



Department of the Army Pre-Retirement Briefing

HQ, Army Retirement Services

ATTN: DAPE-HRR

2530 Crystal Drive

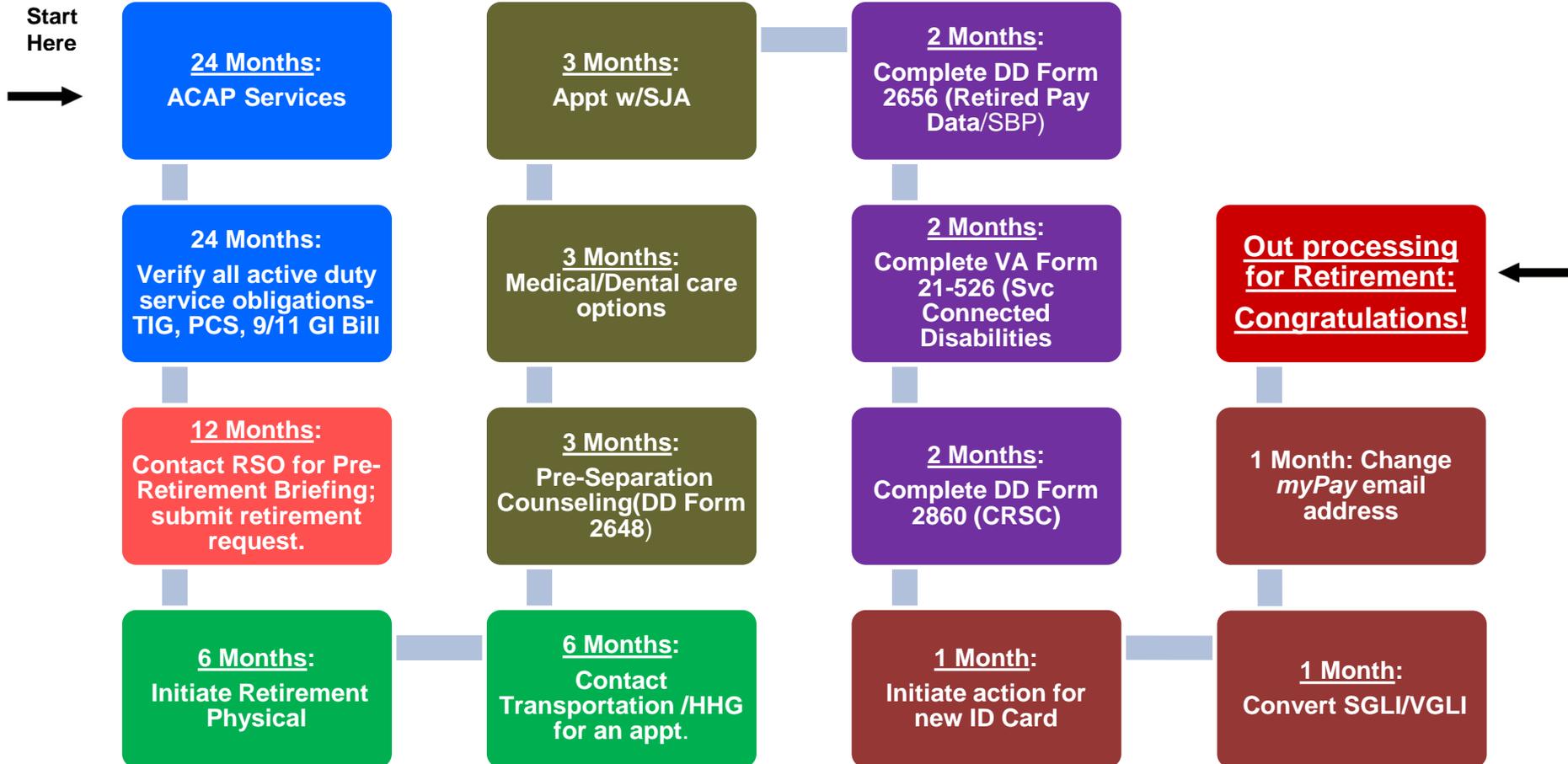
Arlington, VA 22202-3941

1 May 2014



Active Army Retirement Timeline

Retirement is a process, NOT an event!!



Pre-Retirement Briefing Topics



- ACAP
- 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





Fort Campbell Soldier for Life Transition Assistance Program (formerly known as ACAP)

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PURPOSE



To provide information on the Soldier for Life Transition Assistance Program services available to transitioning Soldiers and their Families.

Ft Campbell Soldier for Life - Providing Quality Transition Services to the Force~!



WHAT IS SOLDIER FOR LIFE ALL ABOUT?



- A congressionally mandated program designed to educate Soldiers transitioning from military service **on their rights and benefits as a Veteran** and to assist them and their Families **in preparing / connecting with civilian employment and educational opportunities.**
- A promise the Army makes at enlistment – a program that enables Soldiers to capitalize on their Army experience and skills
- **Something your Soldiers and you have earned**

Ft Campbell Soldier for Life - Providing Quality Transition Services to the Force~!



ELIGIBILITY



- Retiring Soldiers (services for life): 2-years prior to estimated retirement
- ETS Soldiers (eligible for services for 180 days post separation): 12 months prior to Separation
- MEB Soldiers (eligible for services for 180 days post separation): immediately upon enrollment into medical evaluation board
- Chapter Soldiers (eligible for services for 180 days post separation): immediately upon identification as a potential candidate for early separation
- Spouses can also utilize Soldier for Life services (space available basis)

*The key to a successful transition from military service is to **start early** with the Soldier for Life process. The goodness of the program cannot be realized while the Soldier is clearing*



REQUIREMENTS / SERVICES



IAW law, all Separating Soldiers must complete:

- a. Soldier for Life Pre-separation brief
- b. Transition Overview and MOC Crosswalk Class
- c. Department of Labor Employment Workshop
- d. Veterans Benefits I and II Briefs
- f. Financial Planning Seminar
- g. Resume of choice NLT 5 months prior to separation (must be documented in Soldier for Life XXI Commanders Report)

Commanders are not authorized to sign Soldiers out on Terminal Leave until A-G are complete

Other Services Available:

- Seminars: Boots 2 Business, Technical Careers and Assessing Higher Education (2-day tracks); Advanced Resume writing, How to apply for Federal Employment; Law enforcement employment; Interview techniques and etc (1-2 hours)
- One-on-one counseling sessions with Soldier for Life counselors
- 35+ hiring events per month and four huge job fairs per year
- Access to VA, VSOs and DOL



20+ YEAR RETIREES



Within 180 days of your first date of retirement, visit Ft Campbell's Pre-Discharge VA Center, located at 5668 Wickham Ave, to set up an appointment with one of our in-house Veteran Services Organizations (VSOs) to assist you will filing a claim with the Department of Veterans Affairs for any medic conditions you have.

- With the appointment slip, you also receive a memo that expedites the medical records reproduction process
- Upon completion of the VSO appointment, your claim is transferred to the VA (same office) who schedules all of the medical assessment appointments (entire process can be completed prior to your separation date)
- On your first date of retirement, Ft Campbell's VA Center transfers your claim for final determination (120 to 365 days for a decision)



CONTACT INFORMATION



- Visit FT Campbell's Soldier for Life Transition Assistance Program on line at:
 - Facebook (search ACAPFtCampbell)
 - www.ACAP.army.mil
- Ft Campbell's Soldier for Life Job Announcement Website:
<http://www.campbell.army.mil> (find Services and then ACAP)
- How to Schedule an appointment:
 - (270)461-4776/(270)798-5000
- Hours of operation:
 - Mon, Tues, Wed,& Friday: 0730 -1600
 - Thurs: 0730-1430
 - Location: Soldier for Life Center, B5661 Screaming Eagle Blvd

Ft Campbell Soldier for Life - Providing Quality Transition Services to the Force~!



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 <http://soldierforlife.army.mil/retirement/echoes.html>)
- CSA Retiree Council
- Survivor Benefit Plan (SBP) and Reserve Component SBP
- MyArmyBenefits
- Retirement Services Officers





Retirement Services Officers (RSO)

Pre-Retirement Support

- Pre-retirement 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, other benefits information
- Retiree Appreciation Day (RAD)
- Newsletters
- Installation Retiree Council

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





Army Echoes

- Official Army publication
- Primary means of communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- New apps for iPhone, iPad, Android phones
- Mailed to 980K readers; Emailed to 503K readers in Mar 2014
- All retired Soldiers and SBP annuitants with a **myPay** account will receive *Echoes* electronically at their email addresses in **myPay**.
- Before you retire, change your current email address in **myPay** to a commercial email address to receive *Army Echoes*. Newly Retired Soldiers no longer receive the hard copy edition.





Army Retirement Services Homepage

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

- *Echoes*
- Current News
- Survivor Benefit Plan (SBP) Information
- 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





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 60th birthday.) **HRC mails RC retirement applications during the month prior to the 59th birthday. It is your responsibility to ensure HRC has your current address and to request retirement earlier if authorized**



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





U.S. ARMY

High-3 Plan

DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post 1 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 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 post – Aug 86 – “Choice”)

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
- \$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

- 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



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





Your Final Active Duty Military Pay

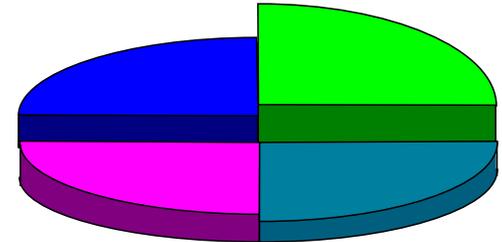
- Your final active duty military pay will be direct deposited into the same account you currently have within two weeks from your date of separation (DOS).
- Final pay includes base pay, allowances, clothing and accrued leave minus deductions.
- Month of separation LES is not accurate.
- The system will generate a correct LES. approximately 45-60 days after DOS.
- Your retirement pay will start 30 days after DOS.





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
- 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>





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 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>



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





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 1 May 2014)

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

* 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!





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





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.

TSP info: www.tsp.gov



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

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

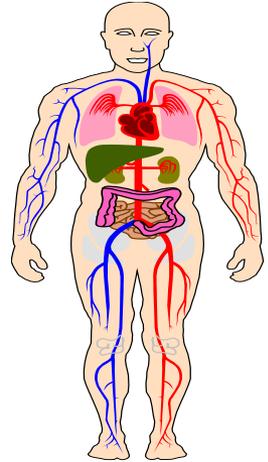
- Even 0% rating *documents* health (\$\$ begins at 10%)
- Tax-free VA payments (additional \$\$ is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable if your death is 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
 - 2014 amounts: from \$130.94 (10%) to \$2858.24 (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 \$*



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





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VA Service-Connected Disability Compensation Rates

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	\$130.94		
20	258.83		
30	400.93	448.74	483.75
40	577.54	641.28	687.97
50	822.15	901.83	960.19
60	1041.39	1137.01	1207.04
70	1312.40	1423.95	1505.66
80	1525.55	1653.04	1746.41
90	1714.34	1857.76	1962.81
100	2858.24	3017.60	3134.32





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**





Concurrent Retirement and Disability Payments (CRDP)

- Concurrent Retirement and Disability Payments (CRDP)
- No application needed
- Provides full concurrent receipt of retired pay AND VA for SOME
- Eligibility Requirements
 - Must be a Military Retiree with 20 or more yrs of service
 - If a Chapter 61 Medical Retiree, must have 20 or more yrs of service
 - RC Retiree (in receipt of pay)
 - Must hold VA service-related disability rating of 50% or more





Combat-Related Special Compensation (CRSC)

- Must **apply** to Human Resources Command
- Pays special compensation to those who are VA-rated 10-100% due to **armed conflict**, **simulated combat** (e.g. field training), **hazardous service** (e.g. parachute duty), or **instrumentalities of war** (e.g. combat vehicles)
- Does **not** cover service-connected disabilities that do not fit one of the four categories above
- Details at: <https://www.hrc.army.mil/TAGD/CRSC>
- **Non-taxable**





Combat-Related Special Compensation (CRSC)

- How To Apply
 - complete DD Form 2860
 - <https://www.hrc.army.mil/TAGD/CRSC>
 - attach supporting documents
 - mail to address on form
- Army information numbers:
 - 1-866-281-3254
- Online info available at:
 - <https://www.hrc.army.mil/TAGD/CRSC>





CRSC & CRDP Comparison

Combat-Related Special Compensation	Concurrent Retired and Disability Pay
<p><i>Combat-related disabilities</i></p> <ul style="list-style-type: none">• Armed conflict (e.g. Purple Heart)• Simulated combat (e.g. FTX)• Hazardous service (e.g. parachute duty)• Instrumentalities of war (e.g. combat vehicles, Agent Orange)	<p><i>Service-connected disabilities</i></p> <p>Retired pay offset by disability pay is restored</p>
10%-100% disability rating	50%-100% disability rating
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Must apply to HRC	No application: DFAS & VA bump files
https://hrc.army.mil/TAGD/CRSC	http://www.dfas.mil/retired_military/disability/crdp.html





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

<i>Amount</i>	<i>Age</i>							
	<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	\$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	<u>\$225*</u>	\$337	\$675
\$100K	\$17	\$22	\$36	\$67	\$108	\$150	<u>\$225*</u>	\$450
\$50K	\$8.50	\$11	\$18	\$33.50	\$54	\$75	\$112.50	<u>\$225*</u>

VGLI premiums will increase for those insured age 70 and older effective July 1, 2014

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





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***
3. If you are not eligible for VA Dental Care, the VA is implementing 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/>





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: 1-888-442-4551
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-697-6947
- Women Veterans
Hotline 1-855-829-6636



In-Person:

- County VA Director (blue pages of phone book)





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.transcom.mil/>





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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.





Retiree TRICARE Choices

TRICARE Prime

Premium:

\$277.92 Single/\$555.84 Family

Can be paid annually, quarterly, and by monthly allotment

Deductible: \$0

Co-pays:

MTF: \$0

In Network: \$12

Point of Service (non-authorized care)

Deductible: \$300 single/\$600 family

Not limited by Catastrophic Cap

Catastrophic Cap

Retiree: \$3000

Other Health Insurance (OHI): OHI is primary to TRICARE Prime

TRICARE Standard/Extra

Premium: \$0

Deductible: \$150 single/\$300 family

Cost Shares:

Standard: 25% of allowable charges

Extra: 20% of allowable charges

MTF: space available care at \$0

Catastrophic Cap: \$3000

Other Health Insurance (OHI): OHI is primary to TRICARE

Should try to use providers who participate in TRICARE Standard or TRICARE prime providers





Comparison - Retired

	PRIME	EXTRA	STANDARD
Annual enrollment fees	\$277.92/ individual \$555.84/ family	\$0	
Annual deductibles (up front payments)	\$0	\$150/person, \$300/ family	
Civilian outpatient cost shares	\$12 outpatient \$30 emergency \$25 mental health visit	20% of negotiated fees	25% of allowable charge for covered service
Civilian inpatient cost share	Greater of \$11 per day or \$25 per admission	Lesser of \$250/ day or 25% of negotiated charges plus 20% of negotiated prof fees	Lesser of \$708/ day or 25% of billed charges plus 25% of allowed prof fees
Civilian inpatient behavioral health	\$40 per day	20% of total charge plus 20% of charge for separately billed professional services.	Lesser of \$193/ day or 25% of allowed fees plus 25% of allowable charge for separately billed services for low volume hospitals or 25% of hospital specific per diem plus 25% of allowable charge for sep. billed prof services
Pharmacy	See chart on next slide		
Your maximum annual cost	\$3,000		\$3,000 of cost share and deductible. Also up to 15% above allowed charges (some unlimited).



TRICARE Pharmacy Co-payments/Cost Share

In US (including Puerto Rico, Guam, Virgin Island
Formulary

Place of Service	Generic (Tier 1)	Brand Name (Tier 2)	Non-formulary** (Tier 3)
MTF Pharmacy (Up to a 90 day supply)	\$0	\$0	Not Applicable**
TRICARE Mail Order Pharmacy (TMOP)	\$0	\$13	\$43***
TRICARE Retail Pharmacy Network Pharmacy (TRRx)	\$5	\$17	\$44***
Non-network retail pharmacy (up to a 30 day supply)	For those not enrolled in TRICARE Prime: \$17 or 20% of total cost, which ever is greater after TRICARE Standard deductible is met. TRICARE Prime: 50% cost share after point of service deductibles (\$300 per person/\$600 per family deductible)		For those not enrolled in Prime: \$44 or 20% of total cost, whichever is greater, after TRICARE Standard deductible is met. TRICARE Prime: 50% cost share after the point-of-service deductibles (\$300 per person/\$600 per family deductible)

**MTFs are prohibited under the Code of Federal Regulations from carrying non-formulary medications.

***If medical necessity is established for a non-formulary drug, patients may qualify for the \$9 co-payment for up to a 30-day supply in TRRx or up to a 90 day supply in the TMOP program.





Retiree TRICARE Choices

Services no longer covered when you retire include:

- hearing aids
- TRICARE Extended Care Health Option services for family members
- Chiropractic care
- eye exams for all plans except TRICARE Prime

While on active duty, you paid nothing out-of-pocket and your family's costs were minimal. As a retiree, you'll see an increase in costs. Depending on your TRICARE plan, your new costs may include:

- annual TRICARE Prime enrollment fees
- TRICARE Prime network copayments
- TRICARE Standard and Extra costs increase by 5%
- catastrophic cap increases from \$1,000 to \$3,000 annually per family. In the fiscal year you retire, any amounts accrued on active duty apply to your retired family cap





Retiree Health Care

Blanchfield Army Community Hospital (BACH) Policy For Retiring Soldiers and Family Members

- Soldiers retiring from Fort Campbell and Soldiers retiring from another installation to the Fort Campbell Prime Service Area (PSA) will be enrolled, upon retirement, to a BACH clinic on Fort Campbell or the Screaming Eagle Medical Home Clinic located adjacent to Gateway Hospital in Clarksville within a 30 minute drive time.
- Soldiers retiring from Fort Campbell, as well as, Soldiers retiring from another installation and residing outside the Fort Campbell PSA (up to 100 miles from Fort Campbell) may enroll in TRICARE Prime if they sign a drive-time waiver (waiving the 30 minute maximum drive time to the Primary Care Manager (PCM)) and have a PCM located within the PSA (Retirees in this situation are not allowed to have a PCM located outside the PSA).





TRICARE-for-Life

TRICARE-for-Life for Medicare-eligible beneficiaries

- Eligible for TFL if eligible for Medicare Part A and enrolled in Medicare Part B
 - Generally at age 65, or under 65 with disability
 - Retirees, their family members & survivors
 - Certain former spouses
 - Medal of Honor recipients, their Families & survivors
- TFL is:
 - 2nd payer to Medicare in CONUS
 - 1st payer OCONUS
 - Last payer when other health insurance exists





TRICARE

HEALTH CARE WHILE ON TERMINAL/TRANSITION LEAVE

- You remain enrolled in TRICARE Prime at Ft. Campbell until the end of your transition leave. If leaving the area and you require urgent primary care, authorization is required from your Fort Campbell PCM.
- If the transition leave area you are going to is near a VA clinic or hospital, a single preauthorization to obtain routine or urgent primary care at the VA will be submitted by the provider performing your separation and/or retirement exam during out-processing. The period covered by the preauthorization will be the span of the terminal/transition leave.





TRICARE

HEALTH CARE WHILE ON TERMINAL/TRANSITION LEAVE

- Preauthorization does not include any private sector care. An auth from your PCM where you are enrolled is required prior to obtaining this private sector care. Nor does it include medical evaluations which are to be completed as part of the separation and retirement examinations.
- Any change in your medical condition during transition leave should be reported to your PCM at Ft. Campbell since it can affect your final fitness for discharge.
- Questions regarding this process should be directed to the Referral Management Office, 798-8421 or your PCM





Retiree TRICARE Choices

When you retire:

- the status change will cause you to become disenrolled from your Prime option.
- you can re-enroll in TRICARE Prime if you live in a Prime Service Area (see <http://www.tricare.mil/PSA>).
- you must pay annual enrollment fees (<http://www.tricare.mil/Costs/HealthPlanCosts/PrimeOptions.aspx>) .
- you can re-enroll online, on the phone or through the mail >>Learn More <<http://www.tricare.mil/Plans/Enroll/Prime.aspx>.
- your enrollment must be completed within the 1st and 29th days of your retirement date to avoid a break in coverage

or





Retiree TRICARE Choices

Or you and your family can use any of these health plans:

- TRICARE Standard and Extra <<http://www.tricare.mil/Plans/HealthPlans/TSE.aspx>>
- US Family Health Plan <<http://www.tricare.mil/Plans/HealthPlans/USFHP.aspx>> (in specific U.S. locations)
- TRICARE For Life <<http://www.tricare.mil/Plans/HealthPlans/TFL.aspx>> (with Medicare Part A & B coverage)
- TRICARE Standard Overseas <http://www.tricare.mil/Plans/HealthPlans/TSO.aspx>





TRICARE Final Points

- DEERS DEERS DEERS
- Bills are Not a Bad Thing
- Watch over Your Benefits





Detailed TRICARE Information Sources

- Blanchfield Army Community Hospital Health Benefits Advisor (HBA) 270-798-8421
- Mrs. Watzek – 270-798-8377
- Mr. Figueroa – 270-798-8681

<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

<http://www.trdp.org/retirees/enroll.html> and

<http://www.trdp.org/retirees/overseas-care.html>





TRICARE Retiree Dental Program

U.S. ARMY

- Maximum amount for covered services for each person enrolled, to \$1300 per year
- 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 \$1750
- Consumer Toolkit[®] enhancements
- DDP will access DEERS to verify eligibility and enrollment. It is important to keep information up to date in DEERS
- Detailed info available on-line at –

<http://www.trdp.org/AND>

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

DEERS-<https://www.dmdc.osd.mil/milconnect>





“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>





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

The image shows a sample DD Form 214. Key sections include:

- 1. NAME (last, first, middle initial) with handwritten 'S' in the first name field.
- 2. DEPARTMENT, COMPONENT AND BRANCH.
- 3. SOCIAL SECURITY NUMBER.
- 4. GRADE, RATE OR RANK.
- 5. PAY GRADE.
- 6. DATE OF BIRTH (YYMMDD).
- 7. RESERVE OBLIGATION TERMINATION DATE (YYMMDD).
- 8. PLACE OF ENTRY INTO ACTIVE DUTY.
- 9. HOME OF RECORD AT TIME OF ENTRY (City and state, to complete address if known).
- 10. LAST DUTY ASSIGNMENT AND BRANCH COMMAND.
- 11. SECTION WHERE SEPARATED.
- 12. COMMAND TO WHICH TRANSFERRED (with handwritten 'A').
- 13. DDJL COVERAGE (None, A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z).
- 14. PRIMARY SPECIALTY (with handwritten 'M').
- 15. RECORD OF SERVICE (with handwritten 'P').
- 16. SECURITY RECORD, BADGE, OATHS AND LAWSUIT RECORDS AWARDED OR AUTHORIZED (if period of service).
- 17. COMMISSIONED THROUGH SERVICE ACADEMY.
- 18. QUALIFIED UNDER LEADERSHIP PROGRAM (YES/NO).
- 19. DENTAL SERVICES (YES/NO).
- 20. MAILING ADDRESS AT THE SEPARATION (with handwritten 'L').
- 21. MEMBER RELATIVE (with handwritten 'E').
- 22. MEMBER'S SIGNATURE.
- 23. OFFICIAL AUTHORIZED TO SIGN (with handwritten 'E').

- 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/>





Retired Soldier Motto:

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

Opportunities to Still Serve include:

- Installation Retiree Councils
- CSA Retiree Council



Talk to your retirement services officer about joining

Recent Council reports available at:

<http://soldierforlife.army.mil/retirement/RetireeCouncil.html>





MyArmyBenefits

MyArmyBenefits
Your one stop for up-to-date benefits information

Home • Benefit Library • Benefit Calculators • News • Help • Español

1 Home navigation
2 Benefit Library
3 Benefit Calculators
4 Special Module
5 Casualty Operations

CALCULATE YOUR SURVIVOR BENEFITS
Estimate your survivor benefit annuity stream to help plan your family's financial future. Use the "what if" feature to see how life events change the income stream. [MORE](#)

Changes to MyArmyBenefits:
Major changes have been made to MyArmyBenefits. There's a new look, new content and a simplified navigation. But it is the changes made to the calculators that are most significant because they will now provide Army National Guardsmen and Reservists the same deployment, retirement and survivor benefit reports the Active Duty Soldiers and their Families have been provided.

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 section. If you have questions or comments please [contact us](#).

Suicide Prevention
The following resources are available for reference and assistance:
Suicide Awareness for Leaders
Resources for Suicide Prevention
The Army Campaign Plan for Health Promotion, Risk Reduction and Suicide Prevention ALARACT documents:
• Signed Complete Army Campaign Plan
• VCSA Sends Commander and Leader Responsibilities--Helping Our Soldiers and Enforcing Standards
• Annex D, Command Policy and Role of GI

New Benefits
Local Moves and Rental Foreclosure
Soldiers and their Family Members are now authorized a local move through the Army when foreclosure action is taken against the owner/landlord of rental property in which they are residing. Read the ALARACT and go here for more information on foreclosures and landlord/tenant issues. Also contact your local housing office for more information.

Need Help with Army Benefits?
MyArmyBenefits provides answers to questions about your benefits. Contact a Benefits Specialist for further assistance.
Related Items
ALARACT Suicide Prevention Help
Suicide Awareness Pamphlet for Leaders
ALARACT ACPHP Role of GI
ALARACT ACPHP Centralized Health Care Mgmt
ALARACT ACPHP Community Health Promo Councils
ALARACT ACPHP CDRs Report
VCSA ACPHP CDR LDR Responsibilities
Complete Army Campaign Plan HlthPromo Risk Red Suicide Prev

Benefit Issues and Updates
Impact of Benefits in Event of Suicide:
Please note that in the event of a Soldier's death is determined to be self-inflicted, surviving family member benefits may be subject to modification IAW Army Regulation 600-8-4. For more information contact your local benefits counselor, or call My Army Benefits at 1-888-721-2769 (1-888-721-Army).
Deployment Bulletin Board
Strong Bonds for Single Soldiers
The Strong Bonds program that provides retreat weekends for couples by Army Chaplains also provides a program for single Soldiers. Learn how to choose a partner wisely, build relationship skills and more. See the brochure.
Helpful Deployment Links
Battlemind
Battlemind for Families
Army Behavioral Health
After Deployment
Related Items
EagleCash SVC Issuance
DD93 Training Regmt ALARACT
MOS CriticalLine ALARACT
Strong Bonds for Single Soldiers
Battlemind Ldr Pocket Guide

07/21/10
Officers group objects to new MyCAA limitations
The Defense Department's latest policy for the My Career Advancement Account program "takes the rug out from under some spouses yet again," said Steve Stroup, government relations director for the Military Officers Association of America. He has expressed strong disagreement with the Pentagon's decision to severely limit military spouses' eligibility for tuition funding through the MyCAA program, announced Tuesday.

07/21/10
Hold off on new GI Bill changes, VA urges
The top education official for the Veterans Affairs department is asking Congress to delay until Aug. 1, 2012, any significant changes or improvements in the Post-9/11 GI bill.

07/20/10
Gray-area reservists' Tricare wait
Tricare health benefits for so-called "gray area" reserve retirees remain elusive, with some the Defense Department won't keep a promised Oct. 1 start date. Armed at national guard and reserve component members who have earned retirement benefits but are not yet eligible for health care or retired pay because they have not reached retirement age, the Tricare retired Reserve Program was authorized by Congress last October.

07/20/10
GI Bill spend make-up checks coming in August
Underpayments of living stipends to 153,000 veterans using the Post-9/11 GI Bill will be corrected in August when the Veterans Affairs Department issues one-time catch-up checks to anyone who has received the stipend since Jan. 1. The checks represent a fix to a program capped when VA set the GI Bill's living stipend in January after military housing allowances, on which the stipends are based, increased.

- **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 AKO
Single Sign On Authentication or DS Logon.



At Retirement, You Will Also Receive...

- Retirement Certificate
- Presidential Certificate of Recognition
- 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 Package





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
- Presented to Active Duty Soldiers at retirement
- Presented to Reserve Component Soldiers upon entry to Retired Reserves
- Kit includes flag, Retired Soldier pin, 3 window decals
- Installation, State, RSC Retirement Services Officers order kits





Thank you for your Service!!



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

<http://soldierforlife.army.mil/retirement/sbp.html>

