



SFL INSIGHTS

ONCE A SOLDIER. ALWAYS A SOLDIER. A SOLDIER FOR LIFE!

FROM THE DIRECTOR'S DESK

By Colonel David Grant, Director, U.S. Army Soldier For Life

What an amazing year 2023 is turning out to be for the Soldier For Life team! We are connecting with organizations throughout the country that support the military community. During our travels, it's really been a pleasure to see how welcoming local leaders and influencers are when we visit.



Most importantly, it's been truly an honor to meet veterans from an array of backgrounds. When it comes to veterans, there are so many good news stories. Veterans continue to rise to the highest leadership levels of all types of organizations. Because of their creativity, veterans also often become very successful entrepreneurs - after all, there's nothing that a veteran can't accomplish. **(Cont. Page 2)**

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FROM THE DIRECTOR'S DESK (CONT.)

Thanks to the thousands of nonprofit organizations that support veterans, Soldiers, and military families, former members of the military have the needed support to be successful and to excel. But what about those veterans who come across hard times? Fortunately, there are an array of support organizations that focus on assisting those veterans who are in greater need, too.

“Homelessness has no zip code.”

Recently, the Soldier For Life team had the pleasure of spending two days in Massachusetts with the leaders and employees from Soldier On, a nonprofit organization that provides and coordinates housing and support services for veterans who are homeless or at risk of becoming homeless throughout the northeast. It was an incredible and truly eye-opening experience to meet some of the most vulnerable and in-need veterans who are receiving assistance.

Soldier On's CEO, Bruce Buckley, explained the veteran homelessness situation best when he said, “Homelessness has no zip code.” It doesn't matter how affluent a community is or where it is located, veteran homelessness can occur anywhere.

During this visit, we met veterans who experienced homelessness because of drug and alcohol challenges. But we also met veterans who found themselves in need of housing because of business bankruptcies, being victims of financial theft, and family problems; they were unexpected victims of homelessness. The important thing is that organizations like Soldier On exist to provide

support services and a place for those who served this country to call home during their time of need.

Highlighting challenges like veteran homelessness is an important part of the Soldier For Life mission. As we continue our travels around the country, our goal is to share our Army story while also highlighting the areas of health and wellness, education, and employment. We look forward to learning about more organizations that are focused on supporting military veterans and families.



Photo Above: SFL's Health & Wellness Director, MAJ Katherine Little, participated in a discussion about veteran homelessness during the 2023 American Legion Washington Conference (March 2023).

Cover Photo: Team SFL helped build tiny homes for homeless veterans with the Veterans Community Project. (March 2023).

Disclaimer: The mention of any companies, parties, or similar non-federal entities by name in this article is solely for educational/informational purposes and does not imply any endorsement by Soldier For Life, the United States Army Training and Doctrine Command, the United States Army, or the United States Department of Defense for any of these entities.

If you, or someone that you know, is a veteran who is experiencing homelessness or who is at risk of homelessness, call the National Call Center for Homeless Veterans at 877-4AID-VET (877-424-3838). Visit the [VA Homeless Programs website](#) to learn more.

MEDICARE HEALTHCARE OPTIONS

By Major Katherine Little, Health & Wellness Director, U.S. Army Soldier For Life

Every eligible Medicare beneficiary should take time to research available options and determine which Medicare plan is best for them.

As you research health plan options, it's important to turn to credible sources, such as [Medicare.gov](https://www.medicare.gov), which will allow you to easily compare plans and estimate costs based on what a typical enrollee experiences. You can also enroll in online educational events or coordinate one-on-one meetings with licensed sales agents who can answer your questions and review plan options from the convenience of your home.

Veterans who are eligible for Medicare and those approaching their sixty-fifth birthday should also consider the benefits they already have or are eligible for, even if they receive benefits through the U.S. Department of Veterans Affairs ("VA"), but are interested in additional health care options to augment their care, such as access to urgent care or providers closer to home. Many Medicare and some Medicare Advantage plans will not conflict with a veteran's VA benefits. A veteran may have both depending on the type of coverage.

It is important to evaluate carefully the costs of the various Medicare plans including premiums,

deductibles, copayments, and maximum out-of-pocket amounts. For example, Medicare Part A helps cover inpatient hospital and skilled nursing home care, limited home health services, and hospice care. Medicare Part B helps cover services from doctors and other healthcare providers, outpatient care, home health care, and durable medical equipment, as well as many preventative services. With Medicare Part C, or Medicare Advantage, all the benefits under Parts A and B are covered through a private insurer. These plans typically include additional benefits such as fitness center memberships and dental, hearing, and vision coverage. Finally, Medicare Part D helps cover prescription drugs.

Medicare Advantage plans were developed with veterans in mind. These plans are available with no-cost monthly premiums, and most also offer a Medicare Part B reduction. A Medicare Advantage plan may complement your existing VA benefits (not TRICARE or CHAMPVA) and may help reduce gaps in your health care coverage. Enrolling in a Medicare Advantage plan may provide access to additional services and benefits such as urgent care and dental coverage that may not be covered by VA health care.

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Learn more about how veterans who are 65 or older and eligible for Medicare can augment their existing VA benefits and health care plans with certain Medicare options from our [Soldier For Life Podcast on Medicare 101](#).

MEDICARE HEALTHCARE OPTIONS (CONT.)

Additionally, veterans should look at their prescription medication needs and the various Medicare Advantage plans' drug formularies – the list of drugs a Medicare Advantage prescription drug plan covers. Original Medicare alone, Part A and Part B, does not include prescription drug coverage. Many Medicare Advantage plans do include a prescription drug plan. However, veterans who receive their prescription drugs through the VA may want to explore a Medicare Advantage plan that does not have prescription coverage if they are satisfied with their prescription coverage.

Medicare Supplement plans are also available but are different from Medicare Advantage plans. These two plans cannot be held together. Medicare

Supplement plans are standardized insurance plans for individuals who choose original Medicare. These plans, often called “Medigap” plans, are designed to help pay some of the deductible and coinsurance costs not paid for by Medicare Parts A and B and work with any medical providers that accept Medicare.

In summary, there are several factors to consider when selecting a plan, including which doctors and hospitals are in a plan, whether your medications are covered, costs of using the plan, and your medical expenses. Veterans should also consider the benefits they already have or are eligible for, including the benefits they may have through the VA or TRICARE. When considering any changes to your coverage, visit [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE.

LIKE PODCASTS? LIVESTREAMS? BOTH? WE'VE GOT YOU COVERED!

Both the *Soldier For Life Podcast* and *SFL Live* share resources about employment, education, health and wellness, and Army retirement for our military and veteran families.

With more than 140 episodes, our *Soldier For Life Podcast* has something for everyone! You can find links to all of our episodes [on our website](#) or listen to them wherever you get your podcasts.

Tune in to watch *SFL Live* on our [LinkedIn](#), [Facebook](#), and [YouTube](#) channels the first and third Thursdays of every month at 10:00 a.m. ET (or binge watch all of our past episodes on our [YouTube channel](#))!



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EIGHT KEYS TO A HARMONIOUS MILITARY TRANSITION

By Lieutenant Colonel Christine Emerick, Executive Officer, U.S. Army Soldier For Life

Take time for yourself. Start early. Retirement is a process, not an event. After 20 years of service, I needed to hear these statements multiple times before actually understanding what they truly meant. When I first heard them, I thought, “I am doing that, I spent last Saturday on it.” Now, as I complete my retirement process, I’d like to share with you my eight keys to a harmonious military transition in hopes they will help you on your journey.

#1 Identify your purpose and build your network. The Army instills a great sense of purpose in being Soldiers. We are proud and love what we do. As you transition, you may lose that sense of purpose. It’s critical to find something else you’re passionate about and begin directing your energy into it and building your network. As I retire, I’m not stressed or worried about finances. I’m excited, I have a network established, and I’m looking forward to starting my next chapter. I feel this way because I put in the work and prepared properly. Retirement is simply the next step in expanding my purpose work.

#2 Accept your decision. Acceptance is the first step to cultivating true change in your life. This was challenging for me, and it took some time to let go of the life I lived for so long. I moved through the different stages of grief over the last 18 months. It felt conflicting at times to be actively making a different choice than those I was currently serving next to. Plus, as you transition, your role in the Army framework will change. Accepting that fact is the very first step in cultivating a conscious shift in how you live your life. I suggest signing up for the [Change Of Mission newsletter](#) from the Army Retirement



Services Office, as it is filled with valuable advice and wisdom from those who have walked before you.

#3 Let go of your expectations. I’m not sure why I thought retiring would be easy. I was frequently frustrated during the process and had to move through those feelings. Holding onto frustration only affects you, it isn’t going to result in any meaningful change. I expected it to be easy, it wasn’t, so I had to change my approach. I stopped trying to do everything for everyone and shifted my focus to what I needed to do to transition. I prioritized myself and my transition needs, and this was critical in finding harmony with the entire process.

#4 Start early. It doesn’t matter where you look for transition information, you’ll hear “start early” for a reason. Ultimately, there’s only so much you can do at any one time, but do what you can when you can. For example, any Soldier can attend the Army Transition Assistance Program at any time. You don’t need orders to sign up. **(Cont. Page 6)**

EIGHT KEYS TO A HARMONIOUS MILITARY TRANSITION (CONT.)

You can take the course as many times as you need and it is a great place to start.

#5 Tidy your household. This can be difficult for some because we're trained to keep everything "just in case." This applies to everything from your "I love me book" to your gear, plaques, and gifts shoved in the back of a closet; your uniforms (yes, all of them); the boxes that never get unpacked from PCS move to PCS move; and the furniture you keep because it hasn't broken yet but doesn't match anything in your house. I started this process about six months prior



to transitioning from my life in the Army to that of a civilian. I took over 10 pounds of paper from my "I love me book" to get shredded, threw out countless bags of trash, and felt energetically lighter in every area of my house and within my heart. This is a part of the process that I highly suggest you do while transitioning because, if you wait, it will eventually need to get done and it will only weigh on your heart and home until complete.

#6 Prioritize yourself. If you're like me, you never put yourself first. So when it's time to do something for you, you're so exhausted, the only thing you want to do is relax and watch a movie or play video games. Start prioritizing yourself, take the time to process this transition from a spiritual, emotional, and psychological perspective. If you don't prioritize your inner life for the physical transition, you may experience an overwhelming backlog that will someday need to be addressed, and, by that time, you may not have the resources you have now at your disposal to address them.

#7 Ask for help. As I got closer to my retirement date, I slowly transitioned my duties to others. I felt as though I was doing very little, but even then, I got overwhelmed. The amount of transition tasks builds over time and the timeline to complete them gets shorter. I ultimately asked for help and transitioned my duties before my actual transition. This provided me the space and time both I, and my unit, needed. The Army will keep rolling without you, I promise.

#8 Utilize the available resources. It's your responsibility to take advantage of the resources you have at your disposal while on active duty. No one is going to do that for you. For example, while on active duty, you have priority for medical appointments at military facilities. You will no longer hold that priority when transitioned, so take advantage of it now.

These keys to a harmonious transition are nothing new. In fact, if you review the *Change of Mission* newsletter, you'll find my experiences are not uncommon. The major difference I can see is how I prepared myself to transition. I chose to invest in my purpose work early, build a network, be honest with myself about what I needed, and asked for help along the way. You can do that, too, and although you'll still experience challenging moments, overall, you'll feel excited and ready for your next chapter.

CONTINUE SERVING AFTER YOU RETIRE THROUGH JROTC

By U.S. Army Junior Reserve Officers' Training Corps (from the April 2023 Change of Mission Newsletter)

The 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.



First Sergeant (Ret.) Trina Hines, an Army Instructor at Freedom High School in North Carolina, shared her experience as an Army JROTC instructor.

"I was born in Washington, D.C., and raised in Maryland. In high school, I was an Air Force JROTC cadet," Hines said. "I didn't like home, but when I joined JROTC, I loved it; I loved drill, marching, and participating in parades."

"I served 20 years in the Army and then retired. Afterwards, [I] worked at my church and took a leadership class in college where someone said I should teach. I wanted to give back, so I became an Army JROTC instructor," Hines said, adding that it was an adjustment.

"At first, it was a big change [but I] loved teaching cadets. I came from the projects and my parents were poor, so I could relate to many of my cadets. I teach at a rural school, and I know what it is like to be hungry which helps me relate to my cadets. I don't charge for any events for my cadets. I keep it private for those who love to donate and those who don't donate to support funding the cadets' events," she explained.

"Every JROTC cadet has a story to share," Hines added. "One cadet shared that in Mississippi, he felt like he was a nobody. In JROTC, he felt like it was a family and he felt he belonged in a group. He has autism and he is very smart. [He] participated on the cyber team."

Hines uses a mantra to energize her classes: "I start my JROTC class with 'we are here' and they respond with 'to win it.'"

There are currently 450+ JROTC instructor vacancies. JROTC also has an immediate need to fill Cyber Instructor vacancies at several locations around the United States. The Army JROTC Cyber Program is an innovative four-year cyber program that is part of the Army's effort to infuse critical STEM curriculum in high schools across the country. It provides students with challenging, relevant experiences and prepares them to enter the cyber workforce, pursue post-secondary studies, and/or enter military service.

To qualify as an Army JROTC instructor, applicants must be retired from the Army five years or less and ranked E-6 through E-9; W-1 through W-5; or O-3 through O-6. Instructor vacancies, estimated Minimum Instructor Pay, and the application process are all available on the [JROTC website](#). Interested applicants can also call (800) 347-6641 for more information.

ANALYTICS ALLEY: DATA YOU NEED TO KNOW ABOUT TRANSITIONING SOLDIERS

When a Soldier transitions out of the Army (as roughly 62,000 Active component Soldiers For Life do every year), many settle down in locations that include active duty military installations.

As you can see in the chart below, the top three Metropolitan Statistical Areas (“MSA”) that Soldiers transitioned to when they left the Army in FY2022 were the MSA’s that include Fort Bragg, Fort Cavazos (previously Fort Hood), and Fort Campbell. What is interesting to note from the chart is how many Soldiers are moving to areas that include installations that are NOT the Soldier’s original Home of Record (“HOR”). For example, 78 percent of the Soldiers that settled down in the Fort Bragg area after they left the Army and 93% who moved to the Fort Cavazos area were not originally from those locations.

In contrast, Soldiers who do not move to an MSA with an active duty installation are more likely to return to their original HOR. For FY2022, Houston, Dallas, and New York City were the top three non-installation MSAs for transitioning Soldiers. In each of those locations, 66 to 70 percent of Soldiers who transitioned there listed these MSAs as their HOR.

Interested in seeing more data about Transitioned Soldiers? Then be sure to visit the [Transitioned Soldier Analytics page](#) on the SFL website.

TOP 10 INSTALLATION MSA LOCATIONS

Location	Transitioned Soldiers	HOR	HOR %	Not HOR	Not HOR %***
Fort Bragg	2,650	331	12%	2,319	78%
Fort Cavazos (prev. Hood)	2,507	178	7%	2,329	93%
Fort Campbell*	1,913	111	6%	1,802	94%
Fort Carson	1,809	121	7%	1,688	93%
Fort Bliss	1,602	197	12%	1,405	78%
Fort Sam Houston	1,557	502	32%	1,055	68%
D.C. Metro**	1,467	500	34%	967	66%
JBLM	1,399	285	20%	1,114	80%
MacDill	861	455	53%	406	47%
Fort Irwin	765	565	74%	200	26%
TOTAL		3,245	Avg. ~20%	13,285	Avg. ~80%

An MSA is a predetermined land area that contains a population center with at least 50,000 people residing within its borders (Census Bureau). FY2022 data.

*All MSA include all states regardless of splitting states.

**Forts Belvoir, Myer, Detrick, and Walter Reed share the same MSA and are in MD or VA.

***Approximately 80% of the soldiers that transitioned to an MSA that contains a top 10 installation did not originate from that area.

EASTERSEALS DC MD VA VETERAN STAFFING NETWORK

By Paula Moore, Vice President, Communications & Marketing, Easterseals DC MD VA

Jim spent a brief time in the Army in 1977 but sustained a severe injury during training and was medically discharged. Over the years, his civilian work experience was inconsistent, especially when he became a caregiver for his disabled mother. After a work accident that required several surgeries and years of physical therapy, Jim was left with a 10-year gap in his resume. He struggled to find a meaningful position and reached out to the Easterseals Veteran Staffing Network (VSN) for help.

VSN staff – many of whom are veterans – coached Jim on the latest job search methods and critiqued his resume. A VSN career coach walked Jim through the process of applying for positions online, something he hadn't done before. Over several coaching sessions, Jim developed a list of potential positions that met his need for part-time employment within a 20-minute commute. During a two-month period, Jim applied for and interviewed with several companies before landing a position that met his requirements.

"I'm very appreciative of the help given to me by the VSN career coach. Times were challenging and filled with plenty of rejection, but he checked in with me regularly to offer encouragement and support and let me know he was just a phone call away," Jim says. "I soon reached my employment goal and was offered a position that meets my needs and offers me an opportunity to be helpful to others."

**Learn more about
Easterseals DC MD VA
from our Easterseals
series on the
[Soldier For Life Podcast](#) in
April and May 2023.**

The experience that Jim had is not unusual. Upon military discharge, Soldiers often find it challenging to land civilian employment. Presenting the skills developed during service in a way that corporate recruiters understand takes a special knack. Navigating the daunting process of online applications adds another layer of complexity. Even interpreting a job posting to really understand what the position entails takes an insight that doesn't come naturally to most job seekers – military or civilian.



Team SFL had the opportunity to tour the Easterseals DC MD VA campus in Silver Spring, Maryland (September 2022).

That is where programs like the VSN fit in. The VSN is run by Easterseals DC MD VA. The VSN works with employers around the country to help veterans and military spouses find employment. VSN career coaches are experts in military-to-civilian transition and understand employment trends, opportunities for skills development, and the best ways to conduct a job search. Conversations are held over the phone or via video chat. The VSN also holds regular webinars when coaches share advice with military job seekers.

Disclaimer: The views expressed by the author (an employee of a non-federal entity, Easterseals DC MD VA) is solely for educational purposes and does not represent an endorsement by Soldier For Life, the United States Army Training and Doctrine Command, the United States Army, or the Department of Defense for Easterseals DC MD VA.

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Director
[COL David Grant](#)

Senior Enlisted Advisor
[MSG Lorena Wilson](#)

Executive Officer/PAO
[MAJ Katherine Little](#)

Operations Officer
[Ms. Stephanie McCorvey](#)

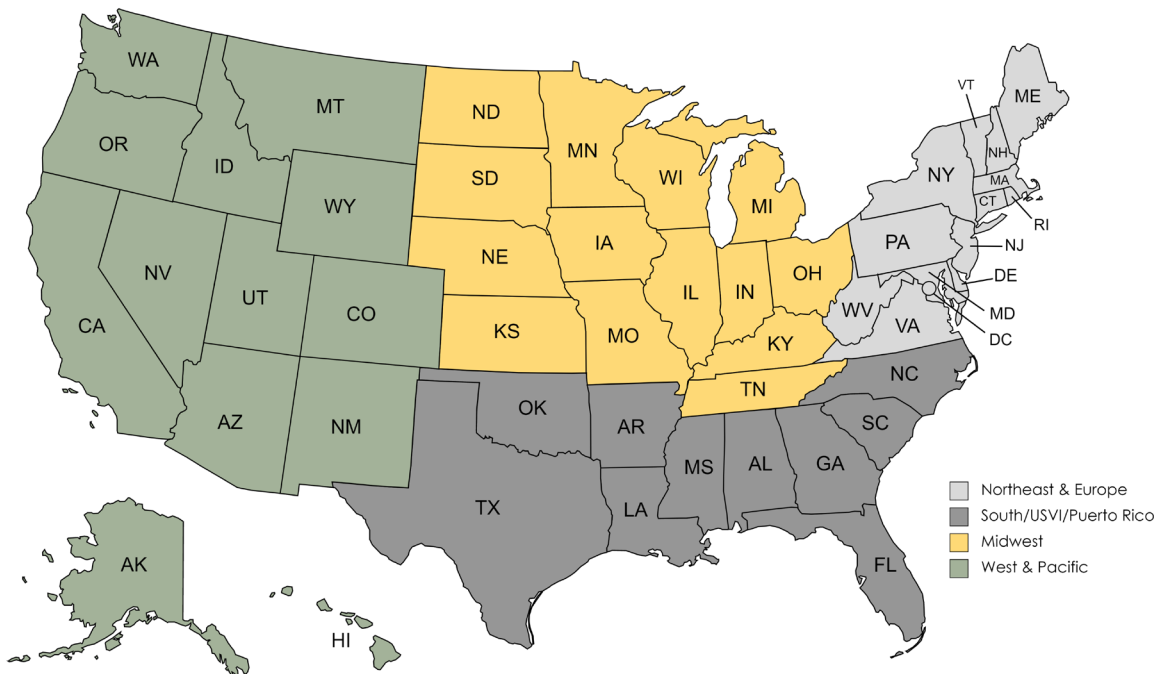
Employment Director
[LTC Ismael Ortizrivera](#)

Health & Wellness Director
[MAJ Katherine Little](#)

Education Director
[MSG James Wire](#)

Employment Deputy Director
[MSG Christopher Nastari](#)

Health & Wellness Deputy Director
[MSG Robert Whitney](#)



Northeast/Europe & West Regional Director
[LTC Ray Willson](#)

Northeast/Europe Regional Deputy Director
[MSG Colin Cyr](#)

West Regional Deputy Director
[MSG Melody Pavur](#)

South/USVI/PR & Midwest Regional Director
[LTC Joshua Ginn](#)

South/USVI/PR Regional Deputy Director
[MSG Immacula Pierre](#)

Midwest Regional Deputy Director
[SFC Olajide Gamu](#)

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