OCTOBER 2015

U.S. Army Retired Soldier Handbook

RETIREMENT SERVICES OFFICE HANDBOOK FOR RETIRED SOLDIERS AND FAMILY MEMBERS

"Once a Soldier, Always a Soldier…a Soldier for Life"

This Handbook has been prepared by:
Deputy Chief of Staff, G-1,
Soldier for Life - Retirement Services Office (SFL- RSO)

This Handbook is for informational purposes only.
It does not make or change policy or regulation.
Retired Soldiers and Family members should
contact their Army Retirement
Services Officer (RSO) for detailed
or additional information.

September 2015

Purpose

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

"Plans are nothing; planning is everything."
Dwight D. Eisenhower

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CHAPTER 1: INTRODUCTION

1-1. Handbook for Retired Soldiers and their Family members.

a. This handbook outlines military status after retirement, discusses benefits and privileges, and provides other information, which may be helpful in administering personal affairs.

b. This handbook should be shared with your Family members because it contains information concerning rights, benefits, and privileges to which they may be entitled.

c. Many of the benefits listed are administered by government agencies other than the Department of the Army. Eligibility for these benefits is determined by law, regulation or the responsible government agency.

1-2. Soldier for Life.

The U.S. Army established Soldier for Life (SFL) to maintain trust with our Army Family during and after service. This initiative enables Soldiers, Retired Soldiers, Veterans and Families to leave military service "career ready", and connect to an established network to find employment, education and health resources. Veterans bring value to employers, schools, and communities and we strengthen the current Army and the Nation by encouraging positive transitions.

The Soldier for Life mission is to connect Army, governmental, and community efforts to build relationships that facilitate successful reintegration of our Soldiers, Retired Soldiers, Veterans, and their Families in order to keep them Army Strong and instill their values, ethos, and leadership within their communities.

When Soldiers retire, most settle in communities away from military installations where Americans have few ties and little interaction with the military that ensures their freedom and way of life. It is important for Retired Soldiers to stay connected to the Army and to tell their Army stories to their neighbors, friends, and coworkers. Americans need to understand their military in a personal way. Retired Soldiers, who have committed their lives to defending the country, are in a unique position to connect the 1% who serve to the 99% who do not, to positively influence others to join or support the military.

To influence Americans, Retired Soldiers should remain connected to the Army and familiar with its ongoing changes, challenges, and improvements. Three good ways to stay connected to the Army are reading *Army Echoes* (see para 1-5 in this guide), familiarizing yourself with the resources available on the Soldier for Life website (https://soldierforlife.army.mil), and MyArmyBenefits website (http://myarmybenefits.us.army.mil/).

You've completed your long and successful Army career, but your job isn't over. The Army still needs you as a Soldier for Life. You have an open ended invitation to continue to serve. Please contact your nearest Army Organization and find out how to become involved in a way that best fits your individual circumstances. See para 1-4 below for contact information

1-3. Army Retirement Services Program.

The Army's Retirement Services Program was started in November 1955 to provide an effective channel of communication between the Army and Retired Soldiers. The program is basically educational in nature. The Army is concerned with your well-being and wants to keep you informed of the benefits and privileges to which you, your eligible Family members, and survivors may be entitled.

1-4. Retirement Services Offices.

Retirement Services Offices have been established at most major Army installations, at each National Guard State Headquarters, and at the four Army Reserve Regional Support Commands. A listing of Retirement Services Offices is published in each issue of *Army Echoes*, the HQDA newsletter for Retired Soldiers and surviving spouses and their Families, and is also found at https://soldierforlife.army.mil/retirement/rso. These offices are available to assist Retired Soldiers and Family members with military retirement-related matters. Retired Soldiers, surviving spouses, and Family members are invited to call, write or visit these offices when they need assistance.

1-5. *Army Echoes*.

Army Echoes is a 16-page hardcopy, or 20-page electronic newsletter, and now a blog on the Soldier for Life website. The newsletter is published three times a year (February, June, October) and mailed or emailed to over one million Retired Soldiers and surviving spouses. It is designed to keep you informed of significant changes to laws that affect you, and to discuss changes in the Army. Because some laws and directives require action on your part, you are urged to read each issue of *Army Echoes* carefully and file it with this Handbook. Archived copies of *Army Echoes* are available online on the SFL-RSO website.

It is Army policy to email *Army Echoes* to Retired Soldiers and annuitants at their email address on file in myPay. Those who do not have a myPay account or an email in their myPay account will receive *Army Echoes* by mail at the correspondence address they have on file at the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL). The Army also mails *Army Echoes* to Retired Reserve Component Soldiers not yet receiving retired pay at the correspondence address on file at the Army Human Resources Command. Surviving spouses who are not receiving a Survivor Benefit Plan annuity may request *Army Echoes* by sending an email to the editor at ArmyEchoes@mail.mil

A Retired Army Soldier collecting retired pay or the surviving spouse of a Soldier who is collecting a Survivor Benefit Plan annuity, should ensure that the Defense Finance and Accounting Service (DFAS) has their current mailing and email address. To update DFAS, create or update your myPay account. You may also call DFAS at 1-800-321-1080 or call the nearest installation retirement services officer. More information is provided at https://soldierforlife.army.mil/retirement/echoes. A "Gray Area" Soldier (in the Retired Reserve not yet collecting retired pay), should ensure the Reserve Retirements Branch at the US Army Human Resources Command has their current mailing and email address by calling them at 1-888-276-9472.

The *Army Echoes* Blog is available at https://soldierforlife.army.mil/retirement/blog. Three to five new articles are posted to the blog each week. The articles are the same type found in the newsletter, but they are available to you earlier than those published in the newsletter. Because there are no size limitations on the *Army Echoes* blog, more content is available to readers through the blog than the newsletter. Readers may subscribe to the blog using the instructions on the SFL-RSO webpage.

1-6. Army Chief of Staff, Retired Soldier Council.

Since 10 November 1971, there has been an Army Chief of Staff, Retired Soldier Council, directed by formal charter. Currently, it is a 14-member Council that is co-chaired by a retired Lieutenant General and a retired Sergeant Major of the Army. It is comprised of seven officers and seven enlisted members, who represent Retired Soldiers and their Families worldwide. The objective of the Council is to provide the CSA insight into the issues and concerns of Retired Soldiers and Family members. The Council meets annually for one week in the Pentagon. For more information, see https://soldierforlife.army.mil/retirement/retireecouncil.

1-7. Installation and Area Retired Soldier Councils.

Retired Soldier councils have been established at most Army installations and in some areas away from installations. Issues raised by these councils are either solved at the local level or submitted as issues for the Army Chief of Staff's Retired Soldier Council to consider, if the issues have Army-wide implications. Retired Soldiers can volunteer to serve on local installation Retired Soldier councils. Volunteers serving on the Army Chief of Staff, Retired Soldier Council are selected from nominations received from installation councils.

1-8. Retired Army Lapel Button.

Retired Soldiers are authorized to wear the U.S. Army Retired lapel button, which is the Army logo with the words "Retired Soldier for Life" emblazoned around it. This pin replaced the Retired Army pin, which is the Army logo with the word "Retired" emblazoned above it.

1-9. MyArmyBenefits (MAB) Program

The Secretary of the Army was directed within the National Defense Authorization Acts (NDAA) of 2005, 2006, and 2010, Section 561, to provide a web-based comprehensive capability as a one-stop source of

providing comprehensive pay, benefits, and entitlements information to Soldiers and their Families. This program has grown more important as Soldiers and Families continue to transition from reserve or active duty and then to retirement or by completing military service obligations and returning to their civilian communities. The MAB program was implemented in 2007 to help Active, US Army Reserve, US Army National Guard, Retired Soldiers, and Families easily link to all critical benefits information.

MyArmyBenefits resides at http://myarmybenefits.us.army.mil/ and offers updated planning calculators for retirement, survivorship, deployment and disability that are accessible using a Common Access Card (CAC), or Department of Defense Self Service Logon (DS LOGON). MAB also provides over 150 fact sheets separated by topic, type of Soldier, and specific situations. MAB covers important benefit topics such as the Thrift Savings Plan (TSP), Survivor Benefit Plan (SBP), and Department of Veterans Affairs (VA) disability compensation issues. MAB also provides the information and procedures for claiming compensation such as Combat Related Special Compensation (CRSC) or Concurrent Retired and Disability Pay (CRDP), Social Security (SS) compensation, and other Federal Benefits. Starting in FY 2013, MAB began providing casualty benefit reports for survivors of military decedents for all military services within the Department of Defense.

1-10. Thrift Savings Plan (TSP)

TSP is a retirement savings and investment plan for Federal employees and members of the uniformed services, including the Ready Reserve. It was established by Congress in the Federal Employees' Retirement System Act of 1986 and offers the same types of savings and tax benefits that many private corporations offer their employees under 401(k) plans.

The TSP is a defined contribution plan, meaning that the retirement income you receive from your TSP account will depend on how much you put into your account during your working years and the earnings accumulated over that time. Did you know that-

- You stop contributing to the military TSP at retirement
- Your options at retirement:
  1. do nothing and draw returns when permitted; or
  2. roll into an IRA

- You may resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.

If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money by April 1 of the year following either:

- The year you turn age 70½, if you are separated from Federal employment or the uniformed services, or
- 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.

The TSP website offers in-depth tools and information- www.tsp.gov.

1.11. The Department of Defense Self-Service Logon (DS LOGON).

DS Logon is the secure, self-authentication protocol that replaces AKO Single Sign On and provides Retired Soldiers and other beneficiaries access to their personal records and information on many DOD and VA websites (see list below). DS Logon is the only method for Retired Soldiers and Family members, who don't have CAC cards, to access this information on the internet. The DS Logon is a secure credential that allows for single-sign on capability to a variety of VA and DoD websites and portals. The credential increases the security of a user's personally identifiable information (PII) and personal health information (PHI). This provides a high level of authentication assurance in situations where Common Access Card (CAC) authentication is not available. You may access the DS Logon site at:
https://www.dmdc.osd.mil/identitymanagement/authenticate.do;jsessionid=t_plhzVNtHPeHsOEegmNzsaMVkf72uK8CKA_Dj7zOOKbcNwOs49j!1597557180?execution=e1s1.

Websites that accept DS Logon:

- US Army White Pages
- eBenefits

- US Army My Records Portal
- TRICARE Online (TOL)
- milConnect
- DS LOGON Self-Service website
- Beneficiary Web Enrollment (BWE)
- Address Update
- Family Subsistence Supplemental Allowance (FSSA)
- Joint Qualification System (JQS)
- RAPIDS Self Service (RSS)
- Transition GPS (includes VMET)
- DMDC Reserve Component Purchased
- TRICARE Application (RCPTA)
- Health Net Federal Services
- Humana Military
- MetLife
- myTRICARE
- TRICARE Overseas
- TRICARE4u
- DOD Spouse Education and Career Opportunities(SECO)

1-12. Community Relations.
Retired Soldiers are a valuable link between the Army and the general public. Your knowledge makes you an effective spokesperson for the Army in the civilian community, often far-removed from military installations or experience. Your example and influence can help the Army maintain the kind of public support essential to our national defense. Retired Soldiers who live near Army installations can be particularly helpful in promoting good relationships between the installations and communities. No other group can better understand the feelings and problems of both the civilian and military communities. By serving as a liaison between the two sectors, Retired Soldiers help sectors work together toward common goals. There are many ways in which Retired Soldiers can serve as active representatives of the Army in their communities. Speaking before civic groups, professional and business clubs, and Veterans' organizations is one way. Writing newspaper articles on military subjects of current interest to the Army is another. Retired Soldiers can help retiring Soldiers by referring local employers to the Soldier for Life Transition Assistance Program (SFL–TAP) web site, https://www.sfl-tap.army.mil/ and https://www.ebenefits.va.gov/ebenefits/homepage where they can use the “employment center” path to list jobs; or by supporting SFL-TAP as employers.

The Army hopes that Retired Soldiers will do their part in maintaining and strengthening the prestige of the Army and promoting goodwill between the Army and the general public. Retired Soldiers may contact an installation public affairs officer to learn of more ways to help in the area of community relations.

1-13. Army Community Services Program.
Army Community Services (ACS) centers are the hub for social service programs on installations. ACS programs promote wholesome communities that foster self-reliance and family resiliency. Retired Soldiers and their families are eligible to use many ACS programs, and are encouraged to become ACS volunteers. For more information please go to http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page.html under Family Services.

1-14. Soldier For Life - Transition Assistance Program.
There are 53 Soldier for Life - Transition Assistance Program (SFL-TAP), formerly known as Army Career and Alumni Program (ACAP), locations that serve Active and Reserve Component Soldiers world-wide, to include at SFL-TAP Virtual Center which is operational 24/7. Transition counselors provide extensive transition support to separating and Retired Soldiers, Department of Army Civilians and their Family members. SFL-TAP is a valuable source of information and has programs tailored towards the unique needs of Active Component Soldiers, Reserve Component Soldiers, Army Wounded Warriors, Surviving Spouses, care givers, Retired Soldiers, Army Veterans, Army Family Members and employers. Retired Soldiers and their ID card carrying Family members are eligible for SFL-TAP services on a space-available basis for the rest of their lives. Find more information at: https://www.sfl-tap.army.mil or call 1-800-325-4715.

1-15. Installation Volunteer Coordinators. Through the Army Volunteer Corps program, most Army installations have an office to coordinate their volunteer efforts. Retired Soldiers and their Family members, because of their wealth of personal experience and insight into many aspects of the military lifestyle, are in great demand as volunteers. You can provide a vital service in the Army's family support and family readiness programs. To volunteer, contact your installation volunteer coordinator or go online

to http://www.myarmyonesource.com/default.aspx and click on “Volunteer Tools.” Even one day or one hour of your time can provide a vital service.

1-16. ARS-SMART - Army Referral System – Sergeant Major of the Army Recruiting Team.
The Army Referral System - Sergeant Major of the Army Recruiting Team (ARS-SMART) is a way for people to provide referrals who are interested in enlisting into the U.S. Army and/or Army Reserve.

Everyone who makes a referral through SMART is eligible for the Sergeant Major of the Army coin and certificate for the first referral resulting in an enlistment in the Army or Army Reserve. There are no bonus payments associated with ARS-SMART referrals.

Referrals must be made via the ARS-SMART referral link at https://smart.goarmy.com/dana-na/auth/url_10/welcome.cgi or through the U.S. Army Recruiting Command 1-800 number dedicated to this program, 1-800-223-3735, ext. 6-0473.

In addition, the individual making the referral must provide the name of the acquaintance as a referral through the ARS-SMART site, before the acquaintance conducts an appointment with an Army or Army Reserve recruiter.

Future Soldiers should make all their referrals through the ARS-SMART system to qualify for advanced promotions.

New registrants logging in with their AKO/DS Logon will see their information inside their profile, this does not constitute that their registration is complete to qualify for the program. New registrants will need to complete all required profile information based on their current category, i.e. Soldier, Retiree, DA Civilian, cadet, etc. Referral is not required, but can be accomplished during the initial registration.

2-1. Overview.

a. A good plan is supported by documentation, records and files. To plan for tomorrow, start today – one-step at a time. To plan is to take charge of your future. Not to plan is to let the future "just happen."

b. Your retirement plan also requires constant reevaluation and updating. Time will clearly illustrate how quickly plans become outdated. Updating financial plans is even more critical because what is fiscally sound today may not be in five to ten years. Inflation, in conjunction with changing personal circumstances, can erode an otherwise sound fiscal plan.

c. The first step in planning and determining tomorrow's needs is knowing what you have today. Therefore, Retired Soldiers are urged to develop a list of assets and to list the location of important documents that survivors will need to claim these assets. Family members should be told where this information is on file and should have ready access to this Handbook. You can use the Casualty Assistance Checklist found at: https://soldierforlife.army.mil/retirement/postretirement.

2-2. Lost Records and Files.

Lost or misplaced records and files create problems for Retired Soldiers, their spouses, and survivors when they apply for benefits. Retiring Soldiers should make and keep a copy of your complete medical and personnel records before turning them in for final out-processing. These records should be kept in a safe place for future reference. Preparing a will, purchasing insurance, electing Survivor Benefit Plan (SBP) coverage, or applying for recognition of a service-connected disability from the Department of Veterans Affairs (VA) are all very important actions. Lack of documentation often causes delayed or lost benefits. It is especially frustrating when this occurs at a very critical or emotional time. So, maintain copies of documents in a place that is easily accessible and secure.

2-3. Replacement of Lost Military Records.

Accessing or Requesting Your Official Military Personnel File (OMPF) Documents

To obtain copies of specific document(s) to include the DD Form 214 or the entire OMPF please go to https://www.hrcapps.army.mil/portal/.

To electronically access the OMPF, a Common Access Card (CAC), or Department of Defense Self-Service Logon (DS Logon) account is required. Electronic access is a free, easy way to view the OMPF. It gives the flexibility to print specific document(s) or download the entire OMPF 24 hours per day, 7 days per week.

The National Archives and Records Administration's National Personnel Records Center (NPRC) in St. Louis, MO, is the repository for U.S. Army military records stored in paper copy/microfiche format. These records primarily pertain to personnel who were discharged, retired or deceased while in service before October 1, 2002. Please go to http://www.archives.gov/veterans/.

Records Custodians:
U.S. Army and U.S. Army Reserve

Commander
U.S. Army Human Resources Command
ATTN: AHRC-PDR-R
1600 Spearhead Division Avenue
Fort Knox, KY 40122

U.S. Army National Guard
The Adjutant General
(of the appropriate state, or territory)

For more information:
https://www.hrc.army.mil/TAGD/Accessing%20or%20Requesting%20Your%20Official%20Military%20Personnel%20File%20Documents.

2-4. Correction of Military Records.

a. Using Department of Defense (DD) Form 149, "Application for Correction of Military Record." Under the Provisions of Title 10, U.S. Code, §1552," a Retired Soldier, their survivors, or a legal representative may request a correction to military records. The completed DD Form 149 should be submitted to: Army Review Boards Agency Support Division, 251 18th Street South, Suite 385, Arlington VA 22202-3531. A DD Form 149 may be obtained online at: http://arba.army.pentagon.mil/.

b. In order to justify correction of a military record, the applicant must, to the satisfaction of the Army Board for Correction of Military Records (ABCMR), prove that the alleged entry or omission in the record was in error or unjust. The ABCMR considers applications and makes recommendations to the Secretary of the Army.

c. An application for correction of record must be filed within three years after discovering the error or injustice. If filed after the three-year deadline, the applicant must include in the application reasons the ABCMR should find it in the interest of justice to accept the late application.

d. Evidence may include affidavits or signed testimony executed under oath, and a brief of arguments supporting the application. All evidence not already included in your record must be submitted. The responsibility for securing new evidence rests with the applicant.

2-5. How to Obtain Copies of Medical/Dental Records.

a. In the 1990s, the military services discontinued the practice of filing health records with the personnel record portion at the National Personnel Records Center (NPRC). In 1992, the Army began retiring most of its former members' health records to the Department of Veterans Affairs (VA). For more information on obtaining your medical records, please go to: http://www.washingtondc.va.gov/patients/roi.asp.

b. Veterans who plan to file a claim for medical benefits with the Department of Veterans Affairs (VA) do not need to request a copy of their military health record from the NPRC. After a claim is filed, the VA will obtain the original health record from the NPRC. In addition, many health records were lent to the Department of Veterans Affairs prior to the 1973 fire.

c. Veterans who filed a medical claim should contact the Department of Veterans Affairs (VA) in order to determine if their record is already on file. The VA Toll Free # is: 1-800-827-1000 and will connect the caller to the nearest VA office.

2-6. Change of Address.

a. **Retired Soldiers and annuitants in receipt of payment**. As a Retired Soldier or surviving spouse receiving a Survivor Benefit Plan annuity, you are responsible for updating the Defense Finance and Accounting Service when you move or change your email address. If you're a Gray Area Soldier, you are responsible for updating your information with U.S. Army Human Resources Command (HRC). Even if your check is going to your bank, prompt reporting of a change in your residence address is essential for the continued receipt of special mailings. The Defense Finance and Accounting Service - Cleveland Center (DFAS-CL) maintains two separate mailing lists, one for pay purposes and one for correspondence purposes. "Correspondence" includes mailing of *Army Echoes*, Retired Soldier or Annuitant Account Statements, DFAS-CL newsletters, and income tax forms. Retired Soldiers and annuitants who receive their pay by Electronic Funds Transfer (EFT) or International EFT (IEFT) (also known as International Direct Deposit—IDD) sometimes forget to change their residence address, because their pay continues to the financial institution regardless of a change in residence. You can update your address using the online pay system myPay at https://mypay.dfas.mil/mypay.aspx or by calling 1-800-321-1080. In short, keep your address current!

Retired Soldiers: Change your address by writing to: Defense Finance and Accounting Service, U.S. Military Retired Pay, PO Box 7130, London, KY 40742-7130; or FAX the request to 1-800-469-6559. For more information, please go to http://www.dfas.mil/retiredmilitary/manage/changeofaddress.html.

Annuitants, Beneficiaries and Survivors (i.e., those in receipt of Survivor Benefit Plan or Retired Serviceman's Family Protection Plan annuities): Change your address by writing to: Defense Finance and Accounting Service, U.S. Military Annuitant Pay, PO Box 7131, London, KY 40742-7131; or FAX it to 1-800-982-8459. For more information, please go to http://www.dfas.mil/retiredmilitary/manage/changeofaddress.html.

b. For mobilization purposes. Most Retired Soldiers are subject to mobilization. Therefore, they must also submit changes of address to Commander, U.S. Army Human Resources Command ATTN: AHRC-PLM-O, 1600 Spearhead Division Ave, Ft. Knox, KY 40122; Web site https://www.hrc.army.mil/STAFF/Retired Soldier Recall; phone number 1-888-ARMYHRC (276-9472).

c. "Gray Area" Retired Soldiers. "Gray Area" refers to members who have received their Notification of Eligibility (NOE) to receive retired pay at age 60 (aka "20-year letter"), but are not yet age 60 and receiving retired pay. They, too, must keep their correspondence addresses updated by writing to Commander, Commander, U.S. Army Human Resources Command, AHRC-PDP-TR, 1600 Spearhead Division Ave, Fort Knox, KY 40122. If you have any questions concerning the 20-Year Letter of eligibility, contact the Human Resources Contact Center at 1-888-276-9472. The Army also uses this address to mail *Army Echoes* to Gray Area Retired Soldiers.

d. Non-annuitant surviving spouses. Surviving spouses who are not in receipt of SBP (non-annuitants), may notify HQ Army Retirement Services (ATTN: DAPE-MPS-RSO), 251 18th Street South Suite 210, Arlington, VA 22202-3531 or ArmyEchoes@mail.mil, if they wish to continue receiving *Army Echoes*. Address changes must still be reported to DEERS via any military ID card issuing facility. Locate the nearest ID card facility by going to: http://www.dmdc.osd.mil/rsl

e. Former spouses. Former spouses of Retired Soldiers do not receive *Army Echoes* but may read *Army Echoes* at https://soldierforlife.army.mil/retirement/echoes, and also obtain information from the Former Spouse section of our homepage, https://soldierforlife.army.mil/retirement/usfspa. Former spouses who are eligible for ID card benefits should, however, keep their address current within DEERS via any military ID card issuing facility. Locate the nearest facility by going to: http://www.dmdc.osd.mil/rsl

f. Retired Soldiers and survivors receiving benefits from the Department of Veterans Affairs (VA). Retired Soldiers and survivors receiving benefits from the VA should notify the VA of their address change by calling 1-800-827-1000. The VA Web site is: http://www.va.gov.

2-7. Military Identification and Privilege Cards.

a. Military Identification and Privilege Cards (aka ID Cards) are issued to Retired Soldiers and eligible Family members as a means of identification and as authorization for various benefits and privileges. DD Form 2A (Ret) (blue) (Armed Forces Identification Card) is issued to Retired Soldiers who are entitled to retired pay, even if they have waived their military retired pay in favor of VA compensation, or due to retirement from the federal government. DD Form 1173 (Uniformed Services Identification and Privilege Card) is issued to eligible Family members of living and deceased Retired Soldiers. The DD Form 1173 identifies the Family member as being eligible for commissary, Exchange, theater privileges, and medical care. Medical care at military facilities is provided on a space-available basis. Military and civilian health care benefits are coordinated through the TRICARE program, http://www.tricare.mil.

b. Military ID cards for Retired Soldiers and eligible dependent Family members contain vital personal information, such as the cardholder's height, weight and date of birth, as well as a photo. ID cards also contain the DoD ID number and DoD Benefits number of the sponsor and cardholder (only Family members ID cards contain both numbers). Retired Soldiers with an indefinite expiration date can request a new ID card without their Social Security number. Family member ID cards will change when the cardholder's expired ID card is renewed.

c. Retired Soldiers and eligible Family members who are enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) may apply to any Military Identification Card Issuing Facility for issue of an ID card. Find the nearest facility by visiting: http://www.dmdc.osd.mil/rsl. If not yet enrolled in DEERS (for example, a new spouse or child), you must present supporting documents such as retirement orders, marriage certificates, birth certificates, etc. Family members may apply for an ID card without the retired sponsor being present. However, if not present, the sponsor's signature must be notarized on the completed application presented to the ID card issuing facility.

d. Gray Area Identification ID cards reflecting Retired Reserve (without pay) status for the individual and eligible Family members will be issued at any ID card-issuing facility upon presentation of NOE and transfer orders to the Retired Reserve (without pay). The Reservist will receive a DD Form 2 (Red) ID card, while eligible Family members receive the DD Form 1173-1 (Red) ID card. Entry into the Defense

Enrollment Eligibility Reporting System (DEERS) is essential for proper eligibility verification and future ID card renewal/status changes. Once eligible to receive pay, it will be necessary to report to any ID card-issuing facility in order to receive the DD Form 2 (Blue) ID card and Family members will receive the DD Form 1173-1 (Tan) ID card.

e. The Uniformed Services Identification and Privilege Card is the property of the U.S. Government. It is not transferable, and must be surrendered by the Retired Soldier or Family member upon any change in status that affects eligibility; upon expiration of the card; or upon request by military authorities. Cards should be returned to Commander, U.S. Army Human Resources Command, 1600 Spearhead Division Ave, Fort Knox, KY 40122.

f. Generally, the following individuals are eligible for military ID Cards. The final decision is based on Army regulations and policies. Always call ahead before traveling to an ID card issuing office.

(1) Retired Soldiers in receipt of retired pay, or who would be in receipt of retired pay except for the offset of it due to receipt of VA disability compensation or a civil service retirement annuity.
(2) Spouses at age 75, the ID card is issued with an "Indefinite" status, never to expire as long as the individual remains eligible. Currently, any eligible dependent, including unremarried and unmarried widows, widowers, and former spouses over the age of 75, can receive an ID card reflecting the "Indefinite" status.
(3) Certain former spouses of individuals in (1) above.
(4) Children, including stepchildren and adopted children, under age 21, or under age 23 if full-time, unmarried students, or any age if incapacitated before the age of 21 (or 23, if applicable) and dependent upon the retired sponsor in (1) above for more than one-half their support
(5) Parents, parents-in-law, and adopted parents, if dependent on the retired sponsor in (1) above for more than one-half of their support.
(6) Gray Area Retired Soldiers

g. Documentation for incapacitated children over 21 and dependent parents must be approved for medical benefits and entitlements by DFAS-Indianapolis Center. If you have an incapacitated child over the age of 21, you can download the DD FORM 137-5, DEPENDENCY STATEMENT - INCAPACITATED CHILD OVER AGE 21, Incapacitated Child form at www.dtic.mil/whs/directives/forms/eforms/dd0137-5.pdf then click ok. The ID Card Facility is not the approving authority for the packet-DFAS is. If you have any question regarding the packet please call toll free: 1-888-332-7411 or fax: 317-275-0828. You must complete the packet and send it to:

DFAS/IN
ATTN: JMTCB
8899 EAST 56TH ST.
INDIANAPOLIS, IN 46249-0885
Even if the incapacitated child has a permanent condition the packet must be resubmitted every four years.

2-8. Defense Enrollment Eligibility Reporting System (DEERS).

DEERS is a computerized database containing information on military sponsors (active, Reserve/Guard, Retired) and their beneficiaries who may be eligible for medical care and other military privileges. The database is automatically updated when a new ID card is issued. Retired Soldiers who acquire new Family members after retirement should contact the nearest military ID card issuing facility for information on DEERS enrollment and ID card issuance. DEERS/ID Card offices can be located at https://www.dmdc.osd.mil/self_service/rapids/unauthenticated?execution=e1s1.

2-9. Military Installation Privileges Stateside.

Retired Soldiers, eligible Family members, and un-remarried surviving spouses are authorized to use various Morale, Welfare, and Recreation (MWR) facilities on military installations, on a space-available basis. The availability to accommodate Retired Soldiers varies widely at different Army installations. The local installation commander determines whether these facilities may be used by Retired Soldiers. This determination is usually based on whether the facilities can accommodate Retired Soldiers without creating hardships for active duty Soldiers. Retired Soldiers and Family members are authorized use of commissary and Exchange facilities in the United States regardless of store adequacy. Your military ID card is sufficient proof of eligibility.

2-10. Military Installation Privileges Overseas.

Some Retired Soldiers who travel overseas are disappointed to learn that they are not permitted to use the Service facilities of an overseas U.S. military base which is a privilege they are normally entitled to within the United States. Army regulations regarding commissary and Exchange privileges for Retired Soldiers are applicable overseas only to the extent agreed upon by the foreign governments concerned, better known as Status of Forces of Agreements (SOFA). Sometimes certain facilities are so limited in an overseas area that their use cannot be extended to Retired Soldiers. Medical facilities in some foreign countries are designed and staffed only to care for active duty Soldiers and their eligible Family members, and use by Retired Soldiers and their Family members must be severely limited. Before traveling overseas, recommend that you contact officials at the overseas location to determine the privileges available and please visit this IMCOM Europe site: http://www.imcom-europe.army.mil/webs/sites/europe_life/retiree/logistical_support/germany_log_support/index.html. Retirement Services Officers (RSO) can provide their current address. See the RSO listing at http://soldierforlife.army.mil/retirement/rso.

2-11. Locating Former and Retired Soldiers.

The Privacy Act prevents the Department of the Army from releasing the home addresses of former and Retired Soldiers to private individuals (including other Soldiers and spouses of Soldiers) without the express written consent of the Soldier. U.S. Human Resources Command created the new Army White Pages in 2015 to replace the AKO White Pages. Anyone with a CAC or DS Logon may log into the White Pages at https://www.hrcapps.army.mil/Portal/ to locate a Soldier, Retired Soldier, or Veteran. You must opt in to allow your personal information to be visible to others. You may also update your contact information at any time.

3-1. Composition of Retired List.

Soldiers are placed on one of the following lists at retirement:

U.S. Army (USA) Retired List. All Army personnel, active or reserve component, retired for service, age, or physical disability and all personnel on the Army of the United States Retired List, including regular Army personnel and nonregular Army personnel on the Temporary Disability Retired List who are granted retired pay under any provision of law; and retired warrant officers and enlisted Soldiers of the Regular Army who, by reason of service in temporary commissioned grades, are entitled to receive the retired pay of the commissioned grades..

Temporary Disability Retired List (TDRL). The TDRL is for officers, warrant officers, and enlisted Soldiers who are retired for disabilities that may or may not be permanent.

Permanent Disability Retired List (PDRL). The PDRL is for officers, warrant officers, and enlisted Soldiers who are retired for disabilities who are removed from the TDRL and are permanently retired for physical disability.

3-2. Temporary Disability Retired List.

a. Soldiers placed on the TDRL must take a physical examination at least once every 18 months at a time and place designated by the Human Resources Command – Fort Knox. After each periodic reevaluation, including review at HQs, Department of the Army, a decision is made that the Soldier will --

(1) continue on the TDRL with the same disability rating, subject to further examinations;

(2) be removed from the TDRL and be permanently retired if the disability is permanent and rated at 30 percent or more, or if the disability is permanent and rated at less than 30 percent but the Soldier has completed 20 or more years of creditable service;

(3) be discharged from the service with severance pay if the Soldier's disability is determined to be less than 30 percent and the Soldier does not have 20 years of service creditable for retirement;

(4) be removed from the TDRL with a finding of physically fit. A Soldier who is found to be physically fit will be re-appointed or re-enlisted, with the Soldier's consent, in the component in which he or she was serving immediately before being placed on the TDRL. If the date of reappointment and placement on the Active Duty list is after the date a RA officer was subject to mandatory retirement because of age, years of active federal service, Selective Early Retirement Board (SERB) selection or promotion non-selection, or if an Other-Than-Regular-Army (OTRA) officer and the reappointment date is on a date after the officer was to be involuntarily separated because of years of active federal service or promotion non-selection, RA officers will be mandatorily retired and OTRA officers involuntarily separated on the last day of the month following the month in which the officer is reappointed.

b. Soldiers may be carried on the TDRL for a maximum of 5 years. After the 5-year period, retired pay is terminated and the Soldier's name is removed from the list by one of the actions outlined above.

c. TDRL Soldiers must immediately report any address change to the Commander, U.S. Army Physical Disability Agency, ATTN: AHRC-D, 2900 Crystal Drive, Arlington, Virginia 22202, to ensure they receive notification of their next periodic medical examination. Soldiers traveling or living abroad also are required to undergo a medical examination at least once every 18 months. Failure to report for an examination after receipt of notification is cause to terminate retired pay. For more information, visit https://www.hrc.army.mil/TAGD/US%20Army%20Physical%20Disability%20Agency.

d. TDRL Soldiers who have waived Army retired pay to receive tax-free disability compensation from the Department of Veterans Affairs (VA) must continue to take periodic medical examinations when ordered to do so by the Secretary of the Army. If a patient is in a VA hospital at the time of a scheduled periodic examination, the patient must notify the PDA, who will then obtain a report from the VA that serves to replace the periodic examination.

e. When corresponding with the PDA, print or type your full name as it appears in your military records and include your SSN.

f. TDRL Soldiers are authorized travel allowances to and from the medical examination facility. Reimbursement usually is made at the facility. If for any reason reimbursement for travel expenses is not granted, the Retired Soldier should contact the commander of the facility where the examination took place.

g. Transportation Requests (TRs) can be obtained from the nearest military installation. The TR will authorize travel at no personal expense, and will cover travel expenses to the medical facility.

3-3. Permanent Disability Retirement List (PDRL).

a. The United States Army Physical Disability Agency will remove a Soldier from the TDRL as described below on the fifth anniversary of the date the Soldier's name was placed on the list, or sooner on the approved recommendation of a PEB.
Permanent retirement. If the Soldier meets the criteria below, the Soldier will be removed from the TDRL, permanently retired for physical disability, and entitled to receive disability retired pay:
*(1)*The Soldier is unfit.
(2) The disability causing the Soldier's name to be placed on the TDRL has become permanent.
(3) The disability is rated at 30 percent or more under the Veterans Affairs Schedule for Rating Disabilities, or the Soldier has at least 20 years of active Federal service.

b Soldiers who are on the PDRL are entitled to disability retired pay from the Department of Defense (DoD). Disability retired pay is based on the larger of two formulas, one that is based on your disability percentage (often referred to as Method A), and the other based on years of active service (often referred to as Method B). Pay is computed based on whichever formula is most beneficial for you:

- your disability percentage (using a minimum of 50 percent for payment purposes while on the TDRL), referred to as Method A, or
- your years of active service, referred to as Method B.

c. Your pay will be computed based on whichever is more beneficial for you. If you have been transferred from the TDRL to the PDRL, your retired pay will be recalculated using your most current disability rating.

3-4. Advancement on the Retired List.

When active service plus service on the U.S. Army retired list totals 30 years, each warrant officer of the Army and each enlisted Soldier of the Army can be advanced on the Army of the United States (AUS) List to the highest grade satisfactorily served on active duty or, in the case of a member of the Army National Guard, in which they served on full-time duty satisfactorily.(See 10 U.S.C.§3964) The Secretary of the Army decides what criteria constitutes satisfactory service. Because the criteria may be revised from time to time, it is not practicable to include them in this Handbook. The Army agency responsible for such actions, the Human Resources Command, applies the most current criteria at the time the Retired Soldier has completed 30 years of service.

3-5. Reserve Status of Retired Soldiers.

a. The U.S. Army Reserve consists of the Ready Reserve, the Standby Reserve, and the Retired Reserve.
b. Each Soldier of the U.S. Army Reserve is placed in one of these categories:
(1) A Reserve officer and warrant officer who has retired after serving 20 years or more of active duty is placed on the Army of the United States (AUS) Retired List and immediately transferred to the Retired Reserve.
(2) An officer holding a commission in the Army Reserve who is retired for permanent disability and placed on the AUS Retired List is transferred to the Retired Reserve.
(3) An enlisted Soldier of the Regular Army who retires from active duty with at least 20 but fewer than 30 years of service automatically becomes a Soldier of the Army Reserve until he or she has 30 years of active and retired service. The Army also assigns these people to the Retired Reserve. When they attain a combined total of 30 years of service, they may remain in their dual status (U.S. Army Retired and U.S. Army Reserve Retired), or request HRC to discharge them from the Army Reserve. Discharge from the Army Reserve in no way affects their retired pay or status on the U.S. Army Retired List. A Regular Army enlisted Soldier who holds dual status as a Reserve commissioned or warrant officer may complete the remainder of service in either officer or enlisted status; in either case, the Army will transfer the Soldier to the Retired Reserve upon retirement from active duty. If the Soldier elects to complete 30 years of service in enlisted status, status as a Reserve officer of the Army will be vacated automatically upon retirement, and the Soldier will be transferred to the Retired Reserve in enlisted status.

3-6. Obligations for Military Service.

Regular Army Retired Soldiers remain subject to military law. This applies to those advanced to a higher grade on the AUS Retired list, as well as those enlisted Soldiers assigned to the Retired Reserve to complete 30 years of service. They may be ordered to active duty at any time by the President, and may

be assigned to duties the President considers necessary in the interests of national defense.

3-7. Mobilization.

a. The Secretary of the Army, with approval of the Secretary of Defense, may order any Retired Soldier of the Army's Reserve Components, with or without the Soldier's consent, to active duty when the Congress declares the existence of a state of war or national emergency.

b. In the event of full mobilization (war), the Army has developed a program for recalling retired Army officers, warrant officers, and enlisted Soldiers. This program pre-assigns Retired Soldiers, by skill, to CONUS TDA/MOBTDA requirements considered suitable for fill by Retired Soldiers. These positions may be mobilization augmentation positions or spaces encumbered by active Army Soldiers. When recalled, upon reporting for active duty, Retired Soldiers free up active duty Soldiers for deployment. Retired Soldiers may also be deployed provided they are qualified and capable of performing duties related to their military occupational specialty. Selected Retired Soldiers may also be recalled to active duty, either voluntarily or involuntarily, to fill specific needs during contingency operations requiring less than full mobilization. In such cases, HRC will issue orders recalling those selected and provide instructions to be followed.

c. Retired Soldiers may be recalled up to age 64 for general officers, 62 for warrant officers, and 60 for all others.

d. A Soldier in the Retired Reserve who receives retired pay or disability compensation and is recalled to active duty, active duty for training, or any other duty for which compensation is authorized, may receive only one type of payment.

3-8. Military Titles and Signatures.

a. All retired personnel not on active duty are permitted to use their military titles socially and in connection with commercial enterprises. However, such military titles must never be used in any manner that may bring discredit to the Army. The use of military titles is prohibited in connection with commercial enterprises when such use, with or without the intent to mislead, gives rise to any appearance of sponsorship or approval by the Department of the Army or Department of Defense. Army Regulation 25-50, *Preparing and Managing Correspondence*, provides guidance to Retired Soldiers about using their rank in writing after retirement.

b. Military titles will not be a part of the signature block of a Retired Soldier when signing official correspondences as a civil service employee.

c. Retired Soldiers not on active duty will not use their military titles in connection with public appearances outside the United States unless such use is authorized by the appropriate overseas commander.

d. When military titles are used by members to sign their names to documents that pertain to them personally, they must show that they are in a retired status after the grade as follows:
(1) “USA Retired” will be used by all Regular Army (RA) personnel retired for service, age, or physical disability, including RA personnel on the Temporary Disability Retired List (TDRL)(for example, A. B. Smith, COL (USA Retired).
(2) “USA Retired” will be used by all personnel on the Army of the United States (AUS) Retired list, including non-regular Army personnel on the TDRL.

e. Social and business cards must reflect the retired status as prescribed above.

f. In a military office, Retired Soldiers using military titles on the telephone could lead to confusion and unwitting misrepresentation, conveying the impression of active duty status. In any case, common sense is the guide when a Retired Soldier works for the Government. No reasonable retired officer would invite awkwardness when employed in a military office by insisting on being called by military title, if such title outranks the Retired Soldier's active duty supervisor. The Retired Soldier's use of his rightful title in Government employment is guided by his acceptance of his civilian status and loyal conformance to the established channels of command. Local customs, practices, and conditions of employment are the primary influencing factors. Retired Soldiers serving as DA civilians will not use or refer to their military grade or rank except when referring to their personal retirement actions.

3-9. Wearing of the Uniform.

a. Retired Soldiers may wear the Army uniform at occasions essentially of a military character, at which the uniform is more appropriate than civilian clothing. These functions include, but are not limited to: military balls, military parades, inaugurals, weddings, memorial services, and military funerals; memorial services, meetings, conferences, or similar functions of associations formed for military purposes, of which the membership is composed largely or entirely of current or honorably discharged Veterans of the Armed Forces of the United States. Authority to wear the uniform includes wear while traveling to and from the ceremony or function, provided the travel in uniform can be completed on the day of the ceremony or function.

b. In addition to the occasions for wear listed above, retired personnel are authorized to wear the uniform only when attending parades on national or State holidays, or other patriotic parades or ceremonies in which any active or reserve U.S. military unit is taking part. Uniforms for these occasions are restricted to service and dress uniforms; the combat uniform and physical fitness uniforms will not be worn. Wearing the Army uniform at any other time, or for any other purpose than stated above, is prohibited.

c. Retired Soldiers are prohibited from wearing Army uniforms:

- When furthering any political or commercial interests, or when engaged in civilian employment.
- When participating in public speeches, interviews, picket lines, marches, rallies, or public demonstrations.
- When attending any meeting or event that is a function of, or is sponsored by, an extremist organization.
- When wearing the uniform would bring discredit upon the Army.
- When specifically prohibited by Army regulations.
- When not on active duty but acting as an instructor or responsible for military discipline at an educational institution, unless the educational institution is conducting courses of instruction approved by the Armed Forces.

d. All persons wearing the Army uniform will wear awards, decorations, and insignia in the same manner as prescribed for active duty Soldiers. On the blue service and dress uniforms, Retired Soldiers will wear the retired service ID badge and may wear the combat service ID badge if they were authorized wear of the Shoulder Sleeve Insignia – Former Wartime Service while on active duty.

e. Retired personnel on active duty will wear their uniform and insignia in the same manner as prescribed for personnel in the Active Army of corresponding grade and branch.

f. Retired personnel not on active duty may wear either the uniform reflecting their grade and branch on the date of their retirement, or the uniform prescribed for personnel in the Active Army of corresponding grade and branch, when appropriate, but may not mix the two uniforms. Personnel will wear the grade as shown on the retired grade of rank line on their retirement order. Personnel who will be advanced to a higher grade upon retirement have the option of wearing the insignia of that grade thereafter.

g. Retired Soldiers are authorized to wear military medals on appropriate civilian clothing. This includes clothes designed for veteran and patriotic organizations on Veteran's Day, Memorial Day, and Armed Forces Day, as well as at formal occasions of ceremony and social functions of a military nature. Personnel may wear either full-sized or miniature medals. Personnel who wear medals on civilian clothes should place the medals on the clothing in approximately the same location and in the same manner as for the Army uniform, so they look similar to medals worn on the Army uniform.

h. Retired Soldiers are authorized to wear the physical fitness uniform:
(1) With civilian attire off the installation.
(2) When wearing the physical fitness uniform as a complete uniform, Retired Soldiers will follow the guidance in AR 670-1 par. 23-3f.

i. The guidance above is summarized from Army Regulation 670-1, *Wear and Appearance of Army Uniforms and Insignia*, and Department of the Army Pamphlet 670-1, *Guide to the Wear and Appearance of Army Uniforms and Insignia.*

Retired insignia may be purchased at www.shopmyexchange.com or any installation military clothing sales store.

3-10. Decorations and Awards.
a. Retired Soldiers who have not received the awards to which they are entitled, or who desire replacement of items previously issued which were lost, destroyed, or unfit for use without fault or neglect on their part, may obtain these items by writing to National Personnel Records Center ATTN: Army Reference Branch, 1 Archives Drive, St. Louis, MO 63138–1002 or by calling toll-free 1-866-272-6272; or by going online to http://vetrecs.archives.gov.

b. The original issue of all decorations and service medals is made without cost to the Retired Soldier. Replacements are made at cost. The request for replacement of awards should include an explanation of the circumstances surrounding the loss. No money should be mailed for replacements until instructed to do so. Awards and miniatures may be purchased through the AAFES Military Clothing Sales or on-line shopping at https://www.shopmyexchange.com/.

c. The Department of Army is not involved in the issuance or replacement of foreign decorations. Retired Soldiers who have earned military decorations from a foreign nation must apply to that country's embassy directly for issue or reissue.

3-11. Legal Assistance. Most military installations have legal assistance attorneys who are available for consultation and assistance on personal legal problems of a civil nature. This assistance is available to Retired Soldiers and their eligible Family members. Assistance is not given in connection with matters relating to business pursuits. To find the closest legal assistance office, use the Resource Locator on MyArmyBenefits or visit http://legalassistance.law.af.mil/content/locator.php.

3-12. The Department of Veterans Affairs.
a. Retirement is considered the same as discharge or relief from active duty for purposes of eligibility for Department of Veterans Affairs (VA) benefits.

b. VA has regional offices and centers throughout the United States, the Commonwealth of Puerto Rico, and the Republic of the Philippines. For information or assistance concerning VA benefits, contact the nearest VA office. Residents of foreign countries should contact the nearest American Embassy or Consulate. Toll-free telephone service (1-800-827-1000) is available in all 50 States.

c. Publications describing benefits administered by VA may be obtained at no cost from the nearest VA office or online at http://www.va.gov.

3-13. Army Emergency Relief.
a. Army Emergency Relief (AER) is a private, nonprofit organization that was established in 1942. It is dedicated solely to helping the Army take care of its own. AER provides three types of financial assistance to Retired Soldiers, their Families and survivors:
(1) Emergency assistance to Retired Soldiers and their Families who are faced with a valid emergency often involving essentials of everyday living.
(2) Assistance to spouses and orphans of deceased Soldiers based on an emergency, a sustaining need, or for special one-time needs.
(3) Educational assistance to unmarried dependent children and spouses of Retired Soldiers.

b. AER assistance is available primarily through AER sections at Army installations worldwide. When there is no AER section convenient, based on reciprocal agreements, assistance may also be obtained through Navy Relief Society offices, Air Force Aid Society offices, or local American Red Cross chapters. AER information can is available online at: http://www.aerhq.org/dnn563/ or by calling (866) 878-6378.

c. Upon retiring from the Army, some benefits you enjoyed as a Soldier may be curtailed or even eliminated. This is not the case with AER. As an Army Retired Soldier you will continue to enjoy the same entitlements as when you were on active duty. This eligibility applies to all Retired Soldiers and includes those placed on Temporary Disabled Retired List (TDRL) or Permanent Disabled Retired List (PDRL) for medical reasons. U.S. Army Reserve and National Guard Soldiers obtain eligibility upon the commencement of retired pay at age 60 or earlier if applicable.

d. There are currently 78 AER sections located on U.S. Army installations worldwide that Retired Soldiers can contact to obtain financial assistance. Those Retired Soldiers not located near an Army installation may contact an American Red Cross Call Center at 1-877-272-7337 for assistance in processing an application

to AER. Also, a reciprocal agreement with the Air Force Aid Society, Coast Guard Mutual Assistance and Navy-Marine Corps Relief Society allows Retired Soldiers and their Family members to request AER assistance through any military installation with a military relief society office.

e. Dependent children of Active Duty Soldiers and Retired Soldiers are eligible for four years of AER undergraduate scholarships. AER also has an undergraduate scholarship program for the spouses of Active Duty Soldiers and Retired Soldiers.

f. AER provides financial assistance to the widows of Soldiers who die on active duty or after retirement. Generally, entitlements such as SBP, DIC, social security, or individual insurance will not commence until 30-90 days after the death of a Retired Soldier. AER will provide financial assistance to widows for “routine or normal” monthly expenses while awaiting the start of their entitlements. This assistance is provided as a grant.

g. AER does not solicit funds outside the Army. The AER Annual Fund Campaign is conducted Army-wide from 1 March to 1 July. Contributions from Retired Soldiers may be sent to the nearest installation AER office or to: AER, 200 Stovall Street, Alexandria, VA 22332-0600. Requesting that contributions be made via a deduction from retired pay is also an option for Retired Soldiers.

4-1. Standards of Conduct.

a. Retired Soldiers should not engage in personal or professional activities that are incompatible with the standards of conduct expected of active duty personnel.

b. It is not feasible to cover all the provisions of the UCMJ that restrict the activities of Retired Soldiers. Only the general context of the more important provisions is explained in this Handbook. If there is any doubt as to whether or not a Retired Soldier may be in violation of a particular law by accepting employment with the federal government or with a firm doing business with the government, advice on the matter should be obtained from the nearest installation Designated Agency Ethics Official (DAEO) or from the nearest military legal office.

4-2. Employment in DoD.

a. Employment Restrictions. There are several employment restrictions that apply to Soldiers after retirement. These restrictions are covered in DoD, Joint Ethics Regulation, http://www.dod.mil/dodgc/defense_ethics/ethics_regulation/; and at mandatory pre-retirement briefings. You are urged to contact a DAEO before accepting post-retirement employment.

b. Extension of Veterans' Preference. The Fiscal Year (FY) 2006 National Defense Authorization Act (NDAA) contained two provisions that extend Veterans' preference rights to Operation Iraqi Freedom (OIF). The first provision gives preference to those who served on active duty beginning September 11, 2001 and ending at the close of OIF. The second provision clarifies Veterans' preference eligibility for federal hiring as available to individuals "who are discharged or released from active duty service", provided they meet other eligibility requirements. This new language replaces "individuals separated from the armed forces." Learn more about this provision at: http://archive.opm.gov/news/Veterans-preference-extended-to-operation-iraqi-freedom-servicemen-and-women,1024.aspx or by contacting the Office of Personnel Management at: https://www.opm.gov/.

4-3. Business Activities.

a. Generally speaking, there is no provision of Federal law that prevents Retired Soldiers from being employed by a domestic corporation or other concern doing business with or rendering services to the U.S. Government. There are no restrictions on the amount of compensation received from private employment, nor does the receipt of salary from a private firm have any effect on the amount of retired pay received.

b. Retired RA officers are prohibited, within two years after retirement, from representing any person in the sale of anything to the Army. The prohibition includes sales to non-appropriated fund activities under the control of the Department of the Army as well as to the Army and Air Force Exchange Service. It extends to any part of the sales process that involves contacts with representatives of the Department of the Army even though the goods or services involved are formally procured or utilized by some other agency of the Government. The statute prohibits only representation of others; it does not bar retired RA officers from selling to the Department of the Army upon their own behalf and solely for their own benefit.

c. Selling, for the purposes of the provisions discussed above, is defined as--
(1) Signing a bid, proposal, or contract.
(2) The Comptroller General has adopted the position that pre-contract contacts between retired officers representing companies selling to the Government and officials of DoD agencies should be viewed as within the sales prohibition unless clearly shown to be for some other purpose. Further, the fact that the sales contact was unsuccessful in a particular case does not afford any basis for ignoring its purpose.

d. The Department of the Army considers it the responsibility of the individual officers to avoid violation of Federal law and regulations, and to determine those activities that they may legally pursue without jeopardizing the rights and benefits of their retired status. The Defense Finance and Accounting Service - Cleveland Center (DFAS-CL) will advise retired personnel concerning the propriety of various proposed activities. Questions submitted to DFAS-CL for advisory opinions should involve concrete situations and not hypothetical questions. The facts of each case should be fully disclosed with as much detail as possible. Furthermore, the field of law with which this Handbook deals is subject to frequent change by legislation and administrative decisions by the Comptroller General of the United States.

At any time, the restrictions discussed might be narrowed or broadened by congressional action or administrative interpretation.

4-4. Employment by Foreign Governments and Concerns.

a. The Constitution prohibits retired military (officer and enlisted) from working for foreign governments without Congressional consent.

b. This applies to corporations owned by foreign governments, but not to independent foreign companies. Additionally, Retired Soldiers may work as independent consultants to foreign governments.

c. Military Retired Soldiers who want to accept employment with a foreign government are required by law (Title 37, U.S. Code §908) to have prior approval of the Secretary of State and the Secretary of their military service. Acceptance of employment without this approval subjects a member's retired pay to reduction or forfeit by the amount received from the foreign government. The following information must be provided in an application to work for a foreign government:

1) Name of the company and foreign country.
2) Title of position with brief description of duties.
3) Statement that you will or will not receive compensation for duties performed, with explanation if applicable.
4) Statement that you are unaware of any reason why such employment would be inadvisable or reflect unfavorably on the United States.
5) Statement if foreign citizenship is required or planned.
6) Extent of foreign government control and a statement you will not be required to execute an oath of allegiance to the foreign government concerned.
7) Statement that you understand withholding of retired pay equal to the amount received from the foreign government may occur if you accept employment prior to receiving the required approval.

d. If a Retired Soldier's approved foreign government employment changes materially, either by a substantial change in duties specified in the approved application or by a change of employer, the Retired Soldier must request further approval, following the same procedures as in the initial request.

e. Any Retired Soldier who accepts civil employment with a foreign government without the required approval is subject to having retired pay withheld in an amount equal to the amount received from the foreign government. This withholding is in addition to any other penalty that may be imposed under law or regulation.

4-5. Representing Interests Contrary to the United States.

a. Retired commissioned and warrant officers of the Regular Army, may not, within two years after retirement, act as agents or attorneys for the prosecution of any claim against the United States involving the Department of the Army, or assist in the prosecution of such a claim. Further, they are permanently prohibited from prosecuting, or assisting in the prosecution of, any claim against the United States involving any subject matter with which they were directly connected while on active duty.

b. All retired commissioned and warrant officers are permanently barred from acting as representatives or agents for anyone other than the United States in connection with any claim, contract, or other particular matter in which the United States is a party, or has a direct interest, and in which they participated personally and substantially while on active duty. Further, they are prohibited, within two years after retirement, from appearing personally before any court, department, or agency of the United States as representatives or agents for anyone other than the United States in connection with any particular matter involving a specific party in which the United States is a party or directly interested, and which was under their supervisory or official responsibility, during their last year of active duty.

c. For one-year after terminating official responsibilities with the government any person who had personally and substantially participated in any ongoing trade or treaty negotiations, may not knowingly represent, aid or advise any other person concerning such ongoing trade or treaty negotiations.

d. Those persons who are interested in appearing as representatives before the Department of the Army or any of its agencies in matters involving claims against the United States, or matters which lead to the formal presentation of claims, should become familiar with all Army Regulations which deal with filing notices of appearance. Copies of Army regulations are available for examination online at: http://www.apd.army.mil/.

4-6. Political Activities.

a. There are no statutes or regulations which prohibit retired military personnel from supporting political parties or becoming candidates for public office. The use of military titles by retired officers with respect to politics is permissible provided the usage does not bring discredit upon the Department of the Army or the Department of Defense. Retired personnel may accept positions within the organization of political parties. The Hatch Act is not considered applicable to retired officers who hold no other Federal positions. https://osc.gov/Pages/HatchAct.aspx.

b. DoD policy states that members of the Armed Forces (including retired members) may not wear the military uniform during or in connection with furthering political activities that could give the impression that there was official sponsorship for the activity, http://www.dtic.mil/whs/directives/corres/pdf/133401p.pdf.

c. Retired RA commissioned officers who use contemptuous words in speech or print against the President, the Vice President, members of Congress, the Secretary of Defense, the Secretary of a military department, the Secretary of the Treasury, or the Governor or Legislature of any State are subject to trial by courts martial under the Uniform Code of Military Justice (UCMJ).

d. These comments should be considered as advisory in nature only. Definitive opinions and determinations in this area may be made only by the Attorney General of the United States and by Federal courts.

4-7. Submission of Written Material for Review.

a. Retired Soldiers are not required to submit writings and public statements on military subjects to the Department of the Army for official clearance. However, this does not modify any official regulations issued for safeguarding classified information. Retired Soldiers are personally responsible for insuring that the information they release or make available for release to the public is consistent with national security policy. If in doubt as to whether the material prepared for publication may violate security regulations, the Retired Soldier may submit it for review to the Chief of Public Affairs, Department of the Army, Washington, DC 20310.

b. Retired Army personnel holding civilian positions within DoD or the military services are subject to the same controls on their public writing and/or speaking, whether official or unofficial, as other civilian employees.

4-8. Security Program.

a. Retired Soldiers have a continuing responsibility to safeguard classified information of which they have knowledge. At the time of retirement, each member having access to classified information is given an oral debriefing and is required to sign a security termination statement. A copy of the signed statement is filed as a permanent record in the individual's military personnel folder. A Retired Soldier who violates the espionage or internal security laws through unauthorized disclosure is subject to prosecution, fine, imprisonment, or in some cases, death.

b. In addition, if the individual had access to classified information they must complete the debriefing portion of the SF312. The statement that they sign is:

"I reaffirm that the provisions of the espionage laws, other federal criminal laws and executive orders applicable to the safeguarding of classified information have been made available to me; that I have returned all classified information in my custody; that I will not communicate or transmit classified information to any unauthorized person or organization; that I will promptly report to the Federal Bureau of Investigation any attempt by an unauthorized person to solicit classified information, and that I (have) (have not) (strike out inappropriate word or words) received a security debriefing."

4-9. Conversion of Security Clearance.

a. Retired Soldiers who are considering employment with a cleared Defense contractor in a position requiring access to classified defense information may find the following of value: The DoD Industrial Security Regulation (DoD 5220.22-R), contains the provisions for the conversion of security clearances held while on active duty to industrial security clearances. It is important that the Retired Soldiers understand that this provision is only for contract employment. If an individual retiring from the military only has a SECRET clearance from a NACLC investigation they will be required to complete a new investigation for Civilian Employment (appropriated/non appropriated).

b. A request for conversion of a security clearance is honored if submitted within 18 months after retirement for retired military personnel of any grade with 19 or more years of Federal service; and 12 months for military personnel separated or retired from active Federal service. The rule is 24 months after separation regardless of retirement or standard separation.

c. Contractors employing personnel eligible for conversion of security clearances may request clearances to the level required in the assignment of their duties by submitting one copy of Standard Form (SF) 86 , Personnel Security Questionnaire, available at: https://www.opm.gov/forms/pdf_fill/sf86c.pdf, and a duplicate of your DD Form 214, Certificate of Release or Discharge from Active Duty, to the Defense Industrial Security Clearance Office, P.O. Box 2499, Columbus, OH 43216. The purpose of this questionnaire is for identification only, and can be obtained from the employer. All requests for industrial security clearances must be submitted by the employing contractor and not by the individual concerned.

5-1. Overview.

Military retired pay is NOT a pension, nor is it an annuity. It is not awarded as a vested interest or contractual right. It is reduced compensation for reduced services. Retired pay for length of service ranges from 40 to 100 percent (or more) of basic pay for certain categories of Soldiers. Additional information is available from installation Retirement Services Officers (RSO), from the Army's Retirement Services Office Web site, https://soldierforlife.army.mil/retirement/rso, and from the Defense Finance & Accounting Service (DFAS) Web site, http://www.dfas.mil/. Several noteworthy special compensations have been approved by Congress over the past several years, and are highlighted in this chapter.

5-2. Computation of Retired Pay.

a. There are various provisions of law under which the computation may be made, but retired pay is generally computed either on length of service or on a percentage of disability. If you are retired for disability, you may elect to have your pay computed by either method.

b. There are three retired pay plans currently. The usual formulas for computing retired pay are as follows, based on your Date of Initial Entry into Military Service (DIEMS) date:

(1) **Final Pay**. Applicable to those whose DIEMS is before September 8, 1980. Retired pay is computed based on length of service by multiplying the basic monthly pay for the Soldier's retired grade at the time of retirement by the years of creditable service at the rate of 2.5 percent for each whole year of service and 1/12th of 2.5 percent for each whole month of service that is in addition to each year of service.

(2) **"High-36" (or "High-3")**. Applicable to those whose DIEMS is between September 8, 1980 and July 31, 1986. Compute retired pay using the formula in (1) above, except use the average basic pay for your three highest earnings years (36 highest months) rather than final basic monthly pay. DFAS-CL will make final determination on the three highest years (36 highest months) to be used. They will then calculate the average, and use it to determine your retired pay.

Note: For those whose DIEMS is before 1 August 1986, compute retired pay based on disability by multiplying the basic monthly pay (or highest 3 years of basic pay) by the percentage of disability, or by using the formula in 5-2b(1) or (2), whichever results in a greater amount.

(3) **"CSB/REDUX"**. Applicable to those whose DIEMS is on or after 1 August 1986, except those retiring under Chapter 61 of Title 10, United States Code, http://codes.lp.findlaw.com/uscode/10/A/II/61 (for disability), and those retiring from the Reserves (eligible for retired pay at age 60). Soldiers electing at year 15 to accept a $30,000 Career Status Bonus (CSB) and become subject to the REDUX retired pay plan, will have their retired pay calculated by multiplying the average basic pay for their three highest earnings years (36 months) by 2.5 percent for each year of creditable service, minus 1 percent for each year less than 30 years of service. Cost of Living Adjustments (COLA) for retired pay are given annually based on the increase in the Consumer Price Index (CPI), a measure of inflation. Under REDUX, the COLA is equal to CPI minus 1%. A feature unique to REDUX is a re-computation of retirement pay at age 62. Two adjustments are made. The first adjusts the multiplier to what it would have been under High-36. For example, a 20-year Retired Soldier's new multiplier would become 50%, a 24-year Retired Soldier's multiplier would become 60% but a 30-year Retired Soldier's would remain 75%. This new multiplier is applied against the individual's original average basic pay for his or her highest 36 months. Then the second adjustment is made. Full CPI for every retirement year is applied to this amount to compute a new base retirement salary. At age 62, the REDUX and High-36 retirement salaries are equal. But, REDUX COLAs for later years will again be set at CPI minus 1%. While the $30,000 Career Status Bonus may seem like an incentive now, it is important to be aware of the effects electing to retire under CSB/REDUX will have on your retired pay.

c. Basic monthly pay is the base pay of the grade and rank in which the member was retired or was later advanced to on the retired list.

d. Effective with retirements on or after January 1, 2007, the 75 percent cap for 30 years (or more) of service was removed. Retired pay may now exceed 100 percent of the basic monthly active duty pay for certain categories of Soldiers. This provision does not apply to Soldiers who are retired for disability (Chapter 61, 10 USC). Soldiers on the Temporary Disability Retired List (TDRL) will receive no less than 50 percent of their basic pay or average high three earnings years.

e. Per the 2007 NDAA, effective April 1, 2007, additional pay milestones were put in place for service up to 40 years.

5-3. Procedure for Payment.

a. Retired Soldiers, except those recalled to active duty and entitled to active duty pay and allowances, and those who elect to waive all their pay in favor of VA compensation or a civil service retirement annuity, should have their retired pay electronically transferred to their financial institution. It is payable on the first business day of each month. Retired pay is administered by Defense Finance & Accounting Service—Cleveland Center (DFAS-CL).

b. International Direct Deposit (IDD) is available to U.S. military Retired Soldiers living in eligible locations overseas. Nations chosen for IDD eligibility have met the requirements of the Federal Reserve Bank. Simply put, the banks and other financial institutions in those countries provide secure and trustworthy services and have systems compatible with transferring funds from the U. S. to your account. In many ways, IDD is much more secure than receiving your pay by paper check. Mailed checks can be subject to loss, misrouting or theft. Funds transferred through IDD are sent encrypted and arrive safely at your bank. As more countries become eligible, affected Retired Soldiers will be notified. For more information, contact DFAS-CL at 1-800-321-1080, or go online to: http://www.dfas.mil/retiredmilitary/manage/idd.html.

c. DFAS-CL will mail a Retiree Account Statement (RAS) when an account is established and then, typically only when a change in retired pay occurs, http://www.dfas.mil/retiredmilitary/manage/ras.html. An IRS Form 1099-R is provided each January for your use in filing income tax returns, http://www.dfas.mil/retiredmilitary/manage/taxes/getting1099r.html. The most convenient way to view, print and save your latest RAS is on myPay. myPay makes your RAS available 24 hours a day as well as tax statements and other pay account information.

d. To make changes in retired pay, you should advise DFAS-CL before the 10th day of the month prior to the month of payment. Changes received after the 10th may not be made until the following month. All change requests must contain the Retired Soldier's signature and SSN. Requests for changes can be Faxed to DFAS-CL at 1-800-469-6559, or made using the myPay system, https://mypay.dfas.mil/mypay.aspx.

e. Retired Soldiers who waive all retired pay in favor of receipt of VA disability compensation will be paid by the VA. Retired Soldiers who waive a portion of their retired pay to receive an equal amount of tax-free VA disability compensation will receive monthly payments from both VA and DFAS-CL. Additionally, some Retired Soldiers who waive retired pay may receive one of the following special compensation payments from DFAS-CL:
1) Combat-Related Special Compensation, or CRSC,
http://www.dfas.mil/retiredmilitary/disability/crsc.html; or
2) Concurrent Retirement and Disability Payments, or CRDP,
http://www.dfas.mil/retiredmilitary/disability/crdp.html.
(CRSC and CRDP are covered in more detail later in this chapter.)

5-4. Method of Payment.

The Department of the Treasury requires all payments from DFAS be made by Electronic Fund Transfer (EFT). By enrolling you eliminate the possibility of a lost or stolen check, reduce the opportunity for identity theft, and receive your payment in a more timely and efficient manner. With direct deposit, DFAS sends your payment straight to your bank account. It gives you immediate access to your money the day your payment is due. If you want to continue receiving paper checks, you must apply for a waiver. You can find further details about the conditions under which the Treasury will grant a waiver, as well as a link to the form required to apply for a waiver, http://www.dfas.mil/mandatoryeft/waiverapplications.html.

5-5. Retired Pay Mailing Address.

a. There are three ways you can update your mailing address.

- myPay - the quickest and easiest way to update your mailing address is to use myPay https://mypay.dfas.mil/mypay.aspx. If you have trouble logging in to myPay, use the troubleshooting instructions on myPay site or call 888-332-7411.
- Fast Form - Fast Forms are electronic versions of DFAS paper forms. They save you money and time.
- Paper Form - Complete a Retired Soldier Change of Address/State Tax Withholding Request (DD2866) and mail or fax it to:

For Retired Soldiers:	**For annuitants, beneficiaries and survivors**
Defense Finance and Accounting Service U.S. Military Retired Pay P.O. Box 7130 London, KY 40742-7130 Fax: 800-469-6559	Defense Finance and Accounting Service U.S. Military Annuitant Pay P.O. Box 7131 London, KY 40742-7131 Fax: 800-982-8459

b. Failing to notify DFAS of a change of address or banking information can result in missing payments-suspension of pay. Your retired pay will be suspended if DFAS has payment returned. By law, when a retired member is missing or there is no information concerning his or her whereabouts, the Retired Soldier's account must be suspended.

c. A request for a change of address must be made even when the Retired Soldier is in a non-pay status with DFAS-CL, or even when pay is deposited directly into a bank or financial institution.

5-6. Increases in Retired Pay.

Military retired pay usually receives an annual cost-of-living adjustment (COLA) effective December 1st and payable in the January payment. All COLAs are reported in *Army Echoes*, and at: https://soldierforlife.army.mil/retirement/echoes.

5-7. Reports of Existence.

a. For the protection of the government, certain safeguards are required for retired paychecks mailed through the international postal system or payable to legal representatives of mentally incompetent members. The requirement to provide Reports of Existence (ROEs) can continue, or expand, if there is doubt as to the existence of an individual and it is deemed to be in the best interest of the Government to do so.

(1) Competent Retired Soldier. When retired paychecks are delivered to the member through the international postal system to foreign countries, the Retired Soldier must furnish a ROE semi-annually. Checks mailed to an APO, FPO or a finance/disbursing officer at an overseas address do not require submission of a ROE. Checks will not be addressed to a U.S. Consulate, Embassy, or Military Attaché unless the Retired Soldier is employed by that particular agency.

(2) Mentally Incompetent Retired Soldier. Numerous Comptroller General of the United States decisions direct the filing of semi-annual ROE cards with DFAS-CL. The retired paycheck may be mailed to a legal representative or a financial institution established by the legal representative for the Retired Soldier (ward).

b. The ROE card must be signed and submitted by the Retired Soldier or, in the case of incompetence, by a custodian, Trustee, guardian, legal fiduciary, or Power of Attorney. If the ROE is signed by a legal representative, for the first time, a photocopy of the legal document must to attached.

5-8. Allotments from Retired Pay.

a. Retired Soldiers are permitted to continue allotments that they had in effect while on active duty except for Combined Federal Campaign donations, Servicemembers' Group Life Insurance (SGLI), and deposits in the Veterans Educational Assistance Program (VEAP).

b. Retired Soldiers are authorized a maximum of six discretionary allotments. Examples of "discretionary" allotments include: premiums for health, auto, or life insurance; voluntary payments to a family member, former spouse or relative; deposits into a financial institution, mutual fund or investment firm; payment of an auto or personal loan, mortgage, rent, or consumer debts.

c. Retired Soldiers are authorized unlimited non-discretionary allotments. Examples of "non-discretionary" allotments include a payment of delinquent federal, state or local taxes; repayment of Army Emergency Relief (AER) and Red Cross loans; and charitable contributions to the Armed Forces Retirement Home and AER.

5-9. Deductions from the Retired Pay of Participants in the Survivor Benefit Plan.
Premium deductions for Survivor Benefit Plan (SBP) participation begin on the first day of the month following the date you are eligible for retired pay. The amount of the premium deduction is increased by the COLA that is applied to retired pay, at the same time and by the same percentage. The same COLA also applies to SBP when received as an annuity by a beneficiary. SBP premium deductions continue throughout the life of the Retired Soldier, except when (as applicable):
-- your Insurable Interest beneficiary predeceases you; or you elect in writing to terminate such coverage (permitted since October 5, 1994).
-- there is no eligible beneficiary.
-- you hold a service-connected disability rating of 100 percent for at least ten continuous years if such rating occurred subsequent to the date of retirement, or for at least five continuous years if awarded immediately upon date of discharge or release from active duty; and you withdraw from SBP with the written consent of your beneficiary.
-- you, with spouse concurrence, opt to discontinue SBP participation during the one-year period between the 25th and 36th month following commencement of retired pay.
-- you make 360 monthly premium payments per category and level of coverage, <u>and</u> reach age 70, thereby achieving "paid-up" status -- where SBP premiums cease and an annuity remains payable. In enacting this law in 1998, Congress set the effective date as October 1, 2008.

5-10. Designation of Beneficiary for Final Pay (or Arrears of Pay).
a. At retirement, Retired Soldiers are given an opportunity to designate a beneficiary to receive their Final Pay, or Arrears of Pay (AOP). This is the amount of monthly retired pay payable between the last pay date and your date of death.

b. The Retired Soldier is responsible to keep this beneficiary information updated with DFAS-CL. To change a beneficiary, the Retired Soldier can complete DD Form 2894 or submit a signed written request. The request must list the beneficiary's complete name, SSN, address, and relationship to the Retired Soldier. The statement must be signed and dated by the Retired Soldier and include your SSN and a witness's signature. If more than one beneficiary is designated, the percentage of final pay each designated beneficiary is to receive must be indicated.

c. Changes to the AOP beneficiary may be made at any time in writing to DFAS, U.S. Military Retired Pay, P.O. Box 7130, London, KY 40742-7130; or by FAX to 1-800-469-6559. Include your SSN in all correspondence with DFAS-CL - written or Faxed.

5-11. Garnishment of Pay.
a. Retired pay may be garnished for enforcement of a Retired Soldier's legal obligations to provide child support or make alimony payments. Upon receipt of a valid court order, DFAS-CL may use retired pay that is available, including any allotments from such pay, to satisfy the amount of the writ. The amount of the writ can include all retroactive amounts for which a Retired Soldier may be delinquent in child support or alimony payments. DFAS-CL will attempt to notify a Retired Soldier of any garnishment against retired pay. Only the Retired Soldier's disposable retired pay is subject to garnishment.

b. "Disposable" Retired pay is defined as the gross retired pay entitlement <u>less</u>:
(1) Amounts owed to the U.S. Government.
(2) Federal income taxes required or authorized by law. Additional amounts for tax withholding are considered only when the Soldier submits evidence of the tax obligation.
(3) State taxes, under certain conditions.
(4) Compensation deductions under Title 5 (Civil Service) or Title 38 (VA).
(5) SBP or Retired Serviceman's Family Protection Plan (RSFPP) premium deductions, regardless of

the beneficiary.

c. The garnishment amount is limited to 50 percent of disposable pay if the Retired Soldier is supporting a second family, and 60 percent if the Retired Soldier is not supporting a spouse or dependent child. When a Retired Soldier is more than 12 weeks in arrears for support, the limitation is 55 percent if the Retired Soldier is supporting a second family, and 65 percent if the Retired Soldier is not supporting a second family. IAW DoD Financial Management Regulation Volume 7A, Chapter 41.

d. When DFAS-CL has been served with more than one legal process, money is available on a first-come, first-served basis.

e. For information on division of retired pay as property in a divorce, see Chapter 12.

f. VA compensation can be garnished if the Retired Soldier waived all or part of their retired pay in order to receive such compensation from VA. All other VA compensation (e.g., pension, payments for service-connected disability, or death) may not be garnished.

5-12. Combat-Related Special Compensation (CRSC)

CRSC Provisions - Effective June 1, 2003.

a. Combat-Related Special Compensation (CRSC) was established to provide special compensation to members of the uniformed services who have retired pay reduced by reason of receiving U.S. Department of Veterans Affairs (VA) disability compensation where a portion of such VA disability compensation is the result of disabilities that are combat-related as determined by the Military Department.

b. From June 1, 2003 to December 31, 2003 eligible members are military Retired Soldiers who have completed at least 20 years of service for retired pay computation (or equivalent reserve points, 7,200) and who either have at least a 10 percent disability based on combat injuries for which they have been awarded the Purple Heart, or who are rated as at least 60 percent disabled due to armed conflict, hazardous duty, training exercises, or mishaps involving military equipment.

Effective January 1, 2004 through December 31, 2007 eligible members are military Retired Soldiers who have 20 or more qualifying years of service for retired pay computation (or 20 qualifying years as a reservist) and who are rated as at least 10 percent disabled due to armed conflict, hazardous duty, training exercises, or mishaps involving military equipment.

Effective January 1, 2008 to current, the requirement to have 20 years of credible service for retired pay was removed. Retired Soldiers (including chapter 61 Retirees) are qualified to receive CRSC if they have a Combat-Related VA service connected disability rating of 10% or higher and are drawing retirement pay which is reduced by a VA waiver. In addition, the 2008 National Defense Authorization Act (NDAA) expands CRSC eligibility to cover those who were medically retired under Chapter 61, Temporary Early Retirement Act (TERA), and Temporary Disability Retired List (TDRL) Retired Soldiers with less than 20 years of service. Medical and TERA Retired Soldiers must still provide documentation that shows a causal link between a current VA disability and a combat related event.

c. Payments equal the amount of VA disability compensation for combat-related disabilities, but are reduced for Retired Soldiers who retired from the military service under Chapter 61 (disability), whose retired pay exceeds what they would have received under a length of service retirement. Payments are limited to the amount of the retired pay offset that results from receipt of VA disability compensation. CRSC payments are tax-free.

d. An application is required. Members must apply to their branch of service using DD Form 2860 (available at https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC). Each uniformed service reviews the applications of their own Retired Soldiers.

e. Payments will be retroactive to the date approved by their military branch of service for all approved applications of those retired on or before the date of this law, to the extent otherwise allowed by law, providing the applicant is otherwise qualified. Title 31, U.S.C §3702 Six-Year Statute of Limitations, applies to CRSC retroactive payments.

f. Service reviews will determine which disabilities, if any, are combat-related or are the result of an injury for which the member was awarded a Purple Heart. Combat-related disabilities include those that are the direct result of armed conflict or from conditions that simulate combat, or that result from the performance of uniquely hazardous military duties, or caused by an instrumentality of war.

g. Services will make a combat-related presumption if VA disability compensation is specifically based on service-connected exposure to hazards which are clearly combat-related, to include Agent Orange, Gulf War illnesses, radiation exposure, mustard gas and Lewisite. Post-Traumatic Stress Disorder (PTSD) requires combat-related documentation.

h. Military Retired Soldiers will be informed of denied applications and the reason for denial. They may reapply later if they are able to show they meet the program criteria or appeal the decision if they believe their disabilities are combat-related, but have been denied compensation by their Service.

i. Army has established a separate Division that reports to the Army Human Resources Command, to receive, process and adjudicate all claims. More information is available at their Web site: https://www.hrc.army.mil/TAGD/CRSC, or by calling 1-866-281-3254 opt 4, or Fax number: 502-613-9550.

5-13. Concurrent Retirement and Disability Payments (CRDP).

a. For over 100 years, military Retired Soldiers have been barred from concurrently receiving tax-free VA disability compensation and military retired pay. VA disability compensation use to offset military retired pay dollar-for-dollar.

b. In the FY04 NDAA, Congress enacted a so-called Concurrent Receipt "compromise" law that grants payment of full retired pay and full VA disability compensation to certain military Retired Soldiers. Concurrent Retirement and Disability Payments (CRDP) were phased in over a period of 10 years, which began January 1, 2004.

c. Eligibility. Military Retired Soldiers who: (1) Retired for length of service, or if retired for disability (Chapter 61, USC), completed sufficient service to have retired for length of service; and (2) are rated by the VA as at least 50 percent service-connected disabled ("service-connected" is not necessarily "combat-connected").

d. Phased-In Payments Methodology.
(1) Beginning January 1, 2004, first-year additional amounts were paid to those rated 50-100 percent VA-rated. The monthly amounts ranged from $100 (for 50 percent) to $750 (for 100 percent).
(2) Transition years were 2005-2014, during which time, the amount of military retired pay that was offset by VA disability compensation gradually decreased until full restoration was accomplished in January 2014.

(3) Chapter 61 disability Retired Soldiers who qualify for CRDP may still have a VA waiver equal to the difference between their disability retired pay computation and their years of service retired pay computation.

e. A military Retired Soldier who receives Combat-Related Special Compensation (CRSC) cannot also receive CRDP, if otherwise qualified. DFAS-CL will conduct an annual one-month Open Season (typically in January) during which time a Retired Soldier who qualifies for both programs can opt to change the program under which he or she is paid.

f. No application for CRDP is needed. VA and DFAS-CL databases are used to determine eligible Retired Soldiers, and payment is made.

6-1. Withholding Tax Statement.

a. Retired pay, like other income, is subject to Federal income taxation unless wholly or partially exempted by statute. DFAS-CL computes the amount to be withheld from retired pay and withholds this amount. Every year, before the end of December, DFAS-CL will send you an Internal Revenue Service (IRS) Form 1099-R that shows all the taxable Retired pay paid and the amount of tax withheld during the calendar year. You can also conveniently access and print your own 1099-R using myPay, https://myPay.dfas.mil. It is typically available to you via myPay several weeks before a mailed copy.

b. If some or all of your military retired pay is tax-free, due to retirement for disability, an IRS Form 1099-R will not be issued. Retired Soldiers are not required to report tax-free income.

c. Some Retired Soldiers who retired for disability and receive pay based on their disability percentage may have gross retired pay that is not subject to Federal Tax Withholding (see 6-3 for more information).

d. If a Retired Soldier is not a citizen of the United States and does not reside in the United States, IRS Form 1099-R will not be furnished. Nonresident alien tax will be withheld from a Retired Soldier's retired pay instead, and he or she will be informed at the end of each calendar year as to the amount withheld.

e. Taxable income from retired pay does not include SBP premiums. For example, if a Retired Soldier's non-disability retired pay is $36,000 a year and is reduced by $2,300 a year for SBP, only the reduced retired pay of $33,700 is reported to the IRS as taxable income.

f. For further details on SBP and tax issues, Retired Soldiers should consult a legal assistance attorney, a tax counsel, an official of the IRS, or State tax authorities.

6-2. Withholding Exemption Certificate.

a. The amount withheld from retired pay for income tax is determined from a wage bracket withholding table and is based on whether a Retired Soldier is married or single and the number of exemptions claimed. If a Retired Soldier does not submit a withholding exemption certificate Form W-4 or indicate marital status and the number of exemptions on the DD Form 2656, withholding tax will be based on single with zero exemptions. Changes can be made by submitting a Form W-4 to: DFAS, U.S. Military Retired Pay, P.O. Box 7130, London, KY 40742-7130; or by Faxing it to 1-800-469-6559; or by using myPay at https://mypay.dfas.mil/mypay.aspx.

b. If a Retired Soldier or spouse reaches age 65 during the calendar year, or becomes blind, or if there is an increase in the number of dependents, credit may be gained for the additional exemptions by completing an IRS Form W-4 and mailing it to DFAS, U.S. Military Retired Pay, P.O. Box 7130, London, KY 40742-7130; or by Faxing it to 1-800-469-6559; or by using myPay at https://mypay.dfas.mil/mypay.aspx. IRS Form W-4 may be obtained from any office of the Director of Internal Revenue and most U.S. Post Offices; as well as from the IRS Web site, http://www.irs.gov/. The IRS requires the filing of a new IRS Form W-4 within 10 days of a decrease in the number of exemptions.

6-3. Disability Retired Pay.

a. Either all or a part of disability retirement pay could be exempt from Federal income tax, depending on when the Retired Soldier entered active duty, the cause of the disability, and the method elected to compute retired pay.

b. The Tax Reform Act of 1976 made significant changes with respect to the tax-exempt status of disability retired pay for persons who first entered a uniformed service on or after September 24, 1975. For these persons, retired pay is tax-exempt only if all of it is based on the percentage of disability and the disability is the direct result of one of the following: armed conflict, extra-hazardous service, simulated war, or an instrumentality of war.

c. For persons who entered a uniformed service on or before September 25, 1975, all retired pay is tax-exempt if it is all based on a percentage of disability. When retired pay is based on years of service, tax-exempt is the portion of it equal to the amount the person would get if retired pay were computed solely on the basis of disability. The balance is taxable.

6-4. Concurrent Retirement and Disability Pay (CRDP):
CRDP is a restoration of retired pay for retirees with service-connected disabilities. It is taxed in the same manner as your retired pay, and it is normally considered taxable income.

6-5. Combat Related Special Compensation (CRSC)
CRSC is a special compensation for combat-related disabilities. It is a tax free entitlement that you will be paid each month along with any retired pay you may already be receiving.

6-6. Former Spouse Deductions:
The retiree is not liable for taxes on payments made to their former spouse. The Uniformed Services Former Spouse Protection Act defines community property payments established in accordance with a court order and approved by the DFAS legal department as pre-tax deductions.

6-7. VA Disability Compensation.
a. Disability compensation received from the VA is tax-exempt, but mere entitlement to the payment will not result in any tax savings until a formal waiver of equivalent retired pay, if applicable, is executed.

b. If retired for length of service or age, it may be to a Retired Soldier's advantage to waive a part of taxable retired pay in favor of tax-free VA compensation. This is true also for those who entered a uniformed service on or after September 25, 1975, and retired for disability, since their disability retired pay is taxed. On the other hand, the disability portion of retired pay of a Retired Soldier who entered a uniformed service on or before September 24, 1975 is untaxed. Therefore, there would be no tax advantage gained by waiving military retired pay unless VA compensation exceeded the portion of the retired pay that is based on disability. For more information, go to: http://www.va.gov.

6-8. State Taxation of Retired Pay.
a. Some States exempt all or a portion of retired pay from income taxation, or have no State income tax. Some States exempt disability retired pay in the same manner as the Federal Government. In all States, disability payments received from VA and all Social Security payments are exempt from taxation. Few states, if any, permit a retirement income credit of the type granted by the Federal Government. To learn which states tax retired pay or how much of retired pay is taxed, visit the MyArmyBenefits State fact sheets at http://myarmybenefits.us.army.mil/Home/Benefit_Library/State__Territory_Benefits.html.

b. State income tax, where applicable, is not withheld from retired pay unless a state has entered into an agreement with DoD to permit finance centers to withhold State income tax. Retired Soldiers who do not currently have State tax withheld from retired pay, but wish to have it withheld, may request it by signed letter to DFAS-CL. Include your SSN in all correspondence with DFAS-CL. In the letter, state the amount of tax you want withheld and the State to which it should be paid. The amount must be in whole dollar amounts with a minimum request of $10.

6-9. The Affordable Care Act Tax Information.
In January 2016, DFAS will begin providing Retired Soldiers and annuitants IRS Form 1095-C which is necessary when filing the federal income tax return. Like your other tax and pay statements, the new forms will be available in your ***myPay*** account when they are released (no later than Jan. 31, 2016). For more information, see http://www.dfas.mil/taxes/aca.html

6-10. Additional Information The IRS or tax authorities of the State government concerned make determinations in each individual tax case. Answers to Federal tax questions may be obtained from the District Director of the IRS. Answers to State tax questions may be obtained from appropriate State officials. Tax Information is also available online at: (Federal), http://www.irs.gov/; and (State) https://www.1040.com/tax-tools/forms-publications.

7-1. Military Treatment Facilities (MTFs).

a. Additional information is available at the Army's Retirement Services Web site https://soldierforlife.army.mil/retirement/preretirement; click on the RSO Pre-Retirement Counseling Guide. More detailed information on Retired Soldier healthcare can be obtained from the TRICARE Web site http://www.tricare.mil.

b. Subject to the availability of space, facilities and the capabilities in MTFs, Retired Soldiers and their eligible family members may receive the following:
(1) Hospitalization
(2) Outpatient care
(3) Drugs
(4) Treatment of medical and surgical conditions
(5) Treatment of nervous, mental, and chronic conditions
(6) Treatment of contagious diseases
(7) Physical examinations, including eye examinations, and immunizations
(8) Maternity and infant care
(9) Diagnostic tests and services, including laboratory and x-ray examinations
(10) Dental care
(11) Ambulance service and home calls when medically necessary
(12) Durable equipment, such as wheelchairs and hospital beds may be loaned

c. The following care is not authorized:
(1) Domiciliary or custodial care
(2) Prosthetic devices, hearing aids, orthopedic footwear, and spectacles, except that --
(a) Outside the U.S. and at stations inside the U.S. where adequate civilian facilities are unavailable, such items may be sold to eligible Family members at cost to the U.S. and
(b) Artificial limbs and artificial eyes may be provided
(3) The elective correction of minor dermatological blemishes and marks or minor anatomical anomalies

d. For purposes of this chapter, an eligible family member is:
(1) A spouse
(2) An un-remarried widow(er)
(3) An unmarried biological child, including an adopted child or a stepchild (if parent and sponsor are married), who either--
(a) Has not passed his or her 21st birthday;
(b) Is incapable of self-support because of a mental or physical incapacity that existed before that birthday and is, or was at the time of the Retired Soldier's death, dependent on the Retired Soldier for over one-half of his/her support; or
(c) Has not passed his/her 23rd birthday, is enrolled in a full-time course of study in an institution of higher learning approved by the Secretary of the Army and is, or was at the time of the Retired Soldier's death, dependent upon the Retired Soldier for over one-half of their support.
(4) A parent or parent-in-law who is, or was at the time of the Retired Soldier's death, dependent on the Retired Soldier for over one-half of their support and was residing in the Retired Soldier's household;
(5) The un-remarried former spouse of a Retired Soldier who –
(a) on the date of the final decree of divorce, had been married to the Retired Soldier for a period of at least 20 years during which period the Retired Soldier performed at least 20 years of service creditable in determining the Retired Soldier's eligibility for retired pay, and
(b) does not have medical coverage under an employer-sponsored health plan;
(6) A person who --
(a) is the un-remarried former spouse of a Retired Soldier who performed at least 20 years of service creditable in determining the Retired Soldier's eligibility for retired pay, and on the date of the final decree of divorce or dissolution before April 1, 1985, had been married to the Retired Soldier for a period of at least 20 years, at least 15 of which, but less than 20 of which, were during the period the Retired Soldier performed service creditable in determining the Retired Soldier's eligibility for retired pay, and
(b) does not have medical coverage under an employer-sponsored health plan; and

(7) A person who would qualify as an eligible family member under paragraph (6) above but for the fact that the date of the final decree of divorce or dissolution is on or after April 1, 1985, except that the term does not include the person after the end of the one-year period beginning on the date of the final decree.

7-2. TRICARE.

a. Through TRICARE, military families have one of the best health plans in the country. TRICARE offers three plan options: TRICARE Standard, TRICARE Extra and TRICARE Prime. TRICARE shares the cost of care provided by civilian hospitals/doctors when care cannot be obtained at a military hospital/clinic. There are, however, certain things Retired Soldiers need to know about TRICARE.

b. TRICARE is intended to supplement benefits received; it does not duplicate benefits. The most comprehensive and lowest cost care is available from medical treatment facilities. In addition, TRICARE recognizes different categories of eligible persons, for whom available benefits and costs vary.

c. TRICARE health plans available for Retired Soldiers are Prime, Standard or TRICARE Retired Reserve; depending on the sponsor's retirement. TRICARE Prime Remote is not available.

d. TRICARE is a free, earned entitlement; however, depending on what type of coverage, Retired Soldiers must pay enrollment fees, annual deductibles and cost shares, or monthly premiums. For additional information on costs, visit http://www.tricare.mil/costs.

e. Because TRICARE does not pay the total cost of civilian medical care, a TRICARE supplement may be advisable. TRICARE supplements may be obtained from most military Service associations.

f. TRICARE does not cover all health care. There are special rules or limits on certain care, and some care is not covered at all. To learn more about what is covered by TRICARE, visit http://www.tricare.mil/coveredservices.

g. TRICARE pays for only medically necessary care and services that are provided at an appropriate level of care. Claims for services that do not meet this definition may be denied.

h. All TRICARE-eligible persons must be registered in the Defense Enrollment Eligibility Reporting System before TRICARE claims can be paid.

i. Get to know your Beneficiary Counseling and Assistance Coordinator (BCAC, formerly known as Health Benefits Advisors, or HBAs). Your BCAC's job is to help you, the user of the military healthcare system, to include Retired Soldiers. There's a BCAC at each military hospital and at most clinics. Also, BCACs can provide you a copy of the latest TRICARE Standard handbook which provides more details about this part of the program (a copy can be downloaded at http://www.tricare.mil/). To locate the nearest BCAC, call the information number at the local military base or hospital, or find a listing at: http://www.tricare.mil/bcacdcao/.

j. TRICARE Overseas Program

(1) TRICARE Prime is not available for Retired Soldiers and their family members living overseas
(2) Retired Soldiers living/traveling overseas may be required to pay for their health care at the time of service and then submit a claim for reimbursement
(3) Beneficiaries are required to submit proof of payment for any beneficiary submitted claims for care received overseas
(4) Aeromedical evacuations from an overseas location to the United States is not cashless/claimless for Retired Soldiers; must be medically necessary; and to the closest place in the U.S. that can provide the needed care. Aeromedical evacuations will not be reimbursed by TRICARE if the aeromedical evacuation was for the convenience of the patient or the patient's family.

More information is available at http://tricare.mil/Plans/HealthPlans/TSO.aspx

k. Getting care when traveling overseas:

(1) If enrolled in TRICARE Prime, TRICARE Prime Remote or TRICARE Young Adult-Prime in the U.S., please visit this site and follow these guidelines when traveling: http://www.tricare.mil/FindDoctor/Traveling/Travel_Prime.aspx

(2) If you're using TRICARE Standard and Extra, TRICARE Standard Overseas or TRICARE Young Adult-Standard, please visit this site and follow these guidelines when traveling: http://www.tricare.mil/FindDoctor/Traveling/Travel_TSE.aspx

7-3. TRICARE for Life.

a. TRICARE beneficiaries who are entitled to premium-free Medicare Part A and who have Medicare Part B regardless of age or place of residence, are automatically covered under TRICARE for Life (TFL). TFL acts as a second payer to Medicare. Detailed information on coverage can be found at http://www.tricare.mil/tfl/.

b. TRICARE beneficiaries who are entitled to premium-free Medicare Part A and have Medicare Part B may use TFL even if they have other health insurance, such as a Medicare supplement or an employer-sponsored plan. However, by law, TFL will pay only after all other health insurances have paid. Given this relationship between plans, you may find that you no longer need a supplemental plan.

c. The TFL contract is a single, nationwide contract for claims processing, customer service and administrative services for individuals who are entitled to both TRICARE and Medicare, regardless of age. The TRICARE Management Activity (TMA) awarded this contract to Wisconsin Physicians Service (WPS) of Madison, Wisconsin. Beneficiaries may call WPS TFL at -888-915-4001 Monday–Thursday**:** 7:00 a.m.–5:00 p.m. (CT) Friday**:** 8:00 a.m.–4:30 p.m. (CT), for assistance. If you are a member with the Patient Choice network, please call toll-free: 1-888-915-4160.

7-4. TRICARE Young Adult Program.

a. The TRICARE Young Adult (TYA) program is a premium-based health care plan available for purchase by qualified dependents. Beneficiaries who are adult-age dependents may purchase TYA coverage based on the eligibility established by their uniformed service sponsor and where they live. TYA includes medical and pharmacy benefits, but excludes dental coverage.

b. Special eligibility conditions may exist. Beneficiaries may purchase TYA coverage if they are all of the following:

(1) A dependent of an eligible uniformed service sponsor*
(2) Unmarried
(3) At least age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides more than 50 percent of the financial support), but have not yet reached age 26
(4) Not eligible to enroll in an employer-sponsored health plan as defined in TYA regulations
(5) Not otherwise eligible for TRICARE program coverage

** If the beneficiary is an adult child of a non-activated member of the Selected Reserve or of the Retired Reserve, their sponsor must be enrolled in TRICARE Reserve Select or TRICARE Retired Reserve to be eligible to purchase TYA coverage.*

7-5. TRICARE Retired Reserve.

a. TRICARE Retired Reserve (TRR) is a premium-based health care plan available for purchase worldwide for Retired Reserve members, their Families and survivors who qualify. TRR includes medical and pharmacy benefits, but excludes dental coverage.

b. Beneficiaries may purchase TRR coverage if they are all of the following:

(1) Members of the Retired Reserve of a Reserve Component who are qualified for non-regular retirement
(2) Under age 60
(3) Not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program

c. Enrollment must be done through the Reserve Component Purchased TRICARE Application and beneficiaries will need either:

(1) Common Access Card (CAC)
(2) DFAS (MyPay) Account
(3) DoD Self-Service Logon (DS Logon)

d. Monthly premium payments must be made by an automated method of either an Electronic Funds Transfer (EFT) or recurring credit/debit card.

7-6. TRICARE Pharmacy.

a. Overview. TRICARE provides a world-class pharmacy benefit to all eligible Uniformed Services members, including TFL beneficiaries entitled to Medicare Parts A and B based on their age, disability and/or end-stage renal disease. Eligible beneficiaries may fill prescription medications at medical treatment facility (MTF) pharmacies; through the TRICARE Pharmacy Home Delivery (TPHD) program; at TRICARE medical retail network pharmacies (TRRx); and at non-network pharmacies. To have a prescription filled; beneficiaries need a written prescription and a valid Uniformed Services identification card. TFL beneficiaries who turned age 65 on April 1, 2001, or later, must be enrolled in Medicare Part B to use the pharmacy program.

TFL beneficiaries who turned age 65 before April 1, 2001, are not required to be enrolled in Medicare Part B for the pharmacy program, but are required to be enrolled in Medicare Part B for all other benefits available under TFL. TRICARE's mandatory generic drug policy requires that prescriptions be filled with a generic product, if available. In the U.S., all generic drugs must undergo Food and Drug Administration testing/approval, and are considered safe alternatives to brand-name drugs. For information on how to save money and make the most of the TRICARE pharmacy benefit, visit http://www.tricare.mil/CoveredServices/Pharmacy.aspx; or call 1-877-363-1303.

b. TRICARE Pharmacy Home Delivery (TPHD). TPHD is an easy and convenient way to get the medications you take regularly delivered directly to your home. Express Scripts, Inc. (ESI) manages your mail-order pharmacy program and provides customer assistance. Note: If you are covered by other health insurance (OHI) with a pharmacy benefit, you may not use the TPHD. *Exceptions*: Your OHI does not cover the medication needed or you have exceeded that plan's dollar limit of coverage.
(1) Why Use It?:
-- Savings: Get up to three times the quantity of medications for your money, compared to the same prescriptions at a retail pharmacy. There are no shipping and handling fees.
-- Safety: Two pharmacists check your order and it is verified with the DoD's pharmacy database.
-- Convenience: Avoid driving to a retail pharmacy and waiting in line. You can fill prescriptions by mail, phone, FAX, or online 24 hours a day, 7 days a week.
-- Flexibility: You can choose which medications to have home-delivered. You can get special handling for special medications.
(2) How to Use It: Register; obtain a prescription; mail in your prescription or request that your provider FAX it in. You can find TPHD fact sheets and brochures at:
http://www.tricare.mil/CoveredServices/Pharmacy/FillPrescriptions/HomeDelivery.aspx.

c. TRICARE Retail Pharmacy (TRRx). If you need a prescription filled right away and are unable to use an MTF pharmacy, visit one of the more than 57,000 civilian pharmacies that are part of the TRRx, otherwise known as "retail network pharmacies." Using this network, TRICARE beneficiaries can obtain up to a 90-day supply of most prescription medications for a small cost share. While TMOP is more cost effective for long-term medications, we recommend using a retail network pharmacy for new prescriptions your health care provider has required you to start taking immediately. Your cost share is based on the type of medicine you and your doctor choose. For general information about cost shares, please see the Pharmacy cost shares page. If you would like information about coverage and cost shares for a specific medication, please use the Formulary Search Tool. To use a retail network pharmacy, simply present the pharmacist with your written prescription, along with your uniformed services identification card. Find a list of TRICARE network pharmacies online at pharmacy locator page on the Express-Scripts website. To check if you are eligible to use a retail network pharmacy as part of TRRx, please see the Pharmacy Eligibility page. If you have any difficulties having your prescriptions filled at your local retail network pharmacy, contact Express-Scripts toll free at 1-877 363-1303, or visit the http://www.express-scripts.com/TRICARE/.

d. Medicare Part D -- Prescription Drug Benefit. Medicare prescription drug coverage became available to everyone with Medicare Part A and/or Part B. *Exception:* Beneficiaries that live overseas or are in prison are not eligible for the Medicare pharmacy program. For nearly all TFL-Medicare-eligible beneficiaries, under most circumstances, there is no added value in purchasing Medicare prescription drug coverage if you have TRICARE. The exception to this general rule may be for those with limited incomes and assets who qualify for Medicare's extra help with prescription drug plan costs. TFL-Medicare-eligible beneficiaries, entitled to the TRICARE pharmacy benefit, should consider a number of factors when deciding whether or not to enroll in a Medicare drug plan. They should consider monthly premiums, deductibles, co-pays and drug coverage under the different prescription drug plan options

offered (also known as a formulary), including the TRICARE Pharmacy Program. Medicare Part D drug plan options will vary by location. If you experience difficulty using your TRICARE pharmacy benefit because you were automatically enrolled in Medicare Part D, you may make changes by contacting the TRICARE pharmacy program contractor, Express-Scripts, Inc. (ESI), at 1-877 363-1303. With your permission, ESI will check your enrollment status with Medicare, and they will assist you in making any changes you request.

7-7. TRICARE Retiree Dental Plan.

The TRICARE Retiree Dental Program (TRDP) offers comprehensive, cost-effective dental coverage for retired Service members and their eligible Family members, for unmarried surviving Spouses and Children, and for other select individuals. The TRDP is administered by the Federal Government Programs division of Delta Dental of California under contract with the U.S. Department of Defense
The TRDP offers:

- Comprehensive coverage for the most commonly needed and sought-after dental services-including dental accidents and composite fillings on back teeth-immediately upon coverage effective date.
- The full scope of major benefits like crowns, bridges, dentures, dental implant services and orthodontics available after only 12 months.
- Coverage for dental emergencies when traveling outside the Enhanced TRDP service area described below.
- Optimum cost savings and program value by giving enrollees the option to choose from an expansive list of participating network dentists in over 100,000 locations nationwide who have agreed to provide treatment to TRDP enrollees at significantly reduced fees. (Enrollees may also choose any licensed dentist within the service area who is not in the TRDP network, but the dentist fees may be higher.)
- A new, expanded list of dentists for enrollees living and traveling overseas.
- Affordable monthly premiums, low deductibles, and generous maximum allowances including a lifetime orthodontic maximum of $1,750 per person.

Covered Services

This chart provides an overview of coverage under the Enhanced TRICARE Retiree Dental Program for patients who visit a participating network dentist.

Benefits available during the first 12 months of enrollment:	***Delta Dental Pays:**
Diagnostic & Preventive Services (cleanings & exams)	100%
Basic Restorative (fillings, including tooth-colored fillings on back teeth)	80%
Endodontics, Periodontics & Oral Surgery (root canals, gum treatment and extractions)	60%
Emergency Services	80-100%
Dental Accident Coverage	100%
Additional services available after 12 months of continuous enrollment or if enrolled within four month after retirement:	
Cast Crowns & Onlays	50%
Bridges & Partial/Full Dentures	50%
Dental Implants	50%
Orthodontics	50%
Deductibles & Maximums	
Annual Deductible (per person, limit $150 per Family, per benefit year)	$50
Annual Maximum (per person, per benefit year)	$1300
Orthodontic Maximum (per person, per lifetime)	$1750
Dental Accident Maximum (per person, per benefit year)	$1200
Benefit Year: 1 January - 31 December	

*The percentage paid by Delta is based on the allowed amount for each procedure. While the coverage percentage is the same for all TRDP patients, total out-of-pocket costs may be higher if care is received from a non-network or overseas dentist.

Service Area
The TRDP offers covered services worldwide, with benefits based on whether you are enrolled in the Enhanced TRDP or the Enhanced-Overseas TRDP. The service area for enrollees in the Enhanced TRDP includes the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. When traveling outside this service area, enrollees in the Enhanced TRDP are eligible for emergency dental services only; however, dependents of Enhanced TRDP enrollees who are full-time students studying overseas are eligible for the full scope of services, with verification of their overseas student status.

Coverage under the Enhanced-Overseas TRDP, which matches the scope of coverage described on page 38, is available to enrollees who reside outside the Enhanced TRDP service area noted above. Upon their enrollment in the Enhanced-Overseas Program, enrollees receive a supplemental guide with details on the provisions that apply specifically to their overseas coverage.

Enrollment Process
Sponsors and enrolled Family members must commit to remain enrolled in the enhanced TRDP for an initial period of 12 consecutive months. After completing the initial 12-month enrollment period, eligibility expands to the full scope of benefits offered and the TRDP will be continued automatically on a month-to-month basis.

Enrollment in the TRDP is voluntary. A payment equal to two premium payments is due upon enrollment to ensure that the retiree and Family can receive benefits on the coverage effective date. Coverage begins on the first day of the month following the month of acceptance of your enrollment application and receipt of the two-month premium payment. More information can be found at http://www.tricare.mil/CoveredServices/Dental/TRDP.aspx.

7-8. Minimum Essential Coverage Under the Affordable Care Act
Under the Patient Protection and Affordable Care Act of 2010 (ACA), all Americans, unless exempted, must have health care coverage that meets a minimum standard called minimum essential coverage (MEC), TRICARE coverage, including premium-based TRICARE coverage when purchased, meets the MEC requirement under the ACA. Beneficiaries that are solely eligible for care in MTFs (for example, parents and parents-in-law) may need to obtain MEC from a non-DoD source or be subject to an annual penalty for each month they do not have adequate coverage. The fee will be collected each year with federal tax returns. For more information, go to www.tricare.mil/aca.

7-9. US Family Health Plan.
US Family Health Plan (USFHP) is one option of the Military Health System known as TRICARE. The USFHP program was selected by the Department of Defense to be a provider of TRICARE Prime. As a USFHP member you receive all the benefits offered by the TRICARE Prime program. The USFHP has served the health care needs of military beneficiaries since 1993. However, the USFHP providers began as US Public Health Service hospitals. The Department of Defense has contracted with the former US Public Health Service hospitals and their successors since 1982, and the current TRICARE Prime contracts under which the USFHP is now operated are a continuation of this long-standing partnership relationship under which eligible beneficiaries receive healthcare. Any beneficiary under the age of 65 who relies on the Military Health System for their health care and who is eligible in the Defense Eligibility and Reporting System (DEERS) is eligible to enroll in the USFHP. The DEERS list includes anyone who is eligible to receive military health benefits, including active duty family members, retirees, retiree family members, and activated members of the National Guard and Reserve. Additional information can be obtained at http://www.usfhp.com/.

7-10. Department of Veterans Affairs (VA) Medical Care.
a. Medical Benefits. Retired Soldiers may have dual eligibility for VA medical benefits as a VA beneficiary and as a DoD beneficiary. When applying for care at a VA medical facility, a determination is first made on eligibility for care as a VA beneficiary. Following is a description of eligibility categories for both inpatient and outpatient medical care, nursing home care, and outpatient dental care.

-- Discretionary. If in the discretionary eligibility category, Retired Soldiers are eligible for VA medical care as a VA beneficiary only after they agree to make a co-payment, or have their insurance carrier billed. If they do not agree to this, VA health care may be offered as a beneficiary of DoD at DoD expense on a space-available, resource-available basis as determined by the VA facility director.

-- Hospitalization. Eligibility for VA hospitalization and nursing home care is divided into two categories: mandatory and discretionary. Within these two categories, eligibility assessment procedures based on income levels are used to determine whether non-service-connected Veterans are eligible for cost-free VA medical care. These income levels are adjusted on January 1st each year.

-- Hospital and Nursing Home Care. **Hospital Care:** Hospital care in VA facilities may or may not be provided to Veterans in the discretionary category, depending on whether space and resources are available. However, you must agree to pay a deductible of what you would pay under Medicare. **Nursing Home Care:** The VA may or may not provide nursing home care, depending on whether space and resources are available, however, you must pay a co-payment. Contact your local VA health care office for details at 1-877-222-8387 or go to http://www.va.gov/health/default.asp.

-- Mandatory Care. For Veterans in this category, the law requires VA to provide hospital care at the nearest VA facility capable of furnishing the care in a timely fashion. If no VA facility is available, care must be furnished in a DOD facility or another facility with which VA has a sharing or contractual relationship. If space and resources are available after caring for mandatory category Veterans, VA may furnish care to those in the discretionary category.

-- Payment. Veterans in the discretionary category must agree to pay VA for their care. Veterans in the mandatory category not subject to the eligibility assessment are service-connected Veterans; Veterans who were exposed to herbicides while serving in Vietnam or to ionizing radiation during atmospheric testing and in the occupation of Hiroshima and Nagasaki, and need treatment for a condition that might be related to the exposure; former prisoners of war; Veterans receiving VA pension;

Veterans of the Spanish American War, the Mexican Border period or World War I; and Veterans eligible for Medicaid.

Eligibility Assessment. The following eligibility assessment applies to all other non-service-connected Veterans, regardless of age:

(1) *Mandatory*: Hospital care is considered mandatory if the patient is among the groups just listed or if the patient's income is below the amount set by VA annually. Hospital care in VA facilities must be provided to Veterans in the mandatory category. Nursing home care may be provided in VA facilities, if space and resources are available.

(2) *Discretionary*: Hospital care is considered discretionary if the patient is a non-service-connected veteran and income is above the limit set annually by VA. The patient must agree to pay an amount for care equal to what would have been paid under Medicare. The Medicare deductible is adjusted annually. VA may provide hospital, outpatient, and nursing home care in VA facilities to Veterans in the discretionary category, if space and resources are available. If the patient's medical care is considered discretionary, VA holds the patient responsible for the cost of care or for a specific amount for the first 90 days of care during any 365-day period. For each additional 90 days of hospital care, the patient is charged half the Medicare deductible. For each 90 days of nursing home care, an amount equal to the Medicare deductible is charged. In addition to the charges enumerated, the patient will be charged a small fee daily for inpatient hospital care and for nursing home care. The fee is based on the Medicare deductible and is adjusted annually.

VA Outpatient Care Eligibility. The number of Veterans who can be enrolled in the health care program is determined by the amount of money Congress gives VA each year. Since funds are limited, VA set up Priority Groups to make sure that certain groups of Veterans are able to be enrolled before others.

Once you apply for enrollment, your eligibility will be verified. Based on your specific eligibility status, you will be assigned a Priority Group. The Priority Groups range from 1-8 with 1 being the highest priority for enrollment. Some Veterans may have to agree to pay copay to be placed in certain Priority Groups.

You may be eligible for more than one Enrollment Priority Group. In that case, VA will always place you in the highest Priority Group that you are eligible for. Under the Medical Benefits Package, the same services are generally available to all enrolled Veterans.VA determines your eligibility for VA's comprehensive medical benefits package through our patient enrollment system, which is based on Priority Groups from 1 through 8.

The priority groups are:

- *Priority Group 1:*
  Veterans with VA-rated service-connected disabilities 50% or more disabling.
  Veterans determined by VA to be unemployable due to service-connected conditions.

- *Priority Group 2:*
  Veterans with VA rated service-connected disabilities rated 30% or 40%.
  Priority Group 3:
  Veterans who are Former Prisoners of War (POWs).
  Veterans awarded a Purple Heart Medal.
  Veterans whose discharge was for a disability that was incurred or aggravated in the line of duty.
  Veterans with VA-rated service-connected disabilities 10% or 20% disabling.
  Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation."
  Veterans awarded the Medal Of Honor (MOH).

- *Priority Group 4:*
  Veterans who are receiving aid and attendance or housebound benefits from VA.
  Veterans who have been determined by VA to be catastrophically disabled.

- *Priority Group 5:*
  Nonservice-connected Veterans and noncompensable service-connected Veterans rated 0% disabled by VA with annual income and/or net worth below the VA national income threshold and geographically-adjusted income threshold for their resident.
  Veterans receiving VA Pension benefits.
  Veterans eligible for Medicaid benefits.

- *Priority Group 6:*
  Compensable 0% Service-connected Veterans.
  Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki.
  Project 112/SHAD participants.
  Veterans who served in the Republic of Vietnam between January 9, 1962 and May 7, 1975.
  Veterans of the Persian Gulf War that served between August 2, 1990 and November 11, 1998.
  *Veterans who served on active duty at Camp Lejeune for not fewer than 30 days beginning Jan. 1, 1957 and ending Dec. 31, 1987
  Veterans who served in a theater of combat operations after November 11, 1998 as follows:
  Currently enrolled Veterans and new enrollees who were discharged from active duty on or after January 28, 2003, are eligible for the enhanced benefits for 5 years post discharge

Note: At the end of this enhanced enrollment priority group placement time period Veterans will be assigned to the highest Priority Group their unique eligibility status at that time qualifies for.

Note: While eligible for Priority Group (PG) 6; until system changes are implemented you would be assigned to PG 7 or 8 depending on your income.

- *Priority Group 7:*
  Veterans with incomes **below** the geographic means test (GMT) income thresholds and who agree to pay the applicable copayment
- *Priority Group 8*
- Veterans with gross household income above the VA and the geographically-adjusted income limits for their resident location and who agrees to pay copays

Veterans eligible for enrollment:

Noncompensable 0% service-connected:

- Subpriority a: Enrolled as of January 16, 2003, and who have remained enrolled since that date and/or placed in this sub priority due to changed eligibility status
- Subpriority b: Enrolled on or after June 15, 2009 whose income exceeds the current VA or geographic income limits by 10% or less

Nonservice-connected and:

- Subpriority c: Enrolled as of January 16, 2003, and who have remained enrolled since that date and/or placed in this sub priority due to changed eligibility status
- Subpriority d: Enrolled on or after June 15, 2009 whose income exceeds the current VA or geographic income limits by 10% or less

Veterans not eligible for enrollment:

- Veterans not meeting the criteria above:

- Subpriority e: Noncompensable 0% service-connected (eligible for care of their SC condition only)
- Subpriority g: Nonservice-connected
- Veterans with gross household income above the VA national income threshold and the geographically-adjusted income threshold for their resident location and who agrees to pay copays

Veterans eligibility for enrollment: Noncompensable 0% service-connected and:

- Subpriority a: Enrolled as of January 16, 2003, and who have remained enrolled since that date and/ or placed in this subpriority due to changed eligibility status.
- Subpriority b: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10% or less

Veterans eligible for enrollment: Nonservice-connected and:

- Subpriority c: Enrolled as of January 16, 2003, and who remained enrolled since that date and/or placed in this subpriority due to changed eligibility status
- Subpriority d: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10% or less

Veterans not eligible for enrollment: Veterans not meeting the criteria above:

- Subpriority e: Noncompensable 0% service-connected
- Subpriority g: Nonservice-connected

b. Prescription Medication. Veterans receiving medications on an outpatient basis from VA facilities, for the treatment of a non-service-connected disability or condition, are required to make a co-payment for each 30-day or less supply of medication provided. Veterans receiving medications for treatment of a service-connected condition and Veterans rated 50 percent or more service-connected are exempt from the co-payment requirement for medications.

c. Dental Care. Dental benefits are provided by the Department of Veterans Affairs (VA) according to law. In some instances, VA is authorized to provide extensive dental care, while in other cases treatment may be limited The eligibility for outpatient dental care is not the same as for most other VA medical benefits and is categorized into classes. If you are eligible for VA dental care under Class I, IIC, or IV you are eligible for any necessary dental care to maintain or restore oral health and masticatory function, including repeat care. Other classes have time and/or service limitations.

If you:	You are eligible for:	Through
Have a service-connected compensable dental disability or condition.	Any needed dental care	Class I
Are a former prisoner of war.	Any needed dental care.	Class IIC
Have service-connected disabilities rated 100% disabling, or are unemployable and paid at the 100% rate due to service-connected conditions.	Any needed dental care. [Please note: Veterans paid at the 100% rate based on a temporary rating, such as extended hospitalization for a service-connected disability, convalescence or pre-stabilization are not eligible for comprehensive outpatient dental services based on this temporary rating].	Class IV
Apply for dental care within 180 days of discharge or release (under conditions other than dishonorable) from a period of active duty of 90 days or more during the Persian Gulf War era.	One-time dental care if your DD214 certificate of discharge does not indicate that a complete dental examination and all appropriate dental treatment had been rendered prior to discharge.*	Class II

Have a service-connected non-compensable dental condition or disability resulting from combat wounds or service trauma.	Needed care for the service-connected condition(s). A Dental Trauma Rating (VA Form 10-564-D) or VA Regional Office Rating Decision letter (VA Form 10-7131) identifies the tooth/teeth eligible for care.	Class IIA
Have a dental condition clinically determined by VA to be associated with and aggravating a service-connected medical condition.	Dental care to treat the oral conditions that are determined by a VA dental professional to have a direct and material detrimental effect to your service connected medical condition.	Class III

Are actively engaged in a 38 USC Chapter 31 vocational rehabilitation program.	Dental care to the extent necessary as determined by a VA dental professional to: • Make possible your entrance into a rehabilitation program • Achieve the goals of your vocational rehabilitation program • Prevent interruption of your rehabilitation program • Hasten the return to a rehabilitation program if you are in interrupted or leave status • Hasten the return to a rehabilitation program of a Veteran placed in discontinued status because of illness, injury or a dental condition, or • Secure and adjust to employment during the period of employment assistance, or enable you to achieve maximum independence in daily living.	Class V
Are receiving VA care or are scheduled for inpatient care and require dental care for a condition complicating a medical condition currently under treatment.	Dental care to treat the oral conditions that are determined by a VA dental professional to complicate your medical condition currently under treatment.	Class VI
Are an enrolled Veteran who may be homeless and receiving care under VHA Directive 2007-039.	A one-time course of dental care that is determined medically necessary to relieve pain, assist you to gain employment, or treat moderate, severe, or complicated and severe gingival and periodontal conditions.	Class IIB

Inpatient Dental Program

Veterans receiving hospital, nursing home, or domiciliary care will be provided dental services that are professionally determined by a VA dentist, in consultation with the referring physician, to be essential to the management of the patient's medical condition under active treatment.

Additional Information

For more information about eligibility for VA medical and dental benefits, contact VA at 1-877-222-VETS (8387) or http://www.va.gov/healthbenefits/.

d. For the purposes of VA compensation benefits, Veterans who served anywhere in Vietnam between January 9, 1962 and May 7, 1975 are presumed to have been exposed to herbicides, as specified in the Agent Orange Act of 1991. These Veterans do not need to show that they were exposed to Agent Orange or other herbicides in order to get disability compensation for diseases related to Agent Orange exposure. VA has recognized certain cancers and other health problems as presumptive diseases associated with exposure to Agent Orange or other herbicides during military service. Veterans and their survivors may be eligible for disability compensation or survivors' benefits for these diseases.

- **AL Amyloidosis**
  A rare disease caused when an abnormal protein, amyloid, enters tissues or organs
- **Chronic B-cell Leukemias**
  A type of cancer which affects white blood cells
- **Chloracne (or similar acne form disease)**
  A skin condition that occurs soon after exposure to chemicals and looks like common forms of acne seen in teenagers. Under VA's rating regulations, it must be at least 10 percent disabling within one-year of exposure to herbicides.
- **Diabetes Mellitus Type 2**
  A disease characterized by high blood sugar levels resulting from the body's inability to respond properly to the hormone insulin
- **Hodgkin's Disease**
  A malignant lymphoma (cancer) characterized by progressive enlargement of the lymph nodes, liver, and spleen, and by progressive anemia
- **Ischemic Heart Disease**
  A disease characterized by a reduced supply of blood to the heart, that leads to chest pain
- **Multiple Myeloma**
  A cancer of plasma cells, a type of white blood cell in bone marrow
- **Non-Hodgkin's Lymphoma**
  A group of cancers that affect the lymph glands and other lymphatic tissue
- **Parkinson's Disease**
  A progressive disorder of the nervous system that affects muscle movement
- **Peripheral Neuropathy, Acute and Subacute**
  A nervous system condition that causes numbness, tingling, and motor weakness. Currently, it must be at least 10 percent disabling within one-year of herbicide exposure and resolve within two years. VA proposed on Aug. 10, 2012, to replace "acute and subacute" with "early-onset" and eliminate the requirement that symptoms resolve within two years.
- **Porphyria Cutanea Tarda**
  A disorder characterized by liver dysfunction and by thinning and blistering of the skin in sun-exposed areas. Under VA's rating regulations, it must be at least 10 percent disabling within one-year of exposure to herbicides.
- **Prostate Cancer**
  Cancer of the prostate; one of the most common cancers among men
- **Respiratory Cancers (includes lung cancer)**
  Cancers of the lung, larynx, trachea, and bronchus
- **Soft Tissue Sarcomas (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma, or mesothelioma)**
  A group of different types of cancers in body tissues such as muscle, fat, blood and lymph vessels, and connective tissues

Children with Birth Defects: VA presumes certain birth defects in children of Vietnam and Korea Veterans associated with Veterans' qualifying military service.

Veterans with Lou Gehrig's Disease: VA presumes Lou Gehrig's Disease (amyotrophic lateral sclerosis or ALS) diagnosed in **all** Veterans who had 90 days or more continuous active military service is related to their service, although ALS is not related to Agent Orange exposure.

Veterans with questions may call the VA's toll-free helpline at 1-800-749-8387, or visit the VA Web site at http://www.va.gov.

e. How Income Is Assessed. The patient's total income under the eligibility assessment includes: Social Security, U.S. Civil Service retirement, U.S. Railroad retirement, military retirement, unemployment insurance, any other retirement income, total wages from all employers, interest and dividends, workers' compensation, black lung benefits, and any other gross income for the calendar year prior to application

for care. The incomes of a spouse or dependents as well as the market value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts, and cash are also considered. Debts are subtracted from the patient's assets to determine net worth. The patient's primary residence and personal property, however, are excluded. The patient is not required to provide proof of income or net worth at the time care is requested. VA has the authority to compare information provided with information obtained from the Department of Health and Human Services and the Internal Revenue Service.

f. Medical Care Cost Recovery. All Veterans applying for medical care at a VA facility will be asked if they have medical insurance. VA is authorized by law to bill insurance companies for the cost of medical care furnished to Veterans, including service-connected Veterans, for non-service-connected conditions covered by health insurance policies. VA is required to determine if the cost of the medical care can be recovered from companies providing group or individual health insurance. A veteran may be covered by such a policy or be covered as an eligible dependent on a spouse's policy. VA is no different from other health-care providers who need insurance information. To collect benefits covered by health insurance, VA must obtain the information that appears on the health insurance identification card. Veterans are not responsible and will not be charged by VA for any charge required by their health insurance policies.

g. For additional information, please refer to the VA Web site: http://www.va.gov/health/.

7-11. Social Security Medicare.

a. Medicare is a health insurance program for people 65 or older, certain disabled people under 65, and people of any age who have permanent kidney failure. It provides basic protection against the cost of health care, but it doesn't cover all medical expenses.

b. When covered by both TRICARE for Life (TFL) and Medicare, TFL acts as a second payer.

c. Medicare's Four Parts.
(1) *Part A*: Hospital Insurance- helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care.
(2) *Part B*: Medical Insurance- helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance.
(3) *Part C:* Medicare Advantage - plans are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C.
(4) *Part D:* Prescription Drug Coverage- helps pay for medications doctors prescribe for treatment.

d. Additional information on Social Security and Medicare can be obtained online at: http://www.ssa.gov/medicare/.

7-12. My HealtheVet

My Health***e***Vet is VA's online personal health record. It was designed for Veterans, active duty Servicemembers, their dependents and caregivers. My Health***e***Vet helps you partner with your health care team. It provides you opportunities and tools to make informed decisions and manage your health care.

Specific features in My Health***e***Vet are available to you based on your account type. All users who have a Basic account are able to view their self-entered information. If you are a VA patient, you can upgrade your account to Advanced or Premium. For more information about account types and what you can view, visit https://www.myhealth.va.gov/mhv-portal-web/ShowBinary/BEA%20Repository/Registration/mhv_account_status.html.

Among the newest features available to Veterans with a Premium Account include VA Notes. These are clinical notes that your health care team records during your appointments or hospital stays. Also available are your VA Immunization records, more detailed lab reports and a list of your current medical issues. These features are in addition to prescription refills, VA Appointments and Secure Messaging – all very popular with Veterans! More information can be found at https://www.myhealth.va.gov/index.html.

7-13. Long Term Care

Long Term Care is care that you need if you can no longer perform everyday tasks (activities of daily living) by yourself due to a chronic illness, injury, disability or the aging process. Long term care includes the supervision you might need due to a severe cognitive impairment (such as Alzheimer's disease).

Long Term Care isn't intended to cure you. It is chronic care that you might need for the rest of your life. This care can span years and can be expensive depending on the type of care you need and location where that care is received. Long Term Care insurance is one way of helping to pay for these expenses. For more information on Long Term Care, please go to http://www.ltcfeds.com/index.html.

8-1. Overview.

Arlington National Cemetery will soon be responsible for Arlington as well as all cemeteries for which the Department of the Army is currently responsible. This includes open and closed Army national cemeteries, Army post cemeteries, Army-controlled plots in private cemeteries used to re-inter persons originally interred in an Army Cemetery, cemeteries and burial plots located on Army property that were originally established to inter enemy prisoners of war, Army cemeteries originally established to inter persons who died while criminally incarcerated, private cemeteries and plots on Army property, private cemeteries on private land, and not otherwise defined cemeteries.

8-2. VA Burial Benefits.

a. Burial benefits available include a gravesite in any of our 131 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some Veterans may also be eligible for Burial Allowances. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the Veteran, perpetual care, and the spouse or dependents name and date of birth and death will be inscribed on the Veteran's headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the Veteran.

The Veterans family should make funeral or cremation arrangements with a funeral provider or cremation office. Any item or service obtained from a funeral home or cremation office will be at the family's expense. http://www.cem.va.gov/cem/burial_benefits/index.asp

b. ***Service-Connected Death***.

- If the Veteran died on or after September 11, 2001, the maximum service-connected burial allowance is $2,000
- If the Veteran died before September 11, 2001, the maximum service-connected burial allowance is $1,500.
- If the Veteran is buried in a VA national cemetery, VA may reimburse some or all of the cost of transporting the deceased Veteran's remains.

c. ***Non-service-Related Death***.

- If the Veteran died on or after October 1, 2014, VA will pay a $300 burial allowance and $745 for a plot.
- If the Veteran died on or after October 1, 2013, but before October 1, 2014, VA will pay a $300 burial allowance and $734 for a plot.
- If the Veteran died on or after October 1, 2012, but before October 1, 2013, VA will pay a $300 burial allowance and $722 for a plot.

d. Effective October 1, 2011, there are higher non-service-connected death rates payable if the Veteran was hospitalized by VA when he or she died.

- If the Veteran died on or after October 1, 2014, VA will pay a $745 burial allowance and $745 for a plot.
- If such a Veteran died on or after October 1, 2013, but before October 1, 2014, VA will pay a $734 burial allowance and $734 for a plot.

- If the Veteran died on or after October 1, 2012, but before October 1, 2013, VA will pay a $722 burial allowance and $722 for a plot.

If the death occurred while the Veteran was properly hospitalized by VA, or under VA contracted nursing home care, some or all of the costs for transporting the Veteran's remains may be reimbursed.

NOTE: If the Veteran died while traveling at VA expense for the purpose of examination, treatment or care, VA will pay burial, funeral, plot or interment allowances, and transportation expenses.

e. In addition to VA burial benefits, the surviving spouse or eligible child of a Retired Soldier may be eligible for a $255 lump-sum death benefit from Social Security. Local Social Security Offices have details. f

f. For more information on VA burial benefits, contact any VA office (1-800-827-1000) or national cemetery; or visit the following Web site: http://www.cem.va.gov/.

8-3. Burial in Arlington National Cemetery.

a. Eligibility.
(1) Retired Soldiers are eligible for burial in Arlington National Cemetery (ANC) and inurnment (for cremated remains) in the ANC Columbarium, and the few Army Post Cemeteries where grave space is available. Their surviving spouses, minor children, and certain unmarried adult children are eligible for interment in the same grave.
(2) Surviving spouse and eligible children who predecease the Retired Soldier may be interred in Arlington or a post cemetery provided the Retired Soldier, before the family member's burial, signs an agreement to be buried in the same grave. Eligible children are defined as those who are unmarried and under 21 or, if 21 or older and incapable of self-support because of a mental or physical disability, are dependent upon the Retired Soldier for more than one-half of their support.

Approval authority for the burial of non-eligible adult children in Arlington National Cemetery (ANC) and Army post cemeteries is the Secretary of the Army. Requests for exception to policy for burial in ANC should be submitted to:

Executive Director
Attn: Exception to Policy Request
Arlington National Cemetery
Arlington, VA 22211

Requests for exception to policy for burial in Army post cemeteries should be submitted through your Casualty Assistance Officer (CAO).

b. Assignment of space. One grave is authorized for the interment of a Retired Soldier and his or her eligible family members. A gravesite will be assigned at the time a request for interment is received. Gravesites may not be reserved in advance of the initial interment.

c. Arrangements for interment. As soon as possible after a Retired Soldier's death, the person making arrangements for the interment (usually the funeral director) should contact the Office of the Director of Arlington National Cemetery or the superintendent of the post cemetery where interment is desired. When a request for interment is received, a tentative date and time are scheduled pending verification from official records of the decedent's entitlement to burial. The funeral director or family member will be notified as soon as eligibility for burial is confirmed. The remains are not to be shipped to the cemetery until eligibility for burial is confirmed. The Office at Arlington National Cemetery is open Monday through Friday, 7:30 a.m. to 5:30 p.m. EST, and on Saturday, from 9:00 a.m. to 1:00 p.m. EST. Toll Free Calls 1-877-907-8585.

d. Cremated remains. Cremated remains may be taken directly to the cemetery, or they may be shipped via the U.S. Postal Service or air express to:

Superintendent
Arlington National Cemetery
Arlington, VA 22211

If sent by air express, the funeral director or family member must arrange for pickup and delivery to the cemetery. If sent by mail, consult the post office for best parcel post method of delivery.

e. Cost. There is no charge for a niche in the Columbarium or for the inscribed marble plaque with which each niche is sealed. Also, there is no charge for a grave in Arlington National Cemetery or Army post cemeteries, for opening and closing the grave, or for a Government headstone or marker, or installation of the marker. Other disposition of remains expenses, including preparation of the remains, a casket or urn, an outer shipping container, and/or burial vault, services of a funeral director, and transportation of remains to the cemetery are the responsibility of the family or other party that secured funeral services.

f. Additional information concerning burial at Arlington National Cemetery, may be obtained from Superintendent, Arlington National Cemetery, Arlington, VA 22211; or by calling toll free 1 (877) 907-8585; or visit the following Web site: http://www.arlingtoncemetery.mil.

8-4. Burial in Other National Cemeteries.
Department of Veterans Affairs - National Cemetery Administration (NCA) has responsibility for national cemeteries, except Arlington and the Armed Forces Retirement Home. Contact the VA (1-800-827-1000) for more information; or go online to: http://www.cem.va.gov/cem/cems/arlington.asp.

8-5. Military Funeral Honors.
The Department of Defense (DOD) is responsible for providing military funeral honors. "Honoring Those Who Served" is the title of the DOD program for providing dignified military funeral honors to Veterans who have defended our nation.

Upon the family's request, Public Law 106-65 requires that every eligible Veteran receive a military funeral honors ceremony, to include folding and presenting the United States burial flag and the playing of Taps. The law defines a military funeral honors detail as consisting of two or more uniformed military persons, with at least one being a member of the Veteran's parent service of the armed forces. The DOD program calls for funeral home directors to request military funeral honors on behalf of the Veterans' family. However, the Department of Veterans Affairs (VA) National Cemetery Administration cemetery staff can also assist with arranging military funeral honors at VA national cemeteries. Veterans organizations may assist in providing military funeral honors. When military funeral honors at a national cemetery are desired, they are arranged prior to the committal service by the funeral home.

The Funeral Directors are a key to the success of the Department's initiatives to improve the delivery of Military Funeral Honors for veterans. The Funeral Director's understanding of how to obtain the honors, use of the toll free phone system to obtain honors and awareness that only the Funeral Director should request honors, will significantly support the entire effort. The cooperation and support of the Nation's Funeral Directors in this process are essential for the successful delivery of Military Funeral Honors for those who have faithfully served their country. The funeral director should make the request through a toll-free directory assistance number 1-877-MIL-HONR or the Casualty Assistance Center (CAC) in which the interment will be conducted
https://hrc.army.mil/TAGD/Casualty%20Assistance%20Centers%20Locator.

8-6. Additional Information.
Go to: https://www.hrc.army.mil/TAGD/CMAOC.

Survivor assistance: https://soldierforlife.army.mil/retirement/survivor.

9-1. Overview.

a. This section will suggest some of the things Retired Soldiers can do now to help their families prepare for the future. It will also summarize the major benefits to which the surviving spouses and, in some cases, the children or parents of Retired Soldiers may be entitled.

b. In planning for the future, it is important to remember that retired pay stops when the Retired Soldier dies unless the Retired Soldier elected to participate in the Survivor Benefit Plan (SBP). Participation in the Retired Serviceman's Family Protection Plan (RSFPP) is also possible if the retirement date was prior to September 21, 1972. A Retired Soldier was permitted to participate in both plans.

c. Retired Soldiers are responsible for ensuring their families understand that applications must be made to the appropriate government agencies before survivor benefits can be paid. It is also a Retired Soldier's responsibility to advise their families to file applications for all benefits for which they might be eligible.

9-2. Preparing a Will.

a. One of the first steps that should be taken is to make a will, which expresses the Retired Soldier's desires for the distribution of an estate. A private attorney or a military legal assistance attorney should prepare a will. It is wise to use witnesses who live in the community and whose addresses are fairly permanent. An executor should be chosen who would be available to administer the estate and who qualifies under applicable State laws.

b. A will should be kept in a safe, known, and easily accessible place. The Department of the Army does not maintain a repository for wills. Estates can be settled faster if the will is retained locally.

9-3. Personal Affairs.

a. Lack of knowledge by the family regarding a deceased Retired Soldier's personal affairs may result in considerable inconvenience and even a loss of benefits to survivors. To minimize difficulties, keep a list of assets and the location of documents that will be needed to apply for them. A checklist is provided for your use at: https://soldierforlife.army.mil/retirement/PostRetirement listed under Information for Retired Soldiers and Family Members.

b. Various papers and documents should be readily accessible to the next of kin at the time of death. These include the will, life insurance policies, bank books, stocks and bonds, deeds to property, Social Security card, birth certificates, most recent retired pay statement, and final DD Form 214-Certificate of Release or Discharge from Active Duty, (and DD Form 215-Correction to DD Form 214, if applicable), and if a Reserve Retired Soldier, the "Notification of Eligibility for Retired Pay" letter (aka "20-Year Letter").

c. It is important for the surviving spouse of a Retired Soldier to possess proof of marriage when applying for survivor benefits from the VA or Social Security. Equally important is proof of termination of any other marriages by the Retired Soldier or spouse.

9-4. Army Financial Assistance to Survivors.

AER is the Army's own emergency financial assistance organization - dedicated to "Helping the Army Take Care of Its Own." AER is a private nonprofit organization incorporated in 1942 by the Secretary of War and the Chief of Staff of the Army. The following individuals are eligible for assistance from Army Emergency Relief:

- Soldiers retired from active duty because of longevity, or retired upon reaching age 60 (Reserve Component) and their eligible Family members.
- Widows(ers) and orphans of Soldiers who died while on active duty or while retired.
- Medically retired Soldiers and their eligible Family members.

Where to get assistance:

- If you are on an Army installation or have one within a 50-mile radius of your location, click here http://www.aerhq.org/dnn563/AERLocations.aspx.

• For Navy Marine Corps Relief Society locations, http://www.nmcrs.org
• For Air Force Aid Society locations, http://www.afas.org
• For Coast Guard Mutual Assistance locations, http://www.cgmahq.org

- In the absence of a military base within a 50-mile radius of your location, AER has a reciprocal support agreement with the American Red Cross to assist Soldiers and their eligible Families. AER assistance is available by calling the American Red Cross at 877-272-7337. When dialing this number, select option 3 for financial assistance.

If a surviving spouse has an immediate (or later) need for financial assistance, application may be made at the nearest installation's Army Emergency Relief (AER) office; at a local American Red Cross (ARC) chapter; directly to HQs, AER, Department of the Army, 200 Stovall Street, Alexandria, VA 22332; or for more information http://www.aerhq.org/dnn563/FinancialAssistance.aspx.

9-5. Reporting a Retired Soldier's Death to Non-Army Agencies.

You must report the Retired Soldier's death in the following cases. The Retired Soldier was --
-- in receipt of compensation or pension from the VA. VA: 1-800-827-1000.
-- a VA life insurance policyholder. Veterans Group Life Insurance (VGLI): 1-800-669-8477.
-- in receipt of Social Security benefits. Social Security Administration (SSA): 1-800-772-1213.
-- a Civil Service Retired Soldier. Office of Personnel Management (OPM): 1-888-767-6738, or (202) 606-1800. Please provide OPM the deceased Retired Soldier's full name and date of death, as well as the retirement claim number, if known, and SSN.

9-6. Survivor Outreach Services (SOS):

SOS is an Army-wide program designed to provide dedicated and comprehensive support to survivors of deceased Soldiers. The program is a joint effort with collaboration from the Installation Management Command (IMCOM), the Family and Morale, Welfare and Recreation Command (FMWRC), the Casualty and Mortuary Affairs Operation Center (CMAOC), the Army National Guard and Army Reserve. SOS standardizes casualty services and policies across the Army and provides additional staffing at Casualty Assistance Centers and Active Component and Reserve Component family Programs. SOS responds to the need for specialized staff at Casualty Assistance Centers (CAC) to help Casualty Assistance Officers (CAO) support survivors, as well as adding additional staff that have the sole mission of providing continuing support to survivors.

By expanding and improving services to Families of the fallen, SOS ensures a holistic and multi-agency approach that provides comprehensive and consistent levels of service at the installation level and across all components to reach geographically dispersed Families. SOS will provide extended financial counseling assistance and long term support to surviving family members, ensuring that surviving Families' concerns are addressed expeditiously and to the full extent of our covenant with the Army family.

To ensure survivors receive ongoing support, SOS support coordinators are available in the Army community service centers. These coordinators provide long-term support throughout the grief process, coordinate support groups, provide information and referral services, coordinate childcare as needed, and provide other services as required.

SOS is designed to:
• Ensure the Army fulfills its covenant with survivors through sustainment of a comprehensive multi-agency program that improves Soldier and family preparedness in the event of a catastrophic loss
• Maximize cooperative efforts within the Army casualty and family programs
• Extend support to Families both before and after a crisis by maximizing cooperation between government and non-government agencies
• Ensure survivors receive all benefits to which they are entitled
• Encourage our survivors to remain an integral part of the Army family for as long as they desire.

Additional services based on DEERS eligibility and federally based entitlements are provided based on each Survivor's particular status.
https://www.hrc.army.mil/TAGD/Survivor%20Family%20Resources.

More information on Survivor Assistance can be located at
https://soldierforlife.army.mil/retirement/survivor.

9-7. Other Assistance to Survivors.

Most military service and Veterans' organizations stand ready to provide advice and assistance to a military Retired Soldier's survivors.

10-1. Final Pay-Arrears in Pay.

a. The entitlement to retired pay ceases on the date of a Retired Soldier's death. Eligibility to receive any portion of retired pay passes to a survivor only if the Retired Soldier elected to receive reduced retired pay during his/her lifetime to provide this benefit. (See paragraph 10-2 for details on the Survivor Benefit Plan (SBP). The person the Retired Soldier designates as the beneficiary for his/her Final Pay (aka Arrears of Pay--AOP) is eligible only for a one-time payment which represents the retired pay due the member from the last pay date to (and including) the date of death. The Defense Finance & Accounting Service – Cleveland Center (DFAS-CL) will notify the financial institution where the retired pay was sent requesting return of the full amount of retired pay deposited through Electronic Funds Transfer (EFT) after the Retired Soldier's death. To ensure that the final retired pay check is returned if already sent by DFAS-CL, the surviving Family members should also notify the bank, instructing them to return the final retired pay. The AOP beneficiary should then apply for the Retired Soldier's final pay, using DD Form 1174, which is sent to the beneficiary on record by DFAS-CL. Proof of death must accompany the completed application when it is mailed to: DFAS, U.S. Military Retired Pay, P.O. Box 7130, London, KY 40742-7130; or Faxed to 1-800-469-6559.

b. Retired paychecks which were sent by mail to a financial institution or directly to the Retired Soldier, and which were not cashed by the Retired Soldier before his/her death, must be returned to DFAS-CL. Upon receipt of a completed application DD Form 1174, DFAS-CL will send the portion of the final month's pay rightfully accruing to the deceased Retired Soldier's account to the beneficiary of record.

10-2. Survivor Benefit Plan.

a. Participation in the Survivor Benefit Plan (SBP) allows Retired Soldiers to provide an annuity to certain designated survivors (spouse, spouse and child, child, former spouse, former spouse and child, or person with an insurable interest).

b. Soldiers are automatically covered by SBP, at no cost, during their entire active duty career. At retirement, Soldiers must elect in writing the SBP beneficiary categories they wish to cover and the level of coverage they desire. They are permitted to decline continued participation in SBP or to decline to cover an eligible beneficiary category. If SBP is elected at retirement, Retired Soldiers are permitted to terminate or withdrawal from their SBP coverage (with spouse concurrence) under the following circumstances:

- Retired Soldiers may terminate SBP coverage between the 25th and 36th month following the date they began to receive retired pay with spouse or former spouse concurrence. Requests for termination between the 25th and 36th month following the date of receipt of retired pay (effective date of retirement) will be submitted to DFAS on a DD Form 2656-2 (SBP Termination Request).
    - No SBP premiums paid will be refunded, no annuity will be payable upon death, and SBP participation may not be resumed under any circumstance. SBP participation may not be resumed under any circumstance.
    - Reservists who terminate SBP under this provision will continue to pay RCSBP premiums for RCSBP coverage previously received.
- Retired Soldiers may withdraw if they have been rated by the VA as 100% service-connected disabled for ten or more continuous years or not less than five continuous years from the last date of active duty. Withdrawal is allowed because the Veterans Administration (VA) will presume the Retired Soldier's death is service connected and the surviving spouse will receive VA Dependency and Indemnity Compensation. A request for withdrawal requires the written consent of the beneficiary. When the Retired Soldier dies, the surviving spouse will be entitled to a refund of all SBP premiums paid.
- Retired Soldiers that combine their military and Federal civilian retirement may do one of the following: (1) drop military SBP in favor of the Civil Service Survivor Annuity; (2) keep military SBP, decline the Civil Service Survivor Annuity, and pay SBP costs directly to DFAS.
- A Retired Soldier with insurable interest coverage may voluntarily terminate coverage at any time without the beneficiary's concurrence with the exception of an insurable interest election for former spouse prior to November 8, 1985.

Otherwise, elections are considered generally permanent and irrevocable

c. You are responsible for updating your SBP election after retirement! Every issue of *Army Echoes* reminds Retired Soldiers to update their Survivor Benefit Plan (SBP) election within one-year of events that change your dependents such as gaining a child, marriage, divorce, or death. Ignoring this reminder can result in a Retired Soldier or surviving spouse accumulating a substantial debt or, in some cases, losing SBP coverage for a dependent. To change an SBP election, unless otherwise noted, submit a DD Form 2656-6 (SBP Election Change Certificate) to the Defense Finance and Accounting Service (DFAS) with supporting documentation (divorce decree, marriage certificate, death certificate, birth certificate, adoption decree, or guardianship decree). The address is on the DD Form 2656-6. SBP premiums are suspended when DFAS is properly notified there is no eligible SBP beneficiary for an SBP category. However, a retired Reserve Soldier will continue to pay child RCSBP costs for the RCSBP coverage previously received even when there is no eligible child. The following are SBP election changes and actions needed to make the changes.

- **Marriage or Remarriage after Retirement.** Within one-year of remarriage, a Retired Soldier with suspended spouse SBP coverage must choose one of three options: (1) decline coverage for the new spouse and any future spouse; (2) increase coverage if the previous SBP election was for reduced spouse coverage; or (3) resume previous spouse coverage. The Retired Soldier must inform DFAS of the remarriage and choice of spouse SBP coverage by the first anniversary of the remarriage or, by law, the new spouse is automatically enrolled with the previous level of SBP coverage. The new spouse is the SBP beneficiary on the first anniversary of the marriage and the Retired Soldier owes SBP premiums from that date. When a Retired Soldier marries after retirement, the spouse is not an eligible SBP beneficiary until the first anniversary of the marriage. There are two exceptions that provide the spouse immediate SBP coverage: (1) the marriage is to the spouse and the Retired Soldier elected spouse coverage at retirement or during the 21 September 1972 - 20 March 1974 SBP open enrollment (SBP coverage and costs are effective immediately); (2) Retired Soldier remarries and has a child of that marriage, the new spouse is an eligible SBP beneficiary and premiums start effective at the birth of the child or at the one-year anniversary of the marriage, whichever is first.
- **No Spouse at Retirement.** A Retired Soldier, who was unmarried at retirement, is eligible to elect spouse SBP coverage during retirement. However, the Retired Soldier must provide DFAS an SBP election for the new spouse within one-year of the marriage or the spouse SBP category is closed for that spouse and any future spouse. SBP Premiums for the new spouse election start on the first anniversary of the marriage.
- **Retired Soldier SBP Actions at Divorce.** If the Retired Soldier had spouse SBP coverage, the court may award former spouse SBP coverage in the divorce. The Retired Soldier has one-year from the date of the divorce to request voluntary or court-ordered former spouse SBP coverage. Former spouse SBP requests must be submitted to DFAS on a DD Form 2656-1 (SBP Election Statement for Former Spouse Coverage) with the divorce decree and any subsequent court orders. Former spouse SBP premiums are retroactive to the date of divorce. If the Retired Soldier takes no action within one-year of divorce, the Retired Soldier is precluded by law from changing the SBP to former spouse. Retired Soldiers who do not want to change their SBP elections to former spouse, either voluntarily or court ordered, must submit a DD Form 2656-6 (Survivor Benefit Plan Election Change Certificate) to DFAS with a copy of the divorce decree. DFAS will change the spouse SBP to suspended spouse coverage and stop the spouse SBP premiums retroactive to the date of divorce. If court ordered Former Spouse SBP and the Retired Soldier fails to change SBP election to former spouse within 1-year of divorce, Retired Soldier may be held in contempt of court.
- **Former Spouse "Deemed" SBP Election.** If the court awarded former spouse SBP, the former spouse has one-year from the date of the first court order that addressed and awarded the former spouse SBP to submit a DD Form 2656-10 (SBP/RCSBP Request for Deemed Election) to DFAS with a copy of the divorce and court order awarding former spouse SBP or if a written agreement, provide the written agreement awarding former spouse SBP and any court order incorporating, ratifying, or approving the written agreement. "Deeming the SBP" ensures that if the Retired Soldier does not change the election to Former Spouse, the election will be changed as if the Retired Soldier had changed the SBP to Former Spouse. The Retired Soldier can only change the SBP election within one-year of the divorce. If the court order awarding former spouse SBP is one-year or more after the date of the divorce, only the former spouse can change the SBP election by deeming former spouse coverage.

- **New Child SBP Coverage.** Retired Soldiers with no eligible children at retirement may elect child SBP within one-year of acquiring the first eligible child after retirement. Follow the procedures outlined in this section, paragraph c. Notifying DFAS of SBP Election Changes. Failure to request SBP for the first dependent child following retirement closes the child SBP category. If the Retired Soldier already has child SBP coverage, the Soldier should notify DFAS-CL that he/she have an additional dependent child and provide the documentation to verify the child's legal dependency.
- **Changing Insurable Interest Beneficiary.** Within 180 days of the death of his/her insurable interest beneficiary, a Retired Soldier may elect in writing a new insurable interest beneficiary. For this election to be valid, the Retired Soldier must live two years past the effective date of the election. If the Retired Soldier dies before the end of the two years, the election is invalid and any premiums paid for the new insurable interest election will be paid to the Retired Soldier's SBP beneficiary. The premium for the new insurable interest beneficiary will be based on the age of the new beneficiary. Any premium increases due to age difference between the Retired Soldier and the new beneficiary will be applied retroactively to the entire period of the insurable interest election.

d. You can contact the nearest Retirement Services Officer (RSO) for assistance. RSO contact information is available on the Soldier for Life Homepage at https://soldierforlife.army.mil/retirement/rso.html.

e. Certificate of Eligibility (COE), Child Annuitant's School Certificate, and Report of Existence (ROE).
(1) The COE validates continued eligibility of annuitants, whether eligible spouse, former spouse, or children, to receive payments from DFAS-CL. Frequency of requests:

- *(Annually)* Each year annuitants under 55 years of age, annuitants who are receiving hard copy checks in a foreign country (regardless of age), and annuitants who have a permanent disability (regardless of age), must submit a COE to DFAS-CL.
- *(Biennially)* Every two years a medical certification must be submitted to DFAS-CL for an incapacitated child over 18 years of age, unless medical prognosis indicates the disability is permanent.

(2) Child Annuitant's School Certificate A student between the ages of 18 and 22 must submit evidence of intent to continue study or training at a recognized educational institution. The Child Annuitant's School Certificate is required for the school semester or other period in which the school year is divided.
(3) The ROE is required semi-annually from the following:

- an annuitant who receives payment through foreign postal channels.
- a mentally incompetent annuitant who receives payments through a third party.
- an annuitant whose payments are sent to a third party, other than a financial institution for negotiation under a power of attorney.

Under no circumstances may **the ROE be signed by other than the annuitant, custodian, or legal** fiduciary.
(4) Failure to furnish a COE, Child Annuitant's School Certificate, or ROE results in suspension of annuity payments. Payments are restarted only after DFAS receives satisfactory proof of eligibility.

- an annuitant whose payments are sent to a third party, other than a financial institution for negotiation under a power of attorney.

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10-3. Annuities for Certain Military Surviving Spouses.

a. Per Public Law (P.L.) 105-85, November 18, 1997; amended by P.L. 106-65, October 5, 1999, certain widow(er)s of military Retired Soldiers were eligible to receive a monthly payment of $165 (since increased by Cost-of-Living Adjustments, COLA). The acronym for the program is ACMSS. It is commonly referred to as the "Forgotten Widows" benefit.

b. Background. Congress determined that this payment was necessary to compensate surviving spouses of military Retired Soldiers who died before having the opportunity to enroll in the Survivor Benefit Plan (SBP) or the Reserve Component SBP (RC-SBP).

c. Qualifications:
November 18, 1997 law:
(1) A surviving spouse of a Retired Soldier who died before March 21, 1974 (the end date of the initial, 18-month SBP Open Enrollment Season) was retired prior to September 21, 1972, and who was in receipt of retired pay at the time of death; and

(2) A surviving spouse of a qualified Reserve member (i.e., "qualified" is one who had completed 20 qualifying years of service) but was not yet age 60 and in receipt of retired pay. This member must have died between September 21, 1972 and October 1, 1978 (date RC-SBP was created).
October 5, 1999 law: Dates of death for Reserve members were expanded to include deaths that occurred anytime before October 1, 1978.

d. Application of the Barring Act. Under the Barring Act, the government will not pay (by law) an amount otherwise owed beyond six years. The ACMSS entitlement program is more than six years old, so an applicant applying now and meeting either set of qualifications (December 1, 1997; or October 1, 1999) is limited to receiving payments retroactive only from the date of the ACMSS application, not the effective date of either law.

e. Disqualifiers. The following conditions make an applicant ineligible for ACMSS:
- Remarriage ever (even if currently un-remarried)(ineligible from date of first remarriage);
- Receipt of Dependency & Indemnity Compensation (DIC) from the VA is not a disqualifier but results in a dollar for dollar offset of the ACMSS annuity.
- Receipt of Retired Serviceman's Family Protection Plan (RSFPP) from DoD; or
- Receipt of Minimum Income Widow (MIW) payments from DoD.

f. Application Process. The application form, DD Form 2769, is available online at: http://www.dtic.mil/whs/directives/forms/eforms/dd2769.pdf or from an Army Retirement Services Officer (RSO).

g. Approval Authority. The Chief, Army Retirement Services is the Secretarial Designee to approve ACMSS applications from qualified surviving spouses. If the application is approved, it is forwarded for payment to DFAS-CL. Whether approved or disapproved, the applicant is notified of the disposition, and documents that accompanied the application are returned.

i. Annuity Amount. ACMSS annuities are increased annually by the same Cost-of-Living Adjustment (COLA) that is applied to military retired pay and SBP annuities.

10-4. Death Gratuity.

a. A tax-free, lump-sum death gratuity payment (currently $100,000) is made to survivors of Retired Soldiers when death occurs during the 120-day period immediately following retirement. DFAS-CL issues this payment only if the VA determines the death was caused by an illness or injury incurred while the Retired Soldier was on active duty. Visit the Web site below to find details on what status the term "active duty" encompasses on this topic.

b. The death gratuity payment is made to survivors of the deceased in this order:
(1) the member's lawful surviving spouse;
(2) if there is no spouse, to the child(ren), regardless of age or marital status, in equal shares (state laws guide payment to minor children); or
(3) if none of the above, to the parents, or brothers/sisters, or any combination as designated by the deceased member.

The death gratuity is not paid to any other person when there are no survivors as listed in this paragraph.

c. The claim form required to apply for this benefit is DD Form 397, Claim Certification and Voucher for Death Gratuity Payment. Find it online at:
https://www.hrc.army.mil/.../tagd/cmaoc/altfcm/documents/DD_397_dg.pdf

d. Additional information on this topic is at:
https://www.hrc.army.mil/TAGD/Benefits%20and%20Entitlements

10-5. Government Insurance.

If the Retired Soldier had National Service Life Insurance (NSLI) or U.S. Government Life Insurance (USGLI) at the time of death, the VA will provide the beneficiary with the necessary forms and instructions for making application for insurance payments. Survivors who believe they are insurance beneficiaries but who do not receive application forms and instructions should request them from the nearest VA Regional Office or from the VA Regional Office and Insurance Center, P.O. Box 7208,

Philadelphia, PA 19101. Identification of government insurance policies by number will expedite payment of claims.

10-6. Dependency and Indemnity Compensation.

a. Dependency and Indemnity Compensation (DIC) is an annuity payable by the VA to certain survivors of Retired Soldiers whose death is determined to be the result of a service-connected disability. In order for DIC to be payable, the Retired Soldier's death must result from --
(1) Disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training; or
(2) Injury incurred or aggravated in the line of duty while on Inactive Duty for Training (IDT) status.

b. Authorized Beneficiaries. DIC is authorized for surviving spouses and unmarried children under age 18 (as well as those between 18 and 23 if attending a VA-approved school) of certain Veterans who were totally service-connected disabled at time of death and whose death was not necessarily the result of a service-connected disability, if:
(1) the veteran was so rated for a period of not less than 5 years if awarded immediately upon last discharge from military service.
(2) the veteran was continuously rated totally disabled for a period of 10 or more years, if not awarded immediately upon retirement; or in the case of a surviving spouse of a veteran/Retired Soldier, the marriage to the veteran must have been in effect at least one-year immediately preceding the death of the veteran. (Note: There is no length-of-marriage requirement in active duty deaths.)

c. Other Benefits. DIC payments are tax-free and not subject to seizure by creditors of either the Retired Soldier or the beneficiary. DIC receipt has no relation to a family member's receipt of Social Security benefits. However, the surviving spouse's SBP annuity will be reduced by the dollar amount of the DIC payment.

d. Spouse Payment. VA will make monthly DIC payments to the eligible surviving spouse of a Retired Soldier whose cause of death is determined to be service-connected. Payments are made in addition to any other income received by the surviving spouse, but offset the spouse's SBP entitlement dollar-for-dollar. Only an SBP amount above the DIC amount is payable to the surviving spouses. The advantage to receiving DIC payments is that they are tax-free. A more in-depth breakout of amounts payable are found at: http://www.benefits.va.gov/Compensation/current_rates_dic.asp.

e. Child Payment. The DIC award will be increased for each child under age 18, and for each child over 18 who became permanently incapable of self-support before reaching age 18. A more in-depth breakout of amounts payable are found at: http://www.vba.va.gov/bln/21/rates/comp03.htm#BM07.

f. Surviving Spouse Remarriage. DIC payments terminate if the surviving spouse remarries before age 57 (a December 16, 2003 law changed the remarriage age from 55 to 57). DIC eligibility can be restored if the subsequent marriage is dissolved by death or divorce. If eligible for both SBP and DIC, remarriage after age 57 will allow receipt of SBP without an offset by DIC.

g. Child Eligibility. If there is no surviving spouse entitled to DIC it may be paid to the children of a Retired Soldier meeting the conditions outlined above. To be eligible for DIC payments, a child must be:
(1) unmarried;
(2) under the age of 18 (unless permanently incapable of self-support before age 18 or 23);
(3) pursuing a full-time course of instruction at an approved educational institution.
A child who qualifies in this category may continue to receive compensation payments until he or she reaches age 23, terminates education, or marries, whichever occurs first.

h. Adopted and Stepchildren. A legally adopted child or a stepchild also may qualify for DIC.

i. Parent or Parent-in-Law. DIC may be paid to a parent/parents of an active or Retired Soldier whose death is the result of a service-connected disability regardless of whether a surviving spouse or child is also being compensated. The term "parent" includes father, mother, father by adoption, mother by adoption, or the person who last stood in loco parentis to the deceased member before his/her entry into the service. This payment is based on their annual income.

j. Aid and Attendance. Surviving spouses and parents who qualify for DIC may be granted a special allowance for aid and attendance if they are patients in a nursing home, helpless or blind, or so nearly helpless or blind as to require the regular aid and attendance of another person.

k. Housebound Allowance. Surviving spouses who qualify for DIC who are not so disabled as to require the regular aid and attendance of another person but who, due to disability, are permanently housebound, may be granted a special monthly allowance in addition to the DIC.

l. DIC information is available at
http://www.benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp .

10-7. Survivors Benefits Pension (Formerly Death Pension)

a. VA will pay a death pension to a surviving spouse whose income falls below a level of support related to a national standard of need. Pensioners will generally receive benefits equal to the difference between their annual income from all sources and the appropriate income standard. In determining eligibility and the amount of benefits payable, all outside income is considered with exclusions for certain unusual one-time payments or expenditures.

b. Benefits are increased annually at the same time and by the same percentage as Social Security benefits (effective each December 1st; payable in the January 1st check). Most surviving spouses entitled to SBP will receive too much income to qualify for the needs-based death pension.

c. Application for the death pension is made on the same form as application for DIC payment and should be submitted in the same manner.

d. A surviving spouse who is granted a death pension will receive an annual income questionnaire from the VA, where they will be required to report their annual income and expected income for the coming year.

e. It is important that a surviving spouse who is receiving death pension payments report promptly to VA any change in income during the calendar year. Early notification to VA will save the inconvenience of being called upon to refund pension payments that have been received.

10-8. Loan Guarantee.

Some spouses of Veterans may have home loan eligibility. They are the unmarried surviving spouse of a Veteran who died as a result of service or service-connected causes; the surviving spouse of a Veteran who dies on active duty or from service-connected causes, who remarries on or after attaining age 57 and on or after December 16, 2003; the spouse of an active duty member who is listed as missing in action (MIA) or a prisoner of war (POW) for at least 90 days.

10-9. Survivors and Dependents' Educational Assistance Program.

Educational assistance is available to surviving spouses and children of Retired Soldiers who are rated by VA as totally disabled by reason of service-connected disability or who die of injury or disease incurred or aggravated during wartime or in the performance of military duties during peacetime. Education benefits are normally paid for 10 years from the Retired Soldier's death. However, the surviving spouse of a member who dies while serving on active duty may receive 20 years in which to use these benefits (P.L. 108-454, December 10, 2004, Veterans Benefits Improvement Act of 2004, §105.) Children are eligible until age 26, although benefits may be extended in some circumstances. Find additional information on the Dependents' Educational Assistance (DEA) program at:
http://www.benefits.va.gov/gibill/survivor_dependent_assistance.asp.

10-10. Social Security.

Survivors may apply for Social Security benefits at the same time they apply for DIC or VA death pension. The substantiating evidence they submit to VA may also be used by the Social Security Administration (SSA). However, survivors must still make application for Social Security benefits to a SSA office. Submission of separate applications with required substantiating evidence to VA and the SSA will expedite the processing of claims for compensation or pension and Social Security benefits.

10-11. Civil Service Survivor Annuities.

a. If a Retired Soldier dies while employed by the Federal Government after at least 18 months of creditable Federal civilian service, the surviving spouse and children will automatically get an annuity equal to 55 percent of what is called the "earned annuity", provided they were married for at least 9 months (or there is a child born of the marriage). This annuity is payable immediately upon the death of the employee.

b. Dependent children of a Retired Soldier who dies while employed by the Federal Government after at least 18 months of creditable civilian service are also entitled to an annuity. Their annuities will continue until the earliest date that they marry, reach 18 (age 22 if in school full time), or die.

c. Inquiry may be made to the U.S. Office of Personnel Management, 1900 E Street NW, Washington, DC 20415; phone (202) 606-1800; or TTY (202) 606-2532.

d. Additional information can be found online at: https://www.opm.gov/.

10-12. Civil Service Preference.

a. 10 points are added to the exam scores of unmarried surviving spouses of deceased Retired Soldiers who served on active duty during any war, or in any campaign or expedition for which a campaign badge or service medal was authorized.

b. Mothers. The (natural) mother of a Retired Soldier, who became permanently and totally disabled because of a service-connected disability, is entitled to 10-point preference provided
(1) that she was married to the father of the Retired Solder and the father is permanently and totally disabled.
(2) is now widowed, divorced, or separated from the Retired Soldier's father and has not remarried
(3) or is widowed or divorced for the Retired Soldier's father and have remarried, but are now widowed, divorced or separated from the husband of your remarriage. .

c. Most civil service positions are filled through competitive examinations. Persons entitled to 10-point preference for federal civil service employment must attain an eligibility rating in a civil service examination before the 10 points can be added.

d. Information concerning available federal employment and civil service examinations may be obtained from the official job site USA Jobs, online at https://www.usajobs.gov. Examination announcements and application forms also may be obtained from most post offices throughout the U.S.

10-13. State Benefits.

State tax laws should be reviewed to determine whether benefits similar to federal tax cancellation exist with respect to income, estate, or inheritance taxes. Many states have passed laws providing certain rights, benefits, and privileges to surviving spouses and children of deceased Soldiers. These include bonuses, educational assistance, employment preference, tax exemptions, and others. Further information about the laws of a particular state can be obtained from local government officials, the nearest Department of Veterans Affairs office, State Agency for Veterans Affairs, or local Veterans organizations. Information is also provided at MyArmyBenefits State Fact Sheets-
http://myarmybenefits.us.army.mil/Home/Benefit_Library/State__Territory_Benefits.html.

11-1. The Armed Forces Retirement Home.

a. Overview. In 1990, Congress passed Public Law 101-510, Title XV, "The Armed Forces Retirement Home Act of 1991," which created an independent establishment in the Executive Branch of the Federal government incorporating the United States Soldiers' and Airmen's Home (USSAH) in Washington, DC, and the U.S. Naval Home (USNH) in Gulfport, Mississippi, into the Armed Forces Retirement Home (AFRH). The two AFRH facilities are referred to as AFRH-Washington and AFRH-Gulfport.

b. Eligibility. Veterans are eligible to become a resident of the AFRH if their active duty service in the military was at least 50 percent enlisted, warrant officer or limited duty officer and who
--Are 60 years of age or older; and were discharged or released under honorable conditions after 20 or more years of active service.
--Are determined to be incapable of earning a livelihood because of a service-connected disability incurred in the line of duty.
--Served in a war theater during a time of war declared by Congress or were eligible for hostile-fire special pay and were discharged or released under honorable conditions; and are determined to be incapable of earning a livelihood because of injuries, disease or disability.
--Served in a women's component of the armed forces before June 12, 1948; and are determined to be eligible for admission due to compelling personal circumstances

c. Special Conditions. Applicants must be free of drug, alcohol, and psychiatric problems, and never have been convicted of a felony. Married couples are welcome, but both must be eligible in their own right. At the time of admission applicants must be able to live independently. As an example of this, they must be able to take care of their own personal needs, attend a central dining facility for meals and keep all medical appointments. If increased health care is needed after being admitted, assisted living and long term care are available at both campuses.

d. Fees. Resident fees for the AFRH are as follows:
-- Independent living residents, 35 percent of total current income, but not to exceed $1,348/month.
-- Assisted living residents, 40 percent of total current income, but not to exceed $2,019/month.
-- Long-term care residents, 65 percent of total current income, but not to exceed $3,364/month.
More information can be obtained at
http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Armed_Forces_Retirement_Home_.html?serv=148

11-2. AFRH—Washington.

When prospective residents enter the Washington campus for the first time, they are stunned by its majestic views, rolling hills, tranquil lakes and historic landmarks. Nestled on 272 acres in the heart of our nation's capital, just minutes from the White House, U.S. Capitol and other national landmarks, the Home once housed four U.S. Presidents, including Abraham Lincoln. Considered a city within a city, the campus features everything our residents need for daily living: 400 plus private rooms for independent living equipped for cable television and telephones, banks, chapels, convenience store, post office, laundry, barber shop and beauty salon, dining room, and 24- hour security and staff. More information can be obtained online at: https://www.afrh.gov/washington-residents.

11-3. AFRH—Gulfport.

The Gulfport facility is located on 40 acres of prime waterfront land on the Mississippi Sound. The Gulfport facility has been home to former enlisted and warrant officer service members since 1976. It features a multi-tower complex for Independent Living, Assisted Living, Long term Care and Memory Support. Full amenities include dining, social, recreational, and therapeutic activities, a swimming pool, hobby shops, a wellness center with basic dental and eye care, a bank, a barber and beauty shop, bowling areas, movie theater, a computer room and library, plus a private walkway to the beach.
More information can be obtained online at: https://www.afrh.gov/gulfport-residents.

11-4. Additional Information.

Details on AFRH can be obtained online at: https://www.afrh.gov/, or by writing to AFRH-Washington, 3700 N. Capitol St. NW, Washington, DC 20317; and AFRH-Gulfport, 1800 Beach Drive, Gulfport, MS 39507,or calling 1-800-422-9988.

If you have general questions about the AFRH, please send an email to admissions@afrh.gov. Please specify a particular campus in your subject line.

11-5. State Veterans Homes. State Veterans Homes are facilities that provide nursing home, domiciliary or adult day care. They are owned, operated and managed by state governments. To participate in the State Veterans Home program, VA must formally recognize and certify a facility as a State Veterans Home. VA then surveys all facilities each year to make sure they continue to meet VA standards.VA does not manage State Veterans Homes. For more information please go to: http://www.va.gov/GERIATRICS/Guide/LongTermCare/State_Veterans_Homes.asp

To participate in the State Veterans Home program, VA must formally recognize and certify a facility as a State Veterans Home. VA then surveys all facilities each year to make sure they continue to meet VA standards. VA does not manage State Veterans Homes.

Your eligibility for State Veterans Homes is based on clinical need and setting availability. Each State establishes eligibility and admission criteria for its homes. Some State Veterans Homes may admit non-Veteran spouses and gold star parents while others may admit only Veterans.

A recognized State Veterans Home may receive payments from VA to help defray the cost of care provided to Veterans. The cost to you varies by state. VA does not pay for care for non-Veterans. For more specific information, a listing of states' points of contact is found online at: http://www.va.gov/statedva.htm.

12-1. Overview.

The legal ramifications associated with the dissolution of a marriage should not be taken lightly. Competent legal advice should always be sought. Each person must seek legal advice to feel satisfied, not confused, by the proceedings. Title 10, U.S. Code, is a public document, available to all lawyers. In addition, because state laws differ and because it is state law that governs divorce proceedings and decrees, it is important that your legal advisor have complete knowledge of the divorce laws applicable to the state under which the divorce will be granted, and in particular, be well-versed in military divorce procedures.

12-2. Effective Date.

The federal law known as the Uniformed Services Former Spouses' Protection Act (USFSPA) prevents division of retired pay when the divorce was finalized prior to June 25, 1981.

12-3. Disposable Retired Pay.

Only "disposable" retired pay can be divided between the Retired Soldier and the former spouse. The term disposable retired pay means the total monthly retired pay to which a member is entitled:
-- *less* amounts owed by that member to the United States for previous overpayments of retired pay and for recoupment required by law resulting from entitlement to retired pay;
-- *less* amounts deducted from the retired pay of such member as a result of forfeiture of retired pay ordered by a court-martial or as a result of a waiver of retired pay required by law in order to receive compensation under Titles 5 and/or 38, U.S. Code;
-- (in the case of a member entitled to retired pay under chapter 61 of Title 10) *equal to* the amount of retired pay of the member under that chapter of law computed using the percentage of the member's disability on the date when the member was retired, or the date on which the member's name was placed on the temporary disability TDRL; or
-- *less* amounts deducted because of an election under chapter 73, Title 10, U.S. Code to provide an annuity to a spouse or former spouse to whom payment of a portion of such member's retired pay is being made pursuant to a court order under this section.

12-4. Authority for a Court to Treat Retired Pay as Property of the Member and Spouse.

a. Subject to the limitations of Title 10, U.S. Code, a state court may treat disposable retired pay payable to a member for pay periods beginning after June 25, 1981, either as property solely of the member, or as property of the member and his spouse in accordance with the law of the jurisdiction of such court. A court may not treat retired pay as property in any proceedings to divide or partition any amount of retired pay of a member as the property of the member and the member's spouse or former spouse if a final decree of divorce, dissolution, annulment, or legal separation (including a court ordered, ratified, or approved property settlement incident to such decree) affecting the member and the member's spouse or former spouse (A) was issued before June 25, 1981, and (B) did not treat (or reserve jurisdiction to treat) any amount of retired pay of the member as property of the member and the member's spouse or former spouse.

b. Notwithstanding any other provision of law, this section does not create any right, title, or interest which can be sold, assigned, transferred, or otherwise disposed of (including by inheritance) by a spouse or former spouse. Payments by the Secretary concerned under subsection (d) 10 U.S. Code §1408 - Payment of Retired or Retainer Pay in Compliance with Court Orders to a spouse or former spouse with respect to a division of retired pay as the property of a member and the member's spouse under this subsection may not be treated as amounts received as retired pay for service in the uniformed services. IAW Title 10 United States Code §1408.

c. This section does not authorize any court to order a member to apply for retirement or retire at a particular time in order to effectuate any payment under this section.

d. A court may not treat the disposable retired pay of a member in the manner described above unless the court has jurisdiction over the member by reason of: (A) his residence, other than because of military assignment, in the territorial jurisdiction of the court; (B) his domicile in the territorial jurisdiction of the court; or (C) his consent to the jurisdiction of the court.

12-5. Court-Ordered SBP.
a. Since November 14, 1986, state courts have been permitted to order a member to participate in SBP for the member's former spouse. This pertains both to active duty members who can be ordered to elect SBP coverage for a former spouse at retirement, and to Retired Soldiers with spouse coverage, who must convert the category to "former spouse." Note that courts cannot order a Retired Soldier to provide former spouse coverage unless the member previously had spouse coverage for the now-former spouse.

b. When divorce occurs after retirement, former spouse SBP coverage will be in the same amount as spouse coverage. In active duty divorces, the specific level of coverage to be elected can be directed by the court order.

c. If the former spouse remarries before age 55, SBP eligibility is lost and SBP participation by the Retired Soldier is suspended, with no costs owed during the period of ineligibility. The SBP remains the Former Spouse's property if court ordered or by written agreement. Therefore, if that remarriage ends, eligibility is restored; participation is resumed, as are SBP costs. Marital status changes must be documented and reported to DFAS-CL immediately.

d. A former spouse has one-year from the date of the first court order awarding former spouse SBP to make a written request to DFAS-CL for a deemed former spouse election. Providing DFAS-CL a copy of the divorce decree does not constitute a request for a deemed election. By law, a specific written request must be made. The form to request a deemed former spouse election is DD Form 2656-10, Survivor Benefit Plan(SBP) Reserve Component (RC) SBP Request for Deemed Election. If a Retired Soldier or retiring Soldier fails to make the former spouse election, based on a timely correct DD Form 2656-10, DFAS will change the election to former spouse or former spouse and child as if the election was made by the Retired Soldier or retiring Soldier. A member, if retired, has one-year from the date of the court order to change his/her election from spouse to former spouse. If the member is not retired when the court awards the former spouse SBP, he/she must make the former spouse election at retirement. If he/she is remarried at retirement date, the current spouse need only be notified of the member's former spouse election. The current spouse's concurrence is not required for a former spouse election.

12-6. Additional Information. More complete information may be obtained by contacting a Retirement Services Officer; an installation Judge Advocate General (JAG) officer; or by going online to the Army Retirement Services Office Web site: https://soldierforlife.army.mil/retirement/usfspa.

13-1. Overview.

Many of these benefits will come from the Department of Veterans Affairs (VA) based on the following timetable.

13-2. VA Benefits Timetable.

Many VA benefits have time limits on how long a Veteran is eligible to take advantage of them. A listing of VA benefits and the time frame for application follows:

-- *Dental treatment*. VA provides necessary dental care but you must apply within 180 days of discharge (under conditions other than dishonorable) from a period of active duty of 90 days or more during the Persian Gulf War who were not provided dental examination and treatment. The time limit does not apply to Veterans with dental disabilities resulting from combat wounds or service injuries. One-time dental care if your DD214 certificate of discharge does not indicate that a complete dental examination and all appropriate dental treatment had been rendered prior to discharge. (See paragraph 7-9c of this handbook.)

-- *Education*. You may be eligible for educational assistance while you pursue approved training if you participated in either the Post-Vietnam Era Veterans' Educational Assistance Program (VEAP) (Chapter 32), or the Montgomery GI Bill (Chapter 30) while on active duty; or, if you had entitlement under the Vietnam Era GI Bill (Chapter 34) remaining on December 31, 1989, and were on active duty from October 19, 1984, through June 30, 1988, without a break; or were on active duty from October 19, 1984, through June 30, 1987, and subsequently entered into the Selected Reserve under a four-year enlistment. For members of the Montgomery GI Bill -- Selected Reserve (Chapter 106), benefits will end on the date of separation from the Selected Reserve or 10 years from the date eligibility began, whichever happens first. Additional information on education benefits can be found at: http://www.goarmy.com/benefits/education-benefits.html;; or http://www.gibill.va.gov.

-- *Life insurances*.

- Veterans Group Life Insurance (VGLI). Servicemembers' Group Life Insurance (SGLI) may be converted to VGLI, which is a five-year, renewable, term policy. It is available in an amount not exceeding $400,000, and cannot exceed the amount of SGLI coverage in force at the time of separation/retirement. Premiums are age-based. At any time, VGLI may be converted to an individual commercial policy with a participating insurance company (VA will provide you a list of participating companies). No physical is required if the conversion from SGLI to VGLI occurs within 120 days following retirement, but application must include proof of good health if made within one-year and 120 days after retirement.
- Service Disabled Veterans Insurance (SDVI). VA life insurance is available for Veterans with service-connected disabilities. Veterans who are totally disabled may apply for a waiver of premiums, and for additional insurance after six months.
- Veterans' Mortgage Life Insurance (VMLI). VMLI provides up to $200,000 mortgage life insurance. This is mortgage protection insurance issued to those severely disabled Veterans who have received grants for Specially Adapted Housing from VA. Veterans must apply for VMLI before their 70th birthday.

-- *Vocational rehabilitation*. For certain disabled Veterans, VA will pay tuition and fees, the cost of books, tools, and other program expenses, as well as provide a monthly living allowance. Upon completion of the vocational rehabilitation program, VA will assist in finding employment.

-- *Disability compensation*. VA pays compensation for disabilities incurred in or aggravated by military service. Compensation is tax-free, but offsets dollar-for-dollar most member's military retired pay (see details on two recent programs that may affect this, in paragraphs 5-12 and 5-13). There is no offset applied to a civil service retirement annuity.

-- *Medical care*. VA provides a wide range of care benefits to Veterans with a service-connected disability and to non-service-connected Veterans who qualify. See Chapter 7 on VA medical care. Readjustment counseling is available at VA vet centers for Veterans with readjustment concerns.

-- *GI home loan guarantee*. VA will guarantee a loan for the purchase of a home, farm with a residence, manufactured home, or condominium.

-- *Employment assistance*. VA assistance is available in finding employment in private industry or government (federal, state and local). Note: The Unemployment Compensation program is administered by the states as agents of the federal government. The Department of Labor's (DOL) website, http://www.dol.gov/dol/location.htm, contains links for each state's benefits, including D.C. and Puerto Rico. The amount of the benefit and the payment period varies. Apply as soon as possible after retirement. Normally, retired pay will reduce unemployment benefits dollar for dollar.

13-3. Additional Information.

Details on all VA programs and benefits are available online at http://www.va.gov; or by calling 1-800-827-1000; or contacting your state or county VA official (government pages of phone book).

14-1. Overview.

a. Most Retired Soldiers and their families, or their survivors will be eligible to receive monthly Social Security payments when they reach Social Security retirement age.

b. Social Security benefits are administered by the Department of Health and Human Services (DHHS). Only that agency can make the final determination as to whether or not Social Security benefits are payable. More detailed information on retirement and survivor benefits and many other aspects of Social Security is provided in the booklet, "Retirement Benefits", SSA Publication No. 05-10035, January 2015, available online at: http://www.ssa.gov/pubs/EN-05-10035.pdf, published by the Department of Health and Human Services. A copy of this and other informative publications may be obtained at any Social Security office in the U.S., or by calling 1-800-772-1213; or online at http://www.ssa.gov.

14-2. Eligibility Requirements for Social Security Benefits.

a. On January 1, 1957, military members began participating in the Social Security system while performing active duty. Social Security tax, or FICA, is not, however, deducted from retired pay, as that is considered "deferred" income, not "earned" income.

b. A person becomes insured for Social Security benefits through the quarters of coverage earned in employment covered by the Social Security law. Generally, a quarter of coverage is a 3-month period beginning January 1st, April 1st, July 1st, or October 1st in which the worker (in most occupations, including military service) had the minimum required earnings.

c. A Retired Soldier has earned one quarter of coverage for every calendar quarter or part of a calendar quarter served on active duty during a period in which he or she was eligible for Social Security wage credits. The number of quarters of coverage a Retired Soldier has earned before reaching retirement age determines eligibility for Social Security benefits.

d. To be eligible for retirement benefits, the Retired Soldier must be fully insured. Once a Retired Soldier has earned 40 quarters of coverage, he or she is fully insured for life. Soldiers who were on active duty for at least 10 years have earned 40 quarters of coverage and are, therefore, fully insured.

e. While the number of quarters of coverage earned determines whether benefits are payable, a Retired Soldier can increase his/her future Social Security benefit amount by continuing to work in Social Security covered employment after retirement.

f. Military retired pay and Social Security benefits are concurrently payable -- without offset!

14-3. Types of Social Security Payments.

a. Retirement.

(1) *Worker*. Workers who are fully insured may receive a full monthly Social Security benefit at age 65, or at a higher age as determined by their date of birth. Workers whose "full" entitlement age is 65, and who choose to begin to receive Social Security payments at age 62, maximum benefits are payable at age 70. The closer the worker is to full retirement age when electing to receive the benefit, the larger the percentage of the full benefit is, for life. When a worker elects to receive an early Social Security benefit at a reduced rate, the reduced rate will continue even after the worker's full-retirement-age birthday. It will, however, increase with annual cost of living adjustments, or if additional wages are earned. Refer to the following Web site to determine exact full retirement ages, and associated reductions of benefits if taken at an earlier age: http://www.ssa.gov/retirechartred.htm.

(2) *Spouse/Former Spouse*. If a worker is receiving a Social Security retirement benefit, the worker's spouse (and/or former spouse) may receive a spouse benefit based on the worker's record. Generally speaking, it is one-half of the worker's benefit. However, if the worker elects to receive an early, reduced benefit, it impacts the spouse's "half". Just as with a worker, once a reduced benefit is elected, the reduced percentage rate is never increased. A spouse (former spouse) may receive a benefit as a parent who is caring for the worker's child, who is under age 16 or disabled, and who is entitled to a child's benefit based on the worker's record.

(3) *Child*. Each unmarried, dependent child under age 18 (up to 19 if still in secondary school--high school and below), or any age if disabled before age 22, of a worker who is receiving a Social Security retirement benefit is eligible for a child's benefit based on the earnings of the worker parent.

b. Survivor.
(1) *Surviving spouse (former spouse)*. A surviving spouse married at least nine months at time of the worker's death (note: there's no marriage length requirement in the case of military active duty deaths), or a former spouse who was married for at least 10 years to a worker may be entitled to receive 100 percent of the worker's benefit at age 65. (Note: receipt by a surviving spouse does not preclude receipt by a qualified former spouse). A reduced benefit may be drawn as early as the surviving spouse or former spouse's 60th birthday. A surviving spouse who remarries after age 60 continues to receive the surviving spouse benefit.
(2) *Caring for a Child*. If the surviving spouse/former spouse is under 62 and caring for a worker's child (under age 16 or disabled) entitled to a child's benefit, the surviving spouse/former spouse's benefit will be three-fourths of the worker's benefit subject to a maximum family benefit limit. The benefit to the surviving spouse or former spouse will terminate when the child reaches age 16, unless the child is disabled. If a disabled child continues to receive benefits, the surviving spouse/former spouse may continue to receive benefits.
(3) *Dependent children*. Each unmarried dependent child under 18 may be entitled to a child's benefit based on the Social Security account of a deceased worker. An unmarried dependent child age 18 or older may be entitled to benefits if the child was disabled before age 22 or is a full-time student under age 19. Each child receives a monthly benefit that is 75 percent of the worker's benefit subject to a maximum family benefit limit.
(4) *Dependent parent*. A parent who was supported by more than 50 percent by the deceased worker at the time of the deceased worker's death, or the beginning of the deceased worker's period of disability, may receive a benefit at age 62. This benefit would be in addition to the benefit received by a surviving spouse/former spouse or child. The parent must file proof of support within two years after the worker's death or application for a period of disability. One parent will receive 82-1/2 percent of the worker's benefit. If there are two parents, each will receive 75 percent of the worker's benefit subject to a maximum family benefit limit.

c. Disability. An eligible worker can become entitled to disability payments at any time before age 65. A surviving spouse/former spouse who becomes disabled before age 65 may receive Social Security disability payments as early as age 50. The disability benefit is paid in addition to retired pay or VA service-connected disability compensation. The eligibility criteria for Social Security disability compensation are much stricter than for other government disabilities (e.g., military retirement or VA service-connected). Contact Social Security for more details.

14-4. Eligibility for More Than One Type of Benefit.

Each married person who has earned sufficient quarters of Social Security coverage in his/her own right has the option of drawing a worker benefit on his/her own work record or a spouse or surviving spouse benefit based on his or her spouse's work record. Further, a person entitled to a benefit based on his/her own work, and a surviving spouse/former spouse benefit, may switch from one type of benefit to another if it is financially advantageous. An individual entitled to benefits based on his/her own work record, and a higher spouse benefit on his/her spouse's work record, is required to file for both benefits, if eligible to receive both benefits at the time their application is filed.

14-5. Eligibility for a Pension from Work Not Covered by Social Security.

In most cases, a person who first qualified on or after July 1, 1983, for a local, state, or federal pension from work not covered by Social Security, will have the Social Security spouse or surviving spouse benefit reduced by an amount equal to two-thirds of their government-contributed pension. This is called the Government Pension Offset (GPO). A SSA publication on the GPO is available online at http://www.ssa.gov/pubs/10007.html, or by calling your local Social Security office.

14-6. Benefits Reduced for Those with Little Social Security Covered Employment.

The Social Security Windfall Elimination Provision (WEP) requires that a reduced formula be used to calculate Social Security benefits for those with very little Social Security covered employment who are also eligible for a pension based upon their own work, which was not covered by Social Security. This would apply to those with few active duty years after December 31, 1956. It would also affect a civil service Retired Soldier who perhaps had only part-time Social Security covered employment.

For more information, please go to http://www.socialsecurity.gov/planners/retire/wep-chart.html; or by calling your local Social Security office.

14-7. Lump-Sum Death Payment.

Upon the death of an eligible worker, a one-time lump-sum death payment of $255 is payable in addition to monthly benefits from any other agency. The lump-sum death payment is made only to a surviving spouse or, if none, to a child eligible to draw a benefit on the worker's record.

14-8. Medicare.

See Chapter 7 for an explanation of Social Security's Medicare program.

14-9. Additional Information.

To obtain more information about Social Security benefits, call toll-free 1-800-772-1213; or go to their Web site at http://www.ssa.gov.

15-1. References.

Related publications and forms that can be used as sources of additional information are listed below, and can be found online as follows:
-- Soldier for Life: https://soldierforlife.army.mil/retirement/
-- MyArmyBenefits: http://myarmybenefits.us.army.mil/
-- Army: http://www.apd.army.mil/
-- DoD: http://www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm
-- IRS: http://www.irs.gov/
-- Social Security: http://www.ssa.gov
-- VA: http://www.va.gov
-- DFAS: http://www.dfas.mil/
-- FirstGov: http://www.usa.gov
-- TRICARE. http://www.tricare.mil/
-- My HealtheVet: https://www.myhealth.va.gov/index.html
-- myPay: https://mypay.dfas.mil/mypay.aspx

Army Regulations:
AR 25-50, Preparing and Managing Correspondence
AR 290-5, Army National Cemeteries
AR 600-8-1, Army Casualty Program
AR 600-8-7, Retirement Services Program
AR 600-8-22, Awards and Decorations
AR 600-8-24, Officer Transfers and Discharges
AR 635-8, Separation Processing and Documents
AR 635-40, Physical Evaluation for Retention, Retirement, or Separation
AR 635-200, Active Duty Enlisted Personnel Separations
AR 670-1, Wear and Appearance of Army Uniform

DD Forms:
DD Form 2a (Res) (red), Armed Forces of the United States, Geneva Conventions Identification Card
DD Form 2a (Ret) (blue), United States Uniformed Services Identification Card (Retired)
DD Form 48-3, Security Questionnaire (Updating), Personnel
DD Form 149, Application for Correction of Military Record under the Provisions of Title 10, U.S. Code, §552
DD Form 214, Certificate of Release or Discharge from Active Duty
DD Form 215, Correction to DD Form 214, Certificate of Release or Discharge from Active Duty
DD Form 1172, Application for Uniformed Services Identification Card – DEERS Enrollment
DD Form 1173, Uniformed Services Identification and Privilege Card
DD Form 1884 (replaced by DD Form 2656-7)
DD Form 1357, Statement of Employment.
DD Form 1787, Report of DOD and Defense-Related Employment.
DD Form 2656, Data for Payment of Retired Personnel
DD Form 2656-1, Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage
DD Form 2656-2, SBP Termination Request
DD Form 2656-5, Reserve Component SBP (RCSBP) Election Certificate
DD Form 2656-6, SBP Election Change Certificate
DD Form 2656-7, Verification for Survivor Annuity
DD Form 2656-8, SBP—Automatic Coverage Fact Sheet
DD Form 2769, Application for Annuity--Certain Military Surviving Spouses
DD Form 2860, Claim for Combat-Related Special Compensation (CRSC)

DFAS Retired Pay Manual:
DoD Financial Management Regulation (FMR) 7b, Military Pay Policy and Procedures—Retired Pay

IRS Forms:
IRS Form 1095-C, Employer-Provided Health Insurance Offer and Coverage
IRS Form 1099-R, Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
IRS Form W-4, Employee's Withholding Allowance Certificate

IRS Form W-4P, Withholding Certificate for Pension or Annuity Payments

Standard Forms:
SF 180, Request Pertaining to Military Records
SF 1174, Claim for Unpaid Compensation of Deceased Member of the Uniformed Services
SF 1199A, Direct Deposit Sign-up Form

***VA Forms*:**
VA Form 21-526, Veteran's Application for Compensation and/or Pension
VA Form 21-686c, Declaration of Status of Dependents

15-2. Terms.
Annuities for Certain Military Surviving Spouses (ACMSS) (aka "Forgotten Widows") – Monthly annuity payable to qualified surviving spouses of Retired members who died before March 20, 1974--the end of the initial open season associated with the creation of the Survivor Benefit Plan (SBP) on September 21, 1972; OR the creation of the Reserve Component SBP (RCSBP), 1 October 1978.

Army Emergency Relief (AER) – A private organization that provides financial assistance to active and Retired Soldiers and their Families. An AER office is located on most major installations.

Arrears of Pay (AOP) – Also known as "Final Pay". The amount of monthly retired pay which was due to the Retired Soldier before his or her death, and which is then payable to the named beneficiary. Application must be made on a DD Form 1174.

***Army Echoes* –** An official mailed and emailed periodical published for Retired Soldiers, and their surviving spouses three times per year. *Army Echoes* is also an official Army Blog with articles published three to five times per week.

Base amount – Amount of retired pay upon which participation in the Survivor Benefit Plan (SBP) is "based." It can be any dollar amount between a minimum of $300 and a maximum of the Retired Soldier's gross retired pay entitlement.

Combat-Related Special Compensation (CRSC) – CRSC is a special compensation for combat-related disabilities. It is a tax free entitlement that you will be paid each month along with any retired pay you may already be receiving.

Concurrent Retirement & Disability Payments (CRDP) Program – CRDP is a restoration of retired pay for retirees with service-connected disabilities. It is taxed in the same manner as your retired pay, and it is normally considered taxable income.

Deemed SBP Election – An SBP election that was court-ordered and then established by a former spouse's written request received by DFAS-CL within one-year of the date of divorce. It implements the Court's order regardless of any inaction on the part of the Retired Soldier to comply with the Court's order regarding establishing "former spouse" SBP.

Defense Eligibility Enrollment Reporting System (DEERS) – A computerized database containing information on beneficiaries eligible for military benefits.

Dependency & Indemnity Compensation (DIC) – A tax-free, monthly compensation paid by the VA to survivors when an active or Retired Soldier's death is attributed to an injury or illness incurred while on or aggravated by active duty.

Disposable Retired Pay – Retired pay which may be divided with a former spouse as property when a court so orders. Certain pays are not considered "disposable" and cannot be divided.

Electronic Fund Transfer (EFT) – method of electronically sending retired pay to a financial institution (aka "direct deposit"). (IEFT is International Electronic Funds Transfer; it is sometimes referred to as IDD – International Direct Deposit.)

Government Pension Offset (GPO) – The provision of law that results in an offset of the normal Social Security benefit amount payable to a spouse (and surviving spouse), due to their receipt of a government-contributed pension (i.e., a non-Social Security based pension).

"**Gray Area" Soldier –** A Reserve Component Soldier who has completed 20 years of service, qualifying for retirement, and has transferred to the Retired Reserve or been discharged. At age 60, this Soldier will be entitled to receive retired pay. The ID card authorizes limited benefits/entitlements during "gray area".

Gross Retired Pay Entitlement (GRPE) – The full amount of retired pay to which a Retired Soldier is entitled, before deductions.

Non-Annuitant Spouse – A surviving spouse of a military member who is not eligible for a Survivor Benefit Plan (SBP) annuity.

Reserve Component Survivor Benefit Plan (RC-SBP) – The companion plan to SBP, created October 1, 1978, that gives Reserve Component members the opportunity, upon completion of 20 years of qualifying service, to continue payment of a portion of their future retired pay should they die before pay begins at age 60. There are no RCSBP costs paid by the RC member until retired pay commences at age 60, and then it is in addition to SBP costs.

Retirement Services Officer (RSO) – An Army installation officer, typically aligned within the Human Resources Directorate of the Garrison, who provides information, counseling and assistance to retiring and Retired Soldiers, families and survivors, on a myriad of topics.

Retired Soldier – A Soldier who has been retired from the Army and is in receipt of retired pay. The word retired is a part of the Soldier's title and is capitalized. In concert with the Soldier for Life Program, a Retired Soldier is not referred to as a retiree (who may have never served in the Army).

Servicemembers' Group Life Insurance (SGLI) – SGLI is a program that provides low-cost term life insurance coverage to eligible Servicemembers. If eligible, you are automatically issued the maximum SGLI coverage. If you qualify for SGLI, you are automatically enrolled and do not need to apply for coverage. It will remain in effect for 120 days following retirement (at no cost to the member). SGLI maximum is now $400,000. SGLI can be converted to VGLI.

Soldier for Life (SFL) – The SFL mission is to connect Army, governmental, and community efforts to build relationships that facilitate successful reintegration of our Soldiers, Retired Soldiers, Veterans, and their Families in order to keep them Army Strong and instill their values, ethos, and leadership within their communities. "Once a Soldier, Always a Soldier, a Soldier for Life."

Soldier for Life – Transition Assistance Program (SFL – TAP) – Transition job assistance for retiring Soldiers, civilians, and their Family members; and for Retired Soldiers and their Family members (on a space-available basis).

Survivor Benefit Plan (SBP) – A plan created by Congress on September 21, 1972, which allows retiring Soldiers to elect to receive reduced retired pay during their lifetime in order to continue 55 percent of that pay to their survivor(s). SBP coverage is in place automatically, at no cost, for all active duty members.

TRICARE – A nationwide healthcare program which shares with Retired Soldiers and their Families the cost of medical care received through civilian sources.

TRICARE for Life (TFL) – A nationwide healthcare program that authorizes Retired Soldiers and eligible Family members to receive medical care through civilian sources after age 65, as a second payer (in most cases) to Medicare.

TRICARE Pharmacy Home Delivery (TPHD) – An easy, convenient way to get regularly needed medications delivered directly to your home.

TRICARE Retail Pharmacy (TRRx) – A pharmacy program under which a prescription can be filled right away for those unable to obtain it at an MTF pharmacy. 54,000 civilian pharmacies participate in TRRx.

Using this network, TRICARE beneficiaries can obtain up to a 30-day supply of most prescription medications for a small cost share.

TRICARE Retired Soldier Dental Plan (TRDP) – An unsubsidized program that provides certain dental benefits to participating Retired Soldiers and their Family members.

Unpaid Retired Pay – See Arrears of Pay (AOP).

Uniformed Services Former Spouses' Protection Act (USFSPA) – A 1982 federal law (P.L. 97-252) that prescribes for the division of benefits among former spouses and certain active and Retired Soldiers.

Veterans Group Life Insurance (VGLI) – A program that allows you to continue life insurance coverage after you separate from service.

Veterans' Group Life Insurance (VGLI) – A renewable, 5-year term VA insurance program available to Retired Soldiers. The cost is age-based. It may be converted to a private policy held by a participating company at any time.

“Once a Soldier, Always a Soldier…a Soldier for Life”

This publication may also be downloaded from the
Army Retirement Services website at:
http://SoldierForLife.army.mil/Retirement/Postretirement

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