

Beyond the boots: There is hope for tomorrow

By Hope Rampy, Maj. Gen., (Ret.) U.S. Army

For the past 30 years the jobs were assigned, the uniform picked out, schools were required, and a shared mission was only accomplished with a team. Upon retirement, you take off your boots, and it is just you. Yes, hopefully you have family and friends, but only you can take that next step. And there is hope in that. If you are just thinking about retirement or it is still some years out, the one thing that has helped me is knowing I gave my best to every job and have no regrets, making it easier to look forward.

Joining the military was not my original plan. It started with a walk into the ROTC department at Cameron University having transferred from the University of Oklahoma with the realization that if I wanted a college degree, I needed a more affordable option. I told the major I heard ROTC offered scholarships and I wanted one.

After commissioning, I was asked at the basic course what my plan was for service. I confidently stated I was doing four years active duty and then was going to law school. What changed that plan? I fell in love with the profession of arms, most importantly the people. I enjoyed the challenge of different jobs, leading, building teams, succeeding, and even struggling through some tough days and deployments.

Throughout my career I made other people and organizations a priority. What changes in retirement is that it is not about others — it is now all about you. For some this can be hard, if the Army defines you. The Army is what I did, not who I am. My challenge now is to answer three questions: who am I, what am I, why am I? You must be able to tell your story without the boots.

Like the stages of grief — denial, anger, bargaining, depression, and acceptance, retirement is a process. And a process that is more mental than physical. You must get your mind right to reach acceptance. Give yourself the time and grace to get to this final stage. Even though I reached acceptance well before my last day on the job, it is still emotional. It is the closing of a significant chapter in your life and accepting the fear or angst of what lies ahead. While I accepted the new reality of retirement, I am still evolving every day. Specifically on the value of **time**, **learning**, and **connections** (TLC).

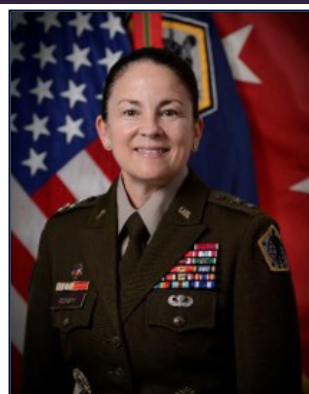
I was surprised by the white space and being okay with doing nothing. I am taking time to read and learn new things. The most surprising is the amount of people that are willing to connect, advise, and offer their time. It has taken time to get used to that. Say yes to every call and every offer for help. We did not do it alone in the military and you do not have to go it alone in retirement.

Time

When it comes to time, have a plan. I knew I wanted to do some important things like sleep more, read more, spend time with my family, and improve my pickleball game! Those real and seemingly silly things will keep you grounded. You must have something to look forward to, or the time may be defeating to some. Put them on a calendar.

Learn

The transition is more mental than physical. Take opportunities to learn through reading,



Maj. Gen. Hope C. Rampy (Ret.), U.S. Army, recently relinquished command of the U.S. Army Human Resources Command and retired Oct. 1, 2026.

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Are you retirement ready?

By The Office of Financial Readiness



Congratulations! You've entered or are approaching the three-year window before retirement and are closing in on the end of your military career. Are you ready to start planning your next steps?

You have lots of choices and decisions to make in preparation for your retirement. Be sure to set aside time from your daily commitments to plan your successful transition to civilian life. Consider preparing short-term, five-year and long-term plans. You can always modify and adapt them to changing family preferences, circumstances and priorities.

Ease your transition by using all available services and assistance to guide you through the process. Start collecting information for your transition 36 months before your planned retirement. This should give you time to make significant life decisions, consider retirement locations and determine the best options for you and your family. Take time to create your individual transition plan, or ITP, tailoring it to fit what is important to you. Work with specially trained counselors, available at most installations, who can provide checklists, timelines and referrals to transition courses and specialized services to keep your plan on track.

As a service member, you have a wealth of no-cost legal, financial and employment/education resources available to you. You may not have used all these services during your career, but they could come in handy now.

Create or update your estate plan. Schedule an appointment with a Judge Advocate General's Corps attorney at your installation's legal assistance office to get all of your legal documents in order. This may include updating a will, power of attorney, and health care proxy.

Review your finances. Speak with an accredited personal financial manager or personal financial counselor at your nearest Military and Family Support Center to assist with financial services that might include:

- Creating your transition spending plan in preparation for the move from regular pay to retirement pay. TRICARE health and dental plans and premiums will change in retirement. You also may want to convert your Servicemembers' Group Life Insurance (SGLI) to Veterans' Group Life Insurance (VGLI).
- Determining your cost-of-living changes if you are thinking about relocating. Consider housing costs, state/property taxes, tax exemptions for veterans, and other considerations.
- Setting up a transition fund to cover unexpected expenses, a gap before receiving retirement pay or an extended job search. Most financial advisors recommend a cash reserve that covers a minimum of six months. Consider conservative investment options such as money market accounts or short-term Treasury securities that you can quickly convert to cash without losing value.
- Creating a cash-flow analysis to determine which

months typically have higher expenses. Think of the holiday season, vacations, birthdays, back to school, etc.

- Developing a plan to pay off any debt you might have so you can be debt free, or well on your way, when you retire.
- Analyzing finances and funding options if starting or buying a business is in your future. Consider resources available through the Small Business Administration.
- Reviewing your Thrift Savings Plan (TSP) and other investment options. Decide whether you intend to keep investments where they are or roll them into another plan.
- Maximizing your money by taking advantage of military discounts. Enjoy tax-free shopping and discount goods and services at your commissary and exchange, substantial savings on travel, entertainment, recreation, and much more. Also check for discounts you may qualify to receive from restaurants, retail stores, entertainment venues, insurance companies and repair shops.
- **Work with an education or employment counselor.** Assistance is available on your installation or through Military OneSource. You can receive help identifying your education benefits and options and with all aspects of your job search.
- **Build your network.** Talk to military retirees who are enjoying civilian life and ask for resources they recommend and their "lessons learned." Request introductions to others who have common interests or may know of opportunities in your field or desired location. This is a great time to reconnect with old acquaintances and meet new contacts. Some professional networking platforms may even offer complimentary subscriptions to members of the military community.
- **Research.** Understand your Department of Veterans Affairs benefits to make sure you take advantage of the benefits you've earned!

Starting your transition planning early helps avoid unnecessary and costly mistakes. So, take time to ponder all the possibilities. Enjoy the opportunity to learn and grow as you consider your options, explore your passions and develop your plan for your next mission.



Photo courtesy of: Office of Financial Readiness

Beyond the boots...

(Continued from cover page)

signing up for webinars (there are so many free things out there!), get an executive coach, and challenge your mind. We are so good at 'doing' in the Army and are uncomfortable with 'being' and feeling the emotions. Learn about you and find something that stretches your mind. Schedule learning opportunities.

Connect

One of the most powerful things for transitioning service members is the power of connections. If you have a good friend network, keep it up in retirement. Reach out to people you know, reach out to people they know. Most opportunities will come through these connections. If you have not been good at this, start to do it now, and be authentic and disciplined about reaching out and staying connected.

What went well in transition and where can you spend your time wisely before retirement?

Take the Transition Assistance courses. It can feel like a firehose, but take notes and go back to the items that matter most when you have a clearer head. Take care of your medical requirements; everyone is busy, but you can make time for what is important. Use the Benefits Delivery at Discharge (BDD) claim that allows active-duty service members to file for VA disability compensation between 180 and 90 days before they separate or retire.

Where you will go and what you will do are hard decisions. You do not have to buy that forever home right away. Find a

place to rent, or put your stuff in storage if you need the time to figure it out. If you need a job right away, decide where that will be first. Odds are you will change jobs a couple of times or the portfolio of jobs you take will adjust over time. You and your family will have to decide what is most important — location or job. Have a resume ready and be willing to refine it for the job you are applying for, if needed.

Those transition notes will come in handy in the last 30 days of transition leave. Complete any security requirements, make an ID card appointment, choose your dental and vision insurance, so it is effective the day you retire. Your life insurance is good for 120 days post-retirement, so research your options and have a scheduled date for when you will sign up for new life insurance. Decide on what type of medical coverage would be best for you and your family's situation and be prepared to make the call once you have the retiree ID card.

Most importantly, remember that you own your transition. The Army spoon feeds us — where to go, what to do, and what to wear. You own your next chapter, and no one is going to tell you exactly what to do. Be ready to act! This means complete everything that you can prior to starting leave, medical being number one. Have a list of actions that you want to do on leave and must do by your retirement date — and hopefully you incorporate some TLC.

I do not know what tomorrow brings, but I do have hope in the endless possibilities. I am a Soldier for Life, which to me means I remain a part of the Army family, have served my country, and always have Army resources to assist me.

RETIREMENT IS A PROCESS, NOT AN EVENT!

Start planning 36 months out with the printable [Retirement Checklists](#) and the [Retirement Planning Guides](#).

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 following retirement, how their benefits will change upon retirement, and why the Army encourages them to remain active Soldiers for Life.

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.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, DMPM, Army Retirement Services, 300 Army Pentagon, Rm. 1D429, Washington, D.C. 20310-0300 or USArmy.ChangeofMission@army.mil. Direct all other questions to the Retirement Services Officers listed on the [Contact your RSO](#) page.

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

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Virtual care with VA telehealth is available in retirement

By Gwen McMillian, Digital Health Office



Photo courtesy of: Col. Don Degidio, U.S. Army, (Ret.)

Retired Army Col. Don Degidio wasn't sure what to expect when he walked into his local VA community-based outpatient clinic for his first telehealth appointment.

His annual physical would be conducted with his VA provider appearing on a screen rather than sitting across from him in person. An onsite technician would be present to assist and conduct any tests that might be needed.

After 30 years of receiving military health care, Degidio had his doubts after retirement when he moved to a coastal resort town with no Military Treatment Facility (MTF) nearby. But the result surprised him: his virtual appointment delivered the same level of care he was used to receiving in person.

"Through virtual care, you can speak with all levels of care; the medical specialist, nurse, and technician," he said. "It really opens up everything as far as your care, regardless of where you physically are."

Benefits of virtual care

Degidio served 30 years on active duty as an Army paratrooper and combat engineer.

Living in Bethany Beach, Del., Degidio faces a challenge common to many veterans: his local VA clinic is 30 minutes

away; and the closest VA Medical Center is more than an hour away. So virtual care has become an essential part of managing his health care.

Although he still travels to his local clinic when he needs assistance from an onsite technician, he regularly takes appointments through [VA Video Connect](#), VA's secure video conferencing app, from the comfort of his own home. Degidio has used telehealth for specialties such as eye care, podiatry, dermatology, mental health, and pharmacy services.

"It does save time. It does save travel," Degidio said.

Using VA virtual care tools

Degidio uses telehealth to help manage his health care. After a long career as an Army paratrooper and combat engineer, Degidio quickly adapted to using VA's virtual care tools.

He regularly uses [My HealtheVet](#), VA's modern digital health service, to review appointments and refill prescriptions. He also relies on the Secure Messaging feature to communicate with his VA care team.

"It is rare that after 24 hours, I do not receive a reply. That is a very helpful tool," he added.

If you are interested in learning more about what virtual care options are available to you, visit the [VA Telehealth Services website](#) or talk to your VA care team.

Secure your health for the next chapter, unlock your FEDVIP dental and vision benefits today

By BENEFEDS

OPEN ENROLLMENT
Nov. 9 - Dec. 14

If retiring from military service is on the horizon, you're likely considering dental and vision coverage 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 Office of Personnel Management (OPM), FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program with more than 3.5 million enrollees, 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.

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.

TRICARE Open Season: Review, sign up for your 2027 coverage options

By *Federalregister.gov*



Open Season is an annual period when beneficiaries may enroll in a health plan or make changes to their health care, dental, and/or vision coverage for the next calendar year.

During the TRICARE Open Season running from **Nov. 9 through Dec. 8, 2026**, qualified Military Health Systems (MHS) beneficiaries may enroll in or change their TRICARE

Prime or TRICARE Select plan. (Open season doesn't apply to active-duty service members.)

During the Federal Employee Dental and Vision Insurance Program (FEDVIP) Open Season running from Nov. 9 through Dec. 7, 2026, qualified MHS beneficiaries, including TRICARE For Life beneficiaries, may enroll in or make changes to their dental and/or vision plans.



FEDVIP is operated by the Office of Personnel Management.

Any changes MHS beneficiaries make during Open Season will take effect Jan. 1, 2027. If a beneficiary remains eligible and does not make any changes during Open Season, then his/her coverage will remain the same for 2027.

TRICARE enrollees can ensure they receive important health plan information by promptly entering any change in mailing address, email address, and other information in the Defense Enrollment Eligibility Reporting System (DEERS) and verifying their preference for receipt of information digitally or by paper mailings with their respective regional contractors.

TRICARE enrollees can avoid any health care coverage gaps by ensuring changes in their payment information are also updated with their regional contractors. See [TRICARE Plans and Eligibility](#) as a guide for when to update information in DEERS throughout the year.

How your retirement triggers a TRICARE Qualifying Life Event

By *TRICARE Communications*

Making Enrollment Changes Outside of TRICARE Open Season

Outside of TRICARE Open Season, you can enroll in or change enrollment to a TRICARE Prime option or TRICARE Select following a [TRICARE Qualifying Life Event](#) (QLE).

- A QLE is a certain change in your life, such as marriage, birth of a child, or retirement from active duty, which may mean different TRICARE health plans are available to you and your family members.

- A TRICARE QLE opens a 90-day period for you to make eligible enrollment changes. A QLE for one family member creates an opportunity for all eligible family members to make enrollment changes.

Dental and Vision Coverage

You may also be eligible to enroll in [dental coverage](#) and [vision coverage](#) through the [Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#). Federal Benefits Open Season is Nov. 9–Dec. 14, 2026. Changes you make during this time take effect Jan. 1, 2027.

- Your eligibility depends on your beneficiary status.
- You'll need to have coverage in a TRICARE health plan to be eligible for vision coverage.



- Outside of Federal Benefits Open Season, you can only enroll in FEDVIP or make changes to your FEDVIP plan if you have a [FEDVIP qualifying life event](#). Some FEDVIP QLEs are different from TRICARE QLEs.

FEDVIP is managed by the Office of Personnel Management. Visit [BENEFEDS](#) to check your eligibility, compare FEDVIP plans and rates, enroll in a plan, and more.

Who is eligible?

TRICARE Open Season applies to you if you have or are eligible for:

- TRICARE Prime options (including the [US Family Health Plan](#) and the [TRICARE Prime Demo](#))
- TRICARE Select

What can I do during Open Season?

If you're eligible for TRICARE Open Season, you can:

1. **Stay in your plan.** If you want to stay in your current TRICARE health plan, you don't have to reenroll. You'll continue in your current health plan as long as you're eligible.

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TRICARE, Medicare, and Social Security: how your entitlements work together

By TRICARE Communications

Are you curious about how [TRICARE](#), [Medicare](#), and [Social Security](#) work together? It could be helpful to become familiar with these government programs, especially as you transition back to civilian life after years of military service.

Many Soldiers and their families don't realize that Social Security taxes deducted from each paycheck help build a foundation for future financial security. You've been paying into Social Security, so keeping track of your information is key.

Enrollment in Medicare Part A and Part B is required to receive [TRICARE For Life \(TFL\) coverage](#) and the Social Security Administration handles enrollment for Medicare.

By setting up a [my Social Security account](#) you can see what you've earned, and how it all fits together. You don't have to wait until retirement or age 65 to start managing your benefits. Setting up an account early helps you:

- Track earned credits
- Verify your military earnings
- Plan for your family's future

Let's take a closer look at the benefits.

What are my Social Security benefits?

- **Retirement benefits:** Your retirement benefit amount is based on your 35 highest earning years. This includes your military earnings covered by Social Security taxes. You may choose to begin receiving retirement benefits as early as age 62 —or delay benefits for a higher monthly amount.
- **Disability benefits:** Social Security Disability Insurance (SSDI) may be available if you have a qualifying medical condition that prevents you from working and you meet work credit requirements. SSDI is separate from VA disability compensation. Some veterans may qualify for both.
- **Survivor benefits:** Are you an eligible spouse, child, or other family member? You may qualify for survivor benefits based on a worker's earnings record. These benefits are separate from military survivor programs.
- **Medicare and TRICARE For Life:** Social Security taxes also help fund Medicare. Most people become eligible for Medicare at age 65. You must enroll in Medicare Part A and Part B to get and keep TFL coverage. You must pay Medicare Part B premiums.

How can a my Social Security account help me?

A personal my Social Security account gives you secure access to important Social Security information and online services. Creating an account is free. It can be done with your existing [Login.gov](#) or [ID.me](#) credentials.

I don't currently get Social Security benefits. What can I do with a my Social Security account?

You can still:

- Apply for Social Security retirement, disability, and Medicare benefits
- Request a replacement Social Security card if you meet certain criteria
- View your Social Security Statement and earnings history
- Estimate future retirement, disability, and survivor benefits
- Compare different retirement ages and benefit amounts
- Check the status of an application or appeal
- Get instant proof that you don't receive Social Security, Medicare, or Supplemental Security Income

I currently get Social Security benefits. What can I do with a my Social Security account?

You can:

- Request a replacement Social Security card or Medicare card if you meet certain criteria
- Get instant benefit verification or proof of income letters
- Start or update your direct deposit information
- Update your mailing address and phone number
- View your benefit amount and information
- Get an instant Social Security 1099 form or SSA-1042S
- Report your wages if you work and receive disability benefits or Social Security Income.

Setting up your account is a simple step you can take. It will help you start making the most of your earned benefits and ensure you get the TRICARE benefits you deserve.

Visit the Social Security website to create your free *my Social Security* account today.

IN CASE YOU MISSED IT

Highlights from July's *Change of Mission*

• MyArmyBenefits: Laying the groundwork for your Army retirement journey

• TRICARE: Financial planning for transition

• Soldiers can now apply for retirement 24 months out

• How to request your VA health records

• Army Career Skills Program and Skillbridge requests move to IPPS-A

• USAR: What to expect at 17 years of qualifying service

Read it in the [Change of Mission archives](#).

How your retirement triggers...

(Cont. from page 5)

2. **Enroll in a plan.** If you're eligible for a TRICARE Prime option or TRICARE Select but not enrolled, you can [enroll in a plan](#).

3. **Change plans.** If you're already enrolled in a TRICARE Prime option or TRICARE Select, you can switch plans. You can also switch between individual and family enrollment.

Which TRICARE plan is right for me?

Your plan options depend on who you are and where you live. If you have multiple options, think about how you prefer to get care and how this affects your out-of-pocket costs. Here's how to learn more about your options and decide which plan is right for you.

1. Check the [TRICARE Plan Finder](#) to see which plans you may be eligible for.

2. Use the [Compare Plans Tool](#) to compare plans side by side.



3. Go to [Health Plan Costs](#) to learn more about each plan's out-of-pocket costs.

4. Use the [Find a Doctor Tool](#) to find military hospitals and clinics and TRICARE network providers near you.

How do I make changes during Open Season?

There are three ways to enroll in a TRICARE health plan or change your plan.

1. **Online:** Go to [milConnect](#).

2. **By phone:** Call your [TRICARE regional contractor](#) or [designated provider](#).

3. **By mail or fax:** Send an enrollment form to your TRICARE regional contractor or designated provider.

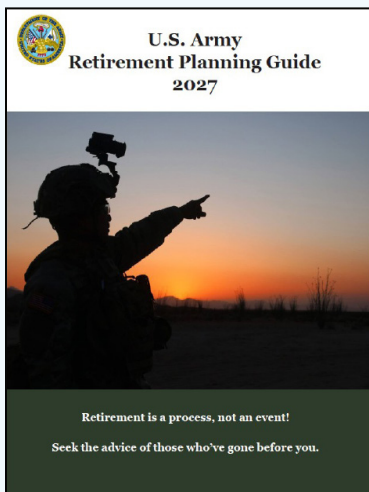
Looking for step-by-step instructions, contact information, and enrollment forms? Go to [Enroll or Purchase a Plan](#), choose the plan you want to enroll in, and follow the steps to enroll.

What happens if I don't make changes during TRICARE Open Season?

If you aren't already in a plan and you don't enroll in one during open season, you'll only be eligible for care at a [military hospital or clinic](#), if space is available.

If you're already enrolled in a plan and you don't make changes, you'll continue in your current health plan as long as you're eligible.

Outside of TRICARE Open Season, you can enroll in or change enrollment to a TRICARE Prime option or TRICARE Select only if you have a [TRICARE Qualifying Life Event](#).



2027 U.S. Army Retirement Planning Guide

The 2027 [U.S. Army Retirement Planning Guide](#) are now available on our website.

The U.S. Army Retirement Planning Guides provide information that helps Soldiers and their families transition from serving our nation in uniform to serving in their communities. The guides provide a practical retirement planning 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.

Want to talk to a Retirement Services Officer?

RSO contact information can be found on the [Army Retirement Services website](#).

Ask Joe: Your benefits guru

Dear Joe,

I am preparing for retirement from active duty next year and considering whether to enroll in the Survivor Benefit Plan (SBP) or not. One concern is if I die before I pay out the 360 months of payments, will the payments be deducted from my wife's monthly SBP benefits?

Please help,
Stressed about the future

Dear Stressed,

If you elect Survivor Benefit Plan (SBP) coverage, your designated beneficiary – such as your wife – will receive the elected SBP annuity if you die while covered, regardless of how many premium payments you made. Retirees who reach age 70 and complete 360 monthly SBP premium payments achieve paid-up status. At that point, premiums stop, but SBP coverage continues uninterrupted. Visit the [MyArmyBenefits SBP fact sheet](#) and the [Soldier for Life SBP webpage](#) for more information.

You've got this!
Joe

Dear Joe,

I'm in the Reserves and close to retirement – I've had some active-duty service and the rest drilling. I may be eligible for a promotion soon, and I'm weighing whether to retire or stay in for a few more years. Is there any benefit to staying longer? How much bigger will my retirement check be?

Stay or Go

Dear Stay or Go,

The decision to stay in or retire is personal, and finances are only one piece of the puzzle. If you're weighing your options, the [MyArmyBenefits Retirement Calculator](#) can help you see what your future retired pay could look like. After signing in with your CAC or [myAuth credentials](#), choose the "Custom Calculator" so that your personal data populates from IPPS-A and DEERS. Most of your information will automatically populate and you can adjust items like rank or years of service to compare different retirement scenarios. No matter what you decide, you'll have a personalized retirement estimate to help you make the choice that's right for you.

Best of luck,
Joe



MyArmyBenefits

Two years out: Your retirement roadmap

By MyArmyBenefits staff

You're getting closer to retirement, and now is the perfect time to make sure your plans are taking shape. If you completed the [36–24 Months Before Retirement Checklist](#), you've already checked off some important milestones—exploring the [retirement planning resources](#) on the Soldier for Life (SFL) website, connecting with your [Retirement Services Officer \(RSO\)](#) and Transition Assistance Program (TAP) office, building your retirement timeline, setting aside savings for transition expenses, and talking through your plans with your spouse and family.

You've also used the [MyArmyBenefits State/Territory Benefits Fact Sheets](#) to compare where you might want to live after retirement and the [Benefit Calculators](#) to estimate your retired pay and Survivor Benefit Plan (SBP) costs. If you're still working through those steps, take a few minutes to review the [previous Change of Mission retirement planning article](#).

Now, let's look at how MyArmyBenefits can help you during the [24–18 months before retirement](#) phase:

Enroll in retirement and transition programs. Review the [Army Transition Assistance Program \(TAP\)](#) and [Army Retirement Services Program](#) fact sheets. If you're an Active Component Soldier, register for TAP and an [Army Retirement Planning Seminar](#). Army National Guard and Army Reserve Soldiers are also required to attend an Army Retirement Planning Seminar.

Review service obligations before selecting your retirement date. If you expect to complete a permanent change of station (PCS) before retirement, be sure to understand any additional service obligations that could affect your timeline. Certain benefits, such as transferring, or planning to transfer, [Post-9/11 GI Bill education benefits](#) may require added service commitments.

Update your retirement estimates. Revisit the [MyArmyBenefits Retirement Calculator](#) and [SBP Premium Calculator](#) to refine your projected retired pay and SBP costs. As your retirement date gets closer, your estimates will become more accurate.

Research your retiree health care options. Compare TRICARE plans available after retirement, including [TRICARE](#)



[Prime, TRICARE Select, TRICARE Select Overseas](#), and [TRICARE Retired Reserve](#), if applicable. Depending on your location and personal circumstances, you may also qualify for [other TRICARE programs](#). Be sure to review the [TRICARE and VA Dual Eligibility fact sheet](#) if you expect to receive care through both systems.

Evaluate your life insurance needs. [Servicemembers' Group Life Insurance \(SGLI\)](#) coverage generally ends 120 days after retirement unless you qualify for an SGLI Disability Extension. Eligible retirees can apply for [Veterans' Group Life Insurance \(VGLI\)](#) within one year and 120 days of retirement. You should also compare commercial life insurance options and determine what best fits your family's long-term financial needs.

Keep your family involved. Retirement affects the entire family. Continue discussing plans with your spouse and loved ones, including where you'll live, employment goals, finances, health care, and other priorities as you prepare for your next chapter.

As your retirement date gets closer, continue using the Army Retirement Services Program and the Retirement Planning section on the Soldier for Life website to stay on track.

[MyArmyBenefits](#) remains a valuable resource for benefit information, planning tools, and state-specific resources to help you make informed decisions. With thoughtful planning and preparation, you'll be well positioned for a successful transition from military service to retirement.

The VA Resource Navigator: Managing change, together

The [VA Resource Navigator](#) is a simple tool that helps you access and understand the VA benefits you've earned. This go-to guide provides trusted web links, phone numbers, and QR codes to VA services and benefits.

Find information about: VA locations, records, health care, disability and benefits, education and training, housing assistance, careers and employment, family member, caregiver, and survivor benefits, pensions, burials, memorials, and much more.

Download a copy for you and your family today and share this valuable resource to help guide others through an unfamiliar landscape.



Ready before the storm: Army Emergency Relief helps Soldiers prepare for hurricane season

By Army.mil



Hurricane season in the U.S. typically runs from early summer, starting in mid-May and running through the end of November for the Atlantic and Gulf coasts, and for the Eastern Pacific. As we're currently in the most active months, Army Emergency Relief (AER) officials are urging Soldiers to stay prepared —not only to protect their families, but also to ensure they remain ready to answer the nation's call when disaster strikes.

AER, a nonprofit organization, provides emergency financial assistance to eligible active-duty Soldiers, Retired Soldiers, and qualified surviving family members facing unexpected financial hardships. During disasters, the organization may provide grants, interest-free loans or a combination of both to help families recover from immediate financial challenges.

Disaster assistance provides help to cover immediate necessities, including food, fuel, water, temporary lodging, minor home repairs, and other essential living expenses.

One way to prepare before disaster strikes is to establish an Army Emergency Relief online account before a storm ever appears in the forecast. By uploading identification documents, banking information, and other required paperwork in advance, Soldiers can submit applications

remotely if installation offices temporarily close because of severe weather.

Applications containing all required documentation can often be processed with minimal delay.

The Army developed the [AER online application portal](#) as a direct lesson learned from Hurricane Maria, when widespread power outages, damaged infrastructure and limited access to government services made it difficult for many Soldiers and families to access emergency financial assistance. The system was further enhanced following Hurricane Fiona, allowing Soldiers to establish accounts, upload documents and submit applications remotely, even when installation operations are disrupted.

**Preparing today can
make all the difference tomorrow.**

Since 1942, Army Emergency Relief has stood beside Soldiers and Army Families during some of life's most difficult moments, providing emergency financial assistance, educational scholarships and enduring support that strengthens both families and Army readiness.

MHS GENESIS Patient Portal has transitioned to myAuth

By TRICARE Communications

Throughout 2026, the online platforms that support your TRICARE benefit have been transitioning from DS Logon to [myAuth](#) — a simpler, more streamlined login authentication application. Many platforms, including [milConnect](#), [ID Card Office Online](#), and contractor portals, have already made this switch.

As of Sept. 23, 2026, myAuth must be used to log into the [MHS GENESIS Patient Portal](#) to access health records from care at [military hospitals and clinics](#).

With myAuth, you'll have multiple options for logging in. You can log in with:

- A Common Access Card (CAC)
- A username and password, plus a secure multifactor authentication method
- Okta Verify. This is an app for personal or government mobile devices that enables secure access without a CAC.

How will this change happen?

Logging in to the patient portal brings you to a new login page. This page will help you [create a myAuth account](#) if you don't already have one.

What if I need help?

If you're experiencing issues, visit [myAuth Help](#) for additional resources and guidance on creating or updating

your account. You can also find answers to [frequently asked questions](#). If you still need additional assistance, contact the Defense Manpower Data Center at 800-368-3665. DMDC manages myAuth and can answer questions about the transition or address any related concerns.

Although you'll create a new login for myAuth, remember that neither TRICARE nor its contractors will contact you asking for private information like your date of birth, Social Security number, or your username and password.

Read messages carefully and check the source email or web address for legitimacy. If something feels off, trust your instincts. If you think you gave personal or account information to a fraudulent entity, change your password right away and file a report through the [Defense Health Agency Office of the Inspector General \(DHA OIG\)](#).

In the end, the switch to myAuth means:

- **Enhanced security:** More options to protect against unauthorized access
- **A modernized authentication platform:** More ways to log in
- **A more user-friendly experience:** The switch to myAuth means a simpler, more secure experience in the MHS GENESIS Patient Portal.

Faster, safer access is waiting: Create your new myAuth account today

By Reina Vasquez, Army Retirement Services



The myAuth system replaced the DS Logon system in the Integrated Personnel and Pay System-Army (IPPS-A) in the latest modernization effort, completed on Sept. 30, 2026.

Launched in May 2025, myAuth is a cloud-based

identity verification system that has been customized, rebranded, and securely hosted within a DOW-authorized cloud infrastructure. Unlike DS Logon, which relied primarily on passwords and username combinations, myAuth incorporates modern multifactor authentication (MFA) standards.

Since the rollout, myAuth has replaced DS Logon for milConnect, ID Card Office Online, MHS GENESIS, Express Scripts, United Concordia, the TRICARE regional contractors, and IPPS-A. The new log in process improves

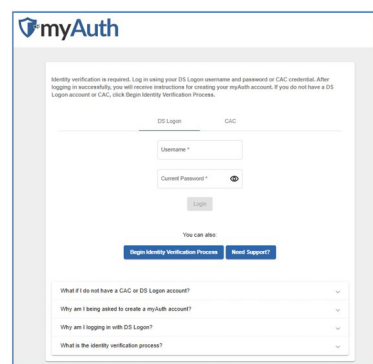
security and makes logging into the many applications military personnel, civilians, retirees, contractors, and their dependents use on a daily basis easier.

While Common Access Cards (CACs) will remain in use, especially for active-duty personnel and DOW employees accessing classified systems or physical installations, myAuth serves as a much-needed complement to existing infrastructure; allowing users access to platforms and applications who may not carry a CAC. Through myAuth, users can access DOW systems using secure digital credentials and flexible MFA without requiring specialized hardware.

Users who haven't created a myAuth account will face delays since the legacy system will be offline as of Oct. 1., prompting users to verify their identity through the new system.

[Set up your myAuth account](#) today to ensure a smooth transition for you and your family tomorrow!

For additional assistance with myAuth, contact DMDC Support at: (800) 477-8227.



Considering entrepreneurship? Explore your options — support is available

By Defense Logistics Agency

What is the Service-Disabled Veteran-Owned Small Business program?

Under the [Service-Disabled Veteran-Owned Small Business \(SDVOSB\)](#) program, the Defense Logistics Agency (DLA) and other federal agencies reserve certain contracts exclusively for SDVOSBs. The federal government's goal is to award at least three percent of all federal contracting dollars to SDVOSBs.

What are the SDVOSB certification requirements?

To qualify for the SDVOSB program, your business must:

- Be a small business.
- Be at least 51% owned and controlled by one or more service-disabled veterans (i.e., eligible veterans must have a service-connected disability); **and**
- Have one or more service-disabled veterans manage day-to-day operations and make long-term decisions.

- For those veterans who are permanently and totally disabled and unable to manage the daily business operations of their business, their business may still qualify if their spouse or appointed, permanent caregiver is assisting in that management.

Certification for the SDVOSB program

SBA's Veteran Small Business Certification (VetCert) program implements changes from the National Defense Authorization Act for Fiscal Year 2021 (NDAA 2021) which transferred the certification function from the Department of Veterans Affairs (VA) to SBA as of January 1, 2023. The transfer provides veterans with a central support point for their small business certification needs.



To establish an SBA account and apply for certification, visit the [VetCert portal](#).

(Continued on page 16)



How military spouses can break into high-demand defense careers

By Military OneSource

Ready for a new career as your spouse leaves the Army? You aren't alone. After years of the military deciding where you live, it's finally time to choose your own home base and launch your next professional chapter.

If you're interested in critical defense careers, begin with the Defense Activity for Non-Traditional Education Support ([DANTES](#)) website. DANTES provides the most up-to-date information on career pathways, including key industries, roles and required credentials.



As part of the Department of War Project Patriot Pipeline, DANTES offers tools to help military spouses explore and prepare for careers in critical defense industries.

Explore critical national defense careers

- Browse top occupations by industry
- View required credentials and education
- Identify career paths that match your interests

Find a critical national defense job

- Learn key terminology used across defense industries
- See how your skills may apply
- Explore pathways into high-demand roles

As workforce needs evolve, DANTES remains the authoritative source for the latest information on these career pathways.

What are critical defense careers?

Critical defense careers support national security and mission readiness. These roles span a variety of industries and skill levels, many of which offer flexible and portable opportunities.

Priority career categories include:

- Aerospace and aviation
- Cybersecurity and information technology
- Engineering and systems
- Electronics and microelectronics

- Manufacturing and skilled trades
- Shipbuilding and maritime
- Weapons, munitions and missile defense
- Intelligence and security
- Health care



Why explore these careers?

- High demand: Opportunities across multiple industries
- Portability: Many roles offer remote or flexible options
- Career growth: Clear pathways to build skills and advance
- Meaningful work: Support national security efforts

Get support

Take advantage of **SpouseWorks** targeted resources to help spouses explore and pursue careers in critical defense industries:

Critical Defense Careers Coaching Package

- Work with a career coach
- Identify transferable skills
- Build a personalized career plan

Employer partner opportunities

- Connect with employers in critical defense industries
- Explore job opportunities with employer partners

Udemy learning paths

- Build in-demand skills
- Prepare for certifications
- Learn about key industries

Take the next step

[Schedule time with a career coach](#) via live chat to identify your goals, explore opportunities and build a plan that fits your experience and interests.

How to update your myPay contact information 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. Log in 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.

Leverage and strengthen your current skills with VR&E's Rapid Access to Employment track

By VA.gov

If you want to follow an employment path that uses your existing skill set, the Rapid Access to Employment track can help you with your job search. We offer counseling and rehabilitation services that address your abilities, aptitudes, and interests. Find out if you can get Veteran Readiness and Employment (VR&E) benefits and services to help you use your existing skill set to find a job.



Can I get employment counseling and job-search support through VR&E?

You may be eligible for these benefits if you're a service member or Veteran with a service-connected disability, and you meet the below requirements.

All of these must be true:

- You have an employment handicap or barrier, **and**
- You're enrolled in VR&E, **and**
- You already have experience, education, or training in your field of interest

Note: Having an employment handicap means your service-connected disability limits your ability to prepare for, obtain, and maintain suitable employment (a job that doesn't make your disability worse, is stable, and matches your abilities, aptitudes, and interests).

What kind of benefits can I get?

- Tools to help with your job search
- Professional or vocational counseling
- Help with writing your resume and preparing for interviews
- Help determining if you're eligible for Veterans' Preference

- Apprenticeships, on-the-job training, and volunteer opportunities

How do I get these benefits?

First, you'll need to apply for VR&E benefits. Then, you'll work with your Vocational Rehabilitation Counselor (VRC). If you've already received your VA disability rating, you can apply online right now.

[Apply for VR&E benefits](#)

If you're eligible, we'll invite you to an orientation session at your nearest VA regional office.

[Learn more about how to apply](#)

Note: You can apply if you're a service member who hasn't received a disability rating yet.

Some dependents of service members or veterans with service-connected disabilities may also be eligible for education and career counseling.

[Learn about services for family members](#)

Get more information

You can get training and practical hands-on work experience at the same time through programs and other opportunities like these:

- **The VR&E Special Employer Incentives (SEI) program** is for eligible veterans who face challenges getting a job. [Download the SEI program fact sheet \(PDF\)](#)
- **The VR&E Non-Paid Work Experience (NPWE) program** is for eligible veterans and service members who have an established career goal and learn easily in a hands-on environment—or who would benefit from more work experience. If you're already getting benefits and services through VR&E, talk to your counselor or employment coordinator to find out about your options through the [NPWE program](#).
- **Registered apprenticeships** help veterans build in-demand job skills while earning a paycheck. Through an apprenticeship, you can get paid work experience, classroom training, and a nationally recognized credential. Find apprenticeship opportunities on [apprenticeship.gov](#).

Keep your family's information up to date in the
[**Defense Enrollment Eligibility Reporting System \(DEERS\)**](#)



Upcoming Army Reserve **Retirement Planning Seminars**



Location	Date	Contact
88th RD Cedar Rapids, IA	Oct 24	(502) 898-7448
81st RD Fort Jackson, SC	Oct 24	(803) 751-9864/9698
99th RD JBMDL, NJ Timmerman Center	Oct 24-25	(609) 562-1696/7055
88th RD Centennial, CO	Nov 14	(502) 898-7448
81st RD Savannah, GA	Nov 14	(803) 751-9864/9698
99th RD Ft. Devens, Ayers, MA	Nov 21-22	(609) 562-1696/7055
99th RD Aberdeen Proving Ground, MD	Dec 5-6	(609) 562-1696/7055
81st RD Orlando, FL	Dec 12	(803) 751-9864/9698
88th RD Ft. Sheridan, IL	Jan 23	(502) 898-7448
81st RD Fayetteville, NC	Jan 23	(803) 751-9864/9698
99th RD Ft. Hamilton, NY	Jan 23-24	(609) 562-1696/7055
7th MSC Stuttgart, Germany	Jan 28-29	+49 9641-70-596-2010
81st RD Puerto Rico	Feb 6	(803) 751-9864/9698

Location	Date	Contact
88th RD Columbus, OH	Feb 20	(502) 898-7448
99th RD Carlisle Barracks, PA	Feb 20-21	(609) 562-1696/7055
81st RD Palm Beach, FL	Feb 27	(803) 751-9864/9698
88th RD JBLM, WA	Mar 6	(502) 898-7448
81st RD Birmingham, AL	Mar 13	(803) 751-9864/9698
88th RD Indianapolis, IN	Mar 20	(502) 898-7448
7th MSC Grafenwoehr, Germany	Mar 20	+49 9641-70-526-4430
99th RD Niantic, CT	Mar 20-21	(609) 562-1696/7055
7th MSC Wiesbaden, Germany	Apr 3	+49 611-143-548-1614
88th RD St. Louis, MO	Apr 17	(502) 898-7448
99th RD Ft. Meade, MD	Apr 17-18	(609) 562-1696/7055
81st RD Charleston, SC	Apr 24	(803) 751-9864/9698

Don't wait until you're out: How to start your VA disability claim 180 days before discharge

By U.S. Department of Veterans Affairs



Benefits Delivery at Discharge (BDD) is for service members who know their retirement/separation date and want to file a disability claim before leaving active duty.

Note: Reservists and National Guard members can use the BDD program, but only if they are separating from a qualifying period of full-time active-duty or full-time National Guard/Reserve duty (such as Title 10 or Title 32 orders) lasting at least 180 consecutive days. You must file for BDD between 180 and 90 days before separation, allowing the Department of Veterans Affairs (VA) the opportunity to review medical treatment records, schedule exams, and begin evaluating the claim before your discharge.



Photo courtesy of: Army.mil

There are a lot of advantages to filing a BDD claim, one of which is that it speeds up the process of receiving your disability benefits—whether that's medical care, monetary, or simply documentation and information that may prove useful later. BDD claims can be completed within one to three months after retirement, versus regular claims that can take six to 12 months after discharge, if not longer in some instances.

It is vitally important to give yourself adequate time to review your own service records, allowing you to obtain other official medical records, such as dental and behavioral health files. Also recommended is documenting a complete list of current health concerns before leaving the service.

Highlights:

- It's never too early to prepare for your transition. Get all your medical issues and concerns documented, no matter how insignificant they may seem to you now.
- Do not miss appointments/exams after they are scheduled.
- Do not attempt to use BDD if you are going through the Integrated Disability Evaluation System (IDES) as part of the medical retirement process. You cannot do both!
- Only work with a VA-accredited national service officer and never pay for services as part of the BDD process.

Remember, using the VA's BDD process to expedite your claim decision helps support your next steps in this exciting and transformative next chapter and helping you navigate your VA disability benefits.

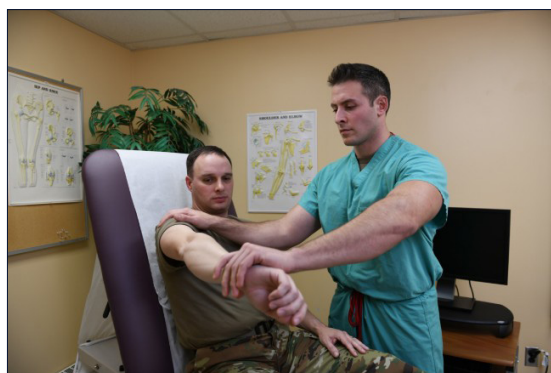


Photo courtesy of: Army.mil

Army & Air Force Exchange Service engages key military associations to protect, preserve benefit

By Julie Mitchell, VP, AAFES marketing/customer engagement

The Army & Air Force Exchange Service (AAFES) is reaffirming its commitment to collaborating with key stakeholders to protect and preserve Exchange benefits for all who served and have served.

Exchange Director/CEO Brad Bingham met with members of the Exchange Retiree Advisory Council, a group of key stakeholders that advocate for military community members' hard-earned Quality-of-Life benefits, Sept. 9 in Washington, D.C. The council is comprised of 11 organizations focused on matters that affect active-duty service members; Guard members; Reservists; military retirees; veterans and family members.

The advisory council, established in 1997, now includes:

- Air & Space Forces Association
- Air Force Retiree Council
- Air Force Sergeants Association
- Army Retirement Services
- Army Chief of Staff's Retired Soldier Council
- Association of the United States Army
- Military Officers Association of America
- National Military Family Association
- Non-Commissioned Officers Association
- Reserve Organization of America
- The Retired Enlisted Association

"The Exchange is more than a retailer—we are woven into the fabric of military life," Bingham told council members. "We give back to the military community through dividends to the Services' Quality-of-Life programs. We hire veterans, spouses and military family members. And 'we go where you go,' where other retailers can't or won't. Your members know how vital we are. We want to make sure you know the Exchange is still a great value."

During the meeting, Bingham reiterated the Exchange's priorities, including:

- Expanding MILITARY STAR card acceptance.
- Prioritizing military spouse and veteran hiring.
- Modernizing IT and data capabilities.
- Accelerating retail growth.
- Strengthening military clothing support.
- Optimizing the restaurant portfolio.



Director/CEO Brad Bingham met with key stakeholders to reinforce the Exchange's commitment to protecting hard-earned benefits for those who serve and have served. (Photo By Karrington Bradley)

- Supporting the Army's Flexible Eating and Expanded Dining (FEED) program.

Bingham also reminded the group that all honorably discharged veterans and service-connected disabled veterans can shop tax-free in-store and also at [ShopMyExchange.com](https://www.shopmyexchange.com).

Council members appreciated the opportunity to connect in person with Bingham to learn about the Exchange's vision for the future.

"It was great to hear about how hard AAFES is working on behalf of Soldiers and families," said retired Lt. Col. Maria Bentinck, director, Army Retirement Services. "The Exchange is continuing to modernize and enhance support to the entire military community."

Retired Sgt. Maj. Steve Minyard, director of programs for the Reserve Organization of America, applauded the Exchange's strategic direction.

"We can take and help spread the message of everything AAFES is doing, including the opportunity for veterans to shop with the Exchange," Minyard said. "Many reserve component members may not realize they are eligible for that benefit."

Minyard also welcomed the Exchange's commitment to hiring those connected to the military.

"I appreciate the emphasis on hiring," he said. "I can tell our members, 'This is a really good employer that will work well with your Guard and Reserve career.'"



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, 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.

Considering entrepreneurship...

(Continued from page 11)

*Service-disabled veteran

Service-disabled veteran is a veteran that possesses either a valid disability rating letter issued by the Department of Veterans Affairs, establishing a service-connected rating between 0 and 100 percent, or a valid disability determination from the Department of Defense or is registered in the Beneficiary Identification and Records Locator Subsystem maintained by Department of Veterans Affairs' Veterans Benefits Administration as a service-disabled veteran. Reservists or members of the National Guard disabled from a disease or injury incurred or aggravated in line of duty or while in training status also qualify (13 CFR §125.11).

*Service-connected disability

Service-connected disability means a disability that was incurred or aggravated in the line of duty in the active military, naval, or air service (38 U.S.C. 101(16)).



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](#).
- 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 from HRC's website, or you can email them at [this address](#). 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.

Helpful Websites

Army Echoes <https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/Army-Echoes-Newsletter>

Army Reserve Retirement Services <https://www.usar.army.mil/Retirement/>

Army Retirement Services <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning>

Army Transition Assistance Program <https://www.armytap.army.mil/>

Change of Mission <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Change-of-Mission>

Combat-Related Special Compensation [https://www.hrc.army.mil/content/CRSC%20\(Combat-Related%20Special%20Compensation\)](https://www.hrc.army.mil/content/CRSC%20(Combat-Related%20Special%20Compensation))

Concurrent Military Retired Pay and VA Disability Compensation <https://www.dfas.mil/RetiredMilitary/disability/crdp/>

Department of Veterans Affairs <https://www.va.gov/>

DFAS <https://www.dfas.mil/>

FEDVIP Dental/Vision Plans <https://www.benefeds.gov/programs>

GI Bill <https://www.benefits.va.gov/gibill/>

HRC Education Incentives Section (GI Bill) <https://www.hrc.army.mil/content/GI%20Bill%20Programs>

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

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

myAuth <https://myaccess.dmdc.osd.mil/identitymanagement/app/login/myauth>

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

Survivor Benefit Plan <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Survivor-Benefit-Plan-Decision>

Survivor Benefit Plan vs. Life Insurance (from DOW Actuary) <https://actuary.defense.gov/Survivor-Benefit-Plans/>

TRICARE <https://tricare.mil/>

Uniformed Services Former Spouses' Protection Act <https://soldierforlife.army.mil/Families/Former-Spouses>

US Family Health Plan <https://www.usfhp.com/>

VA Health Care Benefits <https://department.va.gov/vha/>

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