



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



Agenda

- Opening Remarks
- First Command Financial Service
- RPAM
- Retirement Services
- Social Security
- Transition Assistance
- VA Benefits Briefing
- Tricare
- Military One Source
- Camp Southern Ground Programs
- GA Guard Insurance Trust
- Federal Health Benefits Program
- American Legion
- AAR/Closing Comments



Commanding General

BG Jason Fryman



First Command

JAMES STEVENS CW3(ret)

FINANCIAL PREPAREDNESS FOR MILITARY
SEPARATION OR RETIREMENT

DECISION POINT

Presented by:

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Financial Advisor
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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.

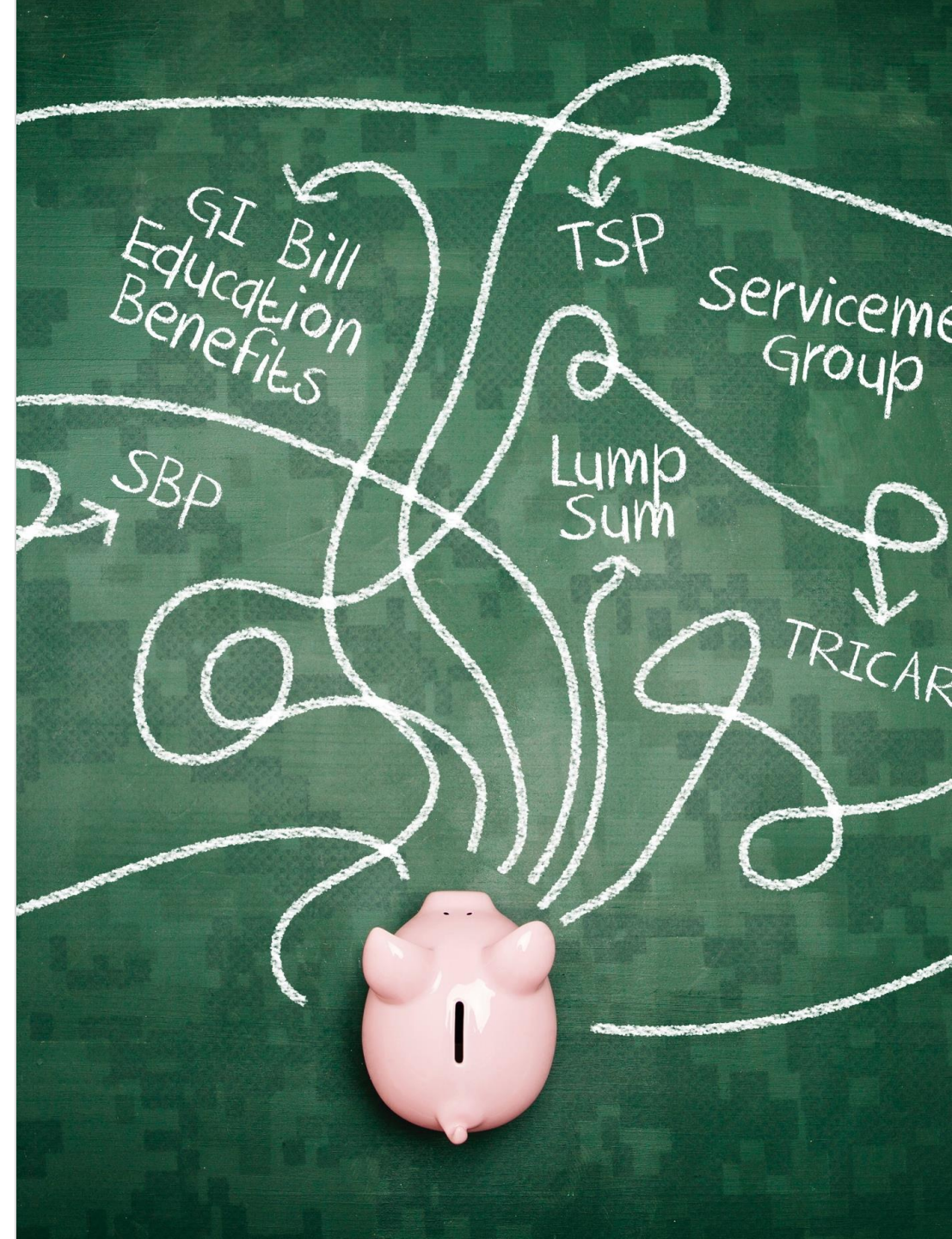


*First Command Financial Behaviors Index

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



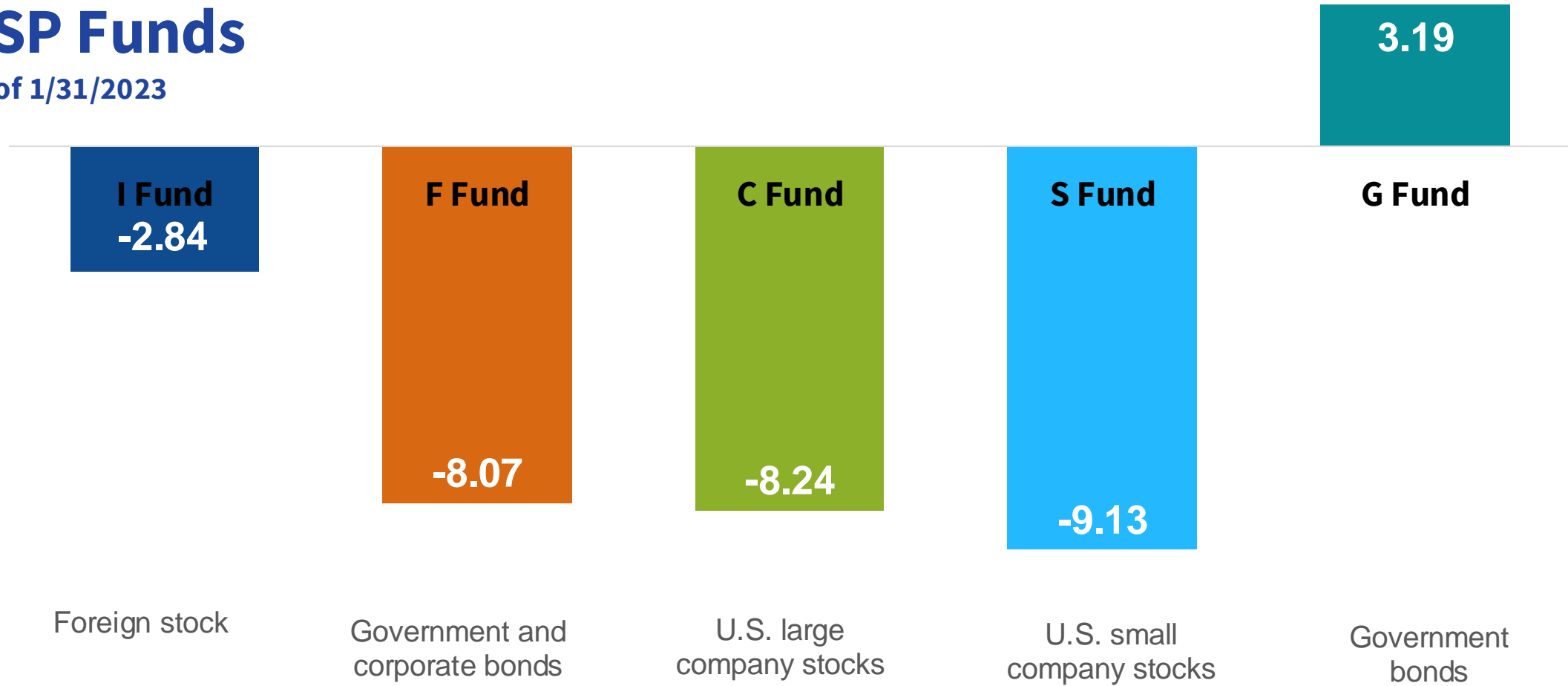
TSP INVESTMENT FUND OPTIONS

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

ALLOCATING YOUR TSP INVESTMENTS

1-Year ROR* for TSP Funds

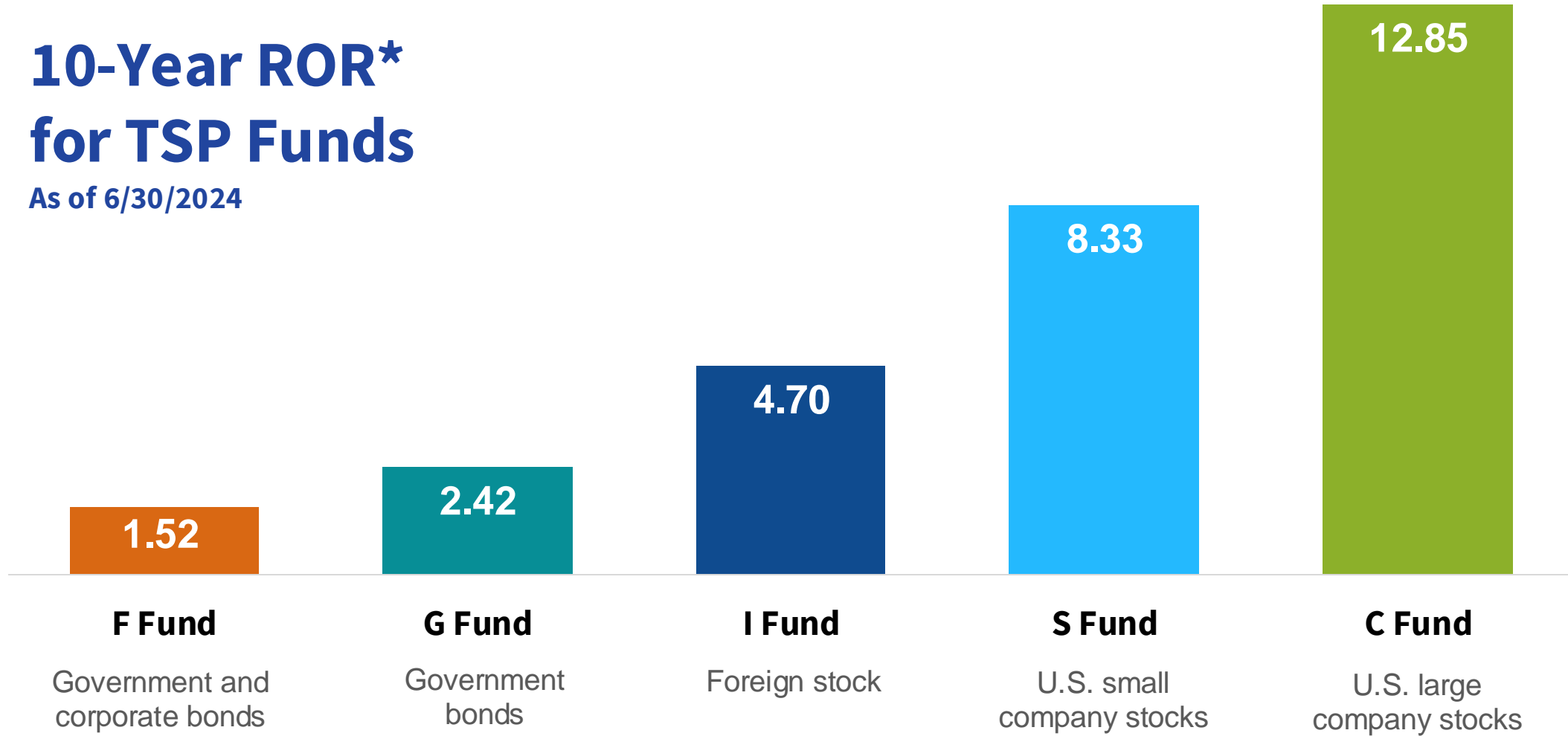
As of 1/31/2023



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 

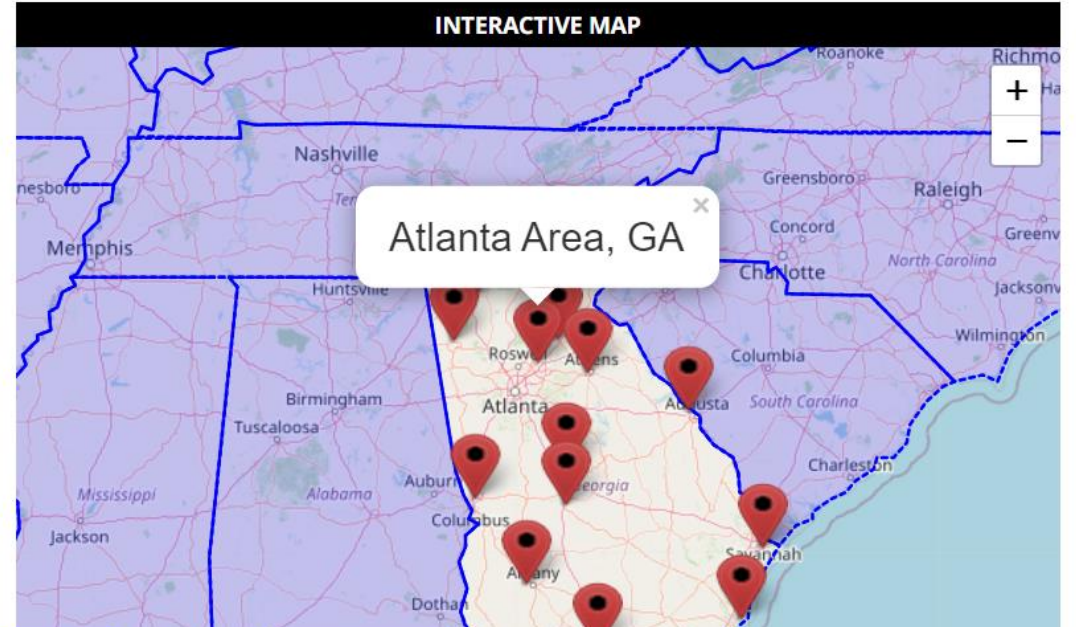
HOURLY

DAILY




MONTHLY

ANNUAL

CALCULATE FUTURE COST

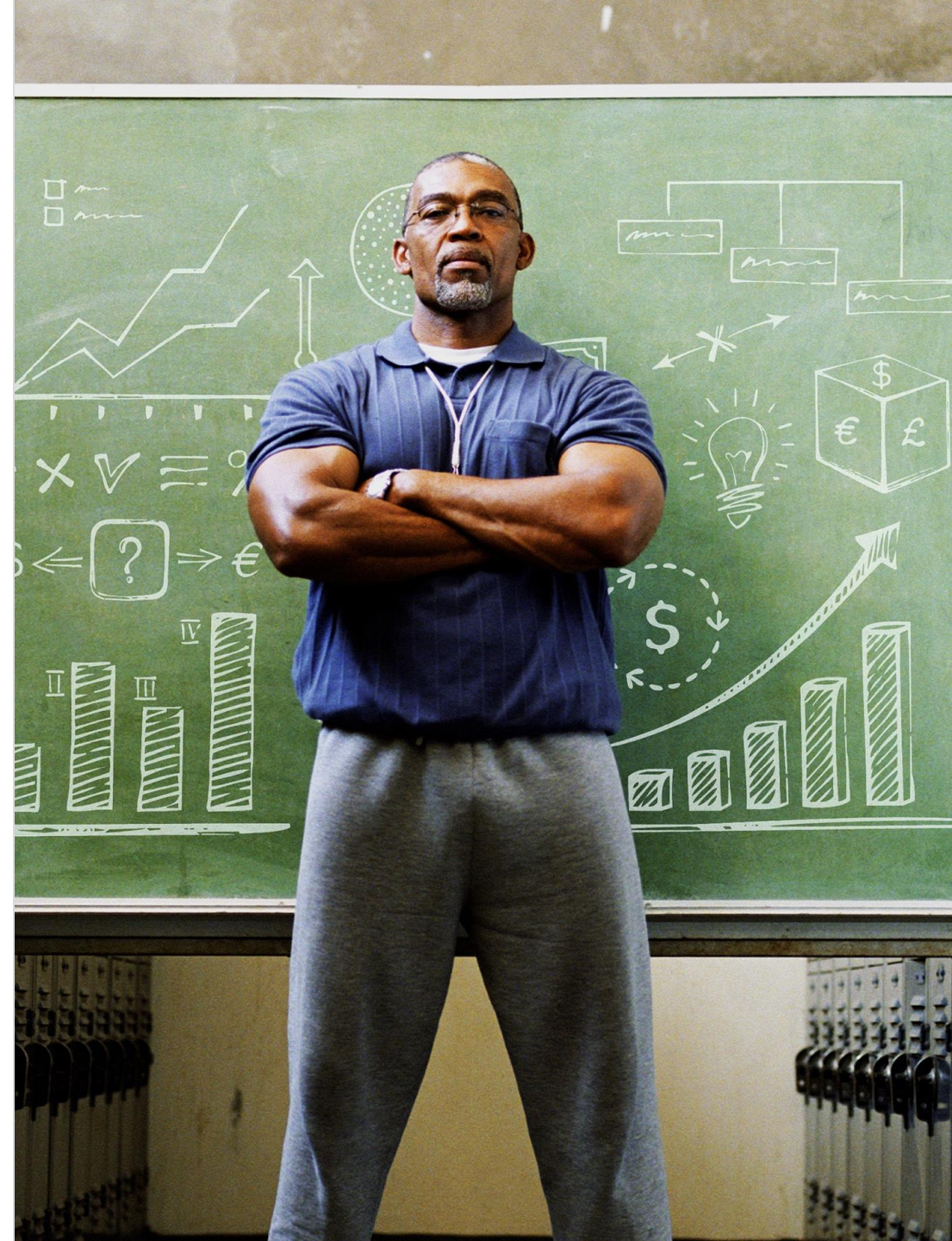


Monthly Median Costs: *Atlanta Area¹, GA (2023)*

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

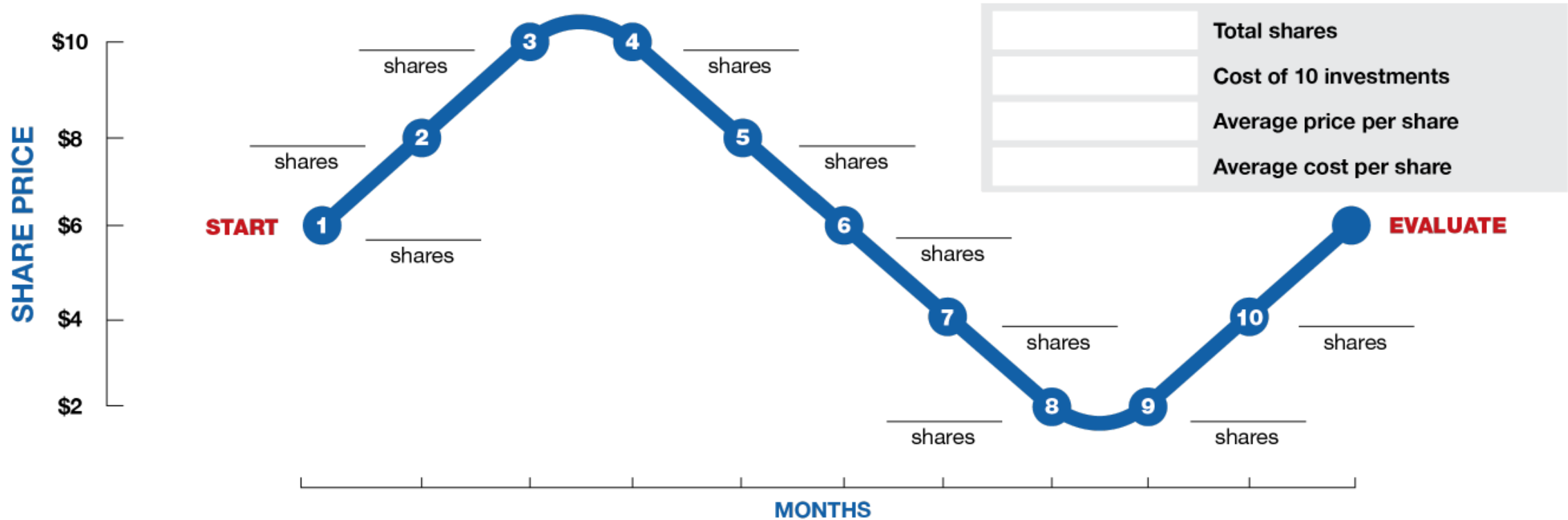
DESIGNING THE PERFECT PLAN

- Comprehensive
- Affordable
- Flexible



DOLLAR COST AVERAGING

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



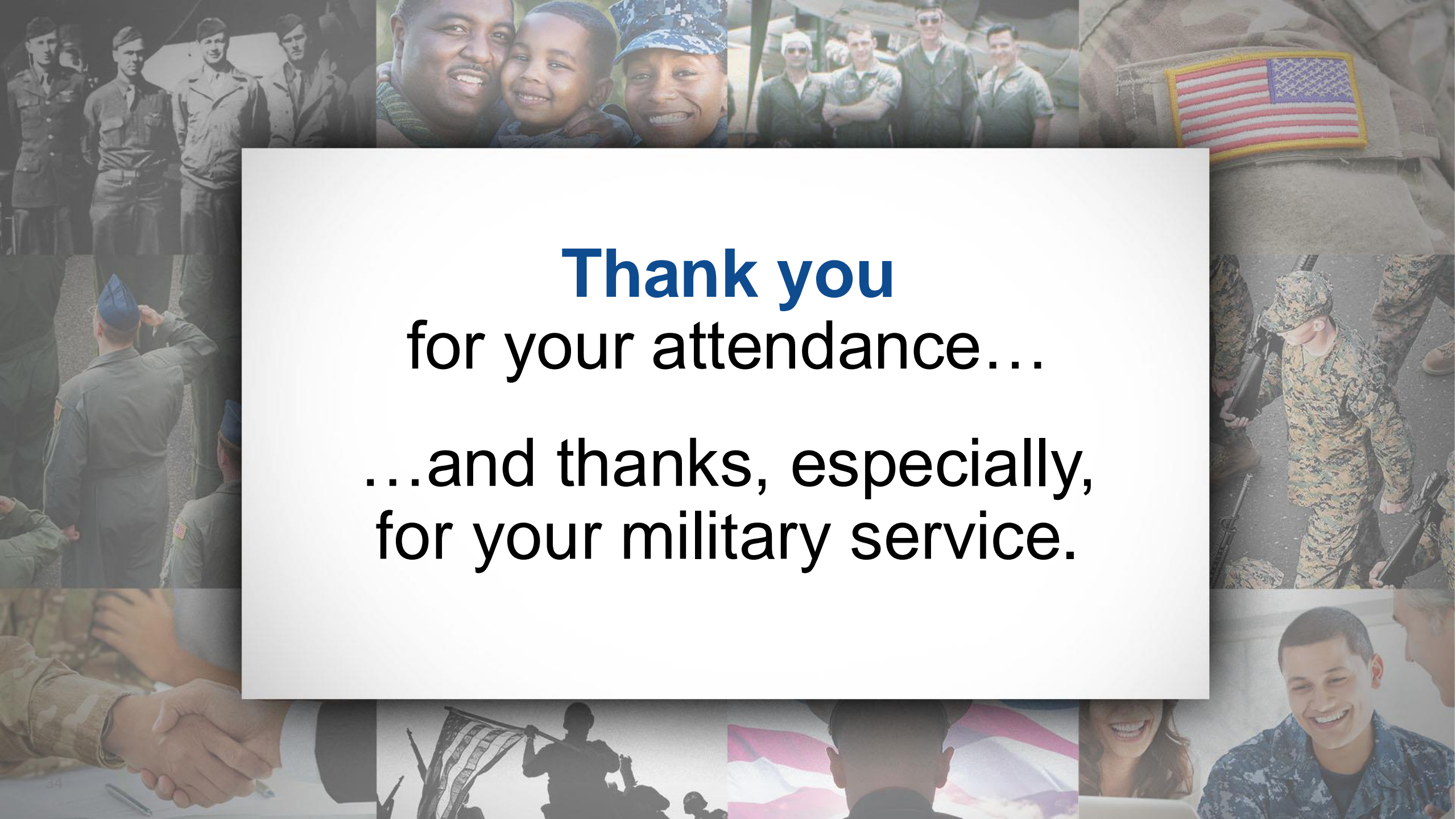
Dollar cost averaging does not assure a profit and does not protect against a loss in a declining market. Since dollar cost averaging involves continuous investments in securities regardless of fluctuating price levels, investors should consider their financial ability to continue their purchases through 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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RPAM

SFC Jin Hong

RPAM





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 mark the completion of one The highest grade held, for 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.

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

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

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

*Maximum creditable points for M+Day presented and are on file to

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

09/23/1996-10/29/2000 75 pts
10/30/2000-10/29/2007 90 pts
10/30/2007 and later 130 pts

NOT indicated that the period is and points will not be credited.

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

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



NGB 23 (RPAM Statement)



| | | | | | | | | | | | |
|--------------|------------|----|---|----|---|---|------|---|------|------|----------|
| 2019/08/25 | 2020/08/24 | B4 | 0 | 15 | 0 | 0 | 365 | V | 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



Soldiers with at least 18-years of service, over the age of 58, or considering retirement within the next 12 months can request an update to their NGB 23. The following documents for the qualifying period(s) must be submitted through their chain of command to the G1 RPAM Section.

- Individual mobilization orders

AND

- DD 214

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



Contact Info



RPAM

Phone: (678) 569-5327

Email: ng.ga.gaarnng.list.ngga-g1-rpam@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?

Retirement Services





Retirement Services



Retirement Services

SFC Marquita St.Cyr

SPC Shanice Bradshaw

Ms. Xavier Solomon

Retirement Services Officers (RSOs)

Ms. Jihae Oh

MSG(R) Zulema Williams



Agenda

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



Notice of Eligibility (20yr Letter)



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

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

NGGA-PEZ

27 August 2019

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

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

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

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



RCSBP



Reserve Component Survival Benefit Plan





What is RCSBP?

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

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

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

RC-SBP is a benefit, not an incentive.



RCSBP Options



Coverage Types

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

Option B: Deferred Annuity.

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

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

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



RCSBP Options



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.

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



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

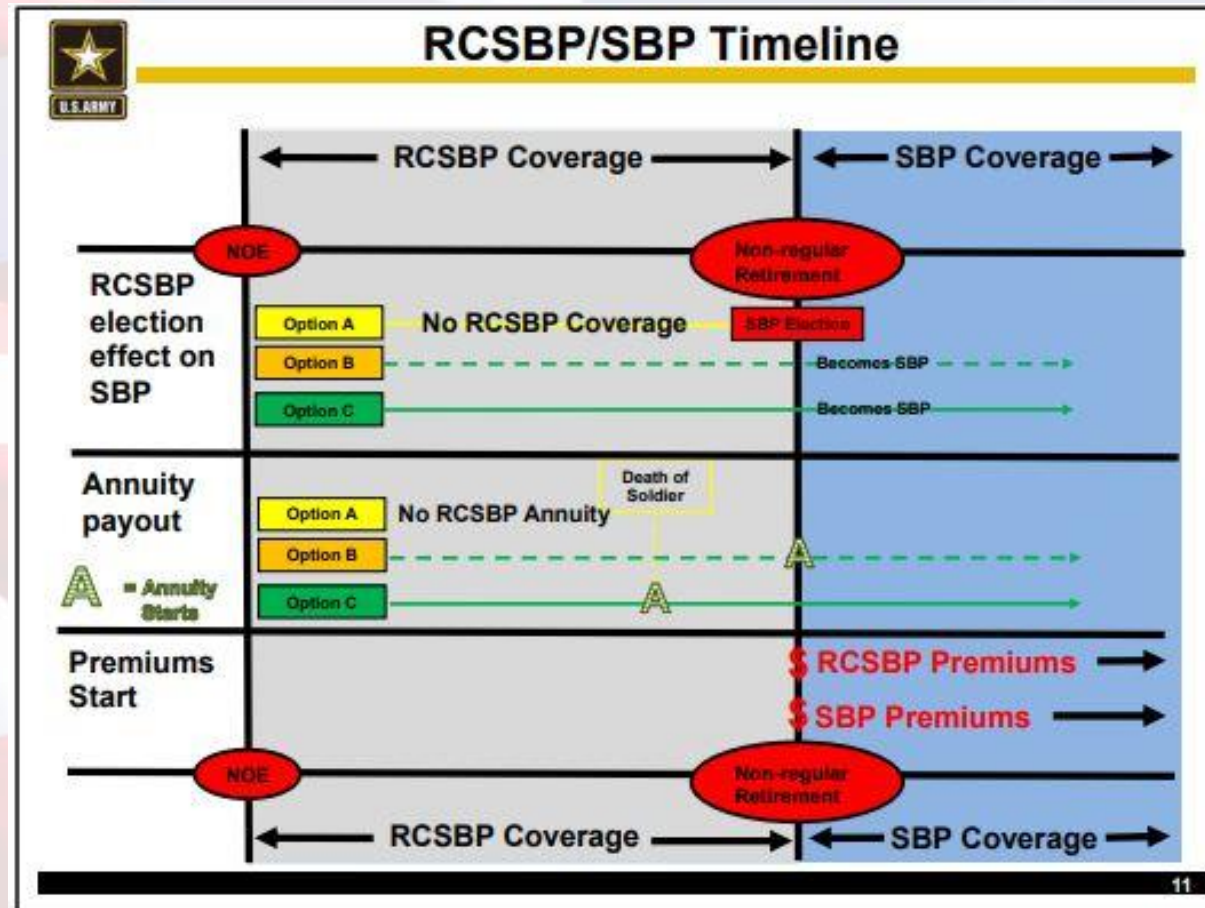


Cost for the Survivor Benefit Plan can be computed using the calculator listed on the following sites:

<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:

- MEB (Medical Evaluation Board)
 - Service connected
- MRDP (Medical Retention Determination Point)
 - Non-Service related
- PEB (Physical Evaluation Board)
 - Service connected

Soldiers with...

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

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



Medical



Disability Severance Basics:

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



Medical POC



EMAIL

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



Transfer Options

Retired Reserve

Pros: No Drill!

Cons: Can no longer receive retirement points.

Individual Ready Reserve (IRR)

Pros: You can continue to earn retirement points.

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

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

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

Note: Soldiers requesting to transfer to the IRR must be within 6 months of their ETS 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 60th birthday) Early Reduced age does not apply to GMPF

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



Retired Pay Application

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

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

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



Contact Info

RETIREMENTS NCOIC

SFC Marquita St.Cyr

Phone: (678) 569-5724

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

RETIRED PAY/SBP

MSG (Ret) Zulema Williams/Ms. Jihae Oh

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

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

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



Social Security Administration



Mrs. Alicia Lipscomb



Deployable Soldiers

Ready Families



Social Security: Retirement 101



Securing today
and tomorrow





How to Open a *my* Social Security Account

- 1 Visit *socialsecurity.gov/myaccount*
- 2 Select: “Sign In or Create an Account.”
- 3 Provide some personal information to verify your identity.
- 4 Choose a username and password, then select how you would like to receive a one-time security code to create your account.

*No matter what type of device you use, the *my* Social Security portal will automatically re-adjust to fit the appropriate screen size, providing you full, easy-to-use access to your personal account!*





my Social Security Services



With a mySocialSecurity account you can:

- Request a replacement Social Security card if you meet certain requirements;
- View, print or save Social Security Statement
- Use “NEW” retirement calculator for personalized estimates;
- Report your wages if you work and receive Disability Insurance benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number; start or change direct deposit
- Copies of notices
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.





Your Social Security Statement

WANDA WORKER

October 2, 2021

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work — up to four each year. Your full retirement age is 67, based on your date of birth: April 10, 1960. As shown in the chart, you can start your benefits at any time between ages 62 and 70. **For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.**

These personalized estimates are based on your earnings to date and assume you continue to earn \$51,995 per year until you start your benefits. To learn more about retirement benefits, visit ssa.gov/benefits/retirement/learn.html.

Disability Benefits

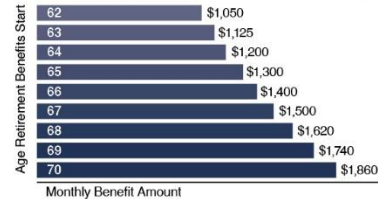
You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about **\$1,656 a month**.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

| | |
|---|---------|
| Minor child: | \$2,129 |
| Spouse, if caring for a disabled child or child younger than age 16: | \$2,129 |
| Spouse, if benefits start at full retirement age: | \$2,838 |
| Total family benefits cannot be more than: | \$4,968 |
| Your spouse or minor child may be eligible for an additional one-time death benefit of \$255. | |

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for:

- people age 65 and older,
- under 65 with certain disabilities, and
- people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call **1-800-MEDICARE (1-800-633-4227)** (TTY 1-877-486-2048).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at ssa.gov/ThereForMe.

Earnings Record

Review your earnings history below to ensure it is accurate. This is important because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings, but you can view them online with [my Social Security](https://my.SocialSecurity.gov). If you find an error view your full earnings record online and call **1-800-772-1213**.

| Work Year | Earnings Taxed for Social Security | Earnings Taxed for Medicare (began 1966) |
|-----------|------------------------------------|--|
| 1971-1980 | \$ 20,000 | \$ 20,000 |
| 1981-1990 | 41,250 | 41,250 |
| 1991-2000 | 257,712 | 257,712 |
| 2001 | 34,915 | 34,915 |
| 2002 | 35,591 | 35,591 |
| 2003 | 36,717 | 36,717 |
| 2004 | 38,686 | 38,686 |
| 2005 | 40,325 | 40,325 |
| 2006 | 42,315 | 42,315 |
| 2007 | 44,346 | 44,346 |
| 2008 | 45,437 | 45,437 |
| 2009 | 44,784 | 44,784 |
| 2010 | 45,847 | 45,847 |
| 2011 | 47,146 | 47,146 |
| 2012 | 48,349 | 48,349 |
| 2013 | 48,606 | 48,606 |
| 2014 | 49,860 | 49,860 |
| 2015 | 50,850 | 50,850 |
| 2016 | 50,158 | 50,158 |
| 2017 | 50,440 | 50,440 |
| 2018 | 50,653 | 50,653 |
| 2019 | 50,957 | 50,957 |
| 2020 | 51,995 | 51,995 |
| 2021 | Not yet recorded | |

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

| | |
|------------------------------|-----------------------|
| Social Security taxes | Medicare taxes |
| You paid: \$34,288 | You paid: \$19,396 |
| Employer(s): \$36,003 | Employer(s): \$19,396 |

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security. This work may have been for federal, state, or local government or in a foreign country.

If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. To find out more, visit ssa.gov/gpo-wep.

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- We use cost of living adjustments so your benefits will keep up with inflation.
- The age you claim benefits will affect the benefit amount for your surviving spouse.
- If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your divorced spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well.
- For more information about benefits for you and your family, visit ssa.gov/benefits/retirement/planner/applying7.html.
- When you are ready to apply, visit us at ssa.gov/benefits/retirement/apply.html.
- The *Statement* is updated annually. It is available upon request, either online or by mail.

SSA.gov | Follow us on social media ssa.gov/socialmedia

Form SSA-7005-SM-OL (05/21)



Deployable Soldiers

Ready Families



How Do You Qualify for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes
- You can earn a maximum of 4 credits per year
- Each \$1,730 in earnings gives you one credit (2024)
- To earn 4 credits in 2024, you must earn at least \$6,920
- You need 40 credits or 10 years of work to be eligible





How Social Security Determines Your Benefit

Benefits are based on earnings

- Step 1 -Your wages are adjusted for changes in wage levels over time
- Step 2 -Find the monthly average of your 35 highest earnings years
- Step 3 -Result is “average indexed monthly earnings”



Deployable Soldiers

Ready Families



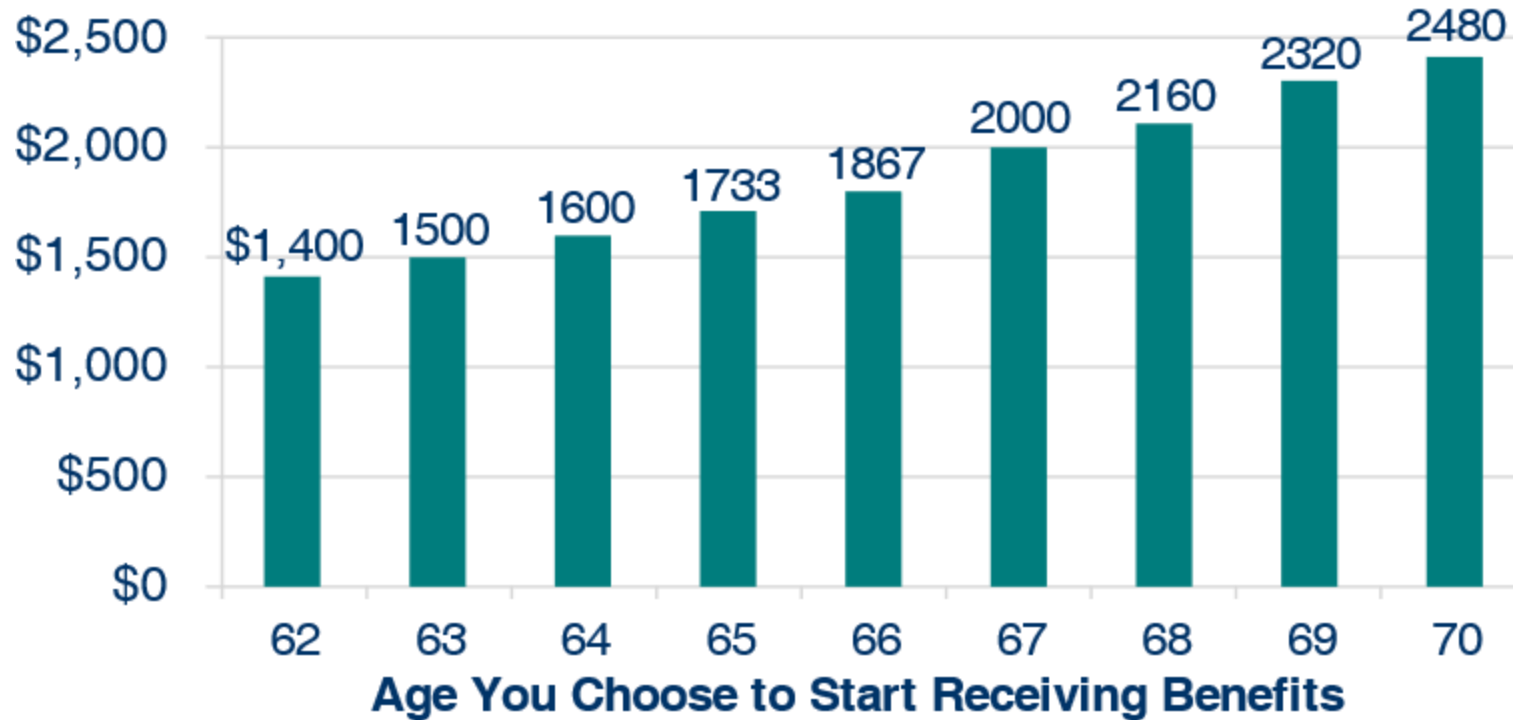
| Year of Birth | Full Retirement Age (FRA) | Age 62 benefit would be reduced by | Age 70 (Delayed Retirement) |
|---------------|---------------------------|------------------------------------|------------------------------|
| 1943-1954 | 66 | 25% | 132% |
| 1955 | 66 and 2 months | 25.83% | 130.67% |
| 1956 | 66 and 4 months | 26.67% | 129.33% |
| 1957 | 66 and 6 months | 27.5% | 128.00% |
| 1958 | 66 and 8 months | 28.33% | 126.67% |
| 1959 | 66 and 10 months | 29.17% | 125.33% |
| 1960 + | 67 | 30% | 124.00% |





What Is the Best Age to Start Receiving Social Security Retirement Benefits?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



Note: This example assumes a benefit of \$2,000 at a full retirement age of 67





Working While Receiving Benefits



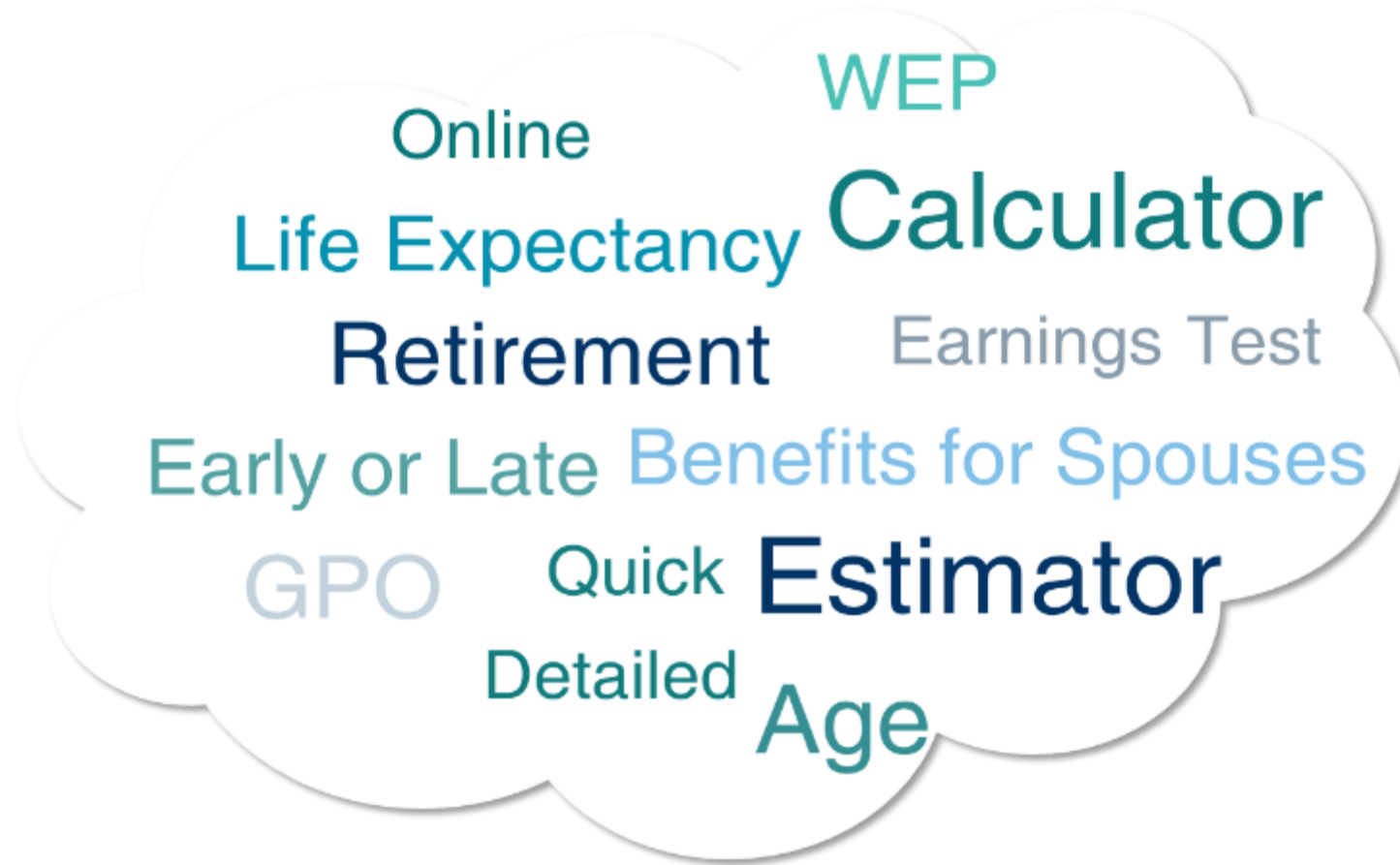
| If you are | You can make up to | If you earn more, some benefits will be withheld |
|---|-------------------------------|--|
| Under Full Retirement Age | \$22,320/yr. (\$1,860/mo.) | \$1 for every \$2 |
| The Year Full Retirement Age is Reached | \$59,520/yr. (\$4,960/mo.) | \$1 for every \$3 |
| Month of Full Retirement Age and Above | No Limit | No Limit |

Note: If some of your retirement benefits are withheld because of your earnings, your benefits will be increased starting at your full retirement age to take into account those months in which benefits were withheld.





Social Security's Online Calculators



[Benefit Calculators | SSA](#)





 Online at www.socialsecurity.gov

 Schedule a phone appointment call:

1-800-772-1213 or Local SSA Office

Choose the most convenient option for you!

*Apply **three months before** you want to start.*


Note: Child and survivor claims can only be done by phone (not online) at this time.



www.ssa.gov



Social Security Office Locator

 **We are OPEN to receive your calls**

On Tuesday, March 17, 2020, we suspended face-to-face service to the public in our field offices and hearings offices nationwide until further notice. However, we are still able to provide critical services via phone, fax and online.

Find the Office for this ZIP Code.

ZIP:

[Zip Code Look Up](#)

Using our online services, you can:



- Apply for most types of benefits
- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online](#).

National 800 Number

Toll-Free: 1-800-772-1213

Social Security Office Information

Address: SUITE 200
1010 PARK AVE
BALTIMORE, MD 21201

Office: 1-866-931-9942

TTY: 1-800-325-0778

Fax: 1-833-597-0140

[Office Closings and Emergencies](#)

Hide Additional Office Information

Your local field office representative is available to take your call Monday through Friday from 9AM-4PM.

[Disclaimer](#)



Deployable Soldiers

Ready Families



Payment Delivery Date

- No partial month benefits. Must that age the 1st day of the month (Special rule: Age 62 must be born 1st or 2nd day of the month)
- Benefits paid the month following the month (ex. June's payment issued in July).
- The day benefits received is based on person's birth date:
 - 1st through 10th - 2nd Wednesday of the month
 - 11th through 20th - 3rd Wednesday of the month
 - 21st through 31st - 4th Wednesday of the month
- Can also receive benefits on the 3rd of the month.





Deployable Soldiers

Ready Families



Transition Assistance



Kachen Coarsey



Deployable Soldiers

Ready Families



Kachen
"Kutch"
Coarsey

Email: kcoarsey@gapsi.com

Phone: (202) 987-3927

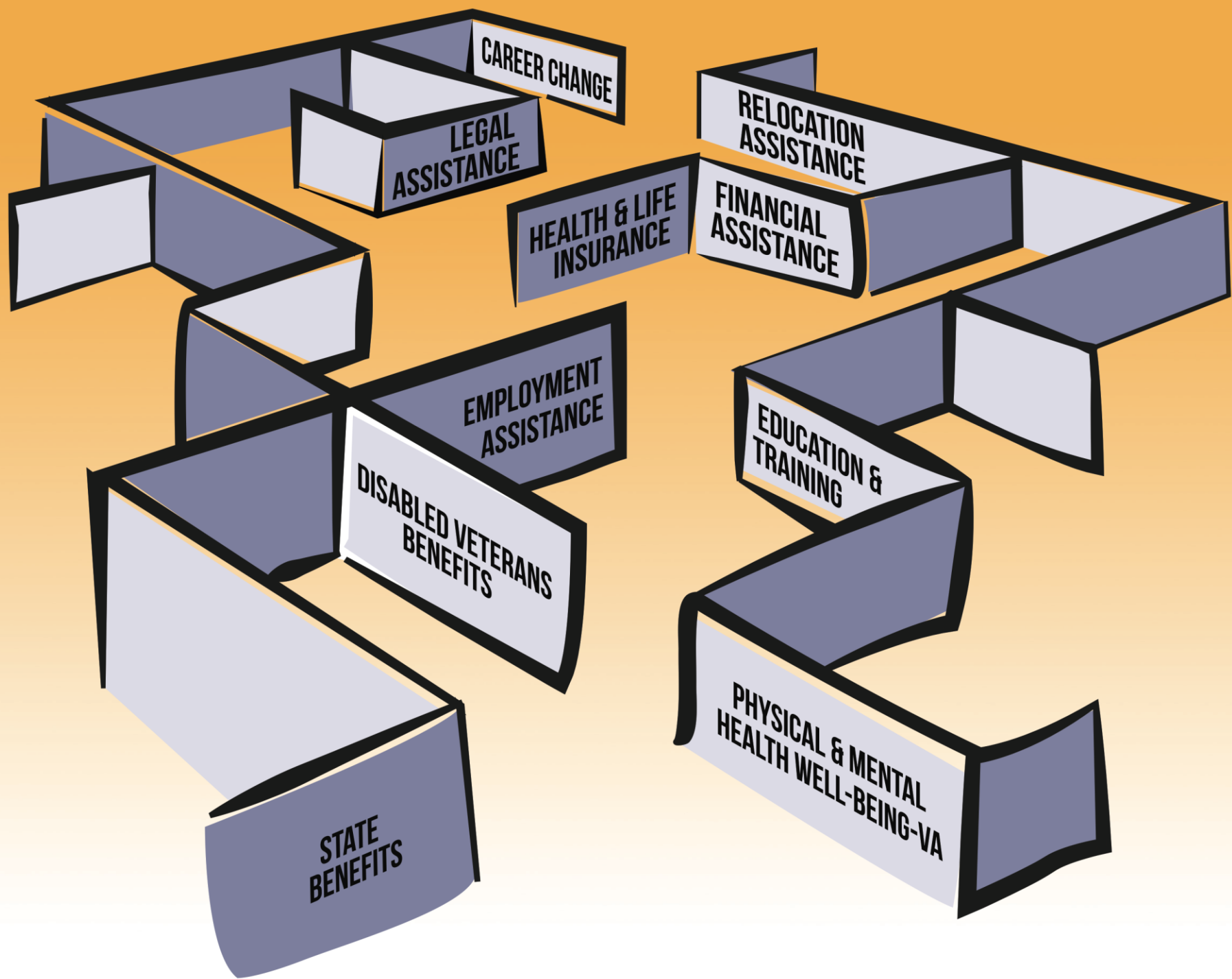
DIRECTION

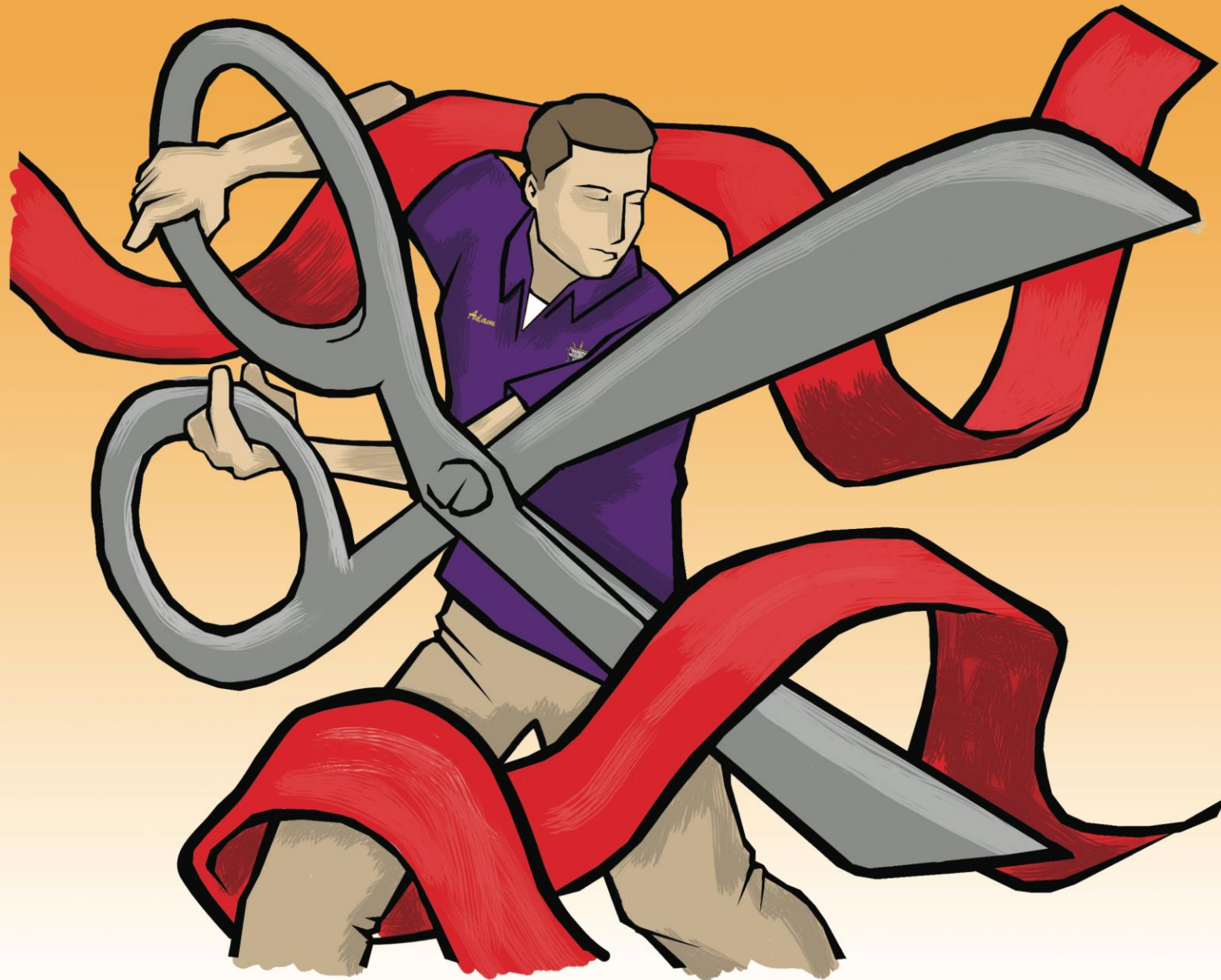
BENEFITS

COMPASSION



DIRECTION | BENEFITS | COMPASSION





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.



**STATE
BENEFITS**



**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 yellow base. The background is split into a dark purple upper half and a light purple lower half. The text on the sign is in bold, black, uppercase letters.

**DISABLED VETERANS
BENEFITS**

**EMPLOYMENT
ASSISTANCE**

A 3D perspective illustration of a blue 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 of orange and yellow gradients.

**EDUCATION &
TRAINING**



**HEALTH & LIFE
INSURANCE**



**FINANCIAL
ASSISTANCE**

A stylized graphic of a building corner. The building is composed of geometric shapes in shades of light purple, yellow, and dark purple, with thick black outlines. A sign is attached to the corner, featuring the text "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 white.

**LEGAL
ASSISTANCE**



CAREER CHANGE



**RELOCATION
ASSISTANCE**



DIRECTION | BENEFITS | COMPASSION



THANK YOU FOR
YOUR **SERVICE!**

NOW, LET US
SERVE YOU.





LUNCH



Warrior Alliance

Mrs. Emily Waters



VA Benefits Briefing



Emily Waters
Warrior Navigator





Mission:

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



What Veteran Benefits are available to me?



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

- VA disability pay is a tax-free monthly payment from the Department of Veterans Affairs to veterans who sustained an illness or injury during military service.
- Veterans with existing conditions prior to joining the service that were worsened by service may also receive compensation.
- Ratings range from 0 – 100% in 10% increments.
- You can also get paid for dependents if you are rated at 30% disability or higher.
- All veterans may apply for VA disability compensation.

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.
- *VSOs are free of charge!!*

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
- Divorce Papers or Death Certificate for any previous marriages of you and/or your current spouse



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.
(The VA will get your military 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.
- Presumptive: VA automatically presumes certain diseases/disabilities were caused by service based on certain years and locations served.

3 Golden Rules for VA Claim Success



- 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
- Nexus = connection between injury and diagnosis

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 career.
- The VA gets all my records when I leave the service.



VA True or False



- I can only submit claims one time with the VA.
- The VA only provides a lump sum of money for disability, not a monthly payment.



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
- Pulmonary fibrosis
- Sarcoidosis

- 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 follow-up screening at least every 5 years. Veterans who are not enrolled, but who meet eligibility requirements, will have an opportunity to enroll and receive the screening

VA Disability/DFAS Retirement

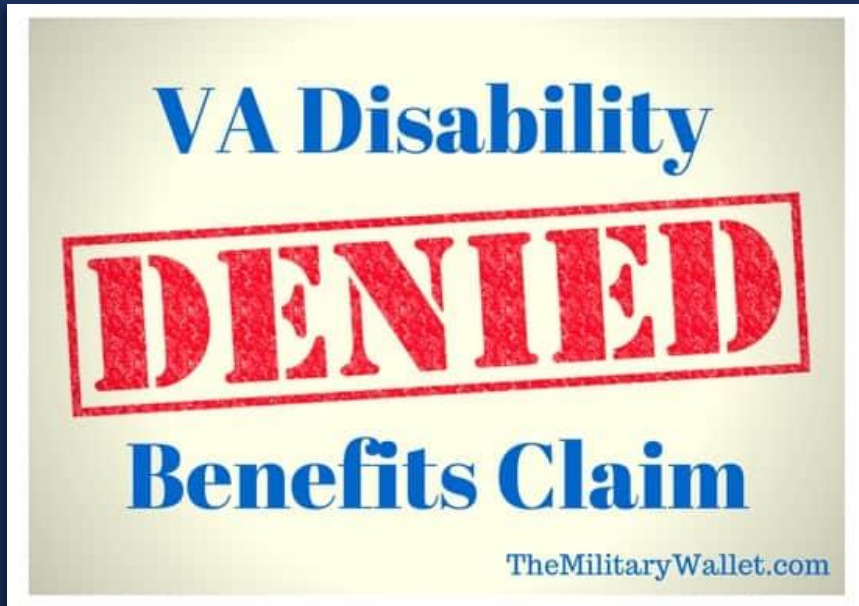


- Concurrent Retirement and Disability Pay (CRDP) allows military retirees to receive both military retired pay and Veterans Affairs (VA) compensation.

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 age.
- You are retired under Temporary Early Retirement Act (TERA) and have a VA disability rating of 50 percent or greater.

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, then appeal! **DO NOT DO IT ALONE!**
- Consult a VSO for advice and rights to appeal.
You do *NOT* need a lawyer!

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 payments towards child support or alimony.
- The amount the VA can legally withhold and redistribute to another party ranges from 20 to 50 percent according to the veteran's number of legal dependents.

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)
- Headstone and flag upon death
- OJT/Apprenticeship training approval
- State Park Pass for Veterans with 10% or more VA disability rating

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 co-pays.
 - Must have served 24 Months+ of Active Duty Time after 1980 to qualify.
 - You are NOT automatically enrolled! Complete an application at [VA.gov](https://www.va.gov)!

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!**
- **Apply for your COE on VA.gov to find out if you're eligible!**

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



Contact The Warrior Alliance or your local VSO office!

Email or call for an appointment!

Emily Waters:
ewaters@thewarrioralliance.org or
call TWA at 404-210-1776 for a
referral to a VSO

VSO Services

- Georgia Department of Veterans Services
- DAV
- AMVETS
- Veterans of Foreign Wars (VFW)
- The American Legion
- Purple Heart Association
- Wounded Warrior Project

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

My Healthevet:

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

Questions??



VA Benefits Briefing



Emily Waters

Warrior Navigator

The Warrior Alliance

ewaters@thewarrioralliance.org

or 404-210-1776



Tricare

Mrs. Lorraine Howard



Last Reviewed December 2021

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

Your Options for Coverage After Retirement

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Today's AGENDA



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

Today's AGENDA

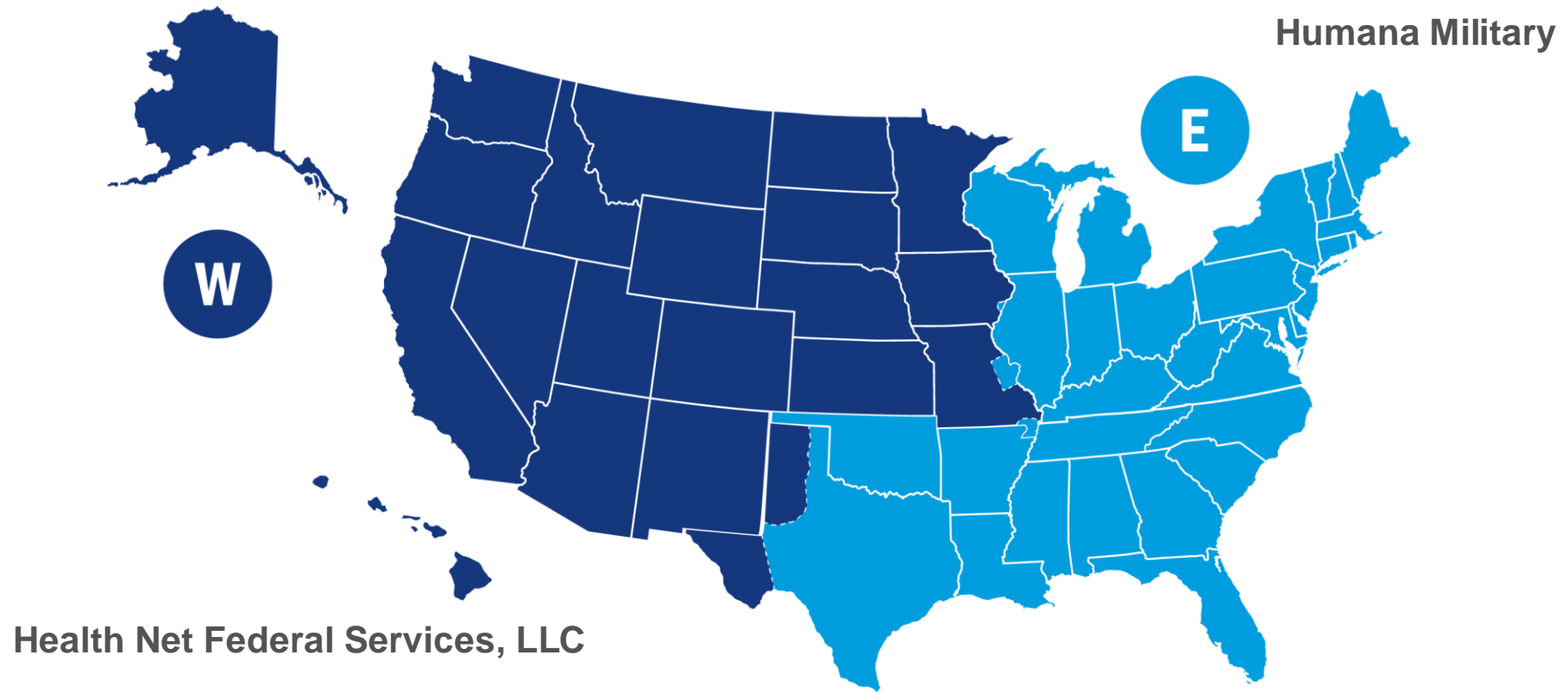
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What Is TRICARE?

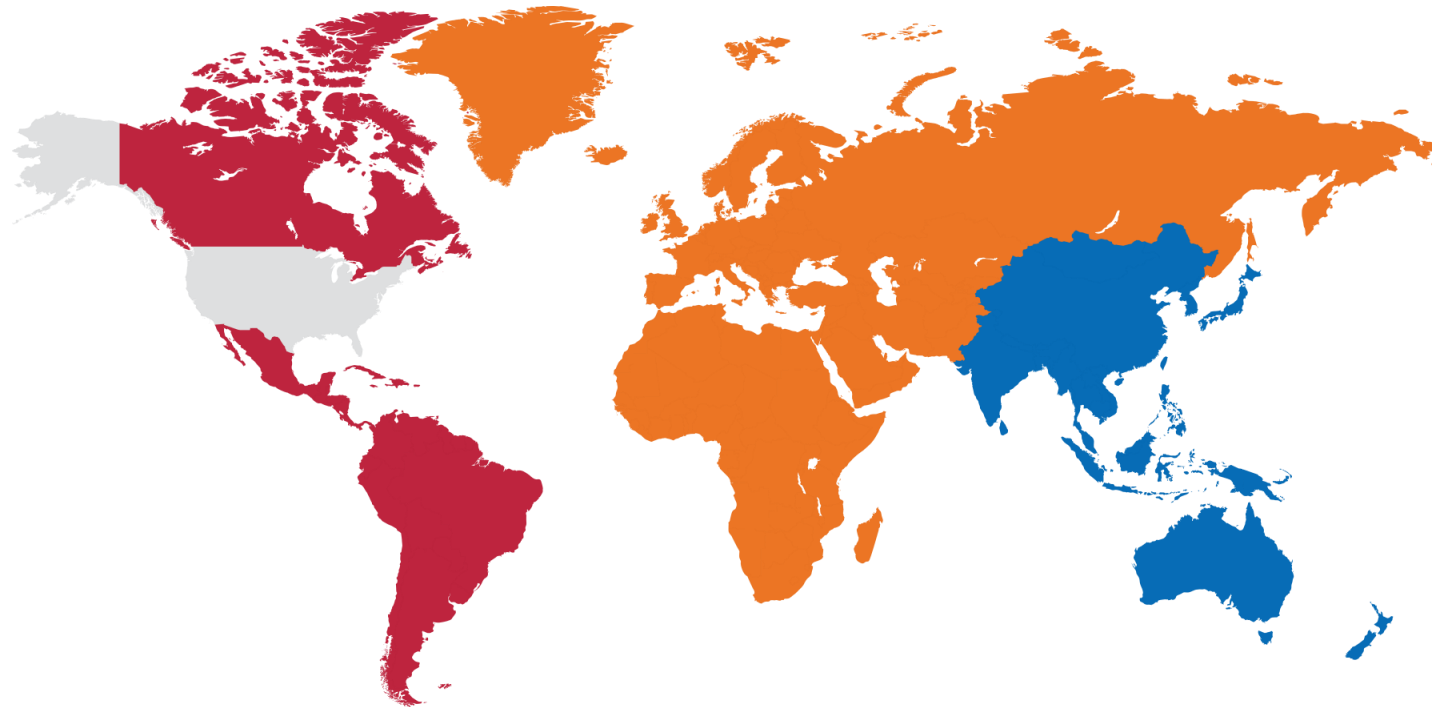


- Uniformed services health care program
- Worldwide network
 - Military hospitals and clinics
 - Civilian health care providers

TRICARE Stateside Regions



TRICARE Overseas Program



Latin America and Canada

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

Eurasia-Africa

Africa, Europe and the Middle East

Pacific

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

Keep DEERS Information Up To Date



Being able to use TRICARE depends on keeping DEERS up to date. Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



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

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



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



Call **1-800-538-9552**.



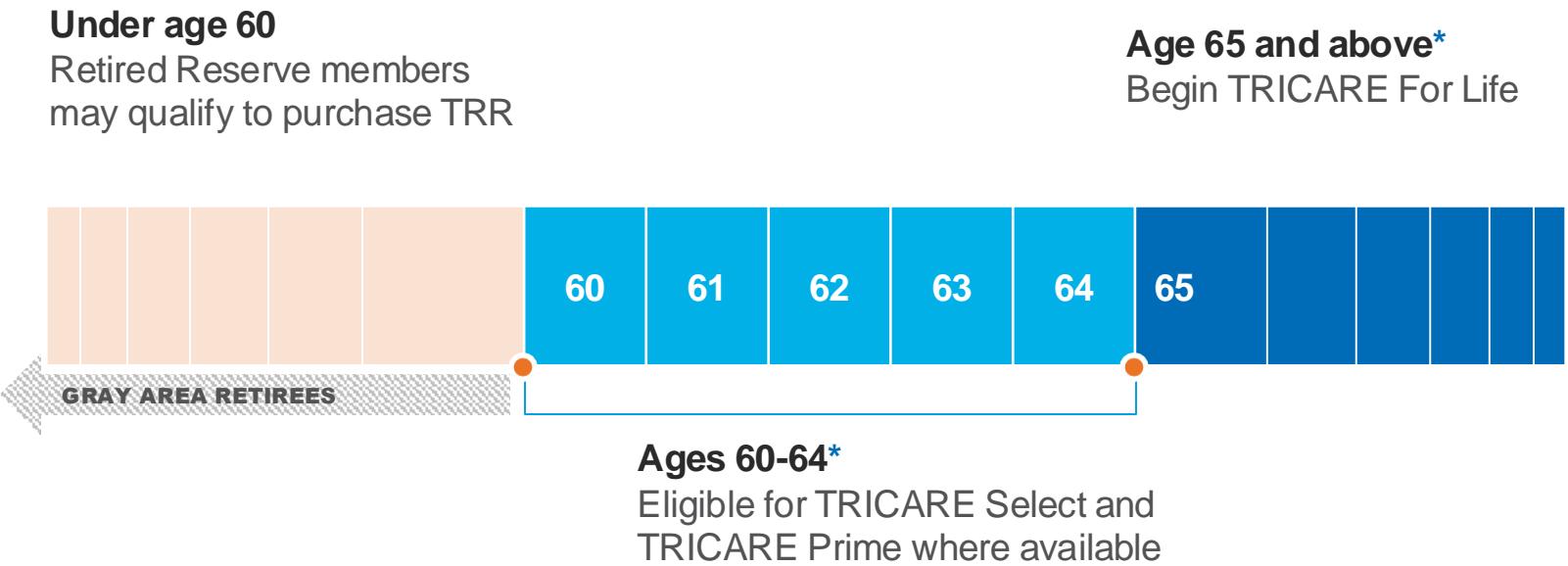
Fax **1-800-336-4416**.

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. The groups pay different costs and fees.
 - **Group A:** If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you're in Group A.
 - **Note:** When enrolled in a premium-based plan (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program), Group A beneficiaries follow Group B deductibles, cost-shares, and catastrophic caps.
 - **Group B:** If your or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018, you're in Group B.

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.

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Step 1—Qualify

TRICARE Retired Reserve

- Retired Reserve members may qualify for TRR if they are:
 - Not eligible for or enrolled in Federal Employees Health Benefits (FEHB) Program under sponsor's own employment
 - For more information, visit www.tricare.mil/trr.

Step 2—Purchase

TRICARE Retired Reserve

Purchase TRR:

- Online at <https://milconnect.dmdc.osd.mil>
- By mailing a completed and signed *Reserve Component Health Coverage Request Form* (DD Form 2896-1) form to your regional contractor
 - Include initial premium payment
- By calling your regional contractor
- In person overseas at a TRICARE Service Center

For TRR, if enrolled in another TRICARE program, submit a TRR request within 90 days of the other TRICARE program ending to ensure continuous coverage.

TRICARE Retired Reserve Coverage

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



TRICARE Retired Reserve: Getting Care (continued)

- Locate a network or non-network TRICARE-authorized provider:
 - Go to www.tricare.mil/findaprovider 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 him or her to www.tricare.mil/providers.

TRICARE Retired Reserve Costs

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

- Monthly premiums (per calendar year):
- Annual deductible
- 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

- Available to qualified unmarried dependents of TRR sponsors (under age 60) 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 program coverage
 - Not a uniformed service sponsor (for example, a member of the Selected Reserve)
- For TRICARE Young Adult qualification, cost and enrollment information, go to www.tricare.mil/tya.



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Coverage Options Upon Turning Age 60

- Upon turning age 60 and collecting retirement pay, TRR members are disenrolled from TRR and may be eligible for other TRICARE programs as retirees, such as:
 - TRICARE Select or TRICARE Prime (if in a PSA), including the US Family Health Plan (USFHP)
 - 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 entitled to 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.
- Yearly deductible and cost-shares apply.
 - Go to www.tricare.mil/costs.
- Save money by seeing a TRICARE-authorized network provider.
- Prior authorization is required for some services.
 - Check your regional contractor's website.
- For more information, go to www.tricare.mil/select



Getting Care: TRICARE Select

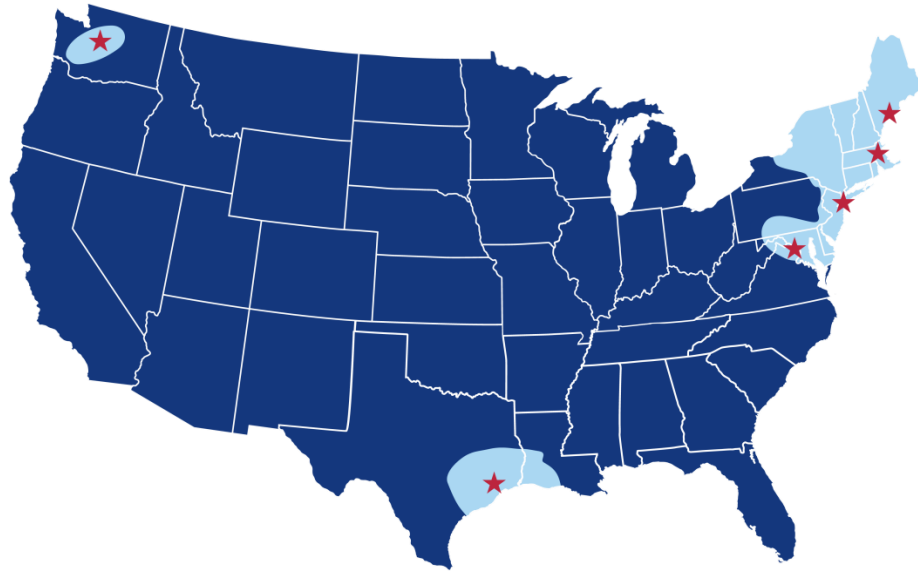
- Select any network or non-network TRICARE-authorized provider. You'll typically pay higher out-of-pocket costs for non-network providers.
- TRICARE network providers:
 - Accept TRICARE as the full payment for covered services
 - File claims for you
 - Offers copayments instead of cost-shares for most 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 (PCM) or regional contractor for assistance.
 - **Emergency care:** Call 911 or go to the closest emergency room.
 - **Seasonal moves:** Consider transferring enrollment.

TRICARE Prime

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

US Family Health Plan (USFHP)

USFHP Service Areas



- TRICARE Prime option
- Six service areas
- Must enroll
- May not get care at military hospitals clinics or use military pharmacies

Getting Care: TRICARE Prime

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

TRICARE Prime Point-of-Service Option

- Point-of-service (POS) 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 point-of-service charges.
- Point-of-service deductibles per calendar year: **\$300**/individual; **\$600**/family
 - TRICARE pays 50% of the TRICARE-allowable charge.

Enroll in TRICARE Select or TRICARE Prime

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

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

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Coverage Options Upon Becoming Medicare-Eligible

- To remain eligible for TRICARE, you must be entitled to Medicare Part A and have Medicare Part B.
 - Pay for and enroll in Medicare Part B
- Beneficiaries under age 65 who are entitled to 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
 - www.medicare.gov

TRICARE For Life

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

- Beneficiaries entitled to 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 or call **1-866-773-0404**.

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TRICARE and Other Health Insurance

- Other health insurance (OHI) 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 amount, minus the payment from your OHI
 - The amount TRICARE would have paid without OHI
 - The OHI copayment or deductible
- If you have OHI:
 - Fill out a *TRICARE Other Health Insurance Questionnaire*: www.tricare.mil/forms.
 - Follow the referral and authorization rules for your OHI.
 - Tell your provider about your OHI and TRICARE.

Priority for Access to Military Hospitals and Clinics

- 1** ADSMs, including National Guard and Reserve members on active duty status for more than 30 days
- 2** ADFMs in a TRICARE Prime option
- 3** Retired service members, their dependents and all others in a TRICARE Prime option
- 4** ADFMs not in a TRICARE Prime option, and TRS members
- 5** Retired service members and their dependents not in a TRICARE Prime option, TRR members and all other eligible beneficiaries not in a TRICARE Prime option

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** (FEDVIP) dental plan.

- FEDVIP offers a range of plans from a number of dental plans.
- 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.com

Voluntary Vision Coverage

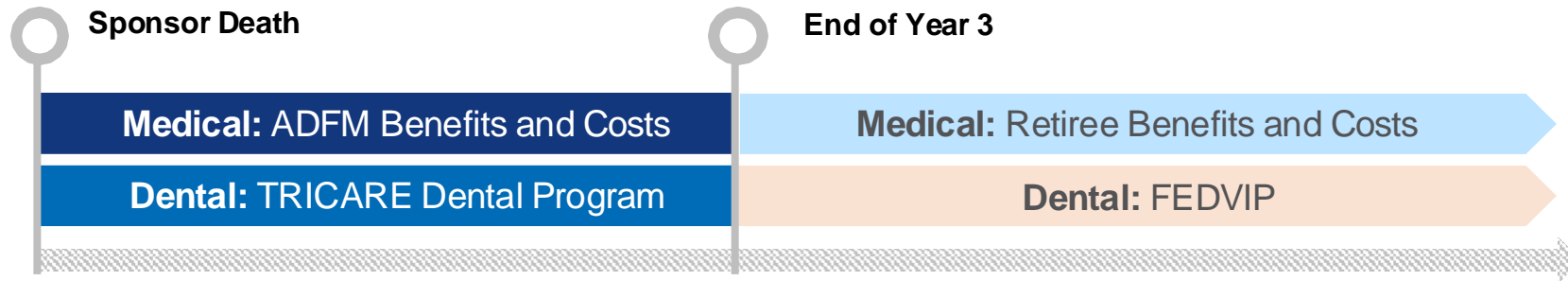
- Retirees, their eligible family members, and active duty family members enrolled in a TRICARE health plan may qualify to purchase vision coverage through FEDVIP.
- Eligible beneficiaries include those enrolled in or using:
 - TRICARE Prime, including USFHP
 - TRICARE Select
 - TRS
 - TRR
 - TFL
- FEVIP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

Visit www.benefeds.com for vision plan eligibility and enrollment information.

Survivor Benefits: Activated More Than 30 Days

If a National Guard or Reserve member dies while serving on federal active duty orders for more than 30 days, family members remain eligible as follows:

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 are eligible for the TDP Survivor Benefit.

Survivor Benefits: Not Activated

- Family members of non-activated National Guard or Reserve members who had TRS or Transition Assistance Management Program (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.
 - If TAMP coverage was in effect, eligible survivors remain covered until the end of the 180-day TAMP period.
 - Adult children can purchase TYA coverage until eligibility runs out.
- 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 (ACA).



Each tax year, you'll get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.



Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

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Stateside Regional Contractors

- TRICARE East Region
Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com
- TRICARE West Region
Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com

Overseas Regional Contractor

- TRICARE Overseas Program (TOP)
International SOS Government Services,
Inc.
www.tricare-overseas.com/contact-us

More Resources

- TRICARE Website
www.tricare.mil



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



Military One Source

Debby Enslen

Military OneSource

Connecting You
to Your Best MilLife



Connecting You to Your Best MilLife

Military OneSource:

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

Your one source for your best MilLife.

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

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



More Ways We Serve You

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



Serving Our Military Community Worldwide

Here's who is eligible for Military OneSource services:

- All active duty, National Guard and Reserve Component service members, regardless of activation status
- Immediate family members
- Coast Guard, when activated with the Navy
- Expeditionary civilians, 90 days pre- until 180 days post-deployment
- Retired or discharged honorably to include a general discharge, up to 365 days past separation
- 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



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

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

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



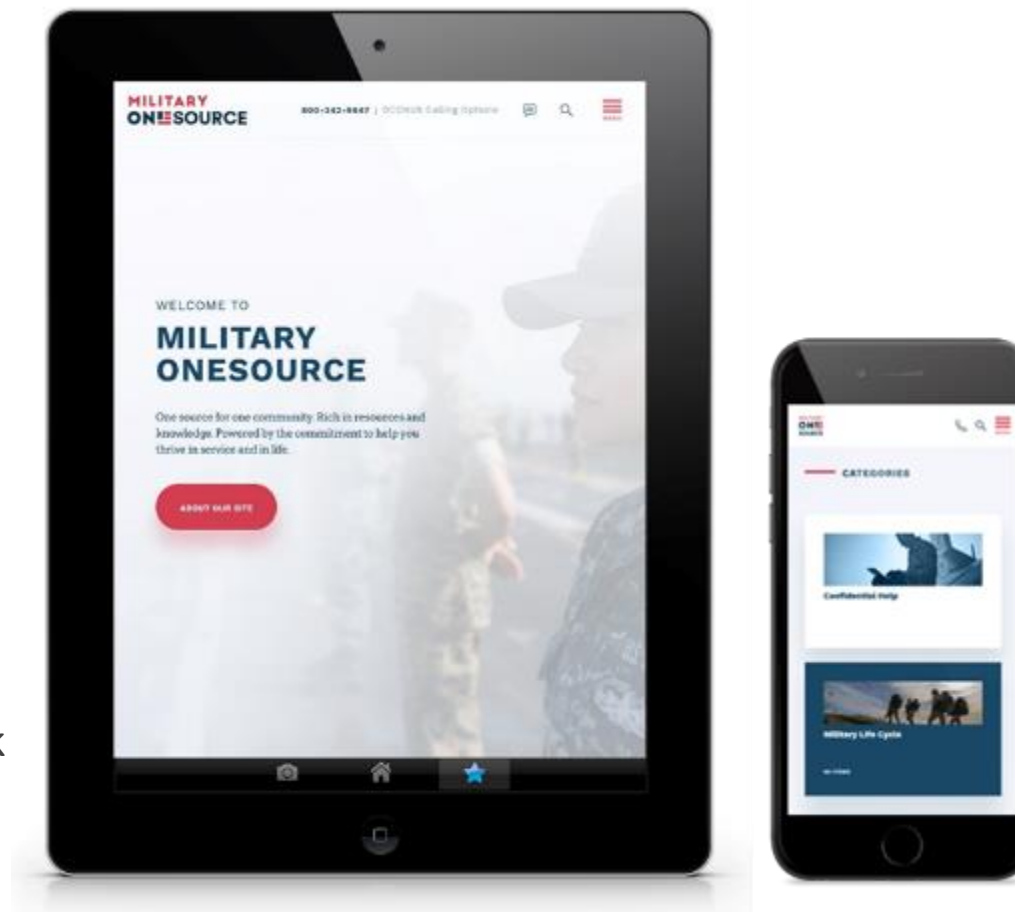
The Military OneSource Website

MilitaryOneSource.mil

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

The Homepage:

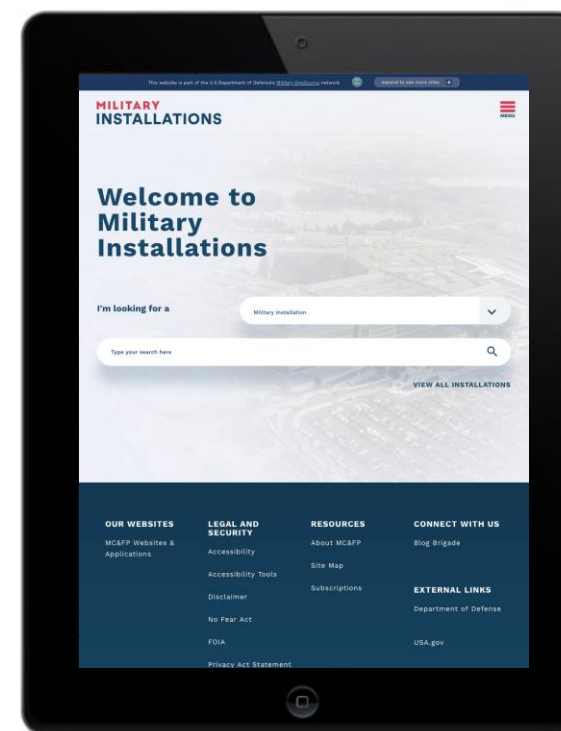
- 800 number and OCONUS Calling Options
- Connect to secure online chat
- Optimized search function
- Categories and featured content
- Menu with Quick Access links to important pages and Site Feedback
- Confidential Help



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
with live chat



www.MilitaryOneSource.mil



Interaction with
trained professionals

Questions?

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

Your one source for your best MilLife.

800-342-9647 • www.MilitaryOneSource.mil



Camp Southern Ground

Mr. Lacy Gunnoe



**CAMP
SOUTHERN
GROUND**



CAMP
SOUTHERN
GROUND



SUMMER CAMP

WARRIOR WEEK

ONE CAMP. ONE MISSION. TWO CAUSES.

LACY GUNNOE

Warrior Wellbeing Director for Camp Southern Ground



- Air Force Officer in transition
- 22 years of service
- Inspector General for the 117 ARW
- Assistant Professor/Ops Officer AFROTC
- 106th Chief of Ops Group Stan-Eval
- Evaluator & Instructor Pilot
- 4,200 hours in the T-37, T-1, KC-135R, and T-6
*1,000 hours OIF/OEF, Inherent Resolve, and Freedom's Sentinel
- Warrior Week 2018 Cadre





THE STARTLING STATISTICS

Since September 11, 2001, our country has lost more warriors following 9/11

to suicide at home than on the battlefield.

Over **300%**
increase in
**ANXIETY
DISORDERS**
for veterans post 9/11

An average of
20 **VETERANS**
DIE BY
SUICIDE
EVERY DAY

30%
of veterans develop
**MENTAL
HEALTH
PROBLEMS**
within 3-4 months of returning home

20%
of veterans turn to
**HEAVY
DRINKING
OR DRUGS**
upon returning home



Less than
50%
of veterans in need
RECEIVE
**MENTAL HEALTH
TREATMENT**

SERVING THOSE WHO HAVE SACRIFICED

Camp Southern Ground dedicates nine and a half months of the year, mid-August through May, to serving veterans struggling with transition and/or post-traumatic stress.

Our veteran programs, Warrior Week and Warrior PATHH, are founded on the premise that when men and women volunteer to protect our country, we have an obligation to honor



WARRIOR WEEK-TRANSITION PROGRAM

Warrior Week is a 12-month wellness program that kicks-off with a one-week intensive experience at Camp. Warrior Week sets participants on a course towards successful transition and a thriving life after service. During Warrior Week, veterans:

**IDENTIFY
UNIQUE
STRENGTHS**

**DEFINE A
PURPOSE
FOLLOWING
SERVICE**

**DEFINE A
LIFE PLAN**

Warrior Week demonstrated positive outcomes for participants' quality of life:



WARRIOR PATHH-POST TRAUMATIC GROWTH

Warrior PATHH (Progressive and Alternative Training for Helping Heroes) is the nation's first non-clinical program to cultivate Posttraumatic Growth among veterans struggling with PTSD and/or combat stress. The program unlocks the value of military training and combat

ex

AN 18 MONTH EVALUATION HAS EVIDENCED UNPRECEDENTED POSITIVE OUTCOMES FOR PROGRAM PARTICIPANTS:

54%

REDUCTION IN
SYMPTOMS OF PTSD

40%

REDUCTION IN
STRESS & INSOMNIA

52%

REDUCTION IN
DEPRESSION

33%

REDUCTION IN
STRESS REACTIVITY

41%

REDUCTION IN
ANXIETY

56%

IMPROVEMENT IN
RELATIONSHIPS



**CAMP
SOUTHERN
GROUND**

WARRIOR FAMILY CAMP



WARRIOR FAMILY CAMP

SERVING MILITARY FAMILIES





**CAMP
SOUTHERN
GROUND**

SUMMER CAMP

LIFE CHANGING POTENTIAL

Camp Southern Ground operates with the belief that every child can benefit from the experience of summer camp.

In fact, we believe a summer camp experience can **change a child's life!**

We surround campers with experienced, caring adults who treat every child as a unique individual with **limitless potential and inherent worth.** We have found that young people from diverse backgrounds



SKILLS & COMPETENCIES



COGNITIVE DEVELOPMENT

The ability to focus, set goals, plan, organize, persevere and problem solve.

Example of Cognitive Development in Action: Through Camp's engineering program, kids are given challenges to solve in teams. As a group, campers are asked to design plans, negotiate team roles, execute designs and make modifications to achieve shared goals.



SOCIAL DEVELOPMENT

The ability to read social cues, navigate social situations, communicate clearly, resolve conflict, advocate for oneself, and work effectively on a team.

Example of Social Development in Action: Upon arrival, campers are asked to agree to a set of "tribe commandments." Through the process, kids come together to negotiate rules and roles within their tribe. During the week, counselors support individual and group accountability, self-expression, and conflict resolution to keep each tribe functioning productively and in harmony.



EMOTIONAL DEVELOPMENT

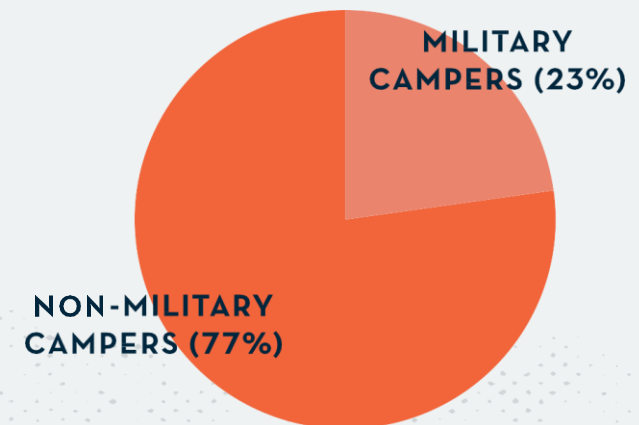
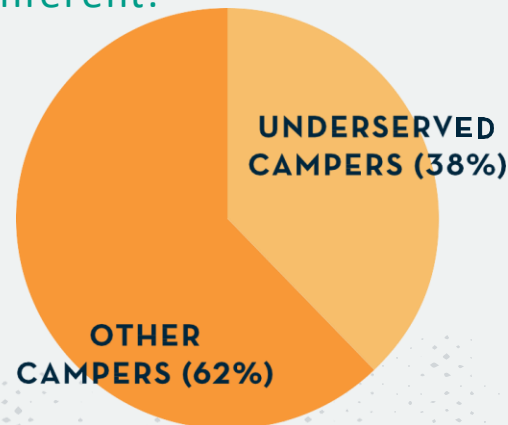
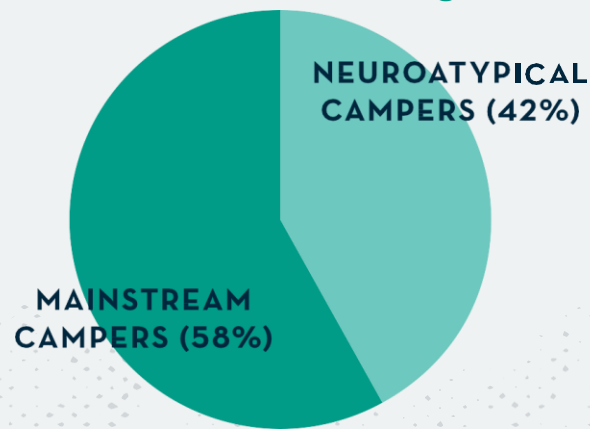
The ability to recognize and manage emotions, understand the emotions and perspectives of others, cope with frustration, and demonstrate respect and empathy toward others.

Example of Emotional Development in Action: Every evening, tribes debrief on experiences and emotions of the day. During tribe time, counselors encourage campers to recognize when they need help, understand what will make them feel better and how to ask for assistance. Kids learn from one other that it is ok, for example, to be homesick and how to cope with that emotion.

SKILLS AND COMPETENCIES LEARNED AT CAMP

Camp Southern Ground’s intentional inclusion model places special emphasis on children with autism spectrum disorder and other neurodiverse issues, as well as those from underserved and military families.

We bring youth from these populations together with typically developing children to inspire a more mindful and compassionate world for the next generation—one where different is not bad or good, it’s just different.



NEURODIVERSE YOUTH

Every child has a distinct neurological profile and a unique set of strengths. Camp provides accommodations and interventions to meet the needs of neurodiverse youth, such as those with autism, turrets syndrome, learning differences and social and emotional challenges.

SUPPORT & RESOURCES:

- A team of dedicated Inclusion Specialists, including Board Certified Behavioral Analysts
- Extensive review of each camper's unique needs as a component of the application process, including review of Individual Education Plans (IEP) and Psychoeducational Evaluations
- Program accommodations and interventions for daily activities
- Resources to help families prepare their child for camp
- Sensory-inclusive facilities design



UNDERSERVED YOUTH

One in five children in the U.S. live in families below the poverty level. We know poverty makes it less likely that children will benefit from rich learning experiences and enrichment opportunities. Camp Southern Ground ensures equal access to the camp experience by providing:

SUPPORT & RESOURCES:

- Over \$830,000 in tuition assistance for summer 2019
- A dedicated outreach director to build relationships, earn trust and understand the needs of underserved communities
- Transportation for campers who otherwise would not be able to get to camp
- Provision of camp packing list items as needed



MILITARY YOUTH

Camp Southern Ground is deeply committed to serving veteran and military families. We emphasize outreach to Gold, Silver, and White Star youth, respectively, those who have lost a parent in the line of duty, had a parent injured or disabled, or lost a parent to suicide post deployment. To honor the sacrifice of these families we provide:

SUPPORT & RESOURCES:

- Partnerships with organizations serving military families including Semper Fi Fund and Johnny Mac Fund
- 100% scholarship, including travel, for all Gold, Silver, or White Star families in need
- A program reflective of military values, including a formal flag raising and lowering each day



IMPACT ON CAMPERS

At the close of each session, we ask families how their campers grew during camp using a survey. Each question starts with the statement “my child...”. below is the feedback from 2019.



“IN A NUTSHELL,
**ABSOLUTE
PERFECTION.**”
-Parent of a neuroatypical camper





CAMP SOUTHERN GROUND



Grounds & Facilities

COMPLETED CORE ESSENTIALS:

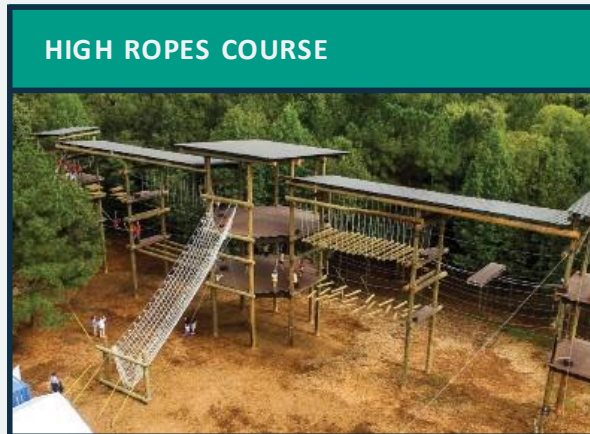
- Land Acquisition
- Installation of Utilities
- Peterson Dining Hall
- Space Crab Tree House
- Multi-Purpose Shade Pavilion
- Performing Arts Stage
- Solar Power Array
- Waste Water Treatment Plant
- Roads and Parking
- Adventure Zone High & Low Ropes Course
- Organic Farm & Demonstration Garden
- Fire Pit
- Maintenance Building
- Residential Lodge 1
- Zip Line with Trapeze Canopy Tour



SPACE CRAB TREEHOUSE



DINING HALL



HIGH ROPES COURSE



RESIDENTIAL LODGES

RESIDENTIAL LODGE



This multi-purpose facility is designed in a modular fashion to comfortably and efficiently house both veterans and campers.

During Warrior Week retreats, the rooms are configured to sleep four veterans per room, using the lower bunks for handicap accessibility.

During summer camp, the lodge is configured to sleep 128 campers and counselors—eight per room—by utilizing stacked bunk beds hidden neatly into the wall.



CAMP
SOUTHERN
GROUND



SUMMER CAMP

WARRIOR WEEK

ONE CAMP. ONE MISSION. TWO CAUSES.



**CAMP
SOUTHERN
GROUND**

QUESTIONS?



BREAK



GA Guard Insurance Trust

Mr. David Harper



Georgia Guard Insurance Trust



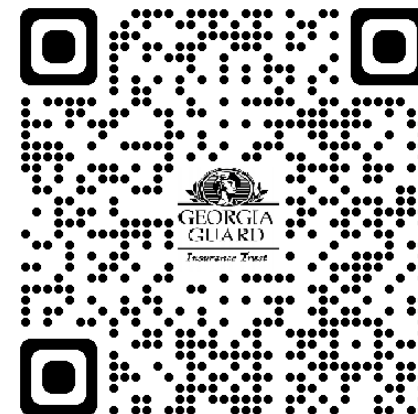
State Sponsored Life Insurance up to 50K

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

Mrs. Kim White

Office: 770-739-9651

kwhite@ggit.org





American Legion

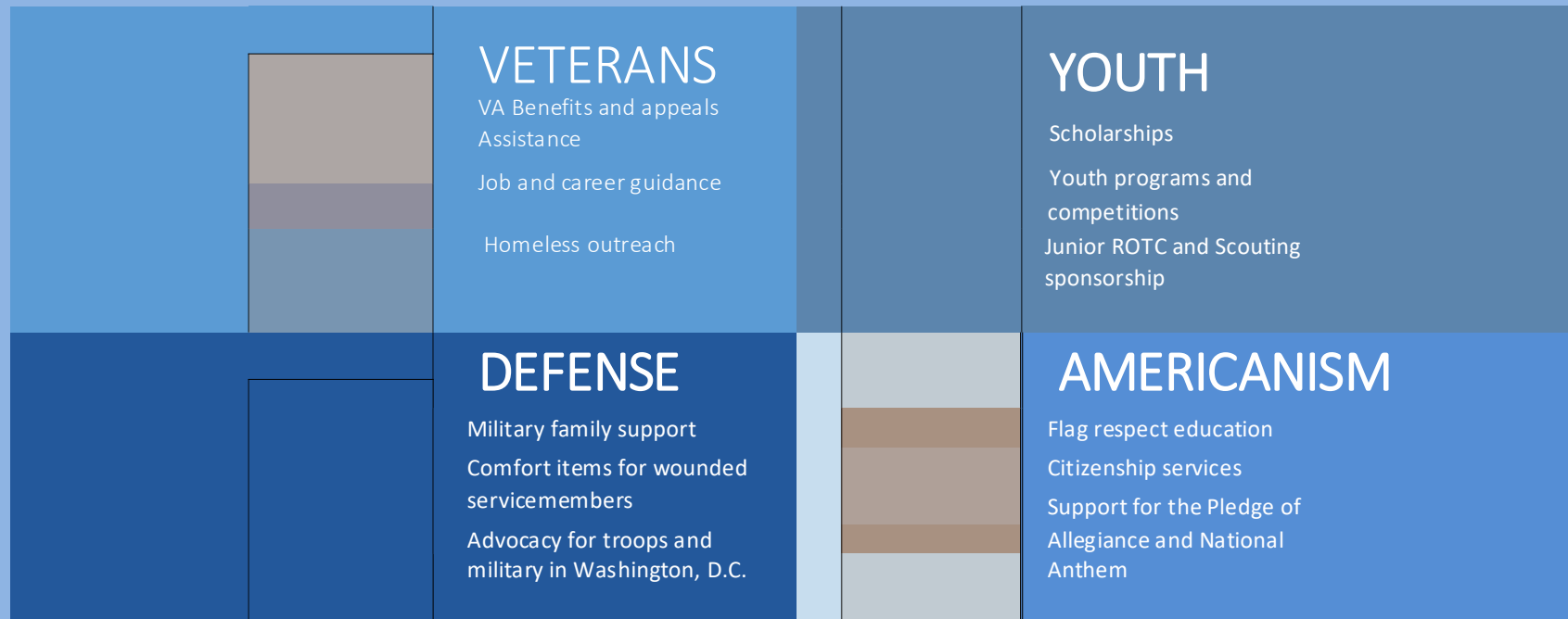
Mr. Samuel Perry



 **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 dense, green forest in Vietnam. The aircraft is releasing a large, billowing cloud of orange-brown spray, which is Agent Orange, over the forest. The spray is thick and covers a significant area of the forest. 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

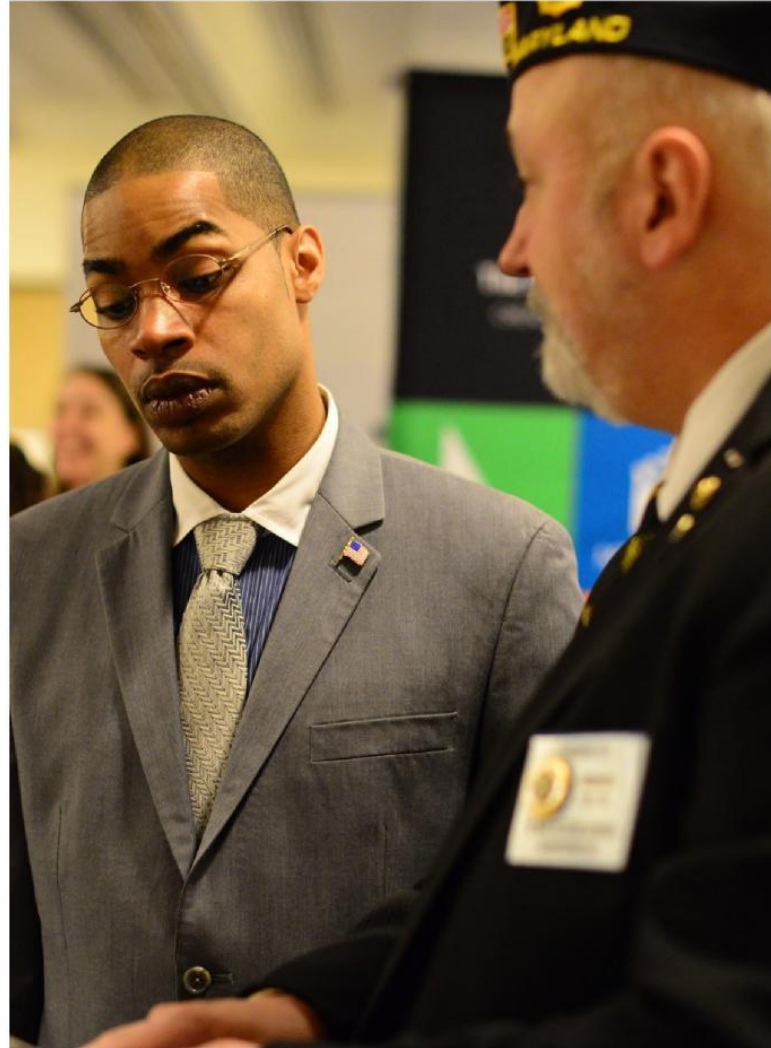
- Free representation for families seeking VA disability and medical benefits
- Support for veterans suffering from PTSD and TBI
- Millions of volunteer hours and services at VA facilities
- Representation before Congress to provide
- ✓ Timely VA health care
- ✓ Efficient benefits processing



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
- ▶ 800 433-3318

GET INVOLVED

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

GIVE

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





AMERICAN LEGION

LOCAL CONTACT

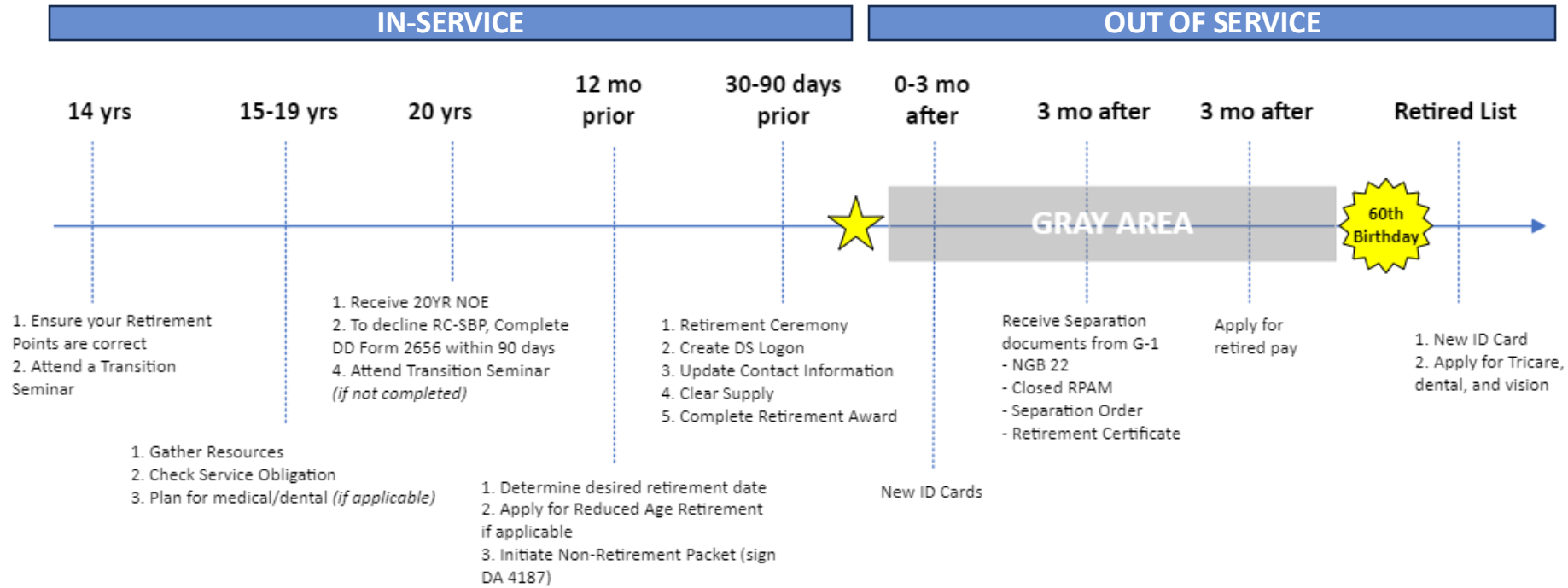
Samuel.I.perry@icloud.com

<https://georgialeion.org/>

404-245-5410



Retirement Timeline



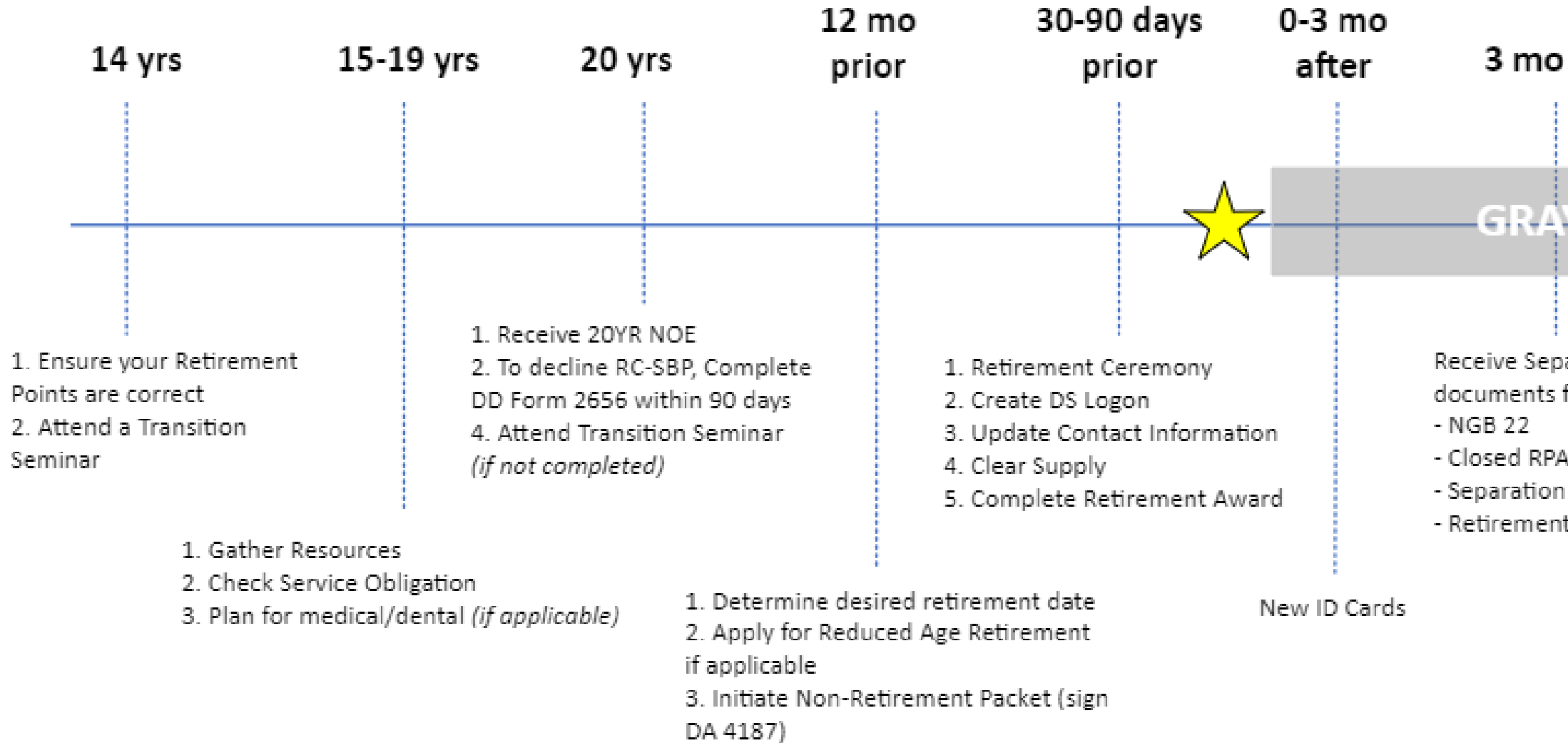
 = SEPARATION EFFECTIVE DATE

 = 60TH BIRTHDAY OR REDUCED AGE RETIREMENT



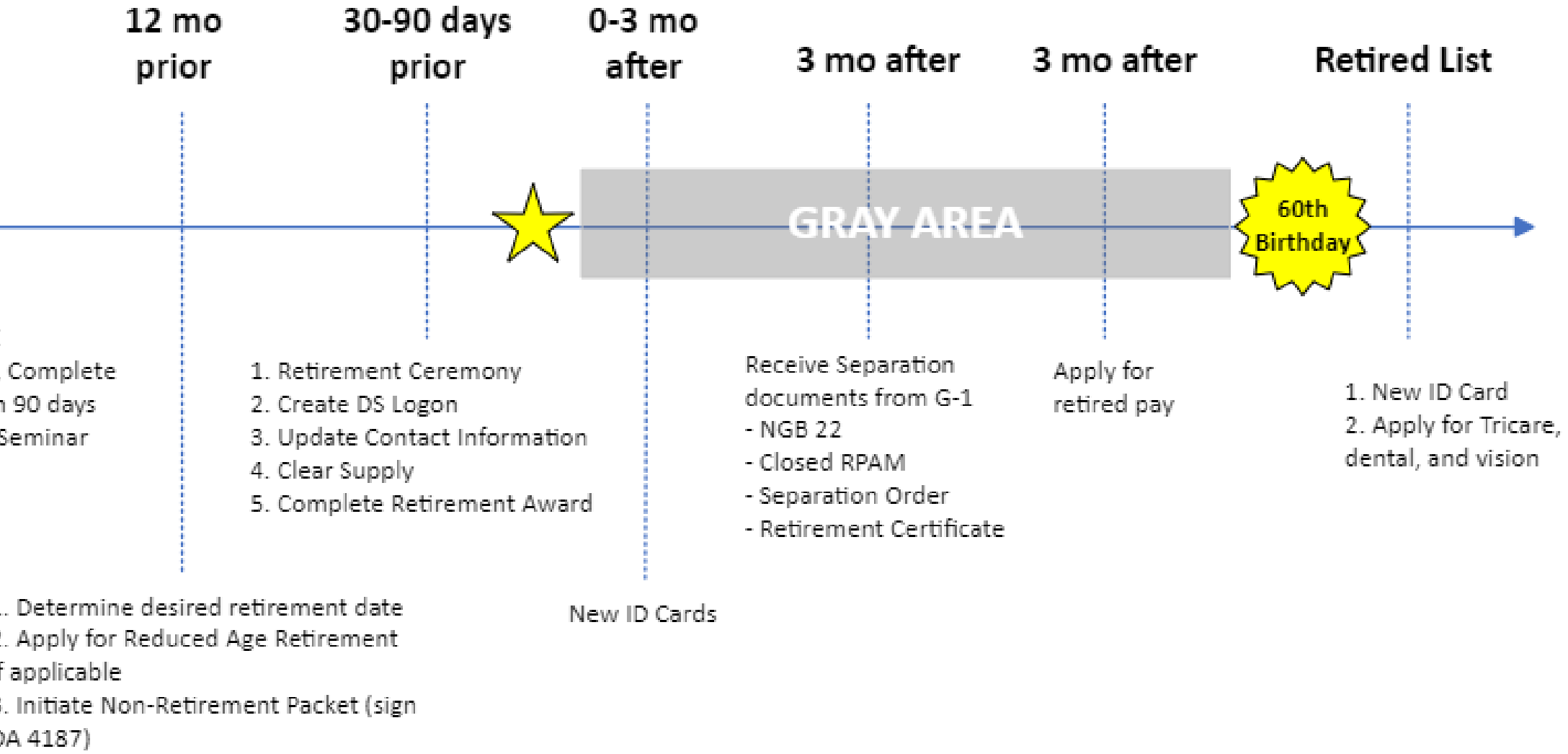


Retirement Timeline



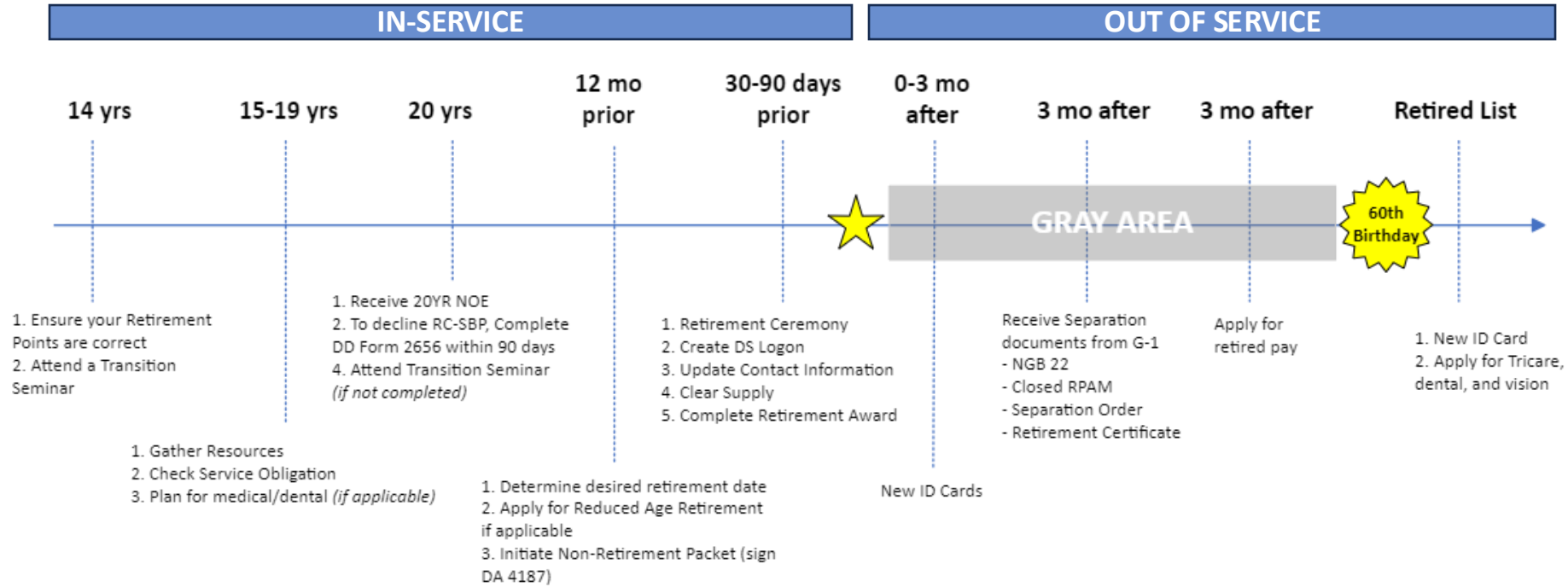


Retirement Timeline





Retirement Timeline



 = SEPARATION EFFECTIVE DATE

 = 60TH BIRTHDAY OR REDUCED AGE RETIREMENT





AAR

