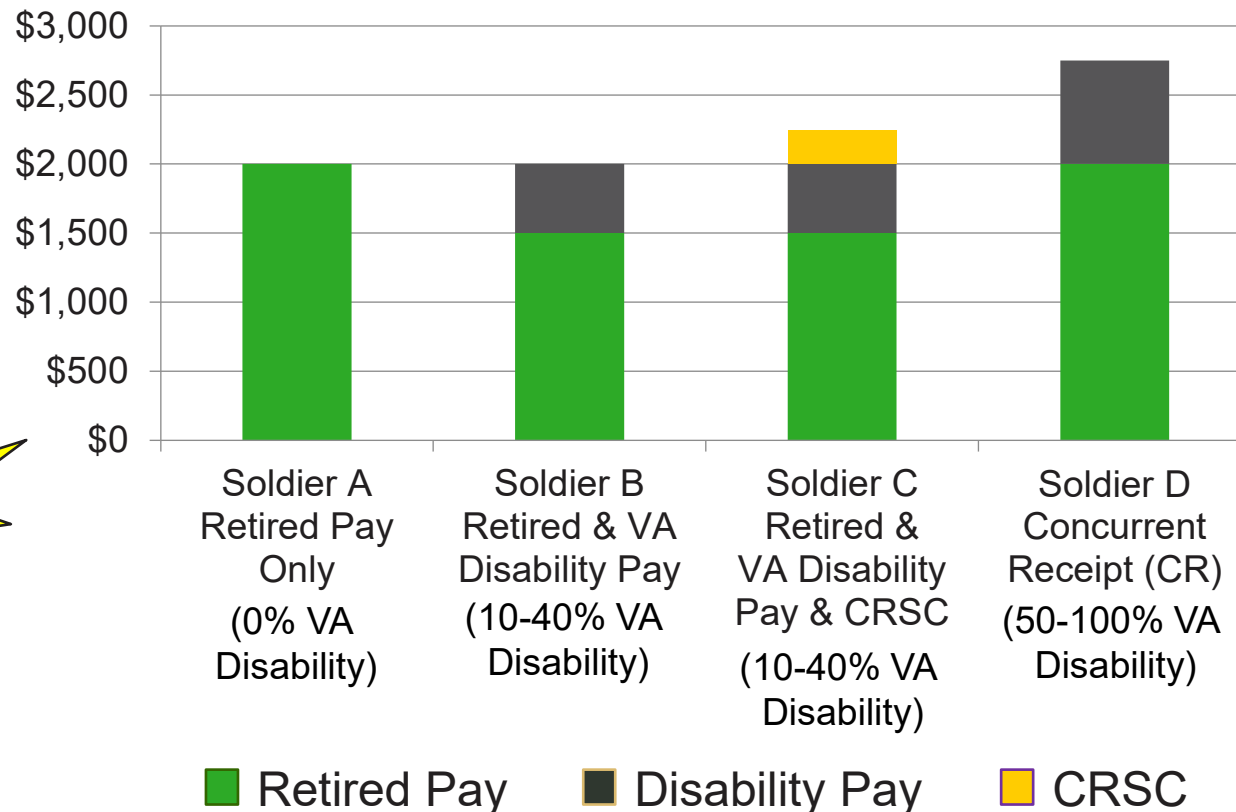
Combat-Related Special Compensation (CRSC)	Concurrent Receipt (CR)
Combat-related disabilities <ul style="list-style-type: none"> • Armed conflict (e.g., wounds) • Simulated combat (e.g., FTX) • Hazardous service (e.g., parachute duty) • Instrumentalities of war (e.g., combat vehicles) 	Service-connected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

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

CRSC and 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 pay grade and years of service

Medical Records

- Belong to the Government per AR 40-66
- Make a copy of your records
- Make a copy of Family member records
- May be difficult to obtain copies after retirement
- Can be placed on CD or emailed (Varies by record type)



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/>

Life Insurance

SGLI & VGLI

- You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.
- If you submit a VGLI application within 240 days after discharge, you can obtain coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums.
- Premiums may be paid by allotment, check, or money order, if paid monthly.
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- All terminally ill policyholders with less than 9 months to live will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.
- Applying for VGLI is simple using one of the following methods:
 - Apply through the Office of Servicemembers' Group Life Insurance (OSGLI), <https://giosgli.prudential.com/osgli/OnlineFillableAppController/NBEnrollment>
 - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and Fax it to OSGLI at 800-236-6142, or mail it to: PO Box 41618, Philadelphia, PA 19176-9913



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

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>

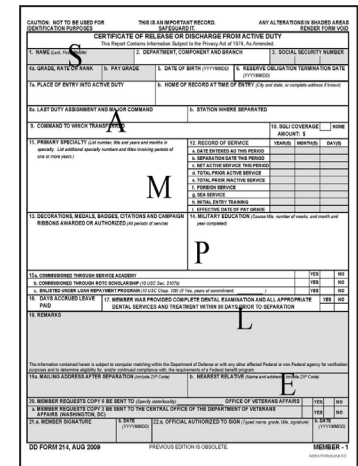
Documents Issued Upon Retirement and Service Recognition

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

- Check for accuracy before signing – Your personal responsibility!

Copies*:

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



Thumbnail of DD Form 214 (Certificate of Release or Discharge from Active Duty). The form includes fields for:

- 1. NAME (LAST, FIRST, MIDDLE)
- 2. GRADE, RATE, OR RANK
- 3. DATE OF BIRTH
- 4. SOCIAL SECURITY NUMBER
- 5. DEPARTMENT, COMPONENT AND BRANCH
- 6. RESERVE OBLIGATION TERMINATION DATE
- 7. PLACE OF ENTRY INTO ACTIVE DUTY
- 8. HOME OF RECORD AT TIME OF ENTRY
- 9. SECTION WHERE SEPARATED
- 10. COMMAND TO WHICH TRANSFERRED
- 11. MAIL COVERAGE
- 12. RECORD OF SERVICE (YEARS, MONTHS, DAYS)
- 13. DEPARTMENT, COMPONENT AND BRANCH
- 14. TOTAL FROM ACTIVE SERVICE
- 15. DEPARTMENT, COMPONENT AND BRANCH
- 16. DEPARTMENT, COMPONENT AND BRANCH
- 17. MEMBER WILL PARTICIPATE UNDER OTHER FEDERAL, STATE, TERRITORY AND ALLIANCE PROGRAMS
- 18. MEMBER REQUESTS COPY BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS
- 19. MEMBER REQUESTS COPY BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS
- 20. MEMBER REQUESTS COPY BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS

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

*Reference, AR 635-8 para 7-2

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

Obtaining a Copy of Your DD Form 214

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

- Retired Soldiers separated after 1 October 2002 who do not have DD Form 214(s) available in iPERMS (log in with your DS Logon at <https://iperms.hrc.army.mil/login/> to verify), can submit a request to the Army Service Center at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil. (Note: records are stored electronically at the Army Human Resources Command (AHRC) but requests can also be serviced by the National Personnel Records Center, see link below)
- Retired Soldiers and Veterans who register for a premium DS Logon can obtain copies of DD Form 214(s) from iPERMS through milConnect. <https://www.va.gov/records/get-military-service-records/>
- Soldiers who retired prior to 1 October 2002, can submit a request to the National Personnel Records Center <https://vetrecs.archives.gov/VeteranRequest/home.html>
- Installation military personnel divisions or ARNG State headquarters may provide Soldiers and Veterans with copies of DD Form 214(s) available in iPERMS.

At Retirement, You Will Also Receive...

- DD Form 363, Certificate of Retirement
- DD Form 2542, Presidential Certificate of Appreciation for Service in the Armed Forces of the United States – Presented to Soldiers retiring with 20 or more years of active service (15 when early retirement authorized), medical retirements, upon transfer to the Retired Reserve (reserve components), TDRL or PDRL
- Presidential Letter of Appreciation (PLOA) - Presented to service members retiring with 30 or more years of service, or special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been awarded the POW Medal)
- 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



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

Travel and Transportation and Personal Property Household Goods

Travel & Transportation

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

Travel

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

Transportation of Household Goods (HHGs)

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



Travel & Transportation

Time Limit on Travel & Transportation Allowances

- Has been increased from one to three years from the date of retirement (for those with a retirement date on or after 24 June 2022)
- Extensions may be requested prior to the third anniversary of the retirement date, and each year thereafter, up to a maximum of six years
- Additional Info Sources: Defense Transportation Regulation 4500.9-R, found at <https://www.ustranscom.mil/dtr/dtrp4.cfm> and the Joint Travel Regulation at <https://www.defensetravel.dod.mil/Docs/perdiem/JTR.pdf>



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

Personal Property Household Goods (HHG)

Entitlements expire six years from the effective date of the orders

Extension of the transportation entitlement

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

Local move of HHG

- Authorized from government/privatized quarters to a residence in local area
- Local move radius varies by installation (within service area)
- Does not impact the move to the Home of Selection (HOS) (Exception to Policy sent by transportation office to HQDA G-4)
- HHG may be split between the delivery to the local residence and NTS
- HHG in the residence in the local area and in NTS may be transported to the HOS at a later date
- Local move weight allowances listed in the Joint Travel Regulation, Table 5-37

Personal Property Household Goods Storage

Shipments to multiple locations

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

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

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

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

ID Cards

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

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

FIND NEAREST ID CARD ISSUING FACILITY

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

Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- The Retired Uniformed Services ID (USID) card is not a CAC, so...

- No access to DOD Enterprise Email
- No access to CAC-enabled systems
- Must change *myPay* account to commercial email
- Must obtain DS Logon 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



Former Spouse ID Card

Authorized ONLY if:

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

OVERLAP

PRIVILEGE(S)

20+ years.....	Full (medical, commissary, exchange, MWR)
15 years, but less than 20.....	Medical care (for 1 year from date of divorce)
Less than 15 years.....	None

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

Healthcare

Healthcare Decisions

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

- **When On Active Duty**
 - you are enrolled in TRICARE Prime and pay no fees
 - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime
- **When You Retire. ***You must reenroll within 90 days of your retirement date to avoid a lapse in coverage.*****
 - **TRICARE Prime** – Managed care option. MTFs are principal source of health care (100% covered)
 - 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.
 - Annual fee is \$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.
 - **TRICARE Young Adult** – for children between ages 23 and 26
 - Not subsidized. Premiums are \$637 per month (Prime) or \$311 per month (Select), plus co-pays and cost shares.

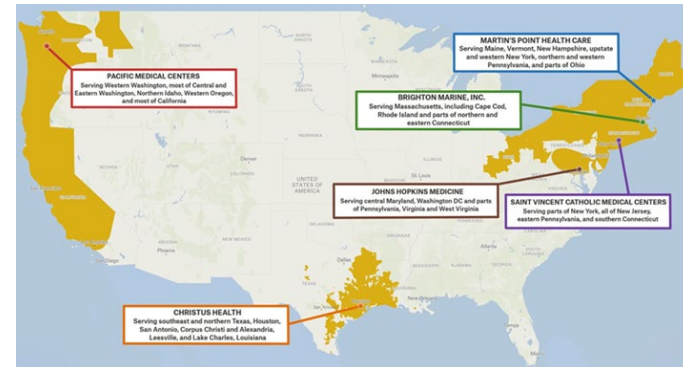


NOTE: CY 24 Group A rates reflected

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)



TRICARE Coverage - Retired Reserve Component (RC) Soldiers

Retired Reserve Coverage Timeline

Under age 60	60	61	62	63	64	Age 65+
Gray Area Retired Soldiers May qualify to purchase TRICARE Retired Reserve	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 will need to choose between TRICARE Select, TRICARE Prime, or US Family Health Plan.

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

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/>

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

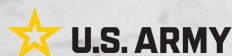


1-888-276-9472 (888-ARMYHRC)
Hours: 0800 – 1800 EST, Monday – Friday

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



"We are Your S1, handling all Veteran Requests"

Space-Available Travel

- Retired Soldiers may travel within CONUS or OCONUS
- Space-A registration is valid for 60 days from the date of receipt at the origin departure location of choice
- Eligible travelers can sign up for the Space-A list online at <https://www.amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/Space-Available-Email-Sign-up-Form/> or by completing AMC Form 140 and bringing (or faxing) it to the nearest AMC Passenger Terminal
- Benefit ends for Family members with death of the Retired Soldier



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



Your Exchange Benefits in Retirement

EXCHANGE™

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



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Get great money saving offers!

Online

Sign up for alerts and discounts



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ALL WEEK DEALS
TAX-FREE DEALS | ONLINE ONLY

DEALS START **11/28**

SAVE **50%** ONLINE ONLY SELECT TOYS

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SALUTE TO SERVICE
\$75 OFF



And at your local Exchange and Express!



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

Army Emergency Relief

Helping the Army take care of its own since 1942

Did you know...



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

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

Retiree Recall

Mobilization/Retired Soldier Recall

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

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



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

Staying Connected, and Additional Information and Resources

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/>

For more information

Army

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

Air Force and Space Force

<https://www.retirees.af.mil/>

Navy

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

Marine Corps

<https://www.manpower.usmc.mil/wordpress/>

Coast Guard

<https://www.dcms.uscg.mil/ppc/ras/>



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



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



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



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

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

Join the conversation

Questions?

