

## From recruitment through retirement and beyond

By Col. Samantha Frazier, Director, Soldier for Life and Reina Vasquez, Army Retirement Services

On average, roughly 32,000 Soldiers retire from the U.S. Army each year, including the Active Component, National Guard, and Army Reserve. Most of these professional men and women continue to contribute to the workforce, and upon taking off the uniform, look to reintegrate successfully into the civilian labor force.

As these warriors seek to continue to serve with purpose, the Soldier for Life (SFL) program acts as a conduit between the Army to the government, veterans, communities, nonprofits, academia, and industries.

"It is imperative that Soldiers understand that from the moment you take the oath to the United States Army, and serve honorably, you are a Soldier for Life," says Col. Samantha Frazier, Soldier for Life program director. "Your length of service, be it four, eight, or 20 years, does not dictate our commitment to all Soldiers. You don't stop being a Soldier when the uniform comes off."

The Soldier for Life program focuses on the whole individual by anchoring its mission to three core pillars: Education, Employment, and Health and Wellness. This holistic approach ensures that support extends beyond just a career transition, but instead, encompasses every aspect of a Soldier's life.

"We are a team, the entire Army organization, and as a Soldier, you are part of this Soldier for Life network, whether you're just starting out and still in uniform, or about to take it off for good," says Frazier. All a Soldier has to do is contact SFL, and we can connect them to our partners."

Considering that SFL is a mindset of service beyond a formal career, the resources available are quite extensive.

### Education

Through their strategic alliances, SFL leverages their institutional relationships to gather the best resources to help Soldiers in their academic goals. Even if that goal is 10 years down the road, everyone has got to start somewhere.

"Maybe you'd like to teach or become an adjunct professor, we can connect you with those types of programs that will help you get on that path," says Frazier. Read '*You served your country, now serve your future*' on [page 11](#) of this newsletter for more information.

### Employment

There's no question that employment and working to support ourselves and our families is a fundamental part of the human existence, and navigating the civilian job market after military service is a challenge for many.

"The transition is life-changing," says Frazier, "but SFL is here to assist."

Partnering with America's business community and public sector employers, SFL knows the importance of positively impacting local perceptions, building environments that are more favorable to the Army's Brand and to reconnect America with its Army.

A lot of companies that we've partnered with have programs like internships, and through the U.S. Army Partnership for Your Success (PaYS) Program, Soldiers can secure their future

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# Make the most of your TRICARE pharmacy benefit in 2026

By Defense Health Agency

To streamline the prescription process, the [TRICARE Pharmacy Program](#) helps you get the prescription drugs you need in a safe, easy, and affordable way. Express Scripts administers the TRICARE pharmacy benefit and offers tools to help you manage your prescriptions.

"TRICARE offers several ways to fill your prescriptions," said Lt Col. Leighcraft Shakes, Deputy Chief, Pharmacy Benefit Integration Branch. "These options give you flexibility and allow you to pick what works best for you."

Here's what to expect when using your pharmacy benefit in 2026.

Pharmacy copayments are [changing for most TRICARE beneficiaries in 2026](#). What you pay depends on:

- Your beneficiary category
- What drug you need
- Which pharmacy option you use

Pick the best pharmacy option for you. TRICARE offers four ways to fill your prescriptions. Each has different costs and benefits. Note that some prescription drugs may not be available at every pharmacy option. Some restrictions may apply when using home delivery or retail pharmacies overseas.

1. At military pharmacies, you can get up to a 90-day supply of most medications at no cost. Most take prescriptions from both civilian and military providers.

2. TRICARE Pharmacy Home Delivery is a good option for medications you take regularly. With free shipping and convenient ordering options—online, by phone, or by mail—managing your prescriptions is simple. You'll receive order updates and refill reminders when you use home delivery. The service can even help renew expired prescriptions. TRICARE Pharmacy Home Delivery ships to any U.S. address. It also ships to U.S. territories, and APO/FPO addresses.

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## From recruitment...

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while still in uniform by guaranteeing at least five job interviews and potential employment with corporate partners following their service, notes Frazier.

"We provide you with a list of employers hiring in your desired area and get you in the door. These are employers who are actively looking for individuals with the values and knowledge the Army has instilled in you. We want you to shine and showcase what you bring to an organization in your interview," continued Frazier. The program is designed this way specifically to increase your chances of success, as these companies are military-friendly and are especially interested in veterans.

"Soldiers bring the skills, professional work habits, pride, and personal integrity that an Army background provides," says Frazier.

### Health and Wellness

The resources available via the third pillar of the SFL program, Health and Wellness, focuses on five key areas: physical, mental, nutrition, sleep, and spiritual health. The aim is to build resilient Soldiers through expert-led, science-based programs that address the whole person for peak performance and well-being throughout their career and life. This extends beyond physical fitness and encompasses mental resilience, healthy eating, good sleep habits, and spiritual strength. Professionals like dieticians, mental health specialists, and coaches, work to tailor programs to help you become your best self.

Every resource within the SFL program is built upon enhancing the success of the Soldier and his or her family.

"If I know that I'm being taken care of, that my family is being taken care of, when I go out there on the front line, I can focus on what I have to do," adds Frazier. "When we go out there, we go to win! We're fighting to win, I can focus on the mission at hand and know we're all successful because we're using these tools and resources."

"The wealth of resources and robust partnerships established by SFL are designed to fully prepare you, the Soldier, and your family, for success while you are in uniform and long after you take off the uniform."

Achieving success is a collaborative endeavor that demands commitment from all parties.

"You still have to put in the work," says Frazier. "Strap up your boots and get to work," she says. "If the boots are not tight enough and the straps are not doing what they need to do, tighten them up! We have additional laces, that might be what you need. What we need, is for you ... every one of our Soldiers, to succeed!"

Frazier describes the SFL program as a bridge, facilitating access and helping Soldiers get in the front door. "We want you to return to your communities as ambassadors for the Army! Lead, mentor, and model discipline and service – it's that presence that reinforces the public's trust in the Army."

For more information about the Soldier for Life program, visit our website at <https://soldierforlife.army.mil/>.

# New routines and new responsibilities

By Department of Veterans Affairs

The Department of Veterans Affairs (VA) is committed to supporting every service member transitioning from service. As part of your welcome to VA, we want to inform you about what to expect during this critical time and help you build a solid start to your civilian life. New routines, new responsibilities ... year one out of the service presents a lot of change, but the stress of change is not a weight you must carry alone. We are your partner, and we're here to connect you with direct benefits and resources through partner organizations to help you navigate these new challenges.

## You have resources

If you need support for a specific mental health problem — or if you're having problems sleeping, controlling your anger, or readjusting to civilian life — you are not alone. And we can help. You don't need to be enrolled in VA health care to get care. To access free VA mental health services right away, call or walk into any VA medical center — anytime, day or night. [Find your nearest VA health facility](#). You can also call or walk into any Vet Center during clinic hours. [Find your nearest Vet Center](#).

If you have questions about enrolling in VA health care, call our toll-free hotline at 1-877-222-VETS (1-877-222-8387) Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

## Yes, VA Solid Start is calling

Newly separated service members can expect three calls from qualified Solid Start representatives over the first year of separation. The VA will attempt to contact you several times, around 90, 180, and 365 days post-separation, so make sure your contact information is up to date in your [VA.gov profile](#). Take the call and save 1-800-827-0611 as the contact for VA Solid Start!

VA Solid Start representatives will not ask you for financial information and will only discuss topics you are comfortable

with. Remember that phone scammers often target veterans, so always be vigilant and protect your financial information when talking to someone you don't know over the phone.



For questions about VA Solid Start, call our toll-free hotline: 1-800-827-0611, Monday through Friday, 8:00 a.m. to 9:00 p.m. ET.

There is no doubt that transitioning from military to civilian life comes with a few challenges. Of course, there are the expected emotional challenges that accompany any major life change, but separating from the military involves many logistical concerns as well. There's so much information to review, so much to understand, and so many decisions to make. Add to that, adapting to many changes all at once, and the first year after separating from the military has the potential to be quite overwhelming. Enter: the VA Solid Start program.

These VA representatives can help with anything from securing a home loan, to navigating VA benefits and services, to finding a civilian doctor. The VA understands that the first year of post-military life is full of highs and lows, so representatives are also trained to help veterans access free VA mental health services.

Whether you simply want to toss around ideas with another vet, need guidance regarding a specific topic, or need more in-depth assistance, these representatives will let you steer the conversation and will only discuss topics with which you are comfortable. The VA reminds all newly separated veterans that they are here to help in any way and encourages each and every veteran to answer the Solid Start call.

*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](mailto: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](#).

## Leadership

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# Retiring from the Army? Explore your options today!

By BENEFEDS.gov

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 the [BENEFEDS website](#). BENEFEDS 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.



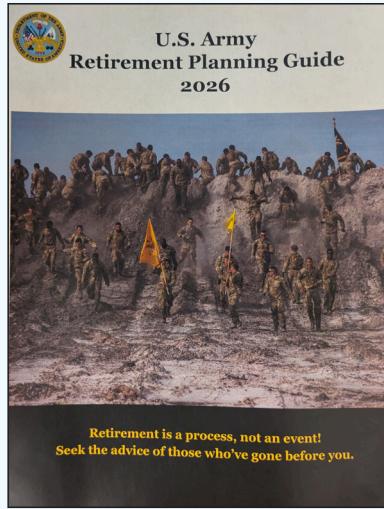
- **Estimate costs:** Do you have an upcoming dental procedure? Our dental cost lookup tool can estimate your potential in-network, out-of-pocket expenses for the most common dental services, helping you choose a plan that fits your budget.

## 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 retirees under age 60 who are not yet receiving retirement pay.

You may enroll between 31 days before your military retirement date and 60 days following. **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 following your retirement date, 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.



## The 2026 U.S. Army Retirement Planning Guides are here!

The 2026 U.S. Army Retirement Planning Guides are now 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.

# Use these tips to get a head start on the year ahead

By Office of Financial Readiness

Taking stock of your finances and your financial goals can help you create a fresh spending plan and set achievable goals for the new year. We've compiled this comprehensive checklist for your use for a prosperous new year!

## Take the financial well-being assessment

Think of the [Financial Well-Being Assessment](#) as a quick "checkup" for your financial health. It gives you a snapshot of your spending and saving habits, and helps you see if your financial goals are on track. Just answer 12 easy questions to get your score, then gain personalized insights to help you improve. Your answers are anonymous and the assessment does not track any data.

## Check your credit score

If you haven't checked your [credit score](#) in a while, this is the perfect time. Lenders and even insurance companies use your score to determine [your credit risk](#) based on scores that usually range from 300 to 850. It's important to [check your credit score](#) regularly to ensure it's accurate. Service members are also entitled to [free credit monitoring](#), and you can even [freeze your credit](#) to protect your wallet and your identity.

## Review your investments

Are you making the most of your retirement savings? If you haven't increased your pre-tax TSP investments or your spouse's 401(k) contributions this year, now's the perfect time. And if you have room in your spending plan, consider raising your contributions. The [Internal Revenue Service \(IRS\) changes the maximum](#) periodically, so consider [resetting your contributions](#) for this year if you haven't already. Also, don't forget: You can invest a [limited amount](#) in an [individual retirement account](#) (IRA). In fact, spouses who are stay-at-home parents can also contribute to IRAs.

## Double-check annual statements and insurance coverage

While you're at it, go ahead and pull your most recent [Social Security statement](#), as well as any annual statements for annuities, stocks and other investments, and real estate or personal property tax statements. It's important to periodically confirm their accuracy.

It's also a good time to go over your [insurance paperwork](#) and ensure you still have the auto, [home or renters coverage](#) you need.

## Assess your tax situation

Take a quick look at your [tax situation](#). Forms like your W2 and mortgage interest statement won't be available just yet, but [you can begin collecting receipts](#) and other paperwork.

You can even start estimating your tax liability and deductions if you itemize them. Then, make sure your withholdings are correct for the new year. Don't forget — service members and their families have free access to tax experts via [MilTax](#). If you're expecting a tax refund, you can even start planning how to [make it work for you](#).

## Cancel unused subscriptions and memberships

You probably have subscriptions and memberships that you're paying for, but not using, like "free" trials you forgot to cancel, streaming services that dropped your favorite shows, memberships not available near your current duty station, meal deliveries you don't enjoy or an off-base gym you never visit. Go through them, [cancel the ones you no longer need](#) and start the new year off fresh.

## Make financial resolutions, especially if you're up for a raise

Are you ready to adopt a new financial habit in the new year? Perhaps you or your spouse are due for a [promotion](#), a [raise](#) or a cost of living adjustment (COLA) that will enhance your financial wellness. Or maybe you're planning to focus your efforts on [paying off debt](#), building your [emergency fund](#), increasing your [TSP contributions](#), [spending less](#), tracking your [net worth](#), or saving for a [major purchase](#) like a [house](#) or a [car](#). Just keep your goals achievable and beware of [lifestyle inflation](#).

## Budget for life changes

Although MilLife can change on a dime, you can usually predict some of life's milestones. For instance, you might be planning on getting married or [expanding your family](#) in the next year. Maybe a family member needs expensive surgery or you want to treat your kids to a [great vacation](#). It might be time for a permanent change of station (PCS). This could be the year you [purchase a home](#). Perhaps [your child will be heading off to college](#) soon. Or maybe [retirement](#) no longer seems quite so far away.

Regardless of what you are or aren't expecting, one thing is certain: Life changes all come with a financial cost. The holidays are a perfect time to sit down with your loved ones, set goals, plan for the year ahead and create a spending plan to cover life events.

## Meet with an expert

All service members have access to trusted [personal financial managers](#) or [counselors](#) with nationally recognized certifications. Make a free appointment early in the year to go over your [spending plan](#) and financial goals for the year. Reach out to [your nearest installation](#) to find an expert who can help you keep on track.

## DFAS announces 2025 tax statement release schedule

By DFAS Corporate Communications

The 2025 tax statements for military, retiree, annuitant and federal civilian employee customers serviced by the Defense Finance and Accounting Service (DFAS) will be distributed online via the [myPay](#) pay management system mid-December 2025 through January 2026.

Tax statements sent through the U.S. Postal Service will be mailed no later than Jan. 31, 2026. In many cases, the electronic online forms are available much earlier and more securely than those sent to customers electing delivery by mail.

IRS Form 1095-B and IRS Form 1095-C are not required when filing tax returns and **will only be available via myPay accounts online or via [askDFAS](#).**



### \*Important Online Resources:

Users should make sure the URLs provided are entered in their browser address bar to avoid providing information to unofficial spoof sites:

2025 myPay Tax statement schedule	Available on myPay
Retiree 1099-R	12/17/2025
Former spouse 1099-R	12/17/2025
Annuitant 1099-R	12/17/2025
Civilian certificate for income tax adjustment	12/19/2025
Reserve Army	1/7/2026
Army student loan repayment program (SLRP) W-2	1/9/2026
Travel pay 1099INT	1/20/2026
Active Army W-2	1/21/2026
Civilian (DOD/non-DOD) W-2	1/22/2026
Army Non-Appropriated Fund (NAF) civilian W-2	1/23/2026
Savings Deposit Program (SDP) 1099INT	1/23/2026
Civilian (DOD/non-DOD) IRS Form 1095	1/26/2026
Military/military retiree IRS Form 1095	1/31/2026
Travel/miscellaneous W-2	1/31/2026

### Want to talk to a Retirement Services Officer?

Whether you're Regular Army, Army National Guard, or Army Reserve, you have an assigned Retirement Services Officer (RSO). Find yours on the [Army Retirement Services website](#).

# Getting married? Here's what you need to know about your TRICARE benefit

By TRICARE Communications

Getting married is an exciting milestone in your life! It's also a time when many changes come along, including changes to your health coverage. Whether you're a service member, a retiree, or marrying someone who is, it's important to understand how [marriage](#) can affect your TRICARE eligibility and coverage.

"There is sometimes a misconception that TRICARE benefits will update automatically after you get married, but that's not the case," said Shane Pham, an analyst with TRICARE Policy and Programs at the Defense Health Agency. "If you don't add your spouse to the Defense Enrollment Eligibility Reporting System (DEERS), they won't be able to use TRICARE. A small step makes a big difference."

Marriage is a [TRICARE Qualifying Life Event](#), meaning that you have 90 days from the date of marriage to make any changes to your TRICARE health plan. Spouses of service members are eligible for coverage, including active-duty spouses, retiree spouses, and National Guard and Reserve spouses.

Stepchildren are also eligible for TRICARE if the parent of the child and the sponsor are married. The sponsor doesn't need to [adopt](#) the stepchildren. But if the sponsor does adopt stepchildren, they may be eligible to keep their TRICARE coverage even if their parent divorces the sponsor.

## Update DEERS

After getting married, one of the most important steps is to update your information in [DEERS](#) in person. DEERS is a database that TRICARE uses to determine eligibility. You must update DEERS within 90 days of your marriage to make changes to your TRICARE plan.

Although there are many changes you can make online in DEERS, you must add your spouse in person. You can visit any [Uniformed Services ID card office](#) to add your spouse and any stepchildren to DEERS. Make sure that you bring your:

- Marriage certificate
- Spouse's birth certificate
- Spouse's Social Security card
- Spouse's photo ID

## Choosing the right health plan for your family

Once you've added your spouse and any stepchildren to DEERS, you can enroll them in a TRICARE plan. The options available depend on your status and where you live. Options include:

- [TRICARE Prime](#)
- [TRICARE Select](#)
- [US Family Health Plan](#)



- [TRICARE Prime Demo](#) (available only in Atlanta, Georgia and Tampa, Florida areas)
  - [TRICARE Select Overseas](#)
  - [TRICARE For Life](#) (Note: Enrollment isn't required for TFL. Your coverage is automatic if you have Medicare Part A and Part B and you're eligible for TRICARE.)

For active-duty families, other options may include:

- [TRICARE Prime Remote](#)
- [TRICARE Prime Overseas](#)
- [TRICARE Prime Remote Overseas](#)

If you and your spouse are both active-duty service members, you'll each have your own DEERS profile. If you and your partner have children, you'll need to choose one parent to be their sponsor in DEERS.

## Dental coverage

Your spouse is also eligible for dental coverage. This isn't automatically covered in TRICARE medical plans. As described in the [TRICARE Dental Program Brochure](#), the TRICARE Dental Program is available for family members of active-duty service members (ADSMs), National Guard, and Reserve members. In some cases, retirees and their family members may be eligible for dental insurance through the [Federal Employees Dental and Vision Insurance Program](#) (FEDVIP).

## Vision options

Eligible beneficiaries who are enrolled in a TRICARE health plan can also enroll in a vision plan through FEDVIP. Eligible beneficiaries include:

- Active-duty family members
- National Guard and Reserve members and their family members
- Retirees and their family members

## When marriage may mean loss of coverage

In some cases, getting married may mean that you'll [lose TRICARE eligibility](#). In the following situations, getting married causes your eligibility to end:

- A surviving (widowed) spouse remarries
- A former spouse remarries
- An adult child using [TRICARE Young Adult](#) gets married (unless they marry a service member)

If any of these applies to you or a family member, it's important to plan ahead. Losing TRICARE eligibility means you'll need to explore other health coverage options to avoid a gap in care.

(Continued on page 11)

## Ask Joe: Your benefits guru

Dear Joe,

I'm thinking about where my family will end up after retirement and we'll likely move to Hawaii, which isn't my home of record. What moving expenses will I be responsible for and are they tax deductible?

Island Dreaming

Dear Dreaming,

*Great that you are looking ahead! The Army does allow you to move to a different location than your home of record and covers the cost of your final move within the continental United States. For OCONUS moves such as Hawaii, the Army will pay up to the amount it would have cost to move you to the furthest point in the U.S. You will be responsible for any costs after that. Additionally, any qualifying non-reimbursed moving costs do qualify for a tax deduction, as your final move is considered a military order, which is allowed in the Tax Cuts and Jobs Act of 2017 (and did not change with the passage of the One Big Beautiful Bill of 2025). Any expenses for subsequent moves would not be eligible for tax deductions. For more information, see the [MyArmyBenefits PCS fact sheet](#) and IRS [Topic no. 455](#).*

Joe

Dear Joe,

I've really enjoyed the benefits that come with my premium credit card I got while in the Army, especially since I don't have to pay the annual fee. Can I keep the card after I retire?

Traveling Soldier

Dear Traveling Soldier,

*Happy travels! Absolutely, you can keep the card after you retire. However, according to the requirements in the [Servicemembers' Civil Relief Act \(SCRA\)](#) and the [Military Lending Act \(MLA\)](#), the annual fee waiver only applies to active-duty service members. Once you retire, if you decide to keep the card, you must pay the annual fee. It's your personal choice whether that fee is worth the benefits you receive. If not, you may either close the credit card account or downgrade to another credit card with zero or lower annual fees.*

Joe



# MyArmyBenefits

## Planning a move after retirement? Check the state taxes

By MyArmyBenefits staff

Tax planning is universal. Start preparing now for your federal income tax return; advance preparation helps ensure accuracy and prevents delays in receiving your refund.

While completing your taxes is a yearly "to-do" item, it is important to plan for future taxes, as well. As you prepare for transitioning out of the military, consider that your retired pay will be taxed differently than your current pay. Additionally, which state you live in can significantly impact how much you pay in state income taxes.

Over the past several years, many states passed legislation that eliminated or reduced their state taxes on military retired pay. For tax year 2025, there are 9 states that do not have any income tax at all, 28 that fully exempt military retired pay, 13 that offer a partial exemption, and one, the [District of Columbia](#), that fully taxes military retired pay. The U.S. territories of [American Samoa](#) and the [Northern Mariana Islands](#) do not have an income tax, but like [Guam](#) and the [U.S. Virgin Islands](#), do fully tax military retired pay. [Puerto Rico](#) however, fully exempts military retired pay. Partial retired pay exemptions are often tied to age, income levels, and/or other requirements and can range from offering little benefit to really making a difference. If you are considering a move as part of your retirement plan, be sure to look at state tax information and compare the state where you live with other states you are considering.

Two more states made changes in 2025 that help retirees keep more of their military retired pay. Both [California](#) and [Vermont](#) passed new legislation effective for tax year 2025 that allows retirees a partial exemption of their retired pay on state taxes if they are within certain income limits:

- California provides a partial exemption of the first \$20K of military retired pay for individuals with adjusted gross income (AGI) of \$125K or less and married couples filing jointly with an AGI less than \$250K. This first-ever exemption for the state is set to end after the 2029 tax year unless an extension is enacted.

- Vermont improved their previous exemption so that more retirees can benefit. The new law allows those with an AGI of \$125K or less a full exemption of all military retired pay, and allows a partial exemption for those with an AGI of more than \$125K but less than \$175K.



### Other changes for the 2025 tax year and beyond include:

- The final increase in the state tax exemption for military retired pay in [Virginia](#). Since it became law in 2022, the exemption amount has increased annually. Those increases stop with the 2025 tax year at \$40K where it will remain for future tax years. Originally, the exemption was only available to those age 55 and over but legislation passed in 2024 opened it up to all military retirees, regardless of age.

- In 2024, [New Mexico](#) made their exemption that was set to end after tax year 2026, permanent, providing a \$30K exemption for military retirees into perpetuity.

- In May of 2025, [Georgia](#) passed legislation to increase its exemption of military retired pay to \$65K and drop age requirements starting in tax year 2026.

Want to find tax information for your possible retirement locations? Visit the [MyArmyBenefits state/territory fact sheets](#) and compare state income taxes, property tax benefits for veterans and survivors, and more.

## It's not too early to get ready for the 2026 tax season

By IRS.gov

The Internal Revenue Service encourages taxpayers to take steps now to prepare for the upcoming filing season by visiting [IRS.gov/GetReady](#) for tips on what is new and what to consider before filing. This is the first in a series of special IRS "Get Ready" reminders to help taxpayers prepare in early 2026 for the upcoming tax filing season. A little advance work preparing paperwork and organizing information now can help with filing tax returns quickly and accurately.

It is important for taxpayers to get ready now because the [One, Big, Beautiful Bill](#) can significantly affect federal taxes, credits and deductions. The IRS and Treasury are working to implement the new legislation, including providing information on the new tax deductions, such as no tax on tips, no tax on overtime, no tax on car loan interest, the new temporary deduction for seniors and others. The IRS will release new information as it becomes available.

### Gather and organize tax records

Having organized tax records helps taxpayers file complete and accurate tax returns and avoid errors that could delay refunds. Start by collecting:



- Bank account information.
- Forms W-2 from your employer(s).
- Forms 1099 from banks and other payers.
- Records of digital asset transactions.

Taxpayers should wait to file until they have received all their tax records. Keeping documents organized can also make it easier to locate information needed to claim deductions or credits.

(Continued on page 10)

# Receiving Reserve retired pay at a reduced age

By Maj. Alisia Mahatoo, Army Retirement Services, U.S. Army Reserve

Reserve Component (RC) Soldiers typically begin receiving retired pay at age 60. However, this benefit is known as Reduced Age Retirement (RAR). Soldiers must have received a 20-Year Notice of Eligibility (NOE) from the Human Resources Command (HRC) or a 15-year NOE if medically retired, be transferred to the Retired Reserve, or in the "gray area", meaning they are officially retired from the reserves but not yet eligible for retired pay due to age. These Soldiers have stopped drilling and completed their service in the RC and remain in the "gray area" until reaching their RAR eligibility age for retired pay.

The National Defense Authorization Act (NDAA) of 2008 amended Title 10, U.S. Code, section 12731 to allow Soldiers to receive pay before age 60 to a lesser age but not below 50 for those that served on active duty in an eligible status after 28 January 2008. Succeeding NDAA's expanded eligibility as follows; NDAA 2015 authorized qualifying service in any two consecutive fiscal years after 30 September 2014 and is not retroactive, and NDAA 2020 added service under Title 10 USC 12304 (b) to the list of qualifying duty statuses.

Qualifying service includes active duty under the following sections of Title 10 USC:

- 688, 12301(a), 12302, 12304, 12304(a), 12305, 12406
- Chapter 15 (insurrection)
- 12301(d)
- 12304(b) (added in NDAA 2020)
- Medical exception, if a Soldier is wounded, injured or becomes ill while serving under a provision of law mentioned above, and then ordered to AD under 12301(h)(1)

to receive medical care for the wound, injury or illness.

- Active Guard Reserve (AGR) duty per Title 10 12310 does not qualify in determining RAR.

- Full-time National Guard duty under Section 502(f) for the purpose of responding to either a national emergency declared by the President, or a national emergency supported by Federal funds is qualifying service for reduced age retirement. Note: ASD(M&RA) will designate by authorizing memorandum the full-time National Guard duty that qualifies for reduced age eligibility for receipt of retired pay. ARNG Soldiers should contact their RSO to learn more about specific missions that qualify under 502(f).

The process for RAR for those eligible under NDAA 2008 includes sending a complete non-regular (reserve) retired pay application packet to the Gray Area Retirements (GAR) Branch at HRC at the website below. Soldier's RAR packets must also include the following:

- Orders with the qualifying title and authority code and corresponding DD214/215
- Leave and Earning Statements (LES) for orders under 90 days

HRC-GAR website: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>.



## It's not too early...

(Continued from page 9)

### Online Account

An [IRS online account](#) allows taxpayers to access personal tax information, including recently filed returns, securely. Through this tool, taxpayers can:

- View tax records, including adjusted gross income and transcripts.
- Make, schedule, and view payments.
- Get or view their [Identity Protection PIN](#) (IP PIN).
- Authorize a tax professional to access their tax records digitally.
- Access available Forms W-2 and certain 1099s.

### Speed tax refunds with direct deposit

Direct deposit is the fastest way to receive a refund. Additionally, in accordance with [Executive Order 14247](#), the IRS began [phasing out paper tax refund checks](#) on Sept. 30, 2025, which means most taxpayers must provide

routing and account numbers to get their refunds directly deposited into their bank accounts.

Taxpayers without a bank account can learn how to open one at a FDIC insured bank or through the [National Credit Union Locator Tool](#). Veterans, see the [Veterans Benefits Banking Program](#) for financial services options at participating banks.

Prepaid debit cards, digital wallets, or mobile apps may support direct deposit. To use these options, taxpayers must have routing and account numbers associated with their personal accounts. Check with the mobile app provider or financial institution to confirm which numbers to use.



# Getting married?

(Continued from page 7)

## Take steps to safeguard your growing family

Marriage is a major life milestone—and it's also a TRICARE Qualifying Life Event. Within 90 days from your date of marriage, add your spouse in DEERS and make any necessary changes to your TRICARE plan. For more information, check out [Marriage](#).

Getting married means building a life together, including making sure your spouse has health benefits. With a few simple steps, you can make sure that your TRICARE benefits support your growing family from day one.

# You served your country, now serve your future

By Maj. Steven J. Brown, Education Director, Soldier for Life

For most Soldiers in the middle of retirement prep, I know the question that plagues your mind the most is, "what do I want to do once I take off the uniform?"

This question is quite common for those preparing for their next chapter. Despite possibly having numerous degrees and certifications, Soldiers and their family members are contemplating what their future will look like. You may find yourself re-examining some of your life goals while updating your resume and wondering, "why the heck did I get a master's degree in human resources, I don't even like humans anymore!" Venturing back into academia to pursue a new passion or talent you may have just recently discovered is not unheard of, nor is it as cumbersome as you may think. There are so many accelerated programs and resources available.

Your first step should be checking out the [Education and Career Training](#) section on the Soldier for Life website, then select [Paying for Your Education](#). You may be able to transfer your Post-9/11 GI Bill benefits to a dependent family member if you're on active duty or in the Selected Reserve and you meet all of these requirements. You can verify your eligibility and service requirements through the Department of Veterans Affairs (VA) [transfer page](#) or by logging into the [milConnect portal](#).

Once you verify your eligibility and decide how you want to use your remaining education benefits, you will be surprised by all the VA has to offer. Even as the education



director, I am constantly discovering new resources and tools to benefit military members and their families. I recently had a Soldier approach me about cosmetology school and yes, the VA covers all licensing and examination fees for this field!

Using your VA education benefits, whether for yourself or for your eligible family members, not only covers tuition and fees, but may include a monthly housing allowance, books and supplies, and perhaps licensing fees, additional specialized training, apprenticeships, and even some prep courses. Remember, GI Bill payments are tax-free, and you can combine VA benefits with other financial aid, like federal student aid or grants. So, go ahead, maximize your educational advantages – you've earned them!



## Army Retirement Quiz

Find the detailed answers to these retirement questions, and more in your [2026 Army Retirement Planning Guide!](#)

- 1) True or False: Retirement Planning Checklists for the Active Component, AGR, Army National Guard, and Army Reserve can be found on the Soldier for Life webpage.
- 2) True or False: Your personnel office is responsible for maintaining records documenting your reserve participation and retirement points.
- 3) True or False: Retired pay for Soldiers who contracted to the Army after Sept. 24, 1975, is taxable.
- 4) True or False: To ensure uninterrupted access to your Retiree Account Statement (RAS), update your myPay profile with a personal email address before your retirement date.

Answers: (1) True (2) True (3) True (4) True

## myAuth: One sign-in, all your benefits

By DFAS Cleveland

The Department of War (DOW) is transitioning from DS Logon to myAuth, a new digital credential system that simplifies access to various online services using a single account. myAuth improves upon DS Logon, the Department's legacy application, through secure multifactor authentication capabilities, a user friendly interface, and improved customer support to ensure that users have secure, efficient access to their information. myAuth is currently available for logins to milConnect, ID Card Office Online, and Military OneSource and will be rolled out to additional websites throughout 2026.

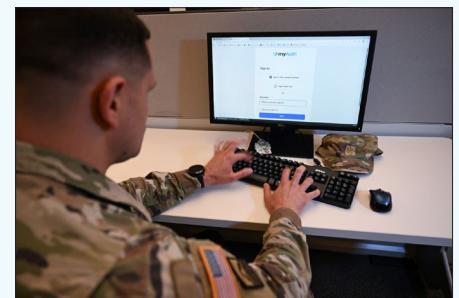
To create a myAuth account:

1. Visit the [myAuth page](#).
2. Log in with your DS Logon or CAC to initiate the process of creating a myAuth account.
3. Accept the "Standard Mandatory DOW Notice and Consent".
4. Follow the instructions provided:
  - a. Verify your identity with your CAC or DS Logon account. (If you don't have a CAC or DS Logon Account,

select "Create New DS Logon Account. Choose the "Email Registration" option and follow the on-screen prompts.)

- b. Create your myAuth username by entering your email address.
- c. Activate your account using the link in the "Welcome" email you will receive.
- d. Set up your password and account methods as desired.

For additional information and step-by-step guides for creating your myAuth account, please visit the [myAuth Online Help Site](#).



## Upcoming Army Reserve [Retirement Planning Seminars](#)



Location	Date	Contact
81st RD Nashville, TN	Jan 24	(803) 751-9864/9698
88th RD Columbus, OH	Jan 24	(502) 898-7448
7th MSC Grafenwoehr, Germany	Jan 31	+49 (0) 611-143-528-0310
7th MSC Stuttgart, Germany	Jan 31	+49 (0) 611-143-528-0310
81st RD Fort Jackson, SC	Feb 7	(803) 751-9864/9698
99th RD Fort Lee, VA	Feb 7-8	(609) 562-1696/7055
88th RD Happy Valley, OR	Feb 21	(502) 898-7448
9th MSC Camp Humphreys, South Korea	Feb 21-23	(808) 438-1600 x3553
63d RD Sloan, NV	Feb 28	(719) 516-6876/6875/6850
9th MSC Hilo, HI	Mar 6-7	(808) 438-1600 x3553
7th MSC Wiesbaden, Germany	Mar 7	+49 (0) 611-143-528-0310
81st RD Fort Gordon, GA	Mar 7	(803) 751-9864/9698
88th RD Indianapolis, IN	Mar 7	(502) 898-7448

Location	Date	Contact
63d RD AGR Glendale, AZ	Mar 11	(719) 516-6876/6875/6850
99th RD Chicopee, MA	Mar 14-15	(609) 562-1696/7055
99th RD JB McGuire-Dix-Lakehurst, NJ	Mar 14-15	(609) 562-1696/7055
9th MSC Honolulu, HI	Mar 15	(808) 438-1600 x3553
88th RD Ogden, UT	Mar 21	(502) 898-7448
9th MSC Anchorage, AK	Apr 11-13	(808) 438-1600 x3553
81st RD Louisville, KY	Apr 18	(803) 751-9864/9698
63d RD Glendale, AZ	Apr 18	(719) 516-6876/6875/6850
99th RD Bolling AFB Washington DC	Apr 18-19	(609) 562-1696/7055
7th MSC Kaiserslautern, Germany	Apr 25	+49 (0) 611-143-528-0310
88th RD St. Louis, MO	Apr 25	(502) 898-7448
88th RD JBLM, WA	May 2	(502) 898-7448
63d RD Austin, TX	May 2	(719) 516-6876/6875/6850

## 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 with [DEERS](#).
- To determine if you qualify for the 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 a retirement application [here](#), or you can email [usarmy.knox.hrc.mbx.taqd-ask-hrc@army.mil](mailto: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.

# Ask questions, plan, and repeat

By George Coleman, Lt. Col., USA, (Ret.) and Reina Vasquez

## LESSONS LEARNED

While there is no official percentage that applies to all military retirees across the branches, data from the Army indicates that approximately 25% of transitioning Soldiers stay within the metropolitan area of their last duty station. But what if your last duty station is overseas? That presents an additional layer of questions and planning.

George Coleman, whose last assignment was in Europe faced this exact situation upon his retirement in 2023. The now retired Army Lt. Col., originally from California, knew that he couldn't plan his next move without input from his family.

When planning for retirement, Coleman emphasizes the need to define your personal priorities, noting that it is a deeply individual decision. "My wife's family is in Connecticut, so as a family, we had the 'Where do you want to go' discussion. We looked at the states that do not tax military retirement pay, options and opportunities for our children's education, and other life goals."

When the time came, the Coleman family did indeed move from Wiesbaden, Germany, to Connecticut. Those discussions were invaluable, in that everyone had a say in why they wanted to move. Coleman's oldest daughter had her sights on the University of Connecticut.

"It was one of her top 2 schools," he says. "Discussions like these are about all of our goals, not only the short-term, but long-term ones as well." "Taking into consideration what each member of my family wanted was important, after all, they moved whenever and wherever the Army told us to go for so many years ... now it was time for their input."

Planning, planning, and more planning would become a focal point for Coleman, especially after being in the Soldier for Life office from 2014 until 2018. "I'd listen to a lot of conversations from the Army Retirement Services Office, with which we were co-located" he says. "I never knew there were so many options available for Retired Soldiers." Although Coleman had another five years of service before he could submit for retirement, he now knew this transition would be unlike any other.

"The decision as to where we would live after my retirement took me and my wife 18 months to make. If you don't know where you're going, you don't know how to even begin to get there, or what direction to face. We had to take things step by step," Coleman emphasized.

"Most Soldiers only retire from the Army once, so you don't know what that process actually looks like; you hear about people going through it, but until you've gone through it, you don't understand the full weight of some of the decisions you'll have to make." "What stuck with me the most was 'go early, go often,' pertaining to the Army Transition Assistance Program (Army-TAP). "There's so much information, you just can't take it all in the first time," he says.

"Whether you plan to stay until 23 or 25 years, or retire at 20, you should still go as soon as you hit your 18-year mark." This is especially true for leaders, Coleman says, "You're going to have Soldiers who work for you, who are going to need to go to TAP at some point and having an understanding of what they're going to go through, can help you help them make informed decisions."



*Lt. Col. George Coleman and Mrs. Coleman*

Leaving a military career after nearly a quarter of a century, Coleman knew there'd be adjustments, but realized one of the challenges ahead would be preparing to re-enter the civilian workforce – something he had not done in more than two decades. "I was in high school in the early 90s the last time I worked as a civilian, so I needed to ask myself, 'what does this look like' and 'what do I want to do now?'"

Despite 24 years of serving in the Army as a signal officer, working with networks, radio, satellite communications, and cybersecurity, and numerous certifications for each of these specialties, Coleman found his roles did not necessarily translate as easily as he initially thought from the government to civilian sector – an unexpected challenge.

"A lot of veterans end up leaving their first civilian job after they retire from the military, primarily because 'we don't know what we don't know,' and that's okay," Coleman says. "It happened to me too. Keep your options open!"

Through the hills and valleys of his transition, Coleman says he got honest with himself about what he wanted to pursue in this next chapter. What did he really miss about being in the Army? As it turned out, Coleman missed being around people; he missed mentoring. "Don't underestimate the social aspect of your military experience," he says. "A lot of what we do in the military is mentor and coach." Coleman eventually found his niche, balancing numbers and meeting people. Coleman now enjoys his role as a personal financial adviser. "I get to crunch numbers, talk to our clients, and get to know a lot of people," he says.

Asking yourself and your immediate family members any and all questions you may have during your transition is key, as many topics lead to other lesser-known questions and concerns. Is buying a home on your list? How big or small would you like your primary residence? Do you need a job after retirement? What will your pension be, and will you be receiving any Veterans Affairs (VA) benefits?

"Taking my family, especially my wife to the VA brief was crucial. A lot of spouses don't know what they're entitled to, if you, the Retired Soldier, pass before they do. You learn how important it is to leave something akin to a continuity book for your spouse."

*(Continued on page 14)*

# In 2026, It matters where you shop

By Tom Shull, Army & Air Force Exchange Service

Happy New Year! Nearly [one-third](#) of Americans plan to make saving money part of their 2026 resolutions. With the Army & Air Force Exchange Service, veterans rely on their hard-earned benefit to stretch their budgets further.

Veterans can find America's best brands tax-free with military-exclusive pricing across all categories, including Apple, Samsung, Bose, Old Navy, Carter's, Clinique, and Estée Lauder.

[ShopMyExchange.com](#) offers an expanded assortment with more than 5 million items, including outdoor gear and apparel from Bass Pro Shop and major appliances from The Home Depot.

Honorably discharged veterans are eligible to shop online, while disabled veterans can shop in-store at the PX.

For 130 years, the Exchange has delivered holistic support to the military community through department



## Ask questions, plan, and repeat

(Continued from page 13)

Families are entitled to different benefits, and you want your family taken care of as best as possible," Coleman says.

A considerable amount of time was also spent on prep work, Coleman says. "I worked with a VA representative before my retirement date, to complete my Benefits Delivered at Discharge (BDD)." BDD allows separating service members to file for disability compensation up to 180 days before separation or retirement.

"I spent about 6 months going through my medical record, making sure my claim aligned with what was documented in my records. I know it sounds cliché, but 'help them, help you.' You've got to prioritize yourself!"

Ultimately, you must find the approach that works best for you. You may want to write and tailor your resumes to

and convenience stores, restaurants, mall operations, ecommerce, credit card services, overseas support, and more.

One hundred percent of earnings support the Exchange's unique role in strengthening military communities worldwide, generating support for quality-of-life programs. In the last 10 years, the Exchange has provided \$15 billion in quality-of-life support for our nation's military community.

It matters where you shop. Every time you use your benefit, you're making life better for all who serve and have served. Wishing you all the best in 2026.

Soldier for Life!

Tom



*Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.*

your 'dream job' openings first and let your opportunities dictate where you move; or you may know exactly where you want to live but are less sure about your next career path.



*Lt. Col. George Coleman, (Ret.)*

There are so many questions to ask and plans to make, but you've got to start somewhere. You may have six or seven priorities, and they're all competing, but that's okay.

Start your list, and refine it over time. Remember, every great project begins with small, manageable steps.



**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](#).**

## Make the most...

(Continued from page 2)

You might not be able to use home delivery if you have other health insurance ([OHI](#)) with drug coverage.

If Express Scripts also manages your OHI's pharmacy home delivery, Express Scripts will coordinate your home delivery benefit.

3. You can fill prescriptions at TRICARE retail network pharmacies. Use the Find a [Pharmacy Tool](#) to find a nearby network pharmacy. Check out [Pharmacy Costs](#) to compare what you'll pay at other pharmacies.

4. You may also fill prescriptions at TRICARE non-network pharmacies. If you use a non-network pharmacy, you'll have to pay full price for your drug up front. Then you can

[file a claim](#). Reimbursements are subject to applicable deductibles, cost-shares, and copayments.

The free [Express Scripts Pharmacy Mobile App](#) helps you manage your prescriptions from your phone. Visit the Apple App Store or Google Play Store to download the free app today. [Create an Express Scripts account](#) to get started. Get help any time by calling our Express Scripts pharmacists who can help answer your questions 24/7. Call 877-363-1303 for help.

Make 2026 the year you get the most from your TRICARE pharmacy benefit. Whether you prefer military pharmacies, home delivery, network pharmacies, or non-network pharmacies, TRICARE offers convenient options tailored to your needs.

## The importance of your Separation Health Assessment

By [Health.mil](#)

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

In the DOW, we call it a "Separation History and Physical Examination," while in the VA, they call it the "Disability Exam." They're one in the same.

Here are some facts about the Separation Health Assessment: you need only one exam; you may complete it at a military hospital or clinic, or at a VA facility; and the DOW and VA share results of the exam with each other.

The Separation Health Assessment documents and assesses your medical history, medical concerns identified during your military career, and current health status.

### How It Works

Schedule your exam at a military hospital or clinic, or VA facility well in advance of your scheduled separation date.

- If you're filing a VA claim, schedule it no later than 90 days before your separation date.



- If you're taking extended terminal leave, it's best that you schedule at a military hospital or clinic.
- If overseas or finishing a deployment, follow your services guidance for scheduling the exam.
- Before the exam, complete the DD Form 2807-1, "Report of Medical History."
- At your exam, the examiner reviews your answers and ensures claimed contentions are addressed in the exam report. This becomes part of your record.
- The examiner reviews your current health status and your complete medical history, including the DD Form 2807-1. This is to see if you need further treatment or evaluations for any medical concerns.
- The assessment results are then accessible by both the DOW and VA. You won't need another exam if you decide to file a VA claim.



## 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.

## 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.

### **[S16E3 Getting to know Soldier for Life, Army Retirement Services, and the SFL mindset](#)**

An Want the inside scoop about the U.S. Army Soldier for Life program and the Army Retirement Services Office? And why the Soldier for Life mindset is so important? On this week's episode, COL Samantha Frazier (the director of the Soldier for Life program) and Maria Bentinck (the director of Army Retirement Services) give you the 411 about our two programs that share an office space, social media platforms, a website, and a passion for taking care of our Soldiers for Life and promoting the Soldier for Life mindset!



**[S16E2 Applying for your Reserve \(non-regular\) Army Retired Pay](#)** An extremely important piece of information that every retiring United States Army Reserve or Army National Guard Soldier needs to know is that they MUST APPLY to receive their retired pay - this is NOT automatic. On this week's all new Soldier for Life Podcast episode, host Maria Bentinck, the Director of Army Retirement Services, talks with LTC John Broderick, the Chief of the Gray Area Retirements Branch for the U.S. Army Human Resources Command, about the steps that you need to take to ensure that you receive your Reserve Component retired pay.

**[S16E1 Reserve Component Retirement Planning](#)** Are you thinking about your United States Army Reserve or Army National Guard retirement? If so, this Soldier for Life Podcast episode is one you don't want to miss! Join host Maria Bentinck, the Director of Army Retirement Services, as she chats with LTC Stephanie Hill, the Branch Chief of the Army Reserve Retirement Services Office, and MAJ Amanda Waller, the Section Chief of Army National Guard

## 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](#)

[Soldier for Life on Facebook](#)  
[Soldier for Life on Instagram](#)  
[Soldier for Life on LinkedIn](#)  
[Soldier for Life on YouTube](#)  
[Survivor Benefit Plan](#)  
[Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](#)  
[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](#)