

ARMY PRE-RETIREMENT BRIEFING



HQ, Army Retirement Services
ATTN: DAPE-HRP-RSO
200 Stovall St.
Alexandria, VA 22332-0470
August 2009



Purpose

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

Note: *Retirement is a process NOT an event.*





- 1. To withdraw, as for rest, seclusion, or shelter.
- 2. To go to bed.
- 3. To withdraw from business or public life and live on one's income, savings, or pension.



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

MISSION

Develops and implements Army Strategy and Policy for ensuring all retiring and retired Soldiers, their Families and Survivors are properly informed on retirement related benefits and entitlements in order to enhance their well-being.

PROGRAMS

- [Army Echoes](http://www.armyg1.army.mil/rso/echoes.asp), a bulletin for the Retired Soldier (available electronically at <http://www.armyg1.army.mil/rso/echoes.asp>)
- CSA Retiree Council
- Survivor Benefit Plan (SBP)
- Retirement Services Officers





Retirement Services Officers (RSO)

Pre-Retirement Support

- Pre-retirement briefing
- Survivor Benefit Plan (SBP) counseling
- Retirement literature
- Other transition services

Post-Retirement Support

- Retirement Services Office (RSO)
- Assist with pay, ID cards, medical issues
- Retiree Appreciation Day (RAD)
- Newsletters
- Retiree Councils

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





Army Retirement Services Homepage

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

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





Pre-Retirement Briefing Topics

- RSO Program
- Retired Pay & Taxes
- COLA
- Transition Leave & PTDY
- Former Spouse Benefits and Law
- SGLI/VGLI
- Shipment of HHGs
- Ethics
- Employment
- Space-A Travel
- ID Cards
- Combat-Related Special Comp
- Concurrent Receipt
- Retiree Mobilization
- **See separate, detailed briefing on SBP**
- Visit websites for complete information on TRICARE, VA benefits, Social Security





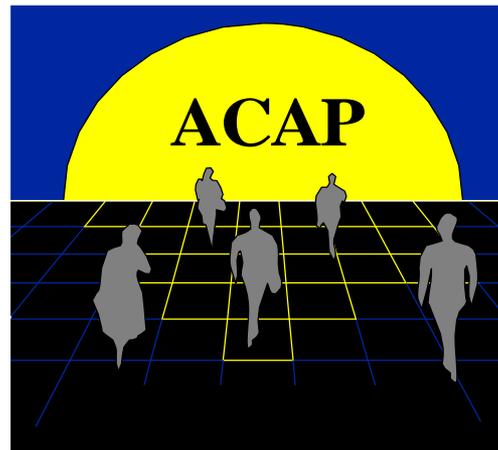
Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired





Fort George G. Meade

Army Career and Alumni Program





BACKGROUND

- CONGRESSIONAL MANDATE
- FY91 AND BEYOND PERSONNEL REDUCTIONS
- 54 ACAP SITES => NCR 3



ACAP Mission

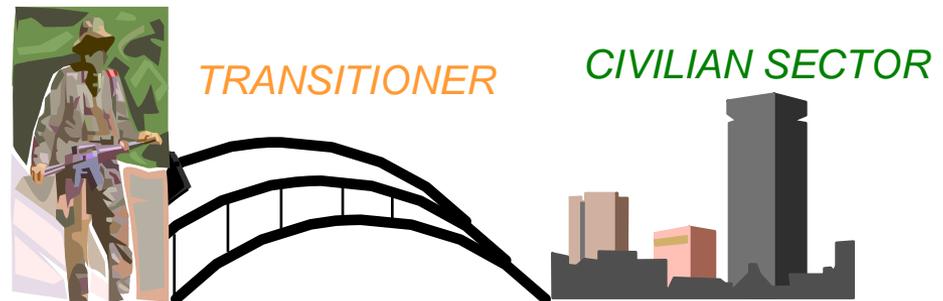
Deliver a world class Transition Program for America's Army that empowers members to make informed career decisions through benefits counseling and employment assistance.





ACAP Goal

- Providing an organized, comprehensive and caring system to assist soldiers, DA civilians, and their family members





Who Can Use ACAP?

-
- Active duty military separating voluntary or involuntarily (orders not required)
 - Civilians transitioning due to force alignment or reductions
 - Transitioning reserve component soldiers
 - Transitioning family members



National Capital Region Guidance

- Commanders identify and refer soldiers a minimum of 180 days prior to separation or retiring
- Optional 12 months prior to separation or 24 months retirement
- Involuntary separatees, earliest possible date



- www.acapexpress.army.mil
- Or call your local ACAP office
- Preseparation Counseling
- AKO login and password are required for Express registration and completion of DD Form 2648 at the ACAP Center
- Express allows for on-line pre-registration, additional scheduling once 2648 is completed, and use of Resume and Cover Letter Writer.
- Clients may use services at Fort Belvoir (703) 805-9247, Fort Meade (301) 677-9871 or Fort Myer (703) 696-0923



What is ACAP?

- Preseparation Counseling
- Transition Assistance Referral
- Verification of Military Experience and Training (VMET)
- Transition Assistance Workshop (TAP)
- Job Assistance
- Career Guidance
- Options





RISK FREE TRANSITION



- ACAP XXI – Interactive Job Assistance Training
- Three-Day TAP Workshop
- Individual Career Guidance
- Resume Preparation
- Interview Practice
- Federal Resume Workshop
- Job Fair
- Copier
- Fax Machine
- Telephone
- Professional Reference Library
- Employment Referral
- 120 Hours Participation

www.acap.army.mil



ACAP XXI

Plan Your Future

- **Transition Assistance**

DD2648 Preseparation Checklist

Individual Transition Plan

Employment Assistance

Relocation

Financial Plan

Insurances

- **Interactive Job Assistance**

Setting Objective

Skills Assessment

Networking

Interviewing

Electronic Job Search

Resume Writer

Salary Negotiation

Benefits Negotiation



Transition Time Line

24 Months (retirees Only)

- Contact Army Career and Alumni Program (ACAP) to complete Preseparation Counseling Checklist (DD2648)
- Assess your job skills and interests (ACAP)

12 months

- ETSing/separates contact ACAP to complete Preseparation Counseling Checklist (DD2648)
- Submit request for retirement
- Obtain copy of Verification of Military Experience and Training, DD Form 2586 (ACAP)
- Attend TAP/ACAP Workshop (ACAP)
- Attend retirement briefing
- Visit the Military Career Counselor (unit)
- Research Career Transition Options (www.acap.army.mil)
- Research Career Options (ACAP)

120 Days

- Attend pre-separation Briefing (MPD Separates)
- Resume Counseling (ACAP)
- Write Resume
- Schedule Interview Counseling (ACAP)

- Prepare Interview Wardrobe
- Network

90 Days

- Begin Active Job Search
- Attend Job Fairs
- Update Resume
- Read Classified Advertisement
- Set up Interviews
- Practice Interviewing (ACAP)
- Network
- Visit State Employment Office

30 Days

- Conduct All Interviews
- Network
- Evaluate ACAP Services

Evaluate ACAP Services

<http://ice.disa.mil>



ARMY CAREER AND ALUMNI PROGRAM (ACAP)



FOR

ADDITIONAL INFORMATION OR ASSISTANCE

2234 Huber Road
Room 011
(301) 677-9871

ACAP Concerns:

Countess.d.manning@conus.army.mil



Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired





Applying for Length of Service (LOS) Retirement

• How

- Officer - Chapter 6, [AR 600-8-24](#), dated 12 Apr 06
- Enlisted - Chapter 12, [AR 635-200](#), dated 6 Jun 05

• When

- Maximum: 12 months before desired retirement date
- Minimum: All Officers - 9 months before start of transition leave
Enlisted – 9 months before retirement date

• NOTE: Recommend 12-month lead time for smoother transition

• Where

- General Officers: Notify GOMO, (703) 697-7994/9466, DSN 227-
- COL & LTC (P): Notify SLD, (703) 697-7996, DSN 227
- All others: Military Personnel Office
- Note: CG, HRC-Alex, is retirement authority for officers who have completed 20 but less than 30 years Federal active service, and SSG(P) and above not retiring at RCP





Other Retirement Considerations

- 1st day of the month
 - retirement date if for length-of-service
 - any date for disability retirement
- Active Duty Service Obligation
- In lieu of PCS
 - apply within 30 calendar days of alert for a date no more than 6 months out
- Reassigned on a PCS
 - must wait 1 year to retire
- Retiring on same day as AD pay raise *(final pay only)*





Authorized vs. Selected Transition Center (TC)

<https://www.hrc.army.mil/site/active/TAGD/retire/tclist.htm>

- Authorized to use the Transition Center (TC) closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
 - not paid if to a station-of-choice TC (if permitted by [AR 635-10](#))
 - reimbursement limited to travel in a direct line from last duty station to final retirement location
- Overseas COLA & Overseas Housing Allowance:
 - both stop upon departure from the overseas location
 - Basic Allowance for Housing (BAH) paid based on leave address





Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired



Department of the Army Survivor Benefit Plan (SBP)



Briefing Slides

(Slides were last updated Sep 08)



Things to Say if Caught Sleeping During SBP Training...

- They told me at the Blood Bank this might happen.
- Whew! Guess I got too close to those felt-tip markers.
- This is just a 15-minute power nap - the kind they rave about in those Time Management classes.
- I was doing a highly specific Yoga exercise to combat SBP-related stress syndrome.
- I was meditating on SBP Counselor duties and envisioning a new paradigm.
- Darn! Why did you interrupt me? I had almost figured out a solution to why soldiers hate SBP.
- “....In His holy name....Amen!”



Our Goal



CHANGE... MISINFORMATION you may
have heard on SBP from
MISINFORMED PEOPLE



INTO..... INFORMATION
From
INFORMED Experts





This briefing will break SBP down into manageable understandable blocks.

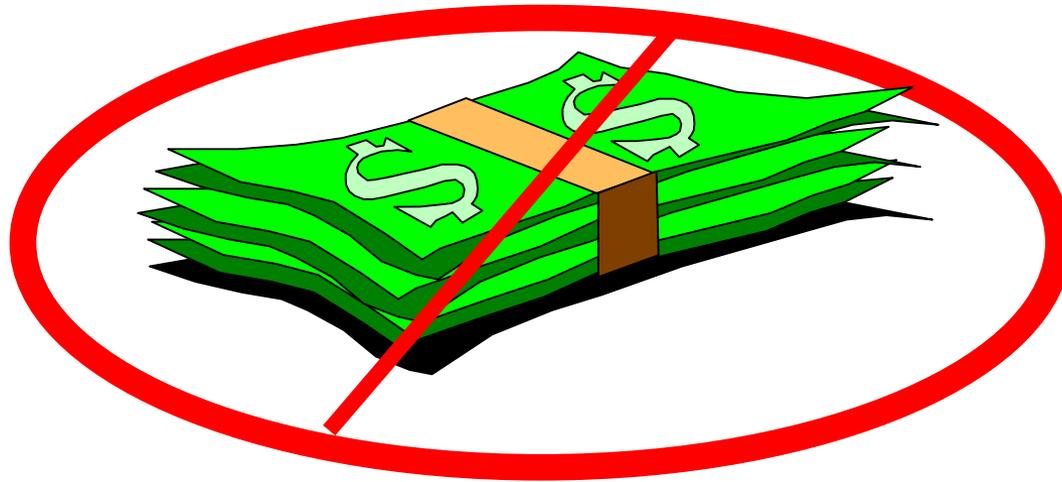


This allows you to make an informed decision on your individual SBP election.





THE BOTTOM LINE RETIRED PAY STOPS



WITH THE DEATH
OF THE RETIREE!



Average Number of Years Female Spouses Outlive Male Retirees

10% - 28 years
20% - 22 years
40% - 15 years
70% - 8 years





Are You Risk Averse?

Weigh:

Higher risk of leaving
your loved ones with
insufficient income.
insufficient income

Against:

Smaller risk that
your survivor
may not get back
every cent paid
in premiums





WHAT IS SBP?

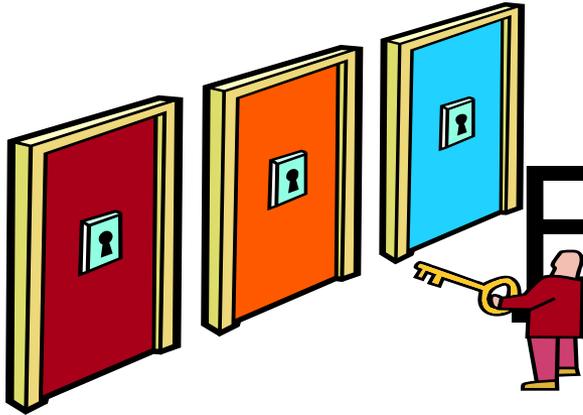


- Enacted by Congress in 1972
- Sole means for retiree to continue a portion of retired pay to survivors
- Coverage is free while on active duty
- Decision at retirement -- begin to share cost



ABOUT

ELECTIONS



- Must be made before retirement
- Certain elections need spouse concurrence
- Generally irrevocable
 - may be cancelled with spouse concurrence between months 25-36 following retirement



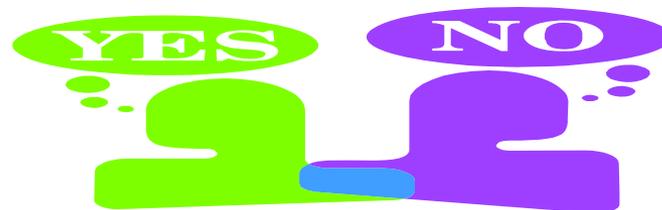
A **“JOINT”** Decision For Married Soldiers Who . . .

- decline coverage
- cover less than full retired pay
- elect “child only”
- are under REDUX retirement plan and do not elect full base amount based on retired pay they would have received under High-3



It is the Soldier’s election

- The spouse can only concur or non concur





Termination Feature



- can terminate SBP after 2 years of ret.
- one-time, one-year window between 25th and 36th mo. after start of pay
- spouse concurrence required
- barred from future enrollment
- no refund of past premiums
- why the law change?
 - acknowledges need for flexibility



Medical Retirement SBP Considerations



- Soldier's being medically retired need to consider the following in their SBP decision
 - Withdrawal from SBP Based on a VA Total Disability Rating
 - SBP and Dependency and Indemnity Compensation (DIC)
 - Special Survivor Indemnity Allowance (SSIA)



Withdrawal from SBP Based on VA Total Disability Rating



- You may withdraw from SBP if:
 - You have a service-connected disability that has been rated by the VA as totally disabling for
 - not less than five continuous years from the last date of active duty --or--
 - if awarded after retirement for ten or more continuous years.
 - Withdrawal is allowed because surviving spouse will qualify for DIC benefits because death will be presumed to be from service-connected reasons
 - When retiree dies, the surviving spouse will be entitled to a refund of all the SBP costs that were paid



SBP and Dependency and Indemnity Compensation (DIC)

- SBP and DIC
 - SBP premiums are refunded to the spouse for any portion of SBP that is offset by DIC
 - SBP is offset dollar for dollar by DIC currently
 - Currently
 - \$1154 for spouse
 - \$286 for each child
 - DIC is only payable if retiree's death is determined by the VA to be service connected
 - SBP provides annuity if death is not determined to be service connected





Special Survivor Indemnity Allowance (SSIA)

- SSIA is paid to spouses whose SBP annuity is fully or partially offset by DIC.
- SSIA will be paid to the surviving spouse if
 - entitled to DIC
 - receiving an SBP annuity either partially or completely offset by DIC
 - SBP offset is at least equal to the SSIA
 - Payments will be paid in the following monthly amounts:
 - For months during fiscal year 2009, \$50.00
 - For months during fiscal year 2010, \$60.00
 - For months during fiscal year 2011, \$70.00
 - For months during fiscal year 2012, \$80.00
 - For months during fiscal year 2013, \$90.00
 - For months after fiscal year 2013, \$100.00





Six Election Options

- Spouse Only
- Spouse & Children)
- Children) Only
- Former Spouse Only
- FS & Children)
- Insurable Interest





Spouse Option



- provides annuity of 55% regardless of the surviving spouse's age
- annuity paid forever (unless remarriage occurs pre-55)
- if remarriage ends, annuity reinstated
- increased by annual COLA
- taxable as an annuity



Spouse & Children) Option



- spouse = primary beneficiary
- children are secondary beneficiary and receive the annuity *only if* spouse can't (pre-55 remarriage or death) *and* they are still eligible
- child cost is based on ages of member, spouse & youngest child
- cost of child coverage - very low
- child cost stops when no elig. children remain



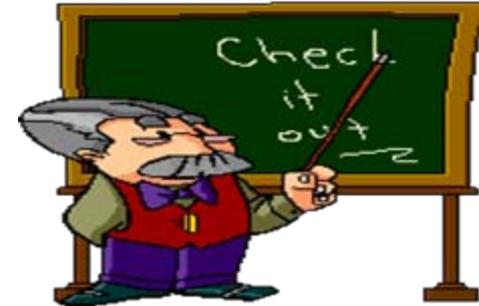
Children) Only Option



- eligible until 18, or 22 if full-time, unmarried student
- unmarried incapacitated child - eligible forever (if condition was incurred pre-18 or 22)
 - Note: It is recommended that you research the impact SBP for a fully disabled child may have on other benefits the child is or will receive.
- cost based on ages of member & youngest child
- all eligible children covered at one cost
- cost stops when no eligible children remain
- cheaper than “spouse” due to finite benefit
- costlier option than child when with spouse since child is primary beneficiary
- annuity divided equally among all eligible



Advice--Seriously Consider Child Coverage!



Q: Why bother to cover my 21-year old son who graduates from college soon?

A: Because....

- incapacitation may occur while still eligible
- “closing” the child category when there are eligible children closes it forever
- family complete? perhaps a step-, grand-, foster- or natural child is in your future



“Insurable Interest”

Option



- Who Can Elect: unmarried Soldiers with no or one dependent child
- Eligible Beneficiaries: relative more closely related than cousin; or business associate w/financial interest in Soldier (proof needed)
- Base Amount: Must be full retired pay
- Cost: 10% + 5% for each full 5 yrs younger beneficiary is than Soldier (maximum 40%)
- Benefit: 55% of retired pay less SBP cost
- Loss of Beneficiary: May elect new beneficiary within 180 days of current beneficiary's death.
- In order for an Insurable Interest election for a medically retired Soldier to be valid, they must live one year from retirement or if they die within one year, death must not be attributable to a medical condition for which they were medically retired.



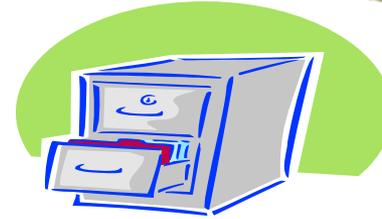
Former Spouse (FS) “Particulars”



- FS coverage can be:
 - purely voluntary
 - incorporated into a written agreement
 - court-ordered
- If divorce prior to retirement:
 - Soldier must elect former spouse at retirement or could be held in contempt of court.
 - FS can provide DFAS-CL divorce decree plus written request for a deemed election within one year of the court order
- FS coverage can be changed if court order is amended or vacated by FS's death.



No Beneficiary at Retirement?



- Keep SBP literature
- Keep “Echoes” -- RSOs’ ph. nos. listed
- Contact nearest RSO for a new briefing as soon as eligible beneficiary is gained
- Decision whether or not to enroll new family members **MUST** be made within one year of gaining them
- New spouse becomes eligible at 1-yr anniv.
(costs do not begin until then)



Base Amount



- amount of retired pay (in dollars) participation is based on
- minimum, by law = \$300
- maximum, by law = full retired pay
- may choose any \$\$ amount between
- Soldiers retiring under CSB/REDUX may choose full base amount based on retired pay they would have received under High-3.



SBP Cost Formula *(Spouse Only)*

Formula:

- 6.5% of base amount selected
- cost lowered in Mar '90

Examples:

■ Base Amount:	\$2000	\$3000	\$4000
■ Cost (6.5%)	\$ 130	\$ 195	\$ 260
■ Annuity provided:	\$1100	\$1650	\$2200





Sample SBP Costs



(Ages: Member=44; Spouse=41; Youngest Child=12)

Monthly Cost

Base Amount Only	Spouse	Spouse & Child	Child Only	Annuity Amount
\$4000	\$260	\$260.52	\$ 8.00	\$2200
\$3000	\$195	\$195.39	\$ 6.00	\$1650
\$2000	\$130	\$130.26	\$ 4.00	\$1100



SBP's *Real* Cost



	<u>NO SBP*</u>	<u>SBP</u>
Retired Pay	\$2,000	\$2,000
SBP Cost	\$ 0	\$ 130
Taxable Pay	\$2,000	\$1,870
Tax Paid (28%)	\$ 560	\$ 524
Annuity	\$ 0	\$1,100
Actual SBP Cost	\$ 0	\$ 94

* The SBP participant receives a \$36/month tax savings – and a future survivor benefit of \$1,100.



“Threshold” Amount



- portion of base amount which costs 2.5%
- only applies to Soldiers who entered service prior to 1 Mar 90
- indexed annually to AD pay raise(s)
- instead of a \$300 base, cover base amount at 2.5%
- Effective 1 Jan 08

	<u>Base</u>	<u>Cost</u>	<u>Annuity</u>
Threshold	\$701	\$17.53	\$385
Minimum	\$300	\$ 7.50	\$165
Difference	\$375	\$ 9.37	\$206



Can I Tailor SBP To Meet My Needs? Yes....Think “Base Amount”

Challenge: What base amount should I cover to meet our needs?

Solution: Divide the goal amount by 55%.

Examples:

\$2000 annuity -- choose \$3636 as base

\$1000 annuity -- choose \$1818 as base





“30-Year Paid-Up Provision”

- effective 1 Oct 2008
- no further cost (but annuity payable)

AFTER...

- 30 years of paying SBP Premiums (360 payments)...

AND

- reaching age 70





Years Required for Annuity to Exceed Premiums Paid for Spouse SBP



Months Premiums Paid

- 5 Years
- 10 Years
- 15 Years
- 20 Years
- 25 Years
- *30 Years

Years for Annuity to Exceed Premiums Paid

- 8 Months
- 1 Year, 1 Months
- 1 Year, 6 Months
- 1 Year, 10 Months
- 2 Years, 2 Months
- 2 Years, 5 Months

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



The Annuity



Amount:

- Annuity of 55% regardless of the annuitants age



Life's Certainties?

Civilians:

1--death

2--taxes



Retirees/Annuitants:

3--Can't outlive retired pay

4--Can't outlive SBP annuity





SBP POSITIVES



- Government-subsidized plan
- Tax-free premiums
- Inflation-adjusted annuity
- Level-term plan annuity of 55 percent
- Flexible: can terminate between ret years 2-3
- “Paid-up” after 30 years paying premiums + age 70
- Cannot outlive annuity
- Age, health, smoking, sex, lifestyle -- not considered
- Cost in today’s dollars; benefit in tomorrow’s dollars
- Can only be changed by Congress
- Income safety net; peace of mind
- Every active duty Soldier enrolled at no cost from Day One



SBP's "Perceived" NEGATIVES

- Annuity is taxed to survivor
- Premiums not returned if spouse dies first
- Retired pay reduced because of SBP costs
- Cost increases with COLA
- No inheritance provision
- No cash value; can't borrow against it
- Too complicated to understand



Four Main Points When Comparing SBP to Life Insurance



- It takes a surprising amount of insurance to do for the spouse what SBP will (based on averages).
- It will take a lot more insurance if the spouse outlives the retiree by the longest period of time.
- The amount of insurance needed over time rises due to inflation.
- Even though insurance may appear to be an inexpensive “alternative” *at retirement*, it's harder to obtain & increasingly expensive as you age.



Replacement Value of Annuity

Pay Grade: O5

Ret Pay: \$5000

Member's Age: 43

Spouse's Age: 42



<u>Age at Death</u>	<u>Annual After-Tax SBP Annuity</u>	<u>Replacement Value of SBP*</u>
43	\$29,700	\$778,844
53	\$38,907	\$883,448
63	\$52,287	\$947,401
73	\$70,270	\$913,321

*Face value of insurance needed to equal SBP benefit.

Note: This program can be accessed on the DOD Actuary homepage, www.dod.mil/actuary/,



Replacement Value of Annuity

Pay Grade: E8
Member's Age: 43

Ret. Pay: \$3000
Spouse's Age: 42



<u>Age at Death</u>	<u>Annual After-Tax SBP Benefit</u>	<u>Replacement Value of SBP*</u>
43	\$17,820	\$433,516
54	\$23,344	\$487,644
64	\$31,372	\$506,,232
74	\$42,162	\$473,925

*Face value of insurance needed to equal SBP benefit.

Note: This program can be accessed on the DOD Actuary homepage,
www.dod.mil/actuary/,



Life Insurance Proceeds-- How Long Do They Last?



(Ret Pay = \$5000; Life Insurance = \$350K)

<u>Death Year</u>	<u>Spouse Age</u>	<u>Insurance Proceeds</u>	<u>After-Tax SBP Benefit</u>
2006	42	\$350,000	\$29,700
2008	44	\$323,741	\$31,635
2015	51	\$182,016	\$38,967
2020	56	\$ 2,986	\$45,104
2019	57	\$ 0	\$46,457

- Spouse’s expected age at death 86
- Years without insurance proceeds 30

Note: To access this program go to DOD Actuary homepage, www.dod.mil/actuary/, click on “SBP Programs,” and select the program, “Insurance”.



Life Insurance Proceeds-- How Long Do They Last?



(Ret Pay = \$3000; Life Insurance = \$250K)

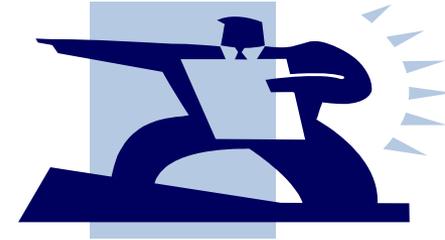
<u>Death Year</u>	<u>Spouse Age</u>	<u>Insurance Proceeds</u>	<u>After-Tax SBP Benefit</u>
2006	42	\$250,000	\$17,891
2008	44	\$240,632	\$18,991
2016	52	\$163,277	\$24,044
2021	57	\$ 68,622	\$27,847
2023	60	\$ 0	\$30,459

- Spouse's expected age at death 82
- Years without insurance proceeds 25

Note: To access this program go to DOD Actuary homepage, www.dod.mil/actuary/, click on "SBP Programs," and select the program, "Insurance".



You Be the Judge Who Was Responsible?



“I think I should be able to receive my husband’s Army pension to assist me in my everyday living expenses. He served this country for 20 years...in the Korean War & WWII. He was the recipient of the Purple Heart.If he were alive today he would still be receiving his pension....”



Actual Widows' Views on SBP



“...each day I thank my late husband for his taking SBP....it allows me to live with decency and independent of others....”

“...I want to thank the Army for sending me an annuity to live on. From the bottom of my heart I am so thankful. With no life insurance on my late husband, without the annuity, I could not live in the wonderful retirement community....”



DoD Actuary's Advice to Retiring **Male** Soldiers



“Male Soldiers can’t go far wrong taking the maximum SBP. The situations for them where the threshold amount of SBP is not worth it are rare. The older you are, the more you want SBP. The younger your spouse is, the more you want SBP. The worse your health is, the more you want SBP.”

(Advice based on expected values, large amounts of statistics, and massive amounts of experience.)



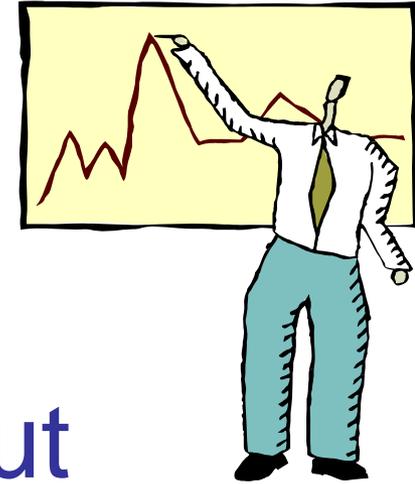
DoD Actuary's Advice to Retiring **Female** Soldiers



“...I cannot, in good conscience, advise all female retirees that it is always a good financial decision to take maximum SBP. If you are approximately the same age as your husband, taking SBP is a relatively better choice than if you are 6 or 8 years younger. However, I think female retirees would be very foolish not to take the time and effort to find out what the valuation software advises in their particular case.”



HQDA's Advice To All Retiring Soldiers



“Do not forfeit SBP without having full knowledge of what you are giving up.”

(Chief, Army Retirement Svcs)



For More SBP Information....

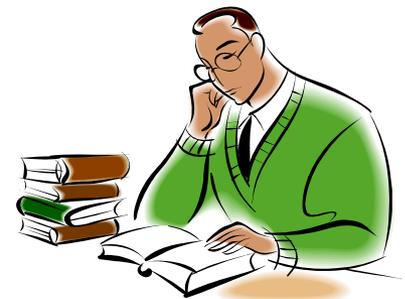


Log on to:

[http://www.armyg1.
army.mil/retire](http://www.armyg1.army.mil/retire)

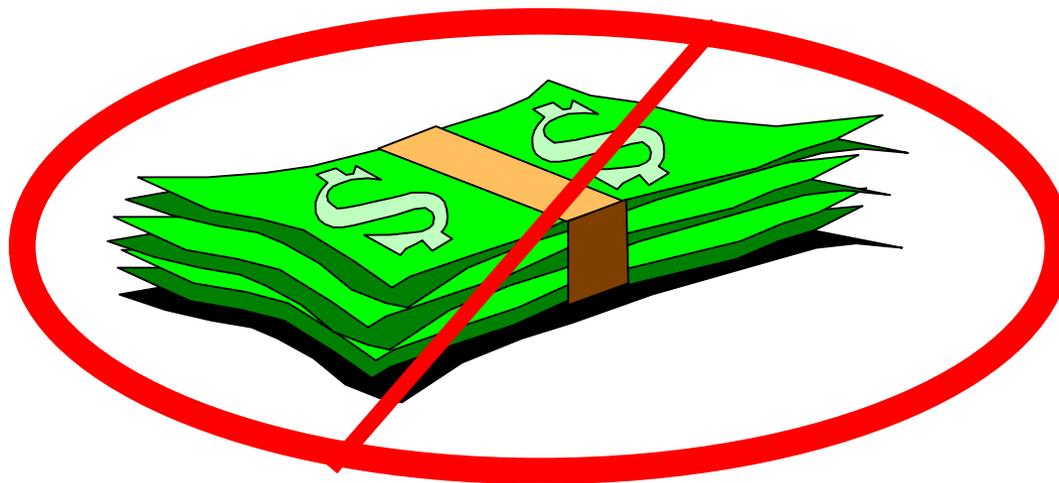
Contact:

your nearest Retirement
Services Officer (RSO)





REMEMBER RETIRED PAY STOPS



WITH THE DEATH
OF THE RETIREE!



Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired



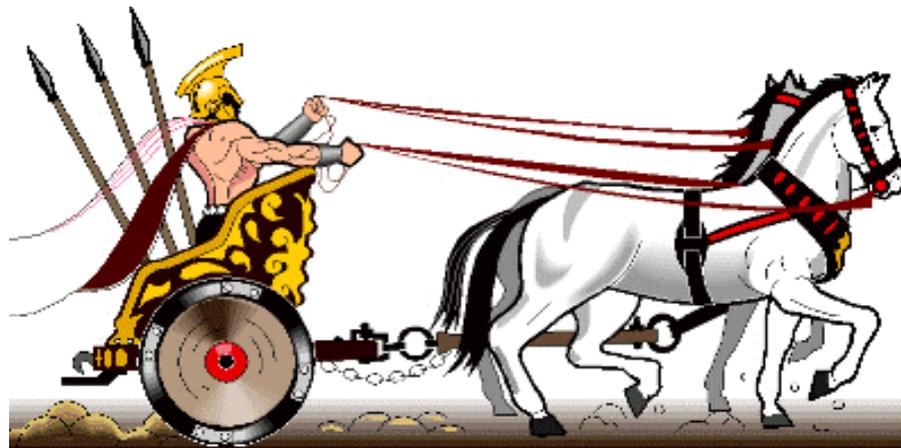


Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired



DMPO-FT. MEADE

DEPARTMENT OF THE ARMY
FAMILY MILITARY PROGRAMS
RETIREMENT SECTION





REQUIRED DOCUMENTS FOR RETIRING SOLDIERS

- DA FORM 31 Leave Request
 - If you are not taking leave you will still need a leave form for one day of travel with a control number.
 - Your DA31 MUST have in block # 13 the signature AND signature block of the approving authority when you are taking transition leave. It can be stamped, typed or placed electronically on your DA31. If you are taking PTDY in conjunction with transition leave or PTDY ONLY, block #17 MUST contain the required statement found in AR 600-8-10 (leave and Passes) regarding PTDY.
- - If you are taking PTDY in conjunction with transition leave block # 17 MUST show the time frame of PTDY and transition leave requested separately. (Ex. PTDY 1-10FEB09, TRANS LV 11-28FEB09)
 - NOTE: Per AR 600-8-10, PTDY must be taken/used first, followed by transition leave.
- 2 Copies of orders; COMPLETE SET
- CLEARING PAPERS



SEPARATION/RETIREMENT PAYMENT INFORMATION

- Need accurate banking information:
 - Bank Name
 - Routing Number
 - Account Number
- We recommend that you keep your account open for at least 180 days after your separation date
- Address after Separation/Retirement must be current. If we must mail your final payment, it will be mailed to the address provided on DD Form 214 in block 19a.



FINAL PAY BEFORE RETIREMENT

- It is the mission of this office to have your final active pay in your account NLT five (5) working days after your DOS.
- If you have the “twice a month” pay option you will receive your MM pay as usual during your month of separation. Your EOM pay **MUST** be audited and will be sent to you **ASAP** once audit is complete.
- If you have the “once a month” pay option your EOM pay **WILL NOT** be received as usual during your month of separation. Your pay account **MUST** be audited and will be sent to you **ASAP** once audit is complete.



FINAL AUDIT

- The final audit of your pay mainly consists of :
- Calculating all pay and allowances due at DOS to include payment of accrued leave days and clothing allowance, if applicable.
- Less Deductions, to include federal and/or state taxes, TSP, allotments, active debts due the U.S. government, overpayments and debts due other agencies associated with the U.S. government, if applicable.



PAY ADJUSTMENTS

- If you receive a **DD FORM 362** (Statement of Charges)/ **DD FORM 139** (Pay Adjustment Voucher) from unit or another agency you **MUST** submit it to the **SEPARATIONS/RETIREMENT** section only!! All Pay adjustments **MUST** be in prior to your final out date to ensure the accuracy of your final pay and to prevent any delays of your final pay.



THRIFT SAVINGS PLAN

- 30-45 DAYS PRIOR TO YOUR RETIREMENT/SEPARATION DATE GO INTO “MYPAY” or GO TO YOUR LOCAL FINANCE OFFICE TO COMPLETE “TSP-U-1”, TO CHANGE YOUR CURRENT MAILING ADDRESS TO YOUR NEW ADDRESS, IF APPLICABLE.



ALLOTMENTS

- **RETIRING** Soldiers must review their allotments and submit any stops or changes the month prior to retirement. Otherwise allotments will continue through month of retirement and transfer to retirement pay (Retirement pay processing allows for the transfer of 15 active duty allotments).



POST SEPARATION/RETIREMENT TRAVEL VOUCHER

- Submit after travel to final destination is complete
- Mailing Address:
 - DEFENSE MILITARY PAY OFFICE
 - ATTN: DMPO-MQ(TRAVEL SECTION), RM 101-A
 - 2234 HUBER RD
 - FT. MEADE, MD 20755
- Ensure voucher is signed, accurate and complete. To ensure receipt, see your local post office to see which mailing method is best for you.



REQUIRED DOCUMENTS FOR PAYMENT OF TRAVEL

- 1 COPY OF LEAVE FORM
- 1 COPY OF FLIGHT ITINERARY/TICKETS, IF APPLICABLE
- 2 COPIES OF ORDERS; COMPLETE SET
- ANY REIMBURSABLE EXPENSE RECEIPTS, ORIGINAL ONLY (IF APPLICABLE)
- DD 1351-2, Version AUG06 or higher
- POV SHIPPING DOCUMENTS (IF APPLICABLE)
- BANK INFORMATION SHEET



ANY QUESTIONS

It's QUESTION TIME !!





Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired





Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for, based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Note: To validate your DIEMS date go to the following website:

https://www.erec.army.mil/DIEMS/diems_home.htm





Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

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

- Commissioned service requirement
- Time-in-grade requirement
- Heroism pay
- Current basic pay milestones (over-22, over-24, over-26)
- **Effective 1 Apr 07** basic pay milestones (over-30, over-34, over-38)
- Percentage Multipliers:

<u>Yrs of svc</u>	20	21	22	23	24	25	26	27	28	29	30 thru 40
<u>Final Pay Multiplier %</u>	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 up to 100

- **Full COLAs**

Retired Pay Calculator available at:
http://www.dod.mil/militarypay/retirement/calc/01_finalpay.html





High-3 Plan

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

$$\text{RETIRED PAY} = (\text{Years of creditable service} \times 2\text{-}1/2\%) \times \text{average of highest 36 months basic pay}$$

- Typically an average of the last 3 years
- Percentage Multipliers:

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

- Commissioned service requirement
- Time-in-grade not as important
- Basic pay milestones not as important
- **Full COLAs**

Retired Pay Calculator available at:
http://www.dod.mil/militarypay/retirement/calc/02_highthree.html





Career Status Bonus (CSB)/REDUX Plan (DIEMS post – Aug 86 – “Choice”)

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

2% per yr thru 20 yrs; 3.5% per yr thru 30 yrs; 2.5% thereafter

- Percentage Multipliers -- Compared:

<u>Yrs of svc</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30 thru 40</u>
<u>REDUX Multiplier %</u>	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5	75 up to 100
<u>High-3/Final Multiplier %</u>	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 up to 100

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

See: http://www.dod.mil/militarypay/retirement/ad/04_redux.html





Cost-of-Living Adjustments (COLA)

Final Basic Pay or High-3

- Full annual COLA
- Based on difference between CPI from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first COLA

REDUX (\$30K CSB)

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





Retired Pay Facts

- Retired pay -- paid by DFAS-Cleveland
- Payable 1st workday of month (not necessarily the 1st)
- Direct deposit strongly encouraged
- May use “myPay” to make online changes to pay...
reissue 1099Rs, change bank account, etc.
- Keep correspondence address current
- Retiree Account Statement (RAS) issues only when
there’s a pay change (e.g., COLA, allotment, taxes,
etc.)



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





States With No Personal Income Tax

- Alaska
- Florida
- Nevada
- New Hampshire
- South Dakota
- Tennessee
- Texas
- Washington
- Wyoming





States That Do Not Tax Military Retired Pay



- Alabama
- Hawaii
- Illinois
- Kansas
- Kentucky *
- Louisiana
- Massachusetts
- Michigan
- Mississippi
- Ohio
- Oregon *
- New Jersey
- New York *
- North Carolina *
- Pennsylvania *
- Wisconsin

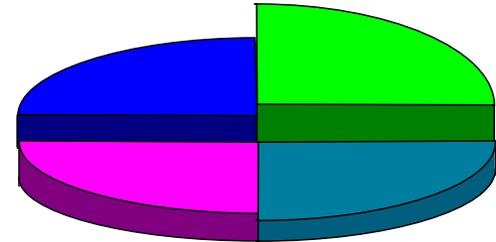
* *if certain qualifications are met*





Allotments

- In retirement, permitted to have:
 - 6 “discretionary”
 - 9 “non-discretionary”
- For recall Soldiers at retirement:
 - NONE continue from active duty
 - ALL must be re-initiated after separation
 - WHY? DFAS-CL has no interface with DFAS-IN; each
 - “recall/separate” account is built manually
- Can start/stop/change via myPay @
<https://mypay.dfas.mil>



CFC, VEAP, and SGLI deductions automatically stop upon retirement





Social Security Tax (FICA) (7.65%)

- FICA not deducted from retired pay!
- When eligible, you will draw:
FULL Social Security *and*
FULL Military retired pay!
- Go to <http://www.ssa.gov> for in-depth Social Security information





Thrift Savings Plan

- You stop contributing to TSP at retirement
- Your options at retirement:
 - 1 -- do nothing and draw returns; or
 - 2 -- roll into an IRA
- May resume active participation if you become a federal civilian employee
- TSP info: www.tsp.gov





2 New Compensations Enacted *Since 1 Jun 03*

- Goal: Replace lost (offset) retired pay for SOME retirees via phased-in payments
- Who:
 1. Combat-Disabled
Combat-Related Special Compensation
 2. Service-Disabled
Concurrent Retirement & Disability Payments





Combat-Related Special Compensation (CRSC)

- Combat-Related Special Compensation (CRSC) provides tax-free monthly payments to eligible retired Soldiers with combat-related injuries. With CRSC you can receive both your full military retirement pay and your VA disability compensation, if the injury is combat-related
- Service eligibility:
 - All Soldiers in receipt of retired pay (RC retirees who receives retired pay for early retirement with physical disabilities under section 12731b, of title 10 USC, is specifically excluded under section 641)
- Disability eligibility:
 - Combat-related injuries rated by VA as 10% or greater

<https://www.hrc.army.mil/site/crsc/index.html>





Concurrent Retirement and Disability Payments (CRDP)

- Provides full concurrent receipt of retired pay AND VA for SOME retirees over a 10-year phased-in period (2005 - 2014)
- Eligibility Requirements
 - Must be a Military Retiree with 20 or more yrs of service
 - Must hold VA service-related disability rating of 50% or more
 - If a Chapter 61 Medical Retiree, must have 20 or more yrs of service
 - RC Retiree (in receipt of pay)
- No application needed
- CRDP is treated like retired pay, taxed and divisible

<http://www.dfas.mil/retiredpay/concurrentretirementanddisabilitypay.html>





CRSC

- How To Apply:
 - complete DD Form 2860
 - <http://www.dod.mil/prhome/docs/DD2860T.pdf>
 - attach supporting documents
 - mail to address on form
- Army information numbers:
 - 1-866-281-3254
- Online info available at:
 - <https://www.hrc.army.mil/site/crsc/>
 - <http://www.dod.mil/prhome/mppcrsc.html>
 - <http://www.armyg1.army.mil/retire>





CRSC *or* CRDP?

- Can't receive both
 - both serve same purpose
 - restore lost retired pay
- If you qualify for both, DFAS will pay you the payment which is more advantageous for you during the phase-in period
- DFAS-CL will conduct a one-month Open Season annually (widely publicized) to allow retirees to switch between CRSC and CRDP
- Which IS more advantageous?...You decide:
 - CRSC is tax-free, non-divisible
 - CRDP is treated like retired pay, taxed and divisible





Dividing Retired Pay as Property (With a Former Spouse)

- **NOT AUTOMATIC**

- Up to state courts

- Can award any amount

- Award not tied to length of marriage

- Direct payment requirements:

- Marriage overlapped 10 years with service

- Limited to 50% of disposable pay*

** up to 65%, if other garnishments*





Take Leave or Sell It?

30 years and 2 months or more active duty

Retire 1 October

USE leave - 1 Aug to 1 Oct

60 days basic pay & allowances while remaining on AD Salary from employment?



Retire 1 August

SELL leave - 1 Aug to 1 Oct

60 days basic pay (cashed-in) –
(**Lump Sum taxed at 25%**)
30 days allowances (“on the books” 31 Aug 76), BAH & BAS
Retired Pay...2 months
Salary from Employment?





Permissive TDY*

Purpose: Facilitate transition to civilian life (e.g., house-hunting, job-hunting)



20 Days:

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)

30 Days:

- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, CONUS or another OCONUS location

* At Commander's Discretion





Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired





Retirement Physical

- Army requires a retirement physical
- No more than 4 months, no less than 1 month, before retirement or start of transition leave
- Your last record of active duty health
- Most sites now provide combined Service and VA retirement physical
- Assists with claim for VA service-connected disability



NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner.

• For More Information, Visit VA Web Site at <http://www.va.gov> or Call Toll-Free

Disability Benefits/General Information: 1-800-827-1000





Medical Records

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





Advantages to Applying to VA for Service-Connected Disability

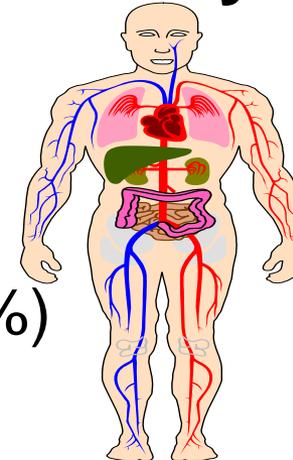
- Even 0% rating *documents* health (\$\$ begins at 10%)
- Tax-free VA payments (add'l \$\$ is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable if your death is service-connected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





VA Compensation for Service-Connected Disability

- VA rates disabilities 0% - 100%
 - Each % has an assigned dollar amount
 - 2009 amounts: from \$123 (10%) to \$2932 (100%)
 - Unrelated to Military rank (since '93)
 - Free VA medical care for service-connected conditions
- Monthly payments
 - Begin at 10% (CAN be 0% disabled)
 - Tax-free
 - 30% & higher = Extra dependent allowance
 - *For most retirees*, offsets Military retired pay \$-for-\$





VA Service-Connected Disability Compensation Rates – 2009

% dis	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	\$123		
20	243		
30	376	\$421	\$453
40	541	601	644
50	770	845	899
60	974	1064	1129
70	1228	1333	1409
80	1427	1547	1634
90	1604	1739	1837
100	2673	2823	2932





Agent Orange Presumption

Contact the VA if you served in Vietnam between 9 Jan 62 and 7 May 75 *and* you develop one of the following conditions:

- Cancers:
 - Hodgkin's disease
 - Multiple myeloma
 - Non-Hodgkin's lymphoma
 - Soft tissue sarcoma
 - Prostate
 - Respiratory
 - Respiratory cancers
 - lung, larynx, trachea & bronchus
 - Diabetes (Type 2)
 - Chloracne (skin disorder)*
 - Porphyria cutanea tarda (liver condition)
 - Peripheral neuropathy (nerve disorder)
 - Children of Vietnam veterans with:
 - Spina bifida
 - Certain birth defects, if born to a female Vietnam veteran
- Must have appeared within 1 year after exposure.





Gulf War Veterans

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

<http://www1.va.gov/gulfwar/>
<http://www.gulflink.osd.mil>





SGLI & VGLI

- SGLI is FREE for 120 days after ret. (or up to two years if 100% disabled)
- No physical required to convert SGLI to VGLI (if done within 120 days after ret)
- VGLI is a 5-yr renewable term policy
- Premiums may be paid by allotment, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- Submit the first month's VGLI premium with your application
- If terminally ill, may receive up to 50% of policy's face value





VGLI Premium Schedule – Monthly Rates (Examples)

Insurance

Amount

Age

	<u>40-44</u>	<u>45-49</u>	<u>50-54</u>	<u>55-59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-74</u>	<u>75 &over</u>
\$400K	\$68	\$88	\$144	\$268	\$432	\$600	\$900	\$1800
\$300K	\$51	\$66	\$180	\$201	\$324	\$450	\$675	\$1350
\$250K	\$43	\$55	\$90	\$167	\$270	\$375	\$562	\$1125
\$200K	\$34	\$44	\$72	\$134	\$216	\$300	\$450	\$900
\$150K	\$26	\$33	\$54	\$100	\$168	\$225*	\$337	\$675
\$100K	\$17	\$22	\$36	\$67	\$108	\$150	\$225*	\$450
\$50K	\$9	\$11	\$18	\$34	\$54	\$75	\$113	\$225*





VA Dental Care

No-Cost Dental Care MAY Be Furnished –

1. For service-conditions existing at retirement
 - On a one-time basis
 - Must apply within 180 days
 - Not eligible if necessary treatment was completed by Military within 180 days of retirement (reflected on DD 214)
2. For service-connected, non-compensable conditions of POWs who were incarcerated less than 90 days



NOTE: Complete treatment is furnished to those who were POWs more than 90 days





VA Info Sources

Online:

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



By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- Insurance: 1-800-697-6947
- Gulf War: 1-800-749-8387
- TDD: 1-800-829-4833



In-Person:

- *County VA Director (blue pages of phone book)*





DD Form 214 (Certificate of Discharge from Active Duty)

- Check for accuracy before signing
- Copies:
 - #1 - yours
 - #2 - Military's record
 - #3 - to VA if you apply for VA disability
 - #4 - request it; only copy that contains reason for discharge; of interest to some employers
- File your copies (1 & 4) in a safe place (NOT a courthouse unless they assure you that it will not be accessible by the general public!)
- Replace missing ones immediately upon loss by going to:

<http://www.archives.gov/veterans>





At Retirement, You Will Also Receive...

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Retiree Lapel Pin
- U.S. Flag





Mobilization/Retiree Recall

- By Age
 - Officers and enlisted, up to age 60
 - Warrant officers, up to age 62
 - General officers, on a case-by-case basis
- By Category
 - Cat I – non-disability, retired less than 5 years, under 60
 - Cat II – non-disability, retired more than 5 years, under 60
 - Cat III – all others





Travel & Transportation (*Contact Your T.O.*)

Travel

- Authorized from last duty station to home of selection (includes family mbrs)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized



Time Limit on Travel & Transportation Allowances

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Add'l Info Source: DoD Travel Reg 4500.9, found at --

<http://www.transcom.mil/j5/pt/dtr.html>





ID Cards

- Same privileges as active duty (with some being Space-A)
- New ID cards needed to reflect sponsor's retired status
- Children eligible to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to retiree's dependent at age 75 or who is permanently disabled
- Dependent parents/parents-in-law may qualify

FIND NEAREST ID CARD ISSUING FACILITY

<http://www.dmdc.osd.mil/rsl/owa/home>





Former Spouse ID Card

Authorized ONLY if:

- Marriage lasted at least 20 years, *AND*
- Service for retired pay was at least 20 years

If above two conditions are met, overlap requirement is:

OVERLAP

PRIVILEGE(S)

20+ years.....	Full
15 years, but less than 20.....	Medical care (for 1 yr)
Less than 15 years.....	None

Note: A former spouse is not eligible for medical benefits if enrolled in employee-sponsored health plan.





Army Career and Alumni Program (ACAP)

- You may initiate the ACAP process 2 yrs before retirement.
- You **“MUST”** complete the mandatory Pre-Separation Counseling at least 90 days prior to your effective retirement date.
- Benefit for retirees – Eligible for ACAP services on a space-available basis - FOREVER!
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources
- ACAP Home Page:



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





Employment Restrictions

DAEO = Designated Agency Ethics Official

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
 - Federal Employment
 - Foreign Government Employment
 - Negotiations with Employers
 - “Switching Sides”
 - Rules for Procurement Officials
 - Rules Specific to General Officers
 - Working During Transition Leave
 - Use of Title & Wearing of Uniform after Ret.





Federal Long Term Care Insurance

- Launched by OPM in 2002
- Military retirees & Families are eligible
- Now gray-area retirees are too!
- For care not covered by TRICARE
- Enroll anytime...no Open Season wait
- Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify
- Check it out...compare policies...be a wise consumer

<http://www.LTCFEDS.com>





Freedom Team

S A L U T E

- **Commendation package from SecArmy & CSA awarded to:**
 - veterans; spouses; parents; employers of NG & Reserves
- **Nominate someone at:** www.freedomteamsalute.com
 - Allow 4-6 weeks for processing
 - Send special requests and requests for more info to:
freedomteamsalute@hqda.army.mil
- **Included in the package:**
 - Army lapel pin
 - Army decal
 - Certificate of Thanks (CSA & SecArmy)
 - Letter of Thanks (CSA & SecArmy)
- **Could “pin” spouse/parents at retirement ceremony**

Note: Soldier must be AD to recognize Spouse





“Space-A” Travel

- Retirees may travel within CONUS or OCONUS
- Change to family member privileges:
 - A 1-year test began 1 Apr 03, and has been extended indefinitely
 - Allows their Family members to travel in CONUS with the Military sponsor
- May FAX request to site; stay on list 60 days
- Instructions on signing up by e-mail
- Benefit ends for Family members with death of retiree



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





Retired Soldier E-mail Account



- Active duty AKO email address follows you into retirement (no change required)
- Great way to stay informed on Military-related topics

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





Military Service Organizations

- Consider joining, to be heard
- 35-organization group lobbies on behalf of Active duty/retiree/survivors issues
- Percentage of vets in Congress declining:
 - House: (110th) 23%; (111th) 22%
 - Senate: (110th) 29%; (111th) 25%



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





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

Opportunities to Still Serve Include:

- Installation Retiree Councils
- CSA Retiree Council



Recent Council reports available at:

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





Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired





Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired



MILPO TRANSITION CENTER

*SFC Amanda D. Cornelius
NCOIC, Personnel Processing Branch
(301) 677-9597/FAX: (301) 677-9598
DSN: 622*



MILPO TRANSITION CENTER

- LOCATION: BLDG 2234, ROOM 100,
HUBER ROAD
- HOURS: MONDAY – FRIDAY 0800 – 1600
CLOSED ON THE 1ST THURSDAY OF THE
MONTH.
- PHONE NUMBERS:
(A-H) – (301) 677-9583
(I-O) – (301) 677-9434



TRANSITION CENTER

APPOINTMENTS: If unit is physically located on Fort Meade, S1/PAC must contact transition center 30 DAYS prior to:

- Transition Leave or Permissive TDY
- Separation Date

Personnel stationed on Fort Meade will have two (2) appointments



MILPO TRANSITION CENTER

APPOINTMENTS: If unit is located off Fort Meade, S1/PAC must contact transition center 30 DAYS prior to:

- Transition Leave or Permissive TDY
- Separation Date

Personnel stationed off Fort Meade will have one (1) appointment

NO WALK-IN CUSTOMERS
(EXCEPT FOR OVERSEAS RETURNS)



TRANSITION CENTER

When reporting to the transition center for final appointment, you must bring:

- Health records will be sent by MTF with separation or retirement physical. Separation physical may be waived. (VA Form 21-526, if applicable).
- Dental records
- ACAP checklist DD Form 2648 (no exceptions)
- Clearance papers signed by 1SG or Commander



Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired



MILPO TRANSITION CENTER

DD FORM 214 (Certificate of Release or Discharge From Active Duty)

- Most important documents you will receive from the military
- Safeguard. Takes 6 to 12 months to replace if lost.

DD FORM 214 USED FOR:

- Social Security Benefits
- Veterans Benefits/Unemployment
- Applying for Government Jobs (Federal & State)



TRANSITION CENTER

DD Form 214 Cont'd:

Service member receives two (2) copies:

Member 1 and Member 4

- Member 1, will be issued on actual date of discharge or retirement
- Member 4 will be issued on start of transition leave, if authorized or on the actual date of discharge or retirement

MAKE SURE DD FORM 214 IS CORRECT



TRANSITION CENTER

USAR/ARNG on active duty assigned to units on Fort Meade must clear the installation and attend ACAP (if on active duty more than 180 days).

DD Form 214's will not be issued to individuals without an ACAP checklist.



TRANSITION CENTER

USAR AGR Soldiers orders are issued by HRC, St. Louis. ARNG AGR Soldiers orders are issued by the State Human Resources. Please do not contact Transition Center for orders. HRC, St. Louis will mail 201 file to Transition Center and the state will mail the 201 file for NG.



Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired





TRICARE Update



TRICARE Review

- DOD Managed Care Program
- Program operated in Regions
- TRICARE Regions within the United States – North, South and West. TRICARE Overseas –TRICARE Europe
- NCA unique due to multitude of MTFs with three major medical centers representing three branches of service
- Uniform Service Family Health Plan (USFHP)



Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired



CONUS New TRICARE Contracts for Health Care Services & Support

Transitioning Now to 3 Contractors

Health Net Federal Services



TriWest
Healthcare
Alliance Corp

Humana Military
Healthcare Services



DEERS

- Must be accomplished through Military Personnel/ID Card Section
- Maintain current/updated information
- Dual Status
- Family Members
- TRICARE enrollment and claims processing verified through DEERS database
- DEERS:
 - Telephone: 1-800-538-9552
 - Web Site: www.tricare.osd.mil/deers



TRICARE Changes Upon Retirement

- Annual Enrollment fees for TRICARE Prime
- TRICARE Standard cost changes
- Change in Catastrophic Cap
- Family members no longer eligible under EFMP or ECHO
- Current dental program terminates



Enrollment Change to Retiree Status

- Current Prime enrollment ends on date of retirement
- Completion of change form is required (**recommended 30 days prior to retirement date**) to enroll self and family in Prime as retired status
- Should be accomplished at your local TRICARE Service Center. Payment of at least first quarterly premium is required at that time.



Enrollment Change to Retiree Status

- If re-enrollment to Prime is not accomplished prior to retirement date TRICARE status will automatically revert to TRICARE Standard
- Enrollment into Prime is available on a continuous basis. Effective date of enrollment is determined by 20th of the month rule.



TRICARE Prime

- All care coordinated through your Primary Care Manager (PCM)
- Annual Enrollment Fee
 - Individual \$ 230
 - Family (2 or more) \$ 460
- No co-pays for care within a Military Treatment Facility (MTF)
- Small co-pays for Civilian Referrals
 - Physician Office Visit \$ 12
 - Emergency Room Episode \$ 30



TRICARE Prime

- Catastrophic Cap - \$3,000
- Over 65 – NOT eligible at this time
- Under 2001 National Defense Authorization Act TRICARE for Life benefits now available for over 65 age beneficiaries with Parts A and B of Medicare.



TRICARE Standard

- CHAMPUS by another name
- Freedom of choice of Authorized Providers
- Annual Outpatient Deductible - Fiscal Year
 - \$150 Per Individual
 - \$300 Per Family
- Coverage of Allowable Charges
 - 75% payment with 25 % co-pay



Standard (Cont.)

- Prior authorization required on some specified outpatient care/equipment
- Nonavailability Statement - Inpatient care by designated home zip codes for Mental Health care ONLY – as of 28 Dec 2003.
- Catastrophic Cap - \$3000 (reduced from \$7500 retroactive to 1 Oct 2000 under the National Defense Authorization Act)
- Space-A in MTFs/Use of MTF pharmacies



TRICARE Extra

- Preferred provider network who have agreed to provide care at a discounted rate
- May be used interchangeably with TRICARE Standard on a case-by-case basis
- TRICARE Standard deductibles and Catastrophic Cap apply



Double Coverage

- Primary Health Insurance - Through employment is First Payer
- Supplemental Insurance
 - Designed to be secondary
 - Reimbursement on co-pays/deductibles
 - Coverage to suit individual needs
 - Pre-existing condition clauses
 - Web Site: www.federalpublishing.com



USFHP

- Uniformed Services Family Health Plan
- Optional DOD TRICARE Program - TRICARE Prime administered through civilian network
- Available ONLY in 6 designated sites within United States
- Annual Enrollment - Identical Fees
- Continuous enrollment is now allowed into this program

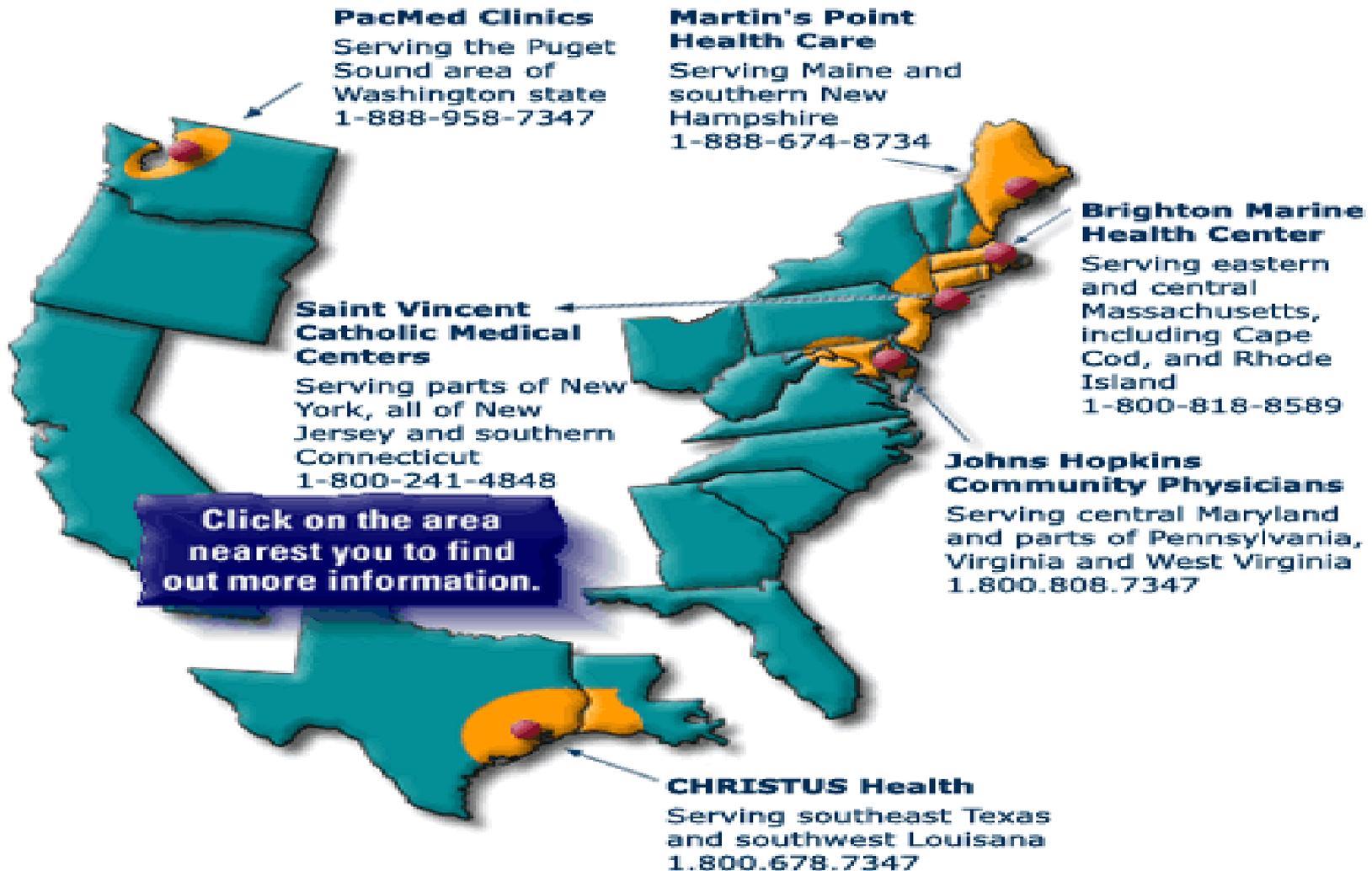


USFHP

- Co-pays on ALL care to include pharmacy
- Catastrophic Cap \$3000
- Over 65 ARE eligible
- **May NOT use MTFs while enrolled in USFHP**
- Toll Free: 1-888-258-7347
- Web Site: www.usfhp.org



USFHP Service Areas

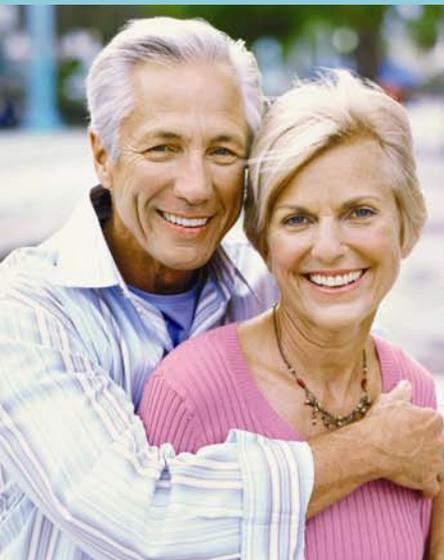




Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired



TRICARE Retiree Dental Program





Introduction

- TRDP established: February 1, 1998
 - Basic Program
- TRDP Enhanced: October 1, 2000
 - Enhanced Program
- TRDP contract renewed: May 1, 2003
 - Improved features
- New TRDP contract: Oct 1, 2008
 - Added benefits
 - Enhanced-Overseas Program



Service Area

- TRDP coverage is offered worldwide:
 - Basic Program
 - The 50 United States & District of Columbia, Puerto Rico, Guam, U.S. Virgin Islands, American Samoa, Commonwealth of the Northern Mariana Islands, and Canada
 - Enhanced Program
 - All the above, plus coverage for emergency services overseas
 - Enhanced-Overseas
 - Coverage available worldwide



Eligibility

- Those eligible to enroll in the TRDP are:
 - Members of the Uniformed Services who are entitled to retired pay, including those age 65 and over
 - Members of the National Guard/Reserve who are in Retired Reserve status, regardless of age (includes “gray-area” under age 60)
 - Current spouses and eligible children of enrolled members



Eligibility

- Those eligible to enroll in the TRDP are:
 - Unremarried surviving spouses & eligible children of deceased members who died while in retired or active duty status
 - Current spouses and eligible children of non-enrolled members, under limited circumstances
 - Medal of Honor recipients and their eligible immediate family members



Enrollment

- TRDP enrollment process
 - Three ways to enroll:
 - Online (www.trdp.org)
 - Phone (888-838-8737)
 - Mail
 - Initial 12 month commitment
 - Enrollment must be accomplished **WITHIN 120 DAYS OF RETIREMENT TO BE ELIGIBLE FOR COMPLETE ENHANCED BENEFITS**



Enrollment

- TRDP enrollment process (continued):
 - Month-to-month after initial commitment is satisfied
 - Delta Dental processes application
 - Coverage begins first day of the month following acceptance of enrollment application



Premiums

- Premiums vary by region
 - 5 premium regions based on location
 - Premiums for 10/1/08 - 9/30/09
 - *Enhanced program*
 - Single: \$26.95- \$46.46
 - Two Person: \$52.18 - \$89.59
 - Family (3 or more): \$87.79 - \$150.83



Premiums

- Billing
 - Mandatory automatic deduction from retired pay
 - Direct billing
- Premium prepayment
 - Two-month prepayment required upon enrollment
 - Refund



Program Features

- **Benefit year**
 - October 1 - September 30
- **Annual maximum**
 - Basic Program: \$1,000
 - Enhanced Programs: \$1,200
- **Deductible: \$50 per person**
 - \$150 family cap
- **Dental accident coverage: \$1000**
 - Enhanced Programs only



Covered Services

- Preventive & diagnostic
 - 100%
- Basic restorative
 - 80%
- Endodontic, periodontic & oral surgery
 - 60%



Additional Covered Services

- Dental implants, cast crowns & onlays
 - 50%
- Bridges & partial/full dentures
 - 50%
- Orthodontics
 - 50%



Orthodontics

- Orthodontics
 - Not subject to annual deductible
 - Separate \$1,500 lifetime maximum (previously \$1,200)
 - Coverage for both children and adults
 - Coverage for treatment in progress



Coordination of Benefits

- Other dental coverage
 - Retiree, spouse, child
 - Birthday rule applies for children
- Combined payments
 - Not to exceed the dentist's approved charges
 - Include complete information about other coverage



Dentists

- Participating network dentists
 - Over 100,000 dentist locations nationwide
 - Finding a participating network dentist
 - Search the online dentist directory
 - Call Customer Service
 - Ask your dentist
- Non-network dentists
 - Delta Dental Premier®
 - Non-Delta Dental dentists
 - Host Nation Provider List
 - I-SOS Dentists (800)-523-6586



TRDP Resources

- Web site
 - www.trdp.org
- Customer Service
 - 888-838-8737



TRICARE Regional Contractors

- TRICARE Region North
 - Health Net Federal Services
 - Telephone 1-877-874-2273
- TRICARE Info Web Site:
<http://www.tricare.mil>



TRICARE REGION NORTH

- Claims Processors - PGBA
 - Toll Free Beneficiary Line: 1-877-874-2273
 - Web Site: <http://www.mytricare.com>
(Access to Claims and EOBs) :



TRICARE Pharmacy Program

- Program available everywhere in the United States, Puerto Rico, U.S. Virgin Islands and Guam
- Contractor: Express Scripts
- Toll Free: 1-866-363-8667
- Web Site: www.express-scripts.com



TRICARE Pharmacy Program

- Retail and Mail Order Program
- Cost
 - Retail
 - \$3 – 30 Day Generic
 - \$9 – 30 Day Brand Name
 - Mail Order
 - \$3 – 90 Day Generic
 - \$9 – 90 Day Brand Name



TRICARE Pharmacy Program

- Non Formulary Drugs
As Determined by DOD
\$22 - 30 Day Supply



QUESTIONS



Thank you for your Service



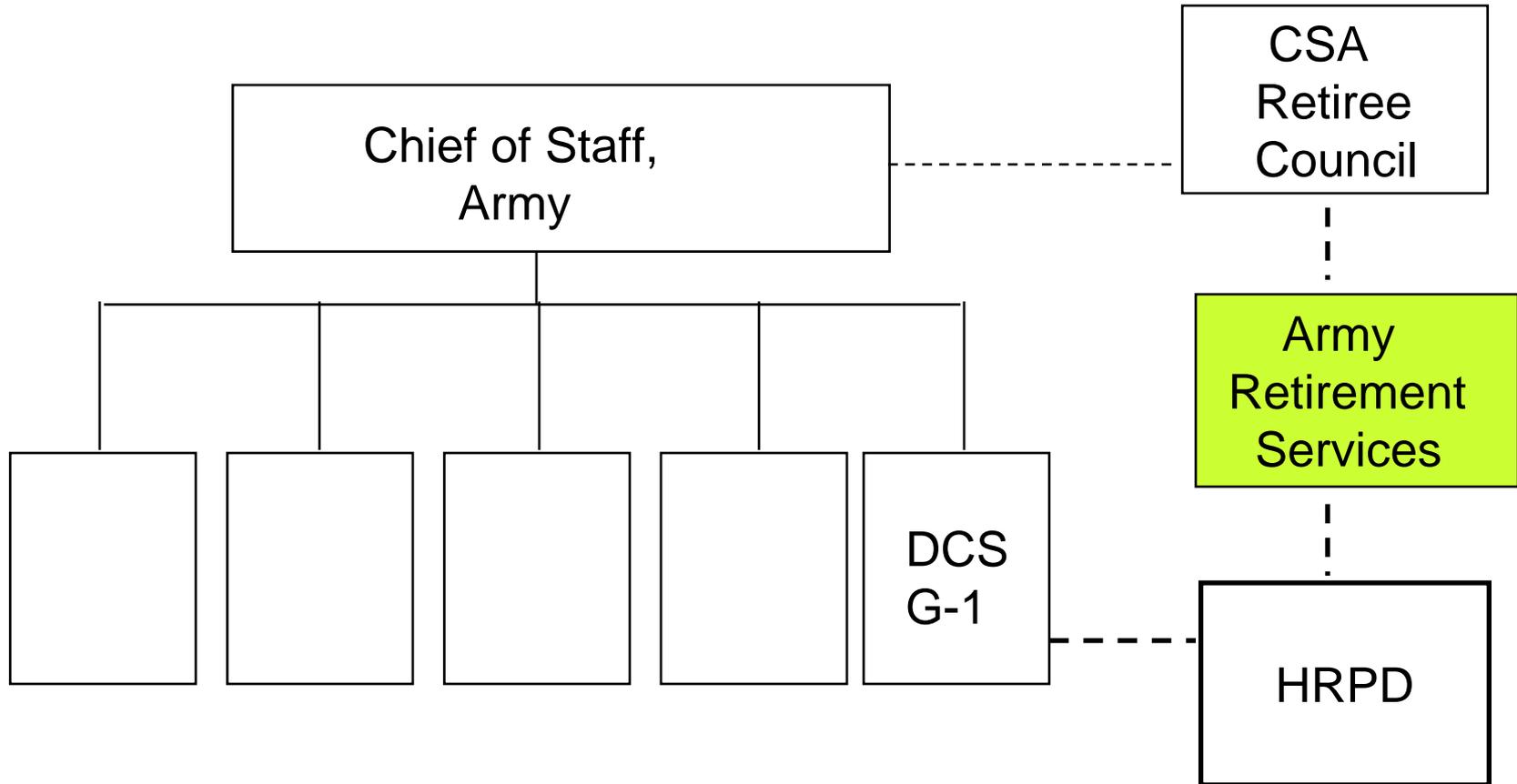
Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:

[http://www.armyg1.army.mil/rso/survivor_benefit plan/SBP DAslides.ppt](http://www.armyg1.army.mil/rso/survivor_benefit_plan/SBP_DAslides.ppt)



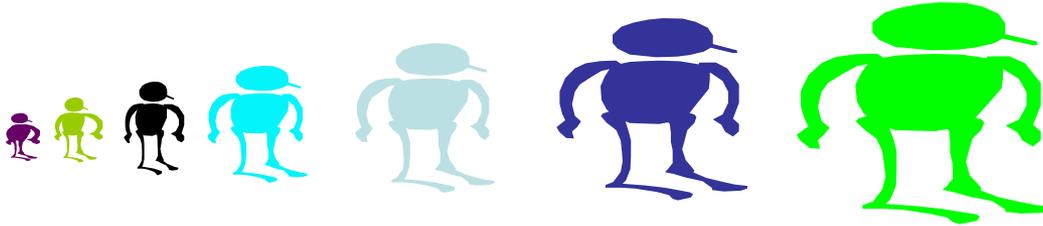


Army Retirement Services ---The Program





Retired Soldier vs. Active Duty Ratio



1950 - 9 retired for every 100 active

1988 - 72 retired for every 100 active

2008 - 136 retired for every 100 active





Concurrent Receipt Background



- Since 1890, law has forbidden concurrent receipt of *Military* retired pay and VA disability compensation
- HIGH INTEREST over past few years in changing this situation has resulted in legislative movement in the FY03-06 NDAA's





Combat-Related Special Compensation (“CRSC - I”)

- Authority: Sect 636, PL 107-314, 2 Dec 02
- Service Eligibility:
 - Minimum of 20 years active duty
 - If Chap 61 (disability) retiree
 - TERA retirees
 - If Reserve Component retiree, must have equivalent service (7,200 points)
- Disability Eligibility:
 - rated by VA as:
 - at least 60% combat-disabled
 - at least 10% combat-disabled (assoc w/Purple Heart award)
- Awards: retro to 1 Jun 03





Combat-Related Special Compensation (“CRSC -II”)

- Authority: Sect 636, P.L. 108-138, 24 Nov 03
- Service eligibility expanded:
 - Reserve retirees no longer need 7,200 points
 - Simply must be in receipt of pay
- Disability eligibility expanded:
 - Combat-related injuries rated by VA as 10-100% (regardless of Purple Heart award)
- Retro Effective Date:
 - CRSC I: retro to 1 Jun 03 (or later, if applicable)
 - CRSC II: retro to 1 Jan 04 (or later, if applicable)





Combat-Related Special Compensation (CRSC – III)

- Authority: Sect 641, P.L. 110-181, 1 Jan 08
- Service eligibility:
 - Removed the length of service (20 Yr) requirement
 - All Soldiers in receipt of retired pay (RC retirees who receives retired pay for early retirement with physical disabilities under section 12731b, of title 10 USC, is specifically excluded under section 641)
- Disability eligibility:
 - Remained the same...combat-related injuries rated by VA as 10% or greater





Retired Pay Phase-In Period

- **2004**: First year of phase-in of restoration of retired pay for “eligibles”
- First year, fixed amounts paid were:
 - 50% = \$100/mo.
 - 60% = \$125
 - 70% = \$250
 - 80% = \$350
 - 90% = \$500
 - 100% = \$750
- **2005-2014** -- *Transition Years*: “restored” retired pay amounts increase yearly by @ 10% of the remaining amount that is offset





Retired Pay Phase-In Period (Con't)

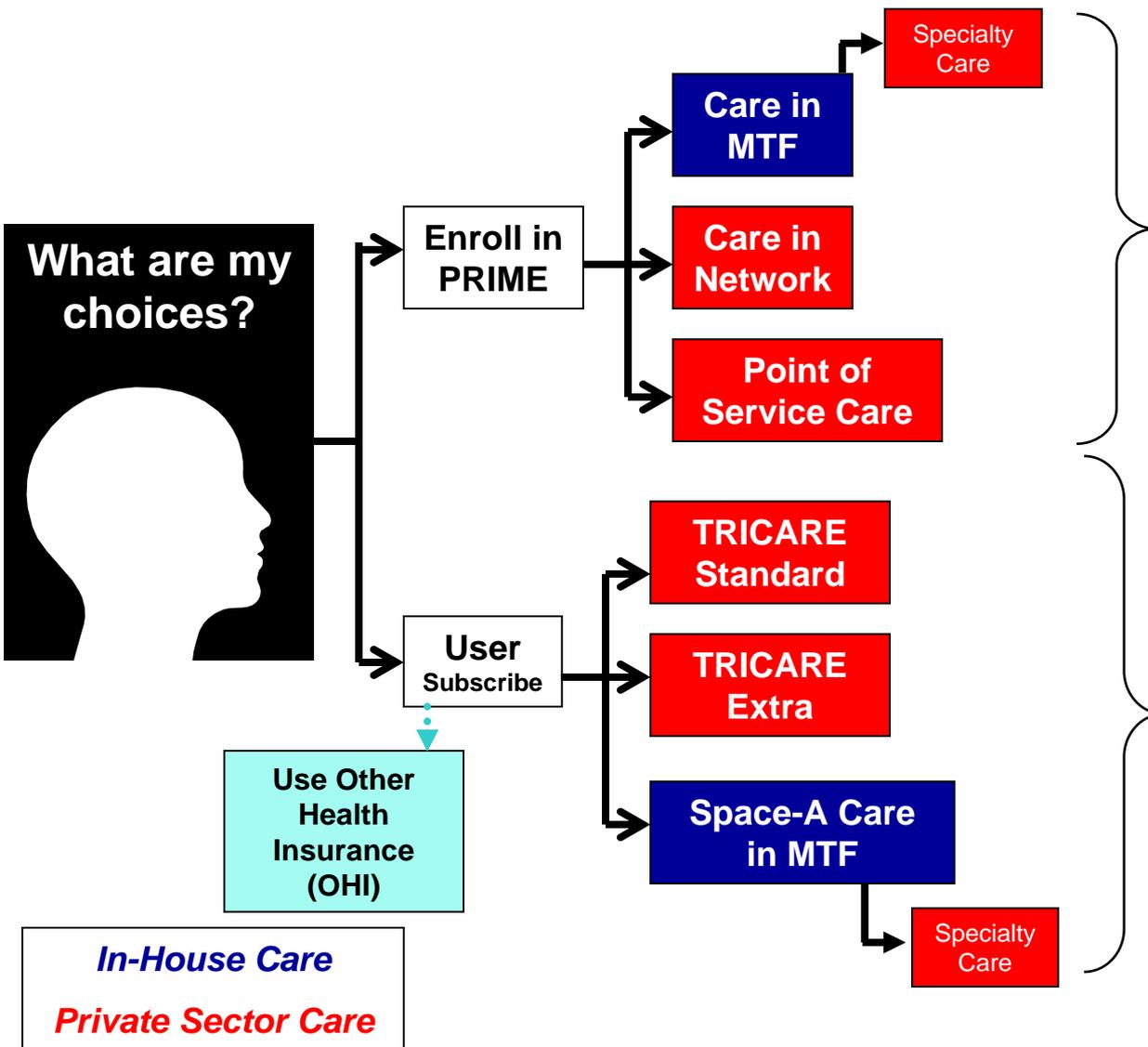
NOTABLE CHANGES:

- **2005 NDAA**: provision effective **1 Jan 05**
 - 100% Disabled (VA-rated): Retired pay fully restored eff. 1 Jan 05 with first payments made 1 Feb 05 (phase-in waived for these individuals)
- **2007 NDAA**: provisions effective 1 Oct 2008
 - 100% IUs (Individually Unemployables) (i.e., those rated as 100%, based on a combination of disabilities and their unemployability) retire pay fully restored eff. 1 Oct 08 with payment retroactive to 1 Jan 05.
- **2014**: end of 10-year phase-in period; FULL concurrent receipt paid to all qualified retirees





Retiree TRICARE Choices



PRIME:

- **Premium:** \$230S/\$460F
- **Deductible:** \$0
- **Copays:**
 - MTFs: \$0
 - In Network: \$12
 - Point of Service: 50%
- **Catastrophic Cap:**
 - Retiree: \$3,000

Extra / Standard:

- **Premium:** \$0
- **Deductible:** \$150S/\$300F
- **Copays:**
 - Standard: 25%
 - Extra: 20%
 - MTF: \$0 (space A)
- **Catastrophic Cap:**
 - Retiree: \$3,000





TRICARE-for-Life for Medicare-eligible beneficiaries

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





Comparison - Retired

	PRIME	EXTRA	STANDARD
Annual enrollment fees	\$230/ individual \$460/ family	\$0	
Annual deductibles (up front payments)	\$0	\$150/person, \$300/ family	
Civilian outpatient cost shares	\$12 outpatient \$30 emergency \$25 mental health visit	20% of negotiated fees	25% of allowable charge for covered service
Civilian inpatient cost share	Greater of \$11 per day or \$25 per admission	Lesser of \$250/ day or 25% of negotiated charges plus 20% of negotiated prof fees	Lesser of \$535/ day or 25% of billed charges plus 25% of allowed prof fees
Civilian inpatient behavioral health	\$40 per day	20% of total charge plus 20% of charge for separately billed professional services.	Lesser of \$193/ day or 25% of allowed fees plus 25% of allowable charge for separately billed services for low volume hospitals or 25% of hospital specific per diem plus 25% of allowable charge for sep. billed prof services
Pharmacy	See chart on next slide		
Your maximum annual cost	\$3,000		\$3,000 of cost share and deductible. Also up to 15% above allowed charges (some unlimited).





TRICARE Pharmacy Co-payments/Cost Share

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

Place of Service	Generic (Tier 1)	Brand Name (Tier 2)	Non-formulary** (Tier 3)
MTF Pharmacy (Up to a 90 day supply)	\$0	\$0	Not Applicable**
TRICARE Mail Order Pharmacy (TMOP)	\$3	\$9	\$22***
TRICARE Retail Pharmacy Network Pharmacy (TRRx)	\$3	\$9	\$22***
Non-network retail pharmacy (up to a 30 day supply)	For those not enrolled in TRICARE Prime: \$9 or 20% of total cost, which ever is greater after TRICARE Standard deductible is met. TRICARE Prime: 50% cost share after point of service deductibles (\$300 per person/\$600 per family deductible)		For those not enrolled in Prime: \$22 or 20% of total cost, whichever is greater, after TRICARE Standard deductible is met. TRICARE Prime: 50% cost share after the point-of-service deductibles (\$300 per person/\$600 per family deductible)

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

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





After Retirement, Eligible To Receive...

- \$2,000 referral Bonus if the referred person enlists in the Army



- Bonus payable in two lump sums of \$1,000
- Upon commencement of Basic Training (BT)
- Upon completion of BT and AIT

Program suspended

G-1, Human Resources Policy Directorate

