



Department of the Army Retirement Planning Briefing

HQ, Army Retirement Services
251 18th Street S., Suite 210
Arlington, VA 22202-3531
1 June 2019



Purpose

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



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





U.S. ARMY

Retirement Planning Briefing Topics

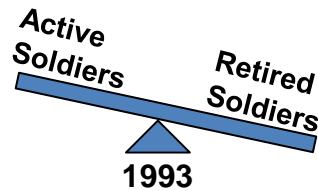
- RSO Program
- Retired Pay & Taxes
- Cost of Living Adjustments
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act (USFSPA)
- SGLI → VGLI
- Shipment of Household Goods
- Ethics
- Post-Service Employment
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation (CRSC)
- Concurrent Retirement and Disability Pay (CRDP)
- Retiree Mobilization
- **Survivor Benefit Plan (SBP) (Separate Brief)**
<https://soldierforlife.army.mil/retirement/survivor-benefit-plan>
- MyArmyBenefits
- Visit websites for complete information on TRICARE, VA benefits, Social Security





Population Served – and Still Growing

<u>Year</u>	<u>Active Soldiers</u>	<u>Retired Soldiers</u>
1920	204,000	6,000
1950	593,000	62,000
1960	873,000	122,000
1971	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
2018	468,128	983,068



In FY18, the Army paid \$20.9 Billion in retired and annuity pay to Retired Soldiers and surviving spouses





Army Retirement Services

current
Population
Served

Active Army	ARNG	USAR	Retired Soldiers	Surviving Spouses	Total
465,435	335,204	190,500	989,029	248,730	2.23M

Pre-Retirement Policy

- 116 Retirement Services Officers
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- *Change of Mission* Newsletter
- MyArmyBenefits website
- Soldier for Life website

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

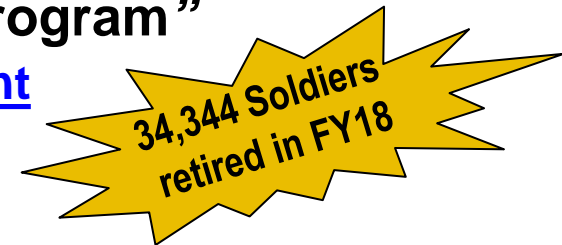
Post-Retirement Policy

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

**Your mission has changed,
but your duty has not!**

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

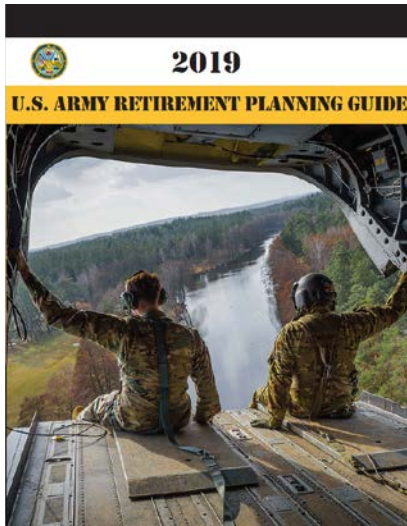
<https://soldierforlife.army.mil/retirement>





The Army Retirement Services Website

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



ABOUT US

The Army Retirement Services Office 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 a Soldier for Life, and improve recruiting and retention. In accordance with AR 600-8-7, Army Retirement Services develops Army policy and procedures for the Survivor Benefit Plan (SBP) program; publishes Echoes, the newsletter for Retired Soldiers and surviving spouses and their families; develops policy for the operation of the Army Retirement Services Program; and administers the Army Chief of Staff's (CSA) Retiree Council.

RECENT ENTRIES

- [Hurricane Florence Tricare refill prescriptions](#)
- [Patrons Can Save On Critical Supplies](#)
- [How The Rules Work For You](#)
- [Exchange Makes Durable Medical Equipment Easier to Find for Military Communities](#)
- [How To Choose or Change Your TRICARE Provider](#)

LATEST ANNOUNCEMENTS

- If you have less than 12 years of active military service or less than 4,320 Reserve Component retirement points on 31 December 2017, you are eligible to opt into the new Blended Retirement System (BRS) during 2018. Learn about BRS and get help making the decision by taking DOD's BRS Opt In Course now.



Survivor Benefit Plan

Former Spouse Information





Change of Mission



- Official Army retirement planning publication for Soldiers with 17+ years of service
- Published electronically: Jan, Apr, Jul and Oct
- Soldiers in all components with receive via **myPay** SmartDoc
- Available at <https://soldierforlife.army.mil/retirement/change-of-mission>
- Debuted at AUSA 2018
- First edition distribution was on 15 OCT 2018 by email to 172K Soldiers in all components





Applying for Length of Service (LOS) Retirement

• **How**

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

• **When**

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

• **Where**

- General Officers: Notify GOMO at (703) 697-7994/9466 (DSN 227)
- COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 (DSN 332)
- JAG Retirements (703) 545-2028
- Chaplain Retirements (571) 256-8764
- Army National Guard: State AGR Office (T32); Human Capital Management (T10)
- All others: Local Military Personnel Office

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





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Non-Regular Retirement Eligibility & Transfer to Retired Reserve

- **Retirement eligibility**
 - 20 years of creditable service for a length of service retirement
 - 15 years of creditable service for a medical retirement
 - 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
- **Retirement Points = Retired Pay:** verify yours are correct now!
- **Reduced Age Retirement**
 - Eligibility age reduced below age 60, in 90-day increments, for qualifying periods of service within a fiscal year on or after 29 January 2008. After 1 October 2014, 90-day increments CAN cross fiscal year boundaries.
 - May not be reduced below age 50.
- **When to Apply to HRC:** Request retirement application or download from <https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>, 12 months prior to eligibility date. Submit to HRC NET 9 months and NLT 90 days prior to the date retired pay is to start.





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Current Reserve Component Members' POCs

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

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 MEMBERS' POINTS OF CONTACT:

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

Phone: (888) 276-9472





Some Planning Thoughts

Two Years Prior to Retirement

- Make fundamental life decisions and consider retirement locations
- Confirm when your active duty service obligation ends
- Review the Pre-separation Counseling Checklist with your SFL-TAP Counselor
- Identify Army and other service providers who will assist you

24-12 Months Prior to Retirement

- Attend installation RSO Retirement Planning and SBP briefings
- Attend a SFL Transition Assistance Program (SFL-TAP) Employment Workshop
- Evaluate family requirements (education, care, employment, etc.)
- Develop your Individual Transition Plan with action dates
- Investigate health and life insurance alternatives
- Consider whether you will take transition leave or cash in unused leave

12 Months Prior to Retirement

- Receive post-government service employment restriction counseling
- Begin researching the job market and developing a resume



For a full list, visit: https://www.sfl-tap.army.mil/pages/transition/preseparation_timeline.aspx



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/dodgdc/defense_ethics





180-Day Restriction on Hiring Retired Military

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

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





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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/>





Other Retirement Considerations

- **Retirement date**

- 1st day of the month if for length-of-service
- any date for disability retirement

- **Active Duty Service Obligation**

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

- **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.

- **Transferring of GI Bill**

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

- **Reassigned on a PCS**

must wait 1 year to retire (Officer AR 350–100, Enlisted AR 635-200)





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Post 9/11 GI Bill Transferability

- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**. Prior to that, the ADSO depended on when the benefits were transferred. Soldiers cannot retire until their service obligations are satisfied, with a few exceptions.
- 165 Soldiers left in FY13-15 w/o completing their ADSO, resulting in an average debt of \$38K.
- **Starting 12 July 2019**, eligibility to transfer benefits limited to service members with less than 16 years of total service (active duty service and/or selected reserves as applicable).
- The Service member will be considered to have completed previously approved Transfer of Education Benefits (TEB) service obligation under conditions listed in DoDI 1341.13, enclosure 3, para 3(g)(2).

For more information, contact HRC Education Incentives Section at 1-800-872-8272 or usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil





TEB Request Page



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

Transfer of Education Benefits

TEB | FAQs | Contact Us

Sponsor

Name: [Redacted]
 Rank: [Redacted]
 Status: Request Approved
 Status Date: 2010-11-02
 Obligation End Date: 2013-10-30
 Approval Form [Adobe Acrobat icon]

Message from Your Service Component:
 Please monitor the status of your transfer request by checking back periodically in TEB on the milConnect website for a status update. Please do not email usarmy.knox.hrc.nbx.tagd-post911gbill@mail.mil regarding the status of your transfer request. This email address is to be used only for eligibility questions or issues with a transfer request.

Select the educational program from which to transfer benefits:
 Post-9/11 GI Bill, Chapter 33

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

Submit Request | Cancel Request

Transferability of Education Benefits Acknowledgements:

a) I am eligible for the Post-9/11 GI Bill, the program I am applying to transfer.

b) I understand I may transfer up to 36 months (or my remaining months of eligibility, whichever is less) of my education benefits to spouse and/or children, and can modify or revoke my election at any time.

c) I understand that my spouse may use the benefit immediately and children (ages 18-26) after I have served 10 years.

d) I understand and agree to remain in the Armed Forces for the period required. I understand that failure to complete that service may lead to an overpayment by the Department of Veterans Affairs for any payments made. (Service documentation will remain on file with the Service).

e) I understand that I am responsible for any overpayments due to not completing my additional obligated term of service agreement.

f) I understand that in order to request this transfer, if I'm eligible for the MGIB (Chapter 30, 38 USC), or the MGIB-SR (Chapter 1606, 10 USC) or REAP (Chapter 1607, 10 USC), I am

Quick Links

- Transfer Education Benefits (TEB)
- Update Address
- Update Global Address List (GAL)
- Beneficiary Web Enrollment
- eBenefits (VA Portal)
- Family Subsistence Supplemental Allowance (FSSA)
- Joint Qualification System (JQS)
- Manage DS Logon Account
- RAPIDS Self Service
- RAPIDS Site Locator
- TRICARE Claims
- TRICARE for Guard and Reserve (TRS)
- TRICARE for Life (TFL)
- TRICARE North
- TRICARE South
- TRICARE West
- TRICARE Online
- TRICARE Overseas
- Verification of Military Experience and Training (VMET)

Military Crisis Line
1-800-273-8255 PRESS 9

Safe Helpline
DoD Social Assault Support for the DoD Community

Privacy Act Statement

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



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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 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>





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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

The brigade/installation Personnel Automation Section POC can correct DIEMS dates.

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 <https://myarmybenefits.us.army.mil/Benefit-Calculators/> and click on the retirement calculator





Final Basic Pay Plan

(DIEMS Prior to 8 Sep 80)

**RETIRED PAY = (Years of creditable service x 2.5%)
x Final Basic Pay**

- Commissioned service requirement
- Time-in-grade requirement
- Full COLAs
- Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 - 100

Or just go to

<https://myarmybenefits.us.army.mil/Benefit-Calculators/>

for your personal retirement calculation





High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86)

**RETIRED PAY = (Years of creditable service x 2.5%) 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





High-3 or REDUX Plan

(DIEMS 1 Aug 86 to 31 Dec 17)

REDUX RETIRED PAY = (Years of creditable service x 2.5%) minus 1% for each year < 30 years x average of highest 36 months of basic pay

- If you took the \$30K Career Status Bonus (CSB), you'll receive REDUX (****CSB no longer available as of 31 December 2017**)
- If you didn't take the CSB, you'll receive High-3 (refer to previous slide)
- REDUX: 2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter
- REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62
- Credit for all full months served (22 yrs 4 mos = 48.17%)

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 Basics



(DIEMS on or after 1 Jan 18 and those who opted-in to the BRS)

Defined Benefit

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

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

2.0% x

Years of Service

**High-36
Month
Average of
Base Pay**

Monthly Retired Pay



Defined Contribution



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

AFTER 60 DAYS

AFTER 2 YEARS

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

Continuation Pay

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

Lump Sum

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



Thrift Savings Plan



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





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Thrift Savings Plan



Account Withdrawal Deadline

- If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money 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-
 - The year you separate from Federal service or the uniformed services, if you are not separated from Federal service or the uniformed services when you reach age 70½.
- 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.





Retired Pay Facts



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

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





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





Dividing Retired Pay as Property If Divorced

Uniformed Services Former Spouses' Protection Act (USFSPA)

- **NOT AUTOMATIC**

- Up to state courts and can be any amount



- After 23 December 2016, a service member's disposable income is limited to the amount of basic pay based on pay grade, years of service, and pay table at the time of the court order with COLA increases.

- Award not tied to length of marriage

- DFAS direct payment requirements:
 - Marriage overlapped 10 years with service
 - Limited to 50% of “disposable” retired pay**



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

https://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf
<https://www.dfas.mil/garnishment/usfspa/legal.html>

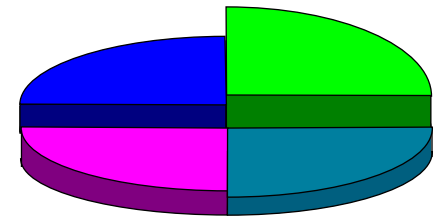




Allotments

- In retirement, permitted to have:
 - Maximum of 6 “discretionary” allotments
 - 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



- Can start/stop/change allotments in **myPay** at <https://myPay.dfas.mil>

- More information available at: <https://www.dfas.mil/retiredmilitary/manage/allotments.html>





MyArmyBenefits

Featuring the personalized Retirement Calculator!!

MyArmyBenefits
The U.S. Army official benefits website

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

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](#).

Surviving Family Members Gain New Benefits Reports

Ever since 9-11, Survivor Benefits Reports have been provided to surviving family members of service members who die on active duty. These reports illustrate benefits that survivors in the household receive.

SPECIAL MODULES

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

Soldier for Life
More Information ▶

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 NEWS
Stay up to date

[MORE](#)

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

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

Links directly to DEERS information through CAC or DS Logon.





Taxes*



Federal taxes are due on all retired military compensation

No State Income Tax

Alaska
Florida
Nevada
New Hampshire
South Dakota
Tennessee
Texas
Washington
Wyoming

No State Tax On Retired Pay

Alabama
Arkansas
Connecticut
Hawaii
Illinois
Iowa
Kansas
Louisiana
Maine
Massachusetts
Michigan
Minnesota
Mississippi
Missouri
New Jersey
New York
North Dakota
Ohio
Pennsylvania
West Virginia
Wisconsin

Some State Tax On Retired Pay

Arizona
Colorado
Delaware
Georgia
Idaho
Indiana
Kentucky
Maryland
Nebraska
New Mexico
North Carolina
Oklahoma
Oregon
South Carolina
Washington DC

State Tax on ALL Retired Pay

California
Montana
Rhode Island
Utah
Vermont
Virginia

**Home of
Residence is
determining
factor; not
Home of
Record!**

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

*State taxes as of 10 April 2019. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at http://myarmybenefits.us.army.mil/Home/Benefit_Library/State_Territory_Benefits.html for details.



Army Emergency Relief

Helping the Army take care of its own since 1942



Did you know...

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.**
- **As a Retired Soldier, you are eligible for all categories of assistance and you may continue to contribute through an allotment from your retired pay.**
- **Also awards scholarships to spouses and children of Retired Soldiers.**
- **For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.**

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





Take Transition Leave or Cash it in?

USE Leave

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

CASH IN Leave

- Cash in/sell up to 60 days if you have not sold back any leave over the course of 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.





Transition Permissive TDY*

* At Commander's Discretion



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

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

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

10 Days (and may be authorized an additional 20 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

Career Skills Program (CSP):

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





Retirement Physical

- Army requires a retirement physical
- **NET 6 months** and **NLT 1 month** before retirement/start of transition leave*
- Your last record of active duty health
- Assists with claim for VA service-connected disability
- Most sites now provide combined Service and VA retirement physical



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

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

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

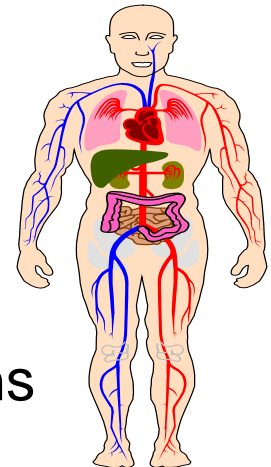




VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2018 (Veteran only): from \$140.05 (10%) to \$3057.13 (100%) (30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers <50% disabled, disability pay offsets military retired pay dollar for dollar*
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service related, but is not severe enough to merit disability pay



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





Applying to the VA for Service-Connected Disability

- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity, Dependency and Indemnity Compensation 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>





CRSC & CRDP Comparison



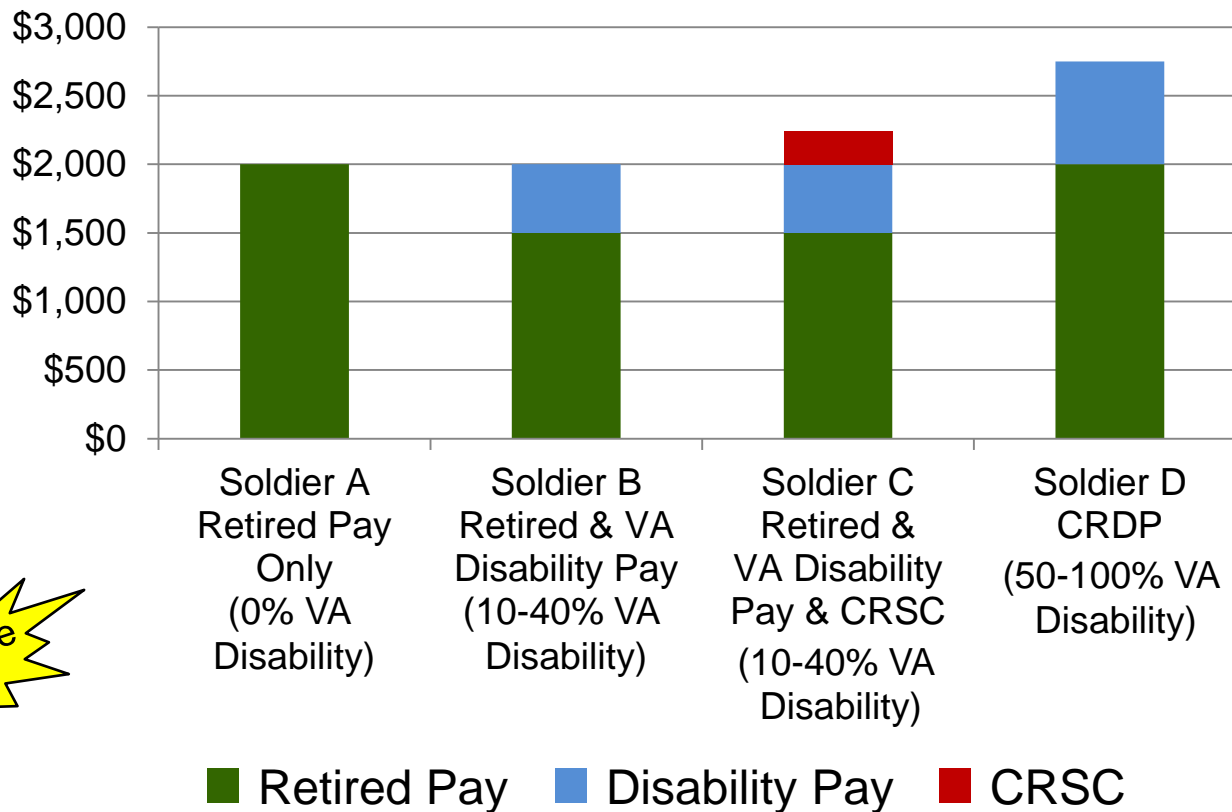
Combat-Related Special Compensation	Concurrent Retirement and Disability Pay
<p>Combat-related disabilities</p> <ul style="list-style-type: none"> • Armed conflict (e.g. wounds) • Simulated combat (e.g. FTX) • Hazardous service (e.g. parachute duty) • Instrumentalities of war (e.g. combat vehicles) 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



Retirement and Disability Payments

Tying It All Together

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



Example Only

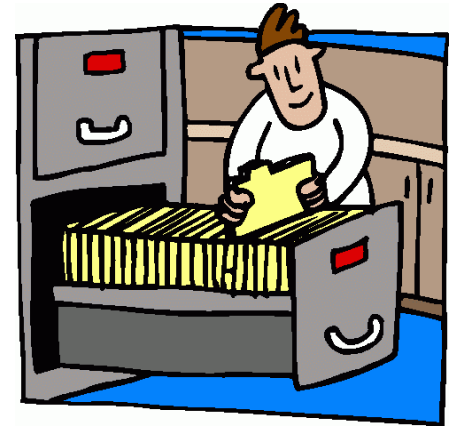
NOTE: Example depicts four Soldiers retired at the same pay grade and years of service





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)





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 and meets the wartime service requirement.

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





U.S. ARMY

SGLI & VGLI



U.S. Department
of Veterans Affairs

- 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.
- 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>





VA Info Sources



Online:

- <https://www.va.gov>
- <https://www.ebenefits.va.gov/ebenefits/homepage>
- <https://www.myhealth.va.gov/mhv-portal-web/web/myhealthvet/home>
- 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)*





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 – Department of Veterans Affairs
 - #4 – Member; only copy that contains reason for discharge; of interest to some employers
- 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!**)

CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES THIS IS AN EMPLOYER RECORD ANY ALTERATIONS IN BULLETED AREAS MAY VIOLATE FEDERAL LAWS AND FEDERAL REGULATIONS. MEMBER FORM V030

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY
This Report 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, PAY GRADE b. PAY GRADE c. DATE OF BIRTH (YYMMDD) d. RESERVE OBLIGATOR TERMINATION DATE (YYMMDD)
5a. PLACE OF ENTRY INTO ACTIVE DUTY b. HOME OF RECORD AT TIME OF ENTRY (city and state, or complete address if foreign)
6a. LAST DUTY ASSIGNMENT AND BRIG/COMBAND b. STATION WHERE SEPARATED
7. COMBAND TO WHICH TRANSFERRED (if any) (A) (B) BILL COVERAGE (if any) (C) HOME AMOUNT: \$
8. PRIMARY SPECIALTY (if number 800 and years and months in specialty, list additional specialties and dates including period of one or more years) M
9. RECORD OF SERVICE (years, months, days) P
10. DATES ENTERED AT THIS PERIOD
11. SEPARATION DATE FOR PERIOD
12. ACTIVE SERVICE THIS PERIOD
13. TOTAL ACTIVE SERVICE
14. TOTAL MONTHS ACTIVE SERVICE
15. FOREIGN SERVICE
16. SEA SERVICE
17. MILITARY TRAINING (include title, number of weeks, and month and year completed)
18. MILITARY EDUCATION (include title, number of weeks, and month and year completed)
19a. COMMISSIONED THROUGH SERVICE ACADEMY (YES/NO)
19b. COMMISSIONED THROUGH ROTC (YES/NO)
19c. COMMISSIONED THROUGH ROTC (YES/NO)
19d. ENLISTED UNDER LEAD REPAIR PROGRAM (YES/NO)
20. DATE ACQUIRED LEAVE (DDMMYY) (YES/NO)
21. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION (YES/NO)
22. REMARKS L
23. MAILING ADDRESS AFTER SEPARATION (include ZIP code) E
24. MEMBER REQUESTS COPY 3 BE SENT TO (DD FORM 1300) OFFICE OF VETERANS AFFAIRS (YES/NO)
25. MEMBER REQUESTS COPY 3 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC) (YES/NO)
26. MEMBER SIGNATURE (YES/NO)
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100. SIGNATURE (YES/NO)





Obtaining a Copy of Your DD Form 214

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

- Retired Soldiers may access their records through the HRC My Records Portal by logging in with their DS login at <https://www.hrcapps.army.mil/portal/> and clicking on "Reserve/Retiree/Veteran Record"
- Retired Soldiers separated after 1 October 2002 who do not have DD Form 214(s) 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
- 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 Form 214(s) from iPERMS through the Defense Personnel Records Information Retrieval System.
- Retired Soldiers who retired prior to 1 October 2002, forward requests to the National Personnel Records Center. Relevant information may be found at <https://www.archives.gov/veterans/military-service-records>
- Installation military personnel divisions or ARNG State headquarters may provide Soldiers and Veterans with copies of DD Form 214(s) available in iPERMS.



At Retirement, You Will Also Receive...

- 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 awarded the POW Medal.)
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Program Package
 - Contains a letter signed by the Secretary of the Army, the Army Chief of Staff, and the Sergeant Major of the Army, a U.S. Flag, a U.S. Army Retired Lapel Button, and two Soldier for Life window decals.





U.S. ARMY

Army Retiring Soldier Commendation Program



- The Army Retiring Soldier Commendation Program package (ARSCP), was created by ASA (M&RA) in 2009
- Flag required by 10 USC §3681 (active duty retirement) since 1998 and T10 USC §12605 since 1999 (Reserve Component retirement)
- Retired Army Lapel Button required by Army policy since 1968
- Presented to Active Duty Soldiers at retirement
- Presented to Reserve Component Soldiers upon entry into the Retired Reserve
- Package includes a U.S. Flag, Retired Army Lapel Button, 2 window decals, and a tri-signed letter
- Installation, State, RSC Retirement Services Officers order ARSCP packages





U.S. ARMY

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



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

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





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

FIND NEAREST ID CARD ISSUING FACILITY

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





Impact of ID Card Changes at Retirement

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

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





Former Spouse ID Card

Authorized ONLY if:

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

OVERLAP

PRIVILEGE(S)

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

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





Healthcare Decisions . . .

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



- **When On Active Duty**

- you are enrolled in TRICARE Prime and pay no fees
- your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- **When You Retire. ***You must reenroll within 90 days of your retirement date to avoid a lapse in coverage.*****

- **TRICARE Prime** – Managed care option. MTFs are principal source of health care (100% covered)
 - ❖ Annual fee is \$594 per family or \$297 per individual plus co-pays for treatment at non-MTF TRICARE network providers.
- **TRICARE Select** – Fee for Service Plan. Schedule appointments with any TRICARE authorized provider.
 - ❖ Copays and cost shares based on the type of care and type of provider you see. Deductible of \$150 (individual), no more than \$300 per family.
- **TRICARE Young Adult** – for children between ages 23 and 26
 - ❖ Not subsidized by the Federal Government. Premiums are \$324 per month (Prime) or \$225 per month (Select), plus copays and cost shares.
- **TRICARE For Life** – Medicare wrap-around coverage. Supplements Medicare when you turn 65. Must have Medicare Part A & Part B.





Healthcare Decisions . . .

– **US Family Health Plan**

- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65.
- <http://www.usfhp.com/> or (800) 748-7347
- The annual fee is \$594 per family or \$297 per individual



– **Department of Veterans Affairs**

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





U.S. ARMY

Federal Employee Dental and Vision Insurance Program (FEDVIP)



- On January 1, 2019, the TRICARE Retiree Dental Program (TRDP) was replaced by the Federal Employee Dental and Vision Insurance Program (FEDVIP).
- Able to select from a choice of ten nationwide and regional dental carriers, to include Delta Dental and four national and international vision carriers.
- High and Standard plan options available for both dental and vision with varying monthly premium rates based on coverage.
- Service members have 60 days from date of retirement to enroll in a FEDVIP dental and/or vision plan. (to avoid a lapse in coverage)
- Premiums can be deducted from retired pay.

Visit <https://www.benefeds.com/> for transition updates





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 dental treatment facility 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.



<https://www.va.gov/dental/>
<https://www.va.gov/HEALTHBENEFITS/vadip/index.asp>





U.S. ARMY

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, even if they are not yet receiving their retired pay
- Qualified relatives - including your current spouse of eligible annuitants, surviving spouse, domestic partner, and adult children are considered qualified and eligible to apply

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

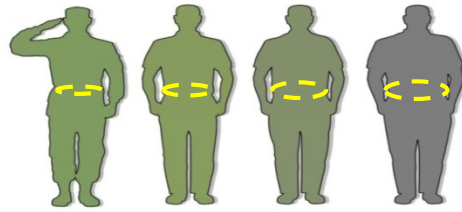
When's the best time to apply?

- 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

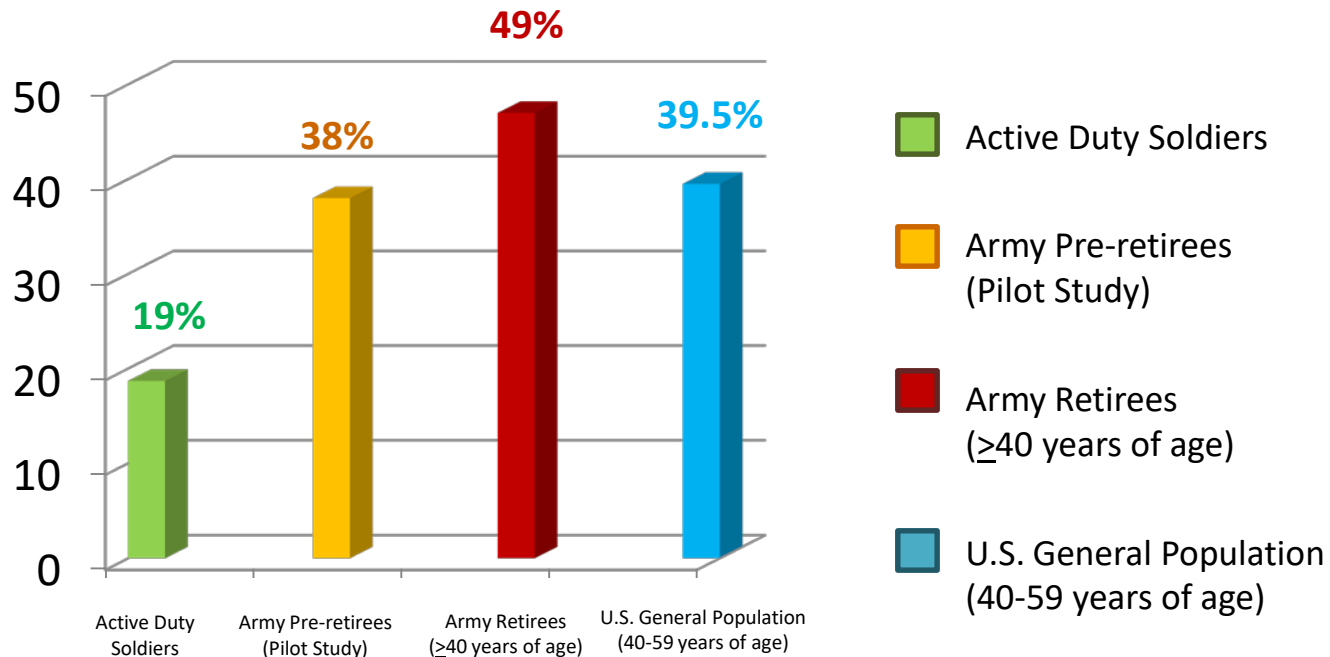
<https://www.LTCFEDS.com>



Avoid Post-Retirement Weight Gain



Percent of Population Obese (BMI \geq 30)



Source: All Active Duty Soldiers (all ages) and the Army Retirees (\geq 40 years of age): Data 7 March 2017 from M2, 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)

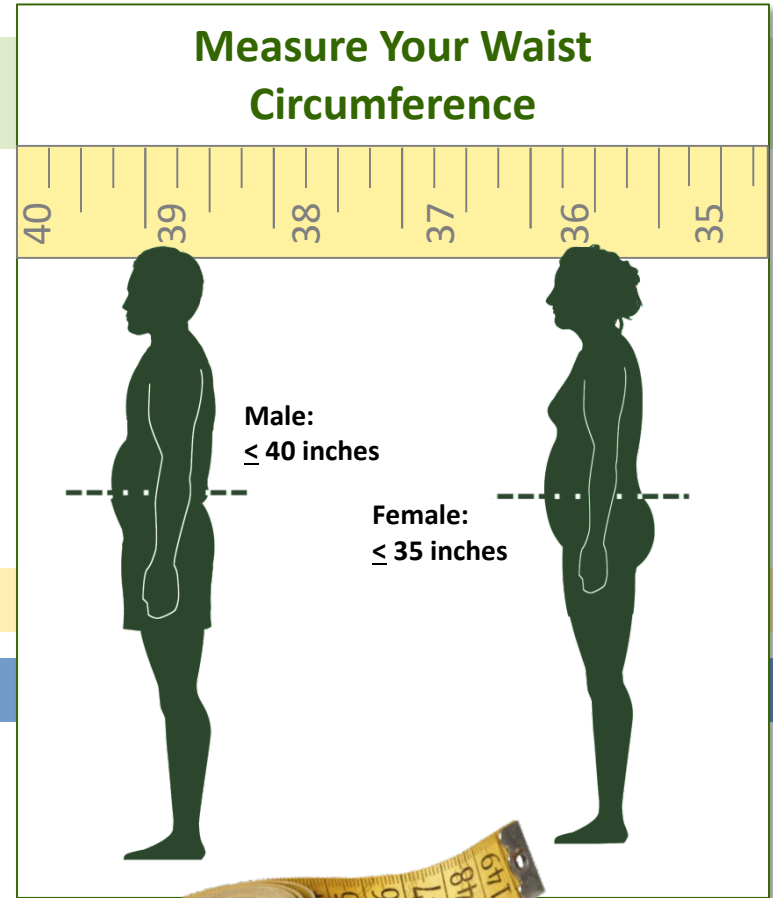
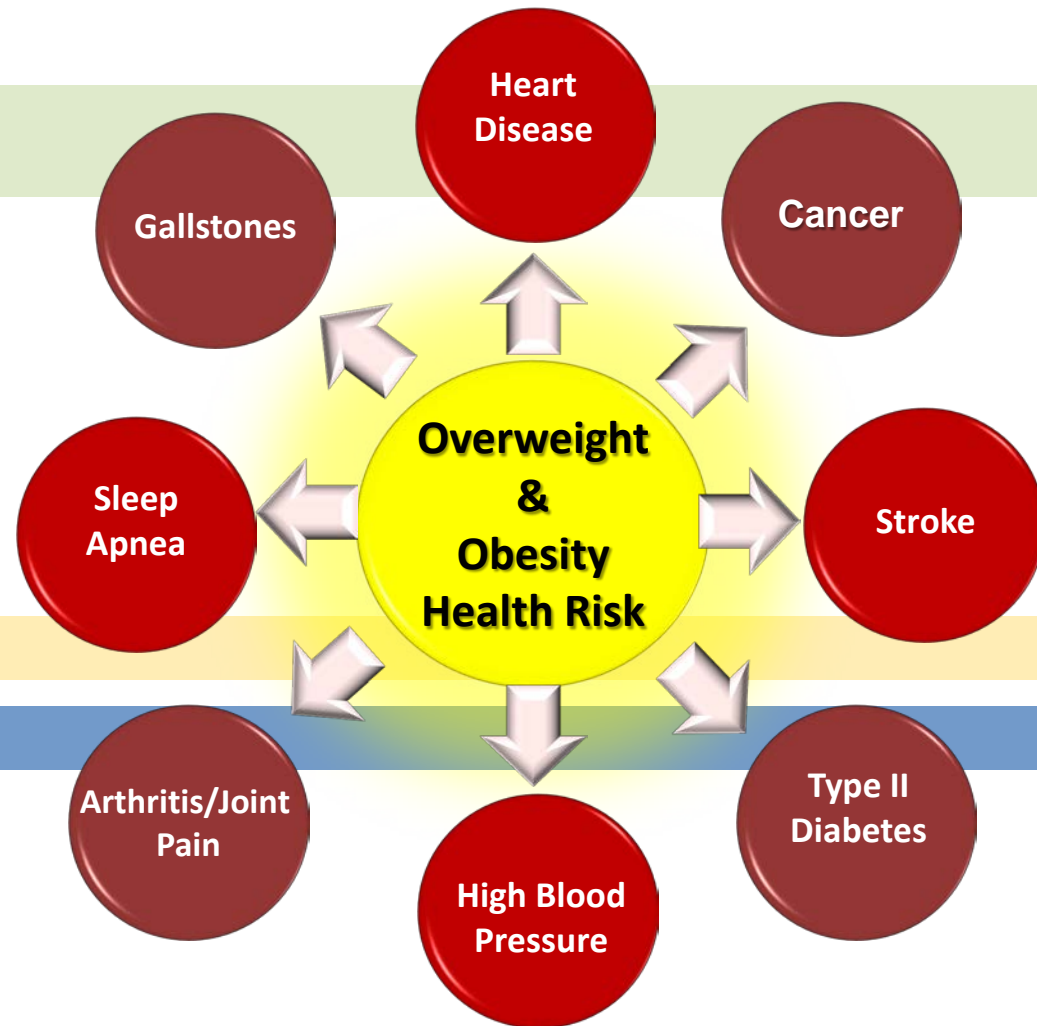
Website: <http://jama.jamanetwork.com/article.aspx?articleid=1832542>

Army Pre-Retiree Pilot Study Data: Data collected 2015-2017. 5 Pilot Test Sites (Fort Bragg, Fort Meade, Fort Belvoir, Fort Sill, and Aberdeen Proving Ground).

N=649 of Army pre-retirees; Average Age = 44.6



Know Your Risk



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”
 - Go “high-tech” with nutrition or fitness apps
 - Use an activity tracker
- **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.*



Use These Resources Now...



- Contact your local Medical Treatment Facility (MTF) to get help from a Registered Dietitian
- Visit your local Army Wellness Center (AWC)
- <https://soldierforlife.army.mil>
- <http://www.myarmyonesource.com>
- <https://p3.amedd.army.mil/>



U.S. ARMY

“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 fax or e-mail provided on AMC page at the link below
- Benefit ends for Family members with death of the Retired Soldier



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





Your Exchange 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
- A group of 35 organizations lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of Veterans in Congress
 - House: (114th) 18%; (115th) 18%; (116th) 18%
 - Senate: (114th) 12%; (115th) 22%; (116th) 17%



Keep up on legislative matters at:
<https://www.congress.gov/>





Retired Soldier Motto:

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

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/csa-retired-soldier-council>





Retired Soldier Mission: To Hire and Inspire

To Hire

- Hire Veterans if you can
- Refer Veterans to jobs you know of
- Refer job openings to the closest American Job Center run by the Department of Labor



To Inspire

- Talk to young people about joining the military
- Tell your Army story!
- Connect the 99% who don't serve with the 1% who do; correct the misperceptions about the military!





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 *Army Echoes* electronically at their email addresses in **myPay**.

Change your email address in myPay to a commercial email address before you retire!

- Receive *Army Echoes* **BEFORE** you retire! Subscribe at <https://soldierforlife.army.mil/retirement/echoes-subscription>.
- Subscribe to the **Army Echoes Blog** to receive frequent news between editions at: <https://soldierforlife.army.mil/retirement/blog>.





U.S. ARMY

Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
<https://soldierforlife.army.mil/retirement>
 - U.S. Army Retirement Planning Guide
 - USAR & ARNG Non-Regular Retirement Guides
 - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at <https://myarmybenefits.us.army.mil/>
- Army Installation Retirement Services Officers (RSOs)
<https://soldierforlife.army.mil/retirement/contact-us>
- HRC Reserve Retirements Branch
<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>
- USAR Mission Support Command (MSC)/Readiness Division RSOs listed at:
<https://soldierforlife.army.mil/retirement/reserve-component-retirement-services>
- State RSOs can assist National Guard Soldiers
<http://myarmybenefits.us.army.mil/benefit-library/resource-locator>
- SBP vs. Life Insurance Comparison tool
<http://actuary.defense.gov/>





For more information

U.S. ARMY

Army

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



Air Force

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

Navy

http://www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx

Marine Corps

<https://www.manpower.usmc.mil/webcenter/portal/MRAHome>

Coast Guard

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





Thank you for your service!!



QUESTIONS?

