



Department of the Army Pre-Retirement Briefing

HQ, Army Retirement Services

251 18th St. S STE 210

Arlington, VA 22202-3531

23 May 2016



Purpose

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



Retirement is a process **NOT** an event!!





Army Retirement Services...AR 600-8-7

MISSION

Army Retirement Services develops Army policy and oversees Army programs worldwide that prepare Soldiers and their Families for retirement, assist survivors of Soldiers who die on active duty, and serve Retired Soldiers, surviving spouses, and their Families until death in order to comply with federal laws, encourage Retired Soldiers to be Soldiers For Life, and improve recruiting and retention

PROGRAMS

- *Army Echoes*, the official Army newsletter for the Retired Soldier (available electronically at: <https://soldierforlife.army.mil/retirement/echoes> and the *Army Echoes* blog at: <https://soldierforlife.army.mil/retirement/blog>)
- CSA Retired Soldier Council
- Pre-Retirement Counseling
- Survivor Benefit Plan (SBP) and Reserve Component SBP (RCSBP)
- MyArmyBenefits





Retirement Services Officers (RSO)

Pre-Retirement Support

- Pre-retirement counseling
- SBP/RCSBP counseling
- Retirement literature
- Career Status Bonus counseling

Post-Retirement Support

- Retirement Services Office (RSO)
- Assistance with pay, ID cards, SBP, other benefits information
- Retiree Appreciation Day (RAD)
- Newsletters
- Installation Retiree Council

See: <https://soldierforlife.army.mil/retirement>





The **NEW** Retirement Services Website

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



Army Retirement Services Office

SOLDIER FOR LIFE

Once a Soldier, Always a Soldier ... A Soldier for Life!

- > Retired Soldiers - Home
- > Army Echoes
- > Army Echoes Blog
- > Preparing to Retire
- > After Retiring
- > Survivor Benefit Plan
- > Career Status Bonus
- > Retirement Services Officers
- > RC Retirement Services
- > Survivor Assistance
- > CSA Retired Soldier Council
- > Former Spouse Information
- > Frequently Asked Questions
- > Calculators
- > Active Officer Retirement
- > Active Enlisted Retirement
- > RSO - Mission
- > Helpful External Links
- > Contact Us



Vietnam Veterans Memorial



Read Today's Blog Post

- [EEOC Proposes Regulations Describing Federal Government's Obligation to Engage in Affirmative Action for People with Disabilities](#)

Latest Announcements

- The Army Vice Chief of Staff, GEN Daniel Allyn, hosted Army Retirement Services' 60th Anniversary Celebration at the Pentagon on November 16. For details, [click here](#). In recorded messages, [GEN Allyn](#) and [SMA Daniel Dailey](#) added personal congratulations to all Retired Soldiers and Retirement Services Officers.
- The annual Cost of Living Adjustment (COLA) that will be applied on Jan. 1, 2016 to military retired pay, Survivor Benefit Plan (SBP) annuities, Reserve Component SBP annuities, Retired Serviceman's Family Protection Plan annuities, and Annuities for Certain Military Surviving Spouses is 0%. The rate is based on the change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) through the third quarter of calendar 2015, as required by federal law. For more information, contact your [Retirement Services Officer](#).

Retiree Appreciation Days

Today Tuesday, March 15 Print

Saturday, March 19

99th RSC, Retirement Services Office Fort Belv
Fresno, CA

Saturday, April 30

SFL Home

Soldiers (AD/NG/AR)

Retired Soldiers

Veterans

Military Families/Gold Star Families

Education

Employment

Health

MyArmyBenefits

About

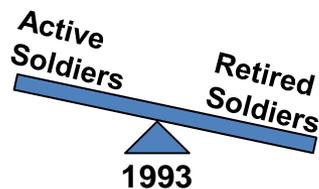


• SFL Mission • SFL TAP • Army White Pages • Resource Map • SFL Initiatives

Population Served -- Growing



<u>Year</u>	<u>Active Soldiers</u>	<u>Retired Soldiers</u>
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000



**In FY14, the Army paid \$19.0 Billion
in retired and annuity pay to
Retired Soldiers and surviving spouses**





Army Retirement Services

2016
Population
Served

Active Army	ARNG	USAR	Retired Soldiers	Surviving Spouses	Total
477,885	348,689	199,325	950,764	243,634	2.22M

Pre-Retirement Policy

- 116 Retirement Services Officers
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- MyArmyBenefits website
- Soldier for Life website

Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP) assistance
- *Army Echoes* Newsletter & Blog
- CSA & Installation Retired Soldier Councils
- Retiree Appreciation Days

**Retirement is a process,
not an event!**

**Not retiree, Retired Soldier:
Just a change of mission**



AR 600-8-7 – “Retirement Services Program”

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



Pre-Retirement Briefing Topics



- RSO Program
- Retired Pay & Taxes
- COLA
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act (USFSPA)
- SGLI/VGLI
- Shipment of HHGs
- Ethics
- Employment
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation (CRSC)
- Concurrent Retirement and Disability Pay (CRDP)
- Retiree Mobilization
- **SBP (Separate Brief)**
- MyArmyBenefits
- Visit websites for complete information on TRICARE, VA benefits, Social Security





Applying for Length of Service (LOS) Retirement

- How

- Officer - Chapter 6, **AR 600-8-24**, dated 12 April 2006
- Enlisted - Chapter 12, **AR 635-200**, dated 6 Jun 2005

- When

- Maximum: 12 months before desired retirement date
- Minimum: All Officers - **9** months before start date of transition leave
Enlisted - **9** months before retirement date

NOTE: Recommend 12-month lead time for smoother transition

Where

- General Officers: Notify GOMO, (703) 692-0152, DSN 222
- COL & LTC (P): Notify Colonels Management Office (COMO), (703) 602-8529, DSN 332
- All others: Military Personnel Office, JAG Retirements 703-545-2749, Chaplain Retirements 571-256-8764, Army National Guard: State AGR Office.
- **Note: CG, HRC-Fort Knox, is the retirement authority for officers who have completed at least 20 but less than 30 years active Federal service, and SSG(P) and above not retiring at Retention Control Point**





U.S. ARMY

Non-Regular Retirement Eligibility & Transfer to Retired Reserve

- **Acquire the minimum qualifying years**

20 years for length of service retirement; 15 years for a medical retirement

To get your 20-Year Letter, the 6 or 8 year rule might apply. If you completed 20 years:

Before 5 Oct 94: must serve last 8 years in a Reserve Component (RC)

From 5 Oct 94 to 24 Apr 05: must serve the last 6 years in a RC

On or after 25 Apr 05: No RC service requirement

- **Points = Retired Pay: USAR:** DA Form 5016. **ARNG:** NGB Form 23. Verify yours now.

- **Retired Pay before 60? (Reduced Age Retirement)**

–Federal law reduces non-regular retirement age 90 days for each 90-day increment for qualifying orders on or after 29 January 2008.

–CAN cross fiscal year boundaries, but only if served after 1 October 2014.

–The maximum reduction is to age 50.

- **When to Apply to HRC:** Request retirement application or download from HRC's website 12 months prior to eligibility date. Submit to HRC NET 9 months and NLT than 90 days prior to the date retired pay is to start, prior to the age of eligibility for reduced age, or 60th date of birth to ensure all documents are received and processed correctly to Defense Finance and Accounting Service (DFAS) Cleveland. Download application from HRC at:

<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>



Other Retirement Considerations



U.S. ARMY

- Retirement date
 - 1st day of the month if for length-of-service
 - any date for disability retirement
- Active Duty Service Obligation
- In lieu of PCS
 - apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.
- Reassigned on a PCS
 - must wait 1 year to retire (AR 350–100)
- Retiring on same day as AD pay raise (*final pay only*)





Authorized vs. Selected Transition Center (TC)

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

<http://www.defensetravel.dod.mil/site/cola.cfm>

<http://www.defensetravel.dod.mil/site/bah.cfm>





Calculate Your Retired Pay in 3 Steps

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

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

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

Where to go to update DIEMS

Effective immediately, the brigade or installation PAS POC has the ability to input and correct DIEMS Date (after validating supporting documentation).

The local finance office is the responsible agency for corrections to the Defense Joint Military System.

Once a Soldier's DIEMS date can be verified, the changes will be reflected on the ERB/LES.

For a fast, personalized retired pay calculation, go to

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

and click on the retirement calculator





Current Army Reserve Members' Points of Contact

DIEMS UPDATE:

Enlisted Personnel Management Directorate

AGR PAB, AHRC-EPR-P All PMOS'

Email: usarmy.knox.hrc.mbx.epmd-pab-agr@mail.mil

Phone: (502) 613-5964

CSM/SGM/MSG(P) PAB, AHRC-EPR-M E9 AGR, IRR, IMA, TPU Soldiers

Email: usarmy.knox.hrc.mbx.epmd-pab-csm-sgm-sf@mail.mil

Phone: (502) 613-5896

IRR/IMA/TPU PAB, AHRC-EPR-J All PMOS'

Email: usarmy.knox.hrc.mbx.epmd-pab-irr-ima-ret@mail.mil

Phone: (502) 613-5977

Officer Personnel Management Directorate

Officer Personnel Action Branch:

Email: usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil

Phone: (502) 613-6727

Officer Health Services Personnel Action Branch (Previously AMEDD):

Email: usarmy.knox.hrc.mbx.opmd-hs-psb@mail.mil

Phone: (502) 613-6846

Army National Guard: See unit administrator or State Joint Forces Headquarters personnel or AGR manager.

PRIOR ARMY RESERVE MEMBER'S POINTS OF CONTACT:

Veterans Inquiry Section: Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

Phone: (888) 276-9472





Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

$$\text{RETIRED PAY} = (\text{Years of creditable service} \times 2\text{-}1\text{/}2\%) \times \text{Final Basic Pay}$$

- Commissioned service requirement
- Time-in-grade requirement
- Percentage multipliers can now exceed 100%
- **Full COLAs**
- Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30 thru 40</u>
Final Pay Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation





High-3 Plan

DIEMS between 8 Sep 80 and 31 Dec 17

**RETIRED PAY = (Years of creditable service x 2-1/2%) x
average of highest 36 months basic pay**

- Typically an average of the last 36 months
- Commissioned service requirement
- Percentage multipliers can now exceed 100%
- **Full COLAs**
- Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30 thru 40</u>
High-3 Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation

**Note: Soldiers with a DIEMS date of 1 Jan 18 or later will retire under
the Blended Retirement System**





High-3 or REDUX Plan

(DIEMS 1 Aug 86 to 31 Dec 17)

**RETIRED PAY = (Years of creditable service x 2-1/2%) minus 1%
for each year < 30 years x average of highest 36 months of basic pay**

- 2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter
- You will retire under the High-3 pay plan unless you received the \$30K Career Status Bonus (CSB) - 15th year
- Percentage multipliers can now exceed 100%

If you chose the CSB payment, you receive COLA minus 1%; one-time catch-up COLA at 62; COLA minus 1% thereafter

- Credit for all full months served

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5	75 - 100
High-36/Final Mult. %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation





Blended Retirement System

(DIEMS 1 Jan 18 and later or those who opted in to the BRS)

RETIRED PAY = DEFINED BENEFIT + DEFINED CONTRIBUTION

DEFINED BENEFIT = Yrs of service x 2.0% x avg 36 highest months of base pay

DEFINED CONTRIBUTION

- After 60 days, automatic contributions to TSP L Fund: Gov't 1% & Soldier 3%
- After financial training, Soldier may change amount and TSP allocation
- After 2 years, Gov't matches Soldier's TSP contributions (until 26 YOS) (Limits: Gov't: 5% [1% auto + 4% matching] & Soldier: Annual IRS limit, currently \$18K)
- After 2 years, Soldier is vested, may take TSP funds at ETS

OTHER INFO

- Soldiers with 12 YOS or less on 31 Dec 17, may opt in from 1 Jan – 31 Dec 18
- Soldiers with >12 years are grandfathered in their current retired pay plan
- 3 payout options at retirement: Full annuity, Reduced annuity plus 25% lump sum payment or Reduced annuity plus 50% lump sum payment





Cost-of-Living Adjustments (COLA)

All Retirement Plans

- Based on difference between Consumer Price Index from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

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

- Full annual COLA

REDUX (\$30K CSB) Plan

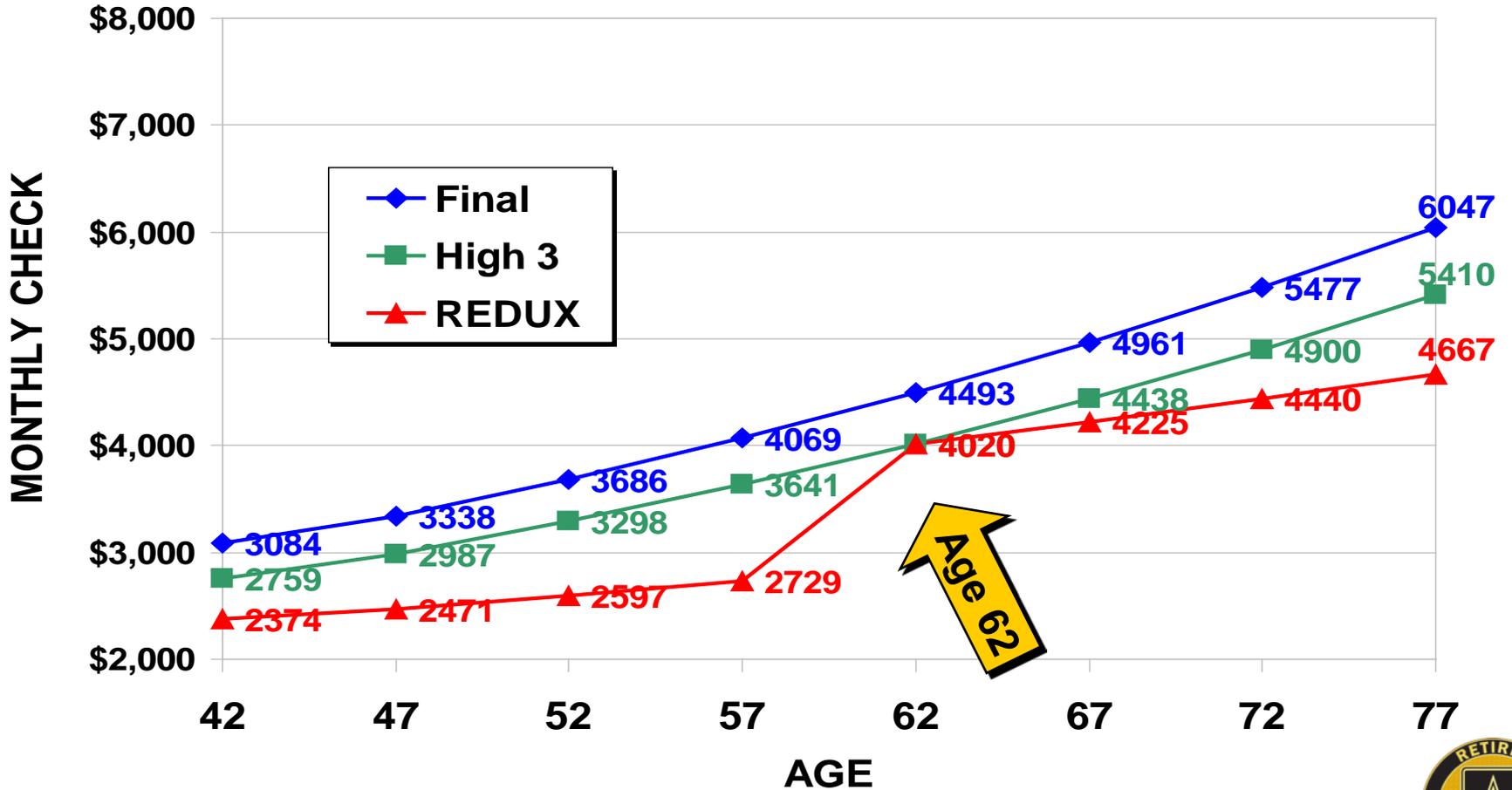
- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62





Growth Over The Years

Assumes average +2% COLA





MyArmyBenefits

MyArmyBenefits
The U.S. Army official benefits website

★ Home ★ Benefit Library ★ Benefit Calculators ★ News ★ Help ★ Español

Google™ Custom Search SEARCH

ESTIMATE YOUR RETIREMENT PAY
Log in to calculate an estimate of your retirement pay for any of the three retirement systems-High 3, Final Pay or REDUX. Your personal data is filled in for you. [MORE](#)

MyArmyBenefits is the Official Army Benefits Website

Finding Your Benefits is as Easy as 1 - 2 - 3!

- ★ Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
- ★ Calculate Estimates of Your Survivor and Survivor Education Benefits
- ★ Forecast Your Retirement Benefits

Special information is provided for severely injured Soldiers and their families in the [Wounded Warrior](#) section of the site and for surviving family members of fallen Soldiers in the [Survivor Benefits](#) section. If you have questions or comments please [contact us](#).

SPECIAL MODULES

- ▶ Wounded, Ill and Injured
- ▶ Casualty Operations
- ▶ Multimedia

DS LOGON

A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.

[REGISTER FOR DS LOGON](#)

NEED BENEFITS HELP?
Contact our counselors ▶

FEDERAL BENEFITS

- ▶ By Category
- ▶ By Component
- ▶ By Life Event
- ▶ A to Z

STATE / TERRITORY BENEFITS

Please select: [GO](#)

- **Benefit Library**
 - Federal Fact Sheets
 - State and Territory Benefits Fact Sheets
 - Resource Locators
- **Benefit Calculators**
 - Retirement
 - Survivor Benefits
 - Deployment Calculator
- **Benefits Help Desk Operations**
- **Wounded Warrior Special Module**
 - Wounded Warrior / DRE Calculator
 - Sustaining Income Calculator
- **Casualty Operations Special Module**
 - Survivor Benefits Report

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

Links directly to DEERS information through CAC or DS Logon.





Retired Pay Facts



- Retired pay -- paid by DFAS-Cleveland
- Payable 1st of month (when that is a weekend or holiday, the pay date is moved to the previous business day)
- Electronic Funds Transfer is now required
- Use “*myPay*” to make online changes to pay, reissue 1099Rs, change bank account, change email address, etc.
- Keep correspondence and email address current
- Retiree Account Statement (RAS) issued only when there’s a pay change (e.g., COLA, allotment, taxes, etc.), but a monthly eRAS is now available on *myPay*

<https://myPay.dfas.mil/myPay.aspx>





Taxes

States With **NO** State Income Tax

Alaska	New Hampshire	Texas
Florida	South Dakota	Washington
Nevada	Tennessee	Wyoming

States That Do Not Tax Military Retired Pay (as of 24 March 2016)

Alabama	Idaho*	Maryland*	New Mexico*	South Carolina*
Arizona*	Illinois	Massachusetts	New York	West Virginia*
Arkansas*	Indiana*	Michigan	North Dakota*	Wisconsin
Colorado*	Iowa	Mississippi	North Carolina*	Washington D.C.*
Connecticut*	Kansas	Missouri*	Ohio	
Delaware*	Kentucky*	Nebraska*	Oklahoma*	
Georgia*	Louisiana	New Jersey	Oregon*	
Hawaii	Maine		Pennsylvania	

* Conditions or limitations apply; check state law

http://myarmybenefits.us.army.mil/Home/Benefit_Library/State_Territory_Benefits.html

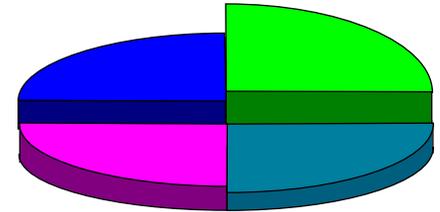
Home of Residence is determiner; not Home of Record!





Allotments

- In retirement, permitted to have:
 - Maximum of 6 “discretionary”
 - You can have an unlimited amount of “non-discretionary” allotments.
- For recalled Soldiers at retirement:
 - NONE continue from active duty
 - ALL must be re-initiated after separation
 - WHY? DFAS-CL has no interface with DFAS-IN
- Allotments except the Combined Federal Campaign (CFC), Veterans Educational Assistance Program (VEAP), and Servicemember’s Group Life Insurance (SGLI) will continue into retirement unless stopped by the Soldier.
- At least 30 days prior to the date of your retirement, you should review your Active Duty **myPay** account, and make sure you have established all the allotments you would like to carry over with you into retirement.
- It is important to verify that your retirement pay will be sufficient to cover all your allotments. Some adjustment in amounts may be necessary to accommodate your Retired Pay without having a negative impact on your pay.
- Can start/stop/change via **myPay** @ <https://myPay.dfas.mil>
- More information at:



<http://www.dfas.mil/retiredmilitary/manage/allotments.html>



Army Emergency Relief



Helping the Army take care of its own since 1942



Did you know...

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.**
- In 2015, AER provided \$62.2 million total assistance for 42,727 cases.
- For Retired Soldiers, AER provided \$14.5 million for 8,206 cases.
- **As a Retired Soldier, you are eligible for all categories of assistance and you may continue to contribute through allotment from your retired pay.**
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.

More information available at

www.aerhq.org





Social Security Tax (FICA) (7.65%)

- FICA not deducted from retired pay!
- When eligible, you will draw:
FULL Social Security *and*
FULL military retired pay!
- Go to <http://www.ssa.gov> for in-depth Social Security information





U.S. ARMY

Thrift Savings Plan



- You stop contributing to TSP at retirement
- • Your options at retirement:
 - 1--do nothing and draw returns when permitted; or
 - 2--roll into an IRA
- May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.

Account Withdrawal Deadline

- If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money 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.
- If you are moving, please make sure that you fill out the Form TSP-9 when separating for change of address. TSP info: www.tsp.gov





Dividing Retired Pay as Property If Divorced

(Uniformed Services Former Spouses' Protection Act)

- **NOT AUTOMATIC**

- Up to state courts
- Can award any amount
- Award not tied to length of marriage
- DFAS direct payment requirements:
 - Marriage overlapped 10 years with service
 - Limited to 50% of “disposable” retired pay*

** up to 65%, if other garnishments*

http://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf



<http://www.dfas.mil/garnishment/usfspa/legal.html>



Take Leave or Sell It?



USE Leave

- Take accrued leave as transition leave
- Still draw a paycheck
- full benefits while you are on transition leave (BAH, BAS, incentive pay, etc.).

SELL Leave

- Sell up to 60 days if you have not sold back any leave over your career.
- Leave that you sell back is automatically taxed at 25% Federal tax plus state tax.
- When you sell leave back, it will be base pay only
- You do not get benefits such as BAH, BAS, incentive pay, etc.





Permissive TDY*

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



20 Days:

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



30 Days:

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

*** At Commander's Discretion**

AR 600-8-10, Personnel Absences, Leaves and Passes



Retirement Physical



U.S. ARMY

- Army requires a retirement physical
- No more than 6 months, no less than 1 month, before retirement or start of transition leave
- Your last record of active duty health
- Most sites now provide combined Service and VA retirement physical
- Assists with claim for VA service-connected disability
- Quick Start allows a Servicemember to submit a claim for disability compensation 1 to 59 days prior to separation, retirement, or release from active duty or demobilization.
- Submitting your disability compensation claim before discharge makes it possible to receive VA disability benefits as soon as possible after separation, retirement, or demobilization.



NOTE: If participating in the Benefits Delivery at Discharge (BDD) prior to separation, retirement, or release from active duty or demobilization from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner. For more information, visit VA web site at:

<http://benefits.va.gov/predischarge/claims-pre-discharge-benefits-delivery-at-discharge.asp> .





Medical Records

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





U.S. ARMY

Advantages of Applying to VA for Service-Connected Disability

- Even 0% rating *documents* health (\$\$ begins at 10%)
- Tax-free VA payments (additional \$\$ is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity, Dependency and Indemnity Compensation payable if your death is service-connected
- \$10K (or \$30K) Service-Disabled Veterans Insurance (S-DVI) policy available to disabled
- At retirement, you have easiest access to your medical records to support your claim (can apply at any time)

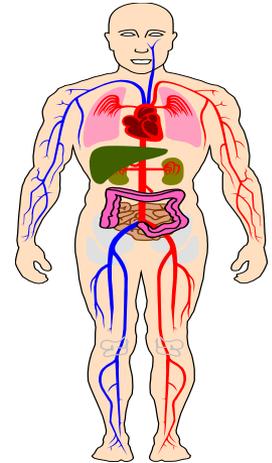
<http://www.benefits.va.gov/COMPENSATION/types-disability.asp>





VA Compensation for Service-Connected Disability

- VA rates disabilities 0% - 100%
 - Each % has an assigned dollar amount
 - 2016 basic rates: from \$133.17 (10%) to \$2906.83 (100%)
 - Unrelated to Military rank since '93
 - Free VA medical care for service-connected conditions
- Monthly payments
 - Begin at 10% (CAN be 0% disabled)
 - Tax-free
 - 30% & higher = Extra dependent allowance
 - *For Retired Soldiers <50% disabled*, offsets Military retired pay \$ for \$



There will be no COLA for 2016 so the rates are the same as last year.

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





VA Service-Connected Disability Compensation Rates

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	\$133.17		
20	263.23		
30	407.75	455.75	491.75
40	587.36	651.36	699.36
50	836.13	917.13	976.13
60	1059.09	1156.09	1227.09
70	1334.71	1447.71	1530.71
80	1551.48	1680.48	1775.48
90	1743.48	1888.48	1995.48
100	2906.83	3068.90	3187.60

*There will be no COLA for 2016 so the rates are the same as last year.





Gulf War Veterans

- DOD and VA offers a free Gulf War Registry Health Exam for eligible Veterans
 - DoD: Comprehensive Clinical Evaluation Program (CCEP)
 - VA: Gulf War Registry Program
- Exam results entered into central registry
- Family members and survivors may also be eligible for benefits
- Receive newsletter
- Applies to any Veteran who served on active military service for any period from August 2, 1990, to the present meets the wartime service requirement.

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

<http://www.gulflink.osd.mil>





SGLI & VGLI



- You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.
- If you submit a VGLI application within 240 days after discharge, you can obtain this coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums.
- Premiums may be paid by allotment, check or money order, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- All terminally ill policyholders with less than 9 months to live will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.
- **How to Apply**
- Applying for VGLI is simple using one of the following methods:
- Apply through [eBenefits](#)
- Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and mail it to the Office of Servicemembers' Group Life Insurance

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





VGLI Premium Schedule – Monthly Rates (Examples)

Insurance Amount	Age							
	<u>40-44</u>	<u>45-49</u>	<u>50-54</u>	<u>55-59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-74</u>	<u>75 &over</u>
\$400K	\$68.00	\$88.00	\$144.00	\$268.00	\$432.00	\$600.00	\$920.00	\$1840.00
\$300K	\$51.00	\$66.00	\$108.00	\$201.00	\$324.00	\$450.00	\$690.00	\$1380.00
\$250K	\$42.50	\$55.00	\$90.00	\$167.50	\$270.00	\$375.00	\$575.00	\$1150.00
\$200K	\$34.00	\$44.00	\$72.00	\$134.00	\$216.00	\$300.00	\$460.00	\$900.20
\$150K	\$25.50	\$33.00	\$54.00	\$100.50	\$162.00	\$225.00	\$345.00	\$690.00
\$100K	\$17.00	\$22.00	\$36.00	\$67.00	\$108.00	\$150.00	\$230.00	\$460.00
\$50K	\$8.50	\$11.00	\$18.00	\$33.50	\$54.00	\$75.00	\$115.00	\$230.00

http://www.benefits.va.gov/INSURANCE/vgli_rates_new.asp





VA Info Sources

Online:

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



By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-442-4551
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: Dial 711
- Women Veterans
Hotline 1-855-829-6636



In-Person:

- County VA Director (*blue pages of phone book*)



Concurrent Receipt Background



From 1890 to 2002, Federal law did not allow concurrent receipt of military retired pay & VA disability compensation

CRSC: Enacted December 2, 2002

CRDP: Enacted January 1, 2004

Goal of New Laws: Restore some or all of the pay that is offset to the **most severely disabled**





CRSC & CRDP Comparison

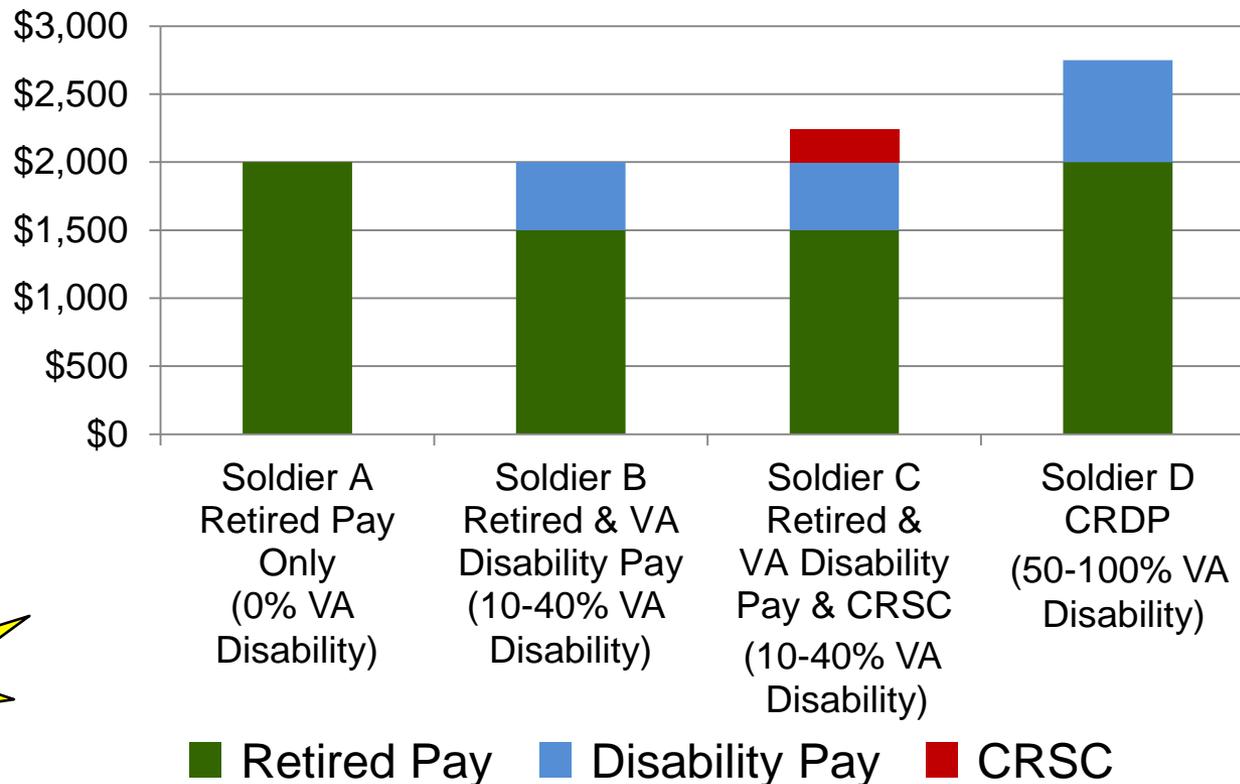
Combat-Related Special Compensation	Concurrent Retired and Disability Pay
Combat-related disabilities <ul style="list-style-type: none"> • Armed conflict (e.g. wounds) • Simulated combat (e.g. FTX) • Hazardous service (e.g. parachute duty) • Instrumentalities of war (e.g. combat vehicles) 	Service-connected disabilities Retired pay that would have been waived by the Soldier in order to receive disability pay is restored
10%-100% disability rating	50%-100% disability rating
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Receiving retired pay	20-year (Active or RC) or TERA retirement
Must apply to HRC	Automatic; no application required
https://www.hrc.army.mil/tagd/crsc	http://www.dfas.mil/retiredmilitary/disability/crdp.html



Retired and Disability Payments

Tying It All Together

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



Example Only

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





U.S. ARMY

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

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

- Copies:

- #1 – Service member
- #2 – Service Personnel File
- #3 -United States Department of Veterans Affairs
- #4 – Member; only copy that contains reason for discharge; of interest to some employers

CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES THIS IS AN IMPORTANT RECORD ANY ALTERATIONS IN SHADDED AREAS ARE PROHIBITED

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

The Regent Contains Information Subject to the Privacy Act of 1974, As Amended

1. NAME (Last, First, Middle Initial) **S** 2. DEPARTMENT, COMPONENT AND BRANCH 3. SOCIAL SECURITY NUMBER

4A. GRADE, RATE OR RANK 4B. PAY GRADE 4C. DATE OF BIRTH (YYMMDD) 4D. RESERVE/OBLIGATION TERMINATION DATE (YYMMDD)

5A. PLACE OF ENTRY INTO ACTIVE DUTY 5B. HOME OF RECORD AT TIME OF ENTRY (City and State, to complete address) (YYMMDD)

6A. LAST DUTY ASSIGNMENT AND BRANCH COMMAND 6B. BRANCH WHERE SEPARATED

7. COMMAND TO WHICH TRANSFERRED **A** 7A. DDGI COVERAGE 7B. HOME ADDRESS

8. PRIMARY SPECIALTY (Last number, the unit name and number in parenthesis, and additional specialty numbers and their ending periods of use in parenthesis) **M**

9. RECORD OF SERVICE (Check all that apply)

9A. SERVED IN THE PERIOD

9B. SERVED IN THE PERIOD

9C. SERVED IN THE PERIOD

9D. SERVED IN THE PERIOD

9E. SERVED IN THE PERIOD

9F. SERVED IN THE PERIOD

9G. SERVED IN THE PERIOD

9H. SERVED IN THE PERIOD

9I. SERVED IN THE PERIOD

9J. SERVED IN THE PERIOD

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9M. SERVED IN THE PERIOD

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9P. SERVED IN THE PERIOD

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9R. SERVED IN THE PERIOD

9S. SERVED IN THE PERIOD

9T. SERVED IN THE PERIOD

9U. SERVED IN THE PERIOD

9V. SERVED IN THE PERIOD

9W. SERVED IN THE PERIOD

9X. SERVED IN THE PERIOD

9Y. SERVED IN THE PERIOD

9Z. SERVED IN THE PERIOD

10. SECURITY MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (if period of service) **P**

11. COMMISSIONED THROUGH SERVICE ACADEMY

12. COMMISSIONED THROUGH ROTARY EXCHANGE (USCIB Form 1074)

13. SERVED UNDER LEADERSHIP PROGRAM (USCIB Chap. 100 of the Army of Appointment)

14. DATE PROCESSED (YYMMDD) 15. MEMBER HAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION

16. REASON **L**

17. MEMBER REQUESTS COPIES BE SENT TO (Check all that apply) OFFICE OF MEMBERS AFFAIRS (Y/N) (USCIB Form 1074)

18. MEMBER REQUESTS COPIES BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (Y/N) (USCIB Form 1074)

19. MEMBER'S SIGNATURE (YYMMDD) 20. A. OFFICIAL AUTHORIZED TO SIGN (Last name, grade, title, signature) (YYMMDD) 21. B. MEMBER'S SIGNATURE (YYMMDD)

DD FORM 214, AUGUST 2008 PREVIOUS EDITION IS OBSOLETE MEMBER - 1

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





U.S. ARMY

Obtaining a Copy of DD Form 214

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

Best Option-

a. Retired Soldiers also have access to their personnel records through the Army White Pages using DS Logon.

If not possible-

b. For Retired Soldiers separated after 1 October 2002 who do not have DD Forms 214 available in iPERMS, forward request to Commander, U.S. Army Human Resources Command (AHRC-PDR-HI), 1600 Spearhead Division Avenue, Department 420, Fort Knox, KY 40122-5402

c. Retired Soldiers and Veterans who register for level 2 premium eBenefits through the Veterans Administration at <http://www.ebenefits.va.gov> can obtain copies of DD Forms 214 from iPERMS through the Defense Personnel Records Information Retrieval System.

d. For Retired Soldiers separated prior to 1 October 2002 who are no longer in military service, forward requests to the National Personnel Records Center.

Relevant information may be found at

<http://www.archives.gov/veterans/militaryservice-records/>

e. Installation military personnel divisions or ARNG State level headquarters provide Soldiers and Veterans with copies of DD Forms 214 available from iPERMS.





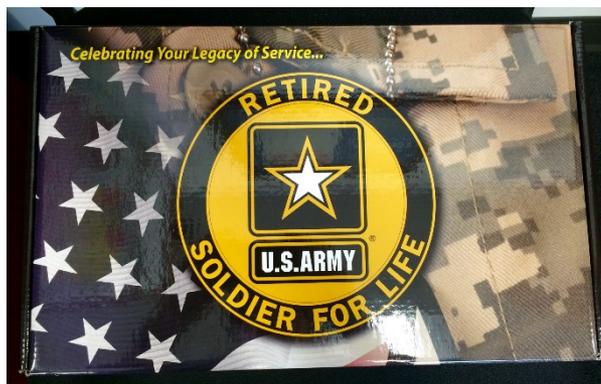
At Retirement, You Will Also Receive...

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been rewarded the POW Medal.
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Program Package





Army Retiring Soldier Commendation Program



- ARSCP was created by ASA (M&RA) in 2009
- Flag required by 10 USC § 12605 since 1998
- Retired Army Lapel Button required by Army policy since 1968
- Presented to Active Duty Soldiers at retirement
- Presented to Reserve Component Soldiers upon entry to Retired Reserves
- Kit includes flag, Retired Army Lapel Button, 2 window decals, and a tri-signed letter
- Installation, State, RSC Retirement Services Officers order kits





Mobilization/Retiree Recall

- By Age

- Officers and enlisted, up to age 60
- Warrant officers, up to age 62
- General officers, on a case-by-case basis



- By Category

- Cat I – non-disability, retired less than 5 years, under 60
- Cat II – non-disability, retired 5 years or more, under 60
- Cat III – all military retired Soldiers not in category I or II to include WOs and health care professionals who retire from AD after age 60





Travel & Transportation

(Contact Your Transportation Office)

Travel

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

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized



Time Limit on Travel & Transportation Allowances

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Additional Info Source: DoD Travel Reg 4500.9, found at --



<http://www.ustranscom.mil>





ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 75 or who are permanently disabled; under 75 renew every 4 years
- Dependent parents/parents-in-law may qualify
- Ten digit DoD ID number replaces SSN and 11-digit DoD benefits number for those eligible for DoD benefits

FIND NEAREST ID CARD ISSUING FACILITY

<http://www.dmdc.osd.mil/rsl/>





Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- Retired ID card is not CAC, so...
 - No access to DoD Enterprise Email
 - No access to CAC-Enabled systems
 - Must obtain DS Logon Account to access records and systems
 - Must change *myPay* account to commercial email



Former Spouse ID Card



Authorized ONLY if:

- Marriage lasted at least 20 years, *AND*
- Service for retired pay was at least 20 years

If above two conditions are met, overlap requirement is:

OVERLAP

PRIVILEGE(S)

20+ years.....	Full
15 years, but less than 20.....	Medical care (for 1 yr)
Less than 15 years.....	None

Note: A former spouse is not eligible for medical benefits if enrolled in employee-sponsored health plan.





Soldier for Life -Transition Assistance Program (SFL-TAP)

- You may initiate the SFL-TAP process 24 months before retirement.
- You **MUST** complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.
- Benefit for Retired Soldiers – Eligible for SFL-TAP services on a space- available basis - FOREVER!
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources
- SFL-TAP Home Page:



TRANSITION ASSISTANCE PROGRAM
Start Strong • Serve Strong • Reintegrate Strong • Remain Strong

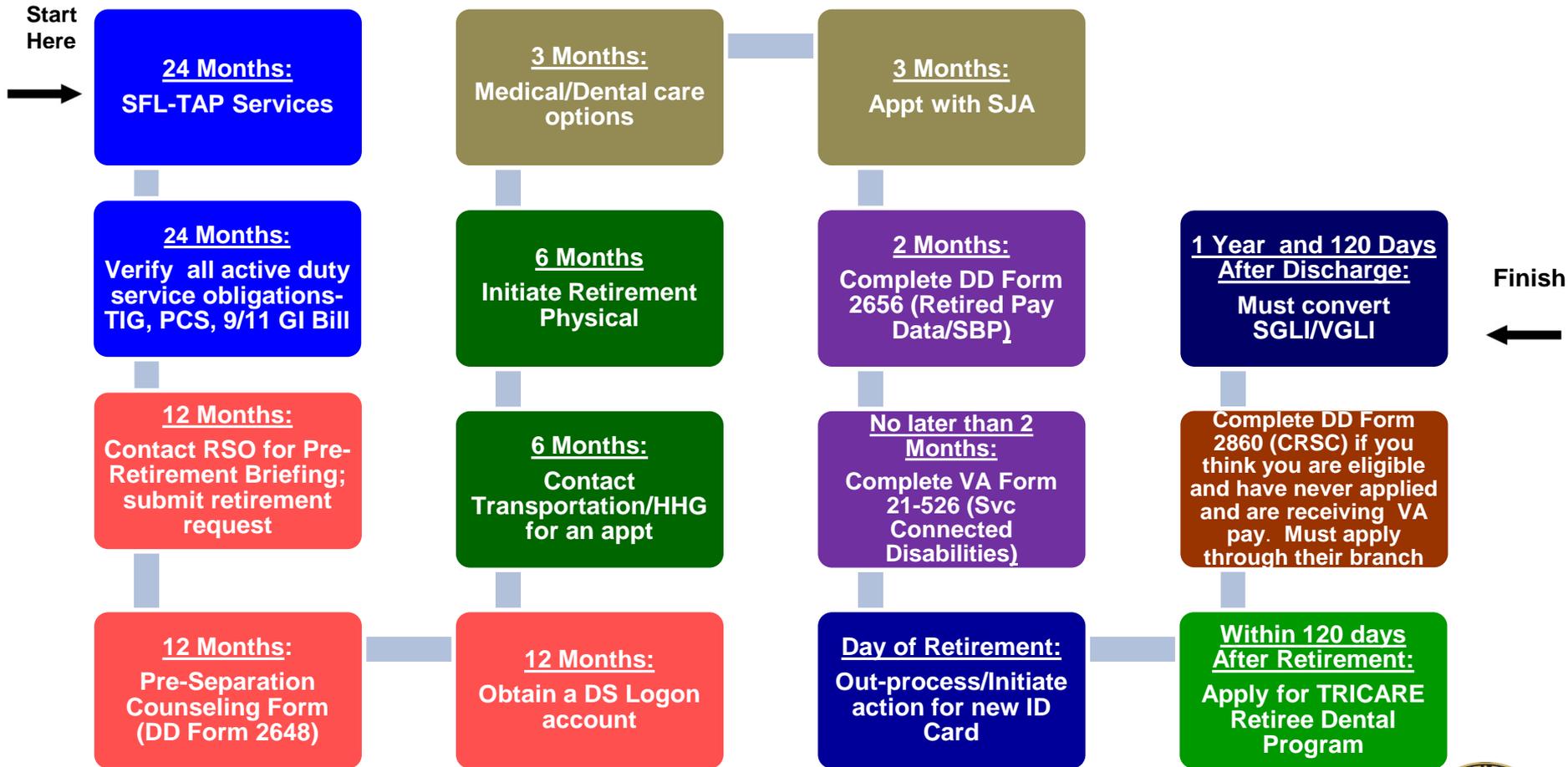
<https://www.sfl-tap.army.mil/>





Active Army Retirement Timeline

Retirement is a process, NOT an event!!



Employment Restrictions



DAEO = Designated Agency Ethics Official

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

http://www.dod.mil/dodgc/defense_ethics



TRICARE--An Overview



U.S. ARMY



- When On Active Duty:
 - you are enrolled in TRICARE Prime and pay no fees
 - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime
- When Retired: You and your family have choices for health care -
 - TRICARE Prime** - MTFs are principal source of health care FY 2016 Enrollment Fee is \$565.20 per family or \$282.60 per individual (annually)
 - TRICARE Extra** - the “preferred provider” option no enrollment fee, but deductible and co-payments apply
 - TRICARE Standard** - “fee-for-service” option – most flexibility no enrollment fee, but deductible and co-payments
 - TRICARE Young Adult** - premium-based health care plan unmarried, age 21 but not yet 26 years old adult children who have "aged out" of regular TRICARE coverage.
 - TRICARE Retired Reserve (TRR)** - premium-based health plan for qualified retired Reserve members, their families and survivors.
 - TRICARE For Life** -TRICARE For Life offers secondary coverage to Medicare for all TRICARE beneficiaries who have both Medicare Parts A and B.
 - US Family Health Plan** - is an additional TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States.

<http://www.tricare.mil>





TRICARE Retiree Dental Plan (TRDP)

*(Currently administered by DDP*Delta)*



 DELTA DENTAL

Who Is Eligible:

- Retired Soldiers
- Retired Guard/Reserve (including Gray Area)
- Medal of Honor recipients
- Spouses, unremarried surviving spouses, and eligible children (including stepchildren, adopted children, and court-ordered wards) (up to age 21 or to age 23 if a full-time student (proof of full-time student status required), or older if disabled before losing eligibility).

Where Available:

- Coverage is offered worldwide and the benefits are based on the program you're in (i.e. TRDP vs Overseas TRDP). To be eligible for the overseas program, make sure that DEERS has your overseas address on file. Complete information can be found in the Benefits Booklet available at trdp.org.

Visit [http://trdp.org/](http://trdp.org) for complete information.





TRICARE Retiree Dental Program

- Annual maximum - \$1300 per enrollee
- Annual deductible-\$50 per person, \$150 per family (does not apply to basic preventive and diagnostic services)
- Dental accident annual maximum: \$1200 per enrollee
- Lifetime for braces - \$1750 per enrollee (includes adults)
- Nationwide network of dentists available that offer great care and save you money.
- Log on to **trdp.org** and watch the “Enrolling is Easy” video for complete information on enrollment. Then connect to the Beneficiary Web Enrollment (BWE) website to enroll online. Enroll any time **after** retiree status is reflected in DEERS.
- Benefits begin the first day of the month after enrollment and can be coordinated with any other dental plan you have.





U.S. ARMY

TRICARE Retiree Dental Program (Con't)

- To skip the 12-month waiting period for major services, enroll within 4 months after retirement. (You must notify Delta Dental of your timely enrollment via their “Online Inquiry” form to have the waiver applied. Also, let them know if you need a retroactive start date to the first of the month.)
- Enrollment is month-to-month after the initial 12-month commitment is satisfied.
- Delta Dental will access DEERS to verify eligibility and enrollment, so it is important to keep information up to date in DEERS
- If enrolled within 4 months after retiring, Retired Soldiers and their family members get a waiver of the 12-month waiting period and can immediately get coverage for braces, crowns, implants, etc... Since this waiver isn't automatically granted via the BWE, however, they'll need to let TDRP know via an Online Inquiry.
- Detailed info available on-line at –

<http://trdp.org/retirees/enroll-today.html> AND
DEERS-<https://www.dmdc.osd.mil/milconnect>





VA Dental Care

No-Cost Dental Care MAY Be Furnished –

1. For service-conditions existing at retirement
 - On a one-time basis
 - Must apply within 180 days of discharge
 - Not eligible if necessary treatment was completed by Military within 180 days of retirement (reflected on DD Form 214)
2. For service-connected, non-compensable conditions of POWs who were incarcerated less than 90 days ***NOTE: Complete treatment is furnished to those who were POWs more than 90 days***
3. If you are not eligible for VA Dental Care, the VA implemented a comprehensive national **VA Dental Insurance Program (VADIP)** to give enrolled Veterans and **CHAMPVA** beneficiaries the opportunity to purchase dental insurance through **Delta Dental** and **MetLife** at a reduced cost. Participation is voluntary and purchasing a dental plan does not affect Veterans current eligibility for VA dental services and treatment.



<http://www.va.gov/health/services/dental>
<http://www.va.gov/HEALTHBENEFITS/vadip/index.asp>





Federal Long Term Care Insurance



Who is eligible?

- Retired members of the uniformed services who are entitled to retired or retainer pay
- Retired Gray Area Soldiers, not yet receiving their retired pay
- Qualified relatives (including your current spouse and adult children) can apply even if you do not

What are the benefits?

- Long term care is not covered by TRICARE, TRICARE for Life, the VA or Medicare
- The FLTCIP can help protect your retirement income and assets by reimbursing for:
 - care provided in your own home
 - services provided in nursing homes and assisted living facilities
 - community-based care and services

When's the best time to apply?

- Premiums are based on your age at the time of application
- If you're currently healthy, you can avoid the risk that a future illness or condition may disqualify you from obtaining coverage at a later date

www.LTCFEDS.com



Preventing Post-Retirement Weight Gain:

Protect Your Health During
Retirement

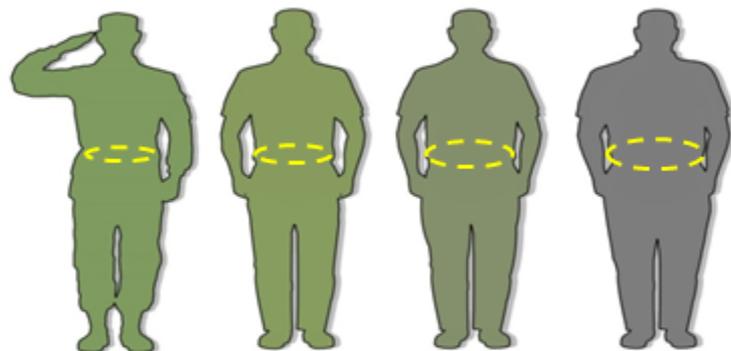


Retirement = New Mission

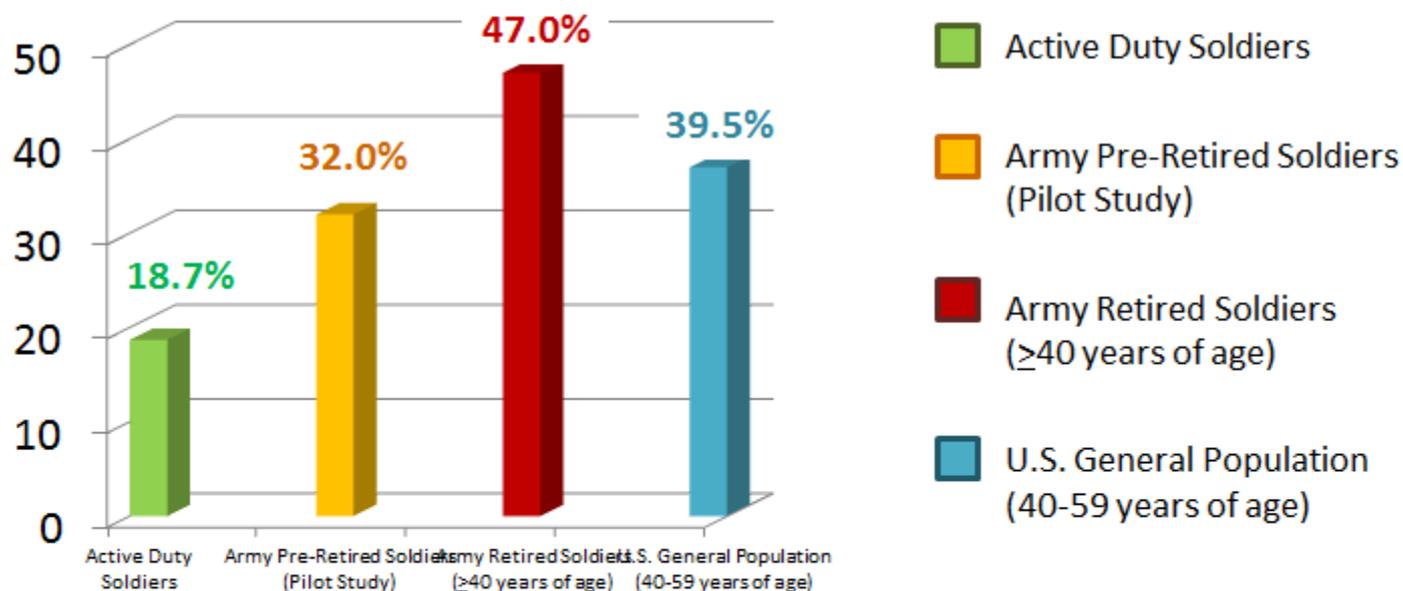
How do you envision your
health over the next
20 – 40 years?



Avoid Post-Retirement Weight Gain



Percent of Population Obese (BMI \geq 30)



Source: All Active Duty Soldiers (all ages) and the Army Retired Soldiers (\geq 40 years of age): ALTHA/CDM data 31 March 2014, based on last recorded ht./wt.

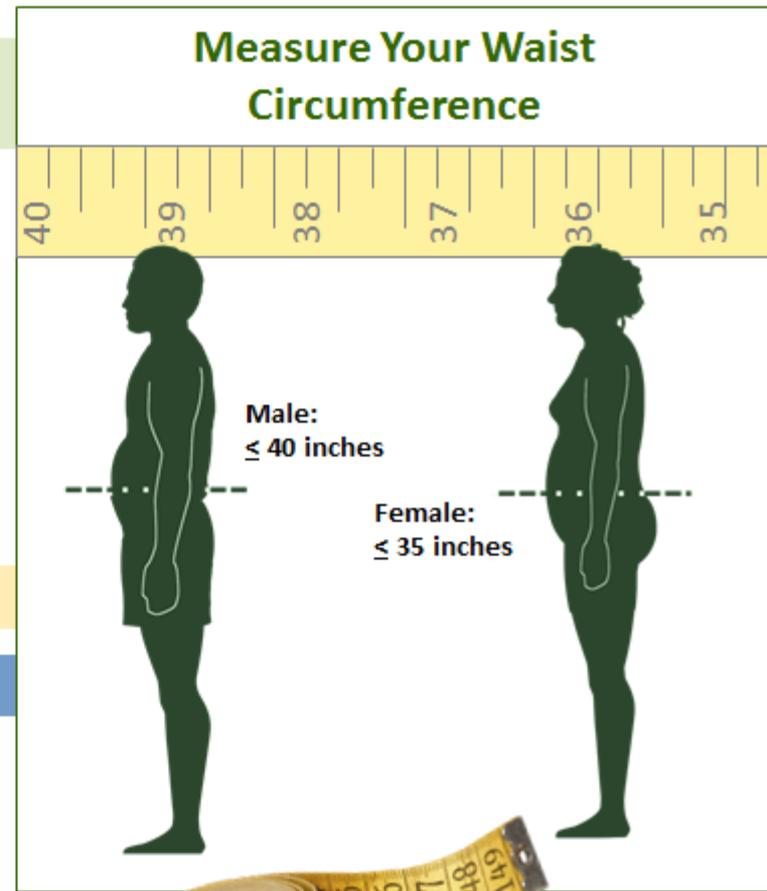
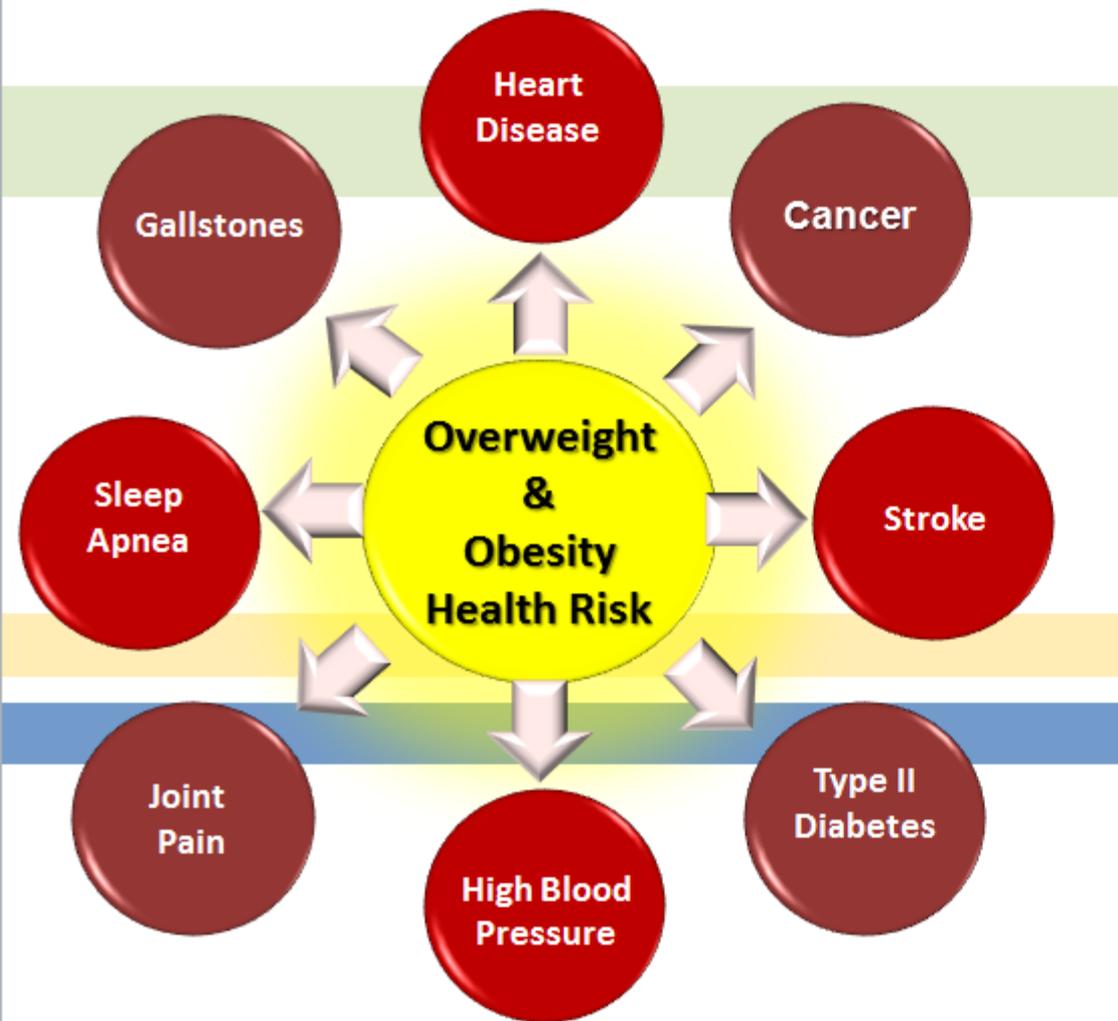
U.S. General Population: JAMA 2014; 311(8):806-814. (Table 4: Adults aged 40 – 59 for all races/Hispanic origin groups)

Website: <http://jama.jamanetwork.com/article.aspx?articleid=1832542>

Army Pre-Retired Soldier Pilot Study Data: Public Health Assessment Report No. WS.0026997.3, April 2015. 5 Pilot Test Sites (Fort Bragg, Fort Meade, Fort Belvoir, Fort Sill, and Aberdeen Proving Ground). N=547 of Army pre-Retired Soldiers; Average Age = 44.6



Know Your Risk



Focus on the Performance Triad

(<http://armymedicine.mil/Pages/performance-triad.aspx>)



Prevent post-retirement weight gain



Set a goal - Make a plan –Take action



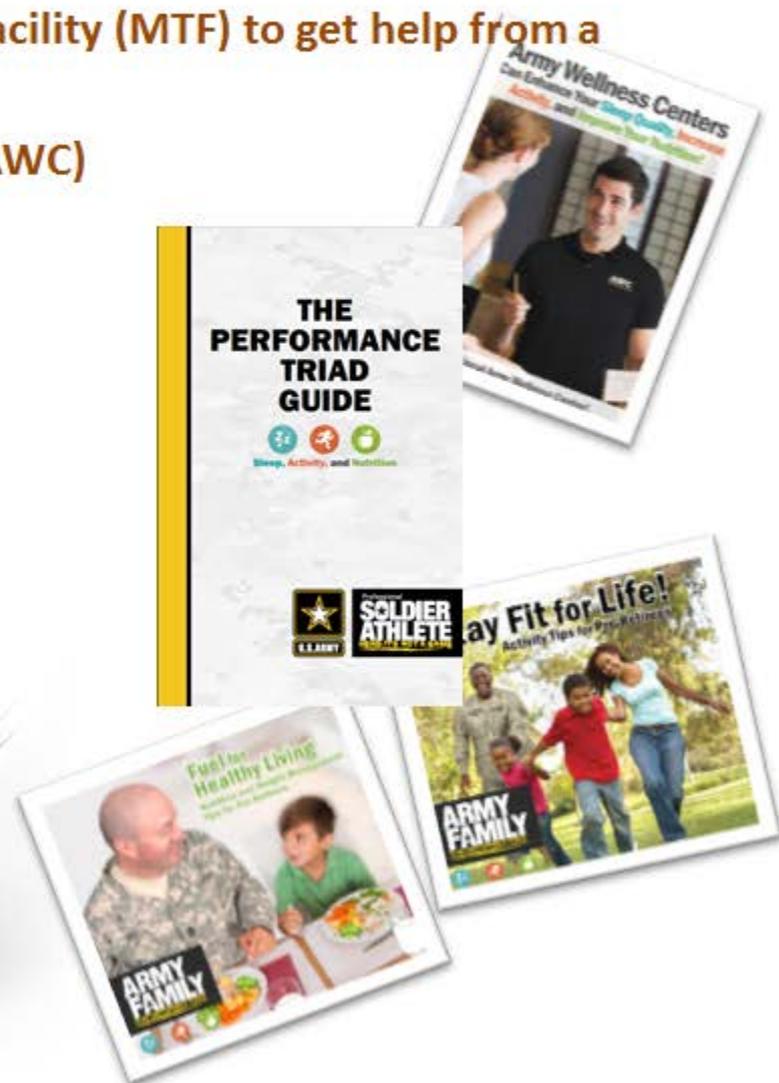
- **Employ self-monitoring tactics**
 - Weigh yourself weekly and graph it
 - Measure waist circumference
 - Try on “marker clothes”
 - Keep a daily food log
 - Use an activity tracker
 - Calorie controlled meal plans: Army H.E.A.L.T.H <http://armyhealth.pbrc.edu>
- **Determine your threshold**
 - Set a 3 pound weight gain limit
 - Take corrective action sooner than later

Easier to prevent weight gain than to try and lose it and keep it off.



Additional Resources

- Contact your local Medical Treatment Facility (MTF) to get help from a Registered Dietitian
- Visit your local Army Wellness Center (AWC)
- <http://soldierforlife.army.mil>
- <http://www.myarmyonesource.com>





“Space-A” Travel

- Retired Soldiers may travel within CONUS or OCONUS
- May FAX request to site; stay on list 60 days
- Instructions on signing up by e-mail
- Benefit ends for Family members with death of the Retired Soldier



<http://www.amc.af.mil/amctravel/index.asp>



Your AAFES Benefits in Retirement



EXCHANGE™

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



Savings and special offers are right at your fingertips-shopmyexchange.com

On Your Phone



Get great money saving offers!

- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (www.facebook.com/AAFES.BX.PX)
- eNewsletter online discounts
- Buddy list specials/local events

Online



Sign up for alerts and discounts

At your local Exchange and Express!



Military Service Organizations



- Consider joining to be heard
- 35-organization group lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of Veterans in Congress
 - House: (113th) 20%; (114th) 18%
 - Senate: (113th) 18%; (114th) 12%



Keep up on legislative matters at:
<http://thomas.loc.gov/home/thomas.php>





Retired Soldier Motto:

“Once a Soldier, always a Soldier...a Soldier for Life”

Opportunities to Still Serve include:

- Installation volunteer positions
- Military service organizations
- Veterans service organizations



Talk to your retirement services officer about joining

- Installation Retiree Councils
- CSA Retired Soldier Council

Recent Council reports available at:

<https://soldierforlife.army.mil/retirement/retireecouncil>





Army Echoes

- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- Apps for iPhone, iPad, Android phones
- All Retired Soldiers and SBP annuitants with **myPay** accounts now receive *Echoes* electronically at their email addresses in **myPay**. *Change your email address in myPay to a commercial email address before you retire!*
- Receive *Echoes* **BEFORE** you retire! Subscribe at <https://soldierforlife.army.mil/retirement/echoes-subscription>.
- Subscribe to the Army *Echoes* Blog on the Soldier for Life website at:

<http://soldierforlife.army.mil/retirement/blog>.

ECHOES THE NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES

RETIREMENT
SOLDIER FOR LIFE
U.S. ARMY

OCT 2015 - JAN 2016

Features

- Help choose the new Army Echoes masthead 3
- Army Retirement Services celebrates 60 years! 4
- Sustaining anti-terrorism awareness 5
- First women graduate Ranger School 17

Articles

- Changing SBP coverage from former spouse to spouse 3
- Change to TRICARE Pharmacy Benefit 6
- AER - For Soldiers, For Life 7
- The Affordable Care Act, your taxes and you 10
- Veterans ID card to replace DD 214 10
- TRICARE Help: Can an adopted grandchild be covered? 10
- Fraud protection tools to help safeguard servicemembers 11
- TRICARE beneficiaries targeted by fraudulent secret shopper offer 12
- Retired Soldiers remain strong in online communities 12
- Coping with disabilities and overcoming suicidal ideation: A Retired Soldier's story 13
- Good - and damaged - brains: VA, DOD want both 14
- Will there be a COLA this year? 14
- AAFFS' MILITARY STAR Card updated rewards program 16
- Not in my squad. Not in our Army. We are trusted professionals. 20

Regular Items

- Chief, Army RSO Message 2
- Legal Briefs 6
- Ask Joe: Your Benefits Guru Did You Know? 9

A MESSAGE FROM THE CHIEF OF STAFF

Greetings Retired Soldiers and Families,

I am humbled to serve as the 39th Chief of Staff of the Army, and honored to be the son of two veterans. My mother and father served our nation in World War II as part of our greatest generation with my mother tending to the medical needs of Soldiers from the Pacific while my father served with the 4th Marine Division in the Central Pacific.

For the past fourteen years, our military has proven itself during two conflicts, multiple humanitarian missions, reassuring our allies in Europe, countering the Ebola threat in Africa, and combating violent extremists. Our Soldiers and their families have continued to answer the call each time our nation asks, and our nation will continue to ask. In order to respond to multiple threats anywhere in the world, our Army must have forces that have both capacity and capability, both in size and skill. That is why my number one priority as CSA is readiness. It is my duty to ensure that our formations are ready to deploy and win. Readiness is not a rating on a unit status report. It is ensuring our formations are properly manned, equipped, well-trained, and they will be well-led. Our Army does not have the luxury of preparing for a single opponent. We must be able to fight guerillas and terrorists all the way up through nation-state militaries on multiple fronts.

The Army will be ready for future conflicts by maintaining overmatch against our nation's adversaries. We retain our overmatch by properly investing in people, researching new technology, modernizing equipment and developing realistic training opportunities for our formations. All must be done during a period of budget austerity and ambiguity. Resourcing the Army today and into the future is the focus of my attention during my tenure as CSA.

I am extremely proud of each of you and your selfless service to our nation and honored to have served with many of you. Thank you for your continued support to our Army and our nation. The Army continues to call upon you, our Soldiers for Life, to tell your Army story about your selfless service to our nation. By sharing your Army story you strengthen the bond between the Army and the people we have sworn to defend.

I look forward to working with each of you through the CSA Retired Soldier Council to address vital issues and concerns facing our Retired Soldiers and their families.

Ready to Fight Today - Ready to Win Tomorrow - America's Army

Mark A. Milley

MARK A. MILLEY
General, United States Army
39th Chief of Staff of the Army

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





U.S. ARMY

Thank you for your Service!!



Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:

<https://soldierforlife.army.mil/retirement/sbp>

