



Department of the Army Retirement Planning Briefing

Soldier for Life Retirement Services Office

13 January 2021



Purpose

To provide an overview of the planning needed to prepare for retirement.



NOTE: This briefing is **not** designed to replace the Army Retirement Planning Seminar provided by Retirement Services Officers!



U.S.ARMY

Army Retirement Services

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

Retirement Planning Policy

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

Post-Retirement Policy

MyArmyBenefits
The U.S. Army official benefits website

U.S. ARMY 2022
RETIREMENT PLANNING GUIDE

Department of the Army
Retirement Planning Briefing
HQDA, Army Retirement Services
278 Kilar Street S, Suite 200
Arlington, VA 22202-2531
1 June 2022

CHANGE MISSION
What is so special about the military and why are we here?
Military duty is not an event. It is a process.

MyArmyBenefits
The U.S. Army official benefits website

Retirement Services Program

UNCLASSIFIED

U.S. Army
Retired Soldier Handbook

RETIREE APPRECIATION DAYS
Benefits information, renew acquaintances and ID Cards, get medical checkups, and receive RADs include dinners or golf tournaments. For more information, contact the Retirement Planning Office (RPO).
Date Contact Location
Apr 22 0607 273 1867 Fort Bliss, TX
Apr 27 0607 536 2519 Fort Lee, VA
May 14 0607 574 2519 Fort Belvoir, IL
May 14 0607 731 2715 Carlisle Barracks, PA
May 18 0607 596 3392 USAR Italy
May 18 0607 184 3300 RCAF Eindhoven
May 18 0607 337 3314 Fort Leavenworth, KS
Jun 8 0607 817 3314 RCAF Amnorbach
Jun 8 0607 118 3994 Camp Santiago
Jun 8 0607 595 3912 USAF Rheinland-Pfalz/Ramstein
Aug 16 0607 148 4023940 Fort Rucker, VA
Sep 15 0607 443 3945 Fort Riley, KS
Sep 15 0607 806 2851 USAF Elmendorf, AK
Sep 17 0607 320 2845 Fort Hood, TX
Sep 21 0607 712 4434 Redstone Arsenal, AL

ECHOES
1,000,000!
The Blog

**Active
Army**
100,812

ARNG
58,564

USAR
66,765

**Retired
Soldiers**
998,915

**Surviving
Spouses**
251,410

FY20: 28,647 Soldiers retired

FY19: \$21.8B in retired and annuitant pay



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

RETIRED SOLDIER

Soldier Retired Soldier Veteran Family Educator Employer Community Organization

Army Echoes, the Army's newsletter for Retired Soldiers, and Change of Mission, the Army's military retirement planning newsletter, were recently published. Download them from the [Army Echoes](#) and [Change of Mission](#) pages.



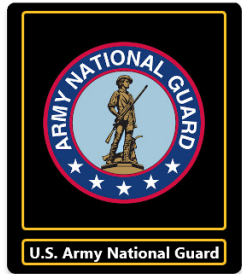
Retirement Planning



Post Retirement



U.S. Army Reserve



U.S. Army National Guard



Army Echoes Newsletter



Army Echoes Blog



Change of Mission



Retiree Appreciation Days



Surviving Spouses



Former Spouses



Survivor Benefit Plan (SBP)



CSA Retired Soldier Council



Change of Mission

- U.S. Army's official retirement planning newsletter for Soldiers in all three components with 17+ years of service
- Published via **myPay** SmartDoc in Jan, Apr, Jul and Oct
- Sent to 226K Soldiers quarterly. If you didn't receive it, check your email address in **myPay**
- Available at <https://soldierforlife.army.mil/retirement/change-of-mission>

CHANGE OF MISSION
THE OFFICIAL NEWSLETTER FOR SOLDIERS WITH 17 OR MORE YEARS OF SERVICE
JAN. APR. 2021

Want to receive all of the retired pay you've earned? New Army HR/pay system requires data correctness review in 2021!

ARLINGTON, Va. – “We are moving out of the Industrial age into the information age, as it pertains to human resources management,” said Army Vice Chief of Staff, Gen. Joseph W. Martin, in a Microsoft Teams event held on Aug. 10, 2020.

A focus of the event was preparing Active Component leaders to field the Integrated Personnel and Pay System – Army (IPPS-A), which will impact pay and personnel records for approximately 1.1 million Soldiers in Dec. 2021. Soldiers preparing for retirement should take steps now to ensure the data correctness of their records when the system goes live. An earlier version of the system was fielded to the Army National Guard in March 2020.

A necessary first step currently underway – the data correctness campaign – is designed to identify and correct data inconsistencies within every Soldier’s record and authoritative systems as the U.S. Army Reserve (USAR) and Active Army prepare for their conversion to IPPS-A. For Soldiers planning retirement, accurate records are necessary to calculate length of service, retirement points, retired pay, and benefits.

“The point of the campaign is for Soldier records to be up-to-date in existing systems prior to conversion to IPPS-A,” said Maj. Eric Kim of IPPS-A. “We want USAR and the Active Soldiers to get off on the right foot.”

****Soldiers preparing for retirement should take steps now****

To assist human resources professionals in their data correctness preparation, IPPS-A’s Functional Management Division is hosting monthly training sessions via Microsoft Teams. This training provides the “how to” and the “why” behind the campaign.

More information on the training, plus past sessions can be found at the [IPPS-A MiSuite site](#). Additionally, Maj. Kim and team developed the [How-To Guide for HR Professionals](#).

During Release 3, IPPS-A will be converting nine HR systems and subsuming or partially subsuming over 25 additional systems. Release 3 will also exchange data in and out of approximately 60 systems. It is imperative that Soldiers, Human Resource professionals, and system owners make timely data corrections in the correct locations at their respective levels, according to IPPS-A leadership.

There are three key tasks Soldiers, units and system owners need to follow. One is individual Soldier checks that consist of reviewing HR records in the Defense Manpower Data Center, the Army Training Requirements Resources System, and the Soldier Record Brief. Second, units need to conduct enhanced Personnel

U.S. Army’s Deputy Chief of Staff for Personnel, Lt. Gen. Gary M. Bills, gave the closing remarks at the IPPS-A Release 3 kick off event on Aug. 10, 2020. He emphasized the importance of data correctness. In March 2020, the Army finished fielding the system to the entire National Guard. This briefing prepared all three Components to support the fielding of Release 3 in 2021.

(Continued on page 2)

YOUR MISSION WILL CHANGE. BUT YOUR DUTY WILL NOT!

Features	Articles
Financial planning for retirement: The tax implications	Getting into myPay after you retire
TSP Lifestyle Funds change	Prepare to stay connected after retirement
Surprise! The Blended Retirement System is taking over!	TRICARE Select enrollment fees began on Jan. 1, 2021
Retiring during a pandemic	Why does DFAS deliver Change of Mission by SmartDoc?
	Army Emergency Relief serves the retired Soldier community
	Army Reserve retirement services offices go virtual during COVID-19
	Season 6 of the SFL Podcast is online!
	Making your Survivor Benefit Plan decision a priority
	How retroactive VA disability rating changes affect your retired pay
	Financial training.org – welcome to your trusted source for financial education
	Regular Items
	Lessons Learned
	In case you missed it
	Ask Joe: Your benefits guru





Throughout Your Retirement Planning

- Gather and study information needed to make critical retirement decisions
- Discuss the information with your Family



MilSpouse Money Mission

<https://www.milspousemoneymission.org/>

COVID-19 and Payroll Tax Deferral Information. [Click here.](#)

MilSpouse Money Mission
EDUCATE • EMPOWER • ELEVATE

Home About Money Ready MilLife Milestones Videos Blog Resources

MilLife Milestones

Military life is a journey. While it can be challenging, we're here to support you with information to help you make smart money moves during life's big moments.

- New Spouse
- First Child
- Promotion
- TSP Vesting
- Pre-Deployment
- Post-Deployment
- PCS
- Continuation Pay
- Separation
- Retirement



The DoD does not endorse any private organization or entity.

MilSpouse Money Mission™: Our mission is to educate and empower military spouses to elevate their families by making smart money moves.



The Retirement Planning Timeline



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

2021 U.S. Army Retirement Planning Guide

36 months

- Gather resources
- Retire where?
- Retire when?
- Determine service providers
- Create major decision timeline
- Plan to work? School?
- Consider credentialing & internships
- Start transition savings fund

24-18 months

- PCS move before retirement?
- Required service obligations?
- Retired pay estimate
- Attend TAP
- Attend Retirement Planning Seminar



12-6 months

- Apply for retirement
- Preseparation transition checklist
- Start active job search
- Finalize Administrative Absence & leave plan
- Interview/post-retirement wardrobe purchases



18-12 months

- Medical/dental care catch up
- College applications?
- Start employment networking
- SBP and life insurance
- Investigate healthcare options

6 months to 1 month

- Retirement physical
- Survivor Benefit Plan election
- Change myPay email
- Schedule final move
- Househunting
- BRS lump sum application
- Terminal leave & Administrative Absence
- Hand over job responsibilities
- Apply for VA disability compensation

Retirement month

- (if not already done)
- Retirement ceremony
 - Outprocessing/DD 214
 - Get medical records
 - HHG move
 - Will/POA update

0-6 months after

- New ID cards
- Apply for TRICARE
- New job starts
- VGLI?
- CRSC?





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Army Transition Assistance Program (TAP)

- You may initiate the Army TAP process 24 months before retirement.
- You **MUST** begin the Army TAP process and complete the mandatory Pre-Separation Counseling no later than 365 days before your effective retirement date.
- Soldiers need an average of 40 hours, spread over a 12-24 month period of time, to take advantage of Army TAP services.
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources



- Army TAP Home Page: <https://www.sfl-tap.army.mil>





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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 terminal 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.





U.S. ARMY

Mandatory Retirement Planning Seminar topics

- RSO Program
- Retired Pay & Taxes
- Cost of Living Adjustments
- Terminal Leave & Administrative Absence*
- Uniformed Services Former Spouses' Protection Act
- SGLI ➡ VGLI
- Shipping Household Goods
- Post-Service Employment and Ethics
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation (CRSC)
- Concurrent Retirement and Disability Pay (CRDP)
- Retiree Mobilization
- Survivor Benefit Plan (SBP)
- MyArmyBenefits
- Staying Connected to the Army
- VA Benefits
- TRICARE
- Social Security

* Formerly known as Transition Leave and Permissive TDY (PTDY)

***The Army Transition Assistance Program
is a separate program for all Soldiers leaving the Army***





Mandatory Retirement Planning Seminar

Due to COVID-19 Restrictions, in-person Mandatory Retirement Planning Seminars are not currently available. IAW ALARACT 093/2020, the briefing is currently available online at <https://soldierforlife.army.mil/Retirement/retirement-planning>.

NOTE: Contact your serving Retirement Services Officer (RSO) to determine their method of delivery (i.e. virtual briefings via MS Teams, via the presentation available on our page, etc.). RSO locator is available at <https://soldierforlife.army.mil/Retirement/rso>

You should plan on completing the Mandatory Retirement Planning Seminar at least 12 months prior to retirement. There is a lot of information available at the link listed above that you will find extremely useful, to include a Retirement Planning Guide as well as slides, brochures and useful links.



Reserve Component Mandatory Retirement Planning Seminar

- Due to COVID-19, the USAR Retirement Seminars are being conducted Virtually
- Soldiers with 15 or more years toward non-regular retirement, Gray Area Retired Soldiers, and their families should attend
- Briefing includes Retirement Points, RCSBP/SBP, Retired Pay Application, VA, TRICARE, Federal Employees Dental and Vision Insurance Program (FEDVIP), ID/DEERS, MyArmyBenefits (other community partners i.e. SSA) to provide Soldiers with education and counseling to make informed decisions related to retirement
- Held in largest target population cities (USAR) and at the JFHQs (ARNG)
- Held on Saturdays with a minimum of 12 Seminars per RSC per year (USAR). Contact applicable State RSO for briefing dates (ARNG)

Soldier For Life, Preparing to Retire: <https://soldierforlife.army.mil/retirement/preparing-to-retire>

USAR Retirements: <https://www.usar.army.mil/Retirement/>

ARNG Retirements: <https://www.milsuite.mil/book/groups/arng-hrp-t-retirement-services/pages/retirement-services>





Retirement Considerations

- **Retirement date**

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

- **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 attaining 20 years AFS, whichever is later.

- **Active duty service obligation**

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

- **Reassigned on a PCS**

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





U.S. ARMY

Transferring your Post 9/11 GI Bill

(<http://milconnect.dmdc.mil>)

- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**.
- If you retire without completing your service obligation, you will incur a debt.

The screenshot shows the milConnect website interface. The main content area is titled "Transfer of Education Benefits" and includes a "Sponsor" section with the following information:

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

A green callout bubble points to the "Obligation End Date" and "Approval Form" fields, containing the text: "TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)".

Below the sponsor information, there is a section for selecting an educational program, with "Post-9/11 GI Bill, Chapter 33" selected. A table lists dependents:

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

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



Applying for Active Duty

Length of Service 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 terminal 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

- **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 of service before 25 April 2005, you will have a reserve component 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. Effective 1 October 2014, 90-day increments CAN cross fiscal year boundaries.
 - May not be reduced below age 50.
- *The MyArmyBenefits retirement calculator automatically pulls your points from iTAPDB*



15 or 20 Year Notification of Eligibility (NOE) for Non-Regular Retirement

- RC Soldiers who complete the eligibility requirements under T10 USC section 12731a, will be notified in writing within 1 year after completion of required service
- RC Soldiers who complete 20 years of qualifying service will be issued the Notification of Eligibility (NOE) for Retired Pay at Age 60 (20-year letter). A 20 Year NOE is not provided to Soldier's who are past age 59
- RC Soldiers who complete at least 15, but less than 20 years of qualifying service will be issued the 15-year NOE (Only Soldiers deemed unfit for continued Selected Reserve service)
- Mailed to eligible Soldiers within 90-120 days of recording 20 years of qualifying service. **The letter is mailed to the address of record** and is also posted to iPerms
- USAR Soldiers can view and print a personal copy of their DA Form 5016 by logging into the My Record Portal at <https://www.hrcapps.army.mil/portal/>.
- ARNG Soldiers should email their applicable state RPAM rep for NOE requests, refer to the POC directory at <https://www.milsuite.mil/book/docs/DOC-396107>



Non-Regular Retirement Application

- Eligible Soldiers may request retirement applications by contacting HRC or by downloading the application from the HRC website at [https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)
- Submit no earlier than 9 months and no later than 90 days prior to retirement date to ensure payment in a timely manner.
- The application packet contains DD Forms 108 and 2656, instructions, current retirement point pay value matrix, and a return envelope.
- Methods for submitting the completed application are:
 - Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil
 - Mail: DEPARTMENT OF THE ARMY
US ARMY HUMAN RESOURCES COMMAND
ATTN: AHRC PDP TR
1600 SPEARHEAD DIVISION AVENUE DEPT 482
FT KNOX KY 40122





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Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service). **This is the date of your initial service contract. This date does not change regardless of breaks in service or changes in duty status.

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 validate your DIEMS

The brigade/installation Personnel Automation Section POC can correct DIEMS dates. The local finance office will correct 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



Retired Pay Plans

Retirement Plan	DIEMS
<ul style="list-style-type: none"> • Final Basic Pay Plan (Years of creditable service x 2.5%) x Final Basic Pay 	Prior to September 8, 1980
<ul style="list-style-type: none"> • High-36 Pay Plan (Years of creditable service x 2.5%) x average of highest 36 months basic pay 	Between September 8, 1980 and July 31, 1986
<ul style="list-style-type: none"> • High-36 Pay Plan (calculation above) ~OR~ • Career Status Bonus* (CSB)/REDUX Pay Plan (if you declined CSB, you are automatically High-36) <p>REDUX: (Years of creditable service x 2.5%) minus 1% for each year < 30 years x average of highest 36 months of basic pay</p> <p>* CSB no longer available as of 31 DEC 17</p>	Between August 1, 1986 and December 31, 2017
<ul style="list-style-type: none"> • Blended Retirement System (BRS) (Years of creditable service x 2%) x average of highest 36 months basic pay 	January 1, 2018 or later, or opted-in during the opt-in period

NOTE: Credit for all full months served (All). CSB/REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62. All other Retired Pay Plans receive Full COLAs



Blended Retirement System Basics

(DIEMS on or after 1 Jan 18 or < 12 YOS/4,320 points as of 1 Jan 18 & 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

$$\text{Years of Service} \times 2.0\% \times \text{High-36 Month Average of Base Pay} = \text{Monthly Retired Pay}$$

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%

NOTE: Currently serving members who opted-in receive matching contributions immediately

Continuation Pay

- Mid-career incentive designed to maintain force retention
- Payable at 8-12 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



MyArmyBenefits

Featuring a personalized Retirement Calculator!!

The screenshot shows the MyArmyBenefits website interface. A green arrow points from the text 'Featuring a personalized Retirement Calculator!!' to a calculator link in the 'PLANNING AND ASSISTANCE' sidebar. A yellow oval labeled 'Benefit Library' points to the 'Benefit Library' link in the top navigation menu. Another yellow oval labeled 'Help Desk' points to the 'Need Benefits Help? Contact Us' link in the bottom right sidebar.

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>

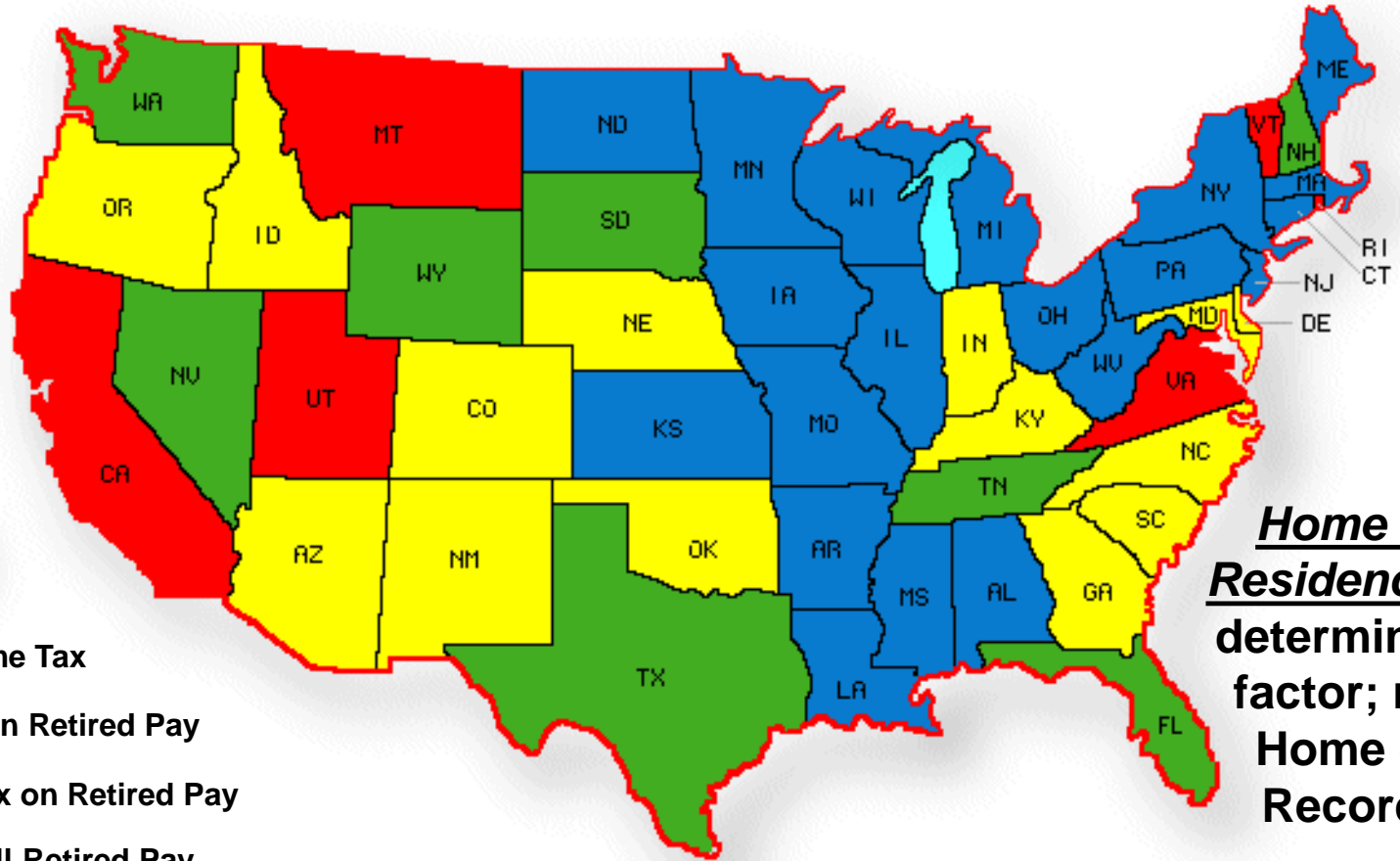
Benefit Calculators link directly to DEERS information through CAC or DS Logon.



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Taxes*

Federal taxes are due on all retired military compensation



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 13 Jan 21. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at https://myarmybenefits.us.army.mil/Home/Benefit_Library/State_Territory_Benefits.html for details.



Retirement Physical



- Army requires a retirement physical
- **NET 6 months** and **NLT 1 month** before retirement/start of terminal 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

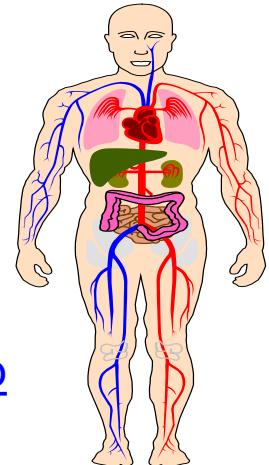
* AR 40-501



VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2020 (Veteran only): from \$144.14 (10%) to \$3146.42 (100%), (30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers <u>50% disabled</u>, disability pay offsets military retired pay dollar for dollar*
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service connected, but is not severe enough to merit disability pay



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



CRSC & CRDP Comparison

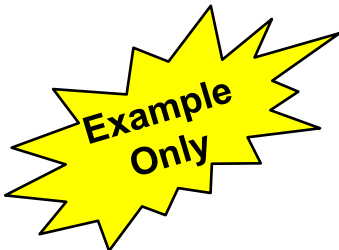
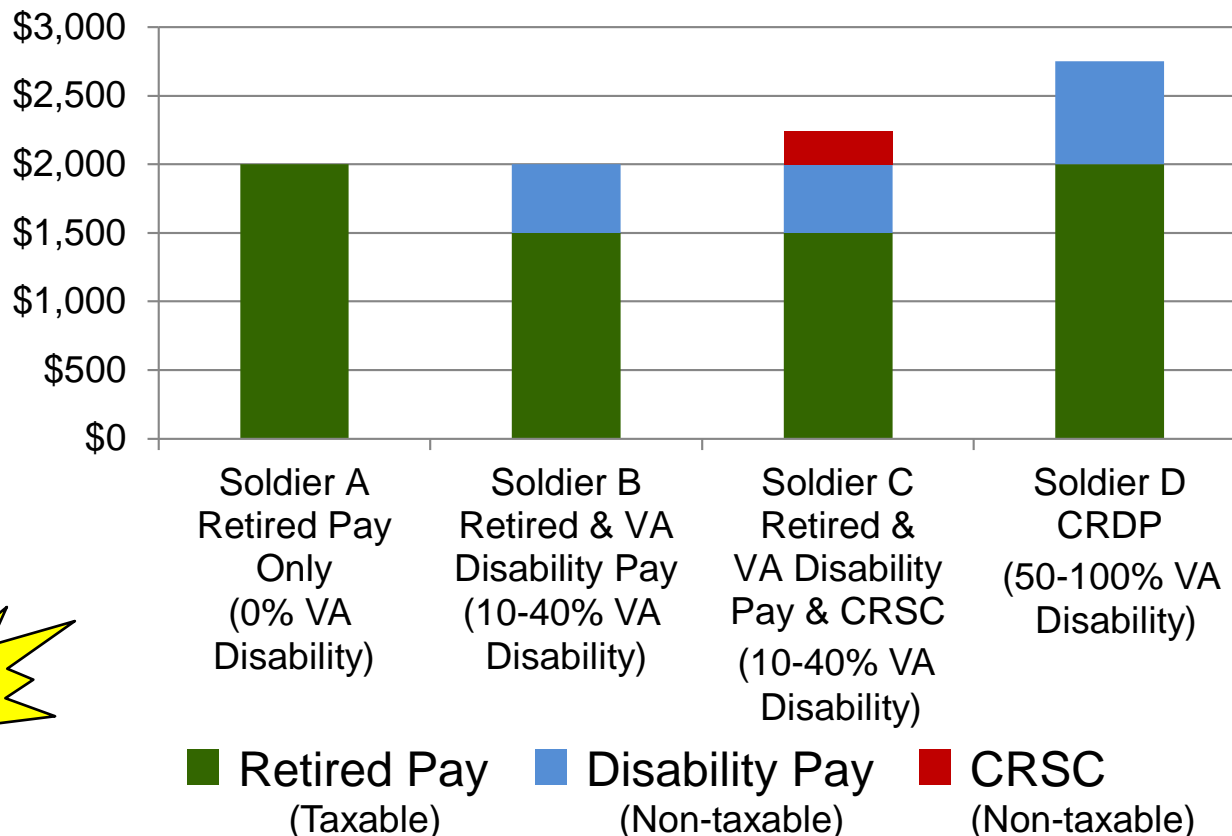
Combat Related Special Compensation	Concurrent Retirement and Disability Pay
<p>Combat related disabilities</p> <ul style="list-style-type: none"> • Armed conflict (e.g. wounds) • Simulated combat (e.g. FTX) • Hazardous service (e.g. parachute duty) • Instrumentalities of war (e.g. combat vehicles) 	<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 \$ for \$ 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	http://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)



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



Healthcare Decisions...

See <https://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 \$606 per family or \$303 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.
 - ❖ Annual fee (\$300/family, \$150/indiv), plus 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. Premiums are \$459 per month (Prime) or \$257 per month (Select), plus copays and cost shares.

NOTE: Group A rates reflected



U.S. ARMY

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.
- <https://www.usfhp.com/> or (800) 748-7347
- The annual fee is \$606 per family or \$303 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
- <https://www.va.gov/health/> or 1-877-222-VETS (8387)



U.S. Department
of Veterans Affairs



Federal Employee Dental and Vision Insurance Program (FEDVIP)

- Able to select from a choice of twelve National/International and Regional dental carriers
- Able to select from a choice of five National/International vision carriers.
- High and Standard plan options available for both dental and vision with varying monthly premium rates based on coverage.
- **Retiring uniformed service members are eligible to enroll between 31 days prior to their military retirement date and up to 60 days following.**
- Premiums can be deducted from retired pay.
- When you enroll, you must select that you are newly eligible and provide your eligibility date; your enrollment may be voided if you misrepresent yourself as newly eligible.
- Your FEDVIP coverage will be effective the first day of the first pay period following the date your enrollment is received.



Visit <https://www.benefeds.com/> for more information



TRICARE Coverage - Retired RC Soldiers

Retired Reserve Coverage Timeline

Under age 60	60	61	62	63	64	Age 65+
Gray Area Retired Soldiers May qualify to purchase TRICARE Retired Reserve	Eligible for TRICARE Select TRICARE Prime or US Family Health Plan (where available)					Begin TRICARE For Life

Note: TRICARE Standard and TRICARE Extra plans transitioned to TRICARE Select. Retired members will need to choose between TRICARE Select, TRICARE Prime, or US Family Health Plan

For information and assistance: <https://tricare.mil/Plans/HealthPlans>



The Survivor Benefit Plan



RETIRED PAY **STOPS** WHEN THE
RETIRED SOLDIER DIES!

The Survivor Benefit Plan Decision is:

- A **critically important** part of retirement planning for you and your Family!
- A **financial foundation** for your retirement.



In FY19, 81% of Retiring Soldiers took SBP

<https://soldierforlife.army.mil/retirement/survivor-benefit-plan>



SBP Elections...



- Must be made **before** retirement
- Are generally irrevocable, but **may** be cancelled with spouse's concurrence between months 25-36 following retirement
- Spouse concurrence is required **by law** if Soldier elects less than maximum SBP coverage for his/her spouse unless the election is for former spouse



SBP Election Categories



- Spouse Only
- Spouse & Children
- Children Only
- Former Spouse
- Former Spouse and Child
- Insurable Interest

NOTE 1: Soldiers with no beneficiaries at retirement can elect to cover a new beneficiary within one year of gaining the beneficiary by notifying DFAS.

NOTE 2: Former Spouse provisions:

- May be elected voluntarily, as a result of a court order in divorce; or a written agreement
- May convert to spouse coverage upon the death of the former spouse



SBP Details



Decision



- Monthly Spouse cost is 6.5% of the “base amount”



- Monthly annuity is 55% of the “base amount”
- Spouse’s annuity paid forever (unless spouse remarries before age 55; if remarriage ends, annuity is reinstated)
- Child’s annuity is paid to age 18 (or age 22 if in school or until death if totally incapacitated at age eligible for SBP)
- Annuity is increased by annual COLA
- Premiums are paid only when you have eligible beneficiaries. (Keep DFAS updated when beneficiaries change.)

NOTE: Base amount = \$300 up to full retired pay per month



Reserve Component Survivor Benefit Plan

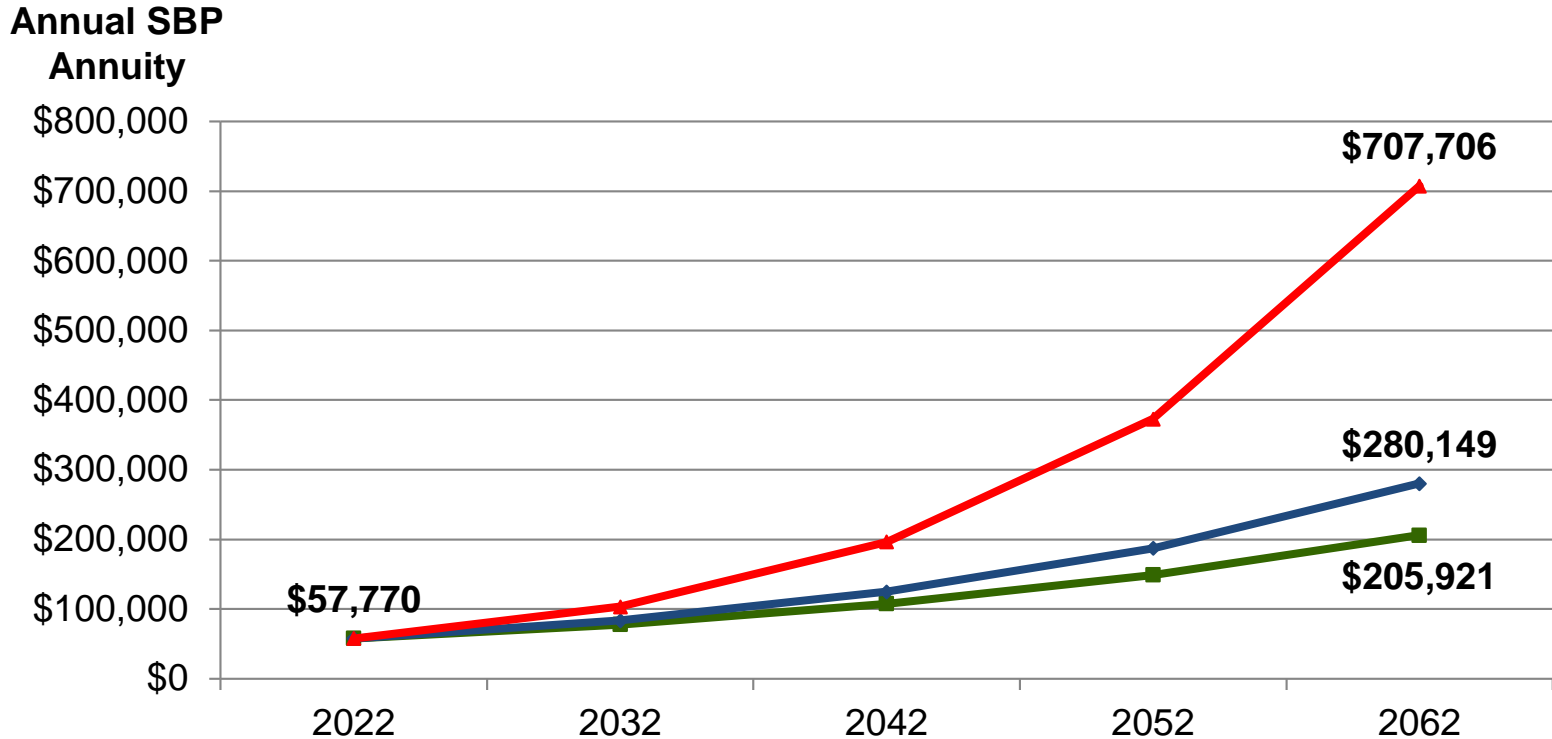
- Prior to 1 January 2001, Soldiers who failed to make an election for RCSBP within 90 days of receipt of their 20 Year NOE Letter were automatically prevented from enrolling until age 60.
- From 1 January 2001 to present, Soldiers with eligible dependents who fail to respond to the offer of RCSBP enrollment are automatically enrolled in RCSBP under option C (immediate coverage) for spouse and child.
- RCSBP information is mailed to Soldier with the 20-year letter.
 - Option A – declined coverage until non-regular retirement
 - Option B - annuity is paid when the Soldier would have reached age 60 if death occurs prior to non-regular retirement
 - Option C – annuity is paid immediately if death occurs prior to non-regular retirement

Note: Your RCSBP election becomes your SBP election when you apply for your retired pay.



SBP Cost of Living Adjustments (COLA)

The effects of COLA on SBP over 40 years for a CSM who retires in 2021 with a \$8,753 SBP base amount and then dies on 1 JAN 2022.



You pay in today's dollars for an SBP annuity paid in future dollars

- **3% COLA** represents low inflation
- **3.74% COLA**** represents inflation average over previous 40 years
- **6% COLA** represents moderate inflation

All calculations are before tax dollars made using DOD Office of the Actuary tables
** SOURCE: US Dept. of Labor, Bureau of Labor Statistics



Spouse SBP Premium Payback Period

Based on a 2% long term COLA

SBP Premiums Paid	Premium Payback Period
5 years	8 months
10 years	1 year, 2 months
15 years	1 year, 8 months
20 years	2 year, 1 month
25 years	2 years, 5 months
*30 years	2 years, 8 months

*No further cost after 360 premium payments (30 years) and age 70

SOURCE: DOD Actuary



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



Army Echoes

- The Army's official newsletter for Retired Soldiers
- Delivered electronically to your email address in *myPay*
- **Change your email address in myPay to a commercial email address before you retire!**
- iPhone & Android phone apps
- Read the *Army Echoes* Blog to receive frequent news between editions at <https://soldierforlife.army.mil/retirement/blog>



1,000,000!
An Army Force Multiplier
By Mark E. Overberg, Director Army Retirement Services

In October, the United States Army exceeded one million Retired Soldiers! That's as many Retired Soldiers as there are Soldiers serving on active duty, in the Army National Guard, and in the Army Reserve – combined. Retired Soldiers are an Army force multiplier.

In 2012, Gen. Raymond T. Odierno, the Army Chief of Staff, created the Soldier for Life (SFL) program to instill a new mindset which proclaims that service to the nation continues after uniformed service ends. In 2015, the Director of Army Retirement Services, retired Col. John W. Radtke, coined the Retired Soldier mission statement during a conversation with Army Chief of Staff Gen. James C. McConville, then the Army G-1.

Mission: Hire & Inspire The intent of Hire & Inspire is that your mission changed when you retired. No longer are you training and deploying to fight and win our nation's wars. But you still have a duty to the nation. And the Army still needs you. So let's break down the mission statement.

Hire: We want you to mentor veterans where you live and help them get jobs. This helps veterans and their families, so they are more likely to become our ambassadors as Soldiers for Life. But this also helps the Army. The money spent on veterans' unemployment compensation can instead be spent on training and equipping today's Soldiers.

Inspire: We want you to inspire Americans in three ways. But to do this, Americans must see you as a Retired Soldier – out of your uniform. Wear the U.S. Army Retired Lapel Button and put the Soldier for Life window sticker on your car. These are conversation starters. You inspire Americans just by telling your Army stories. Stories that need to be told. Your stories make Soldiers real to Americans. Tell them what being a Soldier means to you. Tell them about the sacrifices you and your family made. Dispel their negative stereotypes about veterans. Your stories help Americans understand why we need an Army, trained and ready to defend their freedoms. We need Americans to understand the Army. Their support will ensure the Army remains a formidable foe for our adversaries and a critical partner for our allies. By continuing to set an example in your daily life, you influence Americans to see military service as a viable career for their children.

Still Serving: There are many ways you can still serve the Army. The Army's largest demographic should not be its most underutilized asset. Continue to serve. Be a Soldier for Life.

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U.S.ARMY

How will they know you? Conversation starters

Soldier for Life Window Sticker

(DA Label 180 & DA Label 180-1)



US Army Retired
Lapel Button



*Identify yourself as a
Soldier for Life*



U.S. ARMY

Retirement Services Officers (RSO)

Every retiring/Retired Soldier and Family **WORLDWIDE** is supported by an RSO who gives Retirement Planning briefings and answers questions one on one. **(NOTE: Briefings are being held virtually due to COVID. Refer to slides 12 and 13 for additional information)**

Joint Base Myer-Henderson Hall Retirement Planning Briefing: The briefings are held in the community center, bldg. 405, on the 1st Tuesday of each month, from 0800-1200. RSO contact information (703) 696-5948, email usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

Fort Belvoir Retirement Planning Briefing: The briefings are conducted on the 1st or 2nd Wednesday of every OTHER month, at the Barden Education Center (Bldg 1017), 0800-1230. RSO contact information (703) 806-4551/4084, email usarmy.belvoir.imcom.mbx.rso@mail.mil, to verify the date and register.

Fort Meade Retirement Planning Briefing: The briefings are held on the 2nd Thursday of each month at the Max J. Beilke Building, 2234 Huber Rd, Ft. Meade, MD, in classroom 4. Reservations are required (check the website at <https://www.ftmeade.army.mil/directorates/dhr/mpd/rso/rso.html>). RSO contact information (301) 677-9434/9600, email armyrsomeade@mail.mil



U.S. ARMY

Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
<https://soldierforlife.army.mil/Retirement>
 - DA 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 Gray Area Retirements Branch
[https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)
- USAR Readiness Division RSOs listed at:
<https://soldierforlife.army.mil/Retirement/ArmyReserve>
- State RSOs can assist National Guard Soldiers
<https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>
- SBP vs. Life Insurance Comparison tool
<https://actuary.defense.gov/Survivor-Benefit-Plans/>



For more information

Army

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

Air Force

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

Navy

https://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/>



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



rallypoint.com/organizations/soldier-for-life



U.S. Army Soldier For Life



<https://soldierforlife.army.mil/Retirement/change-of-mission>



CSASoldierForLife



@csaSoldier4Life



@csaSoldier4Life



US Army Soldier For Life



<https://soldierforlife.army.mil/Retirement/army-echoes>

<https://soldierforlife.army.mil/Retirement/blog>

Join the conversation





QUESTIONS?



Thank you for your service!!