



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



# Agenda

- **Opening Remarks**
- **RPAM**
- **Retirement Services**
- **Military One Source**
- **Federal Health Benefits Program**
- **VA Benefits Briefing/Warrior Alliance**
- **First Command Financial Service**
- **Tricare**
- **Transition Assistance**
- **American Legion**
- **AAR/Closing Comments**



RPAM

SSG Stingley, Khayla



# 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<br>(yyyymmdd) | End Date<br>(yyyymmdd) | MMSI | IDT | MEM | ACCP<br>Misc<br>Pts | FHD | AD<br>Pts | VS | Total<br>Career<br>Points | Total<br>Pts For<br>Ret Pay | Creditable<br>Svc For<br>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                         |
| 1989/1/15                | 1990/1/14              | B1   | 49  | 15  | 0                   | 0   | 36        | V  | 100                       | 96                          | 01/00/00                         |
| 1990/1/15                | 1991/1/14              | B1   | 47  | 15  | 36                  | 0   | 15        | V  | 113                       | 75                          | 01/00/00                         |
| 1991/1/15                | 1992/1/14              | B1   | 47  | 15  | 9                   | 0   | 15        | V  | 86                        | 75                          | 01/00/00                         |
| 1992/1/15                | 1993/1/14              | B1   | 51  | 15  | 35                  | 0   | 15        | V  | 116                       | 75                          | 01/00/00                         |
| 1993/1/15                | 1994/1/14              | B1   | 46  | 15  | 13                  | 0   | 46        | V  | 120                       | 106                         | 01/00/00                         |
| 1994/1/15                | 1995/1/14              | B1   | 46  | 15  | 0                   | 0   | 21        | V  | 82                        | 81                          | 01/00/00                         |
| 1995/1/15                | 1996/1/14              | B1   | 44  | 15  | 0                   | 0   | 15        | V  | 74                        | 74                          | 01/00/00                         |
| 1996/1/15                | 1997/09/09             | B1   | 32  | --  | 0                   | 0   | 9         | V  | ---                       | ---                         | --/--/--                         |
| 1997/09/10               | 1997/1/14              | B1   | 13  | --  | 0                   | 0   | 0         | V  | 69                        | 69                          | 01/00/00                         |
| 1997/1/15                | 1998/1/14              | B1   | 42  | 15  | 0                   | 0   | 21        | V  | 78                        | 78                          | 01/00/00                         |
| 1998/1/15                | 1999/1/14              | B1   | 41  | 15  | 0                   | 0   | 23        | V  | 79                        | 79                          | 01/00/00                         |
| 1999/1/15                | 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               | 2001/1/14              | D1   | 48  | 15  | 0                   | 0   | 8         | V  | 71                        | 71                          | 01/00/00                         |
| 2001/1/15                | 2002/1/14              | D1   | 33  | 15  | 0                   | 0   | 162       | V  | 210                       | 210                         | 01/00/00                         |
| 2002/1/15                | 2003/08/08             | D1   | 40  | --  | 0                   | 0   | 0         | V  | ---                       | ---                         | --/--/--                         |
| 2003/08/09               | 2003/1/14              | B1   | 8   | 15  | 0                   | 0   | 22        | V  | 85                        | 85                          | 01/00/00                         |
| 2003/1/15                | 2004/1/14              | B1   | 45  | 15  | 0                   | 0   | 48        | V  | 108                       | 108                         | 01/00/00                         |
| 2004/1/15                | 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               | 2006/1/14              | B1   | 0   | 15  | 0                   | 0   | 0         | V  | 150                       | 150                         | 01/00/00                         |
| 2006/1/15                | 2007/1/14              | B1   | 40  | 15  | 0                   | 0   | 17        | V  | 72                        | 72                          | 01/00/00                         |
| 2007/1/15                | 2008/1/14              | B1   | 50  | 15  | 0                   | 0   | 0         | V  | 65                        | 65                          | 01/00/00                         |
| 2008/1/15                | 2009/1/14              | B1   | 42  | 15  | 0                   | 0   | 0         | V  | 57                        | 57                          | 01/00/00                         |
| 2009/1/15                | 2009/11/30             | B1   | 0   | --  | 0                   | 0   | 0         | V  | ---                       | ---                         | --/--/--                         |
| 2009/12/01               | 2010/04/11             | B2   | 0   | --  | 0                   | 0   | 132       | V  | ---                       | ---                         | --/--/--                         |
| 2010/04/12               | 2010/1/14              | B1   | 29  | 15  | 0                   | 0   | 5         | V  | 181                       | 181                         | 01/00/00                         |
| 2010/1/15                | 2011/1/14              | B1   | 50  | 15  | 0                   | 0   | 22        | V  | 87                        | 87                          | 01/00/00                         |
| 2011/1/15                | 2012/1/14              | B1   | 44  | 15  | 0                   | 0   | 40        | V  | 99                        | 99                          | 01/00/00                         |
| 2012/1/15                | 2013/1/14              | B1   | 30  | 15  | 0                   | 0   | 14        | V  | 59                        | 59                          | 01/00/00                         |
| 2013/1/15                | 2014/1/14              | 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<br>(yyyymmdd) | End Date<br>(yyyymmdd) | MMSI | IDT | MEM | ACCP<br>Misc<br>Pts | FHD | AD<br>Pts | VS | Total<br>Career<br>Points | Total<br>Pts For<br>Ret Pay | Creditable<br>Svc For<br>Ret Pay |
|--------------------------|------------------------|------|-----|-----|---------------------|-----|-----------|----|---------------------------|-----------------------------|----------------------------------|
| 2014/11/15               | 2015/11/14             | B1   | 32  | 15  | 0                   | 0   | 8         | V  | 55                        | 55                          | 01/00/00                         |
| 2015/1/15                | 2016/1/14              | B1   | 44  | 15  | 0                   | 0   | 34        | V  | 93                        | 93                          | 01/00/00                         |
| 2016/1/15                | 2017/1/14              | B1   | 48  | 15  | 0                   | 0   | 38        | V  | 101                       | 101                         | 01/00/00                         |
| 2017/1/15                | --                     | 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.

The date the RPAM statement was generated. Anniversary Year End. **Basic Active Service Date:** indicates whether or not a The highest grade held date **Retirement Pay Eligibility Date** provided the reduction (if 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.

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| Begin Date<br>(yyyymmdd) | End Date<br>(yyyymmdd) | MMSI | IDT | MEM | ACCP<br>Misc<br>Pts | FHD | AD<br>Pts | VS | Total<br>Career<br>Points | Total Pts<br>For Ret<br>Pay | Creditable<br>Svc For<br>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   | 00  | 15  | 0                   | 0   | 15        | V  | 20                        | 20                          | 01/00/00                         |



# 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<br>(yyyymmdd) | End Date<br>(yyyymmdd) | MMSI | IDT | MEM | ACCP<br>Misc<br>Pts | FHD | AD<br>Pts | VS | Total<br>Career<br>Points | Total Pts<br>For Ret<br>Pay | Creditable<br>Svc For<br>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:

|              |        |
|--------------|--------|
| 37-60 days   | 2 pts  |
| 61-133 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 |

\*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 credited.

\*Maximum creditable points while on Active Duty are 365 points each year.



# NGB 23 (RPAM Statement)



|              |            |    |   |    |   |   |      |   |      |      |          |
|--------------|------------|----|---|----|---|---|------|---|------|------|----------|
| 2019/08/25   | 2020/08/24 | B4 | U | 15 | U | U | 365  | V | 381  | 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)

The background of the image is a close-up, slightly blurred view of the United States flag waving. The stars and stripes are clearly visible, with the blue field of stars on the left and the red and white stripes on the right. The lighting is bright, creating a sense of movement and depth.

**QUESTIONS?**

# 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 60<sup>th</sup> 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.



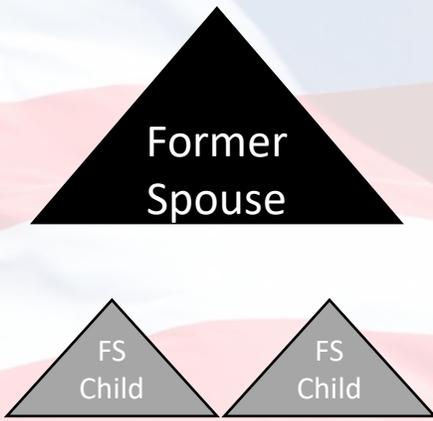
# RCSBP Elections



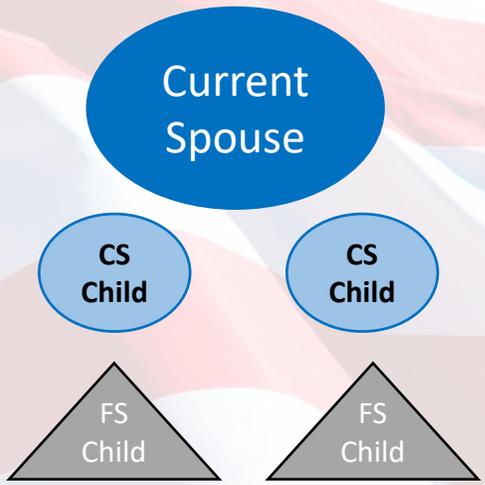
## Election

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

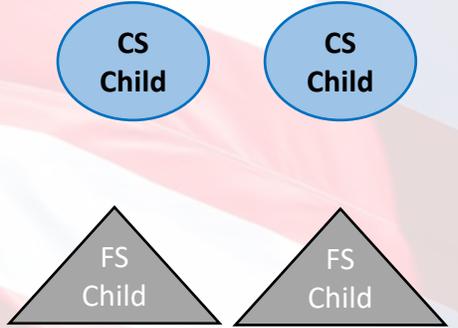
### Former Spouse and Child



### 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

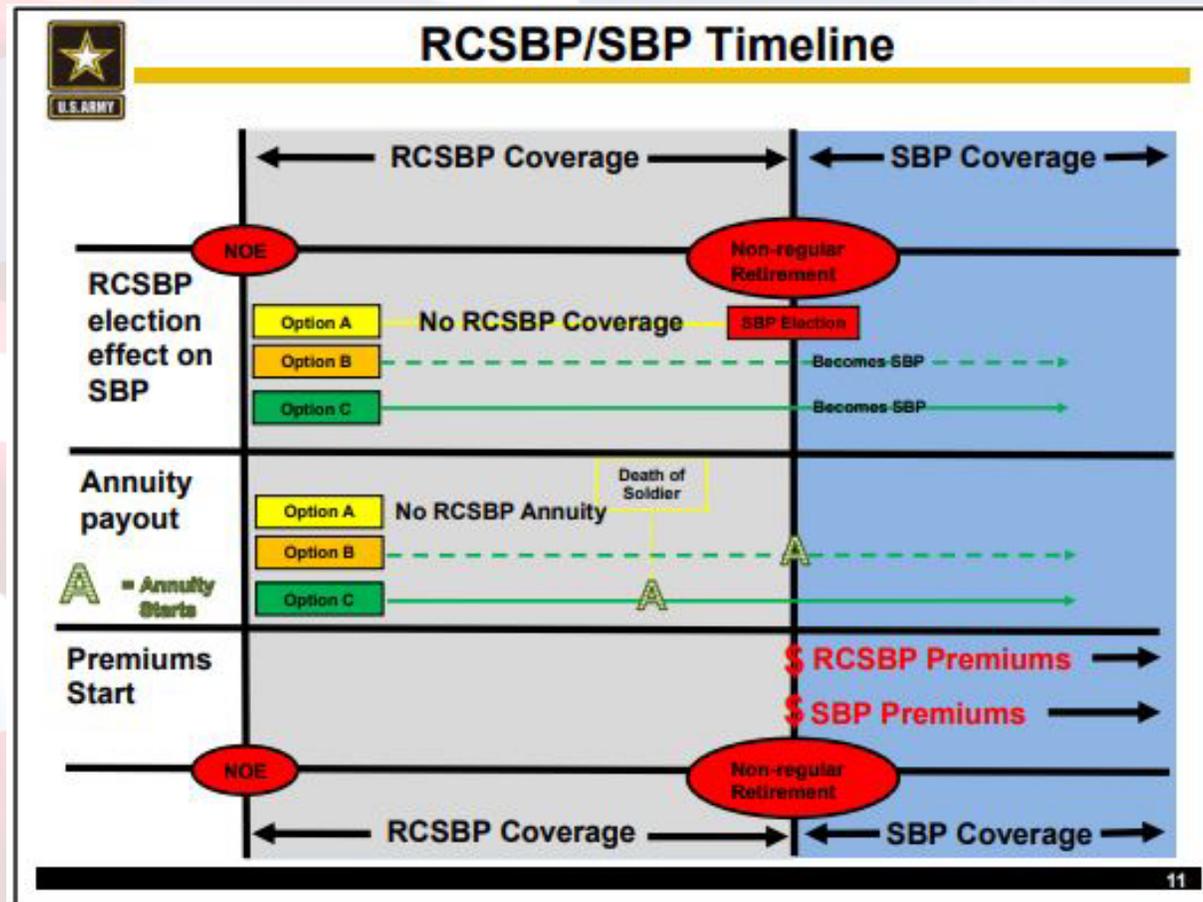


Cost for the Survivor Benefit Plan can be computed using the calculator listed on the following sites:

<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
- 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
- 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](mailto: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 at the time their retirement packet is approved for discharge at the G-1 level. If they are outside the 6-month window, they will be transferred to the Retired Reserves.



# 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: NNGA 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



# Retirement Documents



G-1 will send you the following 90 days\* after your packet has been processed:

- Separation Order
- Closed out NGB 23B (RPAM Statement)
- NGB 22 (Report of Service/Separation)
- Honorable Discharge Certificate

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

- Presidential Letter of Appreciation for 30yrs of service (if applicable)





# 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 60<sup>th</sup> 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 (60<sup>th</sup> 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](mailto: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](mailto:ng.ga.gaarnng.list.ngga-g1-retirements@army.mil)

The background of the image is a close-up, slightly blurred view of the United States flag waving. The stars and stripes are clearly visible, with the blue field of stars on the left and the red and white stripes on the right. The lighting is bright, creating a sense of movement and depth.

**QUESTIONS?**



**BREAK**



# Military One Source

Teresa Gavan

# 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 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 Defense Department



U.S. 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 to include a general discharge, up to 365 days post-separation or retirement
- Survivors: non-remarried spouses and children



# Connecting You to Support and Resources



# 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



# 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



# How to Access Non-medical Counseling

**You can connect with Military OneSource 24/7/365 from anywhere in the world to arrange your session:**

Counseling services are offered via:

- Telephone
- Online chat
- Secure, live video session
- Face-to-Face

Face-to-face sessions are also available through the Military and Family Life Counseling Program at installations worldwide



# What Non-medical Counseling Doesn't Cover

## Non-medical counseling is **NOT** appropriate for:

- Long-term counseling and support
- Post-traumatic stress disorder
- Psychological or fitness-for-duty evaluations
- Addictions
- Mental health diagnoses requiring medication
- Determining a medical diagnosis
- Crisis situations

If issues fall outside the scope of non-medical counseling, persons will be referred to a treatment center, TRICARE or another service.



## Specialty Consultations (1 of 4)



### 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



### 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.

## Specialty Consultations (2 of 4)



### Special Needs

Consultants are knowledgeable about the range of military programs and assistance for caregiving, education and more for family members with special needs – both children and adults.



### Adoption

Adoption consultants are specially trained in military adoptions and can help you navigate the process.



### Elder Care

Trained consultants can answer questions and help you access resources and support services for your older family member. Get help understanding benefits from the VA and Medicaid, learn how to find in-home care and facilities and get referrals for programs.

## Specialty Consultations (3 of 4)



### **Building Healthy Relationships**

Consultants provide personalized support tailored to strengthen your relationships by helping you set goals and boost your communication skills.



### **Education**

From pre-school to college tuition, education consultants can connect you to resources for service members, for military spouses and military children.



### **Spouse Relocation and Transition**

Personalized help with moving and transition for military spouses. Get help with managing moving plans, housing allowances, shipment and storage, and more.

## Specialty Consultations (4 of 4)



### **New MilParent**

Expectant parents and parent of children age five and under can get personalized consultant support and resources for self-care, sleep issues, toilet training, managing difficult behaviors, solo parenting, finding child care and more.



### **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.

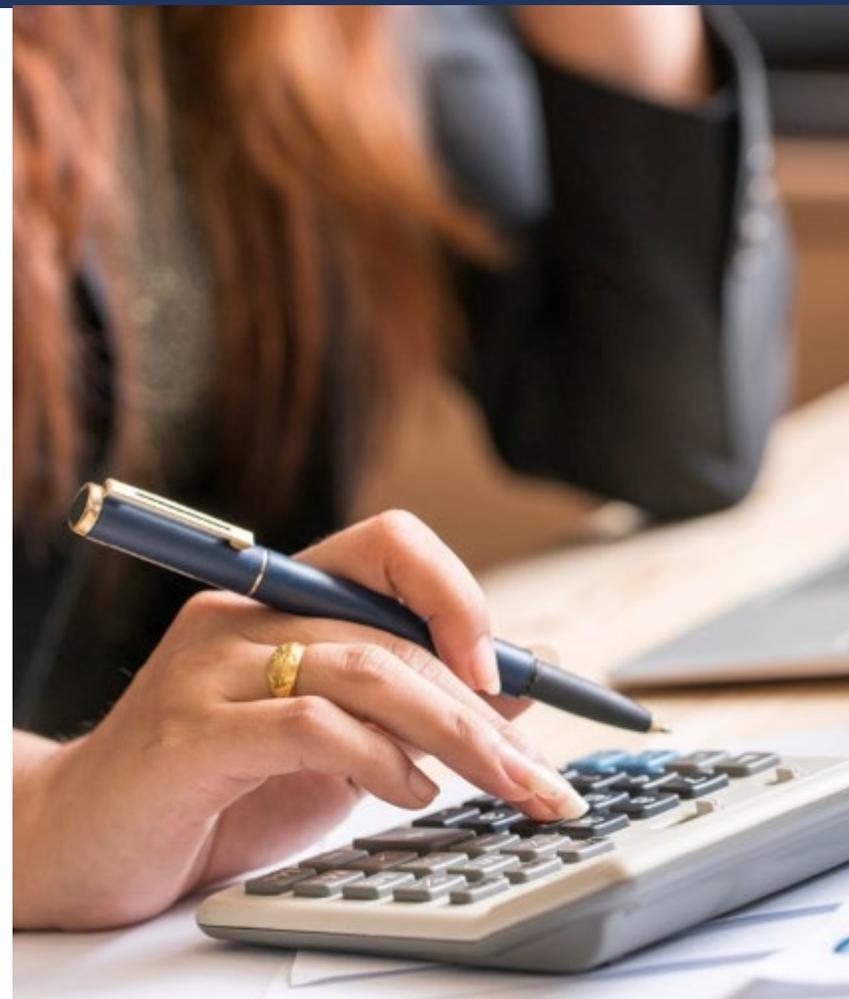
# Interactive Tools and Services, 1 of 6

## Financial Counseling

Learn how to take control of your finances. Accredited financial counselors can assist with:

- Setting up a budget
- Evaluating savings, retirement plans and investment plans
- Reviewing college savings and tuition programs
- Understanding housing finances
- Learning how to manage debt — such as negotiating late fees, payment plans

These independent, certified counselors can help you understand and weigh options for the best fit.

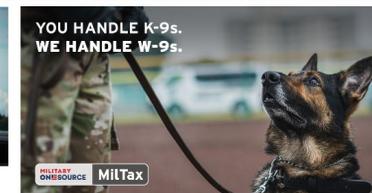


# Interactive Tools and Services, 2 of 6

## MilTax: 100% Free Tax Services for the Military

Take command of your taxes with free tax services:

- Easy-to-use software for FREE preparing and e-filing your taxes online.
- No hidden fees or surprises – MilTax is always 100% free.
- Free support from expert consultants trained in tax considerations for the military
- Made for military life. MilTax software accounts for everything from multiple moves to combat pay.

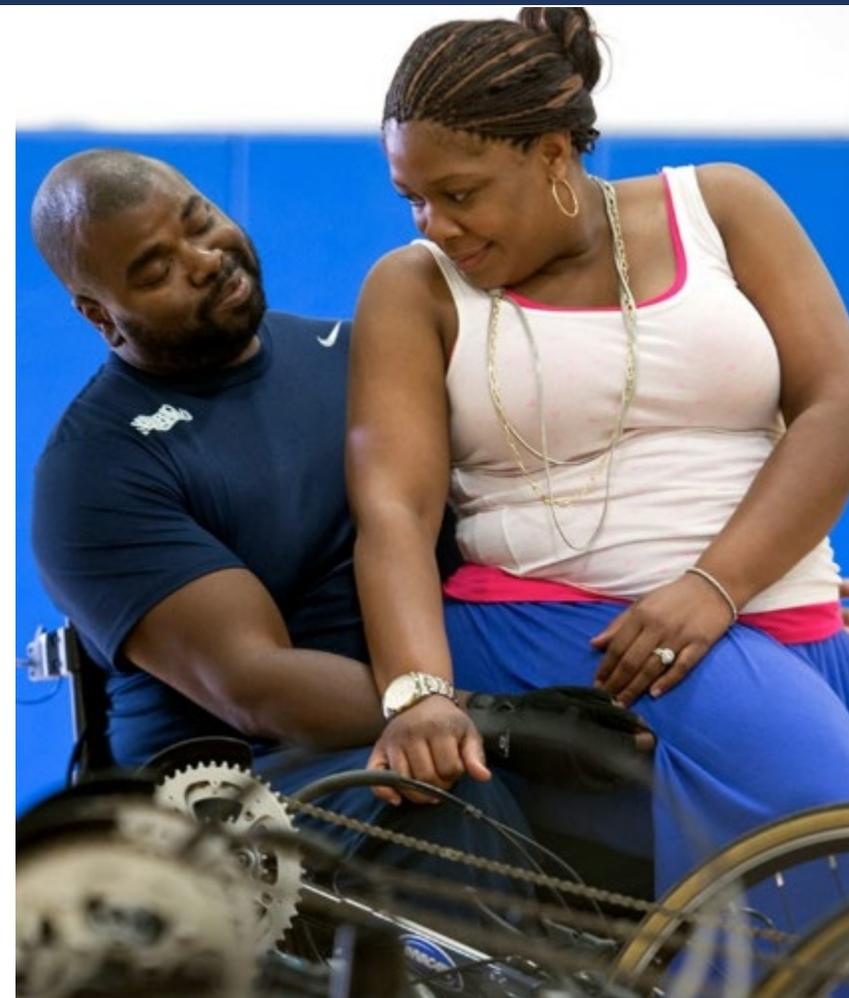




## Interactive Tools and Services, 4 of 6

### Caregiver Support Services

- Support includes Military Caregiver PEER Forums and virtual forums
- Specialized resources, monthly events and webinars
- Specially trained, master's-level consultants
  - For assistance with your service member or family member
  - For your own non-medical counseling
- Military OneSource provides military caregivers with tailored information and resources



# Interactive Tools and Services, 5 of 6

## 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



# Interactive Tools and Services, 6 of 6

## Mobile Resilience Tools



### **MoodHacker**

Don't let stress rule your life. This self-management tool helps you track, understand and improve your mood



### **CoachHub**

Personal online coaches help you meet your stress management goals and stay on track with online support.



### **Love Every Day**

Rekindle the romance. Text messages encourage couples to connect in a fun and meaningful way for a few minutes a day for 21 days.

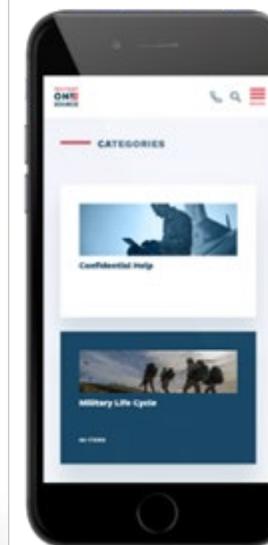
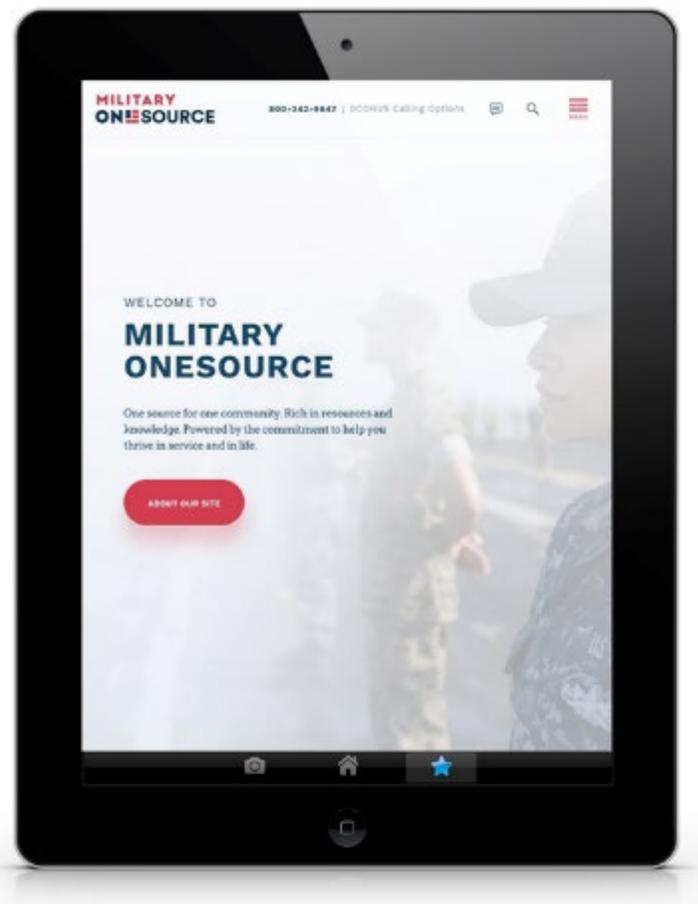
# The Military OneSource Website

## MilitaryOneSource.mil

Is your 24/7/365 connection to even more resources, services and information.

The Homepage:

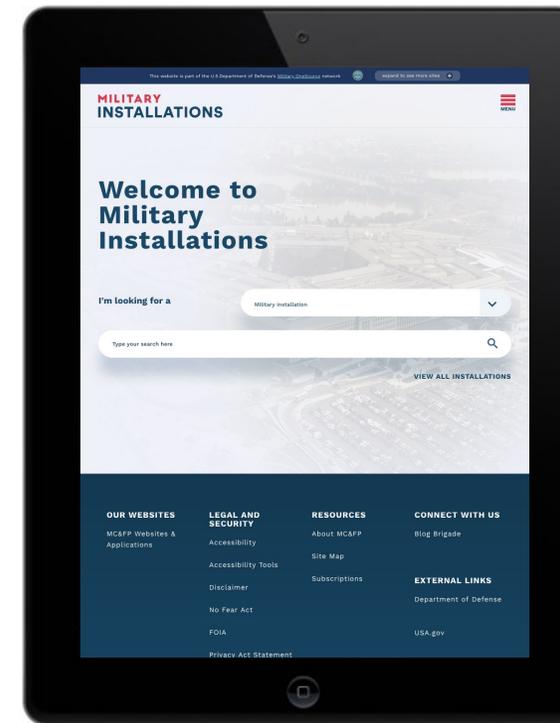
- 800 number and OCONUS Calling Options
- Connect to secure online chat
- Optimized search function
- Categories and featured content
- Menu with Quick Access links to important pages and Site Feedback
- Confidential Help



# Your Connection to Military Community and Family Policy

You can connect with all these other MC&FP programs, services and tools through Military OneSource:

- MySECO
- Military Spouse Employment Partnership Job Search Tool
- My Career Advancement Account Scholarship
- MilitaryINSTALLATIONS
- Plan My Move & Plan My Deployment
- Military State Policy Source
- EFMP & Me
- Education Directory for Children with Special Needs
- Resource Request System
- eSponsorship Application & Training
- MilLife Learning
- American Forces Travel



# 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](http://www.MilitaryOneSource.mil)**  
**with live chat**



**[www.MilitaryOneSource.mil](http://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](http://www.MilitaryOneSource.mil)**





# Federal Health Benefits Program

**Mr. Shanon Brown**

# FEDVIP Overview



# What is FEDVIP?



The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a voluntary, member-pay-all dental and vision insurance program.

Since 2019, FEDVIP is available to eligible uniformed service retirees and their families, plus spouses and dependents of active duty service members.

It is offered by the U.S. Office of Personnel Management (OPM).



# FEDVIP dental highlights

All FEDVIP dental plans provide comprehensive dental benefits\*, including:



**In-network preventive services, such as cleanings, covered at 100%**



**No deductibles when using in-network dentists**



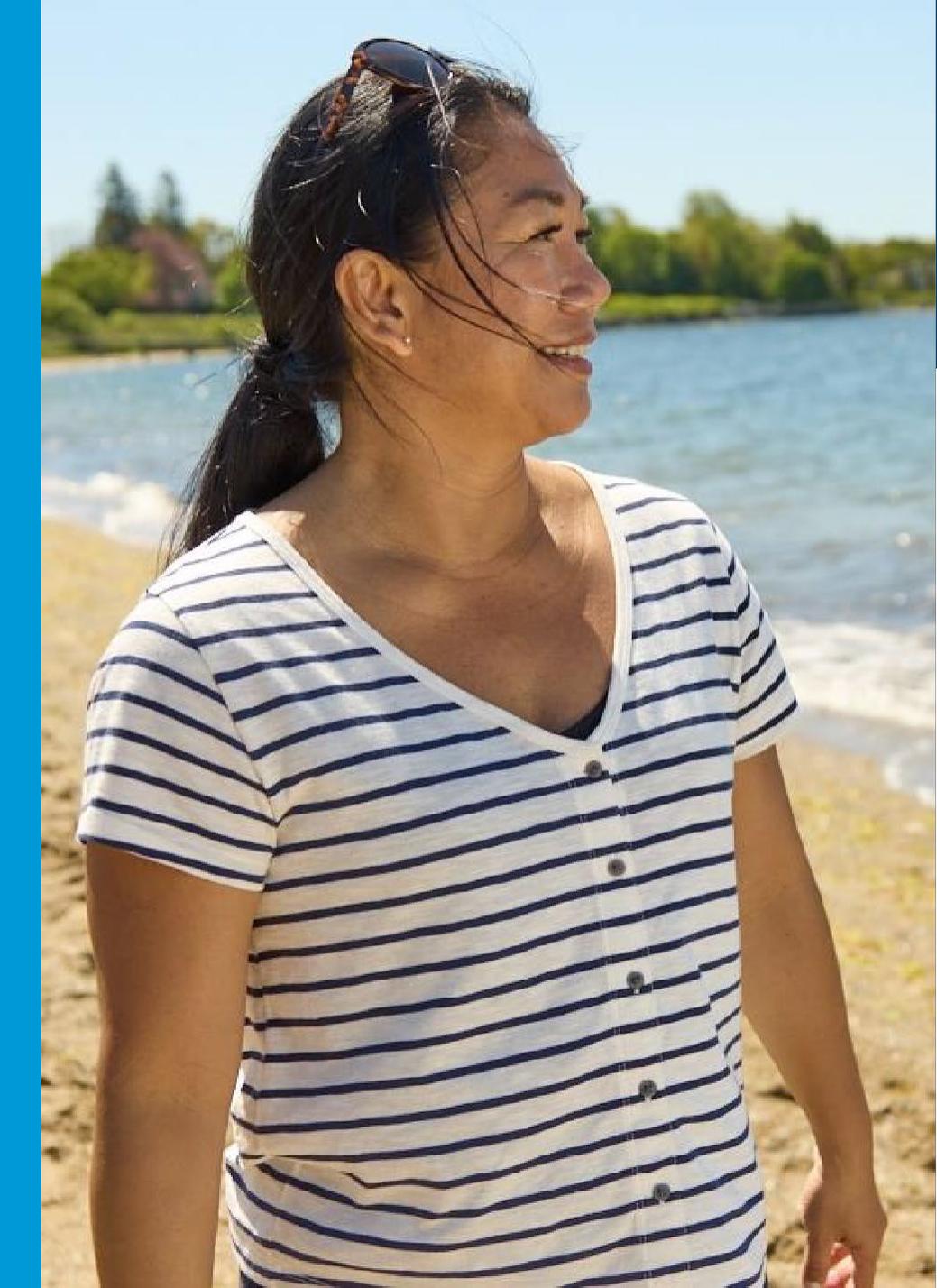
**No waiting period for major services, such as crowns, bridges, dentures and implants**



**No waiting period for orthodontic coverage, and most plans do not have an age limit**

*\*Plan restrictions and limitations apply. Refer to the individual plan brochures for the official statement of benefits.*



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 trees 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

# FEDVIP vision highlights

Each FEDVIP vision plan provides comprehensive benefits\*, including:



**Routine vision care exams and vision correction without referrals**



**Eyeglass frames and lenses or contact lenses instead of glasses**



**Coverage for lens options, such as shatter-resistant polycarbonate**



**Discounts on laser eye surgery**

*\*Plan restrictions and limitations apply. Refer to the individual plan brochures for the official statement of benefits.*

# 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.*





# Enrolling in a FEDVIP plan



# 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](https://BENEFEDS.gov) to enroll in, change or cancel your FEDVIP coverage.





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.





# Warrior Alliance

MILITARY  
ONE SOURCE

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 a copy 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: veteran falls behind or fails 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 VSO Services local VSO office!**

Email or call for an appointment!

Emily Waters:

[ewaters@thewarrioralliance.org](mailto:ewaters@thewarrioralliance.org) or

- 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](http://www.va.gov)**

---

Questions??



# VA Benefits Briefing

Emily Waters

*Warrior Navigator*

The Warrior Alliance

[ewaters@thewarrioralliance.org](mailto:ewaters@thewarrioralliance.org)



**LUNCH**



# First Command

**JAMES STEVENS CW3(ret)**

Command

JAMES STEVENS CW3(ret)

FINANCIAL PREPAREDNESS FOR MILITARY  
SEPARATION OR RETIREMENT

# DECISION POINT

Presented by:

**JAMES STEVENS CW3(ret)**  
Financial Advisor  
678-338-8488  
[jtstevens@firstcommand.com](mailto:jtstevens@firstcommand.com)

13JUL24 CNGC



# A PLAN AND A COACH

## A Plan For What's Important To You

- People don't plan to fail -- they simply fail to plan.
- 72% of middle-class income families who have a financial plan and work with a financial advisor are extremely or very confident in their ability to retire comfortably.\*

## A Coach You Can Trust -- Wherever You Go

- More than 175 offices to serve you wherever your career takes you.
- *Providing sound advice to help you stay on track for your goals.*
- A consistent time-tested approach that ensures continuity.

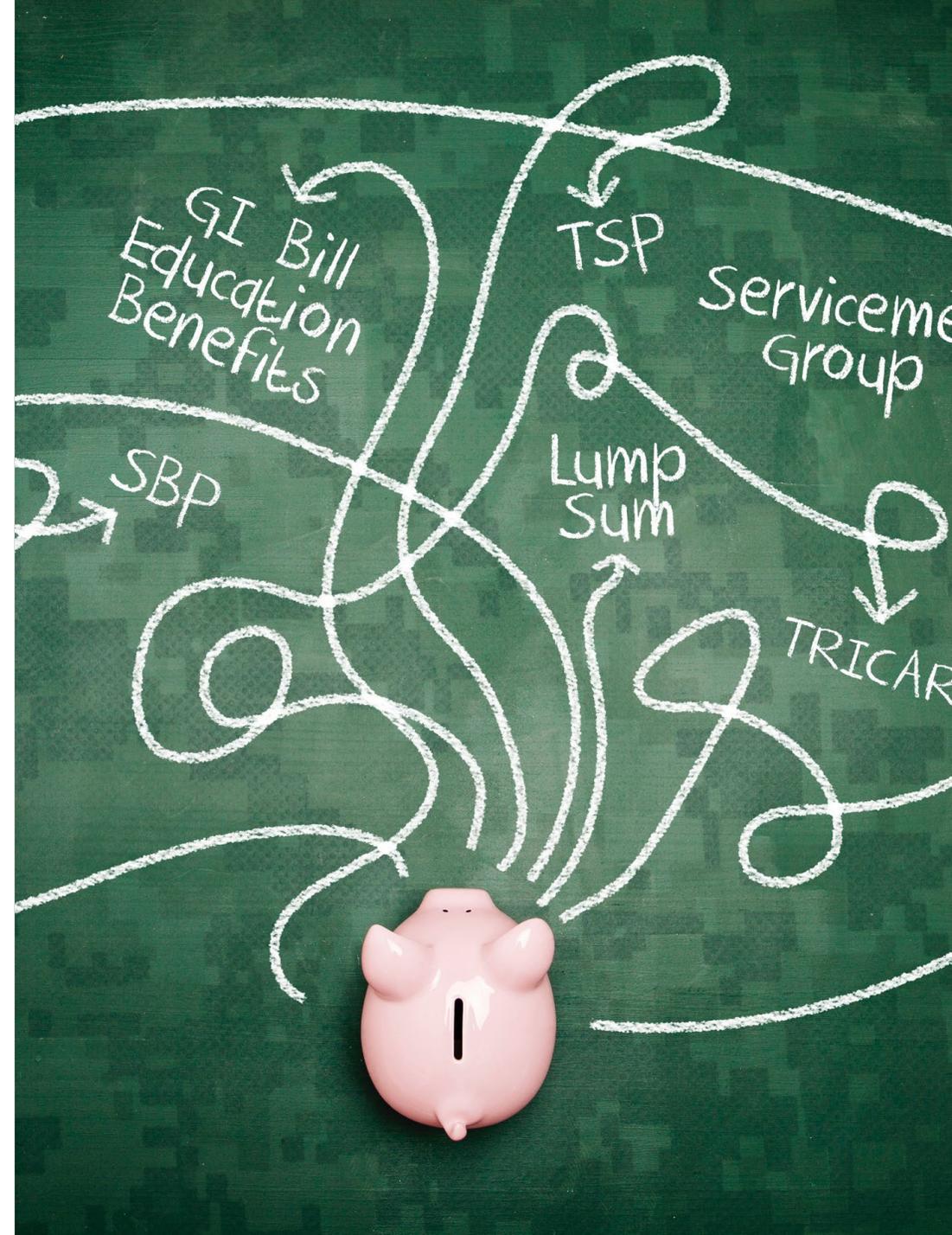


\*First Command Financial Behaviors Index

# YOUR MILITARY BENEFITS

How will you extend or replace them?

- Servicemembers' Group Life Insurance (SGLI)
- Thrift Savings Plan (TSP)
- Survivor Benefit Plan (SBP)
- Long Term Care (LTC)
- Dollar Cost Averaging (DCA)



# SERVICEMEMBERS' GROUP LIFE INSURANCE

Insuring your loved ones' financial well-being.

SGLI Premium Rates, Effective July 1, 2019

| Coverage Amount | Monthly Premium | TSGLI Premium | Total Monthly Premium Deduction |
|-----------------|-----------------|---------------|---------------------------------|
| \$50,000        | \$3.00          | \$1.00        | \$4.00                          |
| \$100,000       | \$6.00          | \$1.00        | \$7.00                          |
| \$150,000       | \$9.00          | \$1.00        | \$10.00                         |
| \$200,000       | \$12.00         | \$1.00        | \$13.00                         |
| \$250,000       | \$15.00         | \$1.00        | \$16.00                         |
| \$300,000       | \$18.00         | \$1.00        | \$19.00                         |
| \$350,000       | \$21.00         | \$1.00        | \$22.00                         |
| \$400,000       | \$24.00         | \$1.00        | \$25.00                         |
| \$450,000       | \$27.00         | \$1.00        | \$28.00                         |
| \$500,000       | \$30.00         | \$1.00        | \$31.00                         |



# FAMILY SERVICEMEMBERS' GROUP LIFE INSURANCE (FSGLI)

- For spouses and dependent children of members insured under SGLI
- Provides up to \$100,000 of coverage for spouses, (not to exceed the insured member's in-force coverage amount) and \$10,000 for dependent children



# SGLI / FSGLI - WHATS NEXT?

How will you replace  
life insurance benefits  
after your **separation**  
or **retirement?**

# VETERANS' GROUP LIFE INSURANCE (VGLI)

Weighing the option of buying VGLI after leaving active duty.

Selected VGLI Monthly Premium Rates, Effective April 1, 2021

| Amount of Insurance | Age 40-44 | Age 50-54 | Age 60-64 | Age 65-69 | Age 70-74  | Age 75-79  | Age 80+    |
|---------------------|-----------|-----------|-----------|-----------|------------|------------|------------|
| \$50,000            | \$8.00    | \$16.50   | \$49.50   | \$73.50   | \$113.00   | \$214.00   | \$225.00   |
| \$100,000           | \$16.00   | \$33.00   | \$99.00   | \$147.00  | \$226.00   | \$428.00   | \$450.00   |
| \$150,000           | \$24.00   | \$49.50   | \$148.50  | \$220.50  | \$339.00   | \$642.00   | \$675.00   |
| \$200,000           | \$32.00   | \$66.00   | \$198.00  | \$294.00  | \$452.00   | \$856.00   | \$900.00   |
| \$250,000           | \$40.00   | \$82.50   | \$247.50  | \$367.50  | \$565.00   | \$1,070.00 | \$1,125.00 |
| \$300,000           | \$48.00   | \$99.00   | \$297.00  | \$441.00  | \$678.00   | \$1,284.00 | \$1,350.00 |
| \$350,000           | \$56.00   | \$115.50  | \$346.50  | \$514.50  | \$791.00   | \$1,498.00 | \$1,575.00 |
| \$400,000           | \$64.00   | \$132.00  | \$396.00  | \$588.00  | \$904.00   | \$1,712.00 | \$1,800.00 |
| \$450,000           | \$72.00   | \$148.50  | \$445.50  | \$661.50  | \$1,017.00 | \$1,926.00 | \$2,025.00 |
| \$500,000           | \$80.00   | \$165.00  | \$495.00  | \$735.00  | \$1,130.00 | \$2,140.00 | \$2,250.00 |

*This table illustrates rates for selected amounts of coverage at selected ages. The complete table is available for download at <http://www.insurance.va.gov>.*



# WHAT IS THE THRIFT SAVINGS PLAN?

- Retirement savings plan for U.S. service members
- Similar to a private-sector 401(k) plan
- Contribute \$23,000 annually
  - For those age 50+ additional \$7,500

*TSP accounts have very low administrative and investment expenses. Expenses can have a significant impact on your investment returns over time.*

*Prior to requesting a rollover from your Thrift Savings Plan (TSP) account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your TSP account and IRA.*



# TSP – TWO OPTIONS

| Traditional Account                     | Roth Account   |
|---|--|
| Contributions made pre-tax              | Contributions made after-tax   |
| Earnings compound on tax-deferred basis | Earnings compound on after-tax basis   |
| Withdrawals taxed                       | Withdrawals not taxed*   |
|   | If deployed to tax-exempt combat zone can make tax-exempt contributions to the TSP, including Roth account |
|   | Contributions will remain tax exempt even when money is distributed  |
|   | No tax will ever be paid on the contribution   |



# TSP

Factors in allocating your investment dollars.

- Your time horizon
- Your tolerance for risk
- Any investments intended for retirement that you own outside of the TSP



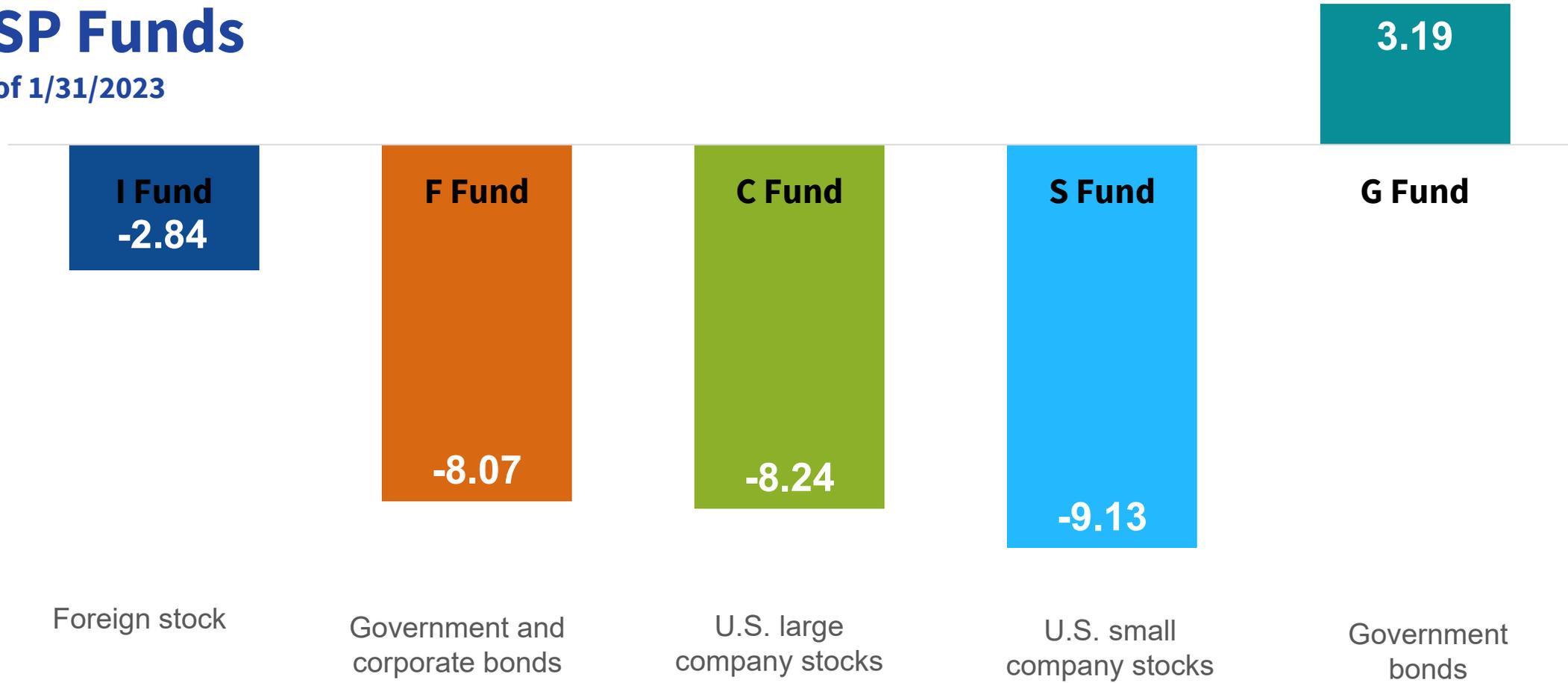
# TSP INVESTMENT FUND OPTIONS

| TSP Fund  | Invested In/Benchmark Index  |
|---|--|
| <b>G Fund:</b> Government Securities Investment Fund            | <b>Invested In:</b> Short-term U.S. Treasury securities                    |
| <b>F Fund:</b> Fixed Income Index Investment Fund               | <b>Benchmark:</b> Barclays Capital U.S. Aggregate Bond Index               |
| <b>I Fund:</b> International Stock Index Investment Fund        | <b>Benchmark:</b> Morgan Stanley Capital<br>International EAFE Stock Index |
| <b>S Fund:</b> Small Capitalization Stock Index Investment Fund | <b>Benchmark:</b> Dow Jones U.S. Completion TSM Index                      |
| <b>C Fund:</b> Common Stock Index Investment Fund               | <b>Benchmark:</b> Standard & Poor's 500 Stock Index                        |
| <b>L Funds:</b> Lifecycle Funds                                 | <b>Invested In:</b> Mix of G, F, C, S and I Funds                          |

# ALLOCATING YOUR TSP INVESTMENTS

## 1-Year ROR\* for TSP Funds

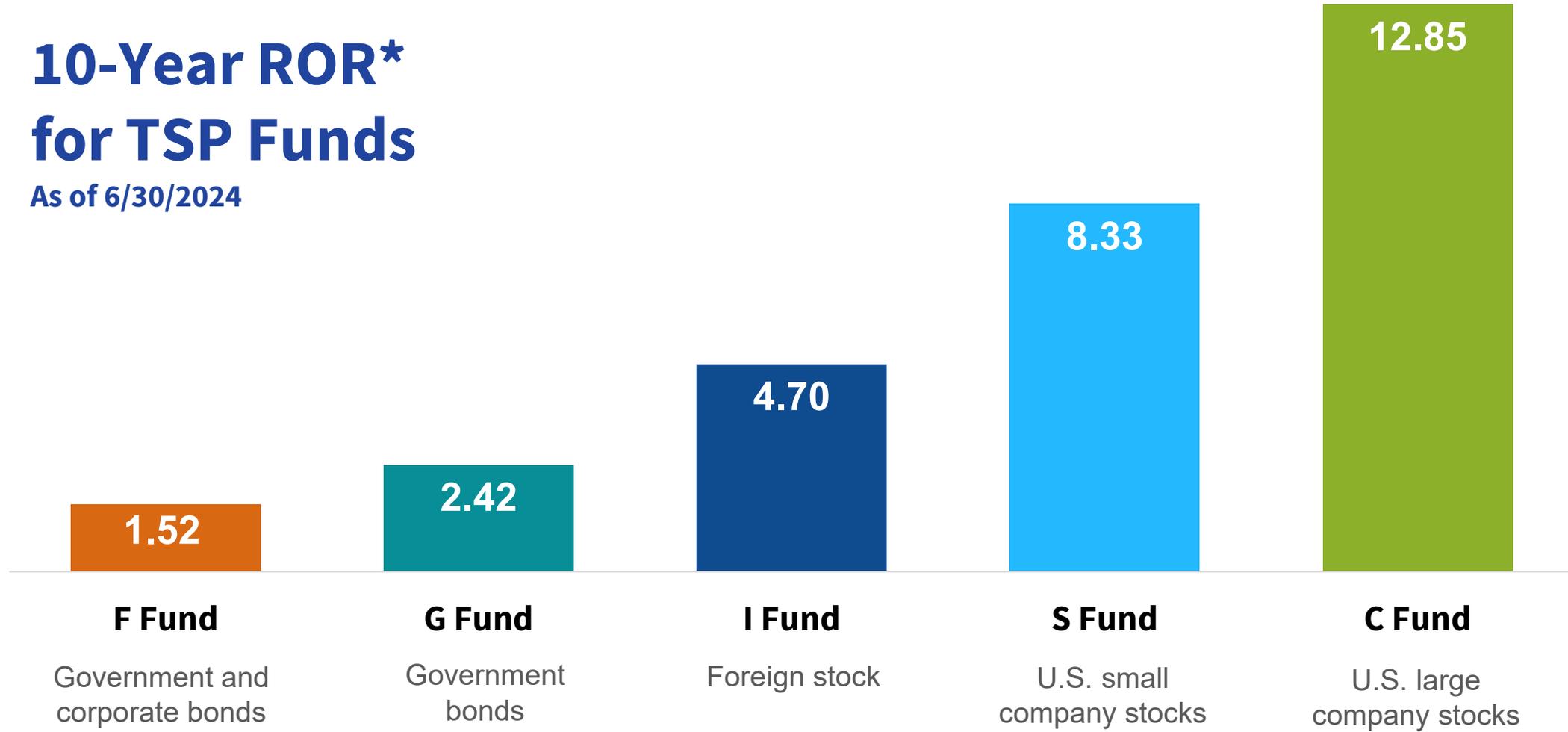
As of 1/31/2023



# ALLOCATING YOUR TSP INVESTMENTS

## 10-Year ROR\* for TSP Funds

As of 6/30/2024



# ALLOCATING YOUR TSP INVESTMENTS

Almost half of all of the money invested in the Uniformed Services TSP goes to the conservative G Fund.



# YOUR TSP OPTIONS AT SEPARATION OR RETIREMENT

## **Option 1:** Leave your money in the TSP

- Make unlimited withdrawals
- Schedule monthly, quarterly or annual payments of a fixed amount
- Establish a life annuity
- Take any combination of these options

# YOUR TSP OPTIONS AT SEPARATION OR RETIREMENT

## **Option 2:** Remove your money from the TSP

- Transfer your money to your new employer's tax-qualified retirement plan
- Take direct possession of your TSP funds
- Transfer your money to an IRA

*TSP accounts have very low administrative and investment expenses. Expenses can have a significant impact on your investment returns over time.*

*Prior to requesting a rollover from your Thrift Savings Plan (TSP) account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your TSP account and IRA.*



# CONSIDER THIS BEFORE REMOVING YOUR TSP MONEY

Tax consequences of withdrawing from your TSP:

- 10 percent early withdrawal penalty
- 20 percent mandatory federal tax withholding on rollovers



# SBP - PROVIDING INCOME FOR SURVIVORS

## The Survivor Benefit Plan:

- Is a government-sponsored insurance program that provides income to a spouse or other designated beneficiary if a participating retiree dies
- May not be, by itself, an adequate solution for your survivors' financial security



# HOW PREMIUMS AND BENEFITS ARE CALCULATED

- You choose a “base amount” from which your premiums and survivor’s benefits are calculated, ranging from \$300 to full retirement pay
- The monthly premium is 6.5% of the base amount, or if less, 2.5% of the first \$843 of the base amount, plus 10% of the remaining base amount\*
- The survivor annuity is 55% of your elected base amount
- Paid-up SBP

*\*The 10% of \$768 option is only available to service members who entered active duty prior to March 1, 1990.*



# SBP PREMIUM AND BENEFIT EXAMPLES

| Base Amount | SBP Premium | SBP Benefit |
|-------------|-------------|-------------|
| \$300.00    | \$19.50     | \$165.00    |
| \$500.00    | \$32.50     | \$275.00    |
| \$1,000.00  | \$65.00     | \$550.00    |
| \$1,500.00  | \$97.50     | \$825.00    |
| \$2,000.00  | \$130.00    | \$1,100.00  |
| \$2,500.00  | \$162.50    | \$1,375.00  |



# ADDITIONAL NOTES ON SBP

- Monthly SBP costs are not included in your taxable federal income
- SBP payments to survivors are taxable
- SBP benefits are somewhat protected against inflation by COLA — cost-of-living adjustments

# SBP IS A VALUABLE, BUT ONLY PARTIAL, INSURANCE SOLUTION

While not by itself a complete estate plan, SBP is a competitively priced insurance plan that protects part of your retirement pay against the risks of:

- Your early death
- Your survivor outliving the benefits
- Inflation

# LONGTERMCARE.GOV

- Someone turning age 65 today has almost a 70% chance of needing some type of LTC need in the remaining years
- Women need care longer (3.7 years) than men (2.2 years)
- One-third of today's 65-year-olds may never need LTC support, but 20 percent will need it for longer than 5 years

[Acl.gov/ltc/basic-needs/how-much-will-you-need](https://acl.gov/ltc/basic-needs/how-much-will-you-need)

## Calculate the Cost of Care in your area

ENTER AND SELECT CITY, STATE OR ZIP CODE 



[Compare Location](#)

The closest region for Cost of Care data is: **Atlanta Area, GA.**

SELECT COST BY PERIOD 

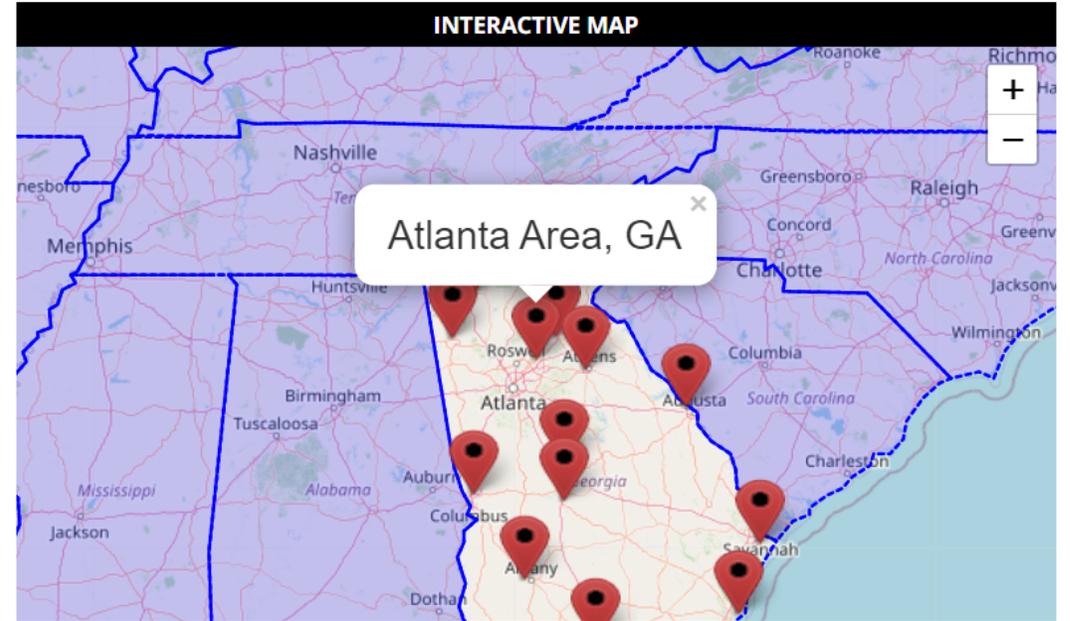
HOURLY

DAILY

MONTHLY

ANNUAL

CALCULATE FUTURE COST

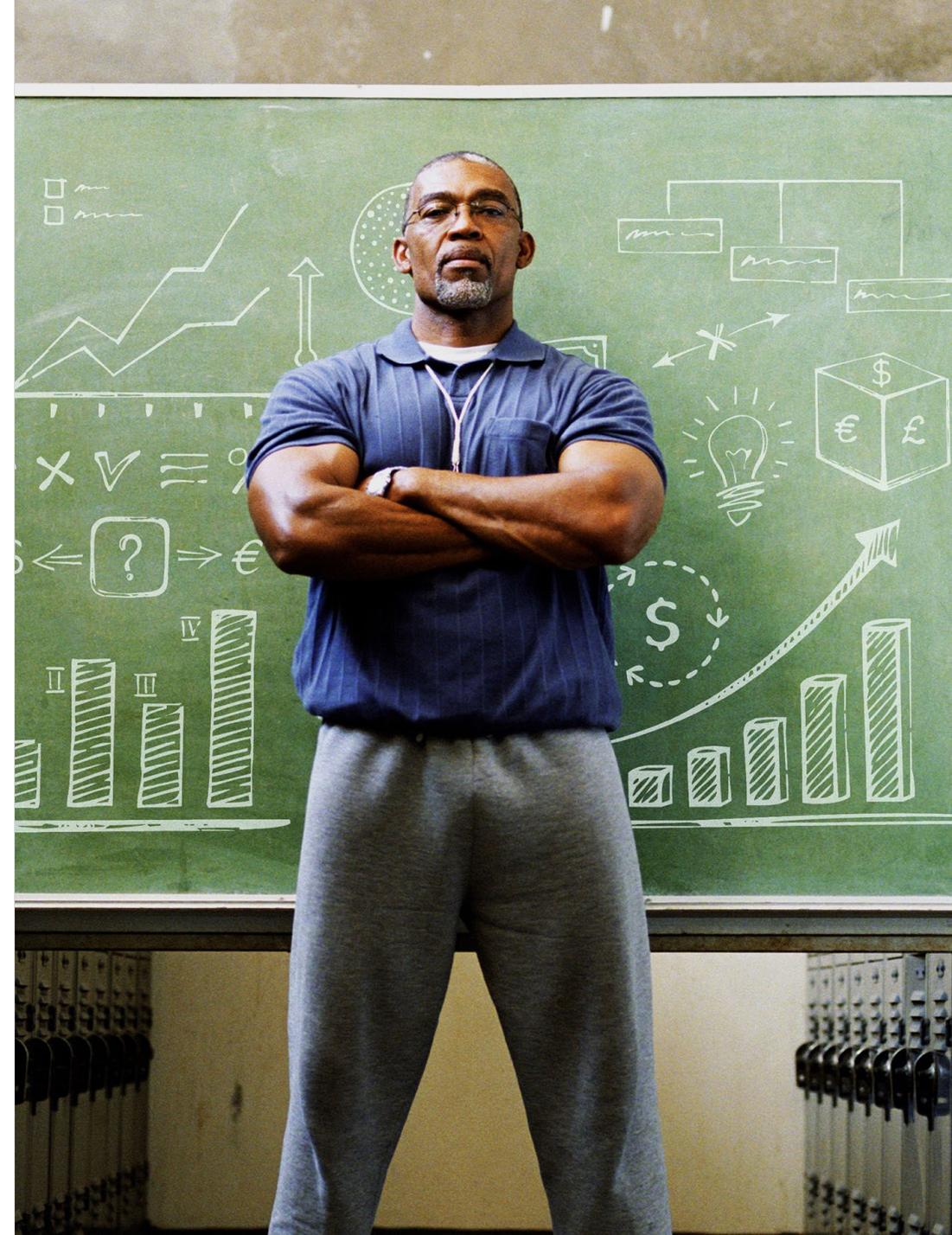


## Monthly Median Costs: *Atlanta Area<sup>1</sup>, GA (2023)*

| In-Home Care  | Community and Assisted Living  | Nursing Home Facility  |
|--|---|---|
| Home Maker Services <sup>1</sup>   | Adult Day Health Care <sup>2</sup>  | Semi-Private Room <sup>2</sup>  |
| Home Health Aide <sup>1</sup>  | Assisted Living Facility <sup>3</sup>   | Private Room <sup>2</sup>   |
| \$5,053  | \$1,950   | \$8,213   |
| \$5,815  | \$4,620   | \$8,669   |

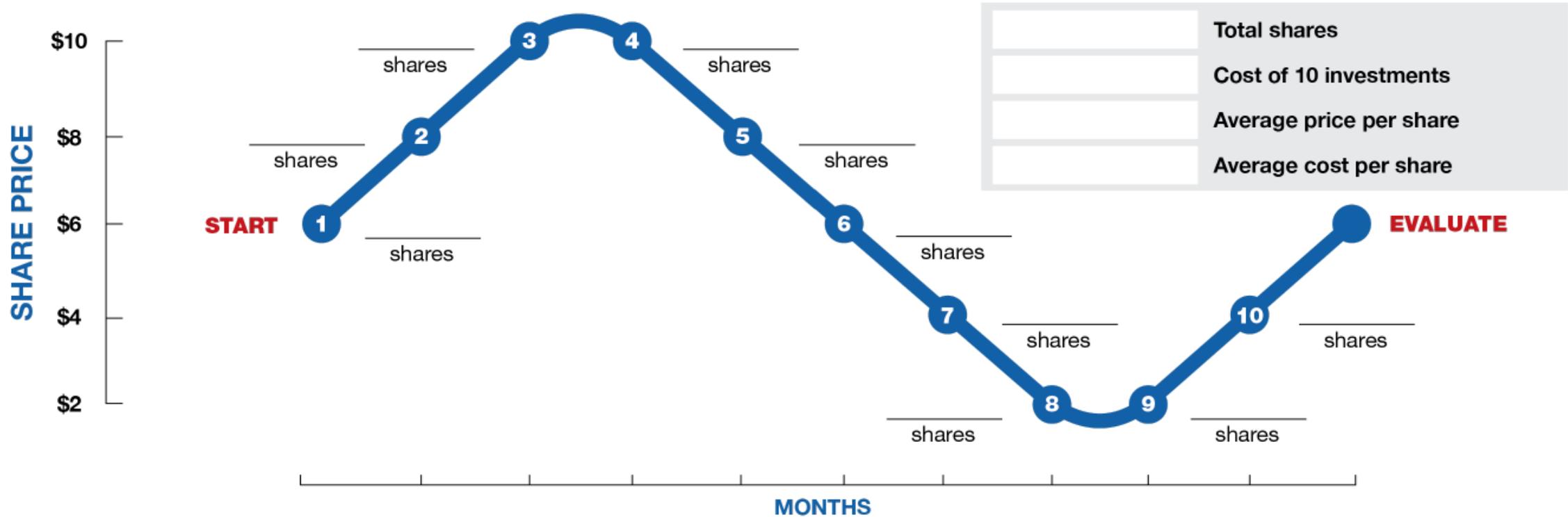
# DESIGNING THE PERFECT PLAN

- Comprehensive
- Affordable
- Flexible



# DOLLAR COST AVERAGING

**Objective:** To purchase shares at an average cost below the average price



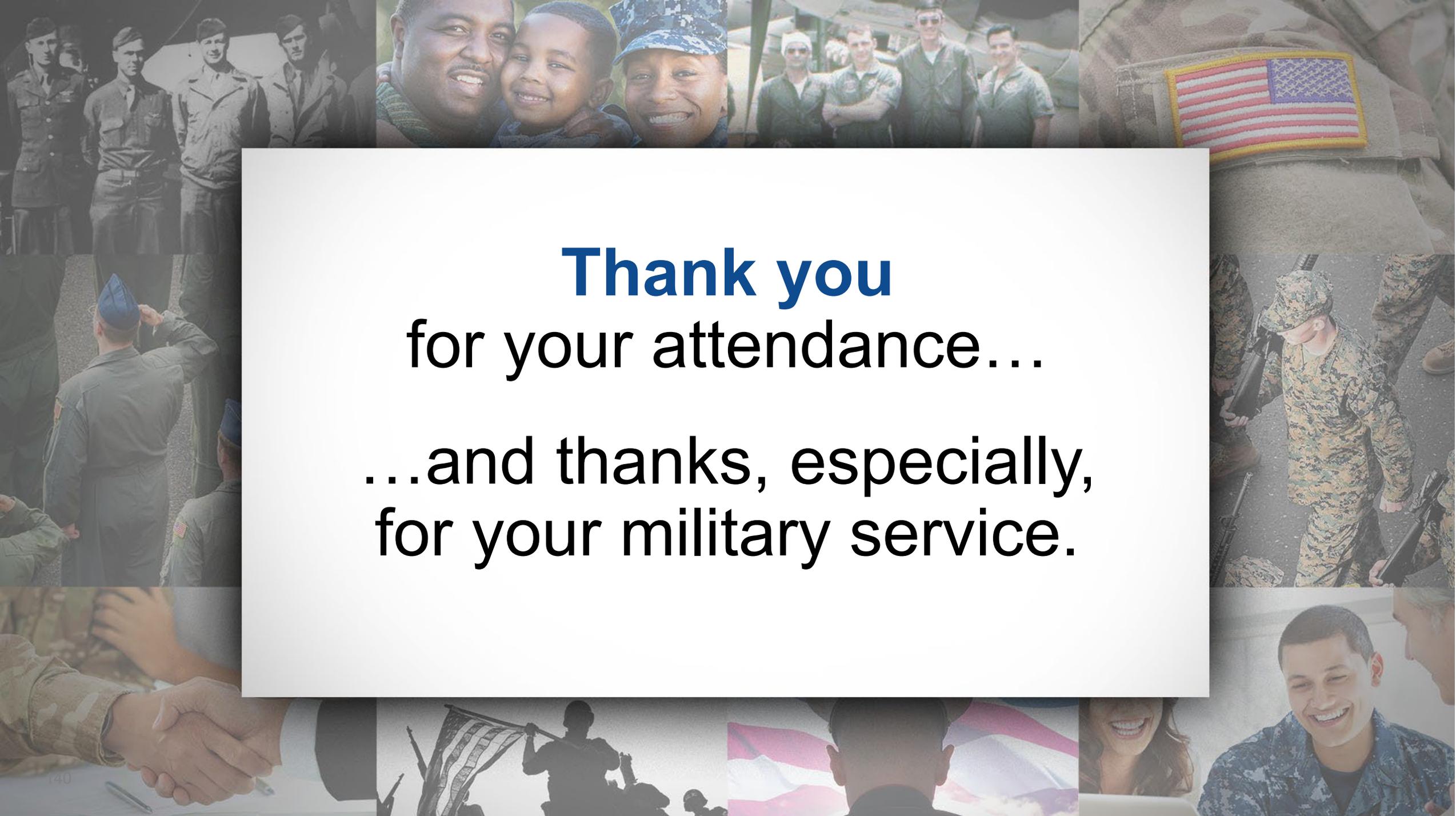
*Dollar cost averaging does not assure a profit and does not protect against a loss in a declining market. Since dollar cost averaging involves continuous investments in securities regardless of fluctuating price levels, investors should consider their financial ability to continue their purchases through periods of low price levels. Rates of return and investment performance cannot be predicted.*



# GET YOUR FINANCIAL LIFE SQUARED AWAY

*... for financial well-being and to pursue your goals.*

- It's never too early to begin preparing for post-military life, with a plan to pursue your goals
- Even if you're short on time, there are steps you can take to smooth your transition
- We can help, with knowledge and experience that give us a unique perspective
- Contact us for a no-obligation, complimentary consultation to discuss what's important to you



**Thank you**  
for your attendance...  
...and thanks, especially,  
for your military service.



PPT-57 (8/20) Supersedes PPT-57 (1/20) which should be destroyed 07290

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Tricare

**Ms. Tenea McCallister**

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

## Your Options for Coverage After Retirement

*TRICARE is managed by the Defense Health Agency. DHA and TRICARE are registered trademarks of the Department of Defense, Defense Health Agency. All rights reserved.*



# 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

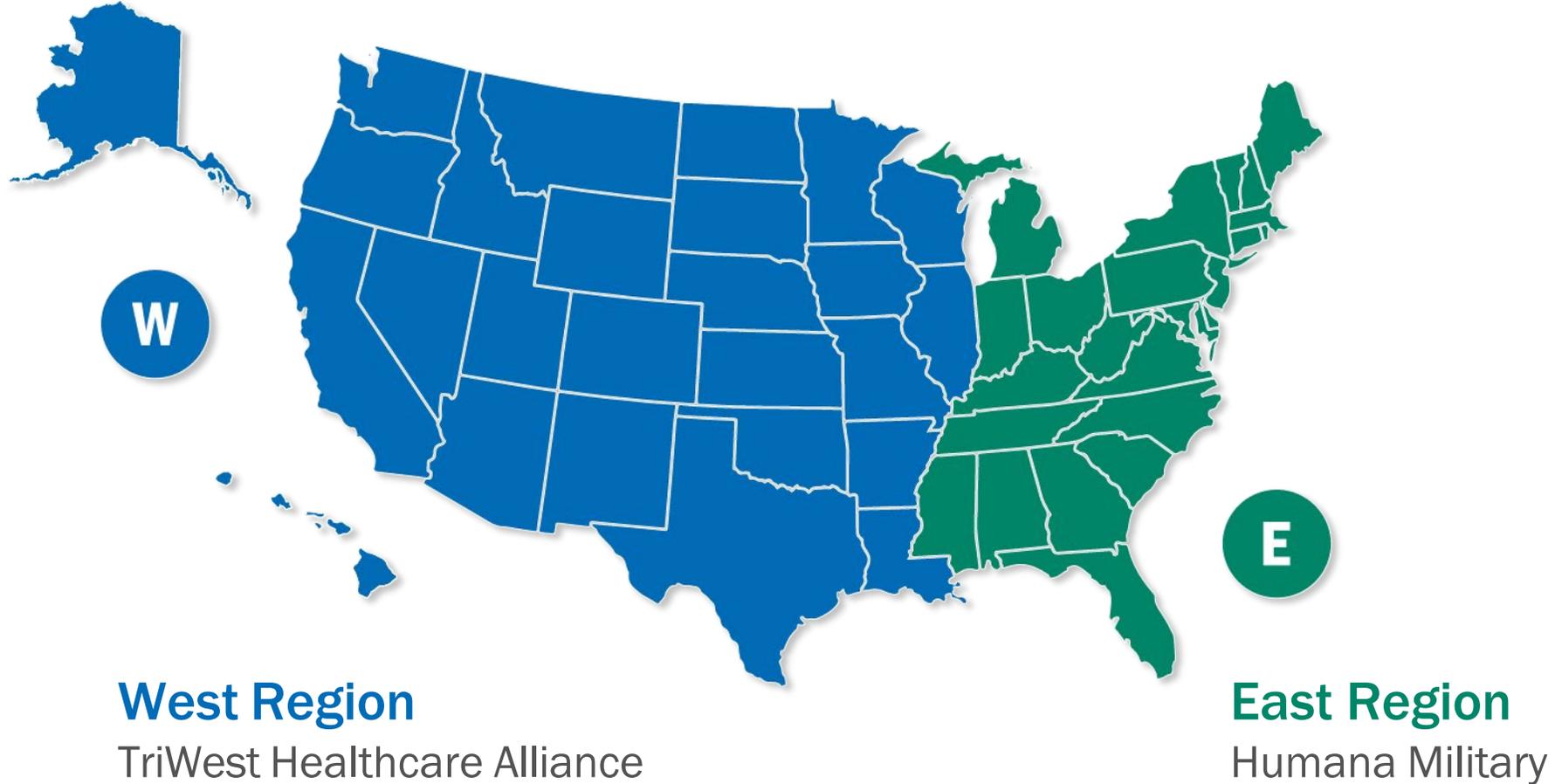
# What Is TRICARE?

# What Is TRICARE?



- TRICARE is the healthcare 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



**West Region**

TriWest Healthcare Alliance

**East Region**

Humana Military

# TRICARE Overseas Program

## Latin America and Canada

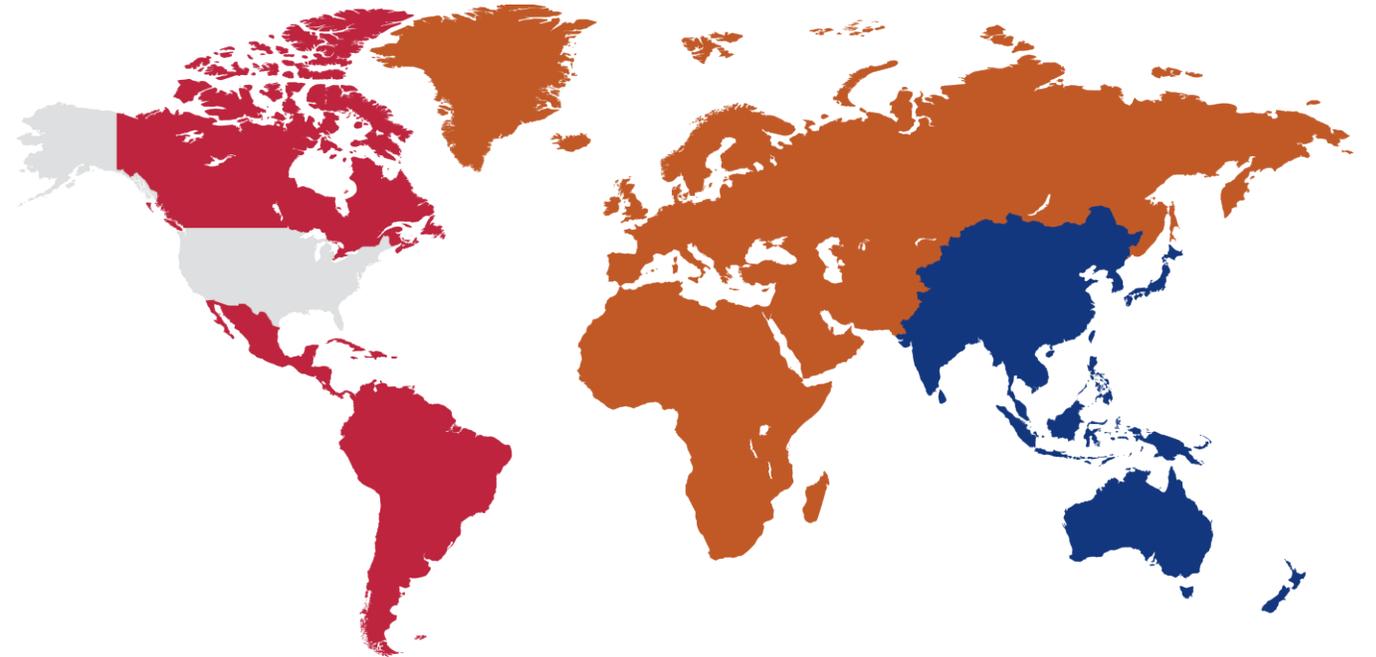
Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands

## 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

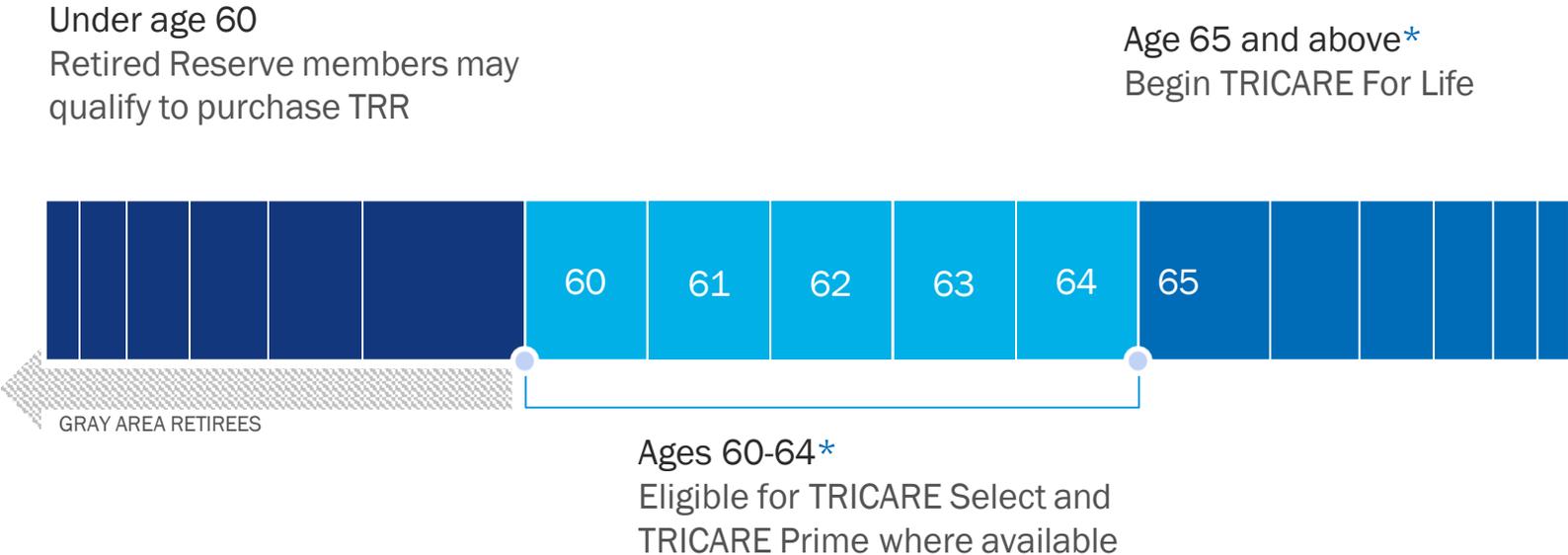
## Group B

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, and catastrophic caps.

# Retired Reserve Coverage Timeline

## National Guard or Reserve Retirement



\* If you become Medicare-eligible due to disability, you may transition to TRICARE For Life as early as age 60.

# TRICARE Plan Options

- 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](http://www.tricare.mil).

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](http://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](http://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](http://www.tricare.mil/providers).

# TRICARE Retired Reserve Costs

For the most up-to-date cost information, visit [www.tricare.mil/costs](http://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](http://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 and cost-shares apply.
  - Go to [www.tricare.mil/costs](http://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](http://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](http://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](http://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 healthcare 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](http://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](http://www.tricare.mil/costs).

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

# Coverage Options Upon Becoming Medicare-Eligible

- To remain eligible for TRICARE, you must be eligible for Medicare Part A and have Medicare Part B.
  - 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 are generally not eligible to enroll in TRICARE Select.
- For Medicare Part B information, go to:
  - [www.ssa.gov](http://www.ssa.gov)
  - [www.medicare.gov](http://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.
  - Should 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](http://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.
- For services covered by Medicare, OHI and TFL, Medicare pays first, your OHI pays second and TRICARE pays last.
- 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](http://www.tricare.mil/forms).
  - Follow the referral and authorization rules for your OHI.
  - Tell your provider about your OHI and TRICARE.

# 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 not enrolled in TRICARE Prime and TRS members  |
| 5 | Retired service members, their family members, TRR members and all others not in TRICARE Prime and TRICARE Plus (specialty care) |

# 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.

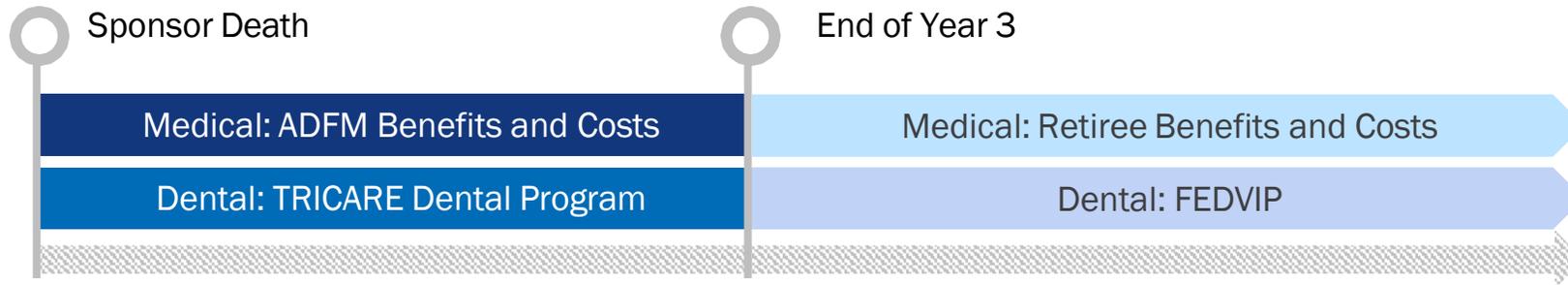
**For FEDVIP dental plans and enrollment information, visit [www.benefeds.gov](http://www.benefeds.gov).**

# 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
- FEVIP 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](http://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.
  - Starting Oct. 1, 2025, TRS coverage may continue for up to three years from the date of the sponsor's death, per the National Defense Authorization Act for Fiscal Year 2024.
  - 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.

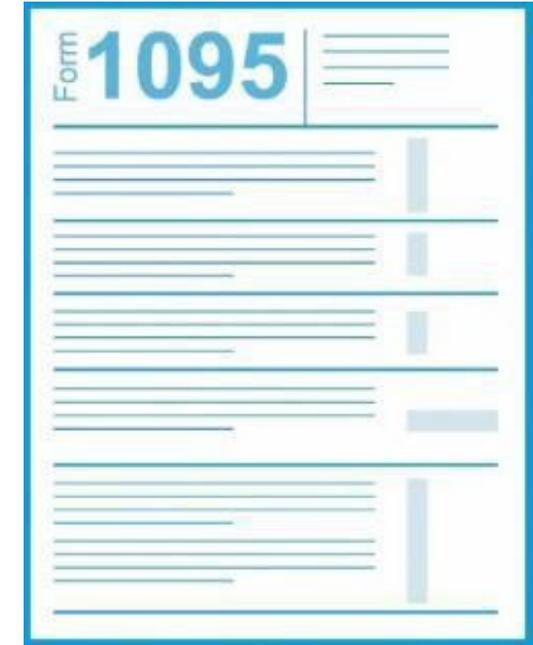
# Survivor Benefits: Retired

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 stylized representation of an IRS Form 1095. The top left corner features the text 'Form 1095' in a large, bold, blue font. To the right of this text are several horizontal lines representing a header section. Below this, the form is divided into a grid of horizontal lines, with vertical lines separating the columns. The grid is intended to represent the data entry fields for reporting TRICARE coverage for each month.

**For Information and Assistance**

# Contact Information

## Regional Contractors

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

## Dental Contractor

- TRICARE Active Duty Dental Program  
United Concordia Companies, Inc.  
CONUS: 866-984-2337  
OCONUS: 844-653-4058 (using country-specific access codes)  
[www.addp-ucci.com](http://www.addp-ucci.com)
- TRICARE Dental Program  
United Concordia Companies, Inc.  
CONUS: 844-653-4061  
OCONUS: 844-653-4060  
[www.uccitdp.com](http://www.uccitdp.com)

# Resources

- TRICARE Website: [www.tricare.mil](http://www.tricare.mil)



- TRICARE Publications: [www.tricare.mil/publications](http://www.tricare.mil/publications)
- milConnect: <https://milconnect.dmdc.osd.mil/>



**BREAK**



# Transition Assistance

**Reanata Morris**



## Reanata Morris

Reserve Component Transition

Assistance Advisor

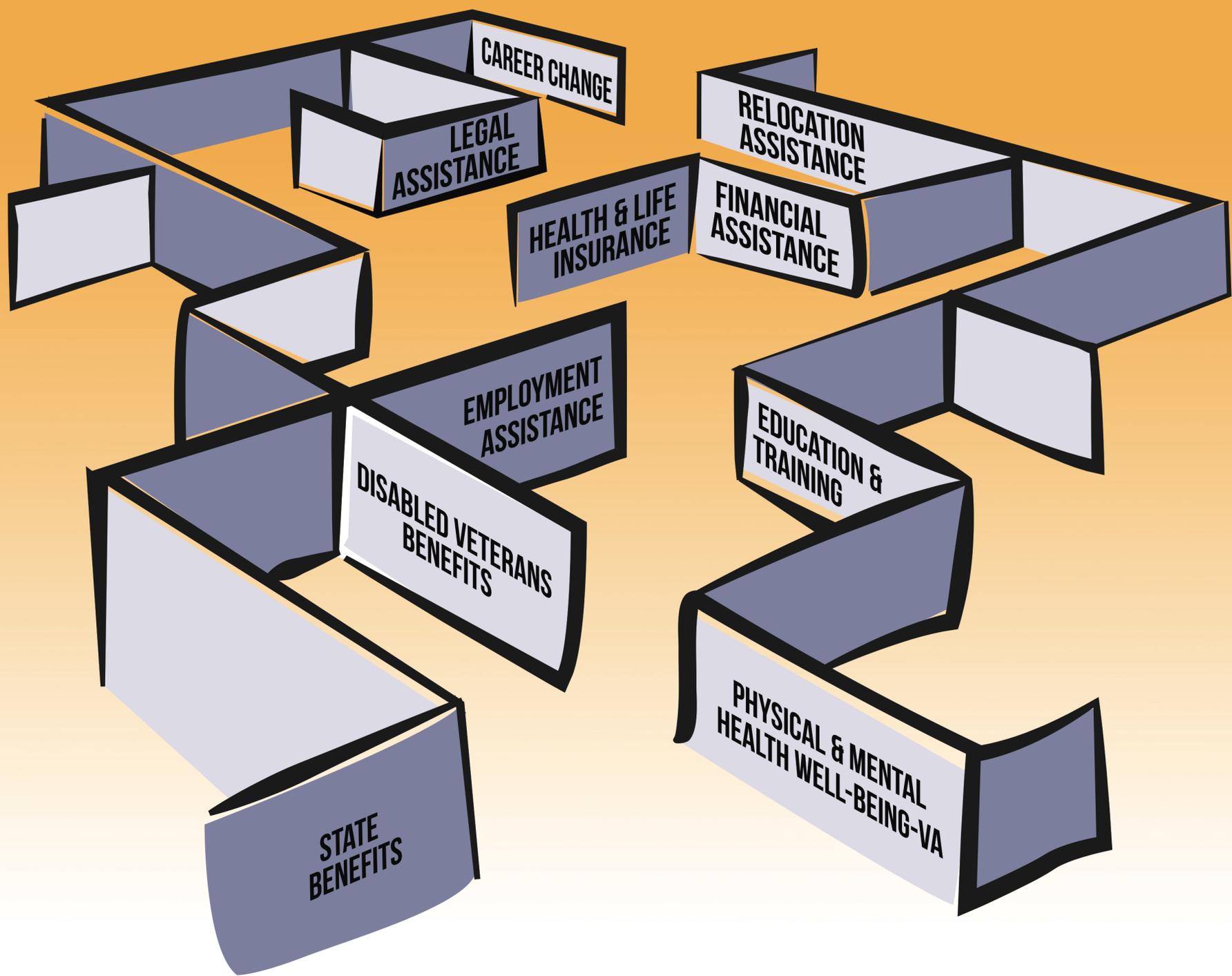
Federal Contractor

[RMorris@gapsi.com](mailto:RMorris@gapsi.com)

202-987-3923



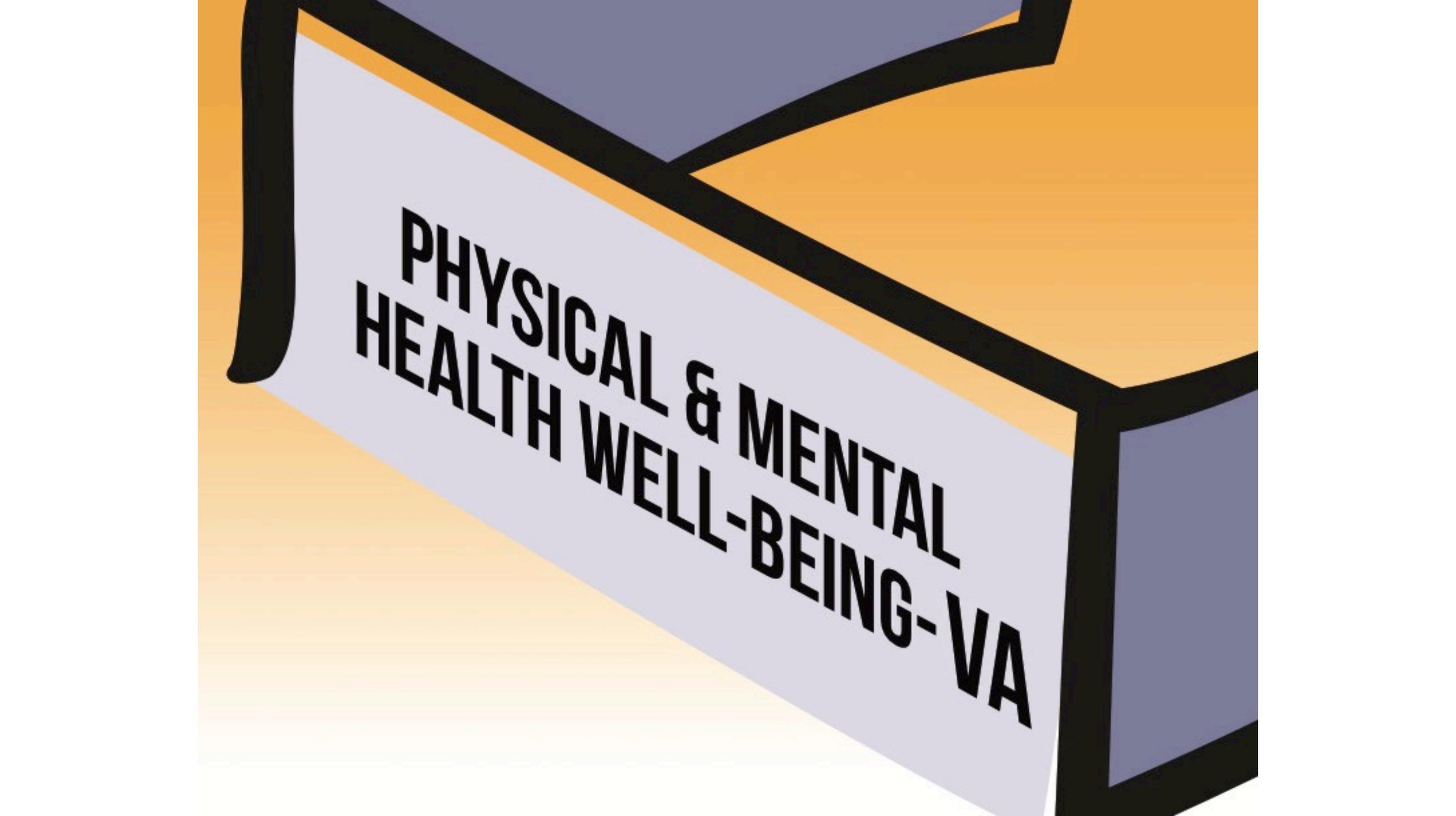
DIRECTION | BENEFITS | COMPASSION







**STATE  
BENEFITS**

A stylized graphic featuring a white banner with a black border, set against a background of orange and blue geometric shapes. The banner contains the text "PHYSICAL & MENTAL HEALTH WELL-BEING-VA" in a bold, black, sans-serif font, arranged in two lines.

**PHYSICAL & MENTAL  
HEALTH WELL-BEING-VA**

A stylized graphic of a sign. The sign is light purple with a thick black border and is tilted. It is mounted on a light orange base. The background is a mix of light purple and light orange. The text on the sign is in bold, black, uppercase letters.

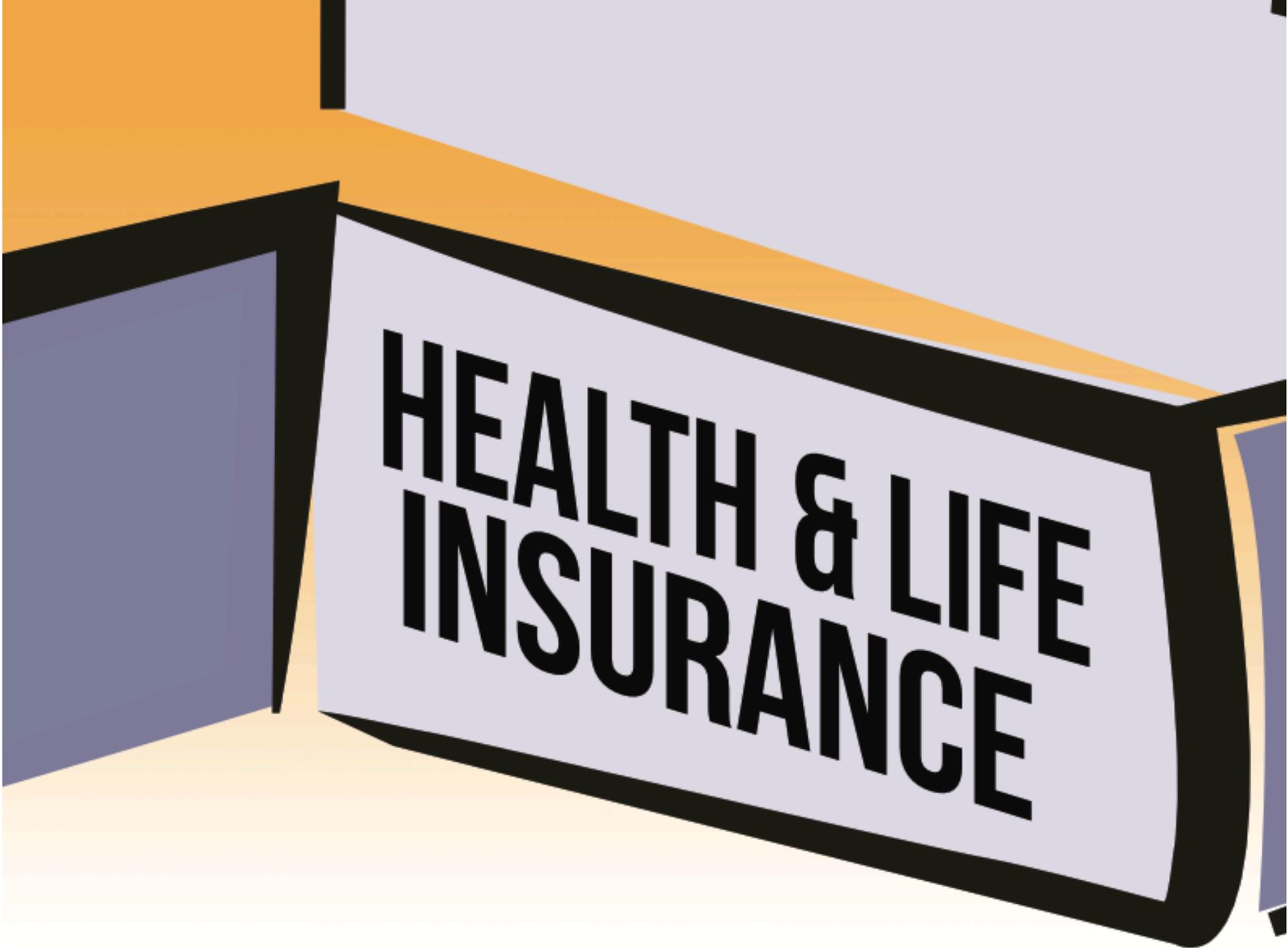
**DISABLED VETERANS  
BENEFITS**



**EMPLOYMENT  
ASSISTANCE**

A 3D perspective illustration of a purple box with a white label. The label is tilted and contains the text "EDUCATION & TRAINING" in bold, black, uppercase letters. The box is set against a background with a yellow-to-white gradient. The box has a thick black outline and is shown from a low angle, looking up at it.

**EDUCATION &  
TRAINING**

A stylized graphic of a sign with the text "HEALTH & LIFE INSURANCE". The sign is light blue with a thick black border and is tilted. It is set against a background of orange and light blue geometric shapes.

**HEALTH & LIFE  
INSURANCE**



**FINANCIAL  
ASSISTANCE**

A stylized graphic of a building corner. The building is composed of geometric shapes in shades of light blue, yellow, and grey, with thick black outlines. A prominent sign is attached to the corner, featuring the words "LEGAL ASSISTANCE" in a bold, black, sans-serif font. The sign is tilted to match the perspective of the building's corner. The background is a plain white color.

**LEGAL  
ASSISTANCE**



**CAREER CHANGE**



**RELOCATION  
ASSISTANCE**

Providing *Direction* to the *Benefits* you've earned

State Benefits | Physical & Mental Health Well-Being - VA

Disabled Veterans Benefits | Employment Assistance

Education & Training | Health & Life Insurance

Financial Assistance | Legal Assistance

Career Change | Relocation Assistance

with the *Compassion* of someone who's been there.



DIRECTION | BENEFITS | COMPASSION

# Follow Us On Social Media

 [https://m.facebook.com/RCTAA\\_Support/?refsrc=deprecated&\\_rdr](https://m.facebook.com/RCTAA_Support/?refsrc=deprecated&_rdr)

 <https://instagram.com/rctaasupport?igshid=YmMyMTA2M2Y=>

 <https://twitter.com/rctaasupport>

 <https://www.linkedin.com/in/rctaa-support>

 <https://youtube.com/channel/UCHCtINopt6iZXjUFRS9D6TA>



THANK YOU FOR  
YOUR **SERVICE!**

NOW, LET US  
**SERVE YOU.**





# American Legion

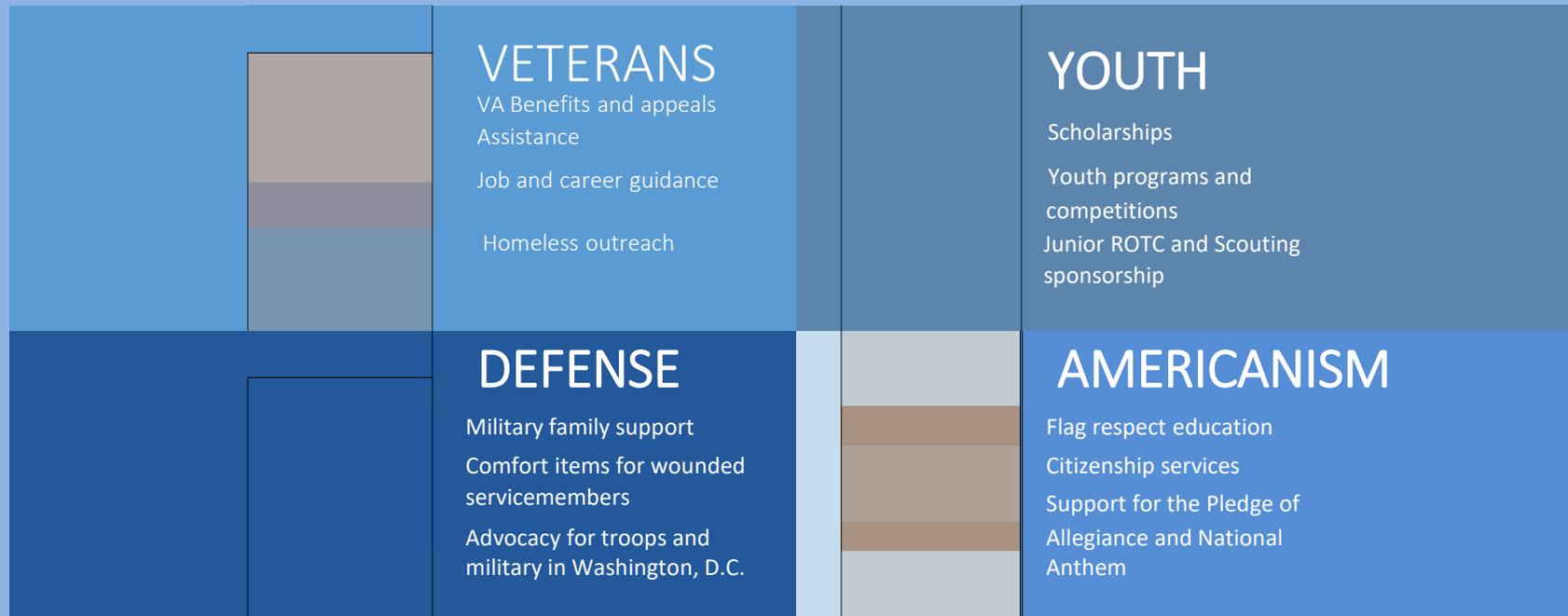
Mr. Samuel Perry



 **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 forest in Vietnam. The aircraft is releasing a large, billowing cloud of orange-colored Agent Orange, which is being sprayed onto the forest below. The forest is a mix of green and brown, suggesting some defoliation. In the background, there are rolling 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

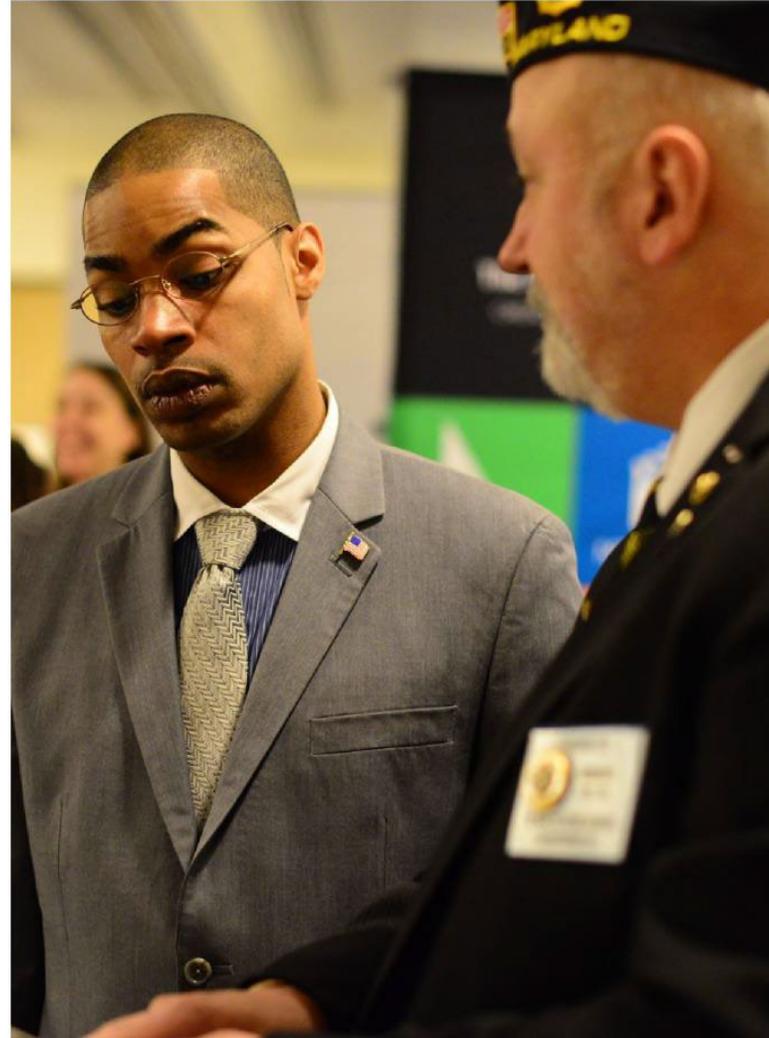
- Free representation for families seeking VA disability and medical benefits
- Support for veterans suffering from PTSD and TBI
- Millions of volunteer hours and services at VA facilities
- Representation before Congress to provide
  - ✓ Timely VA health care
  - ✓ Efficient benefits processing



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](http://www.legion.org/join)
- ▶ 800 433-3318

### GET INVOLVED

- ▶ [www.alaforveterans.org](http://www.alaforveterans.org)
- ▶ [www.legion.org/sal](http://www.legion.org/sal)
- ▶ [www.legion.org/riders](http://www.legion.org/riders)

### GIVE

- ▶ [www.legion.org/donate](http://www.legion.org/donate)
- ▶ (800) 433-3318





# AMERICAN LEGION

LOCAL CONTACT

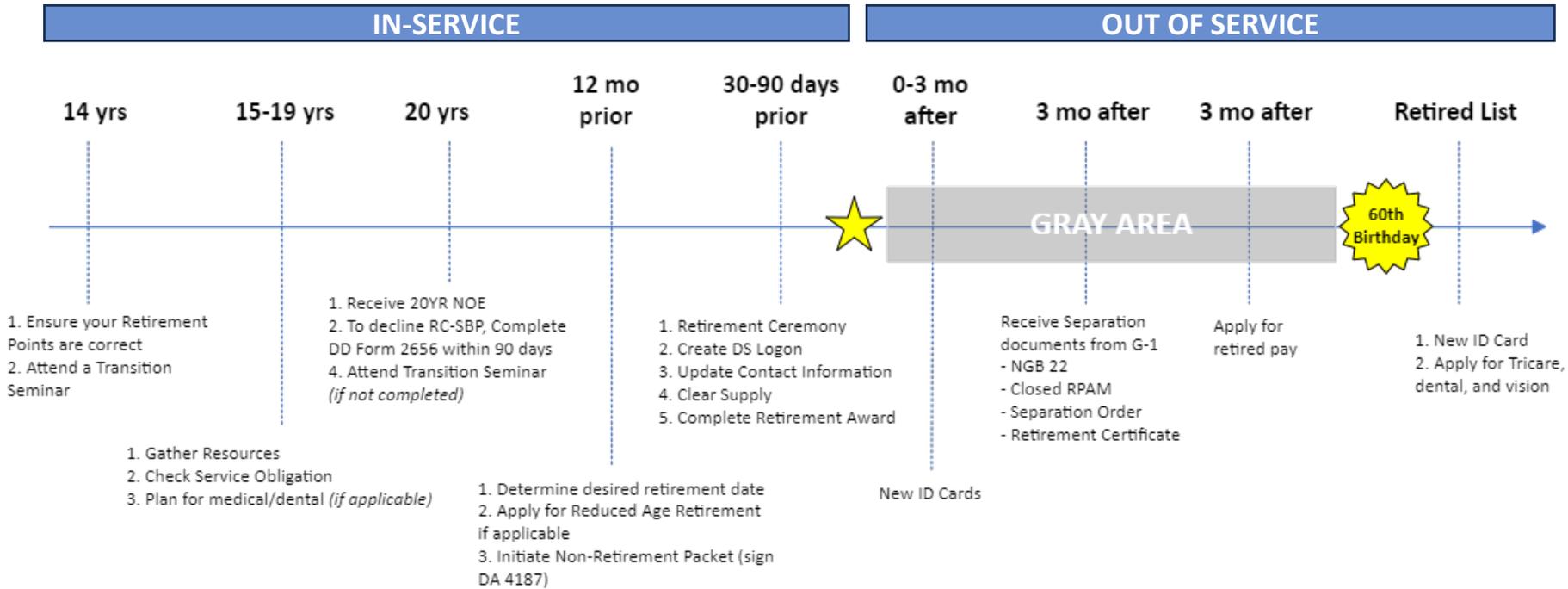
Samuel.I.perry@icloud.com

<https://georgialeion.org/>

404-245-5410



# Retirement Timeline



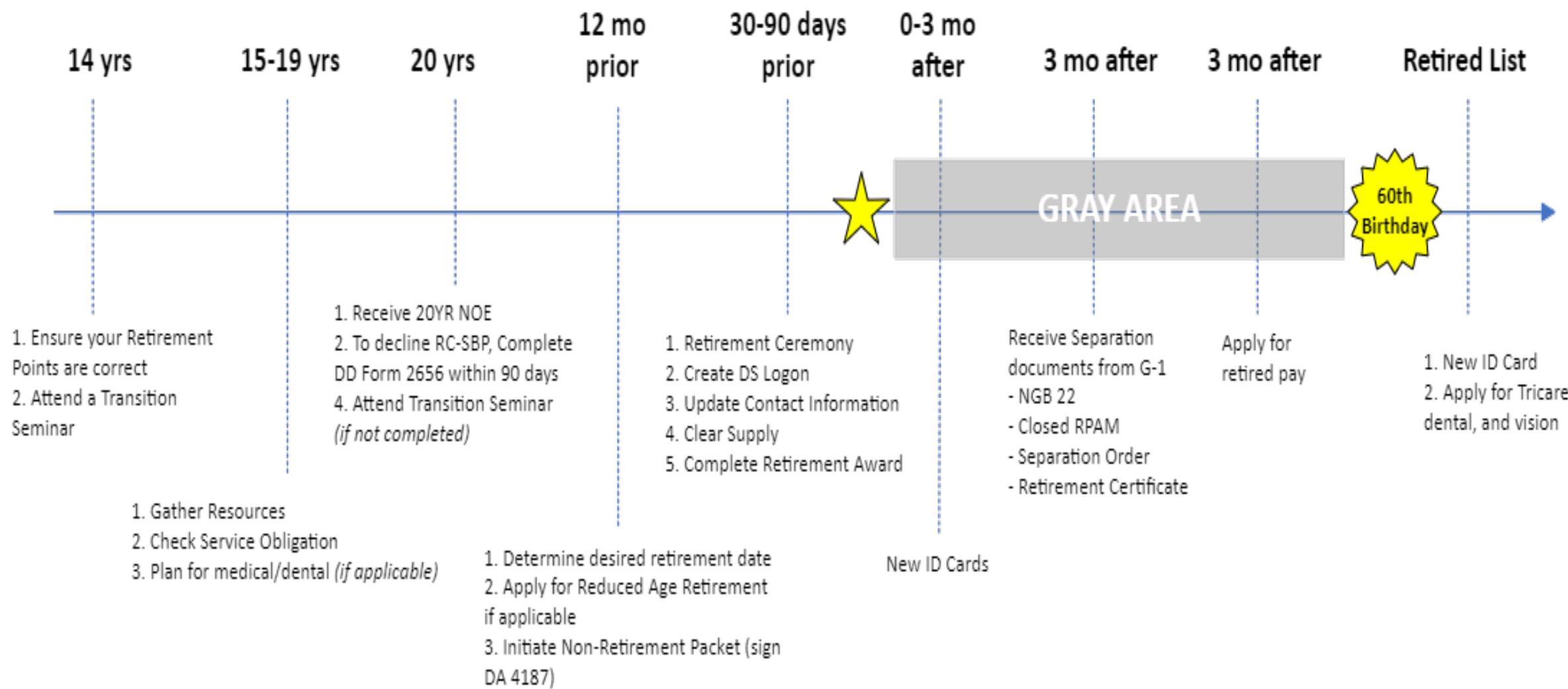
 = SEPARATION EFFECTIVE DATE

 = 60<sup>TH</sup> BIRTHDAY OR REDUCED AGE RETIREMENT



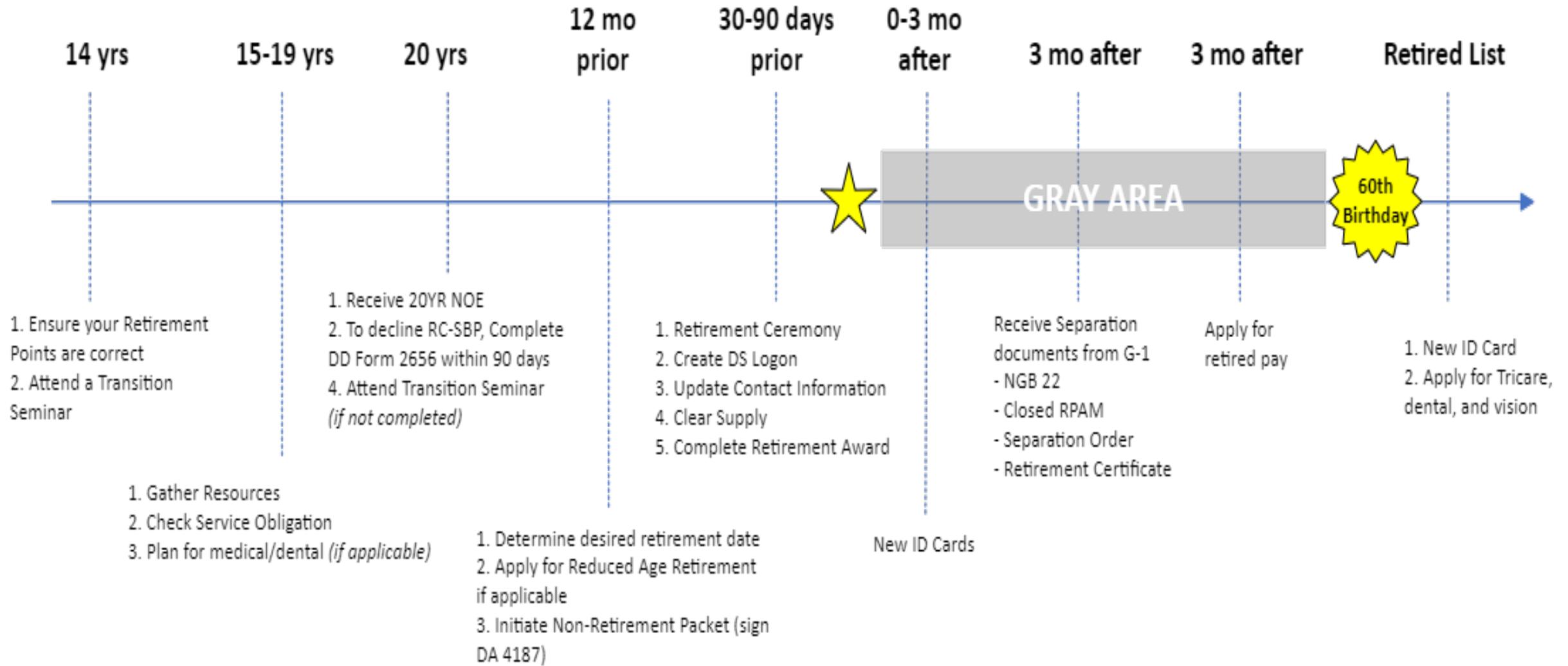


# Retirement Timeline



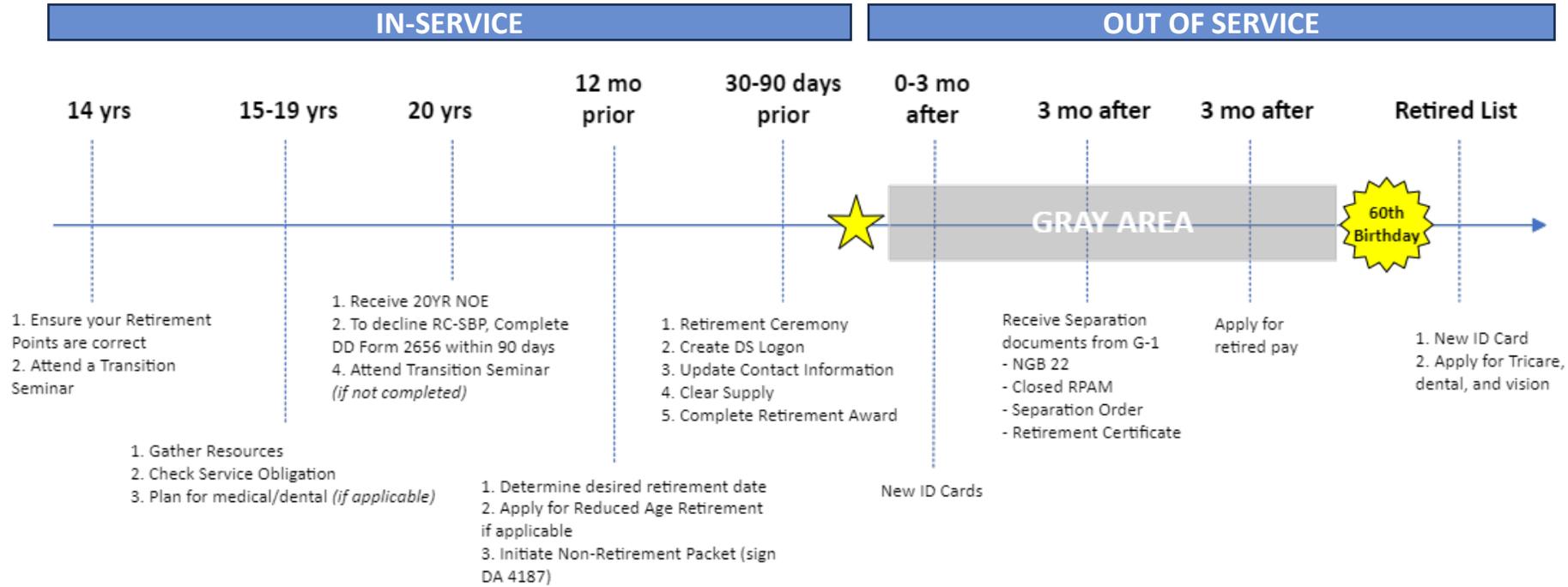


# Retirement Timeline





# Retirement Timeline



 = SEPARATION EFFECTIVE DATE

 = 60<sup>TH</sup> BIRTHDAY OR REDUCED AGE RETIREMENT





# AAR

