



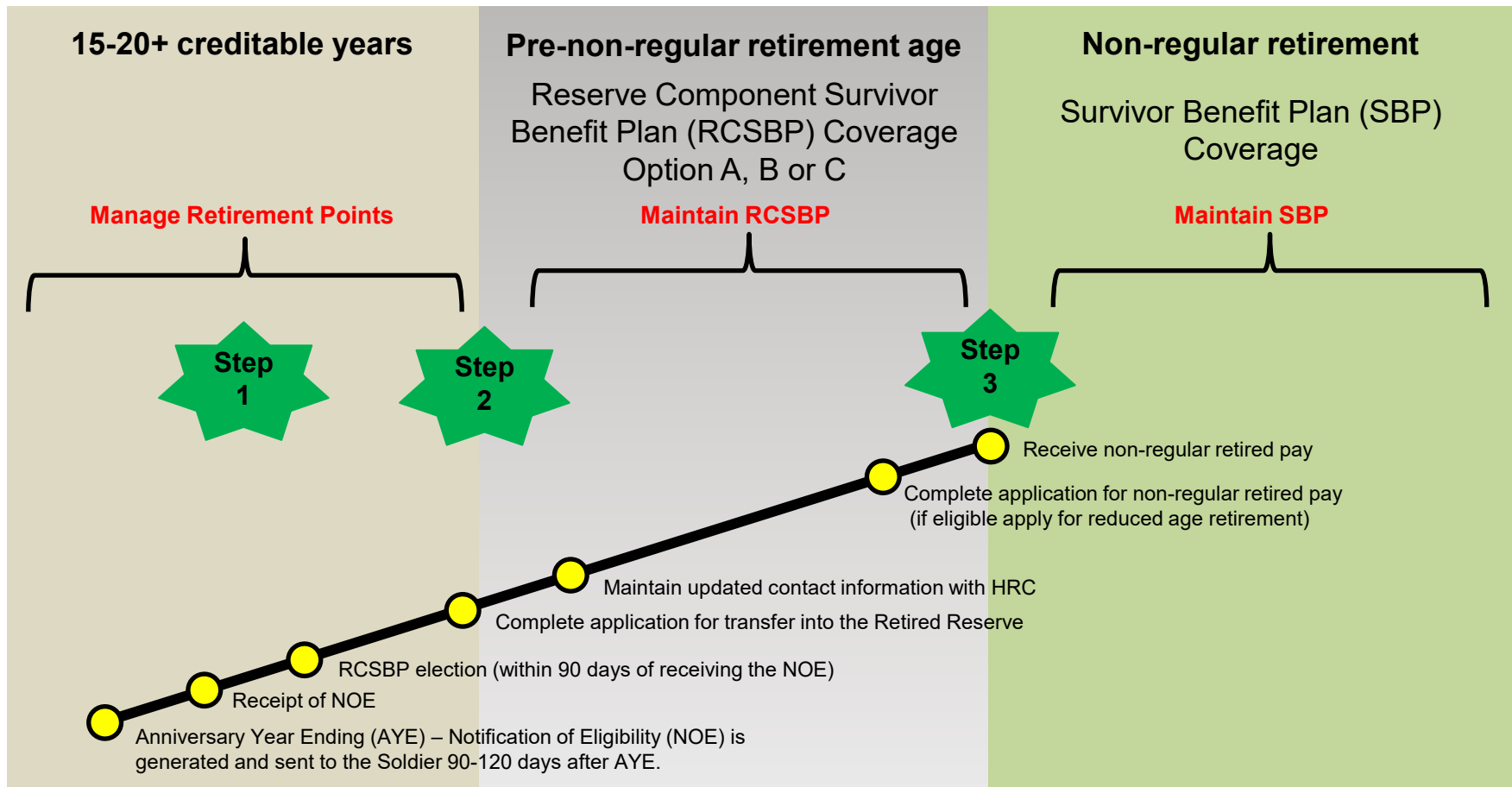
***Army National Guard (ARNG) and
United States Army Reserve (USAR)
Non-Regular Retirement Planning Seminar***

HQ, Army Retirement Services
251 18th Street S., Suite 210
Arlington, VA 22202-3531
22 March 2023



Purpose

To provide an overview of the non-regular retirement process in order to make an informed military retirement decision.

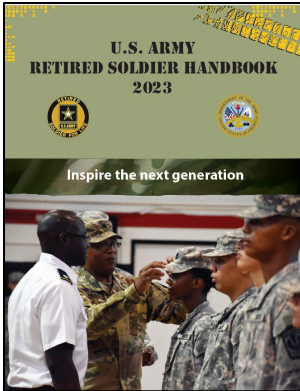




U.S. ARMY

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.

RETIREMENT PLANNING

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

POST RETIREMENT INFORMATION

- Post Retirement
- Army Echoes Newsletter
- Army Echoes Blog
- RETIRED SOLDIER FOR LIFE
- 2023

SPOUSE INFORMATION

- Surviving Spouses
- Former Spouses



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 186K 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 - MAR 2023

Army announces new window for requesting active duty retirements
By Mark Overberg, Director, Army Retirement Services Office

On January 1, the Army began a 12-month pilot program that allows Soldiers to request voluntary retirement from active federal service up to 24 months prior to their effective retirement date. During the pilot, Soldiers will still be able to request voluntary retirement in accordance with the existing policy – between 9 and 12 months prior to the requested retirement date.

In one common retirement scenario, a Soldier who requests retirement after arriving at a new duty station is required to complete at least 12 months on station. If the Soldier plans to retire 12 months after arrival, the Soldier must complete many actions, including finding a new home and employment, moving household goods, completing medical and dental treatments and a retirement physical, and making many financial and healthcare decisions – all while performing his or her normal military duties. If the Soldier is married, the spouse may need to find a new job and new schools for the children if there is a family.

This demonstrates the need to start retirement planning early, but it also means current retirement request policy may need revision. That is the purpose for the new pilot program.

After the pilot concludes, the Army will conduct a 45- to 60-day assessment of Soldier acceptance rates and the impact on readiness before deciding to extend the pilot or cancel it and return to existing policy.

The Army does not expect the pilot to impact the Army's end-strength requirements because Soldiers must still complete at least 20 years of active federal service and all service obligations.

Temporarily approving a 24-month retirement request window will give Soldiers and families more time for planning, which should reduce stress during what is an extremely challenging period for Soldiers and their families.

The expanded timeline aligns with the same policies in the United States Navy and the Marine Corps as well as the Army Transition Assistance Program. The Army Career Skills Program criteria will remain unchanged.

The Army G-1 and U.S. Army Human Resources Command believe this temporary change will improve talent management and optimize retirement planning. They also expect it to enhance unit readiness and offer more predictability to Soldiers and their families, a key to how we "Take Care of People – Our #1 Priority."

Maj. Gen. Jeffrey Jurasek presents Master Sgt. Adriana Silvestru with the U.S. Flag during the quarterly retirement ceremony held June 2 at Rock Island Arsenal, Illinois. U.S. Army photo by Jon Michael Connors

ONCE A SOLDIER, ALWAYS A SOLDIER... A SOLDIER FOR LIFE!

MONEY MATTERS
Keep an eye on allotments... 5
SBP decision making tools... 10
Post-retirement income... 12
Foreign govt compensation... 13

PLANNING GUIDANCE
Retired Soldier SSL... 2
Lessons Learned: Three steps to retirement... 4
FLTCIP suspends applications... 5
Making stress work... 6
USAR retirement planning... 9
Retirement planning with MyArmyBenefits... 14

POST-RETIREMENT PERSPECTIVES
Army Credentialing Assistance Program... 3
Mentor JROTC cadets... 7
Spouse employment... 7
VA hiring push... 11
Exchange jobs for spouses... 11
BE FIT with the Exchange... 13

IN EVERY ISSUE
In case you missed it!... 2
Ask Joe: Your benefits guru... 8
Army Retirement Quiz... 15
Website directory... 16



Non-Regular Retirement Process



15-17 years of service

- Ensure your retirement points are correct

17+ years of service

- Gather Resources

18-20 years of service

- Attend Mandatory Retirement Planning Seminar
- Receive your RCSBP Briefing



9 months prior to Transferring to the Retired Reserve

- Apply for transfer to Retired Reserve or Discharge
- Reduced Age Eligibility
- Final PHA

After 20-year NOE

- Check Service obligation
- Determine desired retirement date
- Plan for medical/dental if applicable

20 years of service

- Receive RCSBP Briefing if you haven't already
- Complete the DD Form 2656-5 (within 90 days of receipt of NOE)

30 days prior to transferring to the Retired Reserve

- (if not already done)
- Retirement ceremony
 - DS Logon
 - myPay
 - Update contact info in MyRecordPortal

0-3 months after transferring to the Retired Reserve

- New ID cards
- TSP
- Apply for TRICARE if applicable

Gray Area

- Maintain correct POC information
- TRICARE Enrollment (if not already done)

9 months prior to 60th birthday or Early Age Drop

- Apply for retired pay

Placed on Retired List

- New ID Card
- Apply for TRICARE

For detailed information regarding this timeline, refer to the U.S. Army Retirement Planning Guide located at <https://soldierforlife.army.mil/Retirement/retirement-planning>



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
 - 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!
- *The MyArmyBenefits retirement calculator automatically pulls retirement points from IPPS-A!*
<https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>



U.S. ARMY

Manage Retirement Points

ARNG

NGB Form 23B, Army National Guard Retirement Points History Statement

This summary is a statement of your points earned towards retirement. You should review all entries and report any discrepancies to your unit clerk. Particular attention should be given to any period of service with a verification status (VS) of "B" because points are not credited until verified.

Begin Date (yyyymmdd)	EndDate (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
1981/04/13	1981/09/08	B1	32	--	0	0	V	---	---	---/---
1981/09/09	1982/02/13	B7	0	--	0	158	V	---	---	---/---
1982/02/14	1982/04/12	B1	0	15	0	0	V	205	205	01/00/00
1982/04/13	1983/04/12	B1	52	15	0	15	V	82	75	01/00/00
1983/04/13	1984/04/12	B1	47	15	0	15	V	77	75	01/00/00
1984/04/13	1984/05/13	B1	8	--	0	0	V	---	---	---/---
1984/05/14	1985/04/12	B4	0	15	0	334	V	357	357	01/00/00
1985/04/13	1986/04/12	B4	0	15	0	365	V	380	365	01/00/00
1986/04/13	1987/04/12	B4	0	15	0	365	V	380	365	01/00/00
1987/04/13	1988/04/12	B4	0	15	0	366	V	381	366	01/00/00
1988/04/13	1989/04/12	B4	0	15	0	365	V	380	365	01/00/00
1989/04/13	1990/04/12	B4	0	15	0	365	V	380	365	01/00/00
1990/04/13	1991/04/12	B4	0	15	0	365	V	380	365	01/00/00
1991/04/13	1992/04/12	B4	0	15	0	366	V	381	366	01/00/00
1992/04/13	1993/04/12	B4	0	15	0	365	V	380	365	01/00/00
1993/04/13	1994/04/12	B4	0	15	0	365	V	380	365	01/00/00
1994/04/13	1994/08/04	B4	0	--	0	114	V	---	---	---/---
1994/08/05	1995/04/12	B4	0	15	0	251	V	380	365	01/00/00
1995/04/13	1996/04/12	B4	0	15	0	366	V	381	366	01/00/00
1996/04/13	1997/04/12	B4	0	15	0	365	V	380	365	01/00/00
1997/04/13	1998/04/12	B4	0	15	0	365	V	380	365	01/00/00
1998/04/13	1999/04/12	B4	0	15	0	365	V	380	365	01/00/00
1999/04/13	2000/04/12	B4	0	15	0	366	V	381	366	01/00/00
2000/04/13	2001/04/12	B4	0	15	0	365	V	380	365	01/00/00
2001/04/13	2002/04/12	B4	0	15	0	365	V	380	365	01/00/00
2002/04/13	2003/04/12	B4	0	15	0	365	V	380	365	01/00/00
2003/04/13	2004/04/12	B4	0	15	0	366	V	381	366	01/00/00
2004/04/13	2005/04/12	B4	0	15	0	365	V	380	365	01/00/00
2005/04/13	2006/04/12	B4	0	15	0	365	V	380	365	01/00/00
2006/04/13	2007/04/12	B4	0	15	0	365	V	380	365	01/00/00
2007/04/13	2008/04/12	B4	0	15	0	366	V	381	366	01/00/00
2008/04/13	2009/04/12	B4	0	15	0	365	V	380	365	01/00/00
2009/04/13	--	B4	0	--	0	334	V	---	---	---/---
Grand Totals						9288		9847	9478	28/00/00

USAR

DA Form 5016, Chronological Statement of Retirement Points

BEGINNING DATE YR MO DAY (1)	ENDING DATE YR MO DAY (2)	MILITARY PERSONNEL CLASS (3)	STATUS OR COMPONENT (4)	INACTIVE DUTY POINTS (5)	EXTENSION COURSE POINTS (6)	MEMBER SHIP POINTS (7)	ACTIVE DUTY POINTS (8)	QUALIFYING FOR RETIREMENT YRS MO DAYS (9)	TOTAL POINTS CREDITABLE (10)
19990111	19990818	ENL	USAR	000	000	09	0000	00 00 00	0009
19960819	19970818	ENL	USAR	033	000	15	0002	01 00 00	0050
19950819	19960818	ENL	USAR	028	000	15	0014	01 00 00	0057
19940819	19950818	ENL	USAR	047	020	15	0013	01 00 00	0073
19930819	19940818	ENL	USAR	040	000	15	0012	01 00 00	0067
19920819	19930818	ENL	USAR	048	000	15	0015	01 00 00	0075
19910819	19920818	ENL	USAR	039	000	15	0015	01 00 00	0069
19900819	19910818	ENL	USAR	017	000	15	0191	01 00 00	0223
19890819	19900818	ENL	USAR	044	000	15	0012	01 00 00	0071
19880819	19890818	ENL	USAR	029	000	15	0012	01 00 00	0056
19870819	19880818	ENL	USAR	022	000	15	0014	01 00 00	0051
19860819	19870818	ENL	USAR	032	000	15	0013	01 00 00	0060
19850819	19860818	ENL	USAR	036	017	15	0013	01 00 00	0073
19840819	19850818	ENL	USAR	033	014	15	0037	01 00 00	0097
19830819	19840818	ENL	RA	000	000	00	0366	01 00 00	0366
19820819	19830818	ENL	RA	000	000	00	0365	01 00 00	0365
19810819	19820818	ENL	RA	000	000	00	0262	00 08 19	0262
19800819	19810818	ENL	USAR	049	015	15	0026	01 00 00	0086
19790819	19800818	ENL	USAR	037	007	15	0015	01 00 00	0074
19780819	19790818	ENL	USAR	045	000	15	0015	01 00 00	0073
19770819	19780818	ENL	USAR	020	000	15	0080	01 00 00	0115
NOTHING FOLLOWS									
TOTAL				597	71	264	1492	19 08 19	2372

DA FORM 5016, OCT 2015

PREVIOUS EDITION IS OBSOLETE

AFS 12-1136



15- or 20-Year Notification of Eligibility (NOE)

- Under T10 USC section 12731, RC Soldiers who complete 20 years of qualifying service will be issued the Notification of Eligibility (NOE) for Retired Pay at Age 60 (commonly referred to as the 20-year letter) within 1 year after completion of required service
- 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 a 15-year NOE
- NOEs will be mailed to eligible Soldiers to their address of record within 90-120 days of recording 20 years of qualifying service, and posted in their iPerms record
- A 20-year NOE is not required for Soldiers who continue to serve in a drilling status and don't transfer to the retired reserve until after they reach age 59. (the applicable component may still issue the NOE; however, it is not a required document for submission of the non-regular retirement application packet)

15- or 20-Year NOE (Cont'd)



- USAR Soldiers can send NOE requests to usarmy.knox.hrc.mbx.tagd-15-20-year-noe-request@army.mil, and can access their DA Form 5016 (Chronological Statement of Retirement Points) by logging into the My Record Portal at <https://www.hrcapps.army.mil/portal/>
- 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), and to ask questions about the NOE. A directory is available at <https://www.milsuite.mil/book/docs/DOC-396107>



Reserve Component Survivor Benefit Plan (RCSBP)

- A **LAW** enacted by Congress in 1978 for coverage between receipt of your Notification of Eligibility (NOE) for retired pay and when you start to receive retired pay.
- What you did or did not do at the time of receipt of your 15- or 20-year NOE will impact your SBP election.
- Prior to 1 January 2001, Soldiers who failed to make an election for RCSBP within 90 days of receipt their NOE were automatically prevented from enrolling until age 60.
- From 1 January 2001 to present, **Soldiers who fail to make an RCSBP election within 90 days of receipt of their NOE** are automatically enrolled in RCSBP under option C (immediate coverage) for spouse and/or child that the Soldier had upon receipt of the NOE.
- RCSBP information is mailed to Soldier with the 20-year NOE and is also available online at <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>.





Reserve Component Survivor Benefit Plan (RCSBP)

See separate SBP/RCSBP mandatory briefings for more information and resources. Both can be found at:

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





Attend a Retirement Planning Seminar

- 1 Day Retirement Planning Seminars IAW AR 600-8-7 (Retirement Services Program)
- **Who:** Soldiers with 18th or 19th years of service towards non-regular retirement, Gray Area Retired Soldiers, Soldiers in receipt of a 15-year NOE, and their families
- **What:** 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)
- **Where:** Conducted in the largest target population cities (USAR), at the JFHQs (ARNG), or Virtually via Microsoft Teams or APAN
- **When:** Saturdays with a minimum of 12 seminars per RD per year (USAR)
Contact applicable State RSO for seminar dates (ARNG)
- **Why:** To provide accessible information to Soldiers, Family members, and Gray Area Retired Soldiers. To provide education and counseling to make informed decisions related to retirement.

Key websites:

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

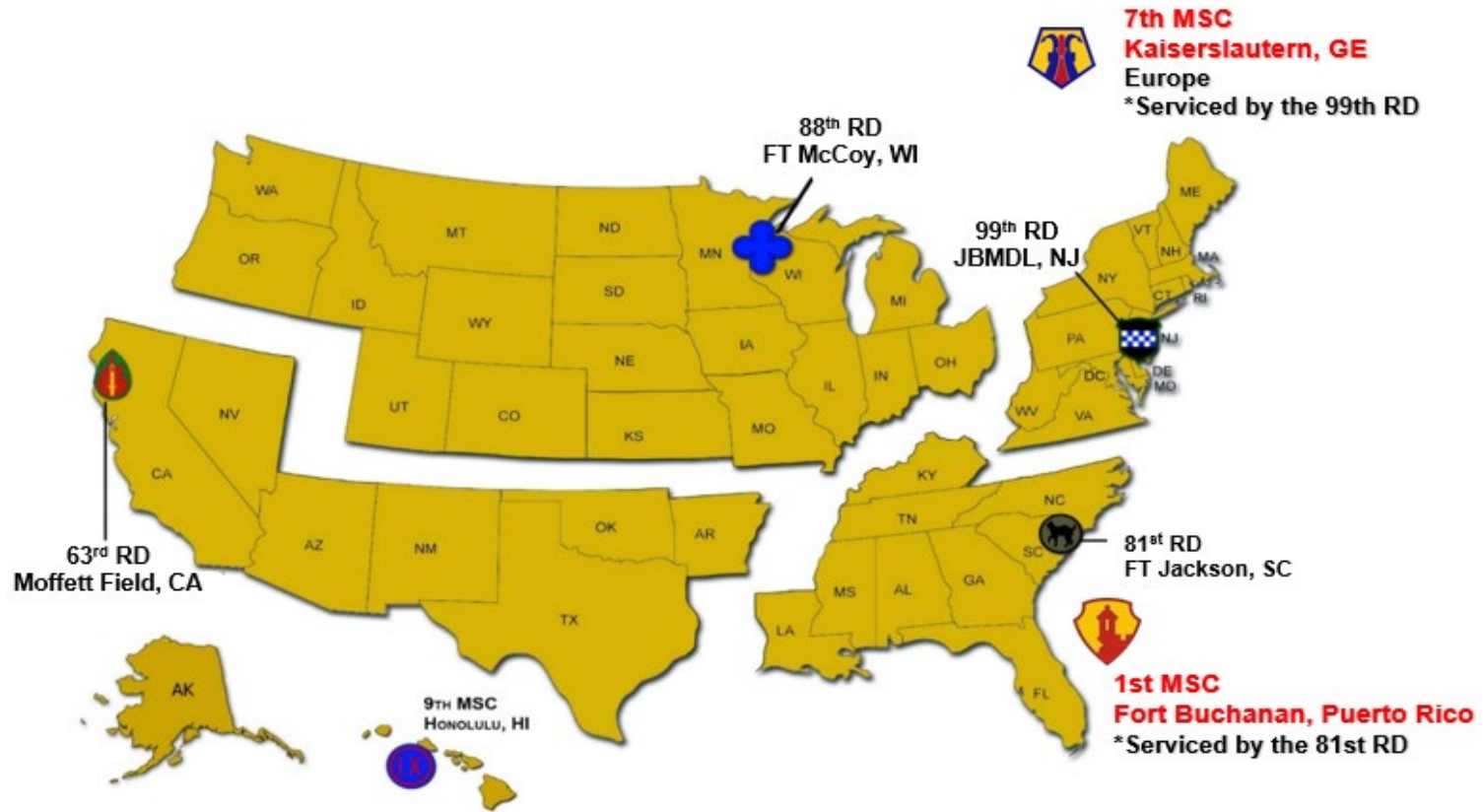
USAR Retirements: <https://www.usar.army.mil/Retirement/>


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





USAR Retirement Services Office Locations


Areas of Responsibility




 9th MSC, Ft. Shafter, HI
808-438-1600 x 3553
usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@army.mil

 81st RD, Ft. Jackson, SC
803-751-9864/9698
usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil

 99th RD, JBMDL, NJ
609-562-1696/7055
usarmy.usarc.99-rd.mbx.retirement-services-office@army.mil

 63rd RD, Mountain View, CA
650-526-9513/9512
usarmy.usarc.63-rd.mbx.63-rso@army.mil

 88th RD, Ft. McCoy, WI
608-388-7448/9321
usarmy.usarc.88-rd.mbx.retirement-services1@army.mil

The 7th MSC is serviced by the 99th RD and 1st MSC is serviced by the 81st RD



ARNG Retirement Services Officers

- ARNG Retirement Services Officers (RSOs) are located in every State, Territory, and in the District of Columbia. There is an RSO directory for all components available at <https://soldierforlife.army.mil/Retirement/rso>
- ARNG Retirement Points Accounting Management (RPAM) Administrators are located in every State, Territory, and the District of Columbia
- Contact information for ARNG RSOs and RPAM Administrators can be found at <https://www.milsuite.mil/book/docs/DOC-396107>



Calculate Your Retired Pay in 3 Steps

Step 1: Determine your **D**ate of **I**nitial **E**ntry into **M**ilitary **S**ervice (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 (see following slides)

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 <p>(Years of creditable service (points/360) x 2.5%) x final basic pay</p>	<p>Prior to 8 September 1980</p>
<ul style="list-style-type: none"> • High-36 Pay Plan <p>(Years of creditable service (points/360) x 2.5%) x average of highest 36 months of basic pay</p>	<p>Between 8 September 1980 and 31 July 1986</p>
<ul style="list-style-type: none"> • High-36 Pay Plan (calculation above) ~OR~ • Career Status Bonus* (CSB)/REDUX Pay Plan <p>(CSB was offered when eligible Soldiers reached 15 years of Active Federal Service (AFS), with an agreement to complete 20 years of AFS. Soldiers who declined CSB, remained under High-36 Pay Plan)</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 (<u>applies to regular retirements under CSB/REDUX</u>)</p> <p>*CSB no longer available as of 31 December 2017</p>	<p>Between 1 August 1986 and 31 December 2017</p>
<ul style="list-style-type: none"> • Blended Retirement System (BRS) <p>(Years of creditable service (points/360) x 2.0%) x average of highest 36 months of basic pay</p>	<p>1 January 2018 or later, or opted-in during the opt-in period</p>



Final Pay Plan Calculation Example

RETIRED PAY = (Years of creditable service (points/360) x 2.5%) x final basic pay

- **DIEMS: 19790731** Final Pay Plan
- **Service for Retirement:** Total Points 2,846 = 7.91 yrs*
- **Calculation:** 7.91 x 2.5% x \$8,073.90 = **\$1,596**
- **Monthly Retired Pay:** **\$1,596**
- **SBP Monthly Premium:** \$1,596 x 6.5% = **\$103**
- **RCSBP Monthly Premium:** \$1,596 x 3.5%** = **\$55**
- **Monthly Taxable Retired Pay:** \$1,596 - \$158 = **\$1,438**
- **SBP Monthly Annuity:** \$1,596 x 55% = **\$877**

*Years of service are computed by dividing total points by 360

**RCSBP Monthly Premium percentage is dependent on age of Soldier at NOE, age of beneficiary at NOE, and age or non-regular retirement. Use the SBP Premium Calculator for your specific estimate

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



High-36 Pay Plan Calculation Example

RETIRED PAY = (Years of creditable service (points/360) x 2.5%) x average of highest 36 months of basic pay

- **DIEMS: 19850731** High-36 Pay Plan
- **Service for Retirement:** Total Points 2,846 = 7.91 yrs*
- **Calculation:** $7.91 \times 2.5\% \times \$7,817 = \$1,545$
- **Monthly Retired Pay:** $\$1,545$
- **SBP Monthly Premium:** $\$1,545 \times 6.5\% = \100
- **RCSBP Monthly Premium:** $\$1,545 \times 3.5\%** = \54
- **Monthly Taxable Retired Pay:** $\$1,545 - \$154 = \$1,391$
- **SBP Monthly Annuity:** $\$1,545 \times 55\% = \849

*Years of service are computed by dividing total points by 360

**RCSBP Monthly Premium percentage is dependent on age of Soldier at NOE, age of beneficiary at NOE, and age or non-regular retirement. Use the SBP Premium Calculator for your specific estimate:

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

Blended Retirement System



U.S. ARMY

Defined Benefit

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

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

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

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%

AFTER 60 DAYS (highlighted in orange)

AFTER 2 YEARS (highlighted in green)

NOTE: Currently serving members who opt-in will see matching contributions immediately and will select their own TSP asset allocation – no default to a Lifecycle fund.

Continuation Pay

- Mid-career incentive designed to maintain force retention
- Payable after 8-12 years of service
- Minimum is 2.5 x monthly basic pay (0.5 x 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 to full annuity
- One payment or up to four equal annual payments



U.S. ARMY

Blended Retirement System - Comparison

	High-36	BRS
Dates	Thru: 31 December 2017	Starts: 1 January 2018 Opt In: 1 January to 31 December 2018
Pay Formula	Yrs & mos of service x 2.5% x avg of 36 highest months of base pay	Yrs & mos of service x 2.0% x avg of 36 highest months base pay
% at 10 YOS (3,600 points)	25%	20%
% at 15 YOS (5,400 points)	37.5%	30%
% at 20 YOS (7,500 points)	50%	40%
TSP	Yes, but no matching	Yes, with matching
Continuation Pay	No	Yes
Lump Sum at Retirement	No	Yes (25% or 50% with full annuity at age 67)

Key websites:

DoD Uniformed Services BRS

<http://militarypay.defense.gov/BlendedRetirement/>

USAR BRS

<http://www.usar.army.mil/Retirement/>

ARNG BRS

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





Reduced Age Eligibility

- Eligibility age reduced below age 60, in 90-day increments, for qualifying periods of active duty (AD) 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 (not retroactive).
- AD for this purpose means service pursuant to a call or order to AD on orders specifying and performed under Title 10 sections 688, 12301(a), 12301(d), 12302, 12304, 12304a, 12304b, 12305, 12406, and chapter 13 (insurrection). In addition, service under a call to active service authorized by the President or the Secretary of Defense under 32 USC section 502(f) for purposes of responding to a national emergency declared by the President or supported by Federal funds.
- If a Soldier is wounded, injured, or ill while serving on AD while serving under a provision of law mentioned above, and then ordered to AD under section 12301(h)(1) to receive medical care for the wound, injury, or illness, each day of AD under that order is qualifying service towards reduced age eligibility.
- **Service on Active Guard/Reserve (AGR) duty under T10 section 12310 will not be included as service on active duty for determining eligibility for reduced age retired pay for non-regular service.**



U.S. ARMY

Complete Non-Regular Retired Pay Application

- As of October 1, 2018, the Gray Area Retirements (GAR) Branch will mail a postcard to notify eligible Soldiers and Retirees who turn 59 that they are eligible to apply for retirement. Soldiers may request a retirement application by contacting HRC or by downloading the application directly from the HRC website at:
<https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- Submit no earlier than 9 months and no later than 90 days prior to retirement date (Age 60 or reduced age eligibility) 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, an SF 1199A (direct deposit form), and a return envelope. Methods for submitting the completed application are:
 - Email to usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil (preferred method)
 - Fax: 502-613-8950
 - Mailing Address:
 - ATTN: RPMD-ROR-GAR
 - Human Resources Command
 - 1600 Spearhead Division Avenue Dept. 482
 - Ft. Knox, KY 40122-5402



Retired Pay Facts



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

<https://mypay.dfas.mil/>



Additional Planning Considerations





Periodic Health Assessment (PHA)

- Your last Periodic Health Assessment (PHA) is your last record of physical health while in service.
- Make sure all your service-connected conditions are documented on your last PHA if they are not already.
- Contact Logistics Health Incorporated (LHI) (see below) to schedule your final PHA. (USAR)
- ARNG Soldiers should coordinate their final PHA through their unit or State Medical Command (MEDCOM)

USAR contact Logistics Health Incorporated (LHI) to schedule:

<https://lhi.care/start>

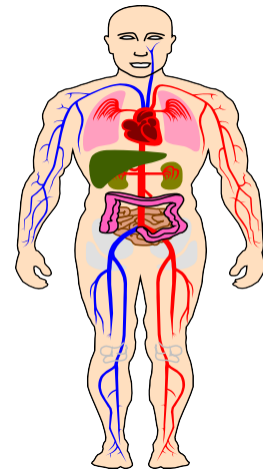
877-437-6313



VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Basic rates effective 1 December 2022 (Veteran only): from \$165.92 (10%) to \$3,621.95 (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 & 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	Qualified retiree receiving retired pay*
Must apply to HRC	Automatic; no application required
https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC	https://www.dfas.mil/retiredmilitary/disability/crdp.html

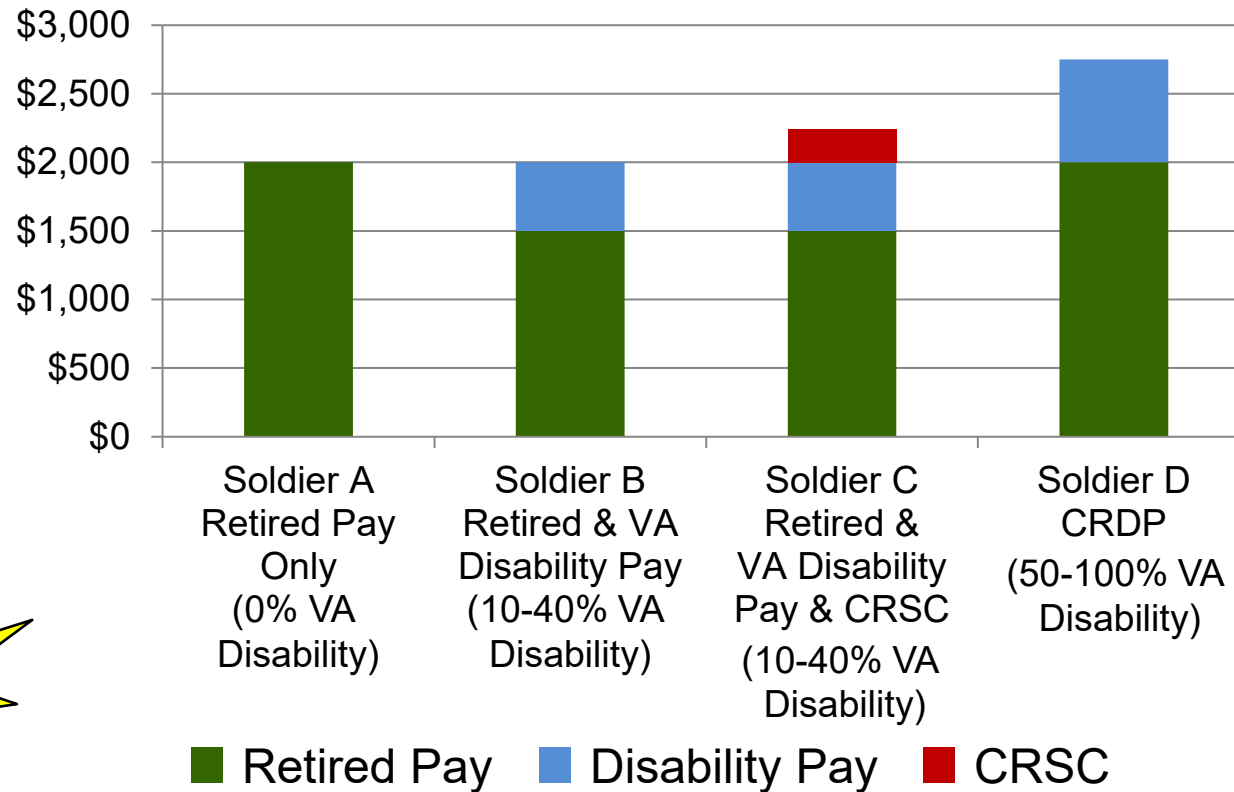
*A member or former member of the uniformed services who is entitled for any month to retired pay is a qualified retiree. (Special Rules for Chapter 61 Disability Retirees)



Retired and Disability Payments

Tying It All Together

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



Example Only

NOTE 1: All Soldiers retired at the same pay grade and years of service

NOTE 2: CRDP based on the length of service retirement. For non-regular service, this starts when Retired Soldier is eligible for non-regular retired pay.



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 can choose between TRICARE Select, TRICARE Prime, or Uniformed Services Family Health Plan (USFHP)

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



TRICARE Plans

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



- **TRICARE Retired Reserve** – Available to members in the Retired Reserve who are qualified for non-regular retirement and are currently under age 60.
 - ❖ Not subsidized. Premiums are \$549.35 per month (Member Only) or \$1320.76 per month (Member and Family), plus copays and cost shares.
- **TRICARE Prime** – Managed care option. MTFs are principal source of health care (100% covered). Available to Retired Guard/Reserve members at age 60 and their families.
 - ❖ Annual fee is \$703.92 per family or \$351.96 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. Available to Retired Guard/Reserve members at age 60 and their families.
 - ❖ Annual fee (\$345/family, \$171.96/individual), 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.

NOTE: CY 23 Group A rates reflected



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



SGLI & VGLI

- If you wish to convert your SGLI to VGLI, you must do so within one year and 120 days of: retiring or being released from the Ready Reserve or National Guard; of assignment to the Individual Ready Reserve (IRR) of a branch of service; of assignment to the Inactive National Guard (ING); or if you suffered an injury or disability (damage to your body or mind that makes it hard for you to do everyday tasks, including meaningful work) while on duty—including direct traveling to and from duty—that disqualified you for standard premium insurance rates.
- If you submit a VGLI application within 240 days, you can obtain coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums. Premiums may be paid by allotment, check, or money order, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- All terminally ill policyholders with less than 9 months to live will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.
- Applying for VGLI is simple using one of the following methods:
 - Apply through the Office of Servicemembers' Group Life Insurance (OSGLI), <https://giosgli.prudential.com/osgli/OnlineFillableAppController/NBEnrollment>
 - Apply through <https://www.ebenefits.va.gov/>
 - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and mail it to OSGLI



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



U.S. ARMY

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.
- If you are 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.
- If you are age 81 or older, you may be eligible for VALife if you meet these requirements:
 - You applied for VA disability compensation before you turned 81 years old, **and**
 - You got your service-connected disability rating after you turned 81, **and**
 - You apply for VALife within 2 years of getting notification of 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>



VA Information Sources

Online

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

By Phone

- Health Care: 1-877-222-VETS (8387)
- Benefits: 1-800-827-1000
- Education: 1-888-442-4551 (GIBILL-1)
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473



In-Person

- County VA Director (blue pages of phone book)



U.S. ARMY

At Retirement, You Will Receive...

- DD Form 363, Retirement Certificate
- DD FORM 2542, Presidential Certificate of Appreciation for Service in the Armed Forces of the United States – Presented to Soldiers retiring with 20 or more years of active service (15 when early retirement authorized), medical retirements, upon transfer to the Retired Reserve (reserve components), TDRL or PDRL
- Presidential Letter of Appreciation - Presented to service members retiring with 30 or more years of service or special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been awarded the POW Medal.)
- Chief Army Reserve Retirement Certificate (USAR)
- Retirement Ceremony (*optional*)
- DA Form 3891, Army Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Program (ARSCP) Package (*see next slide*)



Army Retiring Soldier Commendation Program



- The Army Retiring Soldier Commendation Program package (ARSCP), was created by ASA (M&RA) in 2009
- Flag required by T10 USC §12605 since 1999 for reserve component service retirements
- U.S. Army Retired Lapel Button required by Army policy since 1968 IAW AR 600-8-22
- Presented to Reserve Component Soldiers upon transfer to the Retired Reserve or discharge after reaching retirement eligibility
- Package contains a letter signed by the Secretary of the Army, the Army Chief of Staff, and the Sergeant Major of the Army, a U.S. Flag, a U.S. Army Retired Lapel Button, and two Soldier for Life window decals.
- State, and RD/MSC Retirement Services Officers order ARSCP packages



U.S. ARMY

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



Websites Accepting DS Logon

- Army Review Board Agency (ARBA) Case Tracking System (ACTS)
- Army Transition Assistance Program (TAP) Portal
- Consolidated ID Card Office Online
- U.S. Army Human Resources Command (HRC) - interactive Personnel Electronic Records Management System (iPERMS) and My Record Portal
- milConnect
- Military Health System GENESIS Patient Portal (MHS GENESIS Patient Portal)
- My Military Health System GENESIS (MY MHS GENESIS)
- TRICARE Online (TOL) (website and mobile app)
- U.S. Department of Veterans Affairs (VA) - VA.gov/
- Integrated Personnel and Pay System - Army (IPPS-A)



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



MyArmyBenefits

Featuring a personalized Retirement Calculator!!

Benefit Library

Help Desk

Benefit Library

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

Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

Casualty Operations Special Module

- Survivor Benefits Report

Benefits Help Desk Operations

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

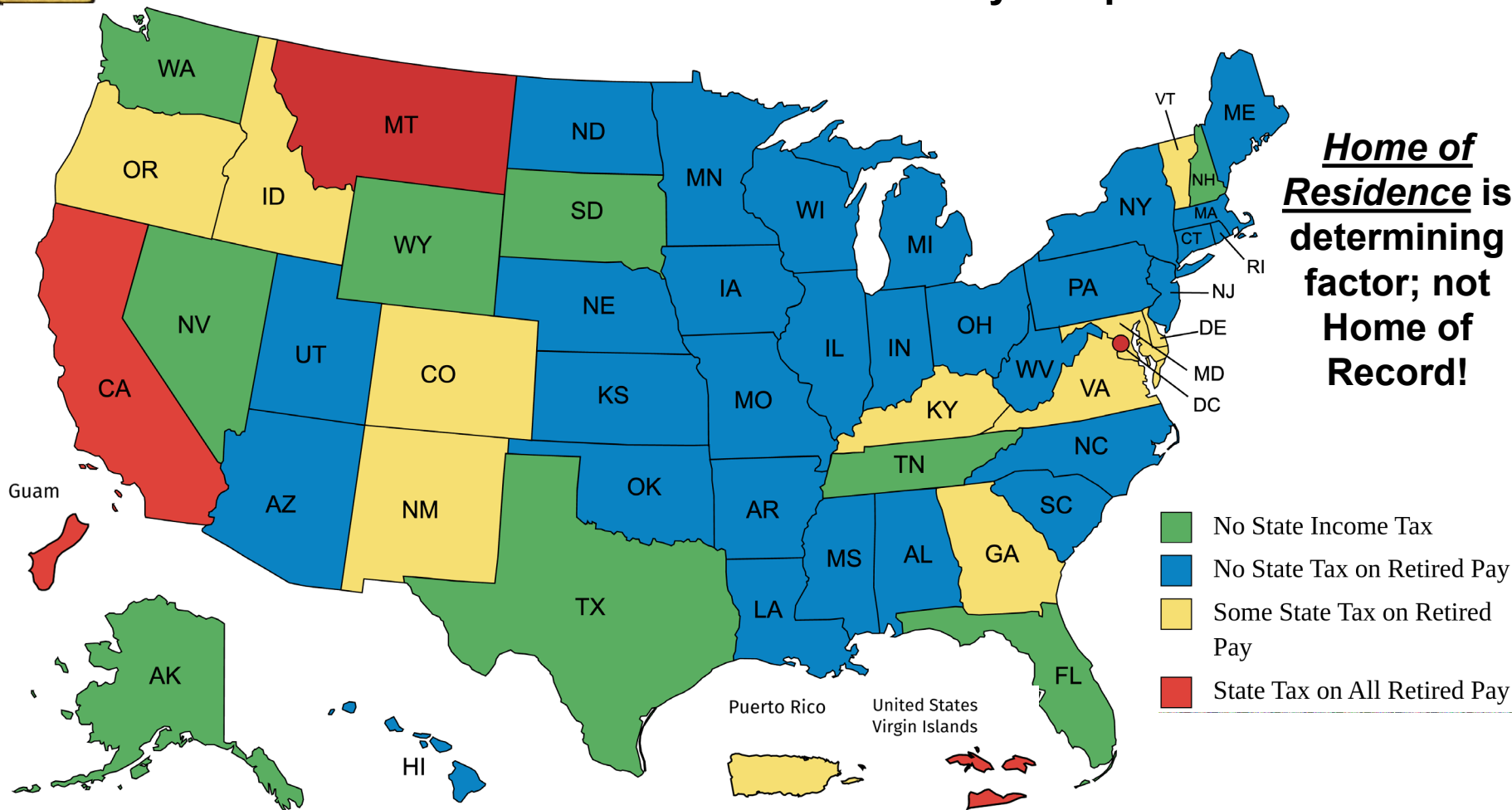
Benefit Calculators link directly to DEERS information through CAC or DS Logon.



U.S. ARMY

Taxes*

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 15 March 2023. 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.



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>





Retired Soldier Motto:

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

Opportunities to *Still Serve* include:

- JROTC Instructor
- Installation volunteer positions
- Military service organizations
- Veterans service organizations



Talk to your retirement services officer about joining

- Installation Retiree Councils
- CSA Retired Soldier Council

Recent Council reports available at:

<https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>



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%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/>



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



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



@USArmySoldierForLife



@USArmySoldierForLife



@USArmySFL



@USArmySFL



@USArmySFL



@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

Thank you for your service!!



QUESTIONS?

