

## Army announces new window for requesting active duty retirements

By Mark Overberg, Director, Army Retirement Services Office

On January 1, the Army began a 12-month pilot program that allows Soldiers to request voluntary retirement from active federal service up to 24 months prior to their effective retirement date. During the pilot, Soldiers will still be able to request voluntary retirement in accordance with the existing policy – between 9 and 12 months prior to the requested retirement date.

In one common retirement scenario, a Soldier who requests retirement after arriving at a new duty station is required to complete at least 12 months on station. If the Soldier plans to retire 12 months after arrival, the Soldier must complete many actions, including finding a new home and employment, moving household goods, completing medical and dental treatments and a retirement physical, and making many financial and healthcare decisions -- all while performing his or her normal military duties. If the Soldier is married, the spouse may need to find a new job and new schools for the children if there is a family.

This demonstrates the need to start retirement planning early, but it also means current retirement request policy may need revision. That is the purpose for the new pilot program.

After the pilot concludes, the Army will conduct a 45- to 60-day assessment of Soldier acceptance rates and the impact on readiness before deciding to extend the pilot or cancel it and return to existing policy.

The Army does not expect the pilot to impact the Army's end-strength requirements because Soldiers must still complete at least 20 years of active federal service and all service obligations.

Temporarily approving a 24-month retirement request window will give Soldiers and families more time for planning, which should reduce stress during what is an extremely challenging period for Soldiers and their families.

The expanded timeline aligns with the same policies in the United States Navy and the Marine Corps as well as the Army Transition Assistance Program. The Army Career Skills Program criteria will remain unchanged.

The Army G-1 and U.S. Army Human Resources Command believe this temporary change will improve talent management and optimize retirement planning. They also expect it to enhance unit readiness and offer more predictability to Soldiers and their families, a key to how we "Take Care of People – Our #1 Priority."



Maj. Gen. Jeffrey Jurasek presents Master Sgt. Adriana Silvestru with the U.S. flag during the quarterly retirement ceremony held June 2 at Rock Island Arsenal, Illinois. (U.S. Army photo by Jon Micheal Connor)

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# Change your Shoulder Sleeve Insignia when you retire

Army Retirement Services Office

Retiring Soldiers often purchase new clothing for job interviews and their post-military roles, but there are two clothing items you may not have considered yet—the Retired Shoulder Sleeve Insignia (SSI) and the Retired Service Identification Badge.

## When can Soldiers wear their uniforms in retirement?

Army Regulation 670-1 explains that Retired Soldiers not on active duty are not authorized to wear their uniforms except under limited circumstances, such as while performing Reserve Officer Training Corps instructor duties, while attending military funerals, memorial services, weddings, inaugurations, and other occasions of ceremony, or while attending parades on national or state holidays, or other patriotic parades or ceremonies in which any Regular or Reserve U.S. military unit is taking part. Uniforms for these occasions are restricted to service and dress uniforms.

## Why must Soldiers change their Shoulder Sleeve Insignia when they retire?

Soldiers nearing retirement need not purchase new uniforms or new insignia unless they wish to wear their uniforms as described above in retirement. When they do, regulation requires them to wear the service or dress uniform with the appropriate retired indicator.

## Wearing the Army Green or Army Green Service Uniform in retirement

When Soldiers wear the old Army Green Uniform or the new Army Green Service Uniform in retirement, they will replace the SSI of their last unit of assignment on their left shoulder with the Retired SSI pictured below.

## Wearing the Army Blue Service Uniform in retirement

When Soldiers wear the Army Blue Service Uniform in retirement, they will pin the Retired Service ID Badge pictured below on the coat's left breast pocket.

## Where to buy the SSI and badge

Look for the [Retired SSI](#) and [Retired Service ID Badge](#) at your military Exchange Clothing and Sales store or online.



Find the Retired SSI (left) and Retired Service ID Badge (right) at the Exchange.

## In case you missed it

### Highlights from October's *Change of Mission*

- The do's and don'ts of Army retirement
- Retirement financial goals
- TRICARE for Army National Guard and Army Reserve
- Retired Soldier finance tools
- Transition Assistance Program myths
- Future career options with the Dept of Veterans Affairs
- Dental and vision care plans post-retirement
- MyArmyBenefits for retirement planning

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

*Change of Mission* is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

*Change of Mission* is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free download from <https://soldierforlife.army.mil/Retirement/change-of-mission>.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or [USArmy.ChangeofMission@army.mil](mailto:USArmy.ChangeofMission@army.mil). Direct all other questions to the retirement services officers listed on the [Army Retirement Services website](#).

Prior to using or reprinting any portion of *Change of Mission*, please contact the [editor](#).

### Leadership

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*Change of Mission* Editor: Elizabeth Caraway

Circulation: 178,472

Volume VI, Issue 1

# Stay COOL with the Army Credentialing Assistance Program

By Sophia Sweeney, Army Credentialing Assistance and Army COOL Program Manager

Prior to retiring from the Army, I found myself wondering what was next. What I did know was that I didn't want to continue in the same field as the Army. I was lost. It took me a few years to finally find my next career. I didn't prepare myself like I probably should have done. I wasn't aware of all the available resources for transitioning Soldiers, and today, there are even more! A variety of tools and programs make transitioning to your next career easier than ever.

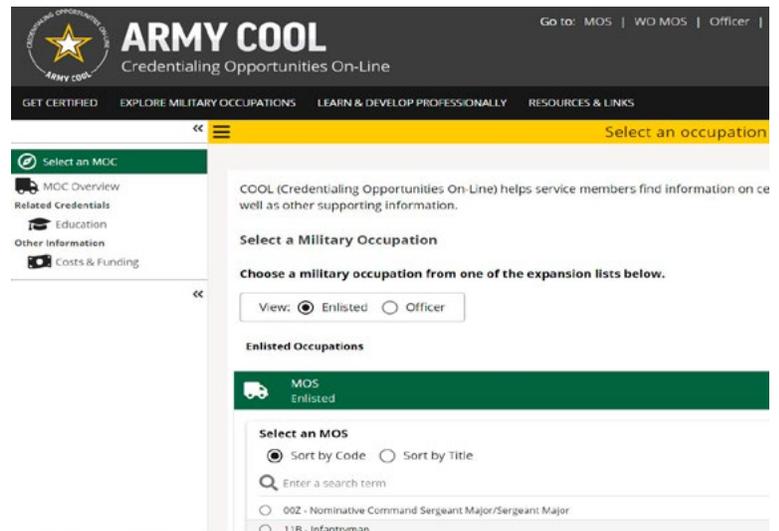
One tool I wish I'd had the ability to use is [Milgears](#), which can help guide you towards your 'best-fit' career development pathways, including potential post-service occupational matches as well as industry and academic credentials. You can upload your Joint Services Transcript, record brief, additional transcripts, and more, to help enhance the experience. Then you can make your plans and see where your gaps are and how you can fill them. Lucky for you, it's available now!



The Army Credentialing Assistance (CA) Program is the program that supports the use of funding to obtain industry recognized credentials. Although CA is a retention program, it can also prepare Soldiers for meaningful employment upon transition. Eligible Soldiers of all ranks and components can request CA funds to pursue credentials. Even if you can no longer use Tuition Assistance (TA) because you've completed your master's degree, you may still be eligible to use CA. Soldiers can use up to \$4,000 per fiscal year towards TA, CA, or both. Soldiers can also request CA funds for training, books, materials and fees that will lead to a credential and can also pay for the exam and/or the recertification.

Have you conducted research on potential jobs in the location(s) you wish to call home? If so, what are the requirements for the position? Do they have a "preferred" requirement? Is the preferred requirement a credential or license? If so, have you researched it? What does it take to complete it? What does it cost? Is it an in-demand credential? If you don't know, go to [Army Credentialing Opportunities Online](#) (COOL) and search for that red chili pepper! Army COOL is the repository for all credentials Soldiers are authorized to pursue. All of the Credentialing Programs must use credentials that have been vetted and DoD-approved to be placed in Army COOL.

If the credential is listed in Army COOL, chances are you may be eligible for CA funding. Take advantage of this great



opportunity before you depart the Army, so you can be the "preferred" candidate.

For example, a Soldier who is military police (MP) and wants to pursue a credential aligned to their Military Occupational Specialty (MOS) could consider the Safety Trained Supervisor certification, which would align to an Occupational Health and Safety Specialist in civilian fields.

Using CA means the credential does not have to align to a Soldier's MOS/Area of Concentration/Additional Skill Identifier.

Returning to our example, if the MP wants to pursue a credential that is NOT aligned to their MOS, there are 1600+ credentials listed in Army COOL to consider- such as the Project Management Professional (PMP) certification. This aligns with numerous civilian positions since it is an advanced skill level credential for professionals who lead and direct projects. PMPs demonstrate strong interpersonal skills and the ability to lead, and an understanding of technical processes and the business environment.

Credentialing Assistance is a great benefit to help Soldiers both professionally and personally. If you want to take advantage of these great benefits, check it out on the [Army COOL CA page](#). For step-by-step instructions on how to submit your CA request for funding in [ArmyIgnitED](#), download the "Soldier CA Process Guide" or contact your servicing education center for more information. Then go to [ArmyIgnitEd](#) to submit your request.



Ms. Sophia Sweeney served on active duty throughout the United States, overseas, and deployed as military police. She retired from the Army in 2012 out of Joint Base Lewis-McChord, Wash. as a First Sergeant. She currently serves as the Army Credentialing Assistance (CA) Program Manager and Army Credentialing Opportunities On-Line (COOL) Program Manager with Army University, Fort Knox, Kentucky.

## Design your next season of life in 3 steps

By Col. Bill Caruso, (United States Army, Retired)

### LESSONS LEARNED

*“At some point in your life, if you’re lucky, you get to design the way in which things evolve.” – Sir Daniel Day-Lewis*

As you prepare to retire from the Army, you have the opportunity to design how you evolve in the next ‘season’ of your life, or as Soldiers for Life, how we can support other Soldiers through the process. Army Retirement Services offers a wealth of [planning tools](#) and briefings, but I found the experience to be ‘too good’ — or maybe ‘too much’ — and thus, intimidating and overwhelming.

There is so much to consider: resumes, internships, interviews, second career, a potential career sabbatical, salary and benefits needs, what to do (or not) with Thrift Savings Plan/Survivor Benefit Plan/TRICARE, where to live to get the best school for kids, or the best state colleges, or the best state veteran benefits, or the best tax environment... wow! But our Army has to offer a lot of programs to cater to the diverse group of those who are separating or retiring, and it is our responsibility to work with our affected family members, our assigned Transition Counselor, Retirement Services Officer, and selected others to shape our future.

If I were starting again, I would take a three-pronged approach, adding or subtracting tasks as I got deeper into the transition process:

First, engage with others who have gone through the transition process so that you can slowly build a ‘mental model’ of how you want to design your next season. You may find that your best mentors from your service time may not necessarily be the best mentors for this transition — if only because some of your current mentors are still on active duty and have not yet gone through the transition program. When seeking feedback, don’t forget that quiet battle buddy who had her/his nose buried in a self-help book, or a Kiplinger’s magazine, or in real estate manuals while forward deployed. As you have a dialogue — in person, by phone, or by email — seek out as many perspectives as you can, and ‘hone down’ or tailor the process (and the ongoing dialogue with selected contacts) to your specific design plans. Also, do your reading, podcasts, etc. to gather information that aligns with your evolving design plans for your next season.

Second, be deliberate in your approach to the VA disability claims process (the process was so very fair, smooth, responsive, and positive for me, but I was about 29 years behind in preparation). I recommend that you:

- **AGGREGATE** your extensive and dispersed medical files. Recall all your off-post medical attention and ensure those files are in, or make it in, your medical records. Speak to those who have been with you for all or part of your service time — they will help you remember ailments that you may have forgotten, or tried to forget, or have not gotten documented as well as you should have. Use your Report of Medical Examination (DD Form 2808) and compare your “Retirement” document to your “Entry” document to help trigger thoughts, memories, or document changes.



Document medical issues now. (U.S. Army photo by Chung Il Kim)

- **ARTICULATE** your comprehensive medical ‘story’, and the connections between ailments (for example, sometimes pain in one part of the body is caused by an issue in another). Make sure you clearly describe past and present issues.

- **ADVOCATE** for yourself and come to grips with the process. You are not asking the VA for a 100% disability rating. You are only presenting your AGGREGATED medical records, ARTICULATING your story during the exams, and then letting the VA staff decide on a rating. Also, give yourself some grace; you have invested years in making sure your medical records were stamped ‘DEPLOYABLE’, and now, you are shifting that paradigm by 180 degrees and you may be asking the VA to view those ailments differently, or more completely, or more comprehensively, than you ever asked during pre-deployment Soldier Readiness Processing. Be your own best ADVOCATE for your health — now and in your future.

Third, take advantage of your newfound freedom to find your next purpose. Like the ‘deployable’ paradigm shift noted above, you may want to define your purpose, or success, or meaningful contributions a bit differently than you did during your Army service. It is not a rejection of our Army or its culture, to transition from being a combat engineer to an author of children’s books, for example... it is simply leveraging an opportunity ‘to design the way in which things evolve’ that you have earned by, and deserve for, your service to our nation.

Fully accept that while you (and those involved or impacted by your actions and elections) ‘design’ the process, you have also earned the right to ‘evolve’ in your collective thinking and approach. Best of luck in retirement!

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*Col. Bill Caruso retired in June 2022. He received his commission in the Transportation Corps after graduating from Gettysburg College and completed his service time as a member of the Adjutant General Corps. He lives with his spouse, Natasha, and their yellow lab, Arlo, in Norfolk, VA.*

# Keep an eye on allotments when you apply for retirement

Defense Finance and Accounting Service

**CLEVELAND**—Allotments are a convenient way to ensure you don't get dreaded "late notice" letters from banks and other creditors. However, if you have too many allotments when you transition from active duty to retirement, you may get another letter you don't want from DFAS.

## Pay Will Change

Military retirement is cause for celebration! You, and possibly your family, have served your nation at great personal sacrifice, helping ensure our freedom. But... when you retire, the amount of money you get from DFAS will likely go down, and sometimes it will go down by quite a bit.



(U.S. Army photo by Fort Campbell Public Affairs Office)

## No More Additional Benefits

Keep in mind, when you retire, not only will your retired pay almost always be lower than your active duty pay, you also won't be getting the additional pay you've been getting. No more Basic Allowance for Housing. No more Basic

Allowance for Subsistence. No bonuses, no incentive pay, no clothing allowance, no cost of living allowance based on your location, no hardship pay – none of the special pays you may have been receiving. DFAS will pay the final calculated retired pay.

## And There's More... or Less?

Your amount of pay that eventually ends up in your bank will also be reduced by federal income tax. Yes, most military retired pay is taxable by the federal government – consult with the IRS or a tax professional with any questions (DFAS cannot provide tax advice).

Any costs associated with [Survivor Benefit Plan](#) coverage will be taken out. If you sign up for retiree dental coverage, it becomes an automatic allotment that further reduces your pay. There may also be other deductions based on programs you elect.

## Allotment Rollover

So, a problem can happen if you have a significant amount of monthly allotments coming out of your active duty pay – your mortgage or rent, your car payment, or any other allotment. When you transition into retired pay and still have those allotments, with less pay coming in, you may not have enough money available to cover all the allotments. If that happens you will incur a debt with DFAS!

## Alternatives

Do yourself a favor and look at alternatives for automatically paying your bills or making donations through allotments before you reach retirement. You can set up automatic payments directly through most banks or credit unions. Or perhaps your new employer has a way to set up similar allotments. Setting those up ahead of time can help you avoid financial headaches – something nobody needs as part of their "welcome to retirement" life.



## Federal Long Term Care Insurance Program suspends applications

Office of Personnel Management

Soldiers who were considering applying for coverage in the Federal Long Term Care Insurance Program (FLTCIP) will have to wait or find an alternative. The Office of Personnel Management (OPM) has suspended applications for coverage in the FLTCIP to assess the benefit offerings and establish sustainable premium rates. The suspension will remain in effect for 24 months, unless OPM issues a subsequent notice to end or extend the extension period.

Long term care is care that you need if you can no longer perform everyday tasks by yourself due to chronic illness, injury, disability, or the aging process. It isn't care that is intended to cure you; it's ongoing care that you might need for the rest of your life. The need for long term care can be because of an extended illness such as cancer, a disabling event such as a stroke, a chronic disease such as multiple sclerosis or Alzheimer's, or a permanently disabling automobile or sporting accident. In many cases, however, people need long term care due to aging.

The enrollment status or benefit eligibility of current enrollees does not change. Their coverage will continue if they are currently enrolled. For those in a claim status, there is no change. Learn more at <https://www.ltcfeds.com/>. **NOTE: Most long term care is not medical care and is not covered by TRICARE or Medicare.**

# Making stress work for you

By Maj. Bryan Spear, Deputy, Secretary of the General Staff, Office of the Surgeon General

***Stress is part of life. It's an instinctual reaction to pressure, and many scholars agree that short-term, low-intensity stress can actually be a good thing.***

Temporary stress (like that caused by a well-planned transition out of the military, for example), can help boost brainpower and increase resilience. But because stress can affect many aspects of our lives, it is best to avoid prolonged, high-intensity stress that can have negative physical, mental, and emotional health implications.

So how do you make your stress work for you, rather than inhibit you?

## 1 | KNOW YOUR STRESSORS

An important aspect of managing stress is identifying the possible causes and addressing them proactively. For veterans and military spouses, this includes recognizing the stressors specifically associated with military service.

A 2017 study\* highlighted unique stressors for transitioning servicemembers as sadness over fallen comrades, loss of military identity, nostalgia for the order and purpose that characterized their service experience, and confusion about military-civilian differences. Also if you have not heard of the concept of Moral Injury, take a moment to [read about it](#) and understand if this might also be affecting you.

It's important to identify your unique stressors before they become overwhelming.

It is equally important to remember that stress not only affects you, but your family and loved ones as well. Some of the warning signs of too much stress include insomnia, dramatic weight change, and increased irritability.

## 2 | MANAGE YOUR STRESS

There are multiple ways to deal with the negative effects of stress, or even reduce the amount of stress you feel altogether. Here are a few techniques the Department of

Veterans Affairs recommends to veterans and spouses to decrease stress:

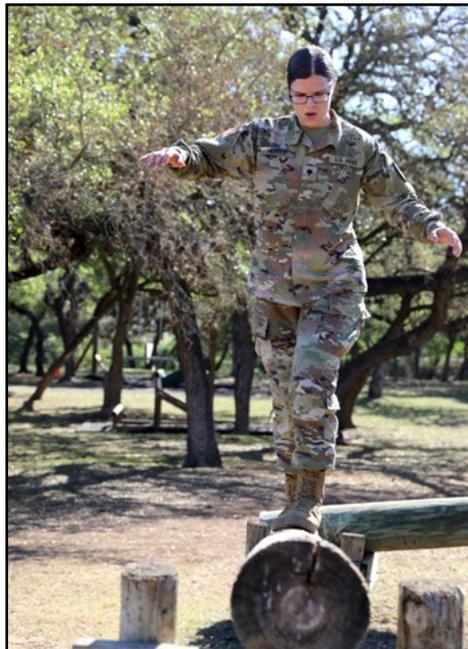
**Remain Active.** It's no secret that exercise is good for physical health, but it can also help manage stress and mental health. Maintain the active culture that the military provided for you, even after you are no longer required.

**Relax.** When you're really stressed, you probably feel like there's no time to take a break. But you can't be productive without allowing yourself to decompress sometimes. Find something simple and healthy that relaxes you, and make it a priority.

**Express Yourself.** Don't keep your stress bottled up inside. Make it a habit to talk to family, friends, or a professional about the stressors in your life. Work together to find ways to manage those stressors.

If you need further guidance, research the many programs aimed at helping you. You can visit with your local health care provider, call Military OneSource, or reach out to your installation Chaplain or Military Family Life Counselor.

**Stay Positive.** It is important to remain positive regarding your objectives after transitioning from service. Whether you're pursuing school or employment, an optimistic attitude will help. Make a plan, execute it one step at a time, and celebrate meeting small goals.



*Managing stress is a balancing act. (U.S. Army Photo by Spc. Travis Terreo, Military Intelligence Readiness Command)*

There are many resources, organizations, and programs committed to ensuring servicemembers are prepared with the tools and knowledge for a smooth transition into civilian life, including [Soldier for Life](#). Follow us on social media and explore our many podcasts that help introduce you to great organizations ready to help for free. Use this time of transition to sharpen your skills and make your temporary stress work in your favor.

*\*"[Beyond War and PTSD: The Crucial Role of Transition Stress in the Lives of Military Veterans](#)" by George Bonanno and Meaghan Mobbs*

## Reminder for Army Reserve and Army National Guard Soldiers:

- While you're in the Retired Reserve, keep your mailing and email address up to date with DFAS by using [myPay](#).
- To determine if you qualify for the reduced age retirement, visit [HRC's website](#). If you are eligible, contact your [Army Reserve or Army National Guard RSO](#) for help in calculating your retirement eligibility date.

# Mentor future leaders with JROTC

U.S. Army Junior Reserve Officer Training Corps

## POST SERVICE MISSIONS

U.S. Army Junior Reserve Officers' Training Corps (JROTC) partners with over 1,700 high schools worldwide to provide a quality citizenship, character, and leadership development program while fostering partnerships with local communities and educational institutions.

Leading the charge of this mission are the JROTC instructors - Retired Soldiers. Instructors teach students using a rigorous curriculum that challenges JROTC Cadets to thrive in academics, physical fitness, and as citizens of their community. Students and instructors also participate in drill competitions, physical training, air rifle marksmanship and safety, national-level events, robotics, summer camps, and community service projects.

### More than 400 vacancies!

Find U.S. Army Junior Reserve Officer Training Corps [instructor vacancies](#) and locations on their website list. There may be a vacancy where you want to retire!

After spending a career with the Army--training, deploying, and fighting to win our nation's wars--Army JROTC instructors prepare students to be active members in their communities as leaders with the characteristics necessary for the workforce of the future.



JROTC cadets compete in a litter carry event during an event sponsored by the Maryland Army National Guard. (U.S. Army photo by Staff Sgt. Chazz Kibler)

To qualify, applicants must be retired from the Army five years or less and ranked E-6 through E-9, W-1 through W-5, or as O-3 through O-6. Instructor vacancies, estimated Minimum Instructor Pay (MIP), and the application process are all available in the Employment tab of <https://www.usarmyjrotc.com/>. Those interested can also call (800) 347-6641 for more information.

# Spouse Education & Career Opportunities program offers resources

Military OneSource Spouse Education & Career Opportunities Services

The Department of Defense (DOD) established the Spouse Education and Career Opportunities (SECO) program to provide education and career guidance to military spouses worldwide, offering comprehensive resources and tools related to career exploration, education, training and licensing, employment readiness, and career connections.

### Who's eligible?

Military spouses meeting the following criteria are eligible to participate in the SECO program:

- Spouses of Regular Army, National Guard, and Reserve Component Soldiers
- Spouses of Soldiers separated from Regular Army, National Guard, and Reserve Components for less than 365 days
- Surviving spouses of Soldiers who died while on active duty

### What's included?

The Military OneSource Spouse Career Center offers free, comprehensive [coaching services](#) to all eligible military

spouses. Career coaches offer specialty consultations six days a week and can help with the following:

- **Career exploration**—take a career assessment, explore growing industries, or schedule a career readiness coaching session
- **Education, training, and licensing**—learn about Continuing Education Units, college admissions, and the MyCAA scholarship
- **Employment readiness**—build your resume, get it reviewed, and schedule a coaching session
- **Career connections**—Find network and career opportunities and take advantage of specialized coaching on topics like entrepreneurship, re-entering the workforce, freelancing, and more.



Take advantage of the career and training resources for spouses. (U.S. Army photo by Winifred Brown)

To get started accessing tools exclusive to eligible military spouses, create a [MySECO Account](#). Note: You will need a DOD Self-Service Logon to access MySECO. Follow website instructions to connect your DS logon account to MySECO.



## Ask Joe: Your benefits guru

Dear Joe,

Once we retire, do we keep insurance with TRICARE, or do we have to switch to some other insurance plan? I am an Army National Guard Soldier retiring with a length of service of 25 years and an 80% disability rating. My wife is disabled and receiving Medicare Part B and TRICARE For Life. I also have a 13-year-old.

Looking for Healthcare

Dear Looking,

*Congratulations on 25 years of service and your upcoming retirement! The short answer is that yes, you can keep TRICARE after retirement. However, you may need to switch TRICARE plans. This will depend on several factors including whether you are on active duty and looking at a regular retirement or are a traditional drilling NG Soldier looking at a non-regular retirement.*

*As an AGR Soldier with a regular/active duty retirement who is covered under a [U.S. Family Health Plan](#), [TRICARE Prime](#) or [Select](#) plan, you can keep your current plan or switch to another TRICARE plan, but you must sign up through TRICARE as part of your retirement process; it is not automatic (keep in mind that premiums, copays, and other expenses are different for retirees). If you are receiving a non-regular retirement, your plan option when you are under the age of 60 is for [TRICARE Retired Reserve](#). Upon reaching the age of 60, you are eligible for [TRICARE Prime](#) or [Select](#), or the [U.S. Family Health Plan](#) (if you reside in one of six service areas). In all cases, when you become eligible for Medicare at age 65, you will be eligible for [TRICARE For Life](#) as Medicare wrap-around coverage. If your child is still TRICARE eligible at that time, you will need coverage just for your child. Currently, your wife is covered under TRICARE For Life, but you will need coverage for yourself and your 13-year-old separate from her coverage.*

*The best thing to do is look at all the options available based on your status. [MyArmyBenefits](#) has some [fact sheets](#) that can help get you started and the TRICARE website has comprehensive information on [all plans](#). Best of luck as you go through the retirement process!*

Joe

Dear Joe,

When I retire from the Army, will my wife and I get free TSA Precheck on flights? I currently use the DoD ID number on my ID card as the known traveler number. We are hoping to do some traveling after retirement.

Sincerely,  
Kentucky Traveler

Dear Traveler,

*Members of the U.S. Armed Forces, including National Guard and Reserve, cadets and midshipmen of the service academies, and DoD Federal civilians are the only categories eligible for free TSA PreCheck benefits. The reason given by the Transportation Security Administration (TSA) is that former service members, military spouses, and other groups, do not undergo "periodic reinvestigations" and are therefore not part of their partnership with DoD. Military spouses are not eligible, whether the service member is currently serving or retired. The good news is that anyone who is eligible can apply for [TSA PreCheck](#). Happy travels!*

Joe



# MyArmyBenefits

The official military benefits website of the U.S. Army





# Retirement planning for the Army Reserve Soldier

**Maj. Karin Huber**, Deputy, Army Reserve Retirement Services Office

When I joined the Army back in 1988, I never thought I would make it a career and stay in until I reached a retirement. After 11 different units, four mobilizations, and two deployments – 35 years later, I am preparing for my retirement and moving on to the next chapter in my life. If someone asked me if I wanted to retire from the Army, I would have said, “Are you nuts? I don’t want to stay in the Army!” But without the Army, I wouldn’t have had the same opportunities I’ve experienced.

From 1988 until 2002, I was an enlisted Soldier. I always asked my children every time I was due to re-enlist if I should stay in the Army. Every year they said, “Yes!” When I would ask why, they would tell me they have another family they get to see at least twice a year, once at the Soldier’s Family Day in the summer and once at the Soldier’s Holiday Party in December. Now that my children have grown up, they have children of their own and I am looking towards my next step.

**Can a United States Army Reserve Soldier retire?** Yes, a United States Army Reserve (USAR) Soldier CAN retire. It may take a little longer for a USAR Soldier to retire if they don’t meet the minimum retirement point requirements set in DoD Instruction 1215.07.

**“Yes, you have to apply for your retirement pay! It is not automatic.”**

I’ve spent this last year taking care of tasks for myself and my spouse in preparation for my retirement.

First, make copies of all your records. You will need some of those documents for when you apply for your retirement pay...and yes, YOU HAVE TO APPLY FOR YOUR RETIREMENT PAY! It is not automatic. You should apply for retirement pay 9 months prior to eligibility date.

When a USAR Soldier retires, they are considered a Gray Area Retired (GAR) Soldier--in the Retired Reserve not yet in receipt of retired pay. You cannot receive your retirement pay until you reach the age of eligibility, usually age 60, unless eligible for a reduced age retirement (RAR). To be eligible for RAR, you must have qualifying periods of service within a fiscal year on or after Jan. 29, 2008 in 90-day increments. On or after Oct. 1, 2014, the 90-day increments can cross fiscal year boundaries.

A USAR Soldier is required to have 20 creditable years of service to retire. They are not required to have a “final” physical, but a yearly physical health assessment (PHA) which is done using Logistics Health Incorporated (LHI). However, if you have been deployed or mobilized, you should request a final physical to capture any/all the injuries you incurred during your service.

Army policy is for Reserve Soldiers with 18-20 years of service to attend a [retirement planning seminar](#), but I recommend Soldiers with 15-17 years attend. This briefing will explain

what a Soldier needs to do to prepare for retirement to include planning for the Reserve Component Survivor Benefit Plan (RCSBP). I was not aware when I received my 20-year letter that within 90 days I had to send in a DD Form 2656-5 to make an RCSBP election for my family. This plan would assist my family members monetarily if I died between my 20-year letter and when I start receiving my retired pay.

Since I did not make an SBP election within 90 days and my 20-year letter was sent to me AFTER Jan. 1, 2001, my default was Option C for dependent spouse and/or child coverage. If I had received my 20-year letter before Jan. 1, 2001, the default would have been Option A, no RCSBP coverage. Now that I have learned about this information, I make it a point to brief those Soldiers who are within their 15–17-year window, to include those who are in their 18–20-year window for retirement, about RCSBP.

There are a lot of classes we need to take for our military service. We take classes for a promotion, to be efficient within our field or branch, and in annual training events. The Retirement Planning Seminar is a mandatory training class as required in Army Regulation 600-8-7. Find the briefing schedule [here](#).



*(U.S. Army photo by Elizabeth Caraway)*

So back to the original question, “Can a United States Army Reserve Soldier retire?” Yes, they CAN retire. But you should start preparing now. Whether you are 8, 10, or 15 years into your service, don’t wait until the last minute. Retirement planning for all Soldiers (especially Reserve Soldiers) requires forward-thinking. [Plan ahead](#).



*Maj. Karin Huber has served more than 34 years in the U.S. Army Reserve and is preparing to retire in 2023. She received her direct commission in the Adjutant General Corps after serving 14 years as a prior enlisted Soldier. She lives with her spouse, Dr. Joseph A. Huber, Lt. Col. (Ret), her mother, Carri Schumann, and their two Pomchis, Esteban and Nitnoi, in Woodbridge, VA.*

# Planning tools for your Survivor Benefit Plan decision

By **Patty Cruz**, Army Survivor Benefit Plan Program Manager



## Are you prepared to make a decision about the Survivor Benefit Plan (SBP)?

In the last year, we highlighted different scenarios and family financial situations. We asked you to consider many different aspects of the family financial situation. After considering those factors, will your household income and other assets after the loss of the income you provide (i.e. retired pay, VA compensation, salary if you plan to work) be sufficient to cover the expenses for your family? If not, are the retirement accounts enough to cover the expenses?

If the answer is no, how do you plan on replacing that lost income for your family in death? What is the best financial tool for you?

One question you may be asking yourself is: **What are the chances that my spouse will outlive me?**

You never know when someone is going to die, but the [SBP Probability Tool](#) considers the likelihood that your spouse will receive at least one month, all the way up to 30 years, of SBP using military-specific mortality tables.

Want to know how long your spouse needs to receive an annuity before they get back everything you paid into the program? Take a look at the chart below:

| Length of Time Premiums Paid | Years of Annuity Received to Exceed Premiums Paid |
|------------------------------|---|
| 5 years                      | 7 months  |
| 10 years                     | 1 year, 1 month                                   |
| 15 years                     | 1 year, 7 months                                  |
| 20 years                     | 1 year, 11 months                                 |
| 25 years                     | 2 years, 4 months                                 |
| 30 years                     | 2 years, 8 months                                 |

In other words, if you pay the SBP premiums for 30 years, your spouse receives back everything you've paid into it within the first 2 years and 8 months!

You may be asking whether you should get SBP, life insurance, or both.

What's the difference between SBP and term life insurance?

| SBP   | Term Life Insurance                                 |
|---|---|
| Monthly annuity payments  | Typically a one-time only lump sum                  |
| Annuity payments have COLA increase                                     | Payment does not increase with COLA                 |
| Spouse annuity payments for life if they do not remarry prior to age 55 | Paid out only if death occurs during the fixed term |

You may find that you need both for different reasons. You may want to get life insurance to cover some big expenses up front and SBP to have continued monthly income that's inflation-protected that won't run out.

But if you decide you only want one, check out the [SBP Insurance Tool](#) to compare them. To best use the tool, figure out your SBP premiums using the [SBP Premium Calculator](#) first so you can compare the value of SBP vs the life insurance using the same premium cost.

The SBP Insurance Tool will show you how long your spouse can expect the insurance payment to last. Remember, term life insurance is a one-time lump sum that does not have COLA increases so the money will run out while the SBP monthly annuities continue with COLA increases. The question then becomes, when the life insurance money runs out, will your spouse be financially secure?

All the tools we referenced can be found on the [MyArmyBenefits Calculator](#) webpage and the [DOD Office of the Actuary](#) webpage.

If you would like to receive no-cost financial counseling services, go to the Office of Financial Readiness website to find a [Personal Financial Counselor](#).

## Do you know these Army retirement acronyms?

Learn more about each in the [Retirement Planning Guide!](#)

**CRDP:** Concurrent Retirement and Disability Pay

**CRSC:** Combat-Related Special Compensation

**DIC:** Dependency and Indemnity Compensation

**VGLI:** Veterans Group Life Insurance

**MAB:** MyArmyBenefits (website)

**RPAS:** Retirement Point Accounting System

**SBP:** Survivor Benefit Plan

**TFL:** TRICARE for Life

# VA continues aggressive hiring push

Department of Veterans Affairs

## POST SERVICE MISSIONS

**WASHINGTON** — The Department of Veterans Affairs (VA) is hiring qualified individuals to join the benefits team as VA begins processing [PACT Act](#) claims starting in January 2023. These new VA employees will help ensure veterans and survivors get the PACT Act-related benefits they've earned in a timely manner.

They will serve in the roles of [veterans service representative](#), [rating veterans service representative](#) and [legal administrative specialist](#), and they will work across 56 regional offices and 39 other special processing and call centers within the United States and Puerto Rico.

Veterans have filed more than 175,000 PACT Act-related claims since Aug. 10, when President Biden signed the act into law.

"There are millions of veterans and survivors who are eligible for new benefits and health care as a result of the PACT Act, and we won't rest until every one of them gets what they deserve," said VA Secretary Denis McDonough. "That means aggressively hiring new VA team members to make sure we're able to process claims and deliver care to veterans as quickly and effectively as possible. There's no better mission than serving veterans, their families, caregivers, and survivors — and we encourage folks to apply to join our team today."

The Veterans Health Administration (VHA) is also aggressively hiring to prepare for a surge in PACT Act-related care.

In FY 2022 VHA hired a record 48,500 new clinical and administrative staff, an increase of 5,000 more hires than in FY 2021. Since the start of the current fiscal year in October, VHA achieved a net increase of 1,815 more employees onboarded compared to zero last year. As VA aims for another record year, rapid and competitive hiring is a top priority for FY 2023.

The department is also actively recruiting, hiring and retaining veterans, military spouses, survivors, caregivers and family members to support the VA mission.

Search [USAJOBS](#) to apply for a position with VA as a veterans service representative or rating veterans service rep.

Learn more about PACT Act and how to file a claim at [VA.gov/PACT](#). If veterans, their families, caregivers, or survivors have questions about PACT Act and wish to speak with someone to help, they may call (800) 698-2411.

*(Editor's note: Unlike for DoD civilian positions, newly Retired Soldiers have no 180-day waiting period for VA civilian jobs.)*



# Exchange named Military Friendly spouse employer

Army and Air Force Exchange

For the first time, the Army & Air Force Exchange Service has been ranked No. 1 in the Military Friendly® Spouse Employers survey. The designation for 2023 marks the 10th straight year the Exchange has been recognized.

The Exchange was also honored as a Military Friendly® Employer for the 13th time, coming in at No. 8 for 2023. The honors are awarded by Viqtory, publisher of G.I. Jobs and Military Spouse magazines. The Exchange is part of the nonprofit/government category.

"The Exchange is truly honored to be recognized as an organization that values hiring the men and women who serve our nation," said Exchange Director/CEO Tom Shull, a Vietnam-era Army veteran. "The experience that veterans and military spouses bring to the workplace helps the team fulfill its commitment to warfighters and their families. We thank them for their continued service."

The Exchange gives hiring preference to military spouses and honorably discharged and disabled veterans. The Exchange's associate transfer program gives military spouses the chance to continue their careers during PCSs, allowing them to retain benefits and work toward retirement. Veterans and military spouses make up 32% of the Exchange's workforce. The Exchange has hired more than 56,000 veterans and spouses since 2013, part of its commitment to reach 75,000 heroes hired by 2030.

Veterans and military spouses can learn more about starting an Exchange career and browse job openings worldwide at [ApplyMyExchange.com](#).

*Note: This article does not constitute endorsement of any publications.*



# Assessing your streams of income after military retirement

The Department of Defense Office of Financial Readiness

Congratulations! Your military retirement is approaching. A retirement ceremony marks the end of many years of service and personal sacrifice. Well done, Soldier!

With that decorated uniform soon to be hanging in the back of the closet, are you [ready](#) for what's ahead: Starting a new career? Taking a long vacation? Enjoying some extended down time? Moving your family into that dream house?

With all these questions swirling in your head, the one that may be foremost on your mind is: "Where's the money coming from?"



Yes, there will be a military pension — but minus allowances, the income you will be receiving in retirement could be about half of your active-duty basic pay. Is this going to be enough to help you reach your post-military retirement goals? Maybe. Maybe not!

Let's look beyond just your military pension at all sources of income that may be available after you depart military life.

## Where To Start: Count Your Coins

Think of yourself as a business — *You, Inc.*

One of the financial documents that businesses create and use in their operations is a [cash flow analysis](#). This document provides your "business" with a snapshot of income streaming in and expenses flowing out to ensure that the "business" has enough funds to operate. To create your own cash flow budget, first think of the income you could be receiving post-military retirement:

**Military pension.** Let's begin with the obvious — your military pension.

*(Editor's Note: [MyArmyBenefits](#) is the official military benefits website of the U.S. Army. Soldiers can use its retirement calculators to get personalized estimated pay reports, that pull from their service record, to help with retirement planning.)*

If you joined the Army from Sep. 8, 1980 - Dec. 31, 2017, and are now considering retirement, you can use the [High-3 Calculator](#) to figure out your estimated base pay. This retirement plan offers a pension after 20 or more years of service that equals 2.5% of your average basic pay for your three highest-paid years or 36 months. If you took the Career Status Bonus, do not use the High 3 calculator--instead use the REDUX calculator.

And there is the [Blended Retirement System](#), or BRS, which went into effect in 2018. Active-duty and members of the National Guard or Army Reserve are eligible for a defined benefit after reaching 20 qualifying years of service under the BRS that equates to 40% of the average of your highest 36 months of base pay and increases 2% of each additional qualifying year of service over 20 years.

**Civilian employment.** While a long vacation or extended down time may be nice to consider, [post-retirement employment](#) may be a more realistic option for now.

While it may be difficult to determine the salary of a job you don't have yet, think of the line of work you may want to pursue. Research compensation data websites to get a sense of what the average salary would be for that job where you live or plan to live. As you do your research, ask yourself: Does this job — based on my expenses — pay enough to help me achieve my post-military goals?

A note about civilian jobs: in the military, some parts of your take-home pay are not taxed. But once you retire and begin a civilian job, your new income will be fully taxable!

**Spousal income.** If you have a significant other, add in their income from employment and possibly their own military and/or company pensions.

**Other streams of income.** This category could possibly include nonretirement savings accounts and certificates of deposit, investment/brokerage accounts, annuities, Veterans Affairs disability compensation, inheritances, and rental property income.

Hopefully you have a nice nest egg in your Thrift Savings Plan or other retirement plan(s) but other than some limited exceptions you would have to pay a penalty on withdrawing monies from these accounts before age 59 ½.

For now, tally what you know you could be receiving immediately after military retirement. This amount is an estimate of your post-retirement income.

## Adding it Up, Sorting It Out

After setting or updating your goals, figuring out your [current and future expenses](#) is the next step. Subtract your estimated expenses from your estimated post-military retirement income to determine if you would have what you need to meet your post-retirement goals. The task of estimating your future income and expenses may seem daunting, but perhaps taking some time to identify your possible retirement streams of income and estimating your expenses now may give you more peace of mind as your departure day approaches.

To learn more about navigating the financial realities of retirement, make an appointment with a no-cost [personal financial manager](#) or [counselor](#) at your nearest Military and Family Support Center.

Look to the [Office of Financial Readiness](#) and your service for additional resources. You can also follow @DoDFINRED on [Facebook](#), [Twitter](#), [Instagram](#) and [YouTube](#) — and download our mobile app, Sen\$e, for financial tips on the go! Find it in the [Google Play](#) and [iOS](#) app stores.

## Foreign government employment & impact on retired pay

Defense Finance and Accounting Service

*When considering where to retire:* Did you know military retired pay can be impacted if you receive compensation from a foreign government without advance permission?

The U.S. Constitution prohibits federal government employees from accepting compensation, gifts, or titles from foreign governments without the prior consent of Congress. This prohibition also applies to military retirees. Congress granted its consent to military retirees seeking foreign government employment so long as the retirees obtain the advance approvals required by Title 37 United States Code section 908.

Retired Soldiers who are considering accepting foreign government employment for compensation must receive approval in advance of receiving the compensation.

In general, the Secretary of State and the Service Secretary of the service from which you retired must both approve the employment and compensation. If the foreign government payment or award is limited to speeches, travel, meals, lodging, registration fees, or non-cash awards, you only need approval by the Service Secretary from which you retired. The purpose of this restriction is to prevent the exercise of undue influence by foreign governments on retired members of our military.

If a retired member accepts compensation from a foreign government or foreign government-controlled entity for employment or for speeches, travel, meals, lodging, registration fees, or non-cash awards without prior approval, the member's retired pay becomes subject to a withholding and/or debt, generally in an amount equal to the total amounts received from the foreign government.

To request approval of compensation, Retired Soldiers should contact the Commander, U.S. Army Human Resources Command (AHRC -PDR), 1600 Spearhead Division Avenue, Fort Knox, KY 40122-5402. Retired Soldiers may also review [Army Regulation 600 - 291](#) (Foreign Government Employment), dated Sept. 7, 2020, or consult their Foreign Government Employment and Emoluments point of contact at [usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil](mailto:usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil).

There are other laws that restrict some Retired Soldiers from representing a foreign government entity before U.S. government agency or officials, or that may require additional approvals, such as the Foreign Agents Registration Act and the International Traffic in Arms regulations. Retired Soldiers should consult with their employer's human resources or general counsel offices, or your closest military staff judge advocate for guidance on whether these other requirements apply.

## Exchange helps Soldiers for Life BE FIT after retirement

By Tom Shull, Director/CEO, Army and Air Force Exchange

Soldiers for Life know that it is critical to maintain readiness and resiliency while on active duty. Keeping healthy habits during retirement is essential too.

The Army & Air Force Exchange Service offers everything Soldiers for Life need to maintain a BE FIT lifestyle and meet their New Year's resolutions—from better-for-you meals to athletic gear and apparel—in PXs, restaurants and at [ShopMyExchange.com](http://ShopMyExchange.com).

As a partner in the Office of the Secretary of Defense's Operation Live Well initiative, the Exchange nourishes Soldiers and families with better-for-you options at its restaurants. All of the Exchange's 1,600 restaurants serve better-for-you options, and participating restaurants worldwide also offer \$2 off entrée salads every Wednesday. Exchange diners can also look for "Build a Better You" signing and videos in PX food courts to identify better-for-you choices.

Retirees can also enjoy tax-free shopping and military-exclusive pricing on athletic apparel and footwear, digital fitness accessories, watches, fitness trackers, hydration

accessories, and more in PXs and at [ShopMyExchange.com](http://ShopMyExchange.com). More than 75 Exchanges worldwide feature BE FIT concept shops—these one-stop shops have the look and feel of major sporting goods stores.



The Exchange also offers wellness services, many of which accept TRICARE and most insurances, including optical and optometry clinics, durable medical equipment shops, and dental offices. Cryotherapy offices and chiropractic care clinics are opening too.

Retirees can visit the BE FIT page <http://www.shopmyexchange.com/befit> on the Exchange's online community Hub for fitness, nutrition

and wellness information, including strength and resiliency tips, essential gear links, nutrition tips, and workout videos.

The Exchange is all in to make it easy for Soldiers for Life to meet their fitness goals and lead a BE FIT lifestyle. Retirees deserve a full slate of health-focused products and services at their PX—and that's the experience the Exchange delivers. Soldier for Life!

# This time next year, you may be retired, or almost

By MyArmyBenefits Staff

If you have not completed the [36-24 months](#) and/or [24-18 months](#) checklists yet, be sure to review the previous two *Change of Mission* articles in this series in the [July 2022](#) and [October 2022](#) issues and the information and checklists in the [Retirement Planning Toolkit](#).

In your retirement process, you have made it to the last year and a half of planning before you become a Retired Soldier. You have completed all the items on both the [36-24 months](#) and [24-18 months](#) checklists. As part of those checklists, you have made some critical decisions with the involvement and assistance of your spouse and other family members. Now is the time to meet some deadlines and start to focus in earnest on your life after the Army. Depending on the economy at the time of your retirement, keep in mind that it may take up to 18 months to find a job or plan for educational pursuits.

During this next stage of planning, you will be preparing for your next chapter. The recommended tasks focus on health, employment/education preparation, and financial and insurance planning. Here is a peek at the next steps, but be sure to use the [Retirement Planning Toolkit](#) for all the information:

## Healthcare

- Pursue treatment for any medical or dental issues and make sure all records for treatment received during deployment or from civilian providers are part of your complete medical file.
- Research and revisit [TRICARE options](#) during the benefits open season prior to your retirement to see what has changed—premium increases, pharmacy formularies, pharmacy availability in the area you plan to retire, etc.

## Preparation for Employment or Education Pursuits

- Create [free LinkedIn Premium and LinkedIn Learning accounts](#) to help with networking, skill-building, and/or college admission exam prep. [Disclaimer: This information is not, nor does it imply, a partnership of the US Soldier for Life Program, the Army Retirement Services Office, the US Army or DoD. This is for informational use only.]
- Review the current economic conditions, both nationally and in the areas that you are considering moving—high or low unemployment, employment prospects in your chosen field, and average length of time to find employment.
- Connect with Soldiers that have already retired and glean information about their experiences with the retirement process, finding employment, and/or pursuing higher education.
- Get [assistance with resume creation](#), practice your self-promotion “elevator pitch”, and attend in-person and/or virtual job fairs to get familiar with the process and practice presenting yourself to potential hiring managers.
- Prepare for and take any college admission exams; visit any schools you are interested in attending and research available scholarships from the school as well as federal and

state educational resources in the MyArmyBenefits [Federal](#) and [State/Territory](#) fact sheets.

- If you are interested in working for the federal government, begin researching career fields in your areas of expertise and the best locations to focus on; be sure to educate yourself on the restrictions and exceptions surrounding federal employment of retired military personnel. NOTE: Without a waiver, retiring Soldiers may not work for the Department of Defense within 180 days after their retirement date.
- Begin acquiring a professional wardrobe in preparation for interviews and civilian office employment.



Attend career presentations to learn about future opportunities. (U.S. Army photo by Sgt. John Stephens)

## Financial Planning

- Visit the [MyArmyBenefits Retirement Calculator](#) and estimate your retired pay again; the closer you are to your planned retirement date, the more accurate your estimate.
- Calculate both your [estimated SBP Premium](#) and [Survivor Benefits](#) using the MyArmyBenefits calculators and plan for your family’s life insurance needs.

## Survivor Benefit Plan (SBP)

- Contact your [Retirement Services Officer](#) to schedule and receive your SBP counseling.
- Keep in mind that if you decide to decline [full SBP coverage](#) your spouse must sign DD Form 2656 and it must be notarized.

We will provide an overview of the 12-6 months retirement planning window in the next issue of *Change of Mission*.



[Click here for Army retirement planning!](#)

## New episodes of the Soldier for Life podcast

The Soldier for Life Podcast continues! Find the latest podcasts below. Check the [Soldier for Life](#) website or [Libsyn](#) for new podcasts about being a Soldier for Life, especially throughout your retirement transition and into your next career.

**The Empowered Transition Series - Part 2: Who Am I?** Marine veteran, Mr. Josh Atkinson shares his journey of self-discovery as he transitioned from the Marine Corps. Learn more about Josh and his team at PM ProLearn Project Management Professional Program, [www.pm-prolearn.com](http://www.pm-prolearn.com).



**The Empowered Transition Series - Part 3: Hunting vs. Fishing** Learn an approach to finding the best fitting job for you and your financial goals. Learn how to find a mentor in your interested field and how to find a spotter in your desired organization. Josh will also review resume building, culture, and how to craft your resume for a desired effect.

**The Empowered Transition Series - Part 4: Dress for Success** We discuss how to dress for success with special guests Mr. Josh Atkinson and Mr. Alex Rodriguez, the founder of Salute2Suit, a company created for active duty military and veterans. Learn more at <https://www.salute2suit.com/>.

**Humana Series - Part 1: Medicare 101** In this episode, Soldier For Life's Health and Wellness Director, Maj. Katherine Little, talks with Aaron McCoy and Darin Davis, Regional Veteran Executives with Humana, about the ins-and-outs of Medicare that all veterans should know and understand. Learn more at <https://www.medicare.gov>.

**The Empowered Transition Series - Part 5: Networking** We will discuss media networking and the importance of not only building your online profile but also best practices to expanding your connections and how to do that.

**The Empowered Transition Series - Part 6: Credentialing** We discuss how to find credentialing programs, when to start, and how to set up for success.

**Humana Series - Part 2: Social Determinants of Health** SFL's Health and Wellness Director, Maj. Katherine Little, talks about military and veteran health and how to address health-related social challenges such as food insecurity, financial strain, and social isolation.

**The Empowered Transition Series - Part 7: Building Soldier Lethality and Job Credibility** We discuss how project management reinforces traditional leadership, mission command, and planning while adding tools and resources.

**Humana Series - Part 3: Army Retirement Health Insurance** LaChelle Lewis-Fowler, a TRICARE Community Liaison for Humana Military, answers questions such as: how soon can service members sign up for TRICARE as a retiree? What are the big differences between these options? Are there cost differences between them? If a retiree selects a program option and it's not the right fit for them, can they change it?

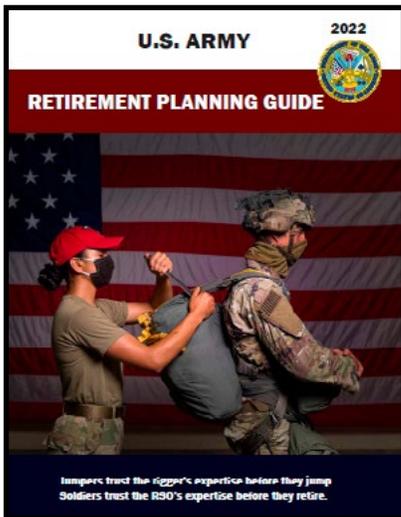
## Army Retirement Quiz

Find the answers to these retirement questions in the [Army Retirement Planning Guide](#).



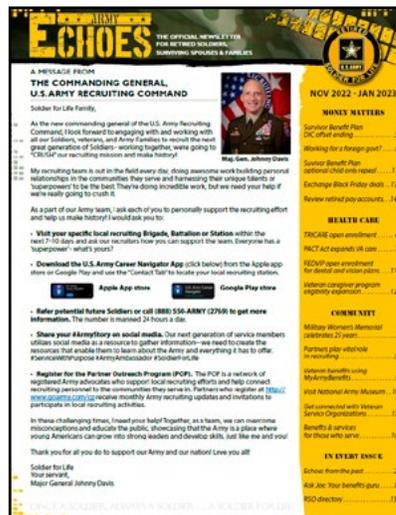
- (1) T/F: Your retired pay plan depends on your Date of Initial Entry into Military Service (DIEMS).
- (2) T/F: Retiring Reserve Component Soldiers do not complete a Separation History and Physical Exam prior to retirement unless they are on active duty.
- (3) T/F: Spouses of Retired Soldiers are not eligible for commissary, Exchange, and theater privileges.
- (4) T/F: You must attend the Veterans Affairs benefits and services briefing at least six months prior to your transition or retirement date.
- (5) T/F: You may sell leave accrued through your retirement date (limit of 45 days during your career) or use it before your retirement date, or split your leave between these two options.

Answers: F (5) T (4) F (3) T (2) T (1)



## U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the U.S. Army Retirement Planning Guide is available for download as a PDF document from the [Army Retirement Services website](https://www.armyretirement.com).



## Army Echoes

Produced by Army Retirement Services, Army Echoes is the Army's official newsletter for Retired Soldiers and surviving spouses. It is available on the [Army Retirement Services website](https://www.armyretirement.com). After you retire, it will be automatically delivered to your email address in myPay, so be sure to update it to a civilian email address before you retire.

## The Soldier for Life sticker

The Soldier for Life sticker promotes the mindset that a Soldier's service to the nation continues after uniformed service ends.

Together with the Soldier for Life lapel buttons, the SFL sticker is a visible sign to Americans that you are a Soldier. These symbols are conversation starters that help you tell your Army story.

Telling your Army story is critical to reducing the civil-military divide, to helping Americans understand what it means to be a Soldier, and to showing why America needs to support its Army.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). Order stickers through unit publications officers or purchase them from the Exchange and other retail businesses.



## Helpful Websites

[Army Echoes](#)

[Army Echoes Blog](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

[Army Transition Assistance Program](#) (800) 325-4715

[Change of Mission](#)

[Combat-Related Special Compensation](#) (888) 276-9472

[Concurrent Retirement & Disability Pay](#) (800) 321-1080

[Department of Veterans Affairs](#)

[DFAS](#) (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST)

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[Federal Long Term Care Insurance Program](#)

[GI Bill](#) (888) 442-4551

[HRC Education Incentives Section \(GI Bill\)](#) (888) 276-9472

[HRC Gray Area Retirements Branch](#) (888) 276-9472

[MyArmyBenefits](#) Help Desk (888) 721-2769 (9 a.m. to 5 p.m. EST M-F)

[myPay](#) (888) 332-7411

[Reserve Component Application for Retired Pay](#)

[Soldier for Life on Facebook](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on Twitter](#)

[Soldier for Life on LinkedIn](#)

[Soldier for Life on YouTube](#)

[Survivor Benefit Plan](#)

[Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](#)

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

[TRICARE East](#) (800) 444-5445

[TRICARE West](#) (844) 866-9378

[TRICARE Overseas](#) (888) 678-1207

[TRICARE Retired Reserve](#) Call the appropriate number just above

[TRICARE Young Adult](#) Call the appropriate number just above

[Uniformed Services Former Spouse Protection Act](#)

[US Family Health Plan](#) (800) 748-7347

[VA Benefits and Services](#) (800) 827-1000

[VA Health Care Benefits](#) (877) 222-8387

[VA Insurance SGLI/VGLI](#): (800) 419-1473