# **Get The ORFP Advantage!**

The California National Guard's Operation Ready Families Program offers a variety of programs to assist the guardmember and their family before, during and after deployment:

- Operation "We Care" Meetings
- Special Benevolence Offers
- Volunteer Education Courses
- Marriage Enrichment Seminars
- Youth Camp

We also offer educational articles on:

- Managing Combat Stress
- Understanding Military Benefits
- Coming Home

...And Much More!

Visit our website!

www.calguard.ca.gov/readyfamilies

Operation Ready Families Program Family Assistance Network California National Guard 9800 Goethe Road; PO Box 269101 Sacramento, CA 95826-90101

Operation Ready Families Program
Family Assistance Network
California National Guard

# The "Gray Area" Retiree



## Inside...

What is a Grey Area Retiree?

Frequently Asked Questions

Retirement Benefits

... and More!

# Mission First! Family Always!

# The "Gray Area" Applying for Retirement Pay and Other Questions

# **Gray Area Retiree**

When you have received your 20 year letter and you are ready to transfer out of drilling status, you will probably transfer into the Retired Reserve, becoming a Gray Area Retiree. As a member of the Retired Reserve you receive no retirement points, though you will continue to earn time towards longevity for pay purposes.

# Why Transfer to the Retired Reserve?

As a *Gray Area Retiree* you are eligible to carry a Military ID Card marked "(Ret)" and your eligible family members can continue to carry a Reserve Family Member's Card.

You maintain military base privileges and you are authorized the same limited commissary privileges that you and your family had while you were in an active reserve status. You are also eligible for the life insurance offered for the Retired Reserves.

Each year you will receive your commissary card from the Army Personnel Center (ARPERCEN) and information about changes in retirement benefits. And... as a member of the Retired Reserve, at age 59 years and six months, ARPERCEN will mail you notification of your eligibility to apply for retired pay.

# What if I Get Out of the Military Completely?

If you leave the National Guard without transferring to any other service component, you lose all military privileges. That means you are no longer authorized to carry a military ID card (until you reach age 60).

Visit the Resources section of our website for more details and information on benefits:

www.calguard.ca.gov/readyfamliles

# **Frequently Asked Questions**

- Q?: Where do I go to get my temporary Retired Reserve ID card when I go into the Retired Reserve?
- A: Your current unit may issue you a "pink" ID card marked "(Ret)" as soon as you have orders showing you have been transferred into the Retired Reserve. Your spouse, and other eligible family members, can also receive their cards from the unit.
- Q?: Where do I go to get my Retired ID card and family member ID cards after I turn 60?
- A: After your paperwork is processed by ARPERCEN, they will send you orders and other papers that you must take to any Active Duty installation. You will then be issued your ID card; you and your eligible family members will also be entered into Defense Eligibility Enrollment Reporting System (DEERS). It is the automated information system that lists all military members and their family members (and dependents) who are eligible for military benefits, including TRICARE (the Military medical system).
- Q?: What benefits do I have until I reach age 60?
- A: As a retired reservist you have basically the same benefit you would have if you were drilling, except you don't get paid. You do not have any medical benefits until you reach age 60 and receive retired pay.
- Q?: What benefits do I have after I turn age 60?
- A: You will have the same benefits and privileges of a regular retiree, including pay and medical.
- O?: What about the medical benefits?
- A: Contact the TRICARE representative at the nearest Active Duty station for information about medical coverage.
- Q?: Does all of this happen automatically?
- A: No! We suggest that you start the application process for retired pay at least 6 months before you turn age 60. Contact ARPERCEN in St. Louis, or your closest Army National Guard State Headquarters for assistance. It currently takes about eight months to process an application for retired pay.

# **Retirement Benefits (before age 60)**

When transferred to the Retired Reserve, a soldier retains the benefits of being a member of the reserves without the obligation of attending drills and annual training.

### Your Privileges include:

- Commissary privileges
- PX/BX privileges (Tax Free)
- Limited Space Available Travel privileges
- Base/Post recreation facilities
- Temporary Lodging (Space Available)
- Beverage (class VI) store
- Base/Post theater
- NCO/Officer Club membership
- You may wear your uniform on appropriate occasions
- and more...
- What you don't get is:
- Pay
- Medical Benefits
- Legal Assistance
- Life Insurance for \$18 a month

### Important Note:

The Information in this flyer is accurate on the date of printing. Additional questions may be directed to the Army National Guard Retirement Section at (916) 854-3221. If you are Air Guard, contact your Wing/Group Military Personnel Flight or Retention Office Manager.