CHANGE of MISSION

JUL - SEP 2026

THE OFFICIAL NEWSLETTER FOR SOLDIERS WITH 17 OR MORE YEARS OF SERVICE

Soldiers can now apply for retirement 24 months out

By Reina Vasquez, *Army Retirement Services*

The Army officially doubled the voluntary retirement request period to 24 months for active service retirements, superseding the traditional 12-month timeline.

You read that right! You can now submit your voluntary retirement request between 12 and 24 months before your planned retirement date. This permanent policy change, effective April 17, 2026, affords more time to prepare for your civilian transition. According to Secretary of the Army Dan Driscoll, the expanded window also helps the Army predict personnel gaps and better align assignment cycles with the Army's Human Resources Command (HRC).

(Above) Active-duty Soldiers can now submit voluntary retirement requests between 12 and 24 months before their desired retirement date, per Army Directive 2026-08. (Photo by: Army Master Sgt. Jeff Lowry)

What this means for you

- More Prep Time: Secure your retirement date up to two years early.
- Smoother Transition: Get a head start on civilian transition programs and job hunting.
- Better Planning: Allows HRC to fill your position more effectively.
- Permanent Rule: This timeline is now standard across the force.

Soldiers are eligible to apply for voluntary retirement upon reaching 20 years of active federal service (AFS) if they are currently on active duty, have at least 18 years of AFS, and can complete all service obligations by their requested retirement date.

Lt. Col. Kiana J. Jones, chief, Officer Career Policy, HQDA DCS G-1, says by expanding the retirement request window, the Army maximizes personnel predictability, giving talent managers the critical lead time required to secure replacements while boosting long-term recruiting and mission readiness.

"The directive balances personal care with operational necessity—allowing Soldiers to execute a proper, deliberate transition while keeping local commands fully manned, lethal, and combat-ready."

There are, however, restrictions on the new policy: Soldiers under consideration for a new assignment or have already received orders for a Permanent Change of Station cannot file a voluntary retirement request. In these cases, Soldiers with at least 19 years of service can request retirement instead of accepting the assignment, but they must do so within 6 months of their retirement date.

Soldiers holding the rank of colonel, lieutenant colonel, chief warrant officer 4, chief warrant officer 5, and master sergeant through command sergeant major require a written plan submitted by their commander along with their retirement request. This plan ensures you balance your daily unit duties while stepping into a two-year retirement process. Additionally, the new policy does not prohibit reassignment if necessary to meet Army requirements or to be subject to future force shaping initiatives determined to be in the best interest of the Army.

Soldiers can begin planning for their transition by attending mandatory Retirement Planning Seminars as well as accessing the Army Transition Assistance Program (TAP) resources and counseling after submitting a retirement request.

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Soldiers can now apply for retirement 24 months out

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This is the time to work on administrative paperwork and mental preparation.

Remember, you are still on active duty and must report to work as usual. The execution phase happens during the final 12 months of service, which include command-approved activities like permissive temporary duty, SkillBridge participation, house hunting, terminal leave, and installation clearing.

“This directive strengthens overall readiness by alleviating the intense stress of a lifelong military transition, ensuring Soldiers remain focused on the mission,” said Jones. “Additionally, the policy stabilizes unit manning levels and opens the door for structured knowledge transfer to maintain operational continuity. It stands as a clear win-win for both Soldiers and commands alike.”

The ultimate goal is to ensure every retiring Soldier leaves as a capable ambassador for the Army, equipped with the time and resources necessary to build a stable future.

For more information on starting your request, please reach out to the U.S. Army Human Resources Command at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil or contact your local Retirement Services Officer (RSO) at the directory found on the Soldier for Life webpage.

myPay accounts for Gray Area Retirees

By DFAS Cleveland and Army Retirement Services

If you are a Reserve or Guard Soldier preparing to retire, this article provides dedicated resources to ensure you have a smooth transition.

Did you know there's a special kind of myPay account specifically set up for Gray Area Retirees?

"Future Retiree"

As we honor your service and you step into this exciting next chapter, take a moment to establish your myPay "Future Retiree" account with your current contact information. The Future Retiree account was designed to help the Defense Finance and Accounting Service (DFAS), and the Army, share critical retirement information with you, and keep you informed while you are in the gray area.

Navigating the gap between when you stop drilling and before you reach the age of eligibility to draw retirement pay, means managing several critical administrative, financial, and healthcare issues, so your compensation and benefits remain fully protected.

This requires one very important step for you — creating your Future Retiree account and making sure your updated contact information is on file. This means using a personal email account, and not your .mil account, which will no longer be used once you stop drilling.

Once you have an active account, DFAS can deliver hlpful information and timely reminders to you. For example, one of the most exciting uses for this new account is to deliver an email SmartDoc notification to Gray Area Retirees in the month of your 59th birthday. Most Gray Area Soldiers become eligible to apply for retired pay at age 60, or earlier, if qualified for reduced-age retirement. This email SmartDoc comes to you just as you turn 59, giving you adequate time and information on how to prepare to apply for retired pay. Even after completing 20 qualifying years of service, remember, you must actively submit a retirement application packet to begin receiving your pension and benefits.

The Future Retiree myPay account and these helpful SmartDoc messages are only available if you access the account and have a current email address on file. DFAS has also created a "Gray Area Future Retiree myPay Login Tips" guide to help users leverage this important account and receive SmartDoc email updates. You can find this guide on the main DFAS Gray Area Retiree webpage.

"Helpful Tips & Tools for Retirees new to retired pay" Reference Guide

As your time in the Gray Area concludes and you prepare to apply for retired pay, a lot of information comes your way —and fast! To help ease your transition, our "Helpful Tips & Tools" guide remains a key resource. This guide is your compass for understanding and managing your retired pay with confidence. Key highlights of the guide include navigating the transition from a bi-weekly to a monthly pay cycle, assessing your monthly Retiree Account Statement (RAS) and 1099-R tax forms through your myPay account (https://mypay.dfas.mil), navigating taxes in retirement, and the vital financial coordination required with the Department of Veterans Affairs (VA) and DFAS.

Finally, remember, there are numerous resources with a wealth of information to help you and your family navigate this important transition. Listed below are some of the official Army websites for your convenience.

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myPay accounts...

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GET STARTED TODAY!

U.S. Army Human Resources Command Gray Area Retirements Branch: https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch

U.S. Army Retirements Services: https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning

MyArmyBenefits: https://myarmybenefits.us.army.mil/

U.S. Army Reserve Retirement Services: https://www.usar.army.mil/retirement/

ARNG Retirement Website: https://www.nationalguard.mil/Resources/Retirement-Services/

Reminders for Army Reserve and Army National Guard Soldiers:

- While you're in the Retired Reserve, keep your mailing and email address up to date with DFAS by using *myPay* and DEERS.
- To determine if you qualify for a reduced age retirement, visit HRC's website. If you are eligible, contact your Army Reserve or Army National Guard RSO for help in calculating your retirement eligibility date.
- If you are a Gray Area Retiree (GAR) and you're approaching your 59th birthday, you must apply to receive your retired pay. You can download retirement application forms here, or you can email usarmy.knox.hrc.mbx.taqd-ask-hrc@army.mil. If you have any questions, you can reach out to HRC at 1-888-ARMYHRC (276-9472) (option 2) M-F, 8 a.m. - 6 p.m. ET.

Keep your family's information up to date in the Defense Enrollment Eligibility Reporting System (DEERS)

Want to talk to a Retirement Services Officer?

RSO contact information is on the Army Retirement Services website.

Change of Mission is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

Change of Mission is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free download from https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Change-of-Mission-Newsletter.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or USArmy.ChangeofMission@army.mil. Direct all other questions to the retirement services officers listed on the Army Retirement Services website.

Prior to using or reprinting any portion of *Change of Mission*, please contact the editor.

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Financial planning for transition: TRICARE

By Office of Financial Readiness

Transitioning out of the military to civilian life is a big step that comes with several financial changes. Many benefits you've had as an active-duty service member will be shifting or changing, so it's important to be aware of how these changes will affect your family's finances. Whether you're separating or retiring, researching your options and planning ahead is the best way to make your transition go as smoothly as possible.

One crucial area to consider: your health insurance. As an active-duty service member, you and your qualifying family members have had TRICARE as a health benefit. While you can still have TRICARE coverage in retirement, your change in status will affect your available options. If you're ending your service before retirement, there are also options to help bridge the gap between TRICARE and your new civilian health insurance.

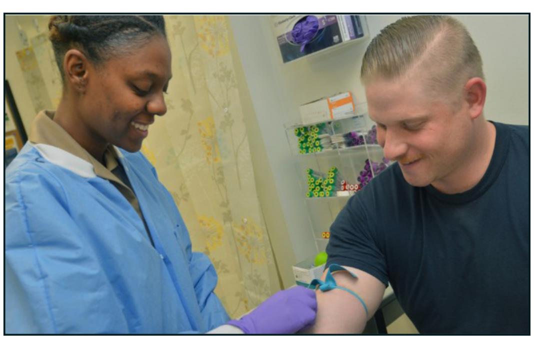
Let's discuss the various options based on your transition situation.

TRICARE coverage in retirement

First, remember to schedule your Separation History and Physical Examination (SHPE) between 90 and 180 days prior to your retirement date. Upon retirement, you will be disenrolled from TRICARE Prime. **To ensure you don't experience a gap in coverage, you must re-enroll in a new TRICARE plan within 90 days of your retirement date.** You and your family members will have the option to enroll in one of the following plans, depending on your needs and situation:

- TRICARE Prime (depending on location)
- TRICARE Select
- US Family Health Plan (depending on location)
- TRICARE For Life (with Medicare Part A and B coverage)
- TRICARE Select Overseas

If you don't enroll in a new TRICARE plan within 90 days of retirement, you still have options. You can request retroactive enrollment within 12 months of retirement and receive coverage effective back to the date of your retirement, but enrollment fees would still need to be paid starting at your retirement date.



If you don't request enrollment within the first year of your retirement, you may still be able to enroll during the TRICARE Open Season, which occurs each fall, or when you or a member of your family experiences a qualifying life event.

It's important to note that if you don't seek TRICARE coverage in retirement, you won't be eligible to receive care at a military hospital or clinic unless space is available. That's why planning ahead and knowing your options in advance is so important. To choose between the plans, use the TRICARE Plan Finder or compare plans to decide what's best for you and your family. Beyond coverage specifics, there's one more area that requires careful consideration for your financial future: costs.

TRICARE costs in retirement

As an active-duty service member, your TRICARE benefits can cost you nothing out of pocket and include very minimal fees for your family members. After retirement, there will be some increases in costs that you'll want to account for in your spending plan and finances. The exact costs will vary based on your chosen plan, but may include:

- Annual enrollment fees
- Increased copayments and cost-shares
- Increased catastrophic cap
- Higher prescription costs

Use the TRICARE Compare Cost Tool to determine how your chosen plan will affect you financially.

TRICARE coverage after separation

If you leave the service before you reach retirement, you may still qualify for temporary health coverage through TRICARE to help ease the transition to civilian life. There are two options for temporary coverage:

- The Transitional Assistance Management Program (TAMP) provides 180 days of premium-free health care benefits.

- The Continued Health Care Benefit Program (CHCBP) provides premium-based temporary health coverage for 18 to 36 months.

Your eligibility for these programs depends on your military status before separation, as well as a few other contributing factors. For answers about your specific situation, visit the TRICARE website or contact your service personnel department.

Beyond transitional health benefits through TRICARE, you'll need to financially prepare for finding health coverage through an additional option. This will depend on whether you intend to start a new job, go back to school, start your own business or whatever else your next adventure holds. Meet with a personal financial manager or counselor for support and to develop strategies as you make your next step.

Army Career Skills program and DOW SkillBridge requests move to IPPS-A — increasing visibility for Soldiers and commands

By Stacie Provine, *Army Transition Assistance Program*

The Army recently took a big step toward modernizing how Soldiers submit Army Career Skills Program (CSP) and DOW SkillBridge (SB) program requests. As of May 18, 2026, all packets are submitted, routed, and approved within the Integrated Personnel and Pay System-Army (IPPS-A), as outlined in MILPER Message 26-175. This shift provides a standardized, consistent application and approval process for all separating or retiring Soldiers. Previous hard-copy forms and manual submission methods have been replaced by the new IPPS-A workflow.

What changed

Soldiers seeking to participate in CSP or SB programs must now initiate and complete their requests through IPPS-A. Commands at every level take responsibility for using the platform to review, endorse, and approve those requests within the system.

Why it matters

The shift to IPPS-A is not simply an administrative housekeeping move. It fundamentally changes who can see what, and when. Through the Personnel Action Request (PAR) dashboard in IPPS-A, both Soldiers and their chains of command gain direct, real-time visibility into the status of every CSP and SB packet. If a packet sits at a particular level waiting for action, that fact is visible - to the Soldier, to the unit, and to leadership.

That transparency creates mutual accountability in a way the old process never could. A Soldier no longer wonders whether a packet was lost in an inbox or whether a form was signed and forwarded. A commander no longer relies on someone else's word that a request was submitted on time. The system shows the record, and the record leaves no room for guesswork.

This matters because timing is everything during transition. CSP and SB opportunities are tied to specific program windows and employer schedules. Delays in packet processing cause Soldiers to miss programs they have already been accepted into, disrupting career plans they have spent months building. By centralizing the process and making status visible at every step, the Army removes one of the most persistent sources of unnecessary friction in the transition process.

What Soldiers and commands need to do

The first step hasn't changed: before logging into IPPS-A, Soldiers still start by attending a mandatory CSP brief through the Transition Assistance Program (TAP) Virtual Center.

Transitioning service members take part in the Career Skills Program at Embry-Riddle Aeronautical University. (Contributed photo by: Army-TAP)

To register for the briefing, Soldiers can call the Virtual Center CSP line at (800) 325-4715, ext. 2, or email the CSP office at: usarmy.knox.hrc.mbx.tagd-tap-career-skills-program@army.mil.

Once that brief is complete, the entire submission and approval process continues seamlessly in IPPS-A, replacing all previous hard-copy and manual methods. MILPER Message 26-175 provides step-by-step instructions on how to submit the PAR - Soldiers and commands should review it before starting the process. Soldiers should also communicate with their transition counselors and chain of command early, so that everyone with an approval role knows what to expect and when.

For commands, the responsibility is straightforward: review and act on CSP and SB requests promptly within IPPS-A. The visibility the system provides works in both directions. Just as Soldiers see where their packet stands, commands see when action is needed on their end.

Looking Ahead

This modernization reflects the Army's broader commitment to a transition process that is future focused and Soldier centered - the guiding principles of TAP. The integration with IPPS-A removes guesswork from the equation and replaces it with a shared, accountable system. For Soldiers preparing for their next career, that is a meaningful improvement - one that ensures the administrative process works for them rather than against them.

For more information, review MILPER Message 26-175 and contact your installation TAP office.

Connect with the TAP Virtual Center CSP Counselors to receive the guidance and tools necessary for success in the CSP and SB programs.

- Call: (800) 325-4715
- Email: usarmy.knox.hrc.mbx.tagd-tap-virtual-center@army.mil

Retirement is a process, not an event! Start planning 36 months out with the printable Retirement Checklists or the Retirement Planning Guides on the Army Retirement Services website.

Military OneSource support for your transition to civilian life

By Military OneSource

As retirement draws closer, Military OneSource is available to help ensure your transition is successful. Veterans and their families have full access to Military OneSource resources and support for 365 days from their retirement date.

As you embark on your next chapter, Military OneSource can help you with:

- Getting ready for the civilian workforce
- Exploring educational opportunities
- Setting goals
- Planning your finances
- Adjusting to change
- And more

Personalized support

By meeting you where you are, Military OneSource can help ensure a smoother transition to civilian life. A range of resources and support are available as you map out your new path and maximize the benefits you have earned.

- The Transitioning Veterans Specialty Consultation is a good place to start. Schedule personalized sessions with a professionally trained consultant for help identifying goals and navigating benefits and resources.

- Confidential non-medical counseling can help you and your spouse build skills to tackle challenges during your transition, including stress management, relationship conflict, adjusting to change and more.

- Peer-to-Peer Counseling can offer new solutions and the perspective of someone who has also made the transition from military to civilian life. Military OneSource peer-to-peer counselors have a master's degree in psychology or a social science field and have firsthand life experience as service members or military spouses.

- The Education Specialty Consultation will connect you with a variety of resources for your own education options or for another family member.

- Financial counseling can help you set financial goals, evaluate savings, retirement, and investment plans and more.

- The Spouse Relocation & Transition Consultation assists spouses with personalized support as they move from military to civilian life.

Military OneSource serves as a 24/7 gateway to trusted information, resources and confidential help. Explore our range of support to learn more.

Eligibility

Military OneSource is free for veterans until 365 days past end of tour of service, retirement date or discharge date. This includes service members on the Temporary Disability Retired List (TDRL), as well as their immediate family including spouses, children and anyone who has legal responsibility for a service member's children.

Chart your future with support from Military OneSource. Call (800) 342-9647 or start a live chat.

MILITARY ONESOURCE

IN CASE YOU MISSED IT

Highlights from April's *Change of Mission*

- Don't lose access: How to prep your myPay account for retirement
- DFAS: Who do you contact for pay and benefit questions after you retire?
- TRICARE: Learn what to do if you're retiring in 2026
- USAR: Projecting your Army Reserve retirement income
- BENEFEDS: New Chapter, New Benefits
- JROTC: Leading the next generation

Read it in the *Change of Mission* archives

Understanding TRICARE deductibles: What you need to know

By TRICARE Communications

Have you ever heard the word "deductible" and wondered what it means? You aren't alone. Healthcare cost terms can be tricky, but we're here to make them easy to understand.

"A deductible is a set amount of money you must pay out of pocket before TRICARE starts to pay for your care," said Debra Fisher, TRICARE health system specialist, TRICARE Health Plan, at the Defense Health Agency. "Knowing your deductible is the first step in planning your family's healthcare budget."

How a deductible works

Imagine your deductible is like an empty bucket. Every time you see a provider, you put money into the bucket. Once the bucket is full, your deductible is met.

After your bucket is full, TRICARE steps in to help pay your medical bills. You'll usually just pay a smaller amount, called a copayment or cost-share, for the rest of the year.

TRICARE uses a calendar year for tracking your deductible. That means your bucket empties out every Jan. 1, and you start filling it again.

Which TRICARE plans have a deductible?

TRICARE has many different plans. Some have a deductible, and some don't:

- **TRICARE Select:** If you use TRICARE Select, you have a yearly deductible, as described in the *TRICARE Costs and Fees Sheet*. You must pay this set amount every calendar year before TRICARE benefits are payable.
- **Premium-based plans:** Premium-based plans, like TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and the Continued Health Care Benefit Program, also have deductibles.
- **TRICARE Prime:** If you're enrolled in TRICARE Prime, you usually don't have a deductible. But be careful: If you have TRICARE Prime and see a provider outside your network without a referral, you'll use the point-of-service option (POS). If you do this, you have a separate POS deductible, which is higher than standard cost-sharing.

What counts toward your deductible?

Now, what money actually goes into your deductible bucket?

- **Doctor visits and hospital care:** When you pay for covered visits, those costs count. But remember, they only count up to the TRICARE-allowable charge. If a provider charges $200, but the TRICARE-allowable charge is only $100, only the $100 goes into your bucket.

What does NOT count?

There are a few things that don't go into your bucket:

- **Monthly premiums:** If you pay a monthly premium, that money doesn't go into your deductible bucket.
- **Non-covered services:** If you buy something TRICARE doesn't cover, like a special non-medical comfort item, that extra money doesn't count toward your deductible.
- **Pharmacy costs:** The money you pay for your covered drugs at the pharmacy doesn't go toward your deductible.

The special rules for TRICARE Select

If you're a Group B retiree with TRICARE Select, you need to pay close attention. You actually have two separate buckets. You have one deductible for providers in the TRICARE network, and a separate deductible for non-network providers. If you fill your network bucket, it doesn't fill your non-network bucket. You must pay the non-network deductible in addition to the in-network one if you choose to see non-network providers.

How to check your bucket

Do you want to know how close you are to filling your deductible bucket? Just look at your explanation of benefits (EOB) after a medical visit. Your EOB will have a line that shows exactly how much money was applied to your deductible.

Once you meet your deductible and pay your copayments and cost-shares, you also build up to your catastrophic cap. This is a limit on how much you pay out of pocket for your covered care in one year. Once you hit this cap, TRICARE pays 100% of your covered care.

The bottom line

Understanding your deductible is the first step in managing your family's healthcare budget. By knowing whether you have a bucket to fill and tracking your progress through your EOBs, you can avoid surprises at your next medical visit.

Remember, once your deductible is met, TRICARE steps in to pay a large share of your healthcare costs—and the catastrophic cap is there to limit your out-of-pocket expenses.

If you have questions about your specific plan's deductible and copayments or cost-shares, visit the TRICARE Plan Finder or log in to your regional contractor's portal to see your current balance.

Ask Joe: Your benefits guru

Dear Joe,

When I retire from the Army, will my wife and I get free TSA PreCheck on flights? I currently use the DOD ID number on my CAC as the known traveler number. We are hoping to do some traveling after retirement.

Sincerely,
Frequent Traveler

Dear Traveler,

Members of the U.S. Armed Forces, including National Guard and Reserve, cadets and midshipmen of the service academies, and DOD Federal civilians are the only categories eligible for free TSA PreCheck benefits. The reason given by the Transportation Security Administration (TSA) is that former service members, military spouses, and other groups, do not undergo "periodic reinvestigations" and are therefore not part of their partnership with DOD. Military spouses are not eligible, whether the service member is currently serving or retired. The good news is that anyone who is eligible can apply for TSA PreCheck.

Happy travels!

Joe

Dear Joe,

We just went on a vacation to the Hale Koa Hotel through the Armed Forces Recreation Centers (AFRCs) and had an amazing time. We are starting to think about another vacation for next summer, but by then I will be retired. Can we still use the resorts even if I'm retired? We'd like to go to Shades of Green or Edelweiss Lodge and Resort.

Thanks,
Disney or Germany

Dear Disney or Germany,

Glad to hear you enjoyed the Hale Koa Hotel. To answer your question, yes, you can still visit/use any of the hotels or resorts in the AFRC after you retire. These resorts, along with other MWR programs and services, are available to service members of any status. Hope you have a great time on your next trip, whether it's Disney or Germany.

Best,
Joe

Laying the groundwork for your Army retirement journey

By MyArmyBenefits staff

As you get closer to the 20-year mark in your Army career, retirement starts to feel less like a distant idea and more like an approaching reality. Questions begin to take shape: When is the right time to retire? Where will you call home? What comes next after you hang up the uniform? The ideal time to begin serious retirement planning is about 36 months before your planned final day of service. Between daily responsibilities and required out-processing tasks, preparation can feel overwhelming, but there are resources designed to help. One of the most valuable tools to help you through this process is the MyArmyBenefits website.

Deciding when to retire starts with a simple but important question: are you truly ready? You may be aiming for one more promotion or you may have personal reasons to continue serving a bit longer. To better understand how different timelines and a possible promotion impact your retired pay, the MyArmyBenefits Retirement Calculator is a good place to start. Once logged into the "Custom Calculator" with your CAC or myAuth account, the system pulls your data directly from IPPS-A to provide a personalized estimate. If you are a spouse, you can use the "Public Calculator" to get a calculation, but you must enter all the information manually.

After identifying your target retirement date, MyArmyBenefits helps you take the next steps by guiding you through key tasks:

- Take control of your financial future by using the Survivor Benefit Plan Survivor Benefit Plan (SBP) Premium Calculator to compare SBP options and estimate associated costs.

- Dive into the Benefit Library to review federal benefits by category. Under the "Transitioning & Retirement" section, you'll find fact sheets covering essential topics like the Army Transition Assistance Program, the Post-9/11 GI Bill, retirement documentation, and more. The A-to-Z list also includes valuable information on programs such as the Employment Readiness Program, federal taxation of military retirement and disability pay, and VA home loan benefits.

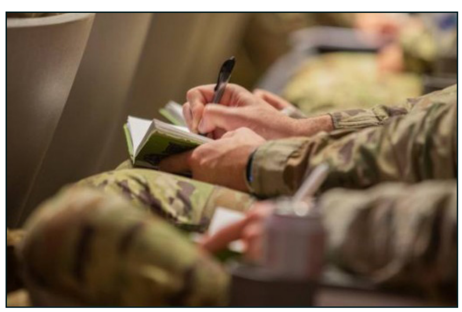
- Explore the state and territory benefits fact sheets to help determine where you might want to live after retirement. These resources outline tax considerations, education opportunities, and additional benefits available to veterans and their families across all 50 states and 6 U.S. territories.

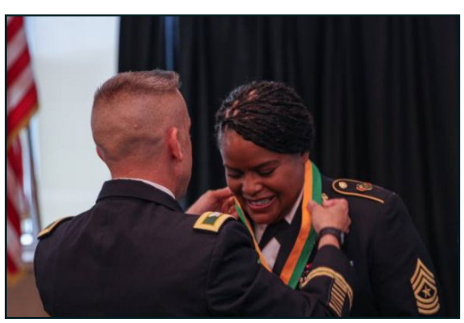
As you prepare for life after service, consider expanding your education and credentials. Read about all the opportunities and benefit options in the *Change of Mission* April-June 2026 edition (page 9).

Retirement planning isn't just about you—it's a family decision. Talk with your spouse about their goals and plans for the future. There are programs that can support their transition as well, including the SpouseWorks program and the Military Spouse Employment Partnership (MSEP). Scholarships such as the Mrs. Patty Shinseki Spouse Scholarship Program and the Tillman Scholars Program (which also supports retired service members) can open doors to new opportunities. Be sure to explore additional offerings available through your state or territory.

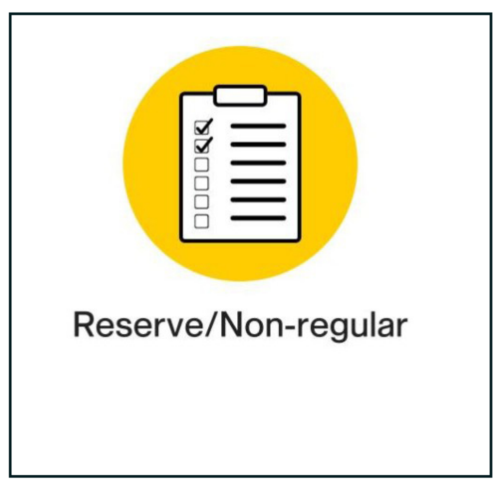
As you prepare for this next chapter, familiarize yourself with the Army Retirement Services Program and take advantage of the retirement planning resources available on the Soldier for Life website. Checklists, like the ones shown below, are just one of the many resources on our website, designed to walk you through every step of the process with clarity and confidence. Retirement is more than an endpoint—it's a new beginning. Approach it with intention, preparation, and a clear plan for success.

Active/Regular Retirement Checklists





Reserve/Non-regular Retirement Checklists



What to expect at 17 years of qualifying service

By Capt. Lakendra Robinson, *Army Retirement Services, U.S. Army Reserve*

Reaching 17 years of qualifying service in a Troop Program Unit (TPU) is a major career milestone. At this stage, long term planning becomes essential to ensure Soldiers understand how their service decisions affect retirement eligibility and future benefits. To support this transition, the Army provides a structured counseling and education program designed to inform every Soldier of their entitlements, responsibilities, and available options as they approach key service benchmarks.

Connecting with your Retirement Services Officer (RSO) is one of the most important steps as you approach 17 years of qualifying service. RSOs at each Readiness Division (RD) and Mission Support Command (MSC), are certified experts in the laws, policies, and procedures governing Reserve Component retirements. Their mission is to guide Soldiers through the retirement process, provide accurate and timely information, answer questions, and complete all required actions correctly and on schedule. Soldiers can locate their assigned RSO at: https://soldierforlife.army.mil/About-Us/Contact-Your-RSO.

During the Reserve Retirement Planning Seminars, attendees receive comprehensive briefings on retirement timelines, retired pay calculations, medical benefits, TRICARE options, and available transition resources. One of the most critical components is the Reserve Component Survivor Benefit Plan (RCSBP) briefing, which explains the options available to protect a Soldier's family in the event they die before reaching eligibility to receive retired pay. This briefing ensures Soldiers understand the long term impact of their elections and the importance of making informed, timely decisions.

Reaching 17 years of qualifying service marks a major milestone and the beginning of a new phase of planning and preparation. By engaging early with your RSOs and attending the required retirement seminar, TPU Soldiers are fully informed, equipped with accurate guidance, and ready to make decisions that shape the next chapter of their military and personal lives. Find upcoming Reserve Retirement Planning Seminars near you, on our website.

Retiring soon? Explore your FEDVIP options today

By BENEFEDS

If retiring from service is on the horizon, you're likely considering dental and vision benefits as you transition to civilian life. The good news is that coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to you.

Sponsored by the U.S. Office of Personnel Management (OPM), FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program with more than 3.5 million currently enrolled, giving the program high marks for quality and value.

In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if they're enrolled in a TRICARE health plan, FEDVIP vision coverage.

FEDVIP offers you a range of plans from a variety of dental and vision carriers, such as:

- regional dental plans as well as nationwide dental and vision plans with international coverage
- plans featuring high and standard options
- a choice between three enrollment types: self, self plus one, or self and family

To familiarize yourself with the program, visit BENEFEDS.gov. BENEFEDS.gov is the government-authorized online marketplace where you can research FEDVIP's current list of carriers, enroll in dental and vision plans, and pay for voluntary benefits.

Shop for plans with confidence using our decision-support tools. Our online suite of interactive decision tools offers support to help you plan and select the best coverage for you and your family by allowing you to:

- Research plans: Use our plan comparison tool to compare plans side by side and see how they differ in terms of rates, benefits, and coverage information.
- Estimate costs: Do you have an upcoming dental procedure? Our dental cost lookup tool can estimate your potential in-network, out-of-pocket expenses for the most common dental services, helping you choose a plan that fits your budget.

Take advantage of your enrollment period

Recently retired uniformed service members are considered newly eligible for FEDVIP. This includes Retired Reserve members age 60 and older and gray area reservists under age 60 who are not yet receiving retirement pay.

You may enroll between 31 days before and 60 days after your military retirement date. Note: Enrollment is not automatic. To prevent a gap in dental coverage between your active or reserve duty dental plan and your FEDVIP plan, you must enroll in FEDVIP before your military retirement date. If you don't enroll within 60 days of your retirement date, or have a Qualifying Life Event (QLE), you must wait until the next open season, which runs from the Monday of the second full work week in November through the Monday of the second full work week in December.

Your opportunity to enroll is now. Visit BENEFEDS.gov to include FEDVIP as part of your retirement benefits today.

How to request your VA health records: A step-by-step guide

By Stacie Rivera, *Digital Health Office (DHO)*

A clear path to accessing your VA health records

Understanding how to access service and health records and how to navigate the release of information (ROI) process is important for many veterans as they manage their care. Veterans have the right to request copies of their VA health information, whether they need to review past appointments, share information with another provider or keep personal records. The Veterans Health Administration (VHA) helps make this possible.

When the process is clear, veterans are less likely to experience delays in receiving their records. Clear instructions help ensure requests are sent to the correct VA office so staff can process them efficiently while protecting veterans' privacy and health information

Veterans can access their records through My HealtheVet or follow the ROI submission process. Third-party requesters must use the ROI submission process.

Use My HealtheVet

Veterans can access their account to download many of their personal records.

Four steps to submit a request to VA health facilities

For third-party requesters or veterans who need to submit a formal request to a VA health facility, follow these steps.

1. Download the Appropriate Form

- Veterans: Download and print VA Form 10-5345a, "Individuals' Request for a Copy of Their Own Health Information."
- Third-Party requesters: Download and print VA Form 10-5345, "Request for an Authorization to Release Health Information."

2. Locate Release of Information Offices

- Scan the QR code above or visit the Find VA Locations website to view a complete list of ROI offices with addresses, phone numbers and fax numbers.
- Then enter your location and select "VA health" from the Facility Type menu to search for nearby Department of Veterans Affairs (VA) medical centers and clinics. Then, select "Search" to view your results.

3. Find Your ROI Office Contact Information

- Select the VA facility where care was received.
- In the 'On this page' menu, select 'Other Services'.
- Choose "Access your health records" to view the medical records office contact details.

4. Submit Your Request

- Select the option to submit your request, whether in person, by mail or fax.

In Person

- Veterans: Bring a completed VA Form 10-5345a and a valid ID or Veteran Health Identification Card (VHIC) to the ROI office at the VA facility where you received the care.
- Third-party requesters: Bring a completed VA Form 10-5345 and a valid ID to the ROI office at the VA facility where the veteran received care.

By Mail or Fax

- Veterans: Send the completed VA Form 10-5345a to the ROI office at the VA facility where you received the care.
- Third-party requesters: Send the completed VA Form 10-5345 to the ROI office at the VA facility where the veteran received care.

My HealtheVet Secure Messaging

- Veterans: Follow the instructions for sending a secure message through My HealtheVet.

Typical response times

Most requests are completed within 30 days. Processing times may vary depending on the complexity of the request, record availability and workload. Older paper records, especially those created before 1998, may take up to 90 days because they must be retrieved from an offsite records storage facility.

A clear process for best results

Access to personal health records is both a right and an important part of staying engaged in care. Clear instructions for accessing records help veterans take an active role in managing their health and well-being.

After 30 years in the military, an Army colonel asks: Who am I without the uniform?

By Col. Alan M. Evans, U.S. Army (Ret.)

The morning after my retirement ceremony, I opened the closet and stared. For 30 years, the Army had made getting dressed simple. Although the look of the uniforms changed over my career, the functions remained the same: PT, duty, and dress.

Now, I faced choices every morning. What belt matched? Footwear? None of it felt like me. I put on a pair of khakis and a matching shirt, but it felt like a costume. Standing there, I felt like I was looking at someone I didn't know. I realized the question wasn't about clothes at all. It was much deeper and sharper: Who am I now, without the uniform?

My retirement ceremony had been full of smiles. The master of ceremonies read a summary of my career, and my commander pinned a retirement award on my chest—the last military award that I would receive. Hands were shaken and promises to stay in touch were exchanged. My family beamed with pride. Old friends told stories that made us laugh and wince in equal measure.

It felt like a proper ending—until the next morning, when there was only silence. No reveille, no formation, no mission brief. Just a house that suddenly seemed too quiet and a calendar with nothing written on it.

For three decades, I knew exactly where I belonged. My rank and position told the world—and me—who I was. People stood when I entered a room. My experience counted. My signature carried weight. Every morning, I woke with a mission. And then, in a single ceremony, it all ended. I had nowhere to be and nothing to do.

The absence hit harder than I expected. I didn't miss the 5 a.m. alarms, physical training in weather so cold it made your lungs hurt, the deployments, or the endless paperwork.

I missed the tribe—my people. I missed being part of something larger than myself. I missed walking into a room and knowing that everyone there was chasing the same goal. The type A personalities engaged in a dance of natural competition, elevating both the individual and the organization. Outside this environment, I felt unmoored.

In the first weeks of my retirement, I found myself reaching for my phone at 5 a.m. and waiting for a text or a phone call that would never come. I was still guided by muscle memory from years of responsibility that no longer belonged to me. The instincts were still there, but the mission was gone.

One afternoon, not long after I retired, I called a close friend, another Army colonel who had taken off the uniform around the same time. "It's strange," he said, "to walk into a room and not be introduced by rank."

He felt as if he had lost his "aimpoint, the goal that drives daily life." His words were like a mirror before me. It wasn't just me. Hearing it in his voice gave me permission to admit what I had been reluctant to say out loud: I felt lost and disconnected, too.


Alan M. Evans, when he was promoted to colonel in 2014. (Photo courtesy of Alan M. Evans)

Those early months of retirement were disorienting. I rested, reconnected with family, and caught up on everything I had postponed for years. I volunteered in my community, finished projects around the house, and spent a few mornings improving my golf game. My family was happy to have me home, but they couldn't feel the weight of what I'd lost. The Army had been more than a job; it was my compass.

I remember sitting at the kitchen table one morning, staring at the empty coffee cup. In the Army, that same hour would have been filled with a briefing or a staff huddle. Now, it was just quiet. A few of my old friends stayed in touch, shared tales of the latest stupid thing that happened at work or discussed an upcoming mission.

Their words made me smile but reminded me that my time in that world was over. I began to question, "Was the part of me that mattered most gone with the uniform?"

There were reminders everywhere. The photos on the wall showed me in uniform, flanked by Soldiers whose names I could still rattle off. The coins and plaques that had once decorated my office now sat in boxes or leaned against the wall as if waiting to be hung, heavy with meaning but oddly useless.

Even the way people greeted me changed. Neighbors called me "Alan" instead of "Colonel." Even when I went to the VA clinic for medical care, I was referred to as "Mr. Evans." My identity had shifted overnight, and the world moved on without ceremony.

Eventually, I found my way back into federal service. Today, I work for the federal government in another department. The mission is different, the pace slower, but the sense of responsibility feels familiar. I still lead people, still solve problems, still try to make the right call when no one is looking.

Nevertheless, it doesn't feel the same. In uniform, identity and mission were inseparable; every task fed into something larger than me. Now, the mission is mine to define. Sure, there is an overall strategy, but my agency allows me to

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Who am I without the uniform?

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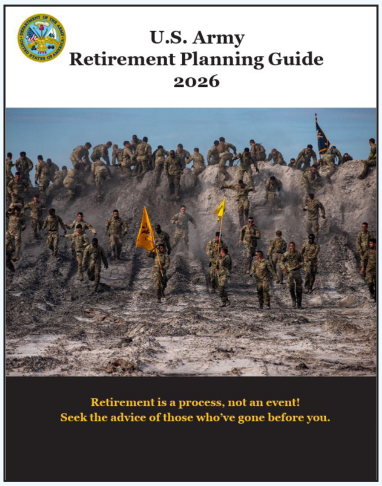
set priorities based on the region my team serves. There is freedom in that, but also uncertainty. The Army gave me clear orders; this chapter requires me to write my own.

Over time, I realized that the mission hadn't disappeared; it had just changed. It transformed into mentoring the next generation, showing up for my family in ways I once couldn't, and finding new ways to serve.

I still live by the principles that once guided me in uniform: integrity, courage, and care for those I lead. I've learned that purpose doesn't always announce itself with fanfare.

'The Army had been more than a job; it was my compass.'

Sometimes it's found in the small, steady acts that make a difference, like showing up for a friend who's struggling, sharing a story that makes someone feel less alone, or simply doing the right thing when no one is watching. The career gives me purpose; the personal mission gives me meaning. It's quieter than the Army, but no less important.



2026 U.S. Army Retirement Planning Guides

The 2026 U.S. Army Retirement Planning Guides are available online.

The purpose of the U.S. Army Retirement Planning Guides are to provide information that helps Soldiers and their families transition from serving our nation in uniform to serving in their communities. It also provides Soldiers with a practical timeline, breaking down the many tasks involved with retirement planning; information on how to calculate their retirement pay; how to navigate healthcare benefits; Survivor Benefit Plan options, and much more.

Moving with TRICARE: A game plan for success

By TRICARE Communications

According to studies conducted by Blue Star Families, and Soldier for Life, 73% to 75% of military retirees move away from their final duty station. When you move, keeping organized is key. Between the boxes and bubble wrap, take time to make sure your TRICARE benefits are ready to come along.

"TRICARE is available worldwide, but you'll probably have new medical providers, and depending on where you're going, your plan options may change," said Kathryn McGuire, Managed Care Support Program Branch, TRICARE Health Plan, at the Defense Health Agency. "You'll need to do a few things to make sure your care needs are met in your new location."

When it comes to moving, no matter which TRICARE plan you have:

- Don't disenroll from any plan before you move. Your current plan will cover you on your way to your new home.
- Update your address and contact information in the Defense Enrollment Eligibility Reporting System (DEERS) after you move.
- You have 90 days from the date of your address change in DEERS to change your health plan.

Here are a few steps you can follow on your journey from getting ready to arriving at your new location.

Getting ready to move

1. Check out TRICARE's Moving page

Moving has a wealth of information to help you during your move. The page has unique guides for each TRICARE health plan covering action steps and possible eligibility changes. Depending on where you're going, the moving page has steps to take if you're moving:

- Within the same TRICARE region
- To a different TRICARE region
- To or from the U.S.

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AAFES earns 13th U.S. Veteran's Magazine top award

By Marcia Rhodes, *Army & Air Force Exchange Service Public Affairs*

For the 13th time, the Army & Air Force Exchange Service (AAFES) has been named a Top Veteran-Friendly Employer by *U.S. Veterans Magazine*, reaffirming its commitment to those who have served.

The honor, in the 'Top Government & Law Enforcement Agency' category, highlights the Exchange's ongoing mission to provide meaningful careers for veterans, transitioning service members and their families.

"The Exchange is honored to serve those who serve through career opportunities for veterans who strengthen our workforce daily," said CMSgt. Rich Martinez, Exchange senior enlisted advisor. "Their leadership, resilience and mission-focus directly support warfighters and military communities around the globe."

That impact is substantial. Since 2013, the Exchange has hired more than 68,000 veterans and military spouses, and today more than 80% of its U.S. workforce is military connected.

As the Department of War's largest retailer, the Exchange offers more than just jobs—it delivers careers with competitive pay, comprehensive benefits and the flexibility to move with military families during Permanent Change of Station relocations.

Alongside U.S. Veterans Magazine, the Exchange has earned recognition from Military Times, VETS Indexes and Viqtory Media for advancing Veteran employment and fostering an inclusive workforce.

Veterans, military spouses and family members interested in joining the Exchange team can explore opportunities at ApplyMyExchange.com.

Upcoming Army Reserve Retirement Planning Seminars

Location	Date	Contact
USAG Poznan, Poland	Jul 20-25	+48-517-443-644
63d RD Los Alamitos, CA	Jul 25	(719) 516-6875/6850
81st RD New Orleans, LA	Jul 25	(803) 751-9864/9698
9th MSC Camp Humphries, South Korea	Jul 25	(808) 438-1600 x3553
9th MSC Wailuku Maui, HI	Aug 8	(808) 438-1600 x3553
81st RD Birmingham, AL	Aug 15	(803) 751-9864/9698
99th RD Niagara Falls, NY	Aug 15-16	(609) 562-1696/7065/7425
63d RD San Antonio, TX	Aug 22	(719) 516-6875/6850

Location	Date	Contact
88th RD Ft. McCoy, WI	Aug 29	(502) 898-7448
7th MSC Kaiserslautern, Germany	Sep 12	+49 (0) 611-143-528-0310
81st RD Charlotte, NC	Sep 12	(803) 751-9864/9698
63d RD Sacramento, CA	Sep 12	(719) 516-6875/6850
88th RD Elkhorn, NE	Sep 19	(502) 898-7448
99th RD Coraopolis, PA	Sep 19-20	(609) 562-1696/7055
99th RD JBMDL, NJ-Timmerman Center	Oct 24-25	(609) 562-1696/7055

How to update your myPay contact info before you retire: Use your personal email as your primary email and set up two-factor authentication

1. Go to https://mypay.dfas.mil
2. Login and select "Email Address" under the "Personal Settings" menu
3. Enter your new email address twice and click "Accept/Submit" to save changes
4. Ensure you select this as your preferred/"primary" email
5. Add DFAS-SMARTDOCS@MAIL.MIL to your safe senders list to ensure you receive notifications.

Moving with TRICARE...

(Continued from page 13)

2. Explore your health plan options

Unless you have a TRICARE Qualifying Life Event (QLE), you're only allowed to change health plans during TRICARE Open Season. Moving is a QLE if you're going to a new country, city, region, or ZIP+4 code.

If your move is a QLE, the TRICARE health plans available to you may be different. For example, your eligibility for TRICARE Prime can change based on your status and where you are moving.

If you need help, the Plan Finder will show you which plans may be available in your new location. If you don't know which plan is right for you, use the Compare Plans Tool to compare the features of different plans side by side.

3. Get care

Before you move, catch up on any routine care and specialty care you need. As always, discuss any ongoing health issues and prescriptions with your current primary care manager, primary care provider, or specialist, and let them know where you're going so they can help.

4. Check your referrals

Active referrals are still valid after you move, but you'll need to call your current location's regional contractor to request a transfer of your referrals to the regional contractor for your new location. Referrals won't transfer unless you or your provider make the request.

5. Ask for your health records and out-process if you're a service member

If you see any civilian medical or dental providers, ask for copies of your records to take with you, or request a records transfer to a new provider, if known. Talk to your provider for more information on requesting and transferring records.

If you're a service member under permanent change of station orders, make sure that you out-process at your military hospital or clinic. You can also request to transfer your family members' health records to the military hospital or clinic at your new duty station.

6. Fill prescriptions before you go

Make sure you have enough of your medication to last during and immediately after your move. Learn more about filling prescriptions.

After you move

1. Update your contact information

Update your address and contact information in DEERS right after you move. Up-to-date DEERS records are vital to accessing your TRICARE benefits. An old address can cause issues with eligibility, claims, billing, authorization letters for referrals, and filling prescriptions. Learn how to update your DEERS record.

For many TRICARE plans, you'll also need to update your contact information with the regional contractor for your new location if the contractor is different there.

Regardless of whether you're changing TRICARE regions, if you pay enrollment fees or premiums, check with your regional contractor if you need to update your payment method. Go to Moving and click on the TRICARE plan you had in your old location to learn what to do. Note: You don't need to do this if you have TRICARE For Life, as described in the *TRICARE For Life Handbook*.

Are you enrolled in the TRICARE Dental Program (TDP)? You should contact the TDP contractor, United Concordia, to update your contact information. Retired service members and their families should contact Federal Employees Dental and Vision Insurance Program (FEDVIP) Dental, who administers their dental benefit.

2. Change your health plan within 90 days

Are you no longer eligible for the same TRICARE health plan you had before you moved? If so, you must enroll in a new health plan within 90 days of updating your address in DEERS. After 90 days, you can only enroll in a plan after another TRICARE QLE or during TRICARE Open Season. If you miss this deadline, your options are limited until next open season. You'll only be eligible for care at a military hospital or clinic, if space is available.

3. Choose a new primary care manager or find a provider

If you have a TRICARE Prime plan, you may need to choose a new primary care manager. Once you set up your enrollment with your new regional contractor, you can ask the contractor to help you find a provider. The contractor may also be able to help make your first appointment with a new specialist.

If you have a different TRICARE plan, you can also use the Find a Doctor Tool to search for a new provider. If you're looking for providers in the U.S., be sure to enter the ZIP code for your new location to access the right provider directory.

4. Update your TRICARE Pharmacy Home Delivery mailing address

Do you get prescriptions through TRICARE Pharmacy Home Delivery? Be sure to update your mailing address with the TRICARE Pharmacy Program contractor, Express Scripts. Keep in mind that there are different rules for using home delivery outside the U.S. and U.S. territories.

Are you displaced back to the U.S.?

If you were recently displaced from an overseas duty station or your home abroad, you're still covered by TRICARE. Learn more about getting care if you've been displaced back to the U.S. If you're permanently relocating, be sure to update your address and other personal information in DEERS after you move.

Moving is a big job. Updating your TRICARE coverage information after the move will help you and your family have a smooth transition to your new home.

New episodes of the Soldier for Life podcast

The Soldier for Life (SFL) Podcast continues! Find the latest podcasts below. Check the Soldier for Life website or Libsyn for new podcasts about being a Soldier for Life, especially throughout your retirement transition and into your next career.

S16E10 Is the Survivor Benefit Plan right for you? We talked in detail about what the Survivor Benefit Plan (SBP) is on our last Soldier for Life Podcast episode, so this week, we are going to dig deeper and discuss the factors that you need to consider in making your decision about whether or not to participate in the SBP as we sit down again with Patty Cruz, the Deputy Director of Army Retirement Services and the Army Survivor Benefit Plan Program Manager.

S16E9 Survivor Benefit Plan (SBP) 101 The Survivor Benefit Plan (SBP) provides peace of mind to Retired Soldiers and their families by providing a portion of a Retired Soldier's retired pay to their survivors after the Soldier dies. Learn more about how SBP works and the decisions that you need to make about it during your Army retirement planning process on this week's Soldier for Life Podcast episode as we talk with Patty Cruz, the Deputy Director of Army Retirement Services and the Army Survivor Benefit Plan Program Manager.

CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the Casualty Assistance Checklist, found in a printable PDF format online on the Army Retirement Services website, can help ease their burden during the difficult time.

Don't wait until it's too late to have the conversation. Start filling it out now, continually update it throughout your retirement process, and make sure your loved ones know where to find it.

Helpful Websites

Army Echoes
Army Reserve Retirement Services
Army Retirement Services
Army Transition Assistance Program
Change of Mission
Combat-Related Special Compensation
Concurrent Military Retired Pay and VA Disability Compensation
Department of Veterans Affairs
DFAS
DOD Self Service Logon
FEDVIP Dental/Vision Plans
GI Bill
HRC Education Incentives Section (GI Bill)
HRC Gray Area Retirements Branch
MyArmyBenefits
myAuth
myPay
Survivor Benefit Plan
Survivor Benefit Plan vs. Life Insurance (from DOW Actuary)
TRICARE
TRICARE Beneficiary Counseling & Assistance Coordinator
TRICARE East
TRICARE West
TRICARE Overseas
TRICARE Retired Reserve
TRICARE Young Adult
Uniformed Services Former Spouses' Protection Act
US Family Health Plan
VA Benefits and Services
VA Health Care Benefits
VA Insurance