

# DEPARTMENT OF THE ARMY PRE-RETIREMENT BRIEFING



HQ, Army Retirement Services  
ATTN: DAPE-HRR  
2530 Crystal Drive  
Arlington, VA 22202-3941  
1 March 2013



# Purpose

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

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

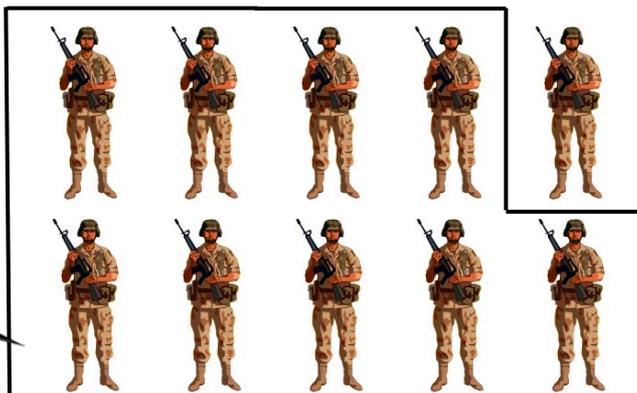




# What Recently Retired Soldiers Said You Should Know About Retiring\*

You were smart to come to today's briefing!

88% would advise other Soldiers to attend a Pre-Retirement Brief



76% of those who did not attend said their retirement negatively affected their perception of the Army

The majority recommend attending 10 months before retiring





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

## MISSION

Develops and implements Army Strategy and Policy for ensuring all retiring and Retired Soldiers, their Families and Survivors are properly informed about retirement-related benefits and entitlements.

## PROGRAMS

- [Army Echoes](http://www.armyg1.army.mil/rso/echoes_issues.asp), the official Army newsletter for the Retired Soldier (available electronically at [http://www.armyg1.army.mil/rso/echoes\\_issues.asp](http://www.armyg1.army.mil/rso/echoes_issues.asp) )
- CSA Retiree Council
- Survivor Benefit Plan (SBP) and Reserve Component SBP
- MyArmyBenefits
- Retirement Services Officers





# Retirement Services Officers (RSO)

## Pre-Retirement Support

- Preretirement briefing
- Survivor Benefit Plan (SBP)/RCSBP counseling
- Retirement literature
- Career Status Bonus counseling

## Post-Retirement Support

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

See: <http://www.armyg1.army.mil/rso/rso.asp>





# Army Retirement Services Homepage

<http://www.armyg1.army.mil/rso>

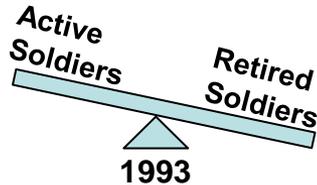
- *Echoes*
- Current News
- Survivor Benefit Plan (SBP)
- Career Status Bonus (CSB) Information
- Link to MyArmyBenefits
- Benefits & Entitlements Information Papers
- Retirement Services Officer (RSO) Listing
- Preretirement Counseling Guide & Briefing
- Retiree Appreciation Day (RAD) Information
- Former Spouses & Forgotten Widows Information





# 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 FY11, the Army paid \$17.1 Billion in retired and annuity pay to Retired Soldiers and surviving spouses**





An Army Program Since 1955

# Retirement is a Process; NOT an Event!

About 28,000 Soldiers retire each year

2013 Population Served	Active Army			Retired Soldiers	Surviving Spouses	Total
	Army	ARNG	USAR			
	546,057	358,078	201,166	865,117	237,207	2.21M

## Pre-Retirement Policy

- 120 Retirement Services Officers
- USAR/ARNG Initiatives
- Active Duty Death SBP
- MyArmyBenefits Website
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- Retiring Soldier Commendation Program
- SBP Counselor Certification

## Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP)
- Annuity for Certain Military Surviving Spouses
- *Army Echoes* Newsletter
- CSA & Installation Retiree Councils
- Retiree Appreciation Days
- Strategic communications & websites
- AAFES/DeCA/AFRH Advisory Boards
- Army Family Action Plan GOSC

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





# 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 332
- COL & LTC (P): Notify Senior Leader Development (SLD), (703) 602-8529, DSN 332
- All others: Military Personnel Office, JAG Retirements (703) 588-6711 and Chaplain Retirements (703) 601-1127
- 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 RCP





## Non-Regular Retirement Eligibility & Transfer to Retired Reserve

### Acquire the minimum qualifying years

- 20 years for normal retirement; 15 years for a medical retirement
- 6 or 8 year rule might apply:
  - NOE prior to 5 Oct 94? Must serve last 8 years in RC
  - NOE 5 Oct 94 to 24 Apr 05? Must serve last 6 years in a RC
  - NOE 25 Apr 05 and later? No RC service requirement

### Applying to Transfer to Retired Reserve (Gray Area)

- TPU member under age 60: Submit DA 4651 to HRC & follow local USAR unit checklist
- IRR, AGR or age 60+: Submit DA 4651 to HRC
- National Guard follow the procedures of your state

**AR 135-180 QUALIFYING SERVICE FOR RETIRED PAY  
NONREGULAR SERVICE**





# Non-Regular Retirement Facts

- **Points = Retired Pay;** verify yours are correct NOW!
  - USAR: ARPC 249-E
  - NG: NGB 23
- **Retired Pay before 60?** For RC Soldiers who executed qualifying orders on or after 29 JAN 08, federal law reduces their retirement age 90 days for each 90-day increment on the qualifying orders. The 90 days do not have to be continuous, but CANNOT cross fiscal year boundaries. The maximum reduction is to age 50.
- **When to Apply for Retirement:** NET than 9 months and NLT than 90 days prior to the date retired pay is to start (usually your 60<sup>th</sup> birthday.) *HRC mails RC retirement applications during the month prior to the 59<sup>th</sup> birthday. It is your responsibility to ensure HRC has your current address and to request retirement earlier if authorized*





# Other Retirement Considerations

- Retirement date
  - 1<sup>st</sup> 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 (if permitted by [AR 635-10](#))
  - reimbursement limited to travel in a direct line from last duty station to final retirement location
- 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 (Date of Initial Entry into Military Service)

**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/ORB.

For a fast, personalized retired pay calculation, go to

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





## CURRENT ARMY RESERVE MEMBER'S POINTS OF CONTACT FOR DIEMS UPDATE:

### **Enlisted:**

- FSD Personnel Action Branch: MOS 27, 36, 42, 44, 45, 51, 52, 56, 62, 65, 68, 71, 76, 79, 88, 89, 90, 91, 92, and 94  
Email: [usarmy.knox.hrc.mbx.epmd-fsd-pab@mail.mil](mailto:usarmy.knox.hrc.mbx.epmd-fsd-pab@mail.mil) / Phone: (502) 613-5964
- MFD Personnel Action Branch: MOS 09B, 11, 13, 14, 15, 18, 19, 29E, 37, 38, and 46  
Email: [usarmy.knox.hrc.mbx.epmd-mfd-pab@mail.mil](mailto:usarmy.knox.hrc.mbx.epmd-mfd-pab@mail.mil) / Phone: (502) 613-5977
- OSD Personnel Action Branch: MOS 09L, 12, 21, 25, 31, 33, 35, 74, 96, 97, 98, and All E9's  
Email: [usarmy.knox.hrc.mbx.epmd-osed-pab@mail.mil](mailto:usarmy.knox.hrc.mbx.epmd-osed-pab@mail.mil) / Phone: (502) 613-5896

### **Officer:**

- Officer Personnel Action Branch:  
Email: [usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil](mailto: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](mailto:usarmy.knox.hrc.mbx.opmd-hs-psb@mail.mil) / Phone: (502) 613-6846

## PRIOR ARMY RESERVE MEMBER'S POINTS OF CONTACT:

Veterans Inquiry Branch: Phone: (888) 276-9472





# Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

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

- Commissioned service requirement
- Time-in-grade requirement
- Heroism pay
- Current basic pay milestones (over-22, over-24, over-26, . . . over-40)
- Percentage Multipliers: Can now exceed 100%

<i>Years of service</i>	<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>
<i>Final Pay Multiplier %</i>	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 up to 100

- Full COLAs

Retired Pay Calculator available at:  
[http://myarmybenefits.us.army.mil/Home/Benefit\\_Calculators/Retirement.html](http://myarmybenefits.us.army.mil/Home/Benefit_Calculators/Retirement.html)





# High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post – Aug 86)

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

- Typically an average of the last 3 years
- Commissioned service requirement
- Time-in-grade not as important
- Basic pay milestones not as important
- Percentage Multipliers: Can now exceed 100%

<b>Years of service</b>	<b><u>20</u></b>	<b><u>21</u></b>	<b><u>22</u></b>	<b><u>23</u></b>	<b><u>24</u></b>	<b><u>25</u></b>	<b><u>26</u></b>	<b><u>27</u></b>	<b><u>28</u></b>	<b><u>29</u></b>	<b><u>30 thru 40</u></b>
<b>High-3 Multiplier %</b>	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 up to 100

- **Full COLAs**

Retired Pay Calculator available at:  
[http://myarmybenefits.us.army.mil/Home/Benefit\\_Calculators/Retirement.html](http://myarmybenefits.us.army.mil/Home/Benefit_Calculators/Retirement.html)





# High-3 or REDUX Plan (DIEMS post – Aug 86 – “Choice”)

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

- 2% per yr thru 20 yrs; 3.5% per yr thru 30 yrs; 2.5% thereafter
- Percentage Multipliers: Can now exceed 100%

<i>Years of service</i>	<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>
<i>REDUX Multiplier %</i>	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5	75 up to 100
<i>High-3/Final Multiplier %</i>	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 up to 100

- \$30K Career Status Bonus (CSB) - 15th year
- At 62, pay recomputed under High-3
- COLA minus 1%; one-time catch-up COLA at 62; then back to COLA minus 1% thereafter

[http://myarmybenefits.us.army.mil/Home/Benefit\\_Calculators/Retirement.html](http://myarmybenefits.us.army.mil/Home/Benefit_Calculators/Retirement.html)





# Cost-of-Living Adjustments (COLA)

## All Retirement Plans

- Based on difference between CPI 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

- Full annual COLA

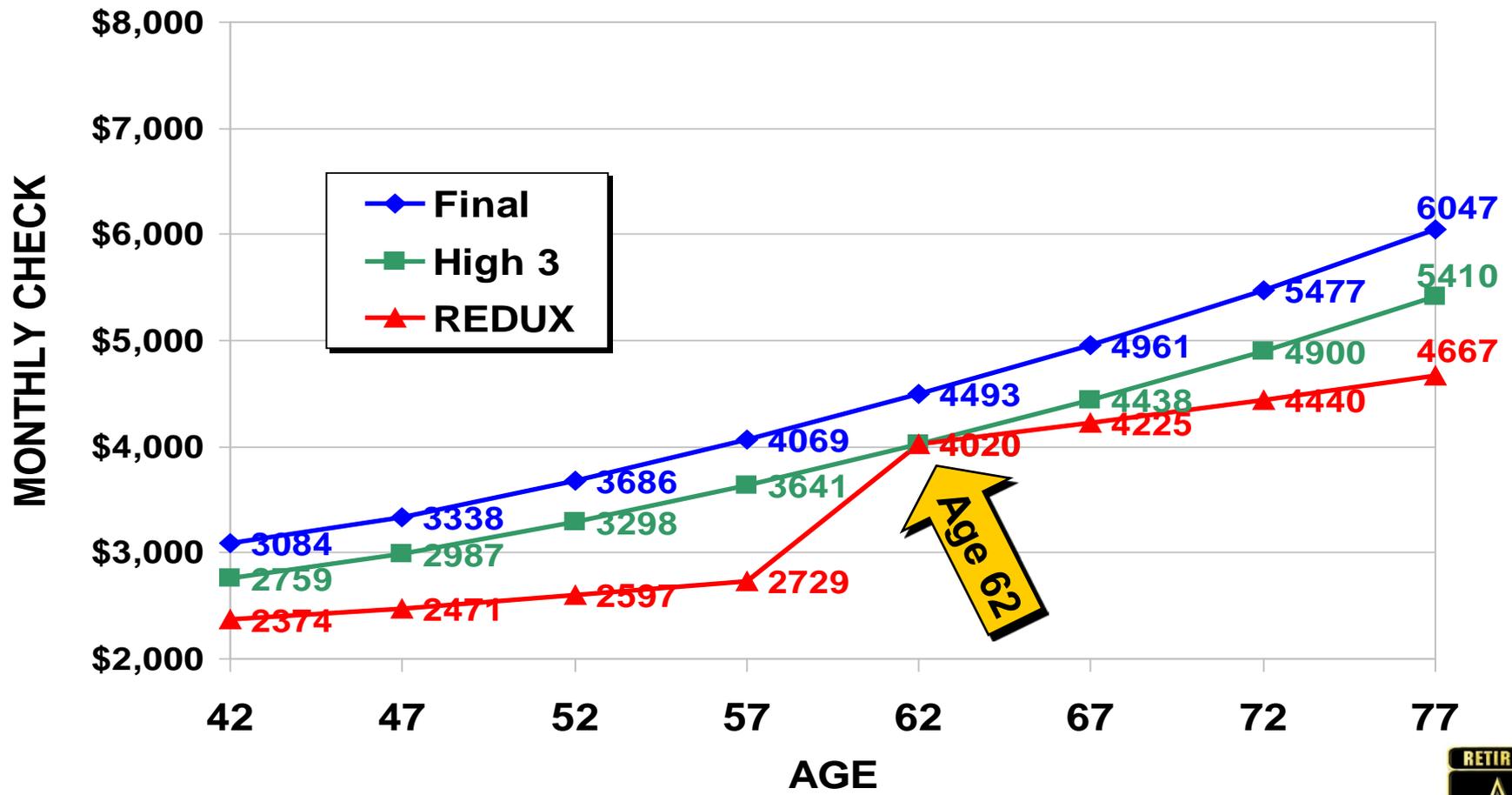
## REDUX (\$30K CSB) Plan

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



# Growth Over The Years

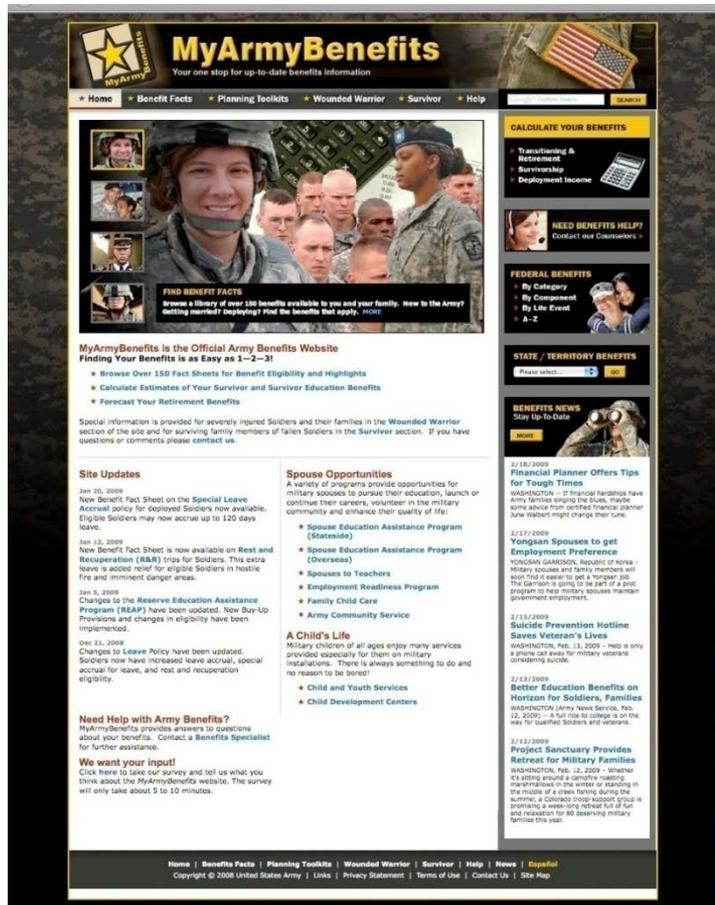
Assumes average +2% COLA





# MyArmyBenefits

- **Federal Benefits (Category)**
- Identified by:**
- State/Territory; Resource Locator; Federal Benefits by Component:**
- ✓ Pay
- ✓ Education
- ✓ Health Care
- ✓ Life Insurance
- ✓ Casualty/Survivor
- ✓ Transitioning
- ✓ Retirement
- ✓ Veterans Affairs
- ✓ Social Security
- ✓ Soldier Services
- ✓ Family Services



- **Federal Benefits (Life Events)**
- ✓ Joining the Army
- ✓ Marriage/Family
- ✓ Preparing to Deploy
- ✓ Return from Deployment
- ✓ Military to Civilian
- ✓ Retiring
- ✓ Casualty
- ✓ Recreation
- **Benefits Calculators**
- ✓ Retirement\*
- ✓ Survivor Benefits\*
- ✓ Deployment
- ✓ VA Disability AW2 Module\*

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

\*Targeted for use by Active Duty/ARNG/USAR Soldiers, Family Members, Wounded Warriors, and Veterans. Requires AKO, CAC or DS logon for access/Uses Soldiers' DEERS data. Content available in English and Spanish with click of button.





## Retired Pay Facts

- Retired pay -- paid by DFAS-Cleveland
- Payable 1<sup>st</sup> 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 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*



<http://www.dfas.mil/>





# Taxes

## States With **NO** State Income Tax

Alaska  
Florida  
Nevada

New Hampshire  
South Dakota  
Tennessee

Texas  
Washington  
Wyoming



## States That Do Not Tax Military Retired Pay

Alabama  
Arizona\*  
Arkansas\*  
Colorado\*  
Connecticut\*  
Delaware\*  
Hawaii  
Illinois

Indiana\*  
Iowa\*  
Kansas  
Kentucky\*  
Louisiana  
Maryland\*  
Massachusetts  
Michigan

Mississippi  
Missouri\*  
Montana\*  
North Dakota\*  
North Carolina\*  
New Jersey  
New York  
Ohio

Oklahoma\*  
Oregon\*  
Pennsylvania\*  
South Carolina\*  
Utah\*  
West Virginia\*  
Wisconsin  
Washington DC\*

\* Conditions or limitations apply; check state law

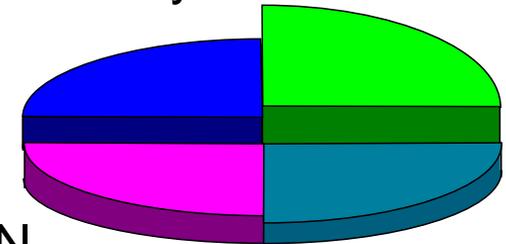
**Home of Residence is determiner; not Home of Record!**





# Allotments

- In retirement, permitted to have:
  - 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 will continue into retirement unless stopped
- Can start/stop/change via myPay @ <https://mypay.dfas.mil>
- 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.



# 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, retirees, and their families.**
- In 2011, AER provided nearly \$70 million for more than 59,700 cases.
- For retirees, AER provided \$8.8 million for 5834 cases.
- **As a retiree, you are eligible for all categories of assistance and you may continue to contribute.**
- 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](http://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



# 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.
- TSP info: [www.tsp.gov](http://www.tsp.gov)



# Dividing Retired Pay as Property (*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*





# 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



# Retirement Physical

- Army requires a retirement physical
- No more than 4 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



NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating 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://www.va.gov> or Call Toll-Free Disability Benefits/General Information: 1-800-827-1000



# Medical Records

- Belong to the Government
- Make a copy of your records
- Make a copy of Family member records
- May be hard to obtain after retirement





# Advantages to Applying to VA for Service-Connected Disability

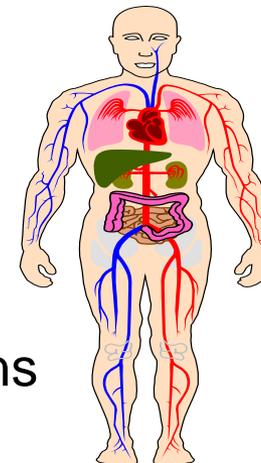
- Even 0% rating *documents* health (\$\$ begins at 10%)
- Tax-free VA payments (additional \$\$ is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable if your death is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





# VA Compensation for Service-Connected Disability

- VA rates disabilities 0% - 100%
  - Each % has an assigned dollar amount
  - 2013 amounts: from \$129 (10%) to \$2816 (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 retirees <50% disabled, offsets Military retired pay \$ for \$*





# VA Service-Connected Disability Compensation Rates

<b>% Disabled</b>	<b>Vet Only</b>	<b>Vet + Spouse</b>	<b>Vet + Sp + 1 Child</b>
<b>10</b>	<b>\$129</b>		
<b>20</b>	<b>255</b>		
<b>30</b>	<b>395</b>	<b>442</b>	<b>476</b>
<b>40</b>	<b>569</b>	<b>631</b>	<b>677</b>
<b>50</b>	<b>810</b>	<b>888</b>	<b>946</b>
<b>60</b>	<b>1026</b>	<b>1120</b>	<b>1189</b>
<b>70</b>	<b>1293</b>	<b>1402</b>	<b>1483</b>
<b>80</b>	<b>1503</b>	<b>1628</b>	<b>1720</b>
<b>90</b>	<b>1689</b>	<b>1830</b>	<b>1933</b>
<b>100</b>	<b>2816</b>	<b>2973</b>	<b>3088</b>





# Gulf War Veterans

- DOD and VA offer free medical exams:
  - DoD: Comprehensive Clinical Evaluation Program (CCEP)
  - VA: Gulf War Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to first Gulf War and OIF/OEF participants

<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 will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.





# 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 &amp;over</u>
\$400K	\$68	\$88	\$144	\$268	\$432	\$600	\$900	\$1800
\$300K	\$51	\$66	\$108	\$201	\$324	\$450	\$675	\$1350
\$250K	\$42.50	\$55	\$90	\$167.50	\$270	\$375	\$562.50	\$1125
\$200K	\$34	\$44	\$72	\$134	\$216	\$300	\$450	\$900
\$150K	\$25.50	\$33	\$54	\$100.50	\$162	\$225*	\$337	\$675
\$100K	\$17	\$22	\$36	\$67	\$108	\$150	\$225*	\$450
\$50K	\$8.50	\$11	\$18	\$33.50	\$54	\$75	\$112.50	\$225*

[http://www.benefits.va.gov/INSURANCE/vgli\\_rates\\_new.asp](http://www.benefits.va.gov/INSURANCE/vgli_rates_new.asp)

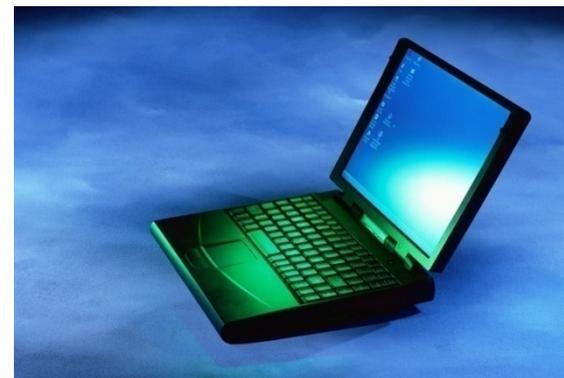




# VA Info Sources

## Online:

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



## By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-829-4833



## 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

<b>Combat-Related Special Compensation</b>	<b>Concurrent Retirement and Disability Pay</b>
10%-100% disability rating	50%-100% disability rating
Combat-related disabilities <ul style="list-style-type: none"> <li>• Armed conflict (e.g. wounds)</li> <li>• Simulated combat (e.g. FTX)</li> <li>• Hazardous service (e.g. parachute duty)</li> <li>• Instrumentalities of war (e.g. combat vehicles)</li> </ul>	Service-connected disabilities Retired pay is restored 10-year phase-in, 2005 – 2014
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Must apply to HRC	No application: DFAS & VA bump files
<a href="http://www.crsc.army.mil">http://www.crsc.army.mil</a>	<a href="http://www.dfas.mil/retiredmilitary/disability/crdp.html">http://www.dfas.mil/retiredmilitary/disability/crdp.html</a>

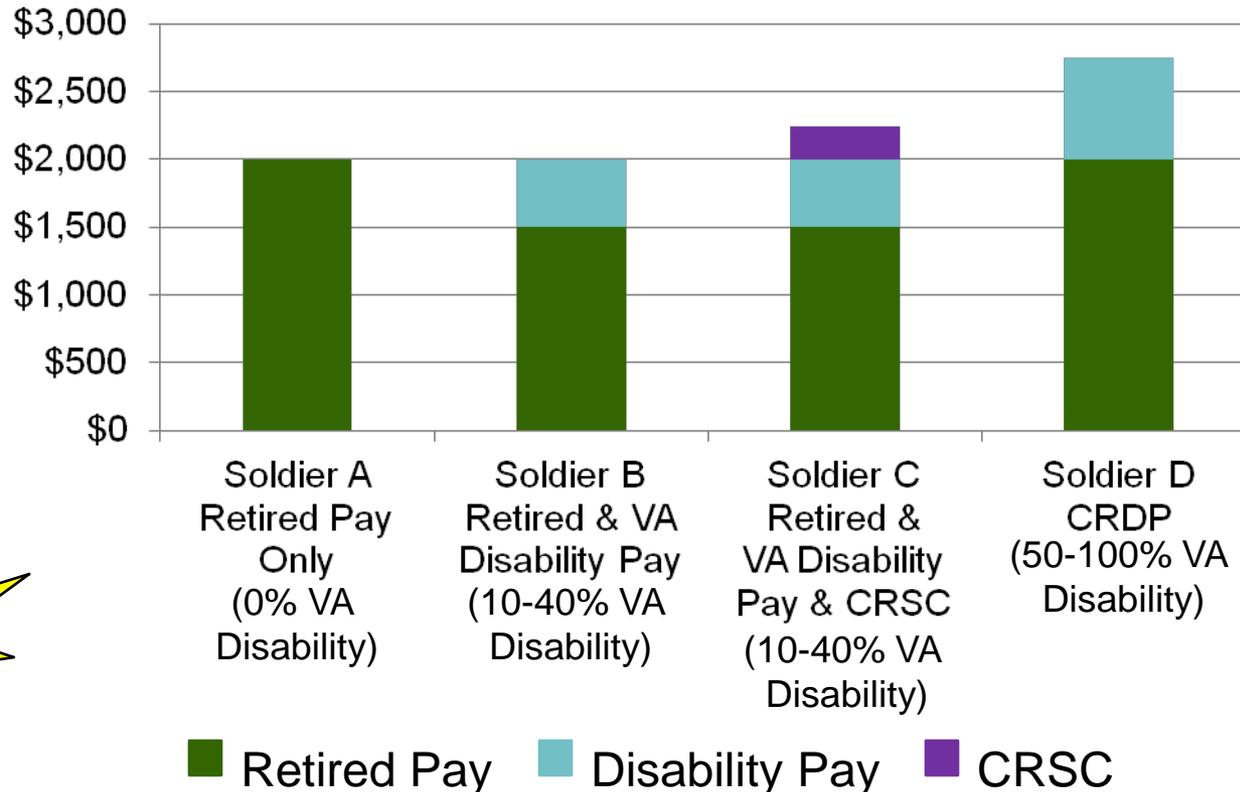




# Retired and Disability Payments

## Tying It All Together

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



Example Only

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





## 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
- 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!)
- Replace missing DD Form 214 immediately upon loss by going to:

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





## 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, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Package
  - U.S. Flag
  - Army Retired Pin
  - Retired Decals
  - Tri-Signed Letter (SA/CSA/SMA)





## 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 more than 5 years, 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 all others





# 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/appj/site?execution=e2s1>



# 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.





# Army Career and Alumni Program (ACAP)

- You may initiate the ACAP 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 retirees – Eligible for ACAP services on a space-available basis - FOREVER!
- Consists of:
  - Pre-separation counseling
  - Job assistance workshops
  - Individual counseling
  - Job search resources
- ACAP Home Page:



<http://www.acap.army.mil>





# Active Army Retirement Timeline

**ACAP Services Available Prior to Actual Retirement**  
**24 Months**

**Contact RSO for Pre-Retirement Briefing;  
Submit retirement request**  
**12 months**

**Complete  
DD Form 2656  
(Retired Pay  
Data/SBP )**

**Initiate action for  
New ID Card**

**4-months**

**3-months**

**2-months**

**1-month**

**Initiate  
Retirement  
Physical**

**Pre-separation  
counseling (DD  
Form 2648)**

**Complete  
VA Form 21-526  
(Svc Connected  
Disabilities)**

**Convert SGLI  
to VGLI**

**Contact  
Transportation  
HHG Appt**

**Medical/Dental  
Care Options**

**Complete  
DD Form 2860  
(CRSC)**

**MUST sign up  
for “e-Echoes”-  
retiree  
newsletter**

**Appt w/SJA**





# 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/](http://www.dod.mil/dodgc/defense_ethics/)





# TRICARE--An Overview

- 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 2013 Enrollment Fee is \$ 538.56 per family or \$ \$269.28 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 Reserve Select (TRS)** - premium-based health plan available worldwide for qualified Selected Reserve members of the Ready Reserve and their families.
  - TRICARE Retired Reserve (TRR)** - premium-based health plan for qualified retired Reserve members, their families and survivors.

<http://www.tricare.mil>





# TRICARE Retiree Dental Plan (TRDP)

*(Currently administered by DDP\*Delta)*

## Who Is Eligible:

- Retirees (any age!)
- Gray area Reserve retirees, not yet age 60
- Medal of Honor recipients
- Spouses, unremarried surviving spouses, and eligible children (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:

- U.S., District of Columbia, Puerto Rico, Guam, Canada, U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, Canada, and **Enhanced Overseas TRDP, effective 1 Oct 12 (cost \$46.92 - \$151.34)**

<http://www.trdp.org/enr/index.html>





## TRICARE Retiree Dental Program

- Maximum annual benefit increased from \$1000 to \$1200
- Annual deductible still \$50/person, but limited to \$150/family
- Enrollment commitment shortened to 12 months from 24 months
- Must enroll within 120 days after retirement to be eligible for a waiver of the 12-month waiting period
- Lifetime orthodontic is now \$1500
- Consumer Toolkit<sup>®</sup> enhancements
- Detailed info available on-line at --

<http://www.trdp.org/> AND  
<http://www.tricare.mil/mybenefit/home/Dental/Retiree>



## 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

-- Not eligible if necessary treatment was completed by Military within 180 days of retirement (reflected on DD 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**



# Federal Long Term Care Insurance

- Military retirees & Families are eligible
- Now gray-area retirees are too!
- For care not covered by TRICARE...1 in 4 will spend over \$100,000 in long term care
- Enroll anytime...no Open Season wait...but you must enroll before you require long term care
- Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify
- Check it out...compare policies...be a wise consumer

<https://www.ltcfeds.com/>



# “Space-A” Travel

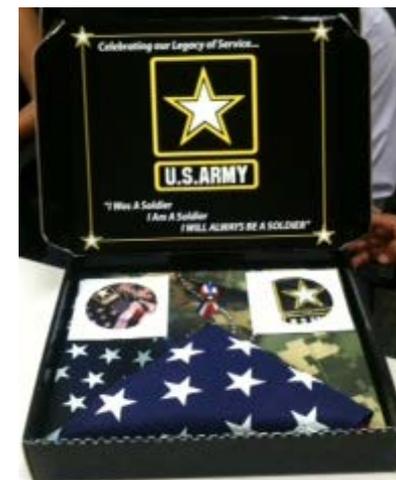
- Retirees may travel within CONUS or OCONUS
- May FAX request to site; stay on list 60 days
- Instructions on signing up by e-mail
- Benefit ends for Family members with death of retiree



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



# Army Retiring Soldier Commendation Program



- ARSCP was created by ASA (M&RA) in 2008
- Flag required by 10 USC § 12605 since 1998
- Retired Soldier Pin required by Army policy since 1968
- Kit includes flag, Retired Soldier pin, 3 window decals, DVD
- Installation, State, RSC Retirement Services officers order kits





# 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!

## Online

Shop Online Now Exchange Stores Community About Exchange

**EXCHANGE™** Enjoy NO SALES TAX & FREE Standard Shipping offers on MILLIONS of items available.

**Office DEPOT** Sign Up & Save

Join our Online Savings Club

Join your local Exchange Buddy List

Receive Money Saving Offers via Text

Subscribe to our mailing list(s)

Limited Time Promotions

Shop by Special

Shop by Department

Shop by Catalog

SHOP THE EXCHANGE ONLINE SPECIALTY STORE

Office Depot Celebrate Summer **SAVINGS** Event!

**SAVE 15%**

**SHOP NOW** Enter promo code "2011depot" at checkout

Offer valid 11-19 June 2012. Code is case sensitive. Discount up to \$10K max, after credits for one discount per sponsor and cannot be combined with any other offer.

One stop for low prices everyday.

Sign up for alerts and discounts

At your local Exchange and Express!



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





# Retired Soldier E-mail and Benefits Portals



- Retired Soldiers, Family members, and other AKO users without CACs will maintain their AKO email.
- Army will eventually transition from the current AKO platform and provide Retired Soldiers and Families and retirees alternate secure access to relevant Army and DOD portals.
- If you and your family members have **NOT** registered for DS Logon, do so **BEFORE** you retire to maintain secure internet access to VA and medical benefits and records

**AKO:** <https://www.us.army.mil>

**DS Logon:** <https://myaccess.dmdc.osd.mil>





# 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: (112th) 26%; (113th) 20%
  - Senate: (112th) 21%; (113th) 18%



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





# Retired Soldier Motto: “*Retired...Still Serving*”

Opportunities to *Still Serve* include:

- Installation Retiree Councils
- CSA Retiree Council



*Recent Council reports available at:*

<http://www.armyg1.army.mil/rso/RetireeCouncil.asp>





# Army Echoes

- Official Army publication
- Primary means of communicating with Retired Soldiers/Families
- 3 issues: JAN, MAY, SEP
- New apps for iPhone, iPad, Android phones
- Mailed to 978K readers; Emailed to 62K readers
- All retiring Soldiers are required to sign up for e-Echoes at [http://www.armyg1.army.mil/rso/echoes\\_reg.asp](http://www.armyg1.army.mil/rso/echoes_reg.asp) during out processing; they will not receive hard copy





# Thank you for your Service!!



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

[http://www.armyg1.army.mil/rso/docs/SBP/SBP\\_DASlides.ppt](http://www.armyg1.army.mil/rso/docs/SBP/SBP_DASlides.ppt)

