



U.S. ARMY

**HEADQUARTERS DEPARTMENT OF THE ARMY
RETIREMENT SERVICES OFFICE**

**DEPARTMENT OF THE ARMY
RETIREMENT PLANNING SEMINAR**

21 JANUARY 2026

“BE ALL YOU CAN BE”



Purpose

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



Retirement is a process NOT an event!!

Mandatory Retirement Planning Seminar topics

- The Army Retirement Services Program
- Retirement Planning Considerations
- Post-Retirement Employment Planning
- Military Retired Pay and Other Financial Considerations
- Terminal leave and Transition Administrative Absence (TAA)*
- Retirement Physical, and VA Disability
- Documents Issued Upon Retirement and Service Recognition
- Travel and Transportation, and Personal Property Household Goods (HHG)
- Retired Uniformed Services Identification Card (USID) and DS Logon Info
- Other Available Benefits
- Healthcare
- Life Insurance
- Retiree Recall
- Staying Connected

Survivor Benefit Plan (SBP) (Separate Brief)

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

*Formerly known as Transition Leave and Permissive TDY (PTDY)

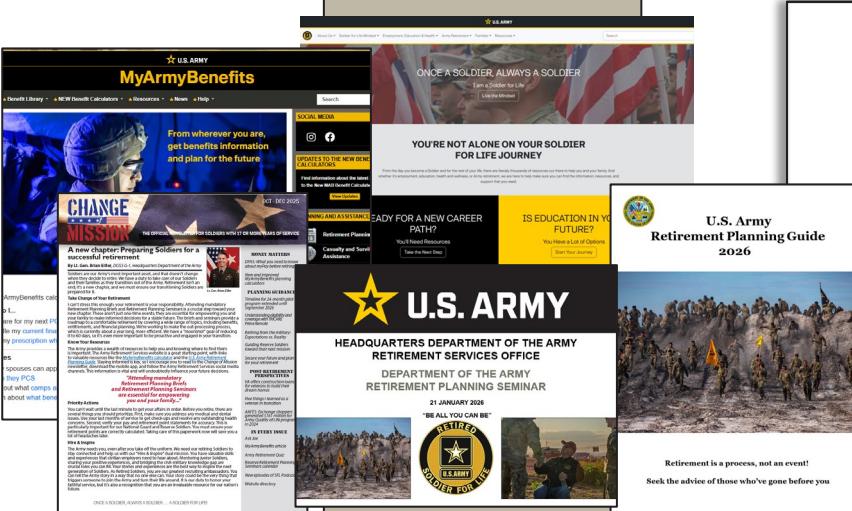
Note: The Army Transition Assistance Program is a separate program for all Soldiers leaving the Army

The Army Retirement Services Program

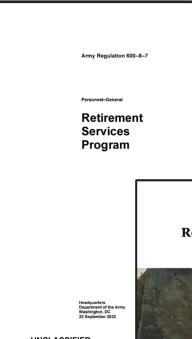
Army Retirement Services

Retirement is a process,
not an event!

Retirement Planning Policy

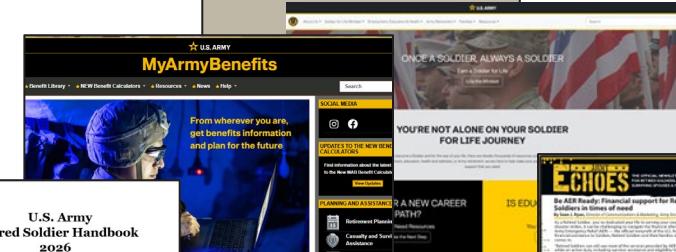


The screenshot shows the MyArmyBenefits website with a banner for the "U.S. Army Retirement Planning Guide 2026". The guide is described as a "comprehensive resource for transitioning from the military to civilian life". It includes sections on "Planning for Retirement", "Retirement Benefits", and "Post-Retirement Options". The website also features a "SOCIAL MEDIA" section and a "NEWS" feed.



Your mission has changed,
but your duty has not!

Post-Retirement Policy



The screenshot shows the MyArmyBenefits website with a banner for the "U.S. Army Retired Soldier Handbook 2026". The handbook is described as a "comprehensive resource for transitioning from the military to civilian life". It includes sections on "Planning for Retirement", "Retirement Benefits", and "Post-Retirement Options". The website also features a "SOCIAL MEDIA" section and a "NEWS" feed.



Regular Army
87,390

ARNG
44,545

USAR
38,280

FY24: 29,435 Soldiers retired

Retired Soldiers
1,054,658

Surviving Spouses
251,213

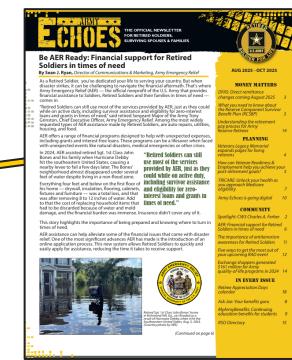
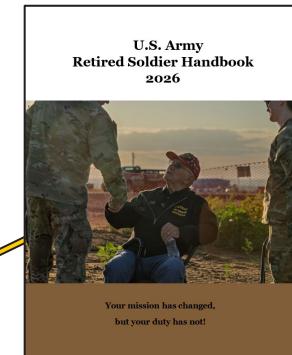
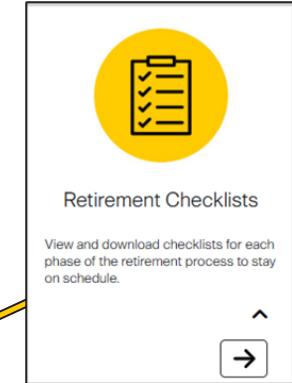
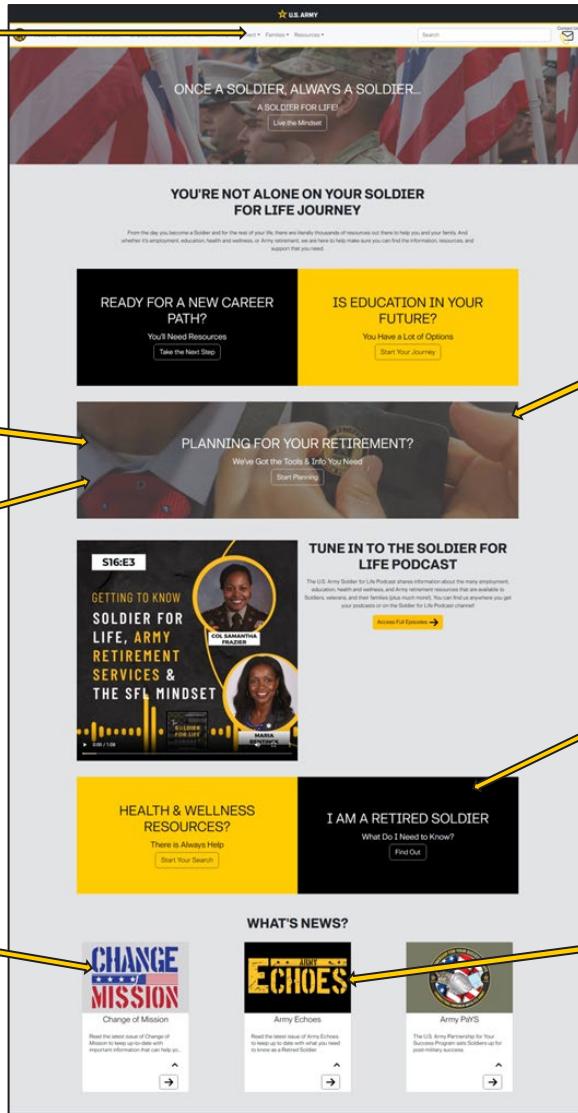
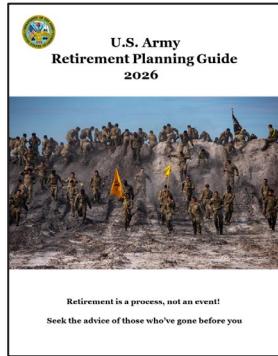
FY22: \$24B in retired and annuitant pay

The Army Retirement Services Website

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



Former Spouses



Change of Mission

- U.S. Army's official retirement planning newsletter for Soldiers in all three components with 17+ years of service
- Published via *myPay* SmartDoc in Jan, Apr, Jul and Oct
- Sent to 171K Soldiers quarterly. If you didn't receive it, check your email address in *myPay*
- Available at <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Change-of-Mission-Newsletter>



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From recruitment through retirement and beyond	5
By Col. Samantha Frazier, Director, Soldier for Life and Relna Vasquez, Army Retirement Services	5
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.	5
As these former Service members seek to continue to serve with purpose, the Soldier for Life (SFL) program acts as a connector between the Army to the government, veterans, communities, nonprofits, academia, and industry.	5
"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 Frazier. "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."	5
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.	5
"You are part of the entire Army organization, and as a Soldier, you are part of the 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."	5
Considering that SFL is a mindset of service beyond a formal career, the resources available are quite extensive.	5
Employment	5
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.	5
"The transition is life-changing," says Frazier, "but SFL is here to assist."	5
Partnering with America's business community and public sector employers, SFL knows the importance of finding employment opportunities in the civilian sector that are more favorable to the Army's Brand and to reconnect America with its Army.	5
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.	5
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How to be a Soldier for Life

HIRE & INSPIRE

1. Be visible
2. Help **HIRE** Vets
3. **INSPIRE** Americans. Talk about your service. How did the Army help you *BE ALL YOU CAN BE?*
4. **INSPIRE** the next generation



US Army Retired
Lapel Button



Retired Shoulder
Sleeve Insignia



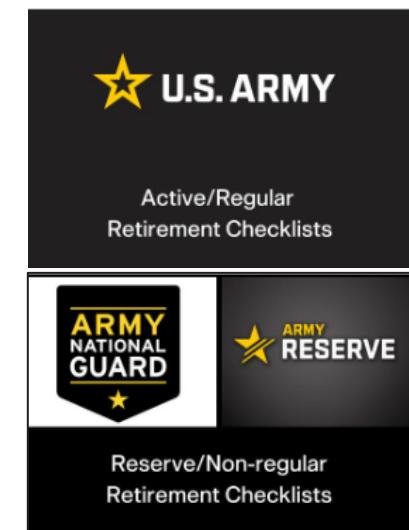
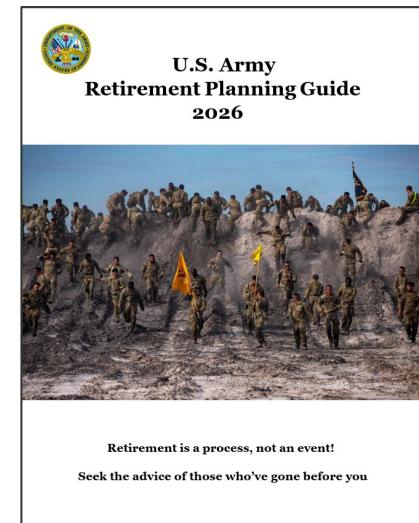
Soldier for Life
Window Sticker



Retirement Planning Considerations

Throughout Your Retirement Planning

- Gather and study information needed to make critical retirement decisions
- Ensure your Army Military Human Resource Record (AMHRR) in the Interactive Personnel Electronic Records Management System (iPERMS) is accurate and up to date (i.e., your record contains all previous DD Form 214s, Awards, etc.)
- Discuss the information with your Family
- Check out the Retirement Planning Checklists available at <https://soldierforlife.army.mil/Army-Retirement/Retirement-Planning/Retirement-Checklists> for timelines to assist you throughout your retirement planning process



The Retirement Planning Timeline

Priority tasks indicated in red



2026 U.S. Army Retirement Planning Guide



36 months

- Gather resources
- Retire where?
- Retire when?
- Determine service providers
- Create major decision timeline
- Plan to work? School?
- Consider credentialing & internships
- Start transition savings fund



24-18 months

- Can apply for retirement under pilot 24 months out*
- PCS move before retirement?
- Required service obligations?
- Retired pay estimate
- Attend Army TAP
- Attend Mandatory Retirement Planning Seminar



MyArmyBenefits

12-6 months

- Apply for retirement (between 9 and 12 months)
- Pre-separation transition checklist (DD 2648, Army-TAP)
- Start active job search
- Finalize TAA & terminal leave plan
- Interview/post-retirement wardrobe purchases

6 months to 1 month

- Retirement physical
- Survivor Benefit Plan election
- Change myPay email
- Schedule final move
- House-hunting
- BRS lump sum application
- Terminal leave & TAA
- Hand over job responsibilities
- Apply for VA disability compensation



18-12 months

- Medical/dental care catch up
- College applications?
- Start employment networking
- SBP and life insurance
- Investigate healthcare options

Retirement month

(if not already done)

- Retirement ceremony
- Out-processing/DD 214
- Get medical records
- HHG move
- Will/POA update

0-6 months after

- New ID cards
- Apply for TRICARE
- New job starts
- VGLI?
- CRSC?



*Pilot program allows requests for voluntary AFS retirement up to 24 months out. Program ends on 30 September 2026.

Retirement Considerations

- ***Retirement date***

- Always the 1st day of the month for length of service retirements
 - Can be any day of the month for disability retirements

- ***Active-duty service obligation***

due to promotion, PCS, completion of military or civilian schooling, etc.

- ***Transfer of the Post-9/11 GI Bill***

Service obligation incurred upon transferring Post-9/11 GI Bill benefits to a dependent is not an ADSO, therefore it may not be waived

- ***Reassigned on a PCS***

Must complete ADSO requirements to retire (see references below)

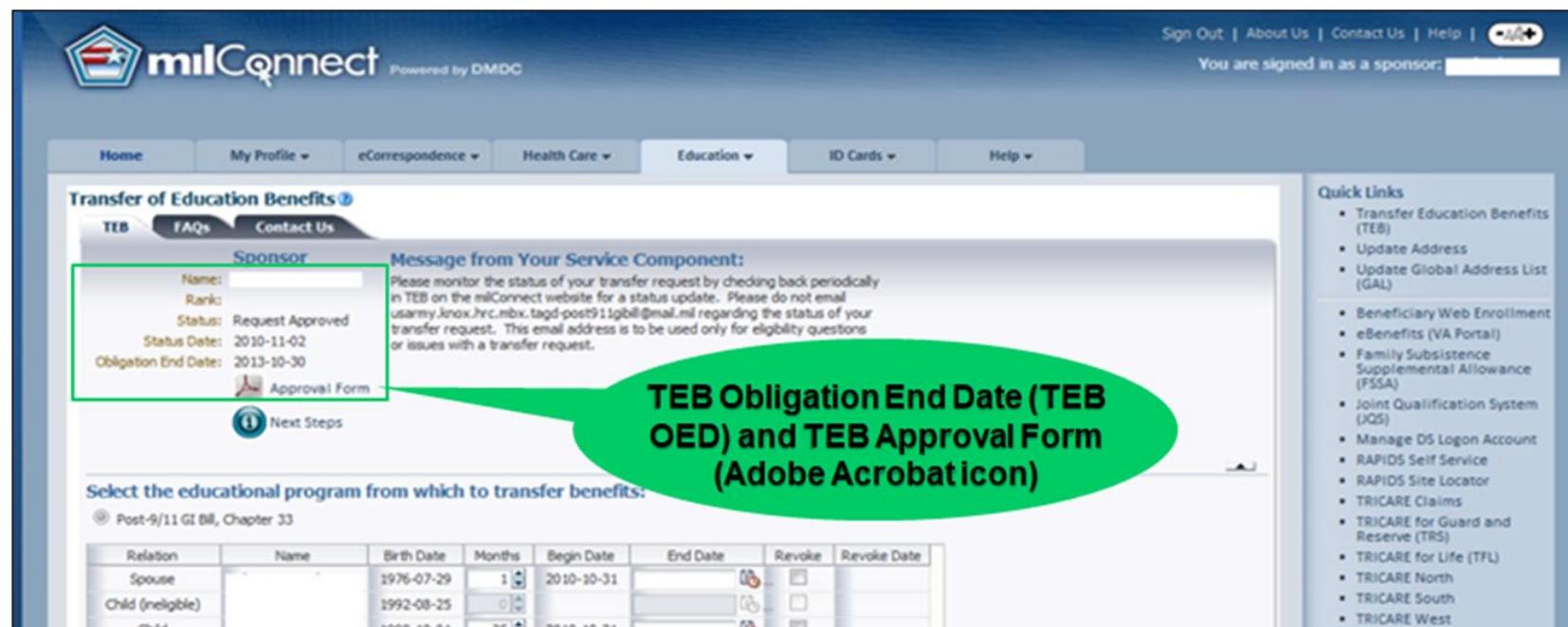
- ***In lieu of PCS***

apply within 30 calendar days of alert for a retirement date no more than 6 months (Officer), or 12 months (or the first day of the month after attaining 20 years AFS, whichever is later) (Enlisted), from the date of the PCS alert. See AR 350–100/AR 600-8-24 (Officer), or AR 635-200 (Enlisted)

Transfer of your Post-9/11 GI Bill

<https://milconnect.dmdc.osd.mil/milconnect/>

- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**
- Members who retire before completing service obligation will incur a debt for any used transferred benefits



The screenshot shows the milConnect website interface. The top navigation bar includes links for Sign Out, About Us, Contact Us, Help, and a user sign-in status. The main content area is titled 'Transfer of Education Benefits'. A green callout box highlights the 'TEB Obligation End Date (TEB OED) and TEB Approval Form (Adobe Acrobat icon)' section, which contains a message about monitoring transfer request status and provides an email address for inquiries. The 'TEB' tab is selected in the navigation bar. The 'Sponsor' section displays a summary of the transfer request, including the Name, Rank, Status (Request Approved), Status Date (2010-11-02), and Obligation End Date (2013-10-30). A link to the 'Approval Form' is also present. Below this, a 'Next Steps' button is visible. A table allows selecting an educational program to transfer benefits, with 'Post-9/11 GI Bill, Chapter 33' selected. A table lists dependents: Spouse (Relation), Name (Birth Date, Months, Begin Date, End Date, Revoke, Revoke Date), Child (ineligible) (Name, Birth Date, Months, Begin Date, End Date, Revoke, Revoke Date), and Child (Name, Birth Date, Months, Begin Date, End Date, Revoke, Revoke Date). The right sidebar contains a 'Quick Links' menu with various service-related links.

For more information go to the HRC GI Bill Programs page at
<https://www.hrc.army.mil/content/GI%20Bill%20Programs>

Authorized vs. Selected Transition Center

- Authorized to use the Transition Center (TC) closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
 - not paid if to a station-of-choice TC (Soldier will incur cost of travel to that location per AR 635-8, para 4-8)
 - reimbursement limited to travel actually performed, not to exceed the allowances from the authorized place of retirement to the home of selection.
- Overseas COLA & Overseas Housing Allowance:
 - both stop upon departure from the overseas location
 - Basic Allowance for Housing (BAH) paid based on transition leave address

<https://www.travel.dod.mil/Allowances/>

Applying for Active-Duty Length of Service Retirement

- **How:**

- Officer - Chapter 6, AR 600-8-24
- Enlisted - Chapter 12, AR 635-200

- **When:**

- Maximum: **12 months (or up to 24 months*) before desired retirement date**
- Minimum: Officers – **9 months before start date of terminal leave**
Enlisted – **9 months before retirement date**

- **Where:**

- General Officers: Notify GOMO at (703) 697-7994/9466 or
usarmy.pentagon.hqda-gomo.mbx.gomo@army.mil
- COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 or
usarmy.pentagon.hqda-sld.mbx.como-retirements@army.mil
- Army National Guard: State AGR Office (T32); Human Capital Management (T10)
- All others: Local Military Personnel Office
- Chaplain For Life Program, to assist Regular Army Chaplains with transition into continued ministry, usarmy.pentagon.hqda-occh.mbx.chaplain-for-life@army.mil

Commander, HRC is the retirement authority for officers with 20-30 years of service and SSG(P) and above not retiring at RCP.

***Application period extended to up to 24 months prior to retirement date under a temporary pilot program that expires on 30 September 2026.**

Non-Regular (Reserve) Retirement

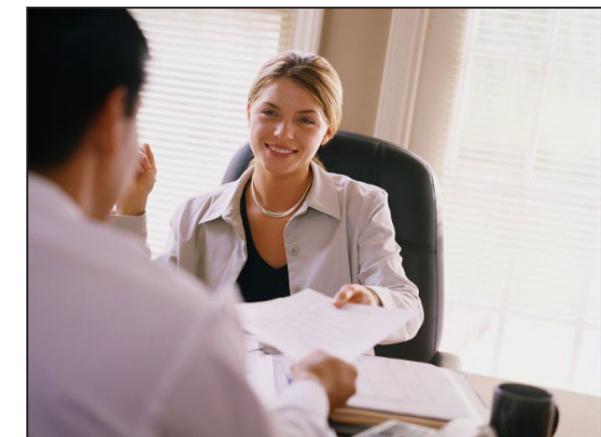
- ***Retirement eligibility***
 - 20 years of creditable service for a length of service retirement
 - 15 years of creditable service for a medical retirement
- ***Retirement Points = Retired Pay:*** verify yours are correct now!
- ***Reduced Age Retirement***
 - Eligibility age reduced below age 60, in 90-day increments, for qualifying periods of service within a fiscal year on or after 29 January 2008. On or after 1 October 2014, 90-day increments CAN cross fiscal year boundaries. May not be reduced below age 50.
- ***When to Apply to HRC:*** Submit your signed application and required supporting documents to HRC at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil no earlier than 9 months and no less than 90 days prior to the date retired pay is to start.
- **You may initiate the application process by utilizing the new form tool that walks you through completion of the DD Form 108. This tool is available online at <https://forms.osi.apps.mil/r/0iVZDVfw4T>.**



Post-Retirement Employment Planning

Army Transition Assistance Program (TAP)

- You may initiate the Army TAP process 24 months before retirement.
- You **MUST** begin the Army TAP process and complete phase 1 no later than 365 days before your effective retirement date.
- Phase 1 includes registering for TAP, completing the Self-Assessment, completing the Individualized Initial Counseling (IIC), and attending the Pre-Separation Briefing (PSB).
- Soldiers need an average of 40 hours, spread over a 12-to-24-month period, to take advantage of Army TAP services.
- Consists of:
 - Transition support classes/Career Tracks
 - Job/Education assistance workshops
 - Financial classes



Army TAP Home Page: <https://www.armytap.army.mil/>

DOW SkillBridge Program, and Army Career Skills Program

Both the DOW SkillBridge Program and the Army Career Skills Program (CSP) provide an opportunity for service members to gain valuable civilian work experience through **apprenticeships, internships, on-the-job training, and employment skills training during the last 180 days of service.**

Service members continue to receive their military compensation and benefits while participating in these programs, and industry partners provide the training and work experience. CSP is geared towards Army Soldiers, while SkillBridge is geared toward all service members.

<https://home.army.mil/imcom/index.php/customers/career-skills-program>



<https://skillbridge.osd.mil/>



***NOTE: Please use the links provided for additional information and guidance regarding these programs. This program is managed by Army TAP.**

DOW SkillBridge Program, and Army Career Skills Program (Cont'd)

Soldier Eligibility:

- AR 600-81 “Transition Assistance Program” dated 12 April 2024
 - Chapter 5-4: “Career Skills Program and DOW SkillBridge program”
- Soldiers within the last 180 days of their separation date from active duty
- Available to Soldiers only
 - Spouses and Veterans are welcome to search the available programs and pursue the opportunity on their own
- Focus on At-Risk Soldiers:
 - 18 to 24 years old
 - First term enlistments
 - Involuntarily separating due to force shaping
 - Rapid Separation from active duty
 - Separating due to medical disabilities
- Must have approval from Command
- Expected to transition with a characterization of general discharge (under honorable conditions)

For a complete list of Army approved CSPs and their locations, go to:

<https://home.army.mil/imcom/customers/career-skills-program/csp-programs-and-locations>

DOW SkillBridge Program, and Army Career Skills Program (Cont'd)

Career Skills Program (CSP)/SkillBridge (SB) Program Three-category Structure (MILPER 25-116 dated 3 April 2025)

Category	Rank	# of Days	Approval Authority
Category I	E1-E5	Up to 120 days	First field grade Commander with UCMJ authority
Category II	E6-E7, WO1-CW3, and O1-O3	Up to 90 days	First O6 CDR Commander with UCMJ authority
Category III	E8-E9, CW4-CW5, O4 and above	Up to 60 days	First General Officer in the Soldier's chain of command

Commander's Role:

- Approval authority for Soldier participation in accordance with AR 600-81
- Approval authority for Administrative Absence in accordance with AR 600-8-10 (Leaves and Passes)
- Releases Soldier from daily unit duties to participate
- Maintains daily accountability of Soldier
- May terminate from CSPs due to military necessity
- Commander's Program: local Command policy letters

Employment Restrictions

Designated Agency Ethics Official (DAEO)

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
 - Federal employment
 - Foreign government employment
 - Negotiations with employers
 - “Switching sides”
 - Rules for procurement officials
 - Rules specific to general officers
 - Working while on terminal leave
 - Use of title & wearing of uniform after retirement.

<https://dodsgo.ogc.osd.mil/ETHICS-TOPICS/Post-Government-Employment-and-Procurement-Integrity/>

Army JROTC Instructor Opportunities

Benefits of Serving as a JROTC Instructor:

- Continue to serve the Nation by impacting the lives of our youth:
 - Provide leadership to students, many of which come from disadvantaged areas
 - Mentor students to become better citizens in their community
 - Instill in them the same values you lived by during your career
 - Inspire them to become part of something bigger than themselves
- With Army retirement pay and required minimum instructor pay, receive a similar level of compensation to what you received on active duty.
- Make an impact not only in the lives of youth but in your community through JROTC service projects.
- Be an ambassador for the Army in your community and school.



For more information on vacancies, instructor pay, administrative and medical standards and application procedures, go to <https://usarmyjrotc.army.mil/>.

Appropriated Fund Hiring Paths

Exclusive to Veterans:

- Veterans Employment Opportunities Act (VEOA)
- 30% or more Disabled Veterans
- Veterans Recruitment Appointment (VRA)
- Veterans Preference

Available to Veterans, *but not exclusive to Veterans*:

- Noncompetitive Hiring Authority for Certain Former Overseas Employees
- Schedule A (Excepted Service) Hiring Authority for Dependents of Overseas Military & Civilian Employees
- Current Federal Employees & Reinstatement Eligibles
- Interchange Agreements
- Direct Hire Authorities
- Noncompetitive Hiring Authority for Spouses of Certain Members of the Armed Forces
- Appointment of Persons with Mental/Physical/Psychiatric Disabilities

Veterans Hiring Authorities

Veterans Employment Opportunities Act (VEOA) Authority

- Veterans eligible under this authority may apply to internal announcements to receive consideration with other internal candidates.
- Visit this site to learn more about VEOA: <https://www.opm.gov/fedshirevets/hiring-officials/strategic-recruitment-and-hiring/veterans/#url=Veterans-Employment-Opportunities-Act>

Veterans Recruitment Appointment (VRA) Authority

- Veterans eligible under this authority may be appointed without competition to an excepted appointment in the competitive service at any grade through General Schedule (GS) 11 or equivalent (Promotion potential of the position is not a factor).
- After two years of satisfactory service, the agency must convert the veteran to career or career-conditional appointment.
- Visit this site to learn more about VRA: <https://www.opm.gov/fedshirevets/hiring-officials/strategic-recruitment-and-hiring/veterans/#url=Veterans-Recruitment-Appointment>

Veterans Hiring Authorities (Cont'd)

Thirty Percent or More Disabled Veteran Appointment (DVA) Authority

- Veterans eligible under this authority may be appointed without competition to a temporary appointment of more than 60 days or to a term appointment. There is no grade level limitation for this authority.
- The agency may convert the employee, without a break in service, to a career or career-conditional appointment at any time during the temporary or term appointment.
- Visit this site to learn more about Disabled Veteran Hiring Authorities:
<https://www.opm.gov/fedshirevets/hiring-officials/strategic-recruitment-and-hiring/veterans/#url=30-Percent-Disabled>

180-Day Restriction on Hiring Retired Military

How does the 180-Day Restriction on Hiring Retired Military Impact Me?

- The Department of War (DOW) has restrictions on hiring military members for DOW Federal civilian positions within 180 days of retirement. This includes and impacts military members on transition leave.
- Military retirees may not be appointed within 180 days after the effective date of military retirement as an appropriated fund (GS), or non-appropriated fund (NAF) civilian employee unless the position is covered by a special salary.
- The 180-day restriction is in place unless the hiring official requests and receives an approved waiver.
- **This restriction does not apply to positions with other federal government agencies.**

Appointment of Recently Retired Service Members

To help ensure that retired military members are not given civil service positions for reasons other than merit, Department of War components may appoint retired members of the Armed Forces to a position in the civil service in or under the Department of War (both APF & NAF positions) during the period of 180 days immediately after their retirement only if they meet one the following conditions:

- The proposed appointment is authorized by the Secretary concerned or their designee for the purpose, and, if the position is in the competitive service, after approval by the Office of Personnel Management, or
- The minimum rate of basic pay for the position has been increased under section 5305 of Title 5 of the United States Code.

The authority to approve waivers of the 180-day restriction has been delegated from OPM to DOW, from DOW to Headquarters Department of the Army (HQDA), and from HQDA to Army Commands.

Veterans Preference

To receive preference, a veteran must:

- Have been discharged or released from active duty in the Armed Forces under honorable conditions (i.e., with an honorable or general discharge). As defined in 5 U.S.C. 2101(2), "Armed Forces" means the Army, Navy, Air Force, Marine Corps, Space Force, and Coast Guard; and
- Be eligible under one of the following preference categories:
 - CPS - Disability rating of 30% or more (10 points)
 - CP - Disability rating of at least 10% but less than 30% (10 points)
 - XP - Disability rating less than 10% (10 points)
 - TP - Preference eligibles with no disability rating (5 points)
 - SSP - Sole Survivorship Preference (0 points)

Veterans Preference (Cont'd)

- Military retirees at the rank of major, lieutenant commander, or higher are not eligible for preference in appointment unless they are disabled veterans. (This does not apply to Reservists who will not begin drawing military retired pay until age 60)
- For non-disabled users, active duty for training by National Guard or Reserve Soldiers does not qualify as "active duty" for preference.
- When applying for Federal jobs, eligible veterans should claim preference on their application or resume. Applicants claiming 10-point preference must complete Standard Form (SF) 15, Application for 10-Point Veteran Preference at https://www.opm.gov/forms/pdf_fill/sf15.pdf, and submit the requested documentation.

Visit this site to learn more about veterans preference:
<https://webapps.dol.gov/elaws/vetspref.htm>

Veterans Opportunity to Work

The Veterans Opportunity to Work (VOW) Act requires Federal agencies to treat active military members as veterans, disabled veterans or preference eligibles when applying for appointments in the competitive service. Most service members begin to apply for civilian positions while still on active duty. As such, they do not have access to their DD Form 214, Certificate of Uniformed Service, for submission with their application for employment.

- The VOW Act enables active-duty service members to provide a certification of service in lieu of a DD 214.
- The certification must be a written document stating that the veteran will be released or discharged under honorable conditions no later than 120 days after submission of the certificate. The certification letter should be on the letterhead of the appropriate military branch of service and contain:
 - Military service dates, including the expected discharge or release date, and
 - Character of service.
- Based on the certification, agencies will grant tentative veterans' preference to the service member. The tentative veterans' preference granted to the service member applicant must be verified using a DD 214 prior to appointment.

Military Retired Pay and Other Financial Considerations

Calculate Your Retired Pay in 3 Steps

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

**This is the date of your initial service contract. This date does not change regardless of breaks in service or changes in duty status

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

Step 3: Use the appropriate formula to calculate your retired pay (see following slides)

- You can find your DIEMS by logging into IPPS-A at <https://ipps-a.army.mil/> (CAC only) or by using the mobile app (DS Logon only).
- To register for a DS Logon account, go to DMDC Registration page at <https://myaccess.dmdc.osd.mil/identitymanagement/app/login>.



For a fast, personalized retired pay calculation, go to the MyArmyBenefits Retirement Calculators at <https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/Retirement-Calculator>

Retired Pay Plans

Retirement Plan	DIEMS
Final Basic Pay Plan (Years of creditable service x 2.5%) x Final Basic Pay	Prior to September 8, 1980
High-36 Pay Plan (Years of creditable service x 2.5%) x average of highest 36 months basic pay	Between September 8, 1980 and July 31, 1986
High-36 Pay Plan (calculation above) ~OR~ Career Status Bonus* (CSB)/REDUX Pay Plan (if you declined CSB, you are automatically High-36) REDUX: (Years of creditable service x 2.5%) minus 1% for each year < 30 years x average of highest 36 months of basic pay	Between August 1, 1986 and December 31, 2017
* CSB no longer available as of 31 DEC 17	
Blended Retirement System (BRS) (Years of creditable service x 2%) x average of highest 36 months basic pay	January 1, 2018 or later, or opted-in during the opt-in period

NOTE: Credit for all full months served (All). CSB/REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62. All other Retired Pay Plans receive Full COLAs.



Blended Retirement System (BRS)

Defined Benefit *For regular retirement*

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

$$\left[\text{Years of Service} \times 2\% \right] \times \text{highest 36 months of basic pay} = \text{Retired Pay}$$



Defined Contribution



Individual Contribution	Agency Automatic Contribution	Agency Matching Contribution	Total TSP Monthly Contribution
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%

NOTE: Currently serving members who opted-in will see matching contributions immediately

Continuation Pay

- Mid-career incentive designed to maintain force retention
- Payable between 7 and 12 years of service*
- AC: 2.5x to 13x monthly basic pay; 0.5x to 6x for RC*

*As determined by the Service Secretaries each calendar year

Lump Sum

- At retirement, may elect lump sum of 25% or 50% of retired pay from retirement to age 67
- At age 67, retired pay reverts to full annuity

Benefit Calculators

Help Desk

Benefit Library

MyArmyBenefits

From wherever you are, get benefits information and plan for the future

U.S. Army photo: Spc. Hunter Carpenter, 5th Mobile Public Affairs Detachment

The MyArmyBenefits calculators are back online. Find out more [here](#).

How Do I...

- Prepare for my next PCS within CONUS
- Handle my current finances while also planning for my future
- Get my prescription while I'm on deployment

Features

- Army spouses can apply for up to \$2,000 in reimbursement for business costs and relicensing fees when they PCS
- Find out what camps and after school programs your school age center offers
- Learn about what benefits your state offers just in time for a summer vacation

SOCIAL MEDIA

UPDATES TO THE NEW BENEFIT CALCULATORS

Find information about the latest updates to the New MAB Benefit Calculators.

View Updates

PLANNING AND ASSISTANCE

DS LOGON

BENEFIT NEWS

MyArmyBenefits

Benefit Library

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

Benefit Calculators

- Retirement
- Survivor Benefit Plan (SBP) Premium
- Survivor Benefits
- Deployment
- Special Compensation for Assistance with Activities of Daily Living (SCAADL)

Online Survivor Benefits Reports (OSBR)

- Survivor Benefits Reports

Benefits Help Desk Operations

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

Retired Pay Facts

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



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

Cost-of-Living Adjustments (COLA)

All Retirement Plans

- Based on difference between Consumer Price Index from last year's 3rd Quarter Calendar Year (CY) to the current year's 3rd Quarter CY
- Partial first year COLA, determined by the date of retirement

Final Basic Pay, High-3 Plan or Blended Retirement System

- Full annual COLAs

REDUX (\$30K CSB) Plan

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

Dividing Retired Pay as Property if Divorced

Uniformed Services Former Spouses' Protection Act (USFSPA)

- **NOT AUTOMATIC**
- Up to state courts and can be any amount
- For divorces after 23 December 2016, a service member's disposable income to be divided is limited to the amount of basic pay based on pay grade, years of service, and pay table at the time of the court order with COLA increases, and the date of divorce will be used to calculate a share of retired pay, NOT the retirement date under T10 USC section 1408.
- Award not tied to length of marriage
- DFAS direct payment requirements:
 - Marriage overlapped 10 years with service
 - Limited to 50% of “disposable” retired pay**



***In cases where there are payments both under the USFSPA and a garnishment for child support or alimony, the total amount payable cannot exceed 65% for garnishments.*

<https://soldierforlife.army.mil/Families/Former-Spouses>

https://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf (chapter 29)

Allotments

- In retirement, permitted to have:
 - Maximum of 6 discretionary allotments
 - You can have unlimited non-discretionary allotments.
- For recalled Soldiers at retirement:
 - NONE continue from active duty
 - ALL must be re-initiated after separation
 - WHY? DFAS-CL has no interface with DFAS-IN
- Can start/stop/change allotments in *myPay* at <https://myPay.dfas.mil>
- More information available at: <https://www.dfas.mil/retiredmilitary/manage/allotments.html>
- Instead of creating an allotment through DFAS, some allotments can be easily and freely set up directly with your bank to pay bills (e.g., life insurance) or save for the future (e.g., transfer to another bank account).



Thrift Savings Plan (TSP)

- You stop contributing to TSP at retirement
- Your options at retirement:
 - 1 - do nothing and draw returns when permitted; **or**
 - 2 - roll into an IRA or 401K
- May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined
- If moving, make sure that you fill out the Form TSP-9 when separating for change of address
- TSP info: <https://www.tsp.gov/>



Thrift Savings Plan (TSP) (Cont'd)

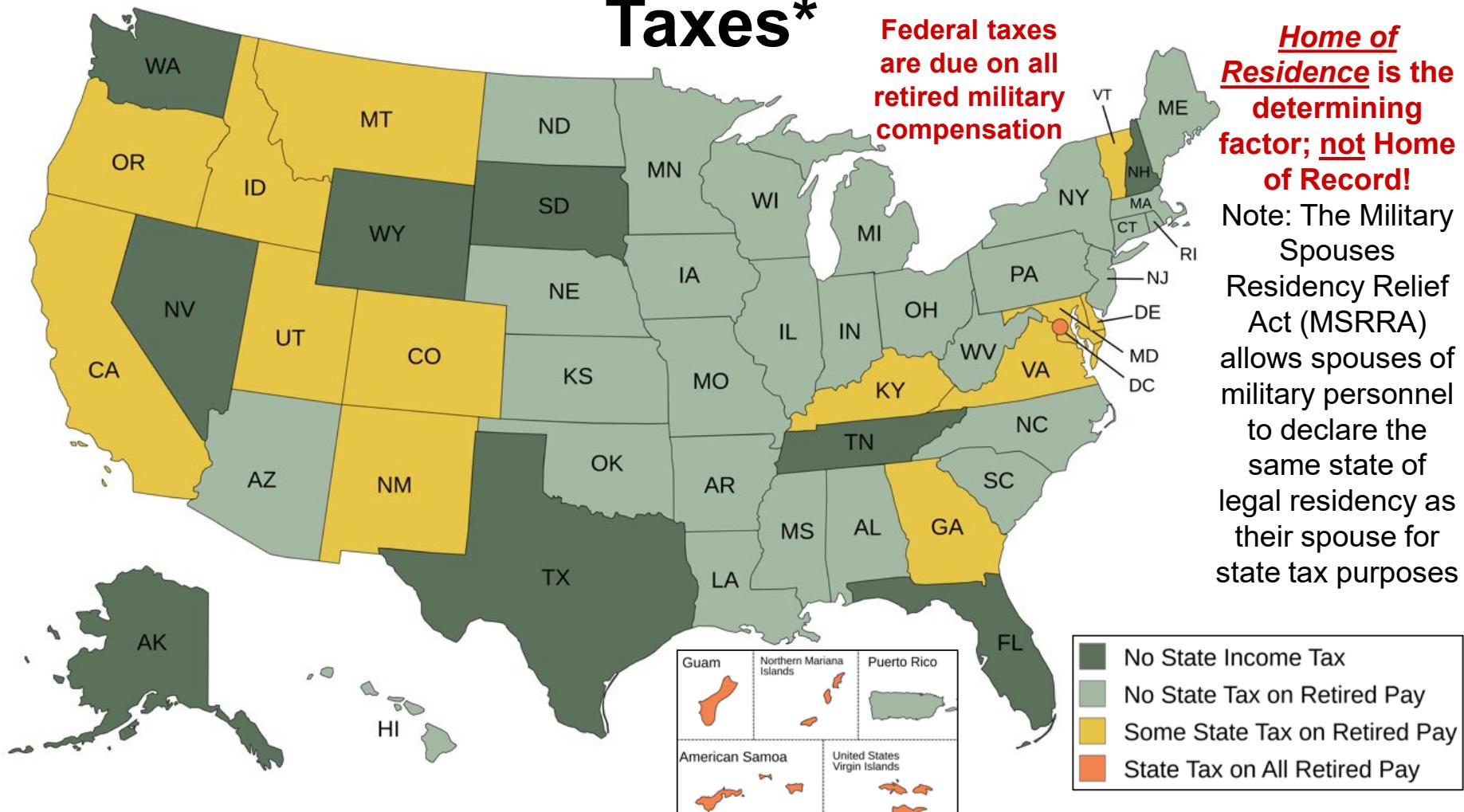
Account Withdrawal Deadline

- If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money when you turn age 73.
- As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.





Taxes*

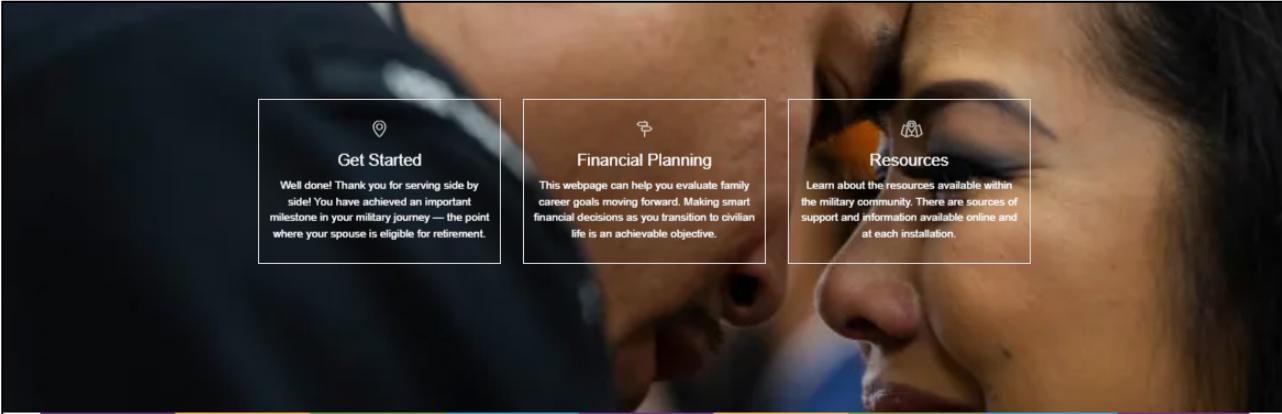


You pay *NO* Social Security or Medicare tax on retired pay. You'll collect full Social Security benefits when you reach the age of eligibility!

*State taxes as of 9 January 2026. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> for details.

MilSpouse Money Mission

<https://www.milspousemoneymission.org/touchpoint-transition-to-retirement/>



Well done! Thank you for serving side by side! You have achieved an important milestone in your military journey — the point where your spouse is eligible for retirement.

Financial Planning

This webpage can help you evaluate family career goals moving forward. Making smart financial decisions as you transition to civilian life is an achievable objective.

Resources

Learn about the resources available within the military community. There are sources of support and information available online and at each installation.

Getting Started

Military Spouses: This Transition Is Yours, Too!

YOUR spouse is retiring from the military. Congratulations! What happens next? The transition from the military to civilian community is a challenging task for the service member, but also for his or her entire family.

There are many things you can do as a military spouse to prepare for this new phase of life. Your service member is required to submit documentation and attend training throughout the transition process. Did you know that many of these trainings are open to spouses? Take advantage of available tools and resources to help smooth the transition process and help you and your spouse gain the skills and confidence to tackle your next chapter in the civilian sector.

The transition from active duty to civilian life is complex and can include a job search, relocation, and a major shift in lifestyle and community. Every family's situation is unique and your experience during transition depends on your situation. We have compiled



The DoD does not endorse any private organization or entity.

MilSpouse Money Mission™: Our mission is to educate and empower military spouses to elevate their families by making smart money moves.

Terminal Leave and Transition Administrative Absence (TAA)

Take Terminal Leave or Cash it in?

USE Leave

- Take accrued leave as terminal leave
- Terminal leave is ordinary leave granted to assist separating Soldiers with their personal affairs
- Still draw a paycheck
- Full benefits while you are on terminal leave (BAH, BAS, incentive pay, etc.)

CASH IN Leave

- Cash in/sell up to 60 days (you can only cash in a total of 60 days over the course of your entire career)
- Leave that you sell back is automatically taxed at 25% Federal tax plus state tax
- When you sell leave back, it will be base pay only. You do not get benefits such as BAH, BAS, incentive pay, etc.

Transition Administrative Absence*

*Formerly known as Permissive TDY (PTDY), granted at commander's discretion

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

10 Days (and ***may*** be authorized an additional 10 days Involuntary Separation Administrative Absence [ISAA]):

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



10 Days (and ***may*** be authorized an additional 20 days ISAA):

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

Career Skills Program (CSP):

- For approved CSPs outside of a 50-mile radius, up to 120 days (w/COL or higher approval) or 30 days (w/COL or delegated field grade commander approval)
- Not able to combine with other Administrative Absences, leaves, or passes

For additional information, refer to AR 600-8-10, Leaves and Passes, paras 5-12c(10) and 5-13

Retirement Physical and Medical Records

Retirement Physical

- The Army requires a Separation History and Physical Exam (SHPE) prior to retirement
- Physical exams performed by the DOW are valid for up to 12 months before the date of retirement*
- Your last record of active-duty health
- Assists with claim for VA service-connected disability
- Most sites now provide combined Service and VA retirement physicals



Use the results of your retirement physical to apply for VA disability benefits under the:

- Benefits Delivery at Discharge (BDD) Program (90-180 days left)
- Fully Developed or Standard Claim (1-89 days left)

VA goal is to start disability payments within 60 -120 days of retirement. Visit the VA web site at <https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/#ways-to-file> or call 1-800-827-1000

* DA PAM 40-502, paragraph 6-7

Separation History and Physical Exam (SHPE)

Separation Health Assessment:

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

- In the DOW, it is referred to as the “Separation History and Physical Examination (SHPE)” - A SHPE up to 90 days prior to retirement date must be validated as current not more than 30 days before the retirement date
- In the VA, it is called a “Separation Health Assessment” - When conducted by the VA, an exam up to 180 days prior to the date of retirement from active duty is acceptable (must be validated by a DOW official)

Soldiers who are retiring:

- Only need one exam
- Exam may be completed at a military hospital or clinic (<https://www.tricare.mil/MTF>) or at a VA facility (<https://www.va.gov/find-locations/>)

The Separation Health Assessment documents and assesses your:

- Medical history
- Medical concerns identified during your military career
- Current health status

SHPE – How it Works

- Schedule your exam at a military hospital or clinic, or VA facility, well in advance of your scheduled separation date. (see locator links on previous slide)
 - If you're filing a VA claim, schedule it no later than 90 days before your retirement date.
 - If you're taking extended terminal leave, it's best that you schedule at a military hospital or clinic.
- Before the exam, complete DD Form 2807-1 (Report of Medical History) at <https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2807-1.pdf>
- The assessment results are then accessible by both the DOW and VA. You can also access them by clicking on the Health Record tab at <https://my.mhsgenesis.health.mil/>. You won't need another exam if you decide to file a VA claim.

Medical Records

- Belong to the government per AR 40-66, Medical Record Administration and Healthcare Documentation.
- You should make a copy of your records, and your family members' records as it may be difficult to obtain copies of medical records after retirement.
- You can view and download personal health information from your DOW electronic health record if you get care at military hospitals and clinics, and you're a registered user on the MHS GENESIS Patient Portal at <https://my.mhsgenesis.health.mil/>
- To request a complete copy of your health record, you can submit an SF 180 (Request Pertaining to Military Records) to the applicable record location as identified on the form (go to <https://www.archives.gov/veterans/military-service-records/medical-records.html> for more information). Requests can also be made in person at your last military hospital or clinic.



VA Disability



VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- Tax free payments
- Basic rates effective 1 December 2025 (Veteran only): from \$180.42 (10%) to \$3,938.58 (100%), (30% & higher = Extra dependent allowance)
- For Retired Soldiers **<50% disabled**, disability pay offsets military retired pay dollar-for-dollar
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service-connected, but is not severe enough to merit disability pay



<https://www.va.gov/disability/compensation-rates/>



Applying to the VA for Service-Connected Disability

- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity, Dependency and Indemnity Compensation (DIC) payable if your death is service-connected
- \$10K (or \$30K) Service-Disabled Veterans Insurance (S-DVI) policy available to disabled
- At retirement, you have easiest access to your medical records to support your claim (can apply at any time)

<https://www.va.gov/disability/>

Toxic Substance Exposure

- The **PACT Act** expands VA healthcare and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances, and adds to the list of health conditions that are presumed to be caused by exposure to these substances. It also expands and extends eligibility for VA healthcare for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and post-9/11 eras
- DOW and VA offer a free Gulf War Registry Health Exam for eligible Veterans
 - **DOW: Comprehensive Clinical Evaluation Program (CCEP)**
 - **VA: Gulf War Registry Program**
- Applies to any Veteran who served on active military service for any period from August 2, 1990, to the present and meets the wartime service requirement.
- Exam results are entered into a central registry
- Receive newsletter
- Family members and survivors may also be eligible for benefits

<https://www.publichealth.va.gov/exposures/gulfwar/>



Combat-Related Special Compensation (CRSC), and Concurrent Military Retired Pay and VA Disability Compensation (Concurrent Receipt)

CRSC & Concurrent Receipt (CR) Comparison

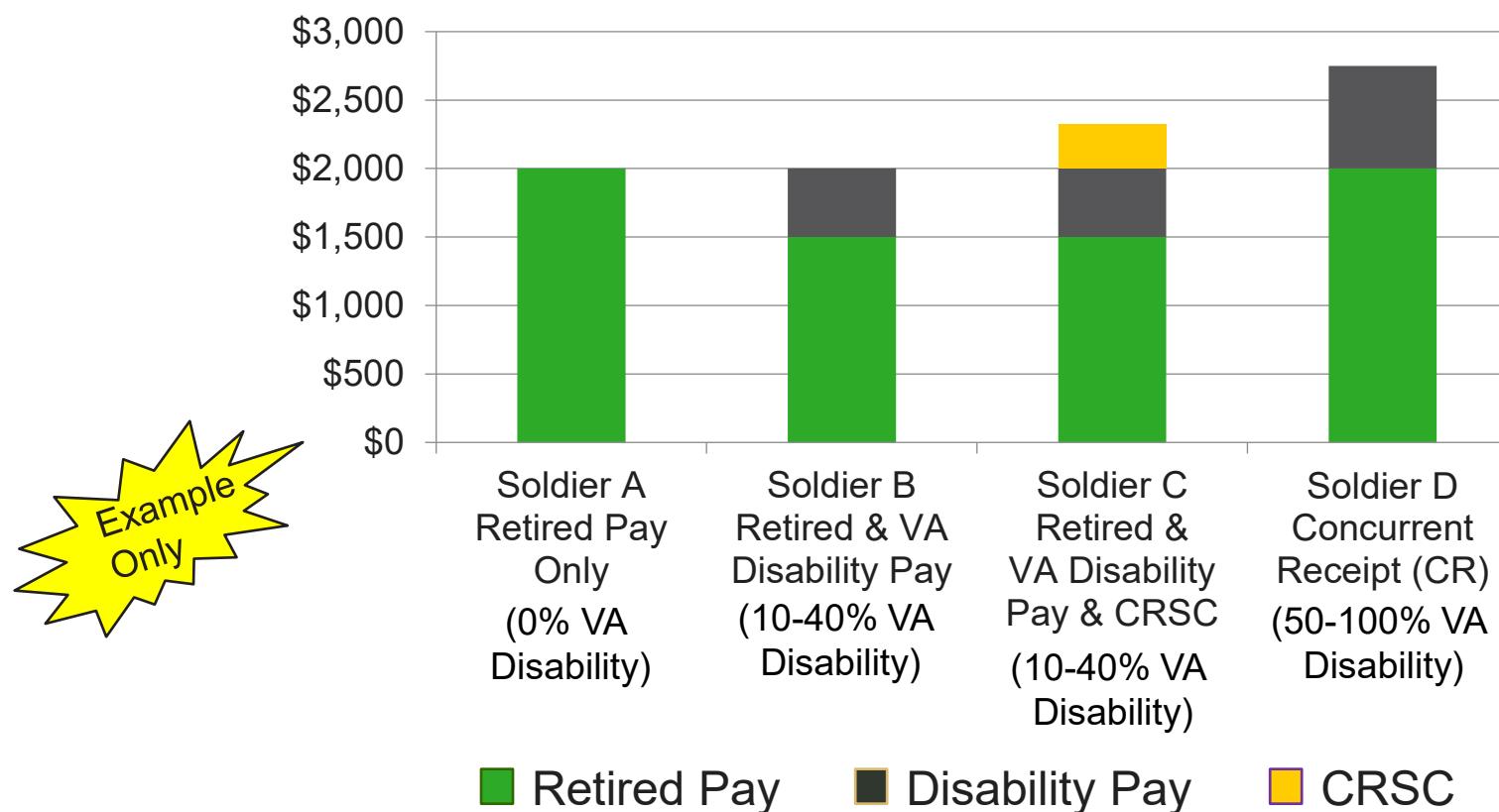
Combat-Related Special Compensation (CRSC)	Concurrent Military Retired Pay and VA Disability Compensation (Concurrent Receipt)
Combat-related disabilities <ul style="list-style-type: none"> Armed conflict (e.g., wounds) Simulated combat (e.g., FTX) Hazardous service (e.g., parachute duty) Instrumentalities of war (e.g., combat vehicles) 	Service-connected disabilities Retired pay that would have been waived by the Soldier to receive disability pay is restored (i.e., no \$ for \$ off-set of retired pay)
10%-100% disability rating (combat-related)	50%-100% disability rating (service-connected)
CRSC is not taxable or divisible in divorce	Retired pay is taxable and divisible in divorce
Receiving retired pay	Qualified retiree receiving retired pay*
Must apply to HRC	Automatic; no application required
https://www.hrc.army.mil/content/Apply%20for%20CRSC	https://www.dfas.mil/retiredmilitary/disability/cr_dp.html

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

CRSC and Concurrent Receipt (CR) Comparison

Tying It All Together

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



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

Life Insurance

SGLI & VGLI

- You must apply to convert SGLI to VGLI within one year and 120 days from discharge.
- If you submit a VGLI application within 240 days after discharge, you can obtain coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums.
- Premiums may be paid by allotment, check, or money order, if paid monthly.
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- All terminally ill policyholders with less than 9 months to live will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.
- Applying for VGLI is simple using one of the following methods:
 - Apply through the Office of Servicemembers' Group Life Insurance (OSGLI),
<https://giosgli.prudential.com/osgli/OnlineFillableAppController/NBEnrollment>
 - Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and Fax it to OSGLI at 800-236-6142, or mail it to: PO Box 41618, Philadelphia, PA 19176-9913



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

Veterans Affairs Life Insurance (VALife)

Veterans Affairs Life Insurance (VALife) provides low-cost coverage to Veterans with service-connected disabilities. VALife is guaranteed acceptance whole life insurance.



- **For age 80 or younger:**
 - You're eligible for VALife if you have a VA service-connected disability rating, even if your rating is 0%.
 - There's no time limit to apply after getting your disability rating.
- **You can get these benefits:**
 - Up to \$40,000 in whole life insurance coverage (in \$10,000 increments), and
 - Cash value that starts to add up 2 years after the VA approves your application

VA Life page: <https://www.benefits.va.gov/insurance/VALife.asp>

Whole Life vs. Term Fact Sheet: <https://www.benefits.va.gov/insurance/forms/Whole-Life-Fact-Sheet.pdf>

Documents Issued Upon Retirement and Service Recognition

DD Form 214 (Certificate of Uniformed Service), and DD Form 214-1 (Certificate of Uniformed Service, Reserve Component Addendum)

Check for accuracy before signing – Your personal responsibility!

- Any updates to your record such as awards, schools, deployments, etc. must be done with your S1 prior to signing your DD 214 or DD 214-1
- *Entries for DD 214-1 must be reviewed and corrected prior to finalization of DD 214*
- *If DD 214-1 is not correct when DD 214 is finalized, a CRM ticket must be submitted to request corrections*

Copies:

- #1 – Member; Copy
- #2 – Service; automatically sent to the Interactive Personnel Electronic Records Management System (iPERMS)

Note: Due to the electronic transmission of DD 214 data to the Defense Manpower Data Center (DMDC), military services no longer produce or distribute paper copies.

DD Form 214, and DD Form 214-1, Cont'd

File your DD Form 214 in a safe place (***NOT a courthouse unless they assure you that it will not be accessible by the general public!***).

- Any Corrections to your DD 214 after 30 days of signature must go through HRC Veterans Inquiry Branch Veterans (Soldiers discharged or retired with no military service obligation) may contact: **Commander, U.S. Army Human Resource Command, Human Resources Service Center (AHRCPDR-V), 1600 Spearhead Division Avenue, Department 420, Fort Knox, KY 40122-5402, or email at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil.**

Note: Due to the electronic transmission of DD 214 data to the Defense Manpower Data Center (DMDC), military services no longer produce or distribute paper copies.

Obtaining a Copy of Your DD 214 or 214-1

Copies of a Retired Soldier's DD Form 214(s) or 214-1(s) may be obtained from the following sources, as applicable:

- Retired Soldiers separated after 1 October 2002 who do not have DD Form 214(s) or 214-1(s) available in iPERMS (log in with your DS Logon at <https://iperms.hrc.army.mil/login/> to verify), can submit a request to the Army Service Center at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil (Note: records are stored electronically at the Army Human Resources Command (AHRC) but requests can also be serviced by the National Personnel Records Center, see link below).
- Retired Soldiers and Veterans who register for a premium DS Logon can obtain copies of DD Form 214(s) or 214-1(s) from iPERMS through milConnect, see information provided at <https://www.va.gov/records/get-military-service-records/>.
- Soldiers who retired prior to 1 October 2002, can submit a request to the National Personnel Records Center at <https://vetrecs.archives.gov/VeteranRequest/home.html>.
- Installation military personnel divisions or ARNG State headquarters may provide Soldiers and Veterans with copies of DD Form 214(s) or 214-1(s) available in iPERMS.

At Retirement, You Will Receive...

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

Army Retiring Soldier Commendation Program



- Every retiring Soldier should receive the Army Retiring Soldier Commendation Program (ARSCP) package
- Regular Army, Army National Guard (ARNG) and United States Army Reserve (USAR) Soldiers should receive the ARSCP package when they retire from active service
- ARNG and USAR Soldiers should receive the ARSCP package when they transfer to the Retired Reserve or are discharged after receiving their Notification of Eligibility (NOE) (20-Year Letter), or 15-Year NOE (for medical retirements)
- Presentation of the U.S. flag to a retiring Soldier has been required under federal law since 1998 (1999 for reserve non-regular retirements)
- Presentation of the U.S. Army Retired Lapel Button has been required by Army policy since 1968
- Interesting fact, only 17% of Soldiers in the Army serve to retirement

Travel and Transportation, and Personal Property Household Goods

Travel & Transportation

Members should contact their local Transportation Office prior to making any travel arrangements

Travel

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

Transportation of Household Goods (HHGs)

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



Travel & Transportation (Cont'd)

Pet Expenses Reimbursement

- Soldiers who PCS 1 Jan 24 or later may be reimbursed for certain costs related to relocating one household pet (cat or dog only) owned for personal companionship.
- Authorized reimbursable fees may include mandatory microchipping, boarding fees, hotel service charges, pet shipping fees, etc.
- Limitations: Reimbursement limited to up to \$550 (CONUS) or \$2,000 (OCONUS).
- The entitlement must be included on the PCS orders to be claimed, "Pet/Transportation Fees Authorized Per JTR."
- Government/government-procured transportation must be used for transoceanic travel if available, or reimbursement of transportation costs not authorized (non-availability statement from supporting transportation office required when not used).
- Soldiers may be eligible to ship additional dogs and cats **at personal expense** via the Patriot Express Air Mobility Command Flight.



For additional information go to: <https://www.amc.af.mil/Home/AMC-Travel-Site/AMC-Pet-Travel-Page/> (AMC Pet Travel Website)

Travel & Transportation (Cont'd)

Time Limit on Travel & Transportation Allowances

- Has been increased from one to three years from the date of retirement (for those with an effective retirement date on or after 24 June 2022)
- Extensions may be requested prior to the third anniversary of the retirement date, for up to a maximum of six years
- Additional Info Sources: Defense Transportation Regulation 4500.9-R, found at <https://www.ustranscom.mil/dtr/dtrp4.cfm> and the Joint Travel Regulation at <https://www.defensetravel.dod.mil/Docs/perdiem/JTR.pdf>



***Note: Soldiers whose retirement was before 24 June 2022 may continue to request extensions on an annual basis up to a maximum of six years from the Soldier's retirement date.**

Personal Property Household Goods (HHG)

Entitlements expire six years from the effective date of the orders

Extension of the transportation entitlement

- Submit an extension request to the transportation office prior to the retirement anniversary date (see previous slide)
- An extension of the one-year time limit for HHG in non-temporary storage (NTS) may be authorized or approved through the Secretarial Process if a service member is undergoing hospitalization or medical treatment, or is recalled to active duty before selecting a home

Local move of HHG

- Authorized from government/privatized quarters to a residence in local area
- Local move radius varies by installation (within service area)
- Does not impact the move to the Home of Selection (HOS)
- HHG may be split between the delivery to the local residence and NTS
- HHG in the residence in the local area and in NTS may be transported to the HOS at a later date
- Local move weight allowances listed in the Joint Travel Regulation, Table 5-37

Personal Property HHG Storage

Shipments to multiple locations

- Total weight of all shipments may not exceed the authorized weight allowance
- Total cost of all shipments may not exceed the cost to ship the authorized weight allowance to the HOS in one lot

Non-temporary Storage (NTS) is always at origin, not at destination

- Begins on the date the order is issued
- Terminates one year from the effective date of retirement
- After the one-year entitlement expires, storage is converted to a commercial account at the Soldier's expense. Contact the transportation office for a delivery out of storage
- When HHG are released for delivery, additional storage is not authorized, it must be a DIRECT delivery
- Think non-temporary storage first, place HHG in NTS when HOS is unknown or delivery address at HOS is unknown, or new house being built
- Servicemember may incur costs if property is placed in temporary storage (Storage in Transit)



Retired Uniformed Services Identification Card (USID), DS Logon and myAuth Information

ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 65 or who are permanently disabled; under 65 renew every 4 years*
- Dependent parents/parents-in-law may qualify

*Note: The Office of the Under Secretary of Defense for Personnel and Readiness (OUSD (P&R)) signed a memorandum approving a change to this policy on 21 September 2020, lowering the age of eligibility for a permanent ID from age 75 to age 65. This change will be captured later in an update of DODI 1000.13.

FIND NEAREST ID CARD ISSUING FACILITY
<https://idco.dmdc.osd.mil/idco/>

Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- The Retired Uniformed Services ID (USID) card is not a CAC, so...
 - No access to DOW Enterprise Email
 - No access to CAC-enabled systems
 - Must change ***myPay*** account to commercial email
 - Must obtain **DS Logon** and **myAuth** Accounts to access records and systems
- DOW has transitioned to the issuance of a more secure next generation USID to replace the former paper-based USID. Although the new USID looks like a CAC, it does not contain a chip. For more information go to <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>



DS Logon: Request an account online at <https://www.dmdc.osd.mil/identitymanagement> or visit an ID Card facility or VA Regional Office

myAuth: Create an account online using your DS Logon or CAC by going to <https://myaccess.dmdc.osd.mil/identitymanagement/app/login/myauth>

Websites Currently Accepting DS Logon

- Army Review Board Agency (ARBA) Case Tracking System (ACTS)
- Army Transition Assistance Program (Army-TAP) Portal
- ArmyFit - U.S. Army Resilience Directorate (ARD)
- Beneficiary Web Enrollment (BWE) - milConnect
- U.S. Army Human Resources Command (HRC) – Record Portal and interactive Personnel Electronic Records Management System (iPERMS)
- Integrated Personnel and Pay System - Army (IPPS-A)
- Military Health System GENESIS Patient Portal (MY MHS GENESIS)
- Military Information Platform (MIP)
- Military OneSource
- Remote Order Entry System (ROES)
- TRICARE Online (TOL) (website and mobile app)



myAuth Replacing DS Logon

- What is myAuth?
 - myAuth will be your new digital login, replacing DS Logon. With myAuth, you can use your CAC or username/password plus a secure multi-factor authentication method to access multiple DOW websites with just one login.
- What is changing?
 - DOW is rolling out myAuth in phases, which started with **milConnect and ID Card Office Online (IDCO)** on 20 May 2025. Over time, all DOW Applications that use DS Logon will be transitioned to myAuth.
 - There is a new login page and streamlined account creation process.
 - You will continue to use your DS Logon account with other applications until they have transitioned to myAuth.
- How will this benefit me?
 - Easy Access: Log in once, access multiple sites.
 - Enhanced Security: More options to protect against unauthorized access.
 - User-Friendly Experience: Simple interface and easy account management.



Former Spouse ID Card

Authorized ONLY if:

- The marriage and the sponsor's creditable service overlapped by at least 20 years – OR –
- The marriage and the sponsor's creditable service overlapped by at least 15 years but less than 20 years.

OVERLAP

20+ years.....Full (medical, commissary, exchange, MWR)

15 years, but less than 20.....Medical care (for 1 year from date of divorce)

Less than 15 years.....None

Note: A former spouse is not eligible for medical benefits if enrolled in an employer-sponsored health plan. Benefits terminate upon remarriage of the former spouse.

Healthcare

Healthcare Decisions

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

- ***When On Active Duty***

- you are enrolled in TRICARE Prime and pay no fees
 - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- ***When You Retire. **You must reenroll within 90 days of your retirement date to avoid a lapse in coverage.*****

- **TRICARE Prime** – Managed care option. MTFs are principal source of healthcare (100% covered)
 - Annual fee is \$765 per family or \$381.96 per individual plus co-pays for treatment at non-MTF TRICARE network providers.
 - **TRICARE Select** – Fee for Service Plan. Schedule appointments with any TRICARE authorized provider.
 - Annual fee is \$375 per family or \$186.96 per individual, plus co-pays and cost shares based on the type of care and type of provider you see. Deductible of \$150 (individual), no more than \$300 per family.
 - **TRICARE Young Adult** – for children between ages 23 and 26
 - Not subsidized. Premiums are \$794 per month (Prime) or \$363 per month (Select), plus co-pays and cost shares.

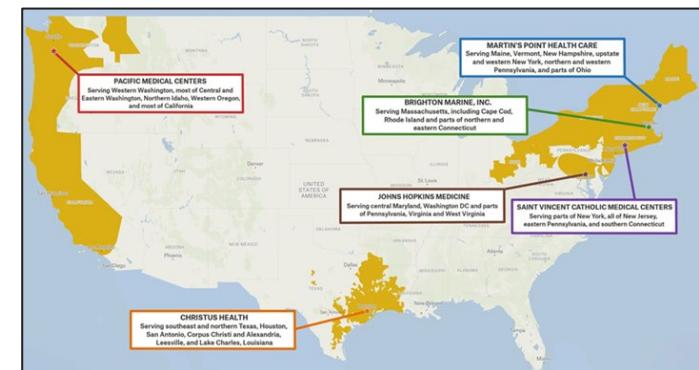


NOTE: CY 26 Group A rates reflected

Healthcare Decisions

- ***US Family Health Plan***

- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65
- <https://www.usfhp.com/> or (800) 748-7347
- The annual fee is \$765 per family or \$381.96 per individual



- ***Department of Veterans Affairs***

- Vets separated under any condition other than dishonorable, including Army Reserves or Army National Guard called to active duty by a federal order who completed the full period
- Some Vets may be required to pay a co-pay for treatment of their non-service-connected conditions. Private health insurance may reduce or eliminate the co-pay
- Most Vets must complete a financial assessment at time of enrollment
- <https://www.va.gov/health/> or 1-877-222-VETS (8387)



TRICARE Coverage - Retired Reserve Component (RC) Soldiers

Retired Reserve Coverage Timeline

Under age 60	60	61	62	63	64	Age 65+
Gray Area Retired Soldiers may qualify to purchase TRICARE Retired Reserve (TRR)				Eligible for TRICARE Select, TRICARE Prime, or US Family Health Plan (USFHP) (where available)		Begin TRICARE For Life (TFL)

Note: TRICARE Standard and TRICARE Extra plans transitioned to TRICARE Select. Retired members will need to choose between TRICARE Select, TRICARE Prime, or US Family Health Plan.

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

Federal Employees Dental and Vision Insurance Program (FEDVIP)

- FEDVIP offers supplemental vision coverage to those enrolled in a TRICARE health plan
- There are 12 dental and 5 vision carriers to choose from
 - FEDVIP also offers national and international plans, with some plans featuring both high and standard options
- Retiring service members can enroll in a FEDVIP dental and/or vision plan between 31 days prior to their military retirement date and up to 60 days following
 - To prevent a gap in coverage between your active duty or reserve plan and your new FEDVIP plan, you must enroll prior to your military retirement date
- BENEFEDS is the online portal that you can use to research, enroll in, and manage your FEDVIP coverage



Visit <https://www.benefeds.com/military> for more information

VA Dental Care

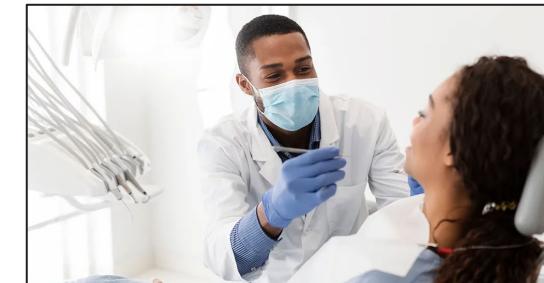
No-cost dental care MAY be furnished if you—

- Have a service-connected compensable (10% or greater) dental disability or condition **-or-**
- Are a former prisoner of war **-or-**
- Have service-connected disabilities rated 100% (total) disabling, or are unemployable and paid at the 100% rate due to service-connected disabilities **-or-**
- Request dental care within 180 days of discharge (under conditions other than dishonorable) from a period of active duty of 90 days or more
 - On a one-time basis
 - Not eligible if necessary treatment was completed by dental treatment facility within 180 days of retirement (reflected on DD Form 214)
- Or other qualifying condition (see link below for additional information)

If you are not eligible for VA Dental Care, the VA implemented a national VA Dental Insurance Program (VADIP) to provide enrolled Veterans and CHAMPVA beneficiaries the opportunity to purchase dental insurance through Delta Dental or MetLife at a reduced cost. Participation is voluntary and purchasing a dental plan does not affect Veterans current eligibility for VA dental services and treatment.

<https://www.va.gov/dental/>

<https://www.va.gov/health-care/about-va-health-benefits/dental-care/dental-insurance/>



Other Available Benefits

Veterans Inquiry Branch - The Veterans S1



OUR MISSION

To provide timely service to Army Veterans, Retired Soldiers, their family members, and Government Agencies in support of their efforts to receive or process entitlements and benefits.

OUR VISION

Provide exceptional customer service to America's Army past, present and future.

CONTACT US



1-888-276-9472 (888-ARMYHRC)
Hours: 0800 – 1800 EST, Monday – Friday

 U.S. Army Human Resources Command
ATTN: AHRC-PDR-H
1600 Spearhead Division Ave., Dept. 420
Ft. Knox, KY 40122-5402

 E-mail:
usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil

 Stay up to date with us on our
Facebook page:
<https://www.facebook.com/HRCVeteransS1>

Contact:

- **Phone: 888-276-9472, 0800-1800 EST Monday-Friday**
- **Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil**

What does the Veterans Inquiry Branch do?

1. Processes Record Requests
2. Processes Name, Date of Birth, Gender and SSN Change Requests
3. Processes DD Form 214 and Statements of Service Requests
4. Processes DD Form 215 Requests
5. Processes Records Maintenance Requests
6. Processes NonWartime Campaigns and Expeditions Requests (SF813)
7. Processes Requests for Documents needed for VA Home Loans
8. Processes Veteran's Claim Information for VA Requests
9. Processes Statements of Retirement Points (DA Form 5016)
10. Processes Homeless Veterans Requests for Information
11. Processes Requests to Add Documents to Veterans OMPF
12. Screens Gray Area Retirement Packets

"We are Your S1, handling all Veteran Requests"

- **Name/gender/SSN change requests**
- **Personnel records maintenance/updates, and copy requests**
- **DD Form 214/215 Requests**
- **Retirement Point Statements requests**



Where are my Records?

To access copies of your personnel documents, you may log on to the Primary Records Center at:
<https://iperms.hrc.army.mil/login/>

To request, activate, or upgrade a DS Logon account, click the DS LOGON button.

The Army only maintains personnel records for Soldiers who were discharged or retired **after October 1, 2002**. Prior to that time, records were forwarded to the National Personnel Records Center (NPRC) for archival.

To request a copy of your records from NPRC, click the START REQUEST ONLINE at: www.archives.gov/veterans/evetrecs

How can I access My Military Medical Records?

AMEDD: Discharged, deceased, or retired on or after 1/1/2014

VA: Discharged, deceased, or retired (10/16/1992 – 9/30/2002) or (10/1/2002 – 12/31/2013)

AMEDD Army Record Processing Center
3370 Nacogdoches Rd., Suite 116
San Antonio, TX 78217
Fax Number: 210-201-8310

Department of Veterans Affairs
ATTN: Release of Information
Claims Intake Center
P.O. Box 4444
Janesville, WI 53547-4444
Fax: 844-531-7818

Space-Available Travel



- Retired Soldiers may travel within CONUS or OCONUS.

- All travelers remain on the Space-A list for 60 days after registration, for the duration of their travel authorization, or until they are selected for travel.



- Eligible travelers can sign up for the Space-A list online at <https://www.amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/Space-Available-Email-Sign-up-Form/> or by completing AMC Form 140 and bringing (or faxing) it to the nearest AMC Passenger Terminal.
- Benefit ends for Family members with death of the Retired Soldier.

<https://www.amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/>



AIR MOBILITY COMMAND

Your Exchange Benefits in Retirement



EXCHANGE™



“We’re honored to serve those who have served.”

On Your Phone



**Get great
money saving
offers!**

Online

Sign up for alerts and discounts

EXCHANGE

UP TO 40% OFF Select Appliances

INSTANTLY SAVE UP TO AN EXTRA \$450 on Select Appliances

0% INTEREST + NO PAYMENTS* FOR 6 MONTHS ON THE HOME DEPOT PURCHASES WITH MILITARY STAR®

APPLY TODAY

DEAL OF THE DAY

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**And at your local Exchange
and Express stores!**



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- eNewsletter online discounts
- Buddy list specials/local events

Army Emergency Relief

Helping the Army take care of its own since 1942

Did you know...



- AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.
- As a Retired Soldier, you are eligible for all categories of assistance, and you may continue to contribute through an allotment from your retired pay.
- Also, awards scholarships to spouses and children of Retired Soldiers.
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.
- You can continue taking care of Soldiers who are still currently serving as well as fellow Retired Soldiers by setting up an allotment from your retired pay or by making an annual donation to AER.

More information available at <https://www.armyemergencyrelief.org/>

Retiree Recall

Mobilization/Retired Soldier Recall

- Criteria for recall
 - Must meet medical fitness standards
 - Must meet grade and skill requirements
 - Must have required security clearance
 - Retired Soldiers who volunteer for recall to AD are not subject to any age or grade limitation. Retired Soldiers involuntary ordered to AD are subject to age and grade limitation.
- By Category
 - Cat I: Non-disability, retired less than 5 years, under 60
 - Cat II: Non-disability, retired 5 years or more, under 60
 - Cat III: Retired Soldiers including those retired for disability or any retired member over age 60. Generally, category III personnel should be assigned to civilian jobs, unless they have critical skills or volunteer for specific military jobs.



<https://www.hrc.army.mil/content/Retiree%20Recall>

Staying Connected, and Additional Information and Resources

Retired Soldier Motto:

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

- Opportunities to Still Serve include:
 - Retiree Recall <https://www.hrc.army.mil/content/Retiree%20Recall>
 - Installation volunteer positions <https://www.armymwr.com/programs-and-services/personal-assistance/volunteer-corps>
 - Military service organizations
 - Veterans service organizations
- Talk to your retirement services officer about joining:
 - Installation Retiree Councils
 - CSA Retired Soldier Council
 - Army in Europe and Africa Retired Soldier Council (AEA RSC)
- Retired Soldier Council reports available at: <https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/CSA-Retired-Soldier-Council>



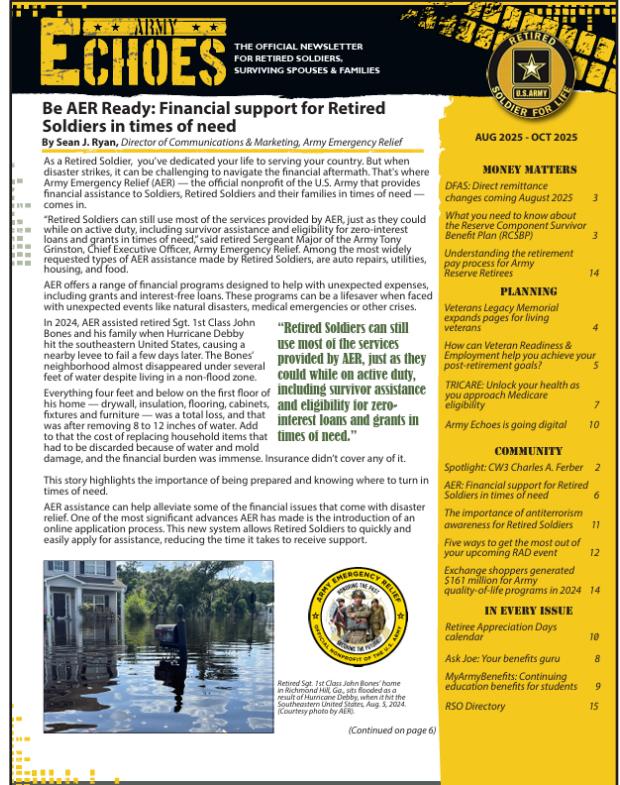
How to Update your contact information in IPPS-A

- Login to your account in IPPS-A at <https://ipps-a.army.mil/> using your CAC or DS Logon
- Once logged in, click on the navigation bar symbol on the top right of the page, then select “menu”
- This will open the personal information section where you can update or add:
 - Your work and/or home mailing addresses
 - Your contact phone numbers to include work, home, mobile, and next of kin



Army Echoes

- The Army's official newsletter for Retired Soldiers
- Delivered electronically to your email address in ***myPay***
- *Change your email address in myPay to a commercial email address before you retire!*
- iPhone & Android phone apps
- Available to over 1M Retired Soldiers and over 250K surviving spouses quarterly.



Be AER Ready: Financial support for Retired Soldiers in times of need
By Sean J. Ryan, Director of Communications & Marketing, Army Emergency Relief

As a Retired Soldier, you've dedicated your life to serving your country. But when disaster strikes, it can be challenging to navigate the financial aftermath. That's where Army Emergency Relief (AER) — the official nonprofit of the U.S. Army that provides financial assistance to Soldiers, Retired Soldiers and their families in times of need — comes in.

"Retired Soldiers can still use most of the services provided by AER, just as they could while on active duty, including survivor assistance and eligibility for zero-interest loans and grants in times of need," said retired Sergeant Major of the Army Tony Givens, Executive Officer, Army Emergency Relief. Among the most widely requested types of AER assistance made by Retired Soldiers, are auto repairs, utilities, housing, and food.

AER offers a range of financial programs designed to help with unexpected expenses, including grants and interest-free loans. These programs can be a lifesaver when faced with a variety of challenges, such as natural disasters, medical emergencies or other crises.

In 2024, AER assisted retired Sgt. 1st Class John Bones and his family when Hurricane Dorian hit the southeastern United States, causing a nearby levee to fail a few days later. The Bones' neighborhood almost disappeared under several feet of water. The water reached the second floor. Everything four feet and below on the first floor of his home — drywall, insulation, flooring, cabinets, fixtures and furniture — was a total loss, and that was after removing 8 to 12 inches of water. Add that to the cost of replacing household items that had to be discarded because of water and mold damage, and the financial burden was immense. Insurance didn't cover any of it.

This story highlights the importance of being prepared and knowing where to turn in times of need.

AER assistance can help alleviate some of the financial issues that come with disaster relief. One of the most significant advances AER has made is the introduction of an online application process. This new system allows Retired Soldiers to quickly and easily apply for assistance, reducing the time it takes to receive support.

Retired Soldiers can still use most of the services provided by AER, just as they could while on active duty, including survivor assistance and eligibility for zero-interest loans and grants in times of need."

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Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office, resources section
<https://soldierforlife.army.mil/Resources/Retirement-Quick-Links>
 - DA Retirement Planning Guide
 - USAR Non-Regular Retirement Guides
 - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at <https://myarmybenefits.us.army.mil/>
- Retirement Services Officers (RSOs) locator
<https://soldierforlife.army.mil/About-Us/Contact-Your-RSO>
- HRC Gray Area Retirements Branch
<https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>
- SBP vs. Life Insurance Comparison tool
<https://actuary.defense.gov/Survivor-Benefit-Plans/>

For more information

Army

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

Air Force and Space Force

<https://www.retirees.af.mil/>

Navy

<https://www.mynavyhr.navy.mil/Career-Management/Retirement/>

Marine Corps

<https://www.manpower.marines.mil/Divisions/Manpower-Management/Separation-and-Retirements-Branch/>

Coast Guard

<https://www.dcms.uscg.mil/ppc/ras/>



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



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



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



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@USArmySFL



@USArmySFL



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

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Questions?

