



***Welcome to the
Georgia Army National Guard
Transitions Seminar***



Agenda

- Opening Remarks
- RPAM
- Retirement Services
- Federal Health Benefits Program
- Transition Assistance
- Military OneSource
- First Command Financial Service
- VA Benefits Briefing/Warrior Alliance
- Tricare
- Georgia Guard Insurance Trust
- American Legion
- AAR/Closing Comments



RPAM



SSG Khayla Stingley



What is a NGB 23 (RPAM Statement)?



Acronym: Retirement Points Accounting Management Statement

Purpose: Serves as document of record for ARNG Soldiers retirement point credit and years of creditable service for retired pay and all relation actions and benefits.



NGB 23 (RPAM Statement)



ARMY NATIONAL GUARD RETIREMENT POINTS HISTORY STATEMENT

CW2 JOHNSON
xxx-xx-1111
JOINT FORCE HQ LAND COMPONENT
1000 HALSEY AVE SE BLDG 447
MARIETTA, GA 30060-4277
8AMAA-711

Date Prepared: 2018/09/14
Output Reason: Request
AYE: 11/14
BASD:
Notice of Eligibility: YES
Highest Grade Held: O06
RPED: 2025/08/12, 1 Pds.

This summary is a statement of your points earned towards retirement. You should review all entries and report any discrepancies to your unit clerk. Particular attention should be given to any period of service with a verification status (VS) of "B" because points are not credited until verified

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	FHD	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
1984/01/04	1984/05/04	E6	0	0	0	0	0	V	0	0	00/00/00
1984/05/05	1988/11/14	H3	0	0	0	0	0	V	0	0	00/00/00
1988/11/15	1989/11/14	B1	48	15	0	0	0	V	63	60	01/00/00
1989/11/15	1990/11/14	B1	49	15	0	0	36	V	100	96	01/00/00
1990/11/15	1991/11/14	B1	47	15	36	0	15	V	113	75	01/00/00
1991/11/15	1992/11/14	B1	47	15	9	0	15	V	86	75	01/00/00
1992/11/15	1993/11/14	B1	51	15	35	0	15	V	116	75	01/00/00
1993/11/15	1994/11/14	B1	46	15	13	0	46	V	120	106	01/00/00
1994/11/15	1995/11/14	B1	46	15	0	0	21	V	82	81	01/00/00
1995/11/15	1996/11/14	B1	44	15	0	0	15	V	74	74	01/00/00
1996/11/15	1997/09/09	B1	32	--	0	0	9	V	---	---	--/--/--
1997/09/10	1997/11/14	B1	13	15	0	0	0	V	69	69	01/00/00
1997/11/15	1998/11/14	B1	42	15	0	0	21	V	78	78	01/00/00
1998/11/15	1999/11/14	B1	41	15	0	0	23	V	79	79	01/00/00
1999/11/15	2000/02/14	B1	8	--	0	0	0	V	---	---	--/--/--
2000/02/15	2000/11/14	D1	46	15	0	0	0	V	69	69	01/00/00
2000/11/15	2001/11/14	D1	48	15	0	0	8	V	71	71	01/00/00
2001/11/15	2002/11/14	D1	33	15	0	0	162	V	210	210	01/00/00
2002/11/15	2003/08/08	D1	40	--	0	0	0	V	---	---	--/--/--
2003/08/09	2003/11/14	B1	8	15	0	0	22	V	85	85	01/00/00
2003/11/15	2004/11/14	B1	45	15	0	0	48	V	108	108	01/00/00
2004/11/15	2005/10/13	B1	37	--	0	0	18	V	---	---	--/--/--
2005/10/14	2005/11/14	B1	4	15	0	0	0	V	74	74	01/00/00
2005/11/15	2006/03/08	B1	16	--	0	0	0	V	---	---	--/--/--
2006/03/09	2006/07/05	B2	0	--	0	0	119	V	---	---	--/--/--
2006/07/06	2006/11/14	B1	0	15	0	0	0	V	150	150	01/00/00
2006/11/15	2007/11/14	B1	40	15	0	0	17	V	72	72	01/00/00
2007/11/15	2008/11/14	B1	50	15	0	0	0	V	65	65	01/00/00
2008/11/15	2009/11/14	B1	42	15	0	0	0	V	57	57	01/00/00
2009/11/15	2009/11/30	B1	0	--	0	0	0	V	---	---	--/--/--
2009/12/01	2010/04/11	B2	0	--	0	0	132	V	---	---	--/--/--
2010/04/12	2010/11/14	B1	29	15	0	0	5	V	181	181	01/00/00
2010/11/15	2011/11/14	B1	50	15	0	0	22	V	87	87	01/00/00
2011/11/15	2012/11/14	B1	44	15	0	0	40	V	99	99	01/00/00
2012/11/15	2013/11/14	B1	30	15	0	0	14	V	59	59	01/00/00
2013/11/15	2014/11/14	B1	50	15	0	0	14	V	79	79	01/00/00

ARMY NATIONAL GUARD RETIREMENT POINTS HISTORY STATEMENT

CW2 JOHNSON
xxx-xx-1111
JOINT FORCE HQ LAND COMPONENT
1000 HALSEY AVE SE BLDG 447
MARIETTA, GA 30060-4277
8AMAA-711

Date Prepared: 2018/09/14
Output Reason: Request
AYE: 11/14
BASD:
Notice of Eligibility: YES
Highest Grade Held: O06
RPED: 2025/08/12, 1 Pds.

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	FHD	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
2014/11/15	2015/11/14	B1	32	15	0	0	8	V	55	55	01/00/00
2015/11/15	2016/11/14	B1	44	15	0	0	34	V	93	93	01/00/00
2016/11/15	2017/11/14	B1	48	15	0	0	38	V	101	101	01/00/00
2017/11/15	--	B1	32	--	0	0	9	V	---	---	--/--/--
Grand	Totals						917		2695	2583	30/00/00

MILITARY MEMBERSHIP STATUS IDENTIFIERS

E6 - USAR Control Group (ROTC w/o SMP)
H3 - Non-Military, Civilian Break
B1 - Army National Guard Unit Member
D1 - USAR Troop Program Unit
B2 - Army National Guard Mobilized Service

NON-CREDITABLE PERIODS OF SERVICE

From Date	To Date	Reason
1984/01/04	1984/05/04	USAR Control Group (ROTC w/o SMP)
1984/05/05	1988/11/14	Non-Military, Civilian Break



NGB 23 (RPAM Statement)



ARMY NATIONAL GUARD CURRENT ANNUAL STATEMENT

SFC SNUFFY JOE
xxxx-xx-1234
W8AM GAARNG ELEMENT JF HQ
1000 HALSEY AVENUE SOUTHEAST
MARIETTA, GA 30060-4277
8AMAA-711

Date Prepared: 2024/02/23
Output Reason: Request
AYE: 08/24
BASD: 2005/12/03
Notice of Eligibility: YES
Highest Grade Held: E07
RPED: 2044/01/01, 0 Pds.

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Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	FHD	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
2003/08/25	2004/02/03	E5	0	--	0	0	0	V	---	---	--/--/--
2004/02/04	2004/08/24	A1	0	7	0	0	203	V	210	210	01/00/00
2004/08/25	2005/08/24	A1	0	0	0	0	365	V	365	365	01/00/00
2005/08/25	2006/08/24	A1	0	0	0	0	365	V	365	365	01/00/00
2006/08/25	2007/02/03	A1	0	--	0	0	163	V	---	---	--/--/--
2007/02/04	2007/08/24	B1	16	8	0	0	0	V	187	187	01/00/00
2007/08/25	2008/02/04	E4	20	15	0	0	15	V	20	20	01/00/00

The date the RPAM statement was generated.
Anniversary Year End.
Basic Active Service Date: indicates whether or not a reduction in pay was provided for Non-Regular any) was NOT for disciplinary reasons.
The date on which SM becomes eligible to start drawing retirement pay, and the number of qualifying periods (in 90-day increment) for Reduced Age Retirement Pay.



NGB 23 (RPAM Statement)



This summary is a statement of your points earned towards retirement. You should review all entries and report any discrepancies to your unit clerk. Particular attention should be given to any period of service with a verification status (VS) of "B" because points are not credited until verified.

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	FHD	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
2003/08/25	2004/02/03	E5	0	--	0	0	0	V	---	---	--/--/--
2004/02/04	2004/08/24	A1	0	7	0	0	203	V	210	210	01/00/00
2004/08/25	2005/08/24	A1	0	0	0	0	365	V	365	365	01/00/00
2005/08/25	2006/08/24	A1	0	0	0	0	365	V	365	365	01/00/00
2006/08/25	2007/02/03	A1	0	--	0	0	163	V	---	---	--/--/--
2007/02/04	2007/08/24	B1	16	8	0	0	0	V	187	187	01/00/00
2007/08/25	2008/08/24	B1	32	15	0	0	15	V	62	62	01/00/00
2008/08/25	2008/12/17	B1	5	--	0	0	0	V	---	---	--/--/--
2008/12/18	2008/12/22	B4	0	--	0	0	5	V	---	---	--/--/--
2008/12/23	2009/08/24	B4	0	15	0	0	245	V	270	270	01/00/00
2009/08/25	2010/08/24	B4	0	15	26	0	365	V	406	365	01/00/00
2010/08/25	2011/08/24	B4	0	15	0	0	365	V	380	365	01/00/00
2011/08/25	2012/08/24	B4	0	15	0	0	366	V	381	366	01/00/00
2012/08/25	2013/02/22	B4	0	--	0	0	182	V	---	---	--/--/--
2013/02/23	2013/08/24	B2	0	15	0	0	183	V	380	365	01/00/00
2013/08/25	2014/03/03	B2	0	--	0	0	191	V	---	---	--/--/--
2014/03/04	2014/08/24	B4	0	15	0	0	174	V	380	365	01/00/00
2014/08/25	2015/08/24	B4	0	15	0	0	365	V	380	365	01/00/00
2015/08/25	2016/08/24	B4	0	15	0	0	366	V	381	366	01/00/00
2016/08/25	2017/08/24	B4	0	15	0	0	365	V	380	365	01/00/00
2017/08/25	2018/08/24	B4	0	15	0	0	365	V	380	365	01/00/00
2018/08/25	2019/08/24	B4	0	15	0	0	365	V	380	365	01/00/00

Total year/month(s)/day(s) of creditable service for retirement pay for each period!

*Maximum creditable points for M-Day Soldiers are as follows.

*Each retirement year must have minimum of 50 points to be credited as a good retirement year, and later

is NOT verified, and the service and points will not be created.

110-133 days	5 pts
134-158 days	6 pts
159-182 days	7 pts
183-206 days	8 pts
207-231 days	9 pts
232-255 days	10 pts
256-279 days	11 pts
280-304 days	12 pts
305-328 days	13 pts
329-352 days	14 pts
353-366 days	15 pts



NGB 23 (RPAM Statement)

2019/08/25	2020/08/24	B4	0	15	0	0	365	V	380	365	01/00/00
2020/08/25	2021/08/24	B4	0	15	0	0	365	V	380	365	01/00/00
2021/08/25	2022/08/24	B4	0	15	0	0	365	V	380	365	01/00/00
2022/08/25	2023/08/24	B4	0	15	0	0	365	V	380	365	01/00/00
2023/08/25	--	B4	0	--	0	0	183	V	---	---	--/--/--

Grand Totals 6474 6808 6572 20/00/00

Total
Year(s)/Month(s)/Day(s) of
creditable service for
retirement pay.

MILITARY MEMBERSHIP STATUS IDENTIFIERS

- A1 - United States Army Regular Service
- B1 - Army National Guard Unit Member
- B2 - Army National Guard Mobilized Service
- B4 - ARNG Active Guard Reserve (AGR) under Title 32 USC, State Controlled and ARNG Active Duty Operational Support (ADOS) under Title 32 USC

Description(s) of all MMSI(s)
on the statement.



Reduced Age Retirement

- The eligibility age for Reserve Component Retirement Pay may be reduced in appreciation for service members who served in an authorized call to service.
 - The National Defense Authorization Act for 2008, section 647, USC Title 10, section 12731 (amended)
- Reduces eligibility to start receiving retirement pay prior to turning age 60.
- Retirement pay will not be reduced below age 50.
- Reduced retirement periods are applied in 90-day increments, not day for day. Periods of service from 29 January 2008 but before 1 October 2014 will be credited in 90-day increments, only when they occur in the same fiscal year. Periods of service beginning 1 October 2014 and thereafter will be credited in 90-day increments regardless of fiscal year change.
- Reduced age retirement eligibility is strictly for pay. Healthcare and other retirement benefits remain at age 60.
 - ✓ **The law does not provide credit for time served before 29 Jan 2008**
 - ✓ **NDAA 2020 changes also include:**
 - Deployment under 12304(b), COVID-19 Mission and Southwest Border Security Mission**



Supporting Documents for Reduced Age Retirement



The following documents for the qualifying period(s) must be submitted through their chain of command to the G1 RPAM Section.

- Individual mobilization orders

AND

- DD 214

Once updated, periods of qualifying years reduced will be shown on the NGB 23B (RPAM Statement) as Retired Pay Eligibility Date (RPED)



Contact Info

RPAM Distro

ng.ga.gaarng.list.ngga-g1-rpam@army.mil

Retirement Services





Retirement Services

Retirement Services

SFC Marquita St. Cyr

SGT Shanice Bradshaw

Ms. Xavier Solomon

Retirement Services Officers **(RSOs)**

Ms. Jihae Oh

MSG(R) Zulema Williams



Agenda

- Twenty Year Counseling
- Reserve Component-Survivor Benefit Plan (RC-SBP)
- Types of Separation
- Medical
- Retirement Transfer Options
- Retirement Packet
- Retirement Documents
- ID Cards
- DS Logon
- Grey Area Retirement
- Georgia Military Pension Fund
- Retirement Pay



Notice of Eligibility (20yr Letter)



- 20-year letters are generated after close of Soldiers AYE and issued the following month.
- The original 20-year letter is placed in Soldiers records.
- The unit is sent an email with retirement counseling, pre-retirement checklist, RC-SBP form and Georgia Pension Fund handout.
- RC-SBP is automatic unless Soldier chooses to decline or defer coverage 90 days after 20-year letter generated.

DEPARTMENT OF THE ARMY
JOINT FORCE HEADQUARTERS - GEORGIA
1000 HALSEY AVENUE
MARIETTA, GEORGIA 30060

NGGA-PEZ

27 August 2019

MEMORANDUM THRU Commander, JOINT FORCE HQ LAND COMPONENT,
MARIETTA, GA 30060-4277

FOR SGT LASTNAME FIRSTNAME MIDDLENAME, xxx-xx-3471,
4018 STREET, LOGANSVILLE, GA 30052

SUBJECT: Notification of Eligibility for Retired Pay for Non-Regular Service (20 Years)

1. You have completed the required years of service and will be eligible for retired pay upon your application at age 60 unless you qualify for a reduced eligibility age in accordance with Title 10, U.S. Code, Section 12731(f). Your eligibility is based upon the enclosed NGB Form 23A, Army National Guard Current Annual Statement.
2. You are not entitled to retired pay under Title 10, U.S. Code, Section 12731 if you are now or later become entitled to retired pay from an armed force under any other provision of law or to retainer pay as a member of the Fleet Reserve or Fleet Marine Corps Reserve.
3. Your eligibility for retired pay may not be denied or revoked on the basis of any error, miscalculation, misinformation, or administrative determination of years of creditable service performed unless it resulted directly from fraud or misrepresentation on your part. However, the number of years of creditable service on which your retired pay is computed may be adjusted to correct any error, miscalculation, misinformation, or administrative determination. When such correction is made you will be eligible for retired pay according to the number of years of creditable service, as corrected, from the date retired pay is granted.
4. You are eligible to participate in the Reserve Component Survivor Benefit Plan (RCSBP). The RCSBP will provide an annuity based on your retired pay to a surviving spouse, spouse and dependent child or children, child or children only, or a person with an insurable interest in you.
 - a. Upon receipt of this Notification of Eligibility, if you are married, or have a dependent child you will automatically be enrolled in accordance with Title 10, U.S.C. Section 1448(a)(2)(B) in the RCSBP under option C (Immediate Annuity), Spouse and



RCSBP



Reserve Component Survival Benefit Plan





What is RCSBP?

Reserve Component Survivor Benefit Plan (RCSBP) is an annuity that is paid to your survivors upon your death. Soldiers eligible for RCSBP are given the option to leave up to 55% of their retired pay to their eligible surviving beneficiaries.

Enrolling into RCSBP is the only way your survivors can receive a portion of your military retired pay. The election you make for RCSBP will be carried over to SBP at age 60.

- **Automatic RCSBP Coverage. If you fail to complete the RCSBP election certificate within the 90 days allotted, by law your eligible dependents on the date the NOE will receive automatic Option C RCSBP coverage based on your full retired pay.**

RC-SBP is a benefit, not an incentive.



RCSBP Options

Coverage Types

Option A: Decline RCSBP with option to elect SBP coverage at non-regular retirement. If a Soldier dies prior to receiving retired pay, the surviving dependent(s) will not receive an annuity from the Soldier's retired pay.

Option B: Deferred Annuity.

- Younger than 60: Annuity starts on what would have been the Soldier's 60th birthday.
- 60 or older : Annuity starts the day following Soldier's death.

Option C: Immediate Annuity beginning on the day following date of death regardless of age at time of death. Option C is **defaulted if no selection is made within the 90 days of NOE.**

No Dependents: If at the date of the NOE you are not married, have no eligible children, and do not desire to elect for a former spouse or insurable interest, complete the DD Form 2656-5 and elect no RCSBP option (leave RCSBP option blank).



RCSBP Elections

Eligible Beneficiaries

You can elect coverage for one of the following beneficiary types:

- spouse
- spouse (primary) and child (secondary)
- child only*
- former spouse
- former spouse and child
- someone with a financial interest

*Children under 18 and up to 22 (if unmarried and enrolled in college) are eligible beneficiaries. Children can age out of eligibility unless they are incapacitated.

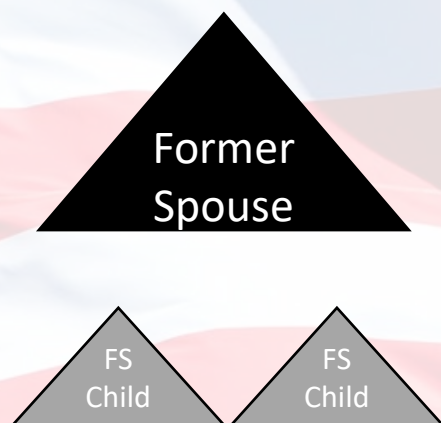


RCSBP Elections

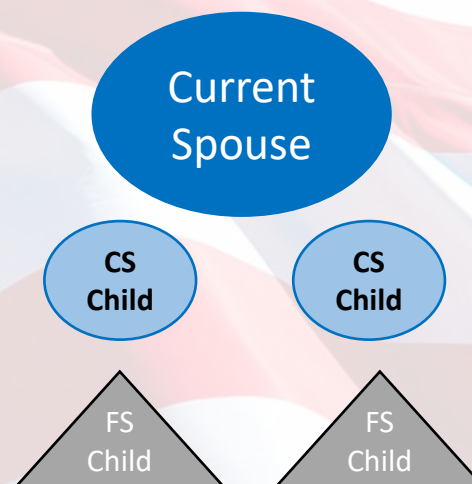
Election

Former spouse and children only covers children from the marriage to your former spouse. Any children outside that marriage will not be eligible.

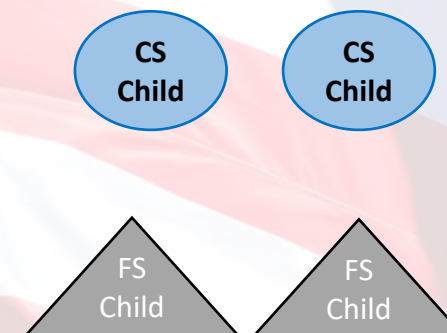
Former Spouse and Child



Spouse and Child



Child Only





RCSBP Spouse Concurrence

Although Soldiers make the election for RCSBP, by law, a spouse's written concurrence is required if a Soldier elects anything other than immediate annuity (Option C) with full retired pay as base amount.

RCSBP is a **JOINT** decision for married Soldiers who:

- Elect Option A, decline RC-SBP
- Cover less than full retired pay for spouse
- Elect "Child Only"
- Elect Option B, deferred annuity

The spouse can only concur or non concur

If spouse does not sign, coverage will be established for an immediate spouse annuity based on full retired pay.



COST COMPUTATION

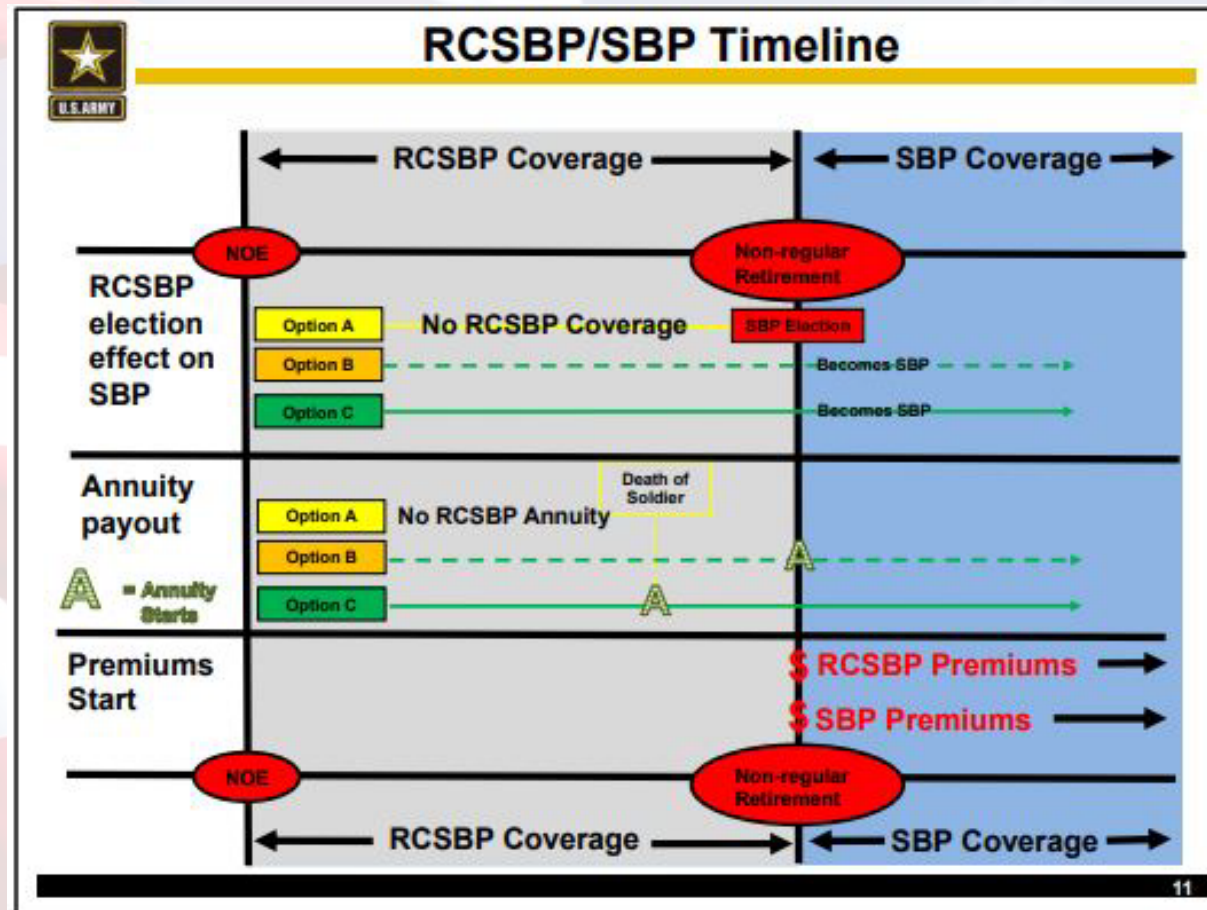


Cost for the Survivor Benefit Plan can be computed using the calculator listed on the following sites:

<http://actuary.defense.gov/Survivor-Benefit-Plans/>

<https://myarmybenefits.us.army.mil/Benefit-Calculators/SBP-Premium-Calculator>

- RCSBP premiums will be deducted upon receiving retired pay
- RCSBP premiums are 3.5% of the gross retired pay amount while in the grey area (paid by allotment at retirement eligibility), If you are enrolled in RC-SBP you will automatically transfer to SBP, the premiums are converted to 6.5% amount upon reaching RPED
- One time to cancel between 24 – 36 months after receiving retired pay
- SBP premiums are payable for a total of **30 years (360 months)** and attainment of at least age 70





RCSBP Election Changes



Life changing events such as death of beneficiaries, marriage, divorce, remarriage, birth or acquiring child that can affect your RCSBP election. You have one year to notify the Human Resources Command to request changes to your RCSBP coverage.

Contact your servicing RSO to assist with what forms and documents are needed to inform HRC of these changes.

- DD Form 2656-6
- Supporting documents: Death certificate, marriage license, divorce decree, birth certificate, adoption paperwork



Types of Separations

- Non-Regular Retirement
- Qualitative Retention Board/Selective Retention Board Non-Retain
- Medical Retirement
- Severance Pay



Non-Regular Retirement

- Voluntary Retirement
- Soldier initiates it with their commander and selects retirement date and transfer option (DA 4187)
- Do not drill after selected date or you will incur a debt
- All Soldiers must attend a transition seminar within 12 months of their retirement date
- Soldiers electing to retire IN LIEU OF QRB/SRB may forfeit educational transfer of benefits (TEB), if they have not met the four-year service obligation (POST 9/11 GI BILL CH33)



State Retention Board

- Qualitative Retention Board (QRB) - Enlisted
- Selective Retention Board (SRB) - Officers
- Involuntary Retirement
- Once notified of non-select, Soldier must initiate a retirement packet
- TAG determines retirement date of 31 December within the same calendar year
- All Soldiers must attend a transition seminar within 12 months of their retirement date
- QRB non-retained cannot transfer to the IRR IAW AR 135-178
 - NGB 22 re-entry code will be RE 4, which prohibits Soldier from joining any other component



Medical

Different Medical Boards:

- MRDP (Medical Retention Determination Point)
 - P3/P4 Profile is issued
- MEB (Medical Evaluation Board)
 - Service connected
- PEB (Physical Evaluation Board)
 - Service connected/Non-Service Connected

Soldiers with...

- less than 15-years of service will be medically discharged
- over 15-years, but less than 20-years, will receive 15-year NOE* for medical retirement
- 20 years of qualifying service, will receive 20-year NOE* for medical retirement

*** Service members who receive a 15/20-year NOE are entitled to full retirement pay and benefits at age 60 or earlier if qualified for reduced retirement age.**



Medical



Disability Severance Basics:

- Severance awarded on disability rating of 20% or less
- Will prohibit you from taking non-regular retirement
- If you receive any type of VA pay, they will recoup the settlement amount



Medical POC

EMAIL

ng.ga.gaarnng.list.ngga-g1-hss@army.mil



Transfer Options

Retired Reserve

Pros: No Drill!

Cons: Can no longer receive retirement points.

Individual Ready Reserve (IRR)

Pros: You can continue to earn retirement points.

Cons: Must earn a minimum of 50 retirement points per year to stay in IRR. If you fail to earn the points, you could be discharged from the military.

You must also request to transfer to Retired Reserves through HRC in order to get in retired status prior to your discharge date.

Soldiers in IRR will not be eligible for the Georgia Military Pension Fund.

Note: Soldiers requesting to transfer to the IRR must be within 6 months of their ETS/MRD and deployable at the time their retirement packet is approved for discharge at the G-1 level.



Retirement Packet




Retirement Packet main items include:

- DA 4187
- NOE (20-year letter)
- OCIE/CIF Clearance or Statement of Charge
- Completed award or memo
- Retirement Services Incentive (RSI) Request includes flag and certificate.
- Presidential Letter of Appreciation for 30yrs of service (if applicable)

Checklist and SOP can be found at

<https://ga.ng.mil/Portals/49/G1/sops.html>

**GEORGIA ARMY NATIONAL GUARD**

Retirement or QRB/SRB IRR Transfer Checklist

Reference: NGR 600-200/NGR 600-100/NGR 600-101

Name: _____ Rank: _____ MSC/ Unit: _____

Circle Duty Status: M-DAY TECH AGR

Officer Current Mailing Address: _____

Submit the following documents through chain of command to the State processing authority via IPPS-A

- ☐ DA Form 4187 dated May 2014 (with all required signatures)
- ☐ Notice of Eligibility for Retired Pay (Twenty-Year Letter) ****not required for IRR transfer request**
- ☐ Completed Award (copy of the DA 638 and Certificate verified in iPERMS) will be included in the Retirement Packet. LM are considered completed once submitted to NGB as verified by State Awards Representative (If the unit is not submitting a retirement award, submit memorandum, signed by the Commander, providing an explanation as to why the Soldier will not be receiving an award) ****not required if being transferred to the IRR**
- ☐ Cleared OCIE Clothing Record with the CIF Stamp
- ☐ DD Form 362 (Statement of Charges/Cash Collection Voucher) ****Required if the Soldier have not cleared CIF****
- ☐ Copy of the completed or initiated FLIPL ****Required if the Soldier is not responsible for loss equipment****
- ☐ Retirement Services Initiative (RSI) Requested ****not required for IRR transfer request**
- ☐ Updated certified copy of Soldiers Record Brief
- ☐ Current Copy of Soldiers RPAM statement
- ☐ Presidential Letter of Appreciation for 30 Qualifying Years of Service ****if applicable**
- ☐ Verified Address, Civilian Email, and Phone number are correct in IPPS-A; updated if required
- ☐ Annotated last pay date _____ ****Soldiers who receive payment after their requested effective date will incur a debt**.**

Ensure the following information is inputted in the CRM case:
Provider Group: NGGA G-1 RETIREMENT SECTION
Description: Non-Regular Retirement or QRB/SRB non-retain Request, MSC name
Example: Non-Regular Retirement Request, AVN TC

*Packets must be reviewed and validated at all levels prior to routing the request to G-1

1 October 2022



Retirement Documents



G-1 will place the following documents in your iPERMS record within 30 days* after your packet has been processed:

- Separation Order
- Closed out NGB 23B (RPAM Statement)
- DD 214-1 (Report of Service/Separation)
- Honorable Discharge Certificate

*Time can vary based on when G1 receives the completed packet.





Retirement ID Cards

Retirees will turn in their Common Access Card (CAC) and they will be issued the Retired Uniformed Services ID (USID).

- New ID cards for family members need to reflect sponsor's retired status.
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated.
- At age 60, Soldiers will have same privileges as the active component and are eligible for Tricare at reduced price.
- At age 65, Soldiers are eligible for Tricare for Life at not cost.
- Dependent parents/parents-in-law may qualify

FIND NEAREST ID CARD ISSUING FACILITY

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





Retirement ID Cards



Impact of ID Card Changes at Retirement

- The Retired Uniformed Services ID (USID) card is not a CAC, so...No access to DoD Enterprise Email
- No access to CAC-enabled systems
- Must change **myPay** account to commercial email
- Must obtain DS Logon Account to access records and systems





DS LOGON



The Department of Defense Self-Service Logon (DS LOGON) -is the only method for Retired/Separated Soldiers and family members, who don't have CAC cards, to access this information on the internet.

For DS Logon Registration, go to <https://myaccess.dmdc.osd.mil/identitymanagement>

Websites that accept DS Logon:

- Electronic Records Management System (iPERMS)
- Soldier For Life
- U.S. Army Human Resource Command (HRC)
- eBenefits
- U.S. Army My Records Portal
- Patient Portal TRICARE
- milConnect
- Veterans Affairs (VA)
- RAPIDS Self Service (RSS)
- My Army Benefits





Grey Area Retiree

Gray Area Retirees are members who served in the National Guard, are qualified for retired pay, and have retired from their service (stopped drilling) but are not yet at the age where they can start receiving retired pay.

Soldiers in the grey area will continue to have the following benefits:

- Base privileges including the PX, commissary, physical fitness center, and lodging.
- Space A travel: <https://www.spacea.net/>





Georgia Military Pension Fund (GMPF)



The State of Georgia created the Georgia Military Pension Fund (GMPF) on July 1, 2002, for the purpose of providing qualifying retired members of the Georgia National Guard members with a state benefit.

An initial base benefit of **\$50** per month (20 years), plus an additional \$5 per month for each additional year of creditable service to a maximum benefit of \$100 per month.

Eligibility Requirements

- Retired from the Georgia National Guard after July 1, 2002
- Age 60 or discharge, which ever is later
- Complete a minimum of 20 years of Creditable Service, at least 15 of which are with the GA NG
- Serve at least ten consecutive years of service in the GA NG immediately prior to discharge
- Receive an Honorable Discharge

Must submit application (90 days before 60th birthday) Early Reduced age does not apply to GMPF

More information can be found at <https://www.ers.ga.gov/georgia-military-pension-fund>



Retired Pay Application

- Retired pay is **not** automatic. Retired pay application must be submitted prior to reaching eligibility age (60th birthday or reduce age retirement).
- Application for retired pay should be completed and sent to the Human Resource Command (HRC), Fort Knox no earlier than nine months and no later than 90 days prior to the date retired pay is to start.

20/15 year letter, separation orders, NGB22, RPAM Statement, DD214/MOB orders (Reduced age)

- The State RSO can assist Soldiers with submitting the retired pay application to HRC
- There is a 6-year statute of limitations for back pay of retired pay.



Contact Info

RETIREMENTS NCOIC

SFC Marquita St.Cyr

Phone: (678) 569-5724

Email: ng.ga.gaarnng.list.ngga-g1-retirements@army.mil

RETIRED PAY/SBP

MSG (Ret) Zulema Williams/Ms. Jihae Oh

Phone: (678) 569-5750/(678) 569-5855

Email: ng.ga.gaarnng.list.ngga-g1-retirements@army.mil



Break



Federal Health Benefits Program



Amanda Beauchamp

Navigating Your Dental and Vision Care for Retirement from the Uniformed Services

Amanda Beauchamp



Georgia Market

Amanda Beauchamp

Account Executive, South Georgia
Amanda.Beauchamp@anthem.com

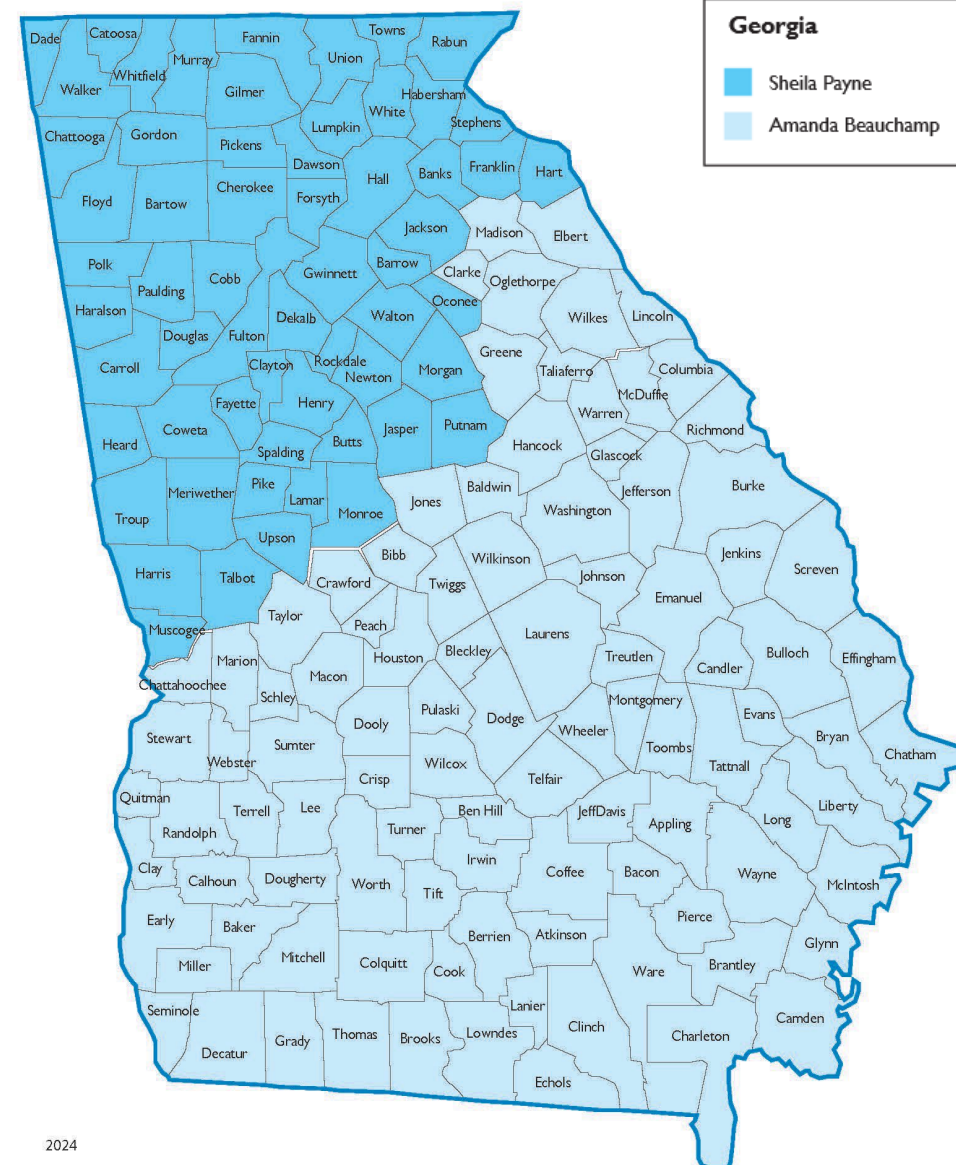
317-670-1467

Sheila Payne

Account Executive, Atlanta Metro
Sheila.Payne2@anthem.com

470-638-1057

Georgia Field Service Account Consultant Territory By County



Retirement

Your retirement from the uniformed services brings a new beginning, opportunities, choices and uncertainty.

We have your back.





Your dental and vision insurance coverage changes in retirement. You should **start planning years ahead** of your retirement date.

Plan your continuity of care

- ✓ Check to see if your providers are in-network or find new ones who are.
- ! **Getting care at in-network providers generally costs less compared with care at out-of-network providers.**
- ✓ Evaluate your finances and think about how much you're willing to pay for coverage.
- ✓ Be sure to choose the coverage that fits your needs and priorities.



Continue your dental and vision care

- ✓ Stay up to date on your vision care exams.
- ✓ Schedule routine dental exams and cleanings.
- ✓ Practice good oral hygiene. Brush and floss daily.
- ✓ Practice good, healthy vision habits, such as limiting screen time and wearing sunglasses with UV-protection.
- ✓ Maintain healthy eating, exercise and lifestyle habits.
- ✓ If you notice any changes in your dental or eye health, talk to your provider.



2025 Blue Cross Blue Shield FEP Dental

Amanda Beauchamp

  BlueCross
BlueShield | FEP Dental®



bcbsfepdental.com

No federal endorsement implied.



Benefits that make you smile



Fully-covered, in-network preventive care, exams, X-rays and up to three dental cleanings a year



An unlimited annual benefit for covered in-network services under High Option



No deductible for in-network services



Worldwide coverage with all overseas services at the in-network benefit level

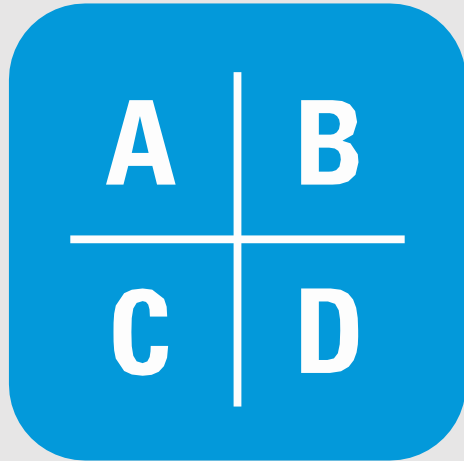


Benefits start right away—there's no waiting period for in-network coverage



Access to 100+ health and wellness discounts with Blue365®

We have two plans:
High Option and Standard Option



Our dental coverage is divided into four Classes (A, B, C and D) as well as some general services.

What you'll pay for Class A, B and C covered services

	High Option		Standard Option	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Class A (Basic) Services e.g., exams, preventive cleanings, X-rays, sealants	You pay nothing	You pay 10%	You pay nothing	You pay 40%
Class B (Intermediate) Services e.g., oral surgery, fillings, deep cleaning	You pay 30%	You pay 40%	You pay 45%	You pay 60%
Class C (Major) Services e.g., crowns, bridges, implants, root canals, dentures	You pay 50%	You pay 60%	You pay 65%	You pay 80%



For both High Option and Standard Option, we cover Classes B and C at 100% for children age 13 and under when visiting an in-network dentist.

Class A, B and C deductibles and benefit maximums

	High Option		Standard Option	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible for Class A, B and C Services Does not apply to Class D (Orthodontics)	You pay no deductible	You pay \$50 per person	You pay no deductible	You pay \$75 per person
Annual Maximum Benefits for Class A, B and C Services Does not apply to Class D (Orthodontics)	No benefit limit	We pay \$3,000 per person	We pay \$1,500 per person	We pay \$750 per person



What you'll pay for Class D services

	High Option		Standard Option	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Class D (Orthodontic) Services Adults & Children	You pay 50% up to \$3,500 lifetime maximum per person	You pay 50% up to \$3,500 lifetime maximum per person	You pay 50% up to \$2,500 lifetime maximum per person	You pay 50% up to \$1,250 lifetime maximum per person



General services

We also cover:



Anesthesia services provided alongside covered surgical procedures



Athletic mouthguards



Occlusal guards for clenching and grinding



Need-based oral care benefits

We offer benefits to meet the needs of all members, including those who may be at higher risk:

- A third cleaning when medically necessary
- Full mouth debridement
- One scaling and root planing (deep cleaning) procedure per quadrant
- Four periodontal maintenance procedures



International benefits



Need to see a dentist while in another country?
You're covered overseas.

- Receive benefits at the in-network level.
- You pay the dentist and then submit a claim to us via the secure member portal.
- Our network includes English-speaking dentists in approximately 100 countries.

To learn more about international benefits, visit bcbsfepdental.com/internationalservices.



2025 High Option premiums

High Option Premiums						
Rating Area	Self Only		Self + One		Self & Family	
	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY
1	\$18.95	\$41.06	\$37.90	\$82.12	\$56.84	\$123.15
2	\$21.23	\$46.00	\$42.46	\$92.00	\$63.69	\$138.00
3	\$23.10	\$50.05	\$46.21	\$100.12	\$69.31	\$150.17
4	\$25.03	\$54.23	\$50.05	\$108.44	\$75.08	\$162.67
5	\$28.01	\$60.69	\$56.02	\$121.38	\$84.03	\$182.07










2025 Standard Option premiums

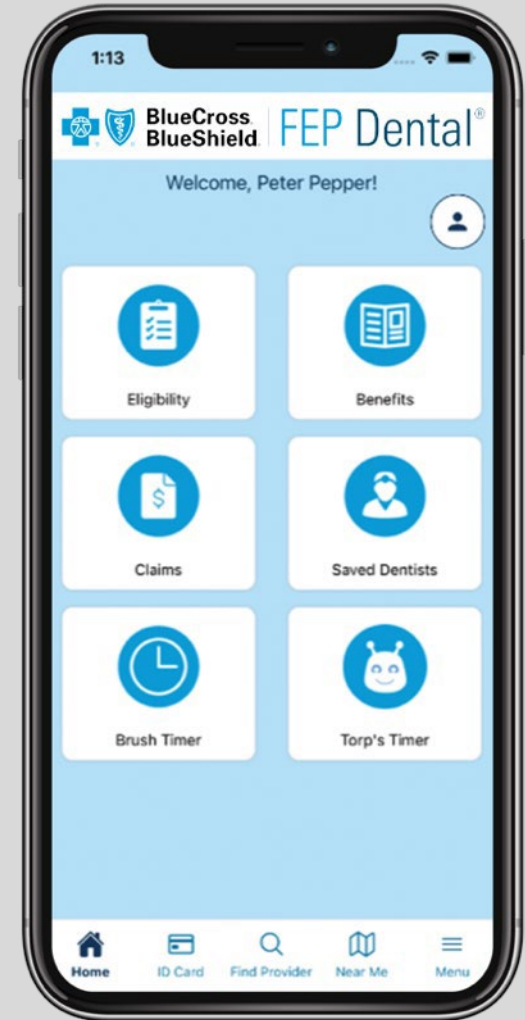
Standard Option Premiums						
Rating Area	Self Only		Self + One		Self & Family	
	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY
1	\$10.19	\$22.08	\$20.39	\$44.18	\$30.58	\$66.26
2	\$11.17	\$24.20	\$22.33	\$48.38	\$33.50	\$72.58
3	\$12.69	\$27.50	\$25.38	\$54.99	\$38.07	\$82.49
4	\$13.70	\$29.68	\$27.40	\$59.37	\$41.10	\$89.05
5	\$15.12	\$32.76	\$30.24	\$65.52	\$45.37	\$98.30



BCBS FEP Dental Mobile App

Our app puts your dental care coverage right at your fingertips.

-  Find in-network providers and nominate providers to join our network.
-  See your benefits, coverage and claims information.
-  Securely submit a claim.
-  View your digital member ID card and order replacement cards.
-  Find an event.
-  Use an interactive tooth brushing timer.
-  Set dental appointment reminders for you and your family.



FEDVIP dental carriers

FEDVIP offers 12 different dental carriers to choose from. Some carriers are regional, but most are nationwide with international coverage. Most plans include both High Option and Standard Option.

National/International carriers

- Blue Cross Blue Shield FEP Dental®
- Aetna® Dental
- Delta Dental®
- GEHA® Connection Dental Federal
- MetLife® Federal Dental Plan
- United Concordia® Dental
- UnitedHealthcare® Dental

Regional carriers

- Triple-S Salud®
- Dominion® National
- EmblemHealth® Dental
- HealthPartners® Dental
- Humana® Dental



2025 Blue Cross Blue Shield FEP Vision



bcbsfepvision.com





We use our eyes every day and depend on them for just about everything. Getting vision coverage helps ensure you give them the care they need.

Vision care exams can help detect conditions early and begin treatment when it's most effective. This can help you avoid unnecessary costs for care down the line.



What you might pay for eyewear: the savings are clear*

	Average cost without BCBS FEP Vision	What you pay with High Option	What you pay with Standard Option
Vision care exam	\$160	\$0	\$0
Retinal imaging	\$65	\$29	\$29
Frames	\$200	\$0	\$48
1-year breakage warranty [†]	\$30	\$0	\$0
Polycarbonate lenses	\$50	\$0	\$10 [‡]
Transitions® lenses	\$120	\$0	\$65
Ultimate anti-reflective lenses	\$175	\$70	\$85
Premium progressive lenses	\$295	\$40	\$90
What you pay out-of-pocket	\$1,095	 \$139	 \$327

**Savings are based on 2024 BCBS FEP Vision estimates. Assumes you visit in-network providers.*

[†]When ordered through the BCBS FEP Vision lab.

[‡]\$10 charge is the lens copay. There is no charge for polycarbonate lenses.



BCBS FEP Vision benefits

Benefit	High Option	Standard Option
Vision Care Exam	You pay nothing for one exam per year. ¹	You pay nothing for one exam per year. ¹
Retinal Imaging	NEW You pay a \$29 copay .	NEW You pay a \$29 copay .
Eyeglass Lenses	You pay nothing for one pair per year.	You pay a \$10 copay for one pair per year.
BCBS Exclusive Collection Frames	You pay nothing for one pair per year.	You pay nothing for one pair per year.
Frame Allowance (in lieu of Exclusive Collection Frames)	You receive a \$200 frame allowance toward any other provider-supplied frames, plus 20% off charges over \$200. ²	You receive a \$140 frame allowance toward any other provider-supplied frames, plus 20% off charges over \$140. ²
	_____ or _____ You receive a \$250 frame allowance at MyEyeDr.	_____ or _____ You receive a \$190 frame allowance at MyEyeDr.
Contact Lenses (in lieu of eyeglasses)	You receive \$150 per calendar year toward contact lenses, plus 15% off charges over \$150. ²	You receive \$140 per calendar year toward contact lenses, plus 15% off charges over \$140. ²
Contact Lens Evaluation	You pay nothing for evaluation, fitting and follow-up for non-specialty lenses, plus 15% off charges over \$60 for specialty contacts.	NEW You pay a \$55 copay for evaluation, fitting and follow-up for non-specialty lenses.

¹Two vision care exams per year for children 13 and under.

²Retail locations and online providers are not required to provide this discount.



National retailers in our network

AMERICA'S BEST
CONTACTS & EYEGLASSES

EYEGLOSS WORLD

LENSCRAFTERS®

 Sam's Club

PEARLE
EST. 1961
VISION™

COHEN'S
Fashion Optical

 **Visionworks**

myeyedr.

Sterling
OPTICAL®

Walmart 

COSTCO
WHOLESALE®

For Eyes 

EYEMART
EXPRESS

 **OPTICAL®**

WARBY PARKER

- America's Best
- Bard Optical
- Boscov's Optical
- Clarkson Eyecare
- Cohen's Fashion Optical

- Costco Optical
- Crown Optical
- Eye Doctor Optical Outlets
- Eyeglass World
- Eyemart Express

- For Eyes
- Heartland Vision
- Henry Ford OptimEyes
- JCPenney Optical
- LensCrafters

- Meijer Optical
- Midwest Vision Centers
- MyEyeDr.
- National Vision Centers
- Nationwide Vision

- Pearle Vision
- Rosin Eyecare
- Sam's Club
- SEE Inc.
- Shopko Optical

- SVS Vision
- Target Optical
- Visionworks
- Vista Optical in Fred Meyers
- Walmart Vision Centers

- Warby Parker
- Wisconsin Vision



Online retailers in our network

We also have online retailers where you can use your benefits and order eyewear.

1800 contacts®

WARBY PARKER

befitting
a better way to buy glasses you love

GLASSES.COM

LENSCRAFTERS®

 **OPTICAL®**

 **Visionworks**

NEW

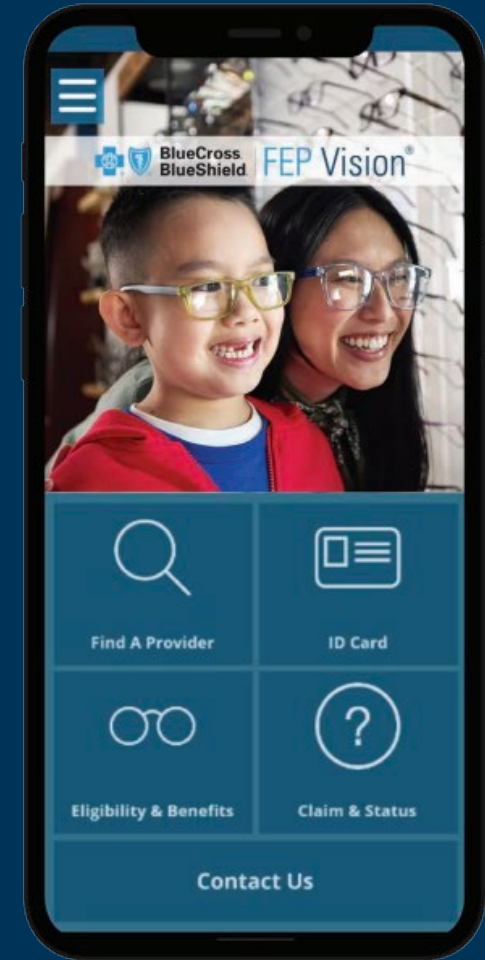
contactsdirect



BCBS FEP Vision mobile app

Our app puts helpful tools and benefits information right at your fingertips:

- View your benefits and out-of-pocket costs.
- Locate in-network providers.
- Access online retailers.
- View and share member ID cards.
- View claims and approval status.
- View and share EOBs.
- View wellness information.



FEDVIP vision carriers

You can choose from five different carriers for vision care coverage. All plans include both High Option and Standard Option.

National/International carriers

- Blue Cross Blue Shield FEP Vision®
- Aetna VisionSM Preferred
- MetLife® Federal Vision Plan
- UnitedHealthcare® Vision
- VSP® Vision Care





Savings & discounts



Your financial health matters. But you shouldn't have to sacrifice your health for your budget.

That's why **Blue365®** gives members access to exclusive deals on health and wellness products and services from **100+** national retailers.

Plus, joining is **easy** and completely free.

With Blue365, you get:

- ✓ 100+ handpicked discounts from brands you love.
- ✓ Deeper discounts than other health savings programs.
- ✓ No limits on how many deals you can redeem.
- ✓ Always-available deals and new ones constantly being added.
- ✓ Exclusive offers only available for Blue365 members.



Discounts from your favorite brands

Hearing & Vision

GLASSES^{DO}.COM.

TruHearing

START
HEARING

LasikPlus+
Imagine your life in focus

Beltone

Crookies

HearUSA

Jonathan Paul
FITOVERS

Davis
Vision.

QualSight
LASIK

FIFTH & NINTH

Fitness

fitbit

GARMIN

Cubii

GymNetwork 360

Gympass

fitness
your way
by Tivity Health

fitboom bah
HEALTHY TIME
EXCELLENT INNOVATIONS

Heart Rate
MONITORS USA

WITHINGS

GAIAM

echelon

INNOVA
DISC GOLF

fyt

Adventure Cycling Association

LIVEKICK

the
Wearables Store

LifeSpan
FITNESS

TRX

RUGGED MANIAC
OBSTACLE RACE SERIES

Travel

GeoBlue

UNIVERSAL
ORLANDO RESORT

Zeal
TRIPS

Fairmont
HOTELS & RESORTS

Walt Disney World

AVIS

Budget

Apparel & Footwear

Reebok

SKECHERS

Moosejaw



Discounts from your favorite brands (cont'd)

Personal Care



SYMTEK



Nutrition



Home & Family



ALL CAMPUS



THORNE



Joining Blue365



Visit blue365deals.com/fep and click the join button.



Enter the first three digits of your member ID number.



Enter your personal information and accept the Terms and Conditions to complete the registration process. Then, you're ready to save!





FEP Dental[®]

Visit

bcbsfepdental.com

Have questions? Call us:

1-855-504-BLUE (2583)

Available Mon – Fri 8 a.m. – 8 p.m. ET





FEP Vision®

Visit

bcbsfepvision.com

Have questions? Call us:

1-888-550-BLUE (2583)

8 a.m. to 9 p.m. ET, Mon.-Fri.;
10 a.m. to 2 p.m. ET, Sat.;
Closed Sun.





FEDVIP eligibility



A woman with dark hair tied back, wearing a white and navy blue striped short-sleeved shirt, is smiling and looking towards the right. She is standing on a sandy beach with a body of water and greenery in the background under a clear blue sky.

Your dental eligibility

FEDVIP dental is available to retired uniformed service members, including:

- ✓ Individuals medically retired or enrolled in TRICARE for Life
- ✓ Medal of Honor recipients (if not on active duty)
- ✓ Retired reserve members who are age 60 and older and under age 60 (gray area reservists) not yet receiving retired pay



Your family's dental eligibility

FEDVIP dental is also available to your eligible family members, including:

- ✓ Spouses
- ✓ Dependent children who are not full-time students until age 21
- ✓ Dependent children who are full-time students until they graduate or turn 23 (whichever is first)
- ✓ Dependents incapable of self-support due to a disability that occurred before reaching 21 (non-students) or 23 (students)
- ✓ Unmarried surviving spouses and eligible children/dependents

Your vision eligibility

To enroll in a vision plan, you must be enrolled in one of the following eligible TRICARE health plans:

- ✓ TRICARE For Life
- ✓ TRICARE Prime
- ✓ TRICARE Reserve Select
- ✓ TRICARE Retired Reserve
- ✓ TRICARE Select
- ✓ Uniformed Services Family Health Plan





Your vision eligibility (cont.)

If you're enrolled in a TRICARE health plan, FEDVIP vision is available to:

- ✓ Retired uniformed service members
- ✓ National Guard or Reserve members (and survivors) enrolled in TRICARE Reserve Select (TRS)
- ✓ Medal of Honor recipients (if not on active duty) and their families
- ✓ Retired reserve members who are age 60 and older and under age 60 (gray area reservists) not yet receiving retired pay

Your family's vision eligibility



Family members enrolled in TRICARE health plans are eligible for FEDVIP vision if they are:

- ✓ Spouses of active-duty service members
- ✓ Spouses of retired uniformed service members
- ✓ Unmarried children* who are not full-time students until age 21
- ✓ Unmarried children* who are full-time students until they graduate or turn 23 (whichever is first)
- ✓ Dependents incapable of self-support due to a disability that occurred before reaching 21 (non-students) or 23 (students)
- ✓ Unmarried surviving spouses and eligible children/dependents
- ✓ Separated or divorced spouses who have not remarried

**Children must be in your legal custody.*





Q: What about VA benefits?

A:

If you're a veteran, the VA places you into a benefits class depending on your military service history, health and living situation. You get the specific benefits based on that class.

VA dental and vision benefits

- ✓ Contact the VA and see what's offered for coverage based on your specific veteran status. You must be retired from the uniformed services to be eligible for FEDVIP.
- ✓ Veterans placed on medical retirement by the U.S. Department of Defense are considered retired members of the uniformed services. This makes you FEDVIP eligible.



Retired uniformed service members

- ✓ If you receive dental services from the VA and don't need FEDVIP dental coverage, your family can still get coverage with you as their sponsor. An eligible adult family member can enroll in FEDVIP dental coverage as the primary enrollee and add any other eligible family members.
- ✓ If you qualify for VA health care benefits, you may be able to get vision care through the VA. But if you want to enroll in FEDVIP vision coverage, you must enroll yourself, then add any eligible family members.



To learn more about FEDVIP eligibility,
visit BENEFEDS.gov.



Selecting a FEDVIP plan



Enrollment types

There are three enrollment types:



Yourself with
Self Only



You and one other
eligible family member
with Self + One



You and multiple
eligible family members
with Self & Family

When to enroll

Retiring from the uniformed services is a **newly eligible event** that allows you to enroll in FEDVIP. You have an enrollment window from 31 days before your retirement date to 60 days after.

If you enroll within 31 days before your retirement date, your coverage will be effective on your retirement date. If you enroll within 60 days after your retirement date, your coverage will take effect the first day of your next pay period. **So, if you enroll before your retirement date, you'll avoid a gap in coverage.**



You can also enroll in or change your FEDVIP plan annually during the Federal Benefits Open Season. **This is typically the second Monday of November through the second Monday of December each year.**



Visit BENEFEDS.gov to enroll in, change or cancel your FEDVIP coverage.

Enroll through BENEFEDS

1. Go online to BENEFEDS.gov call **1-877-888-FEDS (3337)**
2. Verify your eligibility
3. Fill out the required information
4. Create your BENEFEDS account (if enrolling online)
5. Make your plan selection





To enroll unmarried children in your legal custody who are full-time students or incapable of self-support, you must first register them in the **Defense Enrollment Eligibility Reporting System (DEERS)**.



Enrollment is not automatic, so you have to take action to become a member.

However, coverage automatically continues for the next plan year if you are already enrolled unless you change or cancel your coverage during Open Season, the annual enrollment period.



Q: What do I do when I retire if my family is already enrolled in a vision plan under FEDVIP?

A:

Your spouse will have to notify BENEFEDS to cancel your family's coverage. Then, you must enroll in a plan as a retired uniformed service member and add your eligible family members as dependents to your coverage.

If you have questions, call BENEFEDS at **1-877-888-FEDS (3337)**.



Qualifying life events



FEDVIP qualifying life events

There are certain qualifying life events (QLEs) that allow those who are eligible for FEDVIP coverage to change or enroll in a FEDVIP plan outside of Open Season or your initial enrollment window. QLEs include:

- Adding an eligible family member to your current plan through marriage, birth or adoption
- Losing a covered family member and decreasing your enrollment type
- Enrolling in new coverage due to marriage or losing other dental or vision coverage

Time windows and effective dates for QLEs

For most QLEs, you have **from 31 days before the event to 60 days after** to submit your change to BENEFEDS.

In most cases, if you make a change within 31 days before the event date, your coverage will be effective on the date of the event. If you make a change within 60 days after the event, your update will take effect the first day of your next pay period.

What to do if you have a QLE

Eligible members can submit a QLE change:



Online at BENEFEDS.gov

By calling **1-877-888-FEDS (3337)**

In some cases, you can fill out and mail a paper form for BENEFEDS to process.*

*If a specific agency or group of employees or annuitants has limited access to the Internet or telephone, OPM can request that BENEFEDS provide paper forms to facilitate enrollment or changes to enrollment.





Paying FEDVIP premiums



FEDVIP premium details

- ✓ Premiums are the amount you pay for your insurance plan
- ✓ FEDVIP is a member-pay-all program, meaning there is no government contribution to premiums
- ✓ For uniformed service members and families, premiums are paid post-tax
- ✓ For dental, where you live determines your premium, in addition to the plan and option you choose

To learn more about how you pay your premium, visit BENEFEDS.gov.



Premium allotments



BENEFEDS will **automatically set up a post-tax allotment with you for premiums**. If you do not have enough available funds, BENEFEDS will collect premiums via recurring automatic bank withdrawal or direct bill.

Your first allotment is taken from the retirement paycheck you receive the month after your coverage starts.





For more information and to check your eligibility, visit BENEFEDS.gov or call **1-877-888-FEDS (3337)**

BENEFEDS is the government-authorized enrollment website that eligible participants use to enroll in FEDVIP plans.





Proudly supporting our
**Uniformed Service Retirees
and their Families**
with quality dental coverage



Proudly supporting our
**Uniformed Service Retirees
and Active Duty Families**
with quality vision coverage

On behalf of Blue Cross Blue Shield,
we thank you and your family for your service to our country.



Thank you



Follow us [@fepblue](https://www.instagram.com/fepblue)



Transition Assistance

Robert Gresham



Robert Greasham

Reserve Component Transition

Assistance Advisor

Federal Contractor

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202-987-3869



DIRECTION

BENEFITS

COMPASSION



DIRECTION

BENEFITS

COMPASSION



Military OneSource



Debra Enslen

Military OneSource

Connecting You
to Your Best MilLife



Connecting You to Your Best MilLife

Military OneSource:

Your 24/7 connection to information, answers and support.

Your one source for your best MilLife.

- Dedicated to the greater military community — service members, military spouses, families and survivors
- Helping you take full advantage of all the benefits and resources you have available

Operated under the direction of the deputy assistant secretary of defense for Military Community and Family Policy



More Ways We Serve You

- A single source of information and assistance for service members and military families
- Private, discreet, individualized support
- Free, tailored, confidential
- Trustworthy information and resources — from the Department of Defense



Serving Our Military Community Worldwide

Here's who is eligible for Military OneSource services:

- All active duty, National Guard and Reserve Component service members, regardless of activation status
- Immediate family members
- Coast Guard, when activated with the Navy
- Expeditionary civilians, 90 days pre- until 180 days post-deployment
- Retired or discharged, honorably or a general discharge, including Coast Guard veterans and their immediate family up to 365 days post separation or retirement
- Survivors: non-remarried spouses and children



Privacy Protections

Personal information is secure. Each user is treated confidentially and with respect, regardless of rank

Privacy protections ensure your personal information will not be:

- Provided to the military or chain of command
- Shared with family or friends
- Released to other agencies



Privacy exceptions include the following duty-to-warn situations:

- Suspected family maltreatment – domestic violence, child or elder abuse or neglect
- Harm to self or others
- Illegal activity



Connecting You to Support and Resources



Non-medical Counseling to Help You Be Your Best

Confidential non-medical counseling:

- For service members and military families
- Private, at no cost, not reported to command
- Short-term, up to 12 sessions
- Connects you – or immediate family members – to counseling from licensed mental health clinicians
- Helps with issues such as:
 - Improving relationships at home and work
 - Stress management
 - Marital and communication issues
 - Adjustment and deployment difficulties
 - Parenting skills
 - Grief or loss



Specialty Consultations



Health and Wellness Coaching

Personal coaches to help you set and reach goals to lose weight, manage stress, tackle transitions or make more healthy lifestyle changes.



Peer-to-Peer

These free, confidential consultations provide opportunities for you to discuss personal or career challenges or aspirations with someone who's been there

Specialty Consultations



Wounded Warrior

Get immediate assistance for issues related to health care, resources, facilities and benefits — for eligible wounded, ill or injured service members, veterans and their caregivers.



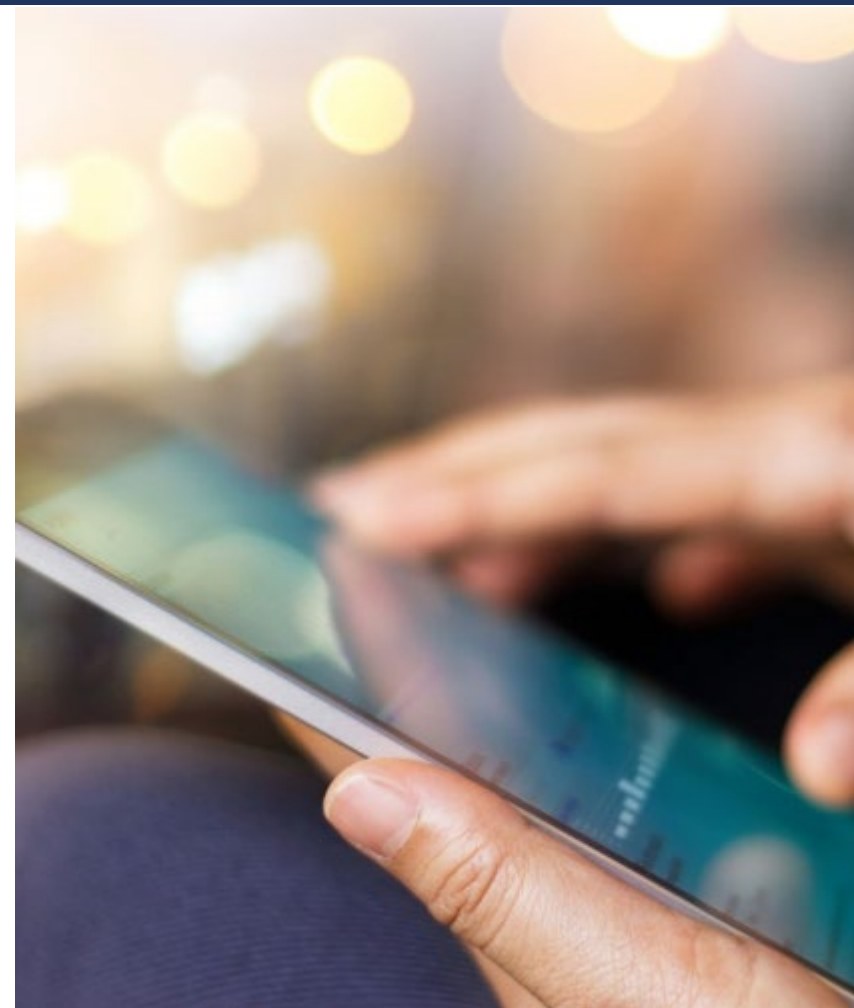
Transitioning Veterans

Consultants provide personalized support to service members in the process of transitioning to civilian life. Get help identifying goals, navigating benefits and resources like VA assistance, and preparing for civilian career and education opportunities.

Interactive Tools and Services

Military OneSource offers a wealth of interactive tools and services to help service members and military families:

- Financial Counseling
- MilTax Services
- Language Services
- Caregiver Support
- The Spouse Education and Career Opportunities program
- Mobile Resilience Tools and more



Interactive Tools and Services

Spouse Education and Career Opportunities

Military OneSource is your connection to SECO — employment and education for military spouses worldwide.

- Personalized guidance from career coaches
- Get assistance with:
 - Career exploration
 - Education, training and licensure
 - Employment readiness
 - Career connections
- Comprehensive resources and tools



Connect to Your Best MilLife

You Can Expect:

- Worldwide access 24/7/365
- Free and confidential support
- Objective and experienced experts
- Current and practical information and tools
- A commitment to help service members and military families thrive



Toll-free telephone
800-342-9647



www.MilitaryOneSource.mil
with live chat



www.MilitaryOneSource.mil



Interaction with
trained professionals

Questions?

Your 24/7 connection to information, answers and support.

Your one source for your best MilLife.

800-342-9647 • www.MilitaryOneSource.mil





Lunch Break



Warrior Alliance



Mrs. Emily Waters



VA Benefits Briefing

Emily Waters
Warrior Navigator





Mission:

The Warrior Alliance improves the quality of life for service members, veterans, and their families through a total care service network of veteran support organizations.



What Veteran Benefits are available to me?

Let's begin with the *Veteran's* Disability:

- VA disability pay is a tax-free monthly payment from the Department of Veterans Affairs to veterans who sustained an illness or injury during military service.
- Veterans with existing conditions prior to joining the service that were worsened by service may also receive compensation.
- Ratings range from 0 – 100% in 10% increments.

Veteran Service Officers

NEVER FILE A VA CLAIM ON YOUR OWN!

- Accredited Veteran Service Officers are specially trained to provide expert assistance to veterans and their families.
 - No veterans' benefits are granted automatically – you must apply for them! VSOs exist to help you do exactly that.
-

VA Disability Compensation Checklist

- Make a list of disabilities you want to claim.
- DD Form 214 / Military Discharge (separation papers) and any military papers related to your claim
- Marriage Certificate



VA Disability Compensation Checklist

- Social Security Number and Birthday of Spouse
- Birth Certificate & Social Security Card – Dependent Children ONLY
- Direct Deposit Info

• ~~Submit copies of your private/civilian medical records~~



Types of VA Disability Claims

- Primary: You can file for a disability that was directly caused or worsened by military service.
- Secondary: You can file a secondary claim to get more disability benefits for a new disability that's linked to an existing service-connected (primary) disability.

3 Golden Rules for VA Claim Success

Remember
THE GOLDEN RULES



- Injury/Incident occurred in service (best if you have it on record Reserves/NGB need an LOD)
- Current Diagnosis/supporting medical records to show chronic disability

VA True or False

- They do not deny you the first time through.
- They are not out to get you.
- The VA will approve disabilities based on your



VA True or False

- I can only submit claims one time with the VA.
- The VA only provides a lump sum of money for



PACT Act

These illnesses are now presumptive:

- Asthma that was diagnosed after service
- Chronic bronchitis
- Chronic obstructive pulmonary disease (COPD)
- Chronic rhinitis
- Chronic sinusitis
- Constrictive bronchiolitis or obliterative bronchiolitis
- Emphysema
- Granulomatous disease
- Interstitial lung disease (ILD)
- Pleuritis

- Expands VA health care eligibility for toxic-exposed Veterans and extends enhanced eligibility for Vietnam era, Gulf War era, and Post-9/11 combat Veterans
- 20 burn pit and toxic-exposure-related conditions added to presumption list
- Every enrolled Veteran will receive an initial toxic exposure screening and a

VA Disability/DFAS Retirement

- Concurrent Retirement and Disability Pay (CRDP) allows military retirees to receive both military retired pay and Veterans Affairs (VA) compensation.

Eligibility:

- You must be eligible for retired pay to qualify for CRDP.
- You are a regular retiree with a VA disability rating of 50 percent or greater.
- You are a reserve retiree with 20 qualifying years of service, who has a VA disability rating of 50 percent or greater and who has reached retirement

Can I Appeal my VA Benefits Decision?



- YES! If you have a legitimate claim and the reasoning exists to persist!
- If you do not meet the requirements of eligibility, you cannot appeal.
- If you have the evidence to support your claim,

Does my spouse/ex-spouse have access to my VA benefits?

- As a rule, only current or surviving spouses and dependents factor into VA benefits decisions.
- CHAMPVA terminates upon the dissolution of the marriage to the eligible veteran.

Apportionment:

- An ex-spouse can garnish a portion of VA disability benefits.

~~• The most common reason veterans fall behind or fail to make any~~

State Benefits



- Veteran Driver's License (Widows eligible, too): Provide your DD214 for verification at local DDS office.
- Veteran Plate (Widows eligible, too): DD214 directly to local tag office
- Burial in National and State Veteran Cemeteries (Widows and certain children eligible, too)

VA Healthcare: Like Any Other Insurance

Every veteran is entitled to enroll in VHA BUT:

- You have to be coming off active duty. You receive 5 years of coverage,
- Or be low income,
- Or have a presumptive disease or injury,
- Or have a VA service-connected disability, even at only a 0% rating.

➤ ~~8 Priority Groups based on which group you may have to pay~~

VA Education Benefits

CH30

MONTGOMERY GI BILL

CH1606

SELECTED RESERVE

CH31

VOCATIONAL REHABILITATION

CH35

DEPENDENT/SPOUSES

CH33

POST 9/11 GI BILL

VA Home Loans

- You need a Certificate of Eligibility (COE): you can get this through your lender or apply at VA.gov and have it mailed to you to take to a lender.
- Credit score: On average, that number is around 620.
- VA does not require a downpayment if the purchase price or cost is not more than the reasonable value of the property as determined by VA, but the lender may require one.

~~• Talk to your lender! Find a good, veteran friendly lender!~~

File Your VA Benefits (Don't Do it by Yourself)

Contact The Warrior Alliance or your local VSO office!

Email or call for an appointment!

Emily Waters:

ewaters@thewarrioralliance.org or

VSO Services

- Georgia Department of Veterans Services
- DAV
- AMVETS
- Veterans of Foreign Wars (VFW)
- The American Legion

VA Resources to Access Benefits

Register with The Warrior Alliance:

<https://www.thewarrioralliance.org/register/>

**Register and apply for VA Healthcare, Education Benefits, VA I.D. cards,
and upload evidence into your VA claim file:**

www.va.gov

Questions??



VA Benefits Briefing

Emily Waters

Warrior Navigator

The Warrior Alliance

ewaters@thewarrioralliance.org



Tricare



Mrs. Lorraine Howard

TRICARE® Benefits/Programs for National Guard and Reserve Members During Retirement

Your Options for Coverage After Retirement

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Today's Agenda

- What Is TRICARE?
- TRICARE Plan Options
 - Under Age 60
 - Ages 60–64
 - Age 65 and Older
- Other Important Information
- For Information and Assistance

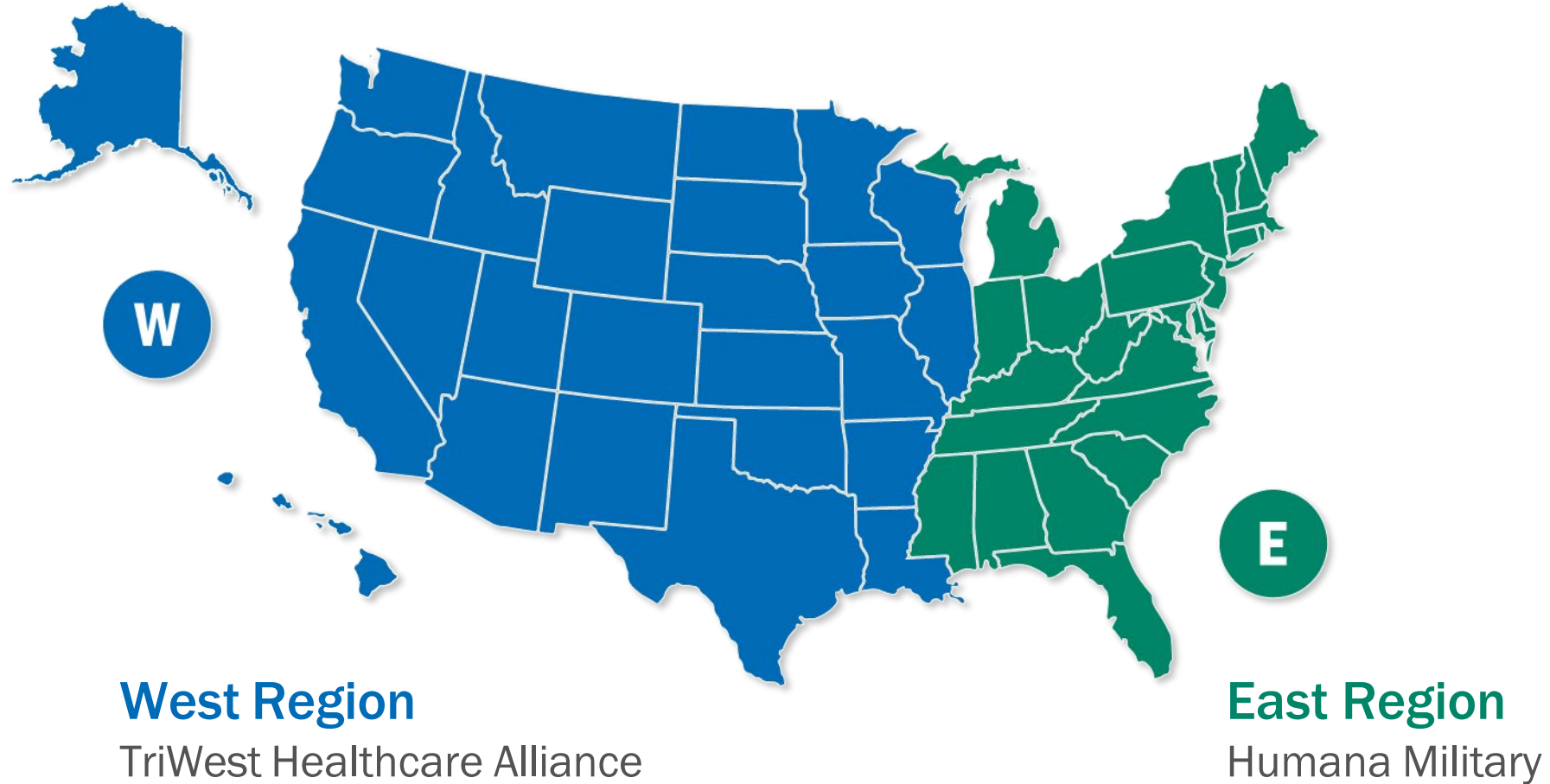
What Is TRICARE?

What Is TRICARE?



- TRICARE is the health care program for the U.S. Department of Defense. It consists of:
 - Direct care
 - Civilian care
- TRICARE® is the brand name for the U.S. Military Health System.

TRICARE Stateside Regions



TRICARE Overseas Program

Latin America and Canada

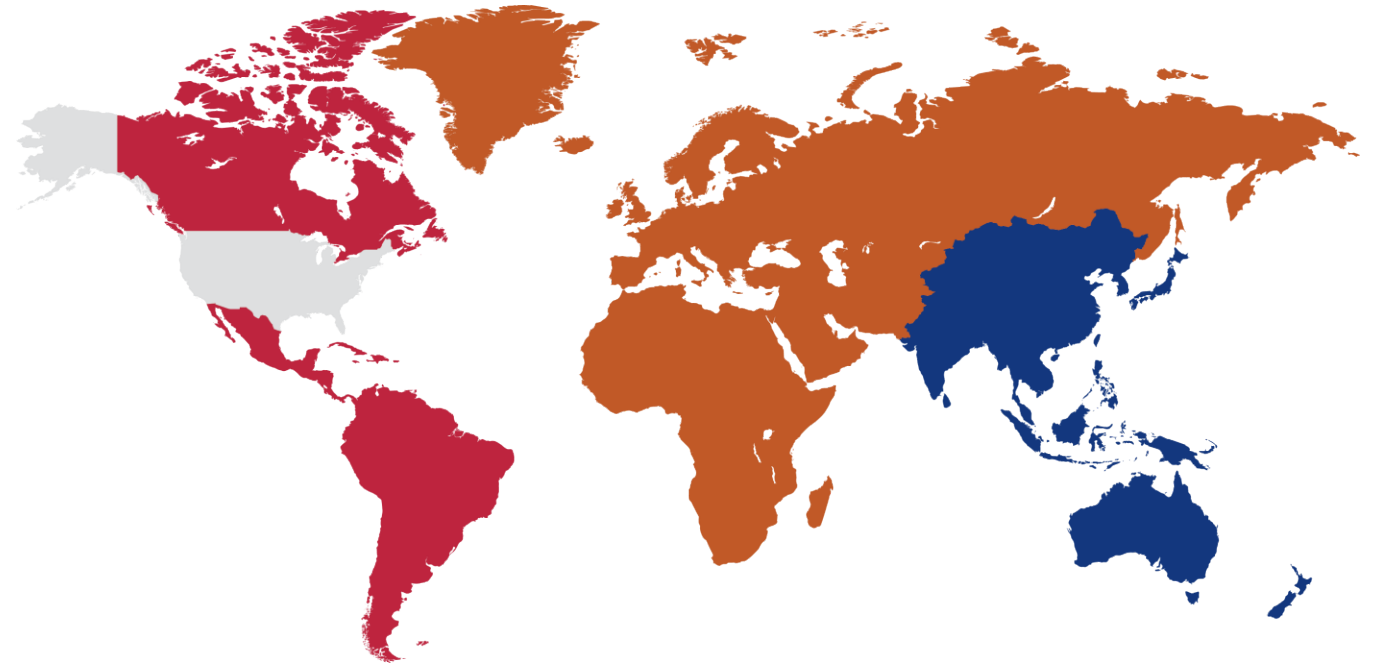
Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands

Eurasia-Africa

Africa, Europe, and the Middle East

Pacific

American Samoa, Asia, Australia, Guam, India, Japan, New Zealand, Northern Mariana Islands, South Korea, and Western Pacific remote countries



Keep DEERS Information Up To Date



Being able to use **TRICARE** depends on keeping **DEERS** up to date.

Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



Go to an ID Card Office
(<https://idco.dmdc.osd.mil/idco>)

Note: You must use this option to add family members in DEERS.



Log in to <https://milconnect.dmdc.osd.mil>.



Call 800-538-9552.



Fax 800-336-4416.

Beneficiary Categories: Group A and Group B

- All beneficiaries fall into one of two categories based on when you or your sponsor entered the uniformed services.

Group A

If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018

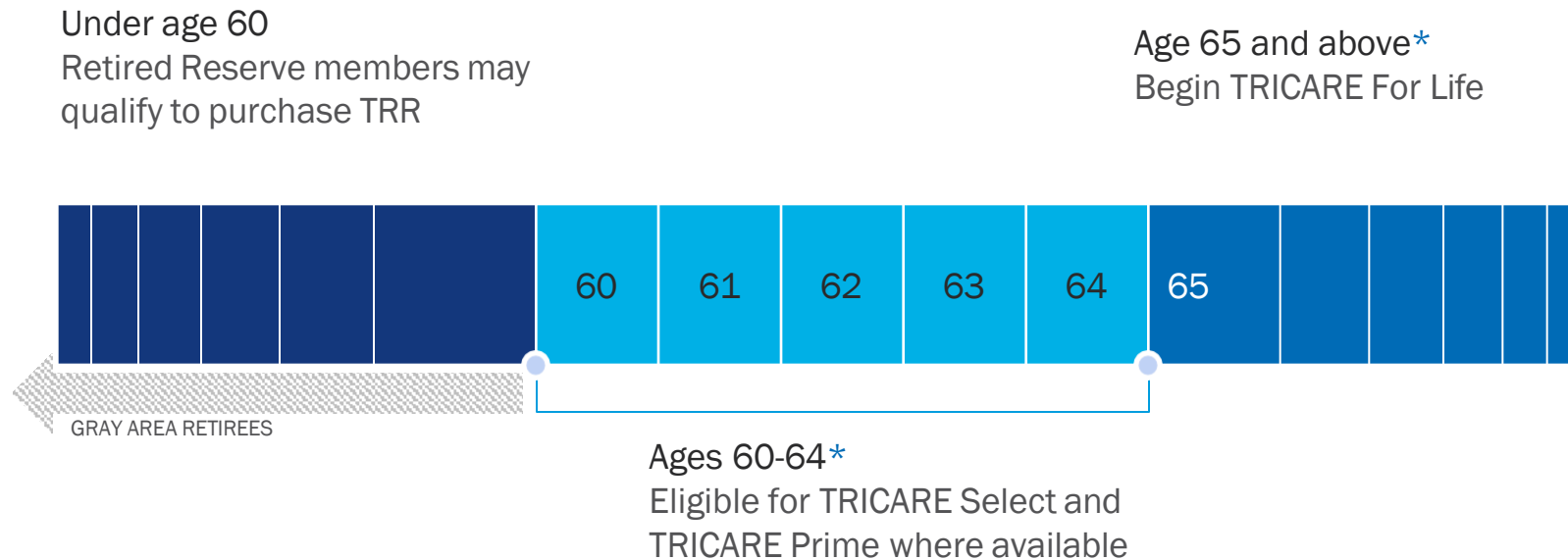
Group B

If your or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018

- The groups pay different costs and fees.
 - Group A beneficiaries enrolled in a premium-based plan (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program) follow Group B deductibles, cost-shares, copayments, and catastrophic caps.

Retired Reserve Coverage Timeline

National Guard or Reserve Retirement



* If you become Medicare-eligible due to disability, you may transition to TFL as early as age 60.

TRICARE Plan Options

Step 1: Qualify

TRICARE Retired Reserve

- Retired Reserve members may qualify for TRR if they are:
 - In the Retired Reserve
 - Under age 60
 - Drawing early retirement pay
 - Not eligible for or enrolled in Federal Employees Health Benefits Program under sponsor's own employment
 - For more information, visit www.tricare.mil.

Step 2: Purchase

TRICARE Retired Reserve

Purchase TRS or TRR:

- Online at <https://milconnect.dmdc.osd.mil>
 - Click on the “Benefits” tab, then choose “Beneficiary Web Enrollment” from the menu.
- By mailing a completed and signed *Reserve Component Health Coverage Request Form* (DD Form 2896-1) to your regional contractor
 - Include initial premium payment
- By calling your regional contractor
- In person overseas at a TRICARE Service Center

For continuous coverage, purchase TRS up to 90 days before TAMP ends, but no later than 90 days after TAMP ends. For TRR, if enrolled in another TRICARE plan, submit a TRR request within 90 days of the other TRICARE plan ending to ensure continuous coverage.

TRICARE Retired Reserve Coverage

- Member-only or member-and-family TRR coverage may be purchased for:
 - Qualified Retired Reserve members
 - Their eligible family members
 - Survivors
- Survivors of TRR members may purchase or continue coverage until the date the deceased sponsor would have reached age 60.
- For more information, go to www.tricare.mil/retiring.

TRICARE Retired Reserve Coverage: Getting Care

- Locate a network or non-network TRICARE-authorized provider:
 - Go to www.tricare.mil/finddoctor or call your regional contractor.
 - Ask your provider's office if they accept TRICARE.
 - If not, invite the provider to become TRICARE-authorized.
 - Give your regional contractor's phone number to the provider or send them to www.tricare.mil/providers.

TRICARE Retired Reserve Costs

For the most up-to-date cost information, visit www.tricare.mil/costs.

- Monthly premiums (per calendar year):
- Annual deductible
- Copayments and cost-shares apply for covered services and vary depending on the type of provider (network or non-network).
- Catastrophic cap per family per calendar year for covered medical services

Note: All ongoing monthly premium payments must be made by either automatic electronic funds transfer or automatic charge to a credit or debit card.

TRICARE Young Adult

- TYA is available to qualified unmarried dependents of TRICARE-eligible sponsors who are:
 - At least age 21, but not yet age 26
 - Not eligible to enroll in an employer-sponsored health plan
 - Not otherwise eligible for TRICARE plan coverage
 - Not a uniformed service sponsor (for example, a member of the Selected Reserve)
- For TYA qualification, cost and enrollment information, go to www.tricare.mil/tya.

Coverage Options Upon Turning Age 60

- Upon turning age 60 and collecting retirement pay (required to show as eligible in DEERS), TRR members are disenrolled from TRR and may be eligible for other TRICARE plans as retirees, such as:
 - TRICARE Select or TRICARE Prime (if in a PSA), including the US Family Health Plan
 - TFL
- If you want to enroll in TRICARE Prime or TRICARE Select, you must elect to enroll within 90 days of the day you turn 60.
- If eligible for premium-free Medicare Part A at age 60 or older, Retired Reserve members must also have Medicare Part B to be TRICARE-eligible. Before age 65, beneficiaries have the option to use TRICARE Prime or TFL. At age 65, coverage transitions to TFL.

TRICARE Select

- Enrollment is required.
- Annual deductible, cost-shares, and copayments apply.
 - Go to www.tricare.mil/costs.
- Save money by seeing a TRICARE-authorized network provider.
- Pre-authorization is required for some services.
 - Check your regional contractor's website.
- For more information, go to www.tricare.mil/select

TRICARE Select: Getting Care

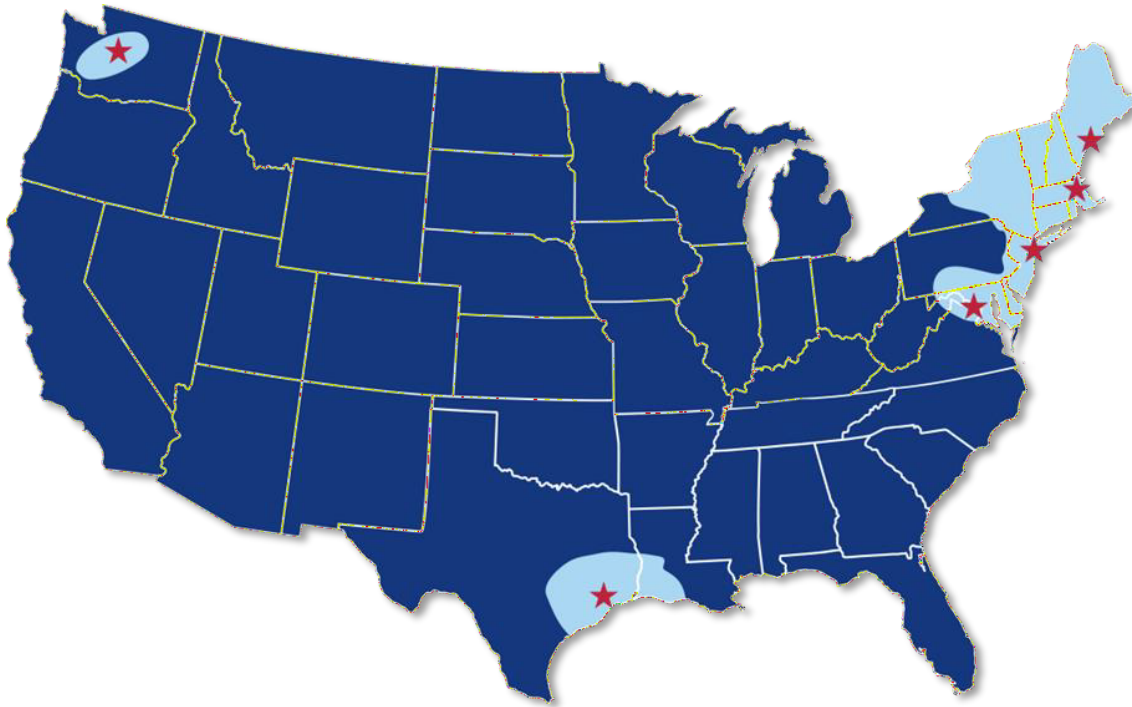
- Select any network or non-network TRICARE-authorized provider. You'll typically pay higher out-of-pocket costs for non-network providers.
- TRICARE network providers:
 - Accept TRICARE as the full payment for covered services
 - File claims for you
 - Offer copayments instead of cost-shares for most outpatient visits
- May access care at military hospitals and clinics if space is available
- If traveling or moving:
 - Routine care: Get care before traveling.
 - Urgent care: Call your primary care manager or regional contractor for assistance.
 - Emergency care: Call 911 or go to the nearest emergency room.
 - Seasonal moves: Consider transferring enrollment.

TRICARE Prime

- TRICARE Prime is available to beneficiaries living in Prime Service Areas in the U.S. and areas near military hospitals or clinics overseas.
- Annual enrollment is required.
- Assigned a PCM
- Get PCM referral for civilian specialty care (otherwise, higher costs apply).
- If desired, you must elect to enroll within 90 days of the date the sponsor turns (or would have) turned age 60.
- For more information, go to www.tricare.mil/prime.

US Family Health Plan

USFHP Service Areas



- TRICARE Prime option
- Six service areas
- May not get care at military hospitals or clinics or use military pharmacies
- Must enroll
- Learn more at www.tricare.mil/USFHP.

TRICARE Prime: Getting Care

- Enroll with a:
 - Military hospital or clinic if space is available
 - Civilian TRICARE network provider within a PSA
 - Primary care health care provider in the USFHP, depending on your location and sponsor status
- If traveling or moving:
 - Routine care: Get care before traveling.
 - Urgent care: Call your PCM or regional contractor for assistance.
 - Emergency care: Call 911 or go to the closest emergency room.
 - Seasonal moves: Consider transferring enrollment.

TRICARE Prime: Point-of-Service Option

- Point-of-service option:
 - Applies when nonemergency care is provided by a TRICARE-authorized provider without a PCM referral
 - Results in higher out-of-pocket costs
- TRICARE pays only if the provider is TRICARE-authorized and services are covered by TRICARE.
- Contact your PCM for a referral when seeking nonemergency care to avoid POS charges.
- POS deductibles per calendar year: \$300/individual; \$600/family
 - TRICARE pays 50% of the TRICARE-allowable charge.

Enroll in TRICARE Prime or TRICARE Select

- There are four ways to enroll:
 - Online: Enroll at <https://milconnect.dmdc.osd.mil>.
 - By phone: Call your regional contractor.
 - By mail: Download the TRICARE Select or TRICARE Prime form and submit it to your regional contractor. Forms are available at www.tricare.mil/forms.
 - In person (overseas only): Go to an overseas TRICARE Service Center.
- For enrollment fees, premium amounts and copayments, go to www.tricare.mil/costs.

Note: TRICARE Prime Remote coverage options aren't available after retirement.

Coverage Options Upon Becoming Medicare-Eligible

- If you're eligible for Medicare Part A, you must have Medicare Part B to remain eligible for TRICARE.
 - Pay for and enroll in Medicare Part B
- Beneficiaries under age 65 who are eligible for Medicare Part A and have Part B may:
 - Enroll in TRICARE Prime (enrollment fee waived)
 - Be covered by TFL
- Retirees with Medicare coverage aren't eligible to enroll in TRICARE Select.
- For Medicare Part B information, go to:
 - www.ssa.gov
 - www.medicare.gov

TRICARE For Life

TFL is Medicare-wraparound coverage for TRICARE beneficiaries who are eligible for Medicare Part A and have Medicare Part B, regardless of age or place of residence.

- Beneficiaries eligible for Medicare Part A and who have Medicare Part B:
 - Are automatically covered under TFL. There are no enrollment actions required or enrollment fees.
 - Need to get a new Uniformed Services ID card at age 65
 - May get care from any Medicare-participating, nonparticipating or opt-out provider, or military hospital or clinic if space is available.
- For more information on TFL, go to www.tricare.mil/tfl or call 866-773-0404.

Other Important Information

TRICARE and Other Health Insurance

- Other health insurance is considered your primary health insurance.
- After your OHI pays, TRICARE will pay the lesser of:
 - The billed, minus the payment from your OHI
 - The amount TRICARE would have paid without OHI
 - The OHI copayment or deductible
- If you have OHI:
 - Fill out a *TRICARE Other Health Insurance Questionnaire*: www.tricare.mil/forms.
 - Follow the referral and authorization rules for your OHI.
 - Tell your provider about your OHI and TRICARE.
- For services covered by Medicare, OHI, and TFL, TRICARE pays last after Medicare (if applicable) and your OHI.

Priority for Access to Military Hospitals and Clinics

	Priority for Access to Military Hospitals and Clinics
1	ADSMs
2	ADFMs in TRICARE Prime
3	Retired service members, their family members, and all others in TRICARE Prime and TRICARE Plus (primary care)
4	ADFMs enrolled in TRICARE Select and TRS members
5	All others enrolled in TRICARE Select, TRICARE Plus, or direct care only (not enrolled in any TRICARE health plan but eligible)

Pharmacy Options

Military
Pharmacy



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

TRICARE
Pharmacy
Home Delivery



- Must use this option for some drugs
- Get up to a 90-day supply

TRICARE
Retail Network
Pharmacy



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

Non-Network
Pharmacy



- Pay full price up front and file a claim to get a portion of your money back
- Get up to a 30-day supply

Pharmacy Benefits with Other Health Insurance

- Other health insurance is always the primary payer.
 - Use your other health insurance first, then submit claims to TRICARE.
- You may use TRICARE Pharmacy Home Delivery or TRICARE retail network pharmacies only if:
 - Your other health insurance does not cover your prescription.
 - You have reached your other health insurance's benefit cap.
- You may still use military pharmacies.

Voluntary Dental Coverage

- The U.S. Office of Personnel Management offers eligible TRICARE beneficiaries the option to enroll in a Federal Employees Dental and Vision Insurance Program dental plan.
 - FEDVIP offers a range of plans from a number of dental carriers.
 - FEDVIP dental coverage is available to:
 - Retired service members and their eligible family members
 - Certain retired National Guard and Reserve members and their family members.
 - Certain survivors
 - Medal of Honor recipients and their immediate family members or survivors.
 - Former spouses and remarried surviving spouses don't qualify to purchase dental coverage.

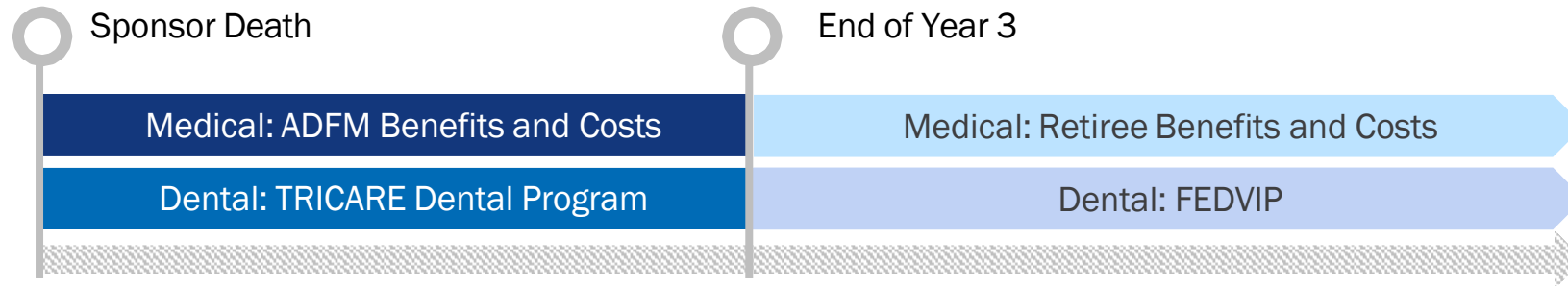
For FEDVIP dental plans and enrollment information, visit www.benefeds.gov.

Voluntary Vision Coverage

- Retirees, their eligible family members, and active duty family members enrolled in a TRICARE health plan may qualify to purchase vision coverage through FEDVIP.
- Eligible beneficiaries include those enrolled in or using:
 - TRICARE Prime, including USFHP
 - TRICARE Select
 - TRS
 - TRR
 - TFL
- FEDVIP vision coverage is available to:
 - Active duty family members
 - Retired service members and their eligible family members
 - National Guard and Reserve members and their eligible family members
- Visit www.benefeds.gov for vision plan eligibility, carrier, and enrollment information.

Survivor Benefits: Activated More Than 30 Days

Surviving Spouses Benefit Timeline



Surviving Children Benefit Timeline



Survivor Benefits: Activated 30 Days or Less

- If a National Guard or Reserve member dies while serving on federal active duty orders for a period of 30 days or less, family members remain eligible as survivors:
 - They have retiree benefits and costs.
 - They're eligible for the TDP Survivor Benefit.
- If a National Guard or Reserve member dies while on early TRICARE eligibility, eligible family members are:
 - Authorized transitional survivor benefits like that of active duty

Survivor Benefits: Not Activated

- Family members of non-activated National Guard or Reserve members who had TRS or TAMP coverage at the time of their death have the following options:
 - If TRS coverage was in effect, qualified survivors may purchase or continue coverage under TRS for up to six months from the date of their sponsor's death.
 - Effective Oct. 1, 2025, survivor coverage is extended to three years from the date of the sponsor's death.
 - If TAMP coverage was in effect, eligible survivors remain covered until the end of the 180-day TAMP period.
- Survivors are eligible for the TDP Survivor Benefit throughout the duration of survivor coverage or until losing TRICARE eligibility, whichever comes first.

Survivor Benefits: Retired

Family members of Retired Reserve members who had TRR at the time of the sponsor's death:

- Surviving spouses remain qualified for TRR survivor coverage until the day the sponsor would have turned age 60, at which point they may become to enroll in TRICARE Select or TRICARE Prime (if available).
- Surviving children remain qualified for TRR until their sponsor would have reached age 60 or until aging out or otherwise losing TRICARE coverage, whichever comes first.
 - Adult children remain eligible to enroll in TRICARE Young Adult coverage until no longer eligible or qualified.
- Survivors may be eligible to purchase dental and vision coverage through FEDVIP.

The Affordable Care Act

- TRICARE meets the minimum essential coverage requirement under the Affordable Care Act.
- Each tax year, you'll get an IRS Form 1095 from your pay center. It will list your TRICARE coverage for each month.
- Your Social Security number and the Social Security number of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

A graphic of an IRS Form 1095, titled "Form 1095" in the top left corner. The form is a standard IRS document with multiple sections and lines for text entry, including a header section, a section for the taxpayer's name and address, and a section for the employer's name and address. The form is shown in a simplified, schematic manner with blue lines and text.

For Information and Assistance

Contact Information

Regional Contractors

- TRICARE East Region
Humana Military
800-444-5445
www.tricare.mil/east
- TRICARE West Region
TriWest Healthcare Alliance
888-TRIWEST (888-874-9378)
www.tricare.mil/west
- TRICARE Overseas Region
International SOS Government
Services, LLC
www.tricare-overseas.com/contact-us

TRICARE For Life

- In the U.S. and U.S. territories:
Wisconsin Physicians Service—Military
and Veterans Health
866-773-0404
866-773-0405 (TDD/TTY)
www.TRICARE4u.com
- Overseas outside of U.S. territories:
Contact the overseas regional
contractor.

Resources

- TRICARE Website: www.tricare.mil



- TRICARE Publications: www.tricare.mil/publications
- milConnect: <https://milconnect.dmdc.osd.mil/>



Break



Georgia Guard Insurance Trust



Tamela Johnson



Georgia Guard Insurance Trust

State Sponsored Life Insurance up to 50K

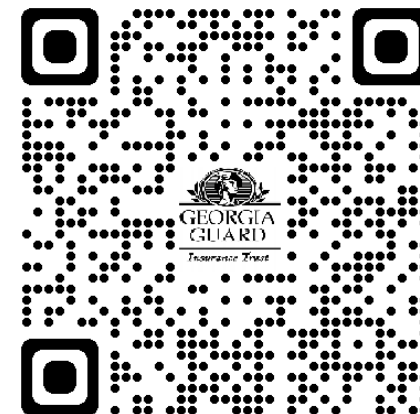
- Non-Profit Organization supporting Guard members & their families
 - Underwritten by – AFBA (5Star Life Insurance Company)
 - Revenue use to support Annual Scholarship Program
- Advantages
 - Benefits paid within 24 hours of notification
 - Cover at all times on or off duty (24/7/365)
 - Payroll deductible
 - Dependent coverage for spouse & children
 - No war clause or exclusion clauses period
 - Coverage continues after separation/retirement
 - Rates never change
 - Conversion privilege at age 60 or 65 regardless of health

Ms. Kim White

Office: 770-739-9651

kwhite@ggit.org

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American Legion



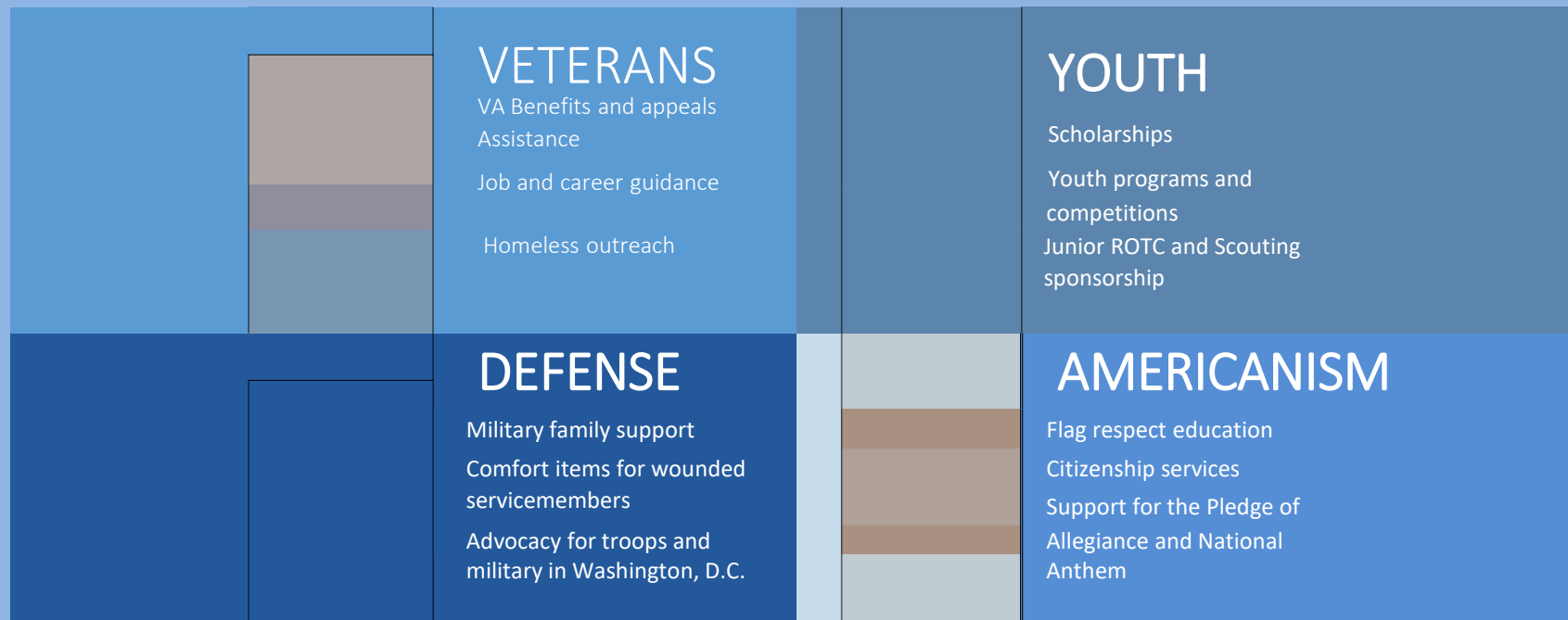
Mr. Samuel Perry



 **AMERICAN
LEGION**

ABOUT THE LEGION

OUR PILLARS OF SERVICE





ABOUT THE LEGION

THE AMERICAN LEGION FAMILY

- ▶ More than 1.8 million members of The American Legion
- ▶ Nearly 1 million members of The American Legion Auxiliary
- ▶ More than 370,000 members of The Sons of The American Legion

ABOUT THE LEGION

COMMUNITY FOOTPRINT

- ▶ 13,500 American Legion Posts
- ▶ North America
- ▶ The Caribbean
- ▶ Europe
- ▶ Latin America
- ▶ Asia



HISTORIC MOMENTS



1919

Since its founding nearly a century ago, The American Legion has influenced multiple important changes in America.



OUR HISTORY

U.S. FLAG CODE

American Legion conferences establish standardized rules of respect and display for Old Glory.



OUR HISTORY

FORMATION OF THE VA

Worked to consolidate multiple disconnected federal offices, agencies and bureaus into one Veterans Administration.

OUR HISTORY

THE GREATEST LEGISLATION

Formulated, drafted and fought for passage of the Servicemen's Readjustment Act of 1944.

The GI Bill

- Educated millions
- Triggered a half-century of economic prosperity
- Revolutionized higher education
- Made home ownership possible for average Americans
- Created the American middle class
- Allowed for an all-volunteer military



An aerial photograph showing a military aircraft flying over a vast, dense green forest. The aircraft is releasing two large, billowing clouds of orange-brown spray, which are Agent Orange, onto the forest below. The background shows distant hills under a hazy sky.

OUR HISTORY

SERVICE-CONNECTED CONDITIONS

The 1983 American Legion-Columbia University Study on the effects of Agent Orange exposure on Vietnam War veterans was one of many ways the organization helped suffering veterans receive care and benefits.



**TODAY'S
AMERICAN LEGION**

SERVICES FOR VETERANS

VETERANS AFFAIRS & REHABILITATION

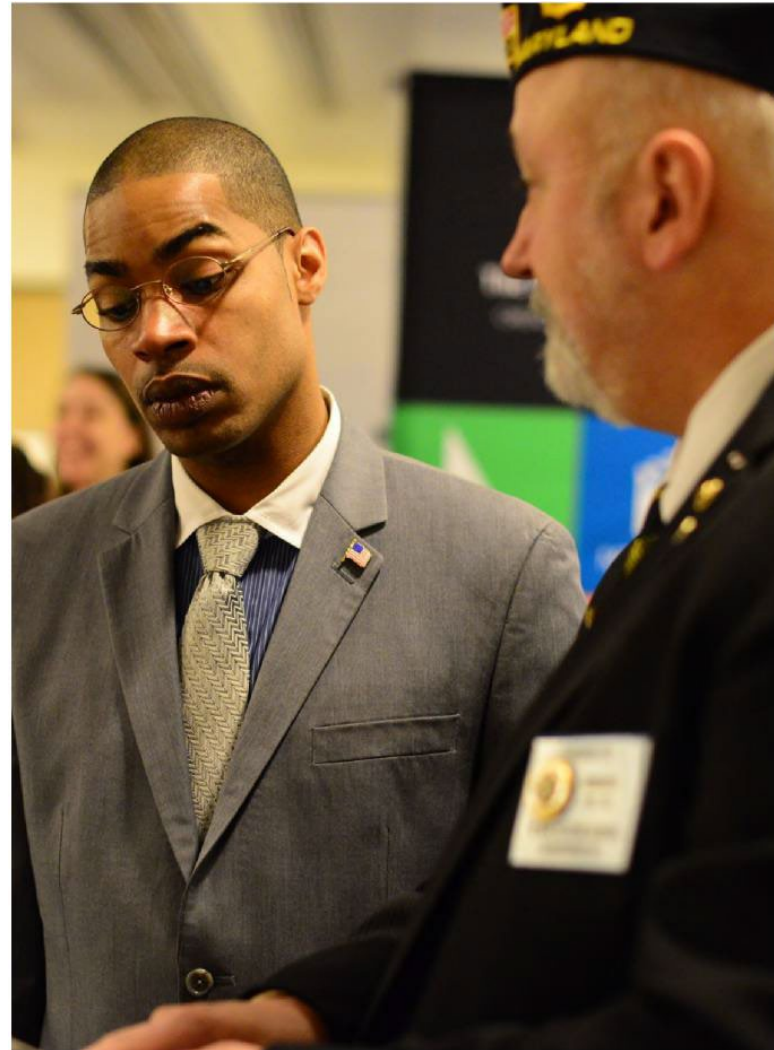
- Free representation for families seeking VA disability and medical benefits
- Support for veterans suffering from PTSD and TBI
- Millions of volunteer hours and services at VA facilities
- Representation before Congress to provide
 - ✓ Timely VA health care
 - ✓ Efficient benefits processing



SERVICES FOR VETERANS

VETERANS EDUCATION & EMPLOYMENT

- Job fairs and other career events for veterans and their families every year, nationwide
- Fighting for fair conversion of military experience to credit hours for civilian careers in specialized fields
- Mentorship and advice for veteran entrepreneurs
- support and help for homeless veterans



SERVICES FOR YOUTH

CHILDREN & YOUTH PROGRAMS

- ▶ Financial assistance for needy military and veteran families with young children
- ▶ Grants to organizations that provide support for children in need
- ▶ College scholarships to children of U.S. servicemembers killed while on active duty since Sept. 11, 2001
- ▶ Mentorship through
 - American Legion Boys State, Boys Nation
 - Oratorical Competition
- ▶ Youth programs, including
 - More than 3,000 Scout units
 - Nearly 4,000 American Legion Baseball teams
 - Dozens of Junior Shooting Sports Clubs
 - Junior ROTC
 - Youth Cadet Law Enforcement Programs



MILITARY SUPPORT

NATIONAL SECURITY

- Advocacy for quality-of-life benefits
- Fair treatment and support for military retirees
- Discharge review services
- Support for adequate defense funding
- Adoption of deployed units and volunteerism at National Guard armories



AMERICANISM

PATRIOTIC VALUES

- ▶ The nation's foremost authority on U.S flag respect, procedures and code
- ▶ Classroom presentations for children on such topics as flag respect, military service, history and patriotism
- ▶ Citizenship and naturalization education and support for legal immigrants seeking to become Americans



IN TIMES OF NEED

CRISIS CONTROL

- ▶ The National Emergency Fund provides financial assistance to American Legion members and posts after crises
- ▶ Posts serve as relief stations and command centers during natural disasters
- ▶ The Family Support Network ensures families of deployed service members endure no hardship caused by their service
- ▶ Temporary Financial Assistance program awards grants to help families of veterans with children



HONOR & REMEMBRANCE

PRESERVATION OF MEMORIES

- Provision and delivery of U.S. flags for the graves of American military personnel laid to rest at overseas cemeteries
- Demand full accounting and repatriation of those listed as prisoners of war or missing in action
- Participation in patriotic observances and events around the world
- Honor guard services and memorial tributes for fallen military personnel and veterans



COMMUNITY

THE LEGION IS LOCAL

- Every American Legion post is its own entity, working alongside local government, business and civic groups.
- Legionnaires help schools with
 - Flag education
 - Military history
 - Boys State
 - Oratorical contests
 - Junior ROTC
 - Junior Shooting Sports
 - American Legion Baseball
 - and more
- Legion Riders hit the road to raise funds, provide military funeral escorts and to volunteer for multiple local, state and national causes.



HOW YOU CAN HELP

HELP US HELP OTHERS

JOIN

- ▶ www.legion.org/join
- ▶ 800 433-3318

GET INVOLVED

- ▶ www.alaforveterans.org
- ▶ www.legion.org/sal
- ▶ www.legion.org/riders

GIVE

- ▶ www.legion.org/donate
- ▶ (800) 433-3318





AMERICAN LEGION

LOCAL CONTACT

Samuel.I.perry@icloud.com

<https://georgialeghion.org/>

404-245-5410



Retirement Process

14 Years of Service

- Ensure your Retirement Points are correct
- Attend a Transition Seminar



15-19 Years of Service

- Gather Resources
- Check Service Obligation
- Plan for medical/dental if applicable



20 Years of Service

- Receive 20YR NOE
- To decline RCSBP, Complete DD Form 2656 within 90 days
- Attend Transition Seminar (if not completed)



12 Month from Retirement Date

- Determine desired retirement date
- Apply for Reduced Age Retirement if applicable
- Initiate Non-Retirement Packet (sign DA 4187)



6 Months from Retirement Date

- Complete Retirement Award
- Verify all Awards are updated in IPPS-A
- Update address in IPPS-A
- Verify all DD 214s are in IPERMS



30-90 Days Prior to Retirement

- Retirement Ceremony
- Create DS Logon
- Update Contact Information
- Clear Supply



Gray Area

- Maintain current Information with HRC



30 days after Retirement

- Receive Separation documents from G-1
- DD 214-1
- Closed RPAM
- Separation Order
- Retirement Certificate



0-3 Months after Retirement

- New ID Cards



12 Months Prior to 60th

- Birthday or Reduced Age Retirement
- Apply for retired pay



Placed on Retired List

- New ID Card
- Apply for Tricare, dental, and vision



AAR

