



U.S. ARMY

HEADQUARTERS DEPARTMENT OF THE ARMY RETIREMENT SERVICES OFFICE

DEPARTMENT OF THE ARMY RETIREMENT PLANNING INFORMATIONAL BRIEFING

30 APRIL 2024

“BE ALL YOU CAN BE”



Purpose

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



Retirement is a process NOT an event!!

The Army Retirement Services Program

Army Retirement Services

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

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

Retirement Planning Policy

Post-Retirement Policy

The collage features several key resources:

- MyArmyBenefits**: The official military benefits website of the U.S. Army.
- U.S. Army Retirement Planning Guide 2024**: A comprehensive guide for planning retirement.
- Retiree Appreciation Days**: A calendar of events for retired soldiers and spouses.
- U.S. Army Retired Soldier Handbook 2024**: A handbook for retired soldiers.
- Army Retirement Planning Toolkit**: A toolkit for planning retirement.
- U.S. Army Retiree Appreciation Days**: A calendar of events for retired soldiers and spouses.
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Regular Army

ARNG

USAR

89,880

45,140

39,610

Retired Soldiers

Surviving Spouses

1,027,254

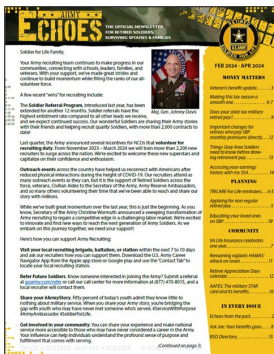
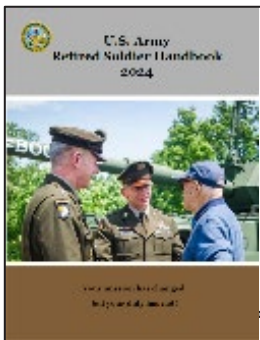
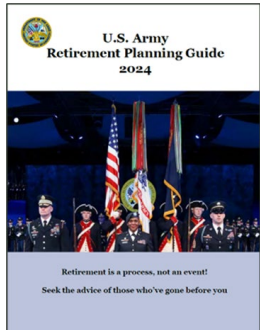
249,378

FY23: 32,466 Soldiers retired

FY22: \$24B in retired and annuitant pay

The Army Retirement Services Website

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



RETIRING OR RETIRED SOLDIER

Soldier Retired Soldier Veteran Family Educator Employer Community Organization

[Contact Retirement Services](#)

Visit the Army Retirement Planning Toolkit:

- Retirement is a process, not an event.
- It may take as much time as a second job - start early.
- Understand how your retirement impacts others, especially your household-include your spouse/significant other in all retirement planning.
- Checklists to guide you in preparing for retirement from 36 months prior to retirement up through your retirement date.

RETIREMENT PLANNING

- Retirement Planning
- U.S. Army Reserve
- U.S. Army National Guard
- Survivor Benefit Plan (SBP)
- Change of Mission

POST RETIREMENT INFORMATION

- Post Retirement
- Army Echoes Newsletter
- Army Echoes Blog
- CSA Retired Soldier Council
- Retiree Appreciation Days

SPOUSE INFORMATION

- Surviving Spouses
- Former Spouses



Army Retirement Planning Toolkit



Army Retirement Planning Toolkit



Former Spouses

Change of Mission

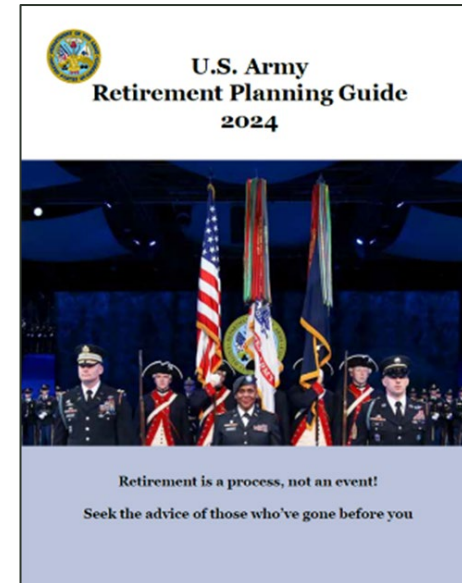
- U.S. Army’s official retirement planning newsletter for Soldiers in all three components with 17+ years of service
- Published via **myPay** SmartDoc in Jan, Apr, Jul, and Oct
- Sent to 174K Soldiers quarterly. If you didn’t receive it, check your email address in **myPay**
- Available at <https://soldierforlife.army.mil/retirement/change-of-mission>



Retirement Planning Considerations

Throughout Your Retirement Planning

- Gather and study information needed to make critical retirement decisions
- Discuss the information with your Family
- Check out the Retirement Planning Toolkit available at <https://soldierforlife.army.mil/Retirement-Toolkit/The-Basics> for checklists and timelines to assist you throughout your retirement planning process



The Retirement Planning Timeline

2024 U.S. Army Retirement Planning Guide

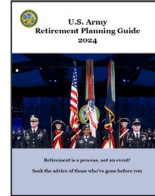
36 months

- 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

- Apply for retirement (between 12 and 24 months)*
- PCS move before retirement?
- Required service obligations?
- Retired pay estimate
- Attend Army TAP
- Attend Mandatory Retirement Planning Seminar



12-6 months

- Apply for retirement (between 9 and 12 months)
- Pre-separation transition checklist
- Start active job search
- Finalize transition administrative absence & terminal 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
- House-hunting
- 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
- Out-processing/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?



Priority tasks indicated in red

*under pilot program allowing requests for voluntary AFS retirement up to 24 months out.

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-to-24-month period, 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.armytap.army.mil/>

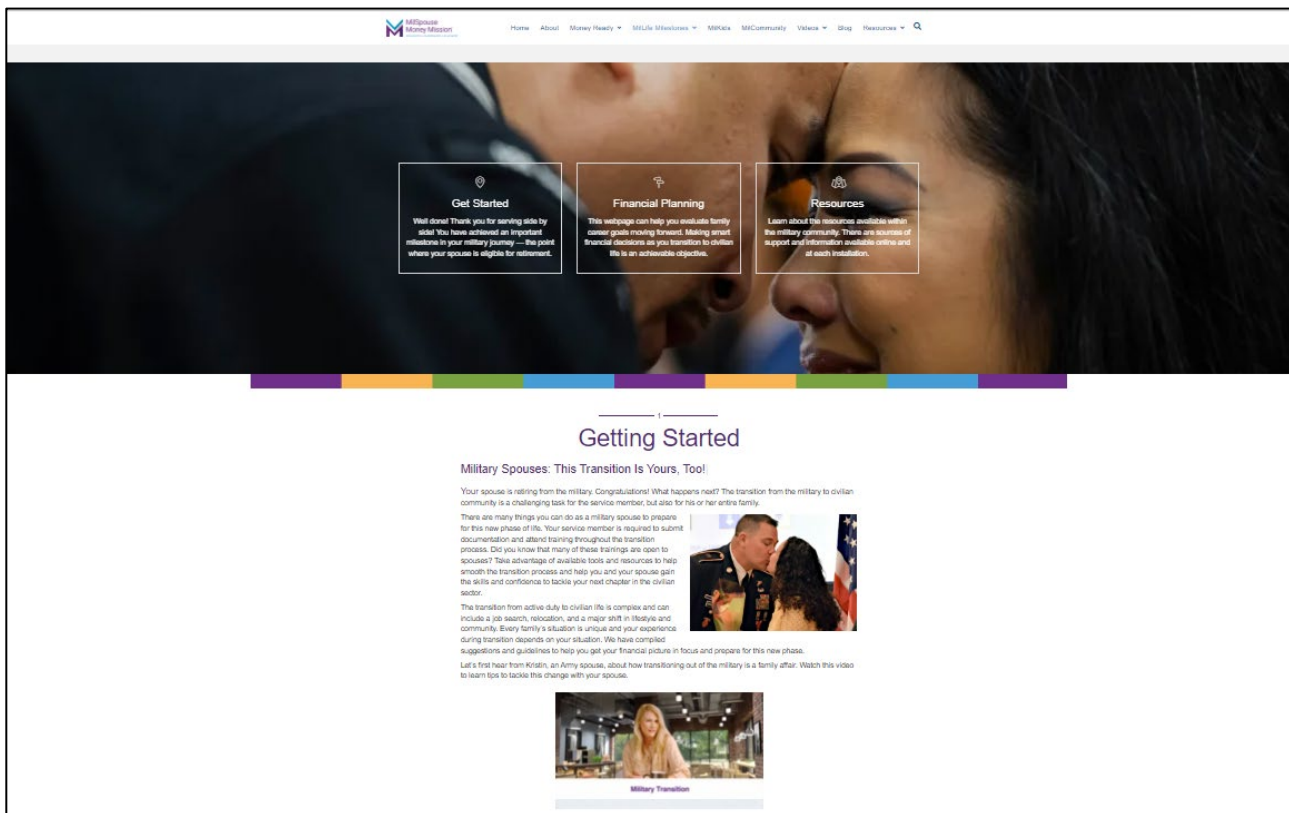
180-Day Restriction on Hiring Retired Military

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

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

MilSpouse Money Mission

<https://www.milspousemoneymission.org/touchpoint-transition-to-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.

Mandatory Retirement Planning Seminar

You should plan on completing the Mandatory Retirement Planning Seminar up to 36 months prior to retirement, and either the Department of the Army (DA) Survivor Benefit Plan (SBP) briefing, or the DA Reserve Component Survivor Benefit Plan (RCSBP) briefing up to 6 months prior to retirement.

There is a lot of information available on our page at <https://soldierforlife.army.mil/Retirement/retirement-planning> that you will find extremely useful, to include the Retirement Planning Toolkit, Retirement Planning Guide, slides, brochures, and useful links.

Contact your Retirement Services Officer (RSO) for additional information pertaining to these briefings. An RSO locator is available at <https://soldierforlife.army.mil/Retirement/rso>.

Mandatory Retirement Planning Seminar Topics

- The Army Retirement Services Program
- Retirement Planning Considerations
- Post-Retirement Employment Planning
- Military Retired Pay and Other Financial Considerations
- Terminal Leave and Transition Administrative Absence (TAA)*
- Retirement Physical, and VA Disability
- Documents Issued Upon Retirement and Service Recognition
- Travel and Transportation, and Personal Property Household Goods (HHG)
- Retired Uniformed Services Identification Card (USID) and DS Logon Info
- Other Available Benefits
- Healthcare
- Life Insurance
- Retiree Recall
- Staying Connected

Survivor Benefit Plan (SBP) (Separate Brief)

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

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

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

Reserve Component Mandatory Retirement Planning Seminar

- Soldiers who have between 18-20 years toward non-regular retirement, those in receipt of a 15-year Notification of Eligibility (NOE), 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 on Saturdays with a minimum of 12 Seminars per RD per year, in largest target population cities (USAR)
- Held at the state Joint Forces Headquarters (JFHQs). Contact the applicable State RSO for briefing dates (ARNG)

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

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***

- Always the 1st day of the month for length of service retirements
- Can be any day of the month for disability retirements

- ***Active-duty service obligation***

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

- ***Transfer of the Post-9/11 GI Bill***

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

- ***Reassigned on a PCS***

Must complete ADSO requirements to retire (see references below)

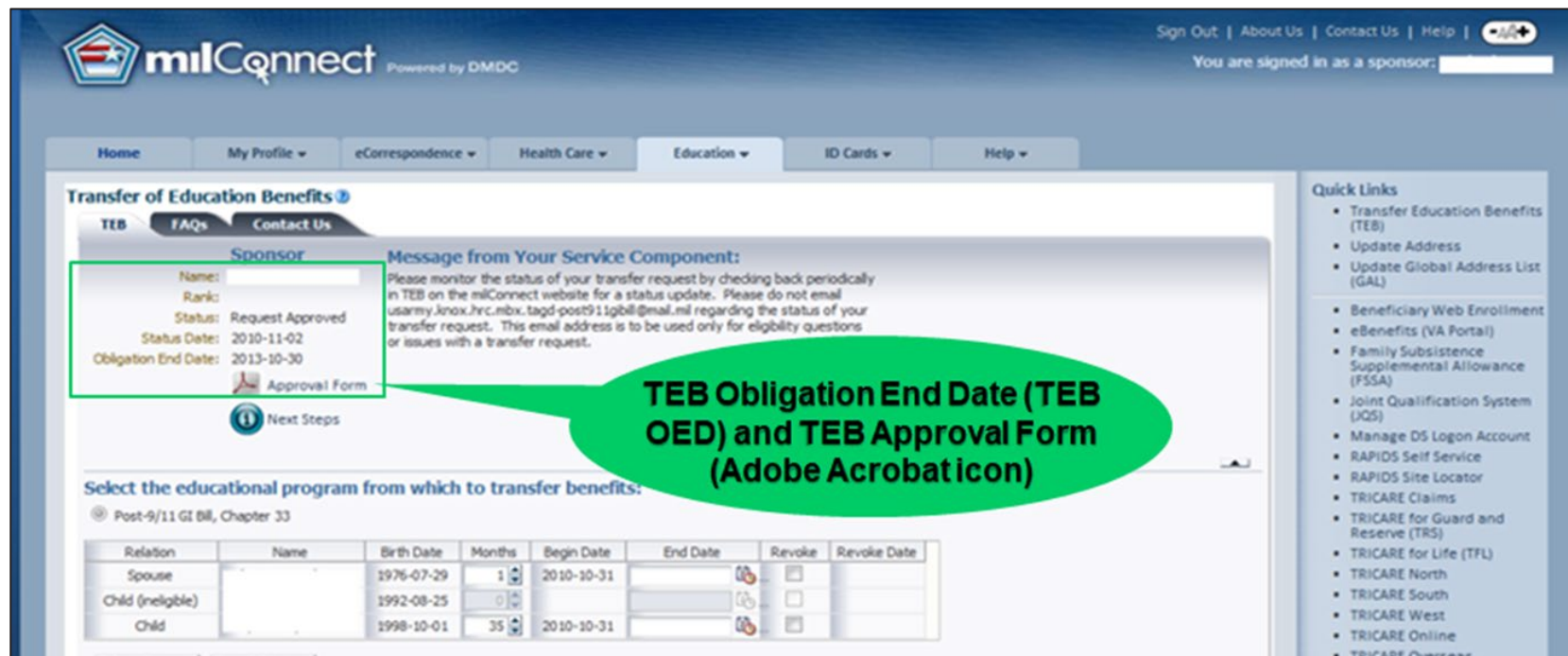
- ***In lieu of PCS***

Apply within 30 calendar days of alert for a retirement date no more than 6 months (Officer), or 12 months (or the 1st day of the month after attaining 20 years AFS, whichever is later) (Enlisted), from the date of the PCS alert. See AR 350–100/AR 600-8-24 (Officer), or AR 635-200 (Enlisted)

Transfer of your Post-9/11 GI Bill

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

- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**
- Members who retire before completing service obligation will incur a debt



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

Message from Your Service Component:
Please monitor the status of your transfer request by checking back periodically in TEB on the milConnect website for a status update. Please do not email usarmy.knox.hrc.mbx.tagd-post911gibil@eol.mil regarding the status of your transfer request. This email address is to be used only for eligibility questions or issues with a transfer request.

Sponsor

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

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

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

For more information go to the HRC GI Bill Programs page at
<https://www.hrc.army.mil/content/GI%20Bill%20Programs>

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 (or up to 24 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 or usarmy.pentagon.hqda-gomo.mbx.gomo@army.mil
- COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 or usarmy.pentagon.hqda-sld.mbx.como-retirements@army.mil
- Army National Guard: State AGR Office (T32); Human Capital Management (T10)
- All others: Local Military Personnel Office
- Chaplain For Life Program, to assist Regular Army Chaplains with transition into continued ministry, usarmy.pentagon.hqda-occh.mbx.chaplain-for-life@army.mil

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

*Application period extended to up to 24 months prior to retirement date under a temporary pilot program that expires 11 January 2025.

Non-Regular (Reserve) Retirement

- ***Retirement eligibility***
 - 20 years of creditable service for a length of service retirement
 - 15 years of creditable service for a medical retirement
- ***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. On or after 1 October 2014, 90-day increments CAN cross fiscal year boundaries.
 - May not be reduced below age 50.

The MyArmyBenefits retirement calculator automatically pulls retirement points from IPPS-A!

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

- RC Soldiers who complete the eligibility requirements under T10 USC section 12731, will be notified in writing within one year after completion of required service through the issuance of the Notification of Eligibility (NOE) for Retired Pay at Age 60 (20-year letter).
- A 20-Year NOE is not required as part of the retirement application for Soldiers who are still serving past age 59, and therefore may not be issued.
- RC Soldiers who complete at least 15, but less than 20 years of qualifying service who are deemed unfit for continued Selected Reserve service will be issued the 15-year NOE.
- USAR Soldiers can view and print a personal copy of their DA Form 5016 (Chronological Statement of Retirement Points) by logging into IPPS-A.
- ARNG Soldiers should contact their applicable state Retirement Points Accounting Management (RPAM) administrator for a copy of their NGB Form 23 (Retirement Points History Statement), a directory is available 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%20Branch>.
- Applications should be submitted 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 a checklist, DD Form 108 (Application for Retired Pay Benefits), DD Form 2656 (Data for Payment of Retired Personnel), and a return envelope.
- Methods for submitting the completed application are:
 - Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil (Preferred)
 - Mail: Department of the Army
US Army Human Resources Command
ATTN: AHRC-RPS-GAR
1600 Spearhead Division Avenue Dept. 482
Ft. Knox, KY 40122-5402

Military Retired Pay and Other Financial Considerations

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your Date of Initial Entry into Military Service (DIEMS). **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 your DIEMS.
- The local finance office will correct the Defense Joint Military System.
- Once a Soldier's DIEMS can be verified, the changes will be reflected on the Soldier's Enlisted Records Brief (ERB) or Officer Record Brief (ORB), and LES.

For a fast, personalized retired pay calculation, go to <https://myarmybenefits.us.army.mil/Benefit-Calculators/> and click on the retirement calculator

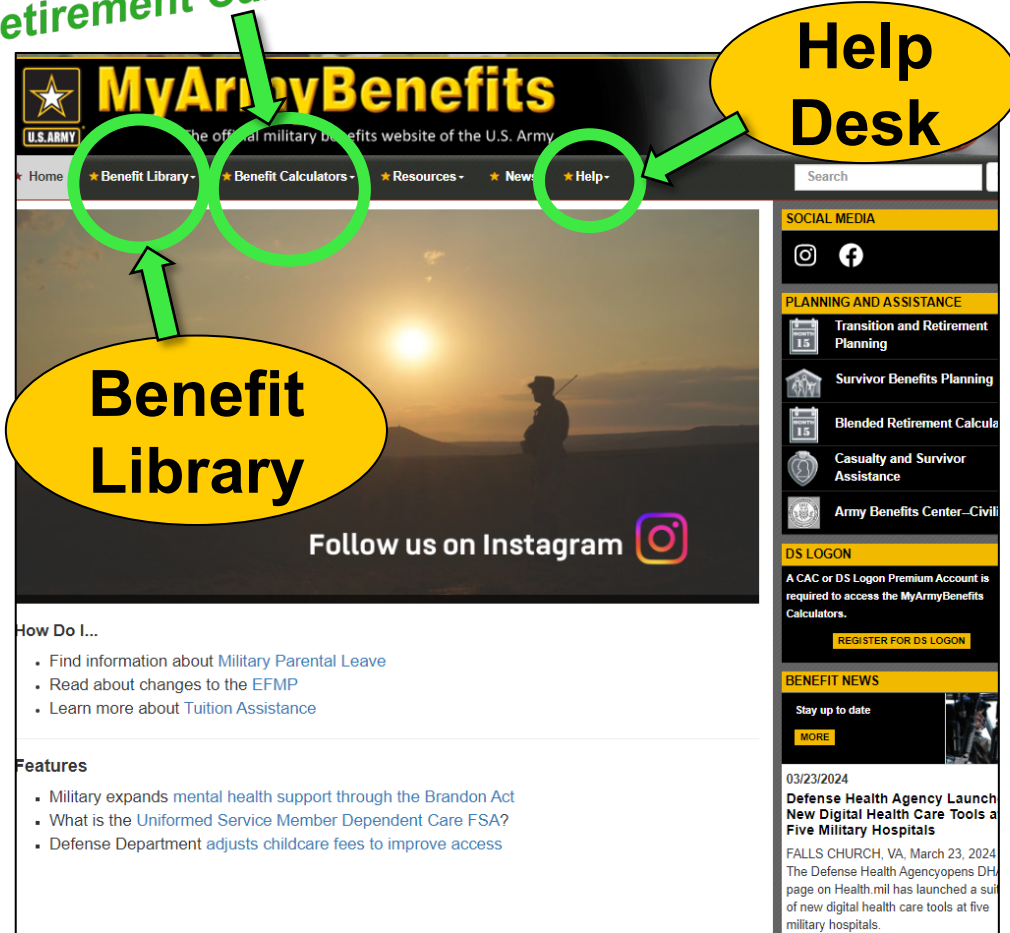
Retired Pay Plans

Retirement Plan	DIEMS
<p>Final Basic Pay Plan</p> <p>(Years of creditable service x 2.5%) x Final Basic Pay</p>	<p>Prior to 8 September 1980</p>
<p>High-3 Pay Plan (AKA High-36)</p> <p>(Years of creditable service x 2.5%) x average of highest 36 months basic pay</p>	<p>Between 8 September 1980 and 31 July 1986</p>
<p>High-3 Pay Plan (calculation above) ~OR~ Career Status Bonus* (CSB)/REDUX Pay Plan (if you declined CSB, you are automatically High-3)</p> <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>	<p>Between 1 August 1986 and 31 December 2017</p>
<p>Blended Retirement System (BRS)</p> <p>(Years of creditable service x 2%) x average of highest 36 months basic pay</p>	<p>1 January 2018 or later, or opted-in during the opt-in period</p>

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.

MyArmyBenefits

Featuring a personalized Retirement Calculator!!



Benefit Library

- Federal Fact Sheets
- State and Territory Benefits Fact Sheets
- Resource Locators

Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

Online Survivor Benefits Reports (OSBR)

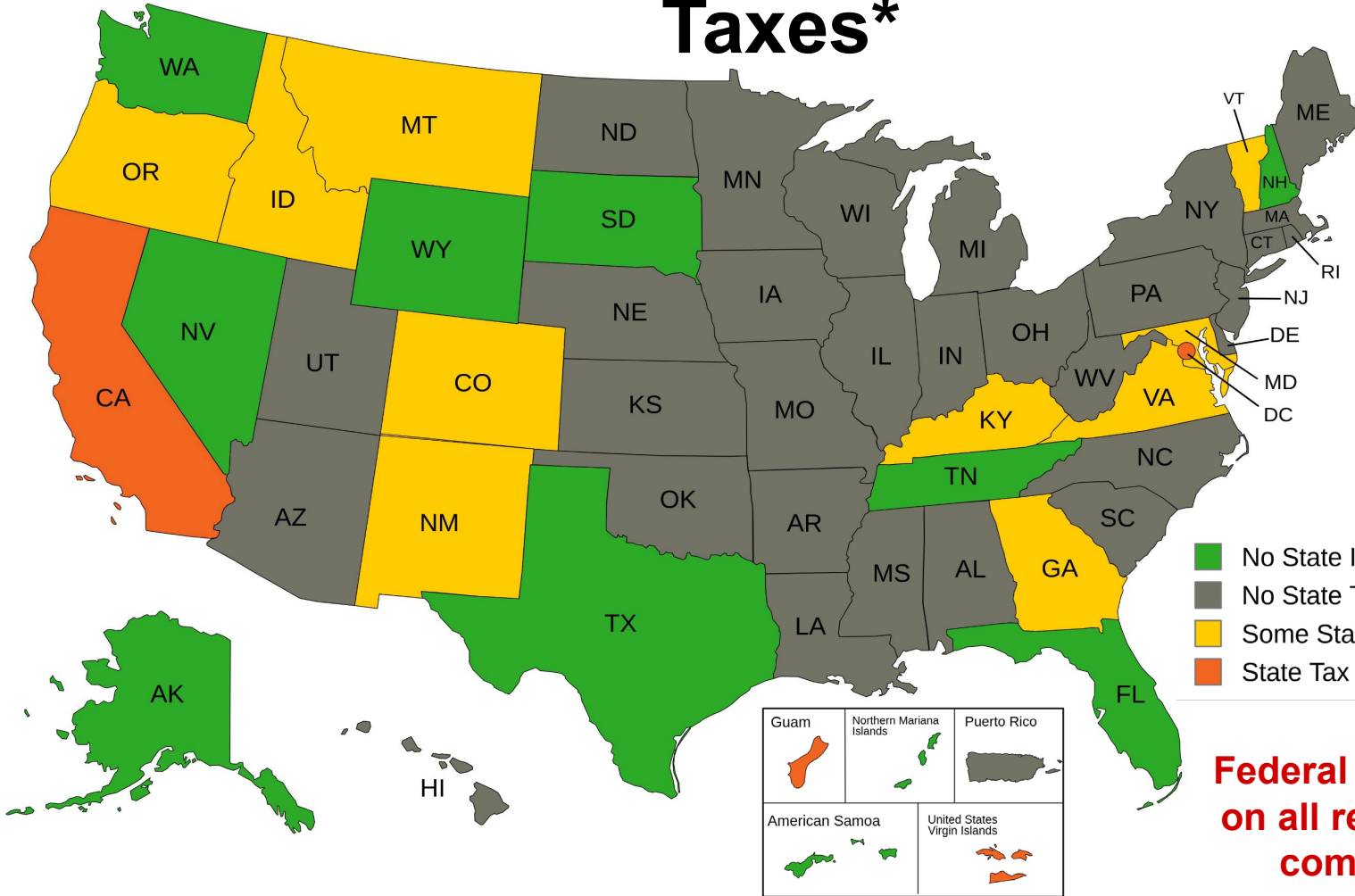
- Survivor Benefits Reports

Benefits Help Desk Operations

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

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

Taxes*



Home of Residence is determining factor, NOT Home of Record!

- No State Income Tax
- No State Tax on Retired Pay
- Some State Tax on Retired Pay
- State Tax on All Retired Pay

Federal taxes are due on all retired military compensation

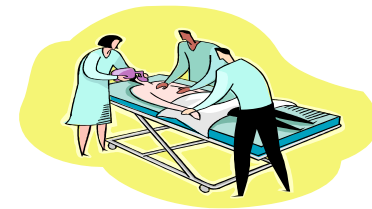
You pay NO Social Security or Medicare tax on retired pay. You'll collect full Social Security benefits when you reach the age of eligibility!

*State taxes as of 30 April 2024. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> for details.

Retirement Physical and VA Disability

Retirement Physical

- The Army requires a **S**eparation **H**istory and **P**hysical **E**xam (SHPE) prior to retirement
- Physical exams performed by the DOD are valid for up to 12 months before the date of retirement*
- Your last record of active-duty health
- Assists with claim for VA service-connected disability
- Most sites now provide combined Service and VA retirement physicals



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/disability/how-to-file-claim/when-to-file/pre-discharge-claim/#ways-to-file> or call 1-800-827-1000

* DA PAM 40-502, paragraph 6-7

Separation History and Physical Exam (SHPE)

Separation Health Assessment:

The Separation Health Assessment is a medical evaluation used by the Department of Defense (DOD) and the Department of Veterans Affairs (VA).

- In the DOD, it is referred to as the “Separation History and Physical Examination (SHPE)” - A SHPE up to 90 days prior to retirement date must be validated as current not more than 30 days before the retirement date.
- In the VA, it is called a “Separation Health Assessment” - When conducted by the VA, an exam up to 180 days prior to the date of retirement from active duty is acceptable. (must be validated by a DOD official).

Soldiers who are retiring:

- Only need one exam.
- The exam may be completed at a military hospital or clinic (<http://www.tricare.mil/MTF>) or at a VA facility (<https://www.va.gov/find-locations/>).

The Separation Health Assessment documents and assesses your:

- Medical history
- Medical concerns identified during your military career
- Current health status

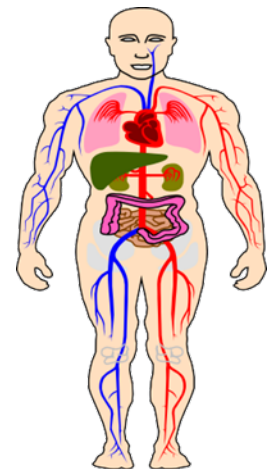
SHPE – How it Works

- Schedule your exam at a military hospital or clinic or VA facility well in advance of your scheduled separation date. (see locator links on previous slide)
 - If you're filing a VA claim, schedule it no later than 90 days before your retirement date.
 - If you're taking extended terminal leave, it's best that you schedule at a military hospital or clinic.
- Before the exam, complete DD Form 2807-1 (Report of Medical History) at <https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2807-1.pdf>.
- The assessment results are then accessible by both the DOD and VA. You can also access them by clicking on the Health Record tab at <https://my.mhsgenesis.health.mil/>. You won't need another exam if you decide to file a VA claim.

VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2023 (Veteran only): from \$171.23 (10%) to \$3,737.85 (100%), (30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers <50% disabled, disability pay offsets military retired pay dollar-for-dollar*
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service-connected, but is not severe enough to merit disability pay



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

CRSC & CR Comparison

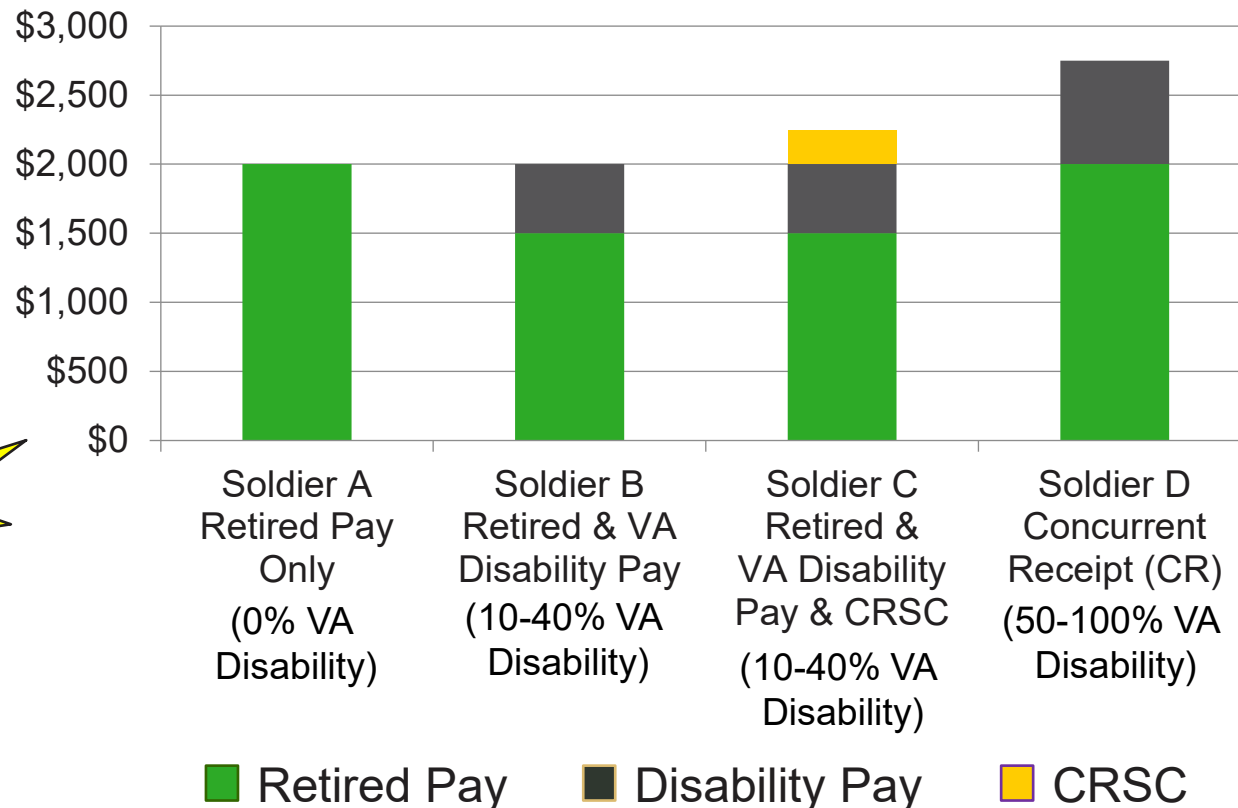
Combat-Related Special Compensation (CRSC)	Concurrent Receipt (CR)
<p>Combat-related disabilities</p> <ul style="list-style-type: none"> • Armed conflict (e.g., wounds) • Simulated combat (e.g., FTX) • Hazardous service (e.g., parachute duty) • Instrumentalities of war (e.g., combat vehicles) 	<p>Service-connected disabilities</p> <p>Retired pay that would have been waived by the Soldier to receive disability pay is restored (i.e., no \$ for \$ off-set of retired pay)</p>
<p>10%-100% disability rating (combat-related)</p>	<p>50%-100% disability rating (service-connected)</p>
<p>Not taxable; not divisible in divorce</p>	<p>Taxable; divisible in divorce</p>
<p>Receiving retired pay</p>	<p>Qualified retiree receiving retired pay*</p>
<p>Must apply to HRC</p>	<p>Automatic; no application required</p>
<p>https://www.hrc.army.mil/content/955</p>	<p>https://www.dfas.mil/retiredmilitary/disability/cr dp.html</p>

*A member or former member of the uniformed services who is entitled for any month to retired pay is a qualified retiree. (Special Rules for Chapter 61 Disability Retirees)

CRSC and CR Comparison

Tying It All Together

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



Example Only

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

Healthcare

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 \$726 per family or \$363 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 is \$355.92 per family or \$177.96 per individual, plus co-pays 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 \$637 per month (Prime) or \$311 per month (Select), plus co-pays and cost shares.

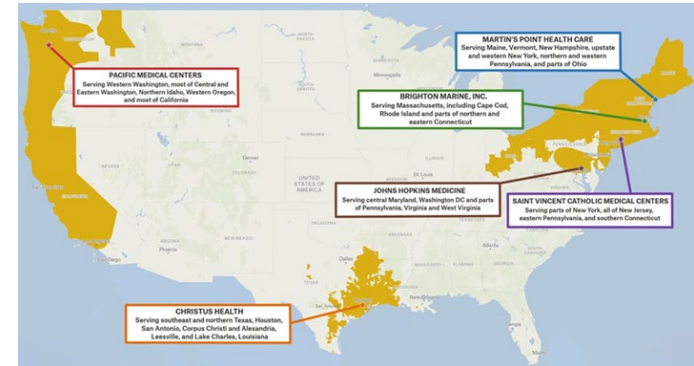


NOTE: CY 24 Group A rates reflected

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 \$726 per family or \$363 per individual



- ***Department of Veterans Affairs***

- Vets separated under any condition other than dishonorable including Army Reserve 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)



TRICARE Coverage - Retired Reserve Component (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>

Federal Employee Dental and Vision Insurance Program (FEDVIP)

- FEDVIP offers supplemental vision coverage to those enrolled in a TRICARE health plan
- There are 12 dental and 5 vision carriers to choose from
 - FEDVIP also offers national and international plans, with some plans featuring both high and standard options
- Retiring service members can enroll in a FEDVIP dental and/or vision plan between 31 days prior to their military retirement date and up to 60 days following
 - To prevent a gap in coverage between your active duty or reserve plan and your new FEDVIP plan, you must enroll prior to your military retirement date
- BENEFEDS is the online portal that you can use to research, enroll in, and manage your FEDVIP coverage



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

Life Insurance

Veterans Affairs Life Insurance (VALife)

Veterans Affairs Life Insurance (VALife) provides low-cost coverage to Veterans with service-connected disabilities. VALife is guaranteed acceptance whole life insurance.

- **For age 80 or younger:**
 - You're eligible for VALife if you have a VA service-connected disability rating, even if your rating is 0%.
 - There's no time limit to apply after getting your disability rating.
- **You can get these benefits:**
 - Up to \$40,000 in whole life insurance coverage (in \$10,000 increments), and -
 - Cash value that starts to add up 2 years after the VA approves your application.

<https://www.benefits.va.gov/insurance/VALife.asp>

The Survivor Benefit Plan (SBP), and the Reserve Component Survivor Benefit Plan (RCSBP)

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 FY 22, 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 the 25th and 36th months 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

- | | |
|-----------------------------------|--|
| 1. Spouse Only | 4. Former Spouse |
| 2. Spouse & Child(ren) | 5. Former Spouse and Child(ren) |
| 3. Child(ren) Only | 6. 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, or a written agreement
- May convert to spouse coverage upon the death of the former spouse

SBP Details

Cost

Monthly Premium
(Spouse = 6.5%)

Benefit

Inflation protected
monthly annuity
(55% of elected base
amount)

Spouse annuity paid
until death

Child annuity until 18 or
22 if unmarried full-time
student

Premiums charged only
when there's an eligible
beneficiary

Benefit Notes:

- Base amount = \$300 up to full retired pay per month
- If spouse remarries prior to age 55, annuity is suspended. If remarriage ends, annuity can be reinstated
- A totally incapacitated child may be eligible to receive the annuity for life
- Premiums paid deducted from retired pay pre-tax

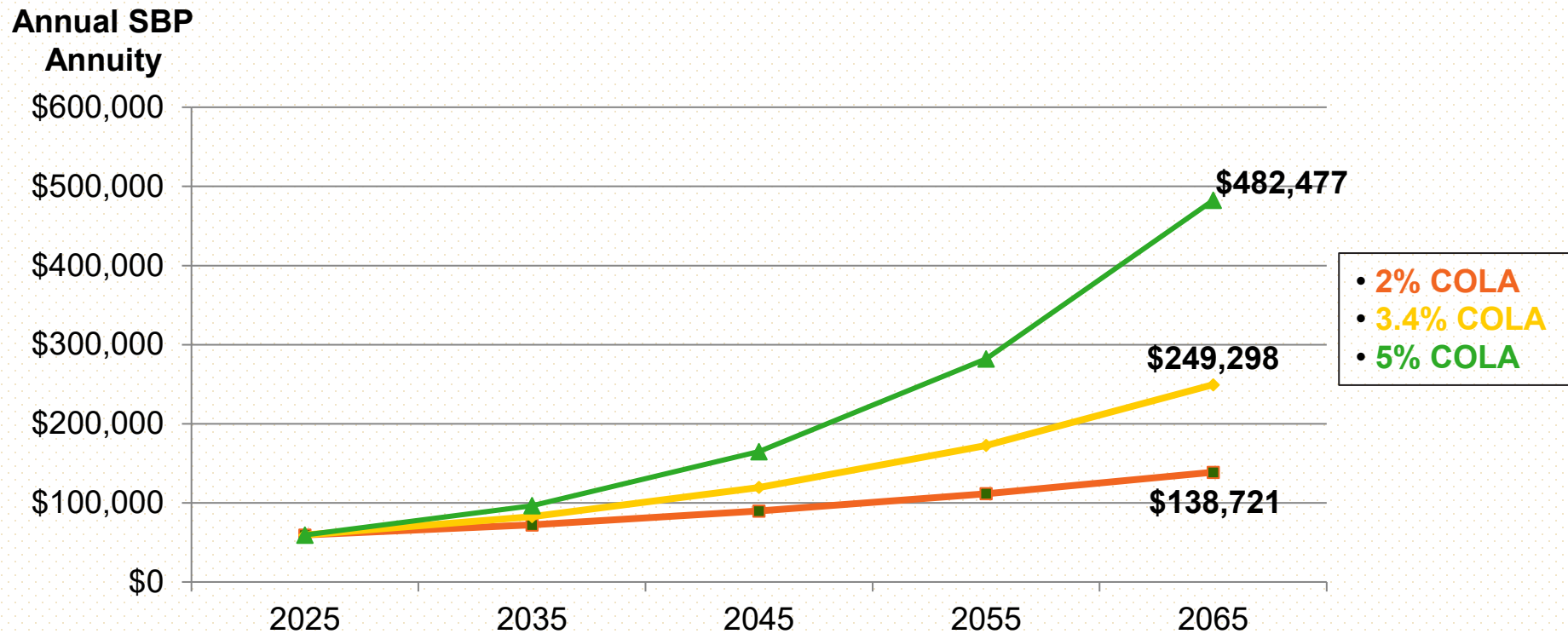
Reserve Component Survivor Benefit Plan

- Prior to 1 January 2001, Soldiers who failed to make an election for RCSBP within 90 days of receipt of their 20-Year NOE were automatically prevented from enrolling until age 60.
- From 1 January 2001 to present, Soldiers with eligible dependents who fail to complete the RCSBP initial election form are automatically enrolled in RCSBP under option C (immediate coverage) for spouse and child(ren) as applicable.
- RCSBP information is mailed to Soldier with the 20-year NOE.
 - 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 (base amount and election category) becomes your SBP election when you apply for your retired pay.

SBP Cost of Living Adjustments (COLA)

The effects of COLA on the SBP annuity over 40 years for a CSM who retires in 2024 with a \$8,970 SBP base amount and then dies on 1 JAN 2025.



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

All calculations are before tax dollars made using DOD Office of the Actuary tables

Spouse SBP Premium Payback Period

Cost in Today's Dollars; Benefit in Tomorrow's Dollars

Length of time Premiums Paid	Years of Annuity Received to Exceed Premiums Paid
5 years	7 months
10 years	1 year, 1 month
15 years	1 year, 6 months
20 years	1 years, 10 months
25 years	2 years, 2 months
*30 years	2 years, 5 months

*No further cost after 360 premium payments (30 years) and age 70.
Based on a 2.75% long term COLA.

Retired Uniformed Services Identification Card (USID), and DS Logon Information

Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- The Retired Uniformed Services ID (USID) 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



- DOD has transitioned to the issuance of a more secure next generation USID to replace the former paper-based USID. Although the new USID looks like a CAC, it does not contain a chip. For more information go to <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>

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

Staying Connected, and Additional Information and Resources

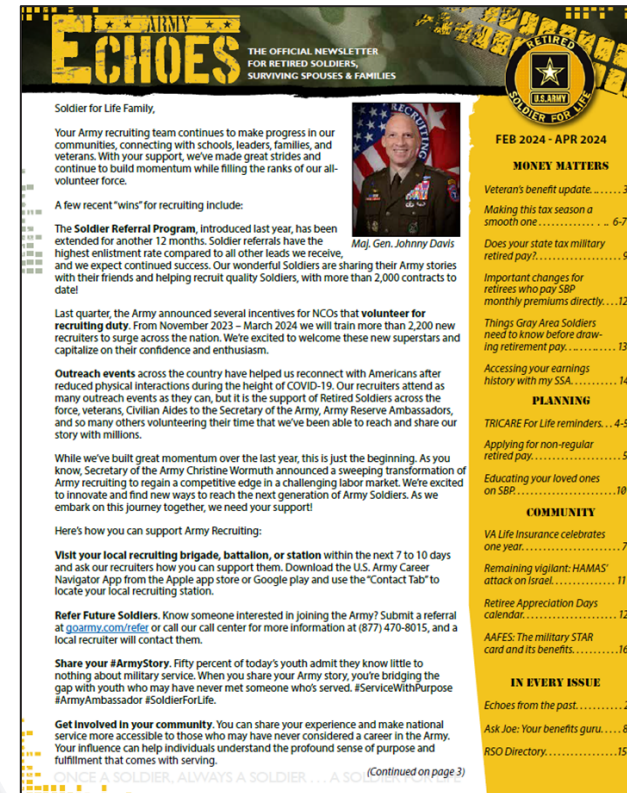
Army Echoes

- The Army's official newsletter for 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>



ARMY ECHOES
THE OFFICIAL NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES

FEB 2024 - APR 2024

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Soldier for Life Family,
Your Army recruiting team continues to make progress in our communities, connecting with schools, leaders, families, and veterans. With your support, we've made great strides and continue to build momentum while filling the ranks of our all-volunteer force.

A few recent "wins" for recruiting include:

The **Soldier Referral Program**, introduced last year, has been extended for another 12 months. Soldier referrals have the highest enlistment rate compared to all other leads we receive, and we expect continued success. Our wonderful Soldiers are sharing their Army stories with their friends and helping recruit quality Soldiers, with more than 2,000 contracts to date!

Last quarter, the Army announced several incentives for NCOs that **volunteer for recruiting duty**. From November 2023 - March 2024 we will train more than 2,200 new recruiters to surge across the nation. We're excited to welcome these new superstars and capitalize on their confidence and enthusiasm.

Outreach events across the country have helped us reconnect with Americans after reduced physical interactions during the height of COVID-19. Our recruiters attend as many outreach events as they can, but it is the support of Retired Soldiers across the force, veterans, Civilian Aides to the Secretary of the Army, Army Reserve Ambassadors, and so many others volunteering their time that we've been able to reach and share our story with millions.

While we've built great momentum over the last year, this is just the beginning. As you know, Secretary of the Army Christine Wormuth announced a sweeping transformation of Army recruiting to regain a competitive edge in a challenging labor market. We're excited to innovate and find new ways to reach the next generation of Army Soldiers. As we embark on this journey together, we need your support!

Here's how you can support Army Recruiting:

Visit your local recruiting brigade, battalion, or station within the next 7 to 10 days and ask our recruiters how you can support them. Download the U.S. Army Career Navigator App from the Apple app store or Google play and use the "Contact Tab" to locate your local recruiting station.

Refer Future Soldiers. Know someone interested in joining the Army? Submit a referral at goarmy.com/refer or call our call center for more information at (877) 470-8015, and a local recruiter will contact them.

Share your #ArmyStory. Fifty percent of today's youth admit they know little to nothing about military service. When you share your Army story, you're bridging the gap with youth who may have never met someone who's served. #ServiceWithPurpose #ArmyAmbassador #SoldierForLife.

Get Involved in your community. You can share your experience and make national service more accessible to those who may have never considered a career in the Army. Your influence can help individuals understand the profound sense of purpose and fulfillment that comes with serving.

ONCE A SOLDIER, ALWAYS A SOLDIER. ... A SOLDIER FOR LIFE (Continued on page 3)

How to be a Soldier for Life

HIRE & INSPIRE

1. Be visible
2. Help **HIRE** Vets
3. **INSPIRE** Americans. Talk about your service. How did the Army help you *BE ALL YOU CAN BE?*
4. **INSPIRE** the next generation



US Army Retired
Lapel Button



Retired Shoulder
Sleeve Insignia



Soldier for Life
Window Sticker



Retirement Services Officers (RSO)

Every retiring/Retired Soldier and Family **WORLDWIDE** is supported by an RSO who provides Retirement Planning briefings and answers questions one on one.

Joint Base Myer-Henderson Hall Retirement Planning Briefing: Briefings held virtually via Teams on the 1st Tuesday of each month, 0800-1200 (email for link). RSO contact information (703) 696-5948, email usarmy.jbmhh.asa.mbx.hrd-rso@army.mil. (website is <https://home.army.mil/jbmhh/index.php/teamJBMHH/about/Base/Human-resources/mpd/retirement-services-office>)

Fort Belvoir Retirement Planning Briefing: Briefings conducted the 3rd Wednesday of every other month (Jan, Mar, May, Jul, Sep, Nov), at 9625 Middleton Rd, Bldg 1189, 0800-1230. RSO contact information (703) 806-4551, email usarmy.belvoir.imcom.mbx.rso@army.mil, to verify the date and register. (website is <https://home.army.mil/belvoir/index.php/about/Garrison/directorate-human-resources/military-personnel-division/emilpopas-office>)

Fort Meade Retirement Planning Briefing: Briefings held the 2nd Thursday of each month at 4550 Parade Field Lane, Room 201, Ft. Meade, MD. RSO contact information (301) 677-9434/9600/9603, email usarmy.meade.id-sustainment.mbx.rso@army.mil. (website is <https://home.army.mil/meade/index.php/about/Garrison/directorate-human-resources/military-personnel-division/transition-center>).

Aberdeen Proving Ground Retirement Planning Briefing: Briefings held the 1st Wednesday of each month at 6488 Rodman Road, Bldg 4305. Registration is required. RSO contact information 410-306-2345/2322 Email: APGRSO@army.mil. (website is <https://home.army.mil/apg/index.php/my-fort/all-services/retirement-services>).

Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
<https://soldierforlife.army.mil/Retirement>
 - DA Retirement Planning Guide, Toolkit, briefing, etc.
 - USAR & ARNG Non-Regular Retirement Information
 - DA Survivor Benefit Plan (SBP) and RCSBP Briefings, and information
- MyArmyBenefits at <https://myarmybenefits.us.army.mil/>
- Army Installation Retirement Services Officers (RSOs)
<https://soldierforlife.army.mil/retirement/rso>
- HRC Gray Area Retirements Branch
<https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- USAR Readiness Division RSOs listed at:
<https://soldierforlife.army.mil/Retirement/ArmyReserve>
- State RSO information for Army National Guard Soldiers available at:
<https://www.milsuite.mil/book/docs/DOC-396107> or at
<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 and Space Force

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

Navy

<https://www.mynavyhr.navy.mil/Career-Management/Retirement/>

Marine Corps

<https://www.manpower.usmc.mil/wordpress/>

Coast Guard

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



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



<https://www.dvidshub.net/unit/HQDA-RSO>



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@USArmySFL



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



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

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

Join the conversation

Questions?



Additional Slides for Informational Purposes

DOD SkillBridge Program, and Army Career Skills Program

The DOD SkillBridge Program:



Provides an opportunity for service members to gain valuable civilian work experience through **specific industry training, apprenticeships, or internships during the last 180 days of service**. Service members participating in SkillBridge receive their military compensation and benefits, and industry partners provide the training and work experience.

<https://skillbridge.osd.mil/>

The Army Career Skills Program (CSP):

Affords transitioning service members the opportunity to participate in **employment skills training (EST), on-the-job training (OJT), pre-apprenticeships and internships** with a high probability of employment in high-demand and highly-skills jobs. Participation must occur **within the last 180 days of military service**, with an honorable discharge.



<https://home.army.mil/imcom/index.php/customers/career-skills-program>

*****NOTE: Please use the links provided for additional information and guidance regarding these programs*****

CSP Apprenticeships, Internships, On-the-Job Training, and Employment Skills Training

As part of Army TAP, Soldiers provided the opportunity to participate in a CSP (program is specific to the Army and there are currently 232 CSP opportunities available). Local civilian employers' partner with Army installations to provide a training program for transitioning Soldiers. In 2014, the Department of Defense adapted this program for all services and named it the DoD Skillbridge Program.

Soldier Eligibility:

- Soldiers within 180 days of discharge/release from active duty.
- Offerings range depending on installation, but Administrative Absence (up to 180 days) can be approved to attend another location's CSP.
- Focus is on Soldiers who are 18-24 years old; first term enlistments, involuntarily separating due to force shaping; rapid separation from active duty; and separating due to medical disabilities.

Battalion Commander's Role:

- Approval authority for Soldier participation in accordance with AR 600-8-10 (Leaves & Passes).
- Releases Soldier from daily unit duties to participate.
- Maintains daily accountability of Soldier.
- Soldiers can be terminated from CSPs due to military necessity.
- Prepare a letter of participation for the Soldier.
- If applicable, processes Absence Request.

Career Skills Map

U.S. ARMY

FORT WAINWRIGHT, AK
 1. Alaska Works
 2. Troops Into Transportation

SCHOFIELD, HI
 1. Airstreams Renewables, Inc
 2. CVS Store Manager Training
 3. DES Wildland Firefighter
 4. Hawaii Agriculture Research Center (HARC)
 5. HOH Corporate Fellowship
 6. Hysco

JOINT BASE LEWIS-MCCORD
 1. Airstreams Renewables, Inc
 2. Amazon
 3. Aviation Pathways
 4. Concrete Preservation Institute
 5. GAF Roofing
 6. Galvanize, Level Up SDI
 7. Heavy Equipment College of America (HECoA)
 8. Hire Military
 9. HOH Corporate Fellowship
 10. Onward to Opportunity (O2O)
 11. Pacific Mountain Workforce Development
 12. Ryder Diesel Mechanics
 13. SMART Heroes
 14. Troops into Transportation
 15. UA VIP Welding, HVAC
 16. UBC Millwrights Veterans Program
 17. VA WARTAC
 18. Washington Veterans to Technology (Wav2T)

FORT CARSON, CO
 1. ACI Learning
 2. ASPIRE to Teach
 3. Aviation Maintenance Technology
 4. Caliber Collision
 5. Galvanize, Level Up SDI
 6. Hire Military
 7. HOH Corporate Fellowship
 8. Home Builders Institute (HBI)
 9. Onward to Opportunity (O2O)
 10. Ryder Diesel Mechanics
 11. Service to Sales/Service to Technician
 12. SMART Heroes
 13. Teamsters - TMAP CDL
 14. Troops into Transportation
 15. UA VIP Welding
 16. VA WARTAC
 17. Vet's Local Gov't Mgmt. Fellowship

EUROPE
 1. American Aerospace Technical Academy (AATA)
 2. Revolution National Pest Council
 3. VA WARTAC



FORT RILEY, KS
 1. Airstreams Renewables, Inc
 2. Heroes MAKE America
 3. Home Builders Institute (HBI)
 4. Intercontinental Hotels Group (IHG)
 5. KarsasWorks
 6. Ryder Diesel Mechanics
 7. Shift Military Fellows
 8. Teamsters - TMAP CDL
 9. VA WARTAC

FORT LEAVENWORTH, KS
 1. Filling the USA 'Skills Gap'
 2. HOH Corporate Fellowship
 3. International Union of Painters and Allied Trades (IUPAT)
 4. Vet's Local Gov't Mgmt. Fellowship

DETROIT ARSENAL, MI
 1. SAP St. Michael's Academy

ROCK ISLAND ARSENAL, IL
 1. Allsteel Inc.
 2. HON Company LLC
 3. John Deere Technician

FORT LEONARD WOOD, MO
 1. First Command Financial Services
 2. Geospatial NGTOC
 3. Jones Investment Group
 4. Realty Executives
 5. Show Me Heroes

FORT CAMPBELL, KY
 1. Boots to Agriculture
 2. Career Strong
 3. CDL Hopkinsville Community College
 4. Home Builders Institute (HBI)
 5. Hiler Transition to Trades
 6. Heroes MAKE America Mechatronics
 7. HOH Corporate Fellowship
 8. Onward to Opportunity (O2O)
 9. Ryder Diesel Mechanics
 10. UA VIP Fire Sprinkler
 11. UA VIP Welding
 12. United Brotherhood of Carpenters (UBC) Millwrights Veterans Program
 13. Vanderbilt University Fellowship
 14. Werner CDL
 15. Workforce Essentials Internship

FORT DRUM, NY
 1. ABC Construction
 2. Heavy Construction Academy
 3. HOH Corporate Fellowship
 4. National Tractor Trailer School
 5. Onward to Opportunity (O2O)
 6. Ryder Diesel Mechanics
 7. Troops Into Transportation
 8. United Brotherhood of Carpenters (UBC) Millwrights Veterans Program
 9. Veteran Semiconductor Training and Experience Program (VET STEP)

FORT MEADE, MD
 1. Aquila Health, Inc
 2. LaunchCode IT 101
 3. M.C. Dean
 4. ProSphere
 5. Univ of MD Baltimore County Training Centers (UMBC TC) Cybersecurity

FORT BELVOIR, VA
 1. Davis Ulmer Line Protection
 2. GaudPoint Security
 3. HOH Corporate Fellowship
 4. La Collins
 5. Michard and Son HVAC and Plumbing
 6. Polaris Testing

FORT GREGG-ADAMS, VA
 1. A-16 Coding
 2. New Horizons
 3. Shipper's Choice CDL
 4. Southside Virginia CC, Fibreberry Design Program
 5. VA WARTAC
 6. VA WARTAC
 7. Virginia Skills Edge

FORT EUSTIS, VA
 1. Natural Refrigeration Technician (NATURAL REFRIG TECH)
 2. Shipper's Choice CDL
 3. TNC Welding
 Joint Base Myer-Henderson Hall, VA
 1. Amazon
 2. Nowor into Tech Fundamentals

FORT IRWIN, CA
 1. Airstreams Renewables, Inc.
 2. California Truck Driving Academy
 3. Covered 6
 4. Heavy Equipment College of America (HECoA)

FORT HUACHUCA, AZ
 1. Arizona SkillBridge
 2. Intercontinental Hotels Group (IHG)
 3. SE AZ Law Enforcement Training
 4. HOH Corporate Fellowship
 5. Werner CDL

FORT CAVAZOS, TX
 1. AAES
 2. Airstreams Renewables, Inc.
 3. City of Austin Internship
 4. Dallas/Fort Worth Airport Police Academy
 5. Ford Technicians of Tomorrow
 6. ForgeNow
 7. Galvanize Level Up SDI
 8. GM Raytheon
 9. Heroes MAKE America
 10. HOH Corporate Fellowship
 11. Home Builders Institute (HBI)
 12. MasTec Electrical Lineman Prep Training
 13. MasTec Gas Technician
 14. McLane Distribution Operations Training
 15. SAP St. Michael's Academy
 16. Tokyo Electron
 17. Trane Trade Warriors
 18. Troops into Transportation
 19. UA VIP Welding
 20. United Brotherhood of Carpenters (UBC) Millwrights Veterans Program
 21. VA WARTAC

FORT BLISS, TX
 1. Airstreams Renewables, Inc.
 2. Apartment Industry Trainings
 3. DDI Phoenix Truck Driving School
 4. HOH Corporate Fellowship
 5. Home Builders Institute (HBI)
 6. Ryder Diesel Mechanics
 7. SAP St. Michael's Academy
 8. UTI Premier Truck Training
 9. VA WARTAC

FORT SILL, OK
 1. ERA MyMapPlan
 2. Ryder Diesel Mechanics
 3. Troops into Transportation

FORT JOHNSON, LA
 1. Linde Skills Pipeline Program in Truck Driving
 2. ERA MyMapPlan
 3. Global Trucking Academy

FORT JACKSON, SC
 1. Training Concepts
 2. Troops to Firefighters

FORT BUCHANAN, PR
 1. VA WARTAC

FORT EISENHOWER, GA
 1. BECA Strategies & SOFact Solutions
 2. First Command Financial Services
 3. HOH Corporate Fellowship
 4. Koch Industries
 5. Savannah River Operations (DOE)
 6. The Warrior Alliance
 7. VETZ
 8. Veterans Education Career Transition Resource (VECTR)

FORT MOORE, GA
 1. Airstreams Renewables, Inc.
 2. Canine Handler Training
 3. City of Auburn, AL
 4. City of Opelika, AL
 5. Columbus Consolidated Government
 6. Columbus Police Department
 7. Columbus Water Works
 8. International Brotherhood of Boilermakers
 9. NCR Field Service Technician
 10. Troops into Transportation
 11. UPS
 12. Watco
 13. VA WARTAC
 14. Veterans Education Career Transition Resource (VECTR)
 15. Veterans Training Empowerment Center (VTEC)

FORT LIBERTY, NC
 1. ABE Operations Supervisor
 2. Airstreams
 3. Assertive Professionals
 4. Aviation Maintenance Technology
 5. Caliber Collision
 6. Charter Communications (Spectrum)
 7. CVS Store Manager Training
 8. Fayetteville Community College CDL (FTCC-CDL)
 9. Heroes MAKE America
 10. HOH Corporate Fellowship
 11. Home Builders Institute (HBI)
 12. NCBiotech Biopharma Manufacturing
 13. NC State Farmer and Rancher/Agriculture
 14. NC DMV Commercial Truck Driver
 15. Onward to Opportunity (O2O)
 16. Service 2 Software
 17. Siemens Healthineers Medical Technician
 18. Trane Trade Warriors
 19. UTI BMW Service Technician

HQ IMCOM
 1. Microsoft Software Systems Academy (MSSA) - Virtual training for all garrisons

Total CSPs
 232

WE ARE THE ARMY'S HOME

*Map updates on a regular basis due to consistent program growth

Number of Completions (FY15 - FY23) = 49,965 with 93% placement rate

As of 16 Oct 2023



Army JROTC Instructor Opportunities

Benefits of Serving as a JROTC Instructor:

- Continue to serve the Nation by impacting the lives of our youth:
 - Provide leadership to students, many of which come from disadvantaged areas.
 - Mentor students to become better citizens in their community.
 - Instill in them the same values you lived by during your career.
 - Inspire them to become part of something bigger than themselves.
- With Army retirement pay and required minimum instructor pay, receive a similar level of compensation to what you received on active duty.
- Make an impact not only in the lives of youth but in your community through JROTC service projects.
- Be an ambassador for the Army in your community and school.



For more information on vacancies, instructor pay, administrative and medical standards and application procedures, go to <http://www.usarmyjrotc.com>.

Veterans Inquiry Branch - The Veterans S1



VETERANS INQUIRY BRANCH

OUR MISSION

To provide timely service to Army Veterans, Retired Soldiers, their family members, and Government Agencies in support of their efforts to receive or process entitlements and benefits.

OUR VISION

Provide exceptional customer service to America's Army past, present and future.

CONTACT US

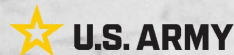


1-888-276-9472 (888-ARMYHRC)
Hours: 0800 – 1800 EST, Monday – Friday

U.S. Army Human Resources Command
ATTN: AHRC-PDR-H
1600 Spearhead Division Ave., Dept. 420
Ft. Knox, KY 40122-5402

E-mail:
usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil

Stay up to date with us on our
Facebook page:
<https://www.facebook.com/HRCVeteransS1>



What does the Veterans Inquiry Branch do?

1. Processes Record Requests
2. Processes Name, Date of Birth, Gender and SSN Change Requests
3. Processes DD Form 214 and Statements of Service Requests
4. Processes DD Form 215 Requests
5. Processes Records Maintenance Requests
6. Processes NonWartime Campaigns and Expeditions Requests (SF813)
7. Processes Requests for Documents needed for VA Home Loans
8. Processes Veteran's Claim Information for VA Requests
9. Processes Statements of Retirement Points (DA Form 5016)
10. Processes Homeless Veterans Requests for Information
11. Processes Requests to Add Documents to Veterans OMPF
12. Screens Gray Area Retirement Packets

- Name/gender/SSN change requests
- Personnel records maintenance/ updates, and copy requests
- DD Form 214/215 Requests
- Retirement Point Statements requests



Where are my Records?

To access copies of your personnel documents, you may log on to the Primary Records Center at:
<https://iperms.hrc.army.mil/login/>

To request, activate, or upgrade a DS Logon account, click the DS LOGON button.

The Army only maintains personnel records for Soldiers who were discharged or retired **after October 1, 2002**. Prior to that time, records were forwarded to the National Personnel Records Center (NPRC) for archival.

To request a copy of your records from NPRC, click the **START REQUEST ONLINE** at: www.archives.gov/veterans/evetrecs

How can I access My Military Medical Records?

AMEDD: Discharged, deceased, or retired on or after 1/1/2014

VA: Discharged, deceased, or retired (10/16/1992 – 9/30/2002) or (10/1/2002 – 12/31/2013)

AMEDD Army Record Processing Center
3370 Nacogdoches Rd., Suite 116
San Antonio, TX 78217
Fax Number: 210-201-8310

Department of Veterans Affairs
ATTN: Release of Information
Claims Intake Center
P.O. Box 4444
Janesville, WI 53547-4444
Fax: 844-531-7818

Contact:

- Phone: 888-276-9472, 0800-1800 EST Monday-Friday
- Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil

