

DEPARTMENT OF THE ARMY PRE-RETIREMENT BRIEFING



HQ, Army Retirement Services
ATTN: DAPE-HR-RSO
200 Stovall St.
Alexandria, VA 22332-0470
February 2011



Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.

Retirement is a process NOT an event!!





What Recently Retired Soldiers Said You Should Know About Retiring*

You were smart to come to today's briefing!

88% would advise other Soldiers to attend a preretirement brief

The majority recommend attending this brief 10 months before retiring

81% of those who did attend said their transition was "organized"

76% of those who did not attend said their retirement negatively affected their perception of the Army





Army Retirement Services...AR 600-8-7

MISSION

Develops and implements Army Strategy and Policy for ensuring all retiring and Retired Soldiers, their Families and Survivors are properly informed about retirement-related benefits and entitlements in order to enhance their well-being.

PROGRAMS

- [Army Echoes](http://www.armyg1.army.mil/rso/echoes.asp), the official Army bulletin for the Retired Soldier (available electronically at <http://www.armyg1.army.mil/rso/echoes.asp>)
- CSA Retiree Council
- Survivor Benefit Plan (SBP) and Reserve Component SBP
- Soldier's Benefit Services (SBS)
- Retirement Services Officers





Retirement Services Officers (RSO)

Preretirement Support

- Preretirement briefing
- Survivor Benefit Plan (SBP)/RCSBP counseling
- Retirement literature
- Career Status Bonus counseling

Postretirement Support

- Retirement Services Office (RSO)
- Assistance with pay, ID cards, SBP
- Retiree Appreciation Day (RAD)
- Newsletters
- Installation Retiree Councils

See: <http://www.armyg1.army.mil/rso/rso.asp>





Army Retirement Services Homepage

<http://www.armyg1.army.mil/retire>

- *Army Echoes*
- Current News
- Survivor Benefit Plan (SBP)
- Career Status Bonus (CSB) Information
- Link to MyArmyBenefits
- Benefits & Entitlements Information Papers
- Retirement Services Officer (RSO) Listing
- Preretirement Counseling Guide & Briefing
- Retiree Appreciation Day (RAD) Information
- Former Spouses & Forgotten Widows Information





Population Served -- Growing

<u>Year</u>	<u>Active Soldiers</u>	<u>Retired Soldiers</u>
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
1993		
2000	482,000	526,000





2011 Population Served

<u>Active Army</u>	<u>ARNG</u>	<u>USAR</u>	<u>Retired Soldiers</u>	<u>Surviving Spouses</u>
566,045	362,015	205,896	835,669	213,945*

Over 2 Million Served !!!

Almost 27,000 Soldiers retire each year

*including 147,417 annuitants





Pre-Retirement Briefing Topics

- RSO Program
- Retired Pay & Taxes
- COLA
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act (USFSPA)
- SGLI/VGLI
- Shipment of HHGs
- Ethics
- Employment
- Space-A Travel
- ID Cards
- Combat-Related Special Comp
- Concurrent Receipt of Retired and Disability Pay
- Retiree Mobilization
- **SBP (Separate Brief)**
- **SBS (Separate Brief)**
- Visit websites for complete information on [TRICARE](#), [VA benefits](#), [Social Security](#)



Applying for Length of Service (LOS) Retirement

• How

- Officer - Chapter 6, [AR 600-8-24](#), dated 6 June 2010
- Enlisted - Chapter 12, [AR 635-200](#), dated 6 Jun 2005

• When

- Maximum: 12 months before desired retirement date
- Minimum: All Officers - 9 months before start date of transition leave
Enlisted – 9 months before retirement date

NOTE: Recommend 12-month lead time for smoother transition

• Where

- General Officers: Notify GOMO, (703) 697-7994/9466, DSN 227
- COL & LTC (P): Notify Senior Leader Development (SLD), (703) 697-7996, DSN 227
- All others: Military Personnel Office
- **Note: CG, HRC-Fort Knox, is the retirement authority for officers who have completed at least 20 but less than 30 years active Federal service, and SSG(P) and above not retiring at RCP**





Other Retirement Considerations

- Retirement date
 - 1st day of the month if for length-of-service
 - any date for disability retirement
- Active Duty Service Obligation
- In lieu of PCS
 - apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.
- Reassigned on a PCS
 - must wait 1 year to retire (AR 350–100)
- Retiring on same day as AD pay raise (*final pay only*)





Authorized vs. Selected Transition Center (TC)

<https://www.hrc.army.mil/site/active/TAGD/retire/tclist.htm>

- Authorized to use the TC closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
 - not paid if to a station-of-choice TC (if permitted by [AR 635-10](#))
 - reimbursement limited to travel in a direct line from last duty station to final retirement location
- Overseas COLA & Overseas Housing Allowance:
 - both stop upon departure from the overseas location
 - Basic Allowance for Housing (BAH) paid based on transition leave address

<http://www.defensetravel.dod.mil/site/cola.cfm>

<http://www.defensetravel.dod.mil/site/bah.cfm>





Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Note: To validate your DIEMS date go to the following website:

https://www.erec.army.mil/DIEMS/diems_home.htm





Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

$$\text{RETIRED PAY} = (\text{Years of creditable service} \times 2\text{-}1/2\%) \times \text{Final Basic Pay}$$

- Commissioned service requirement
- Time-in-grade requirement
- Heroism pay
- Current basic pay milestones (over-22, over-24, over-26, over-40)
- Percentage Multipliers: Can now exceed 100%

<i>Years of service</i>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30 thru 40</u>
<i>Final Pay Multiplier %</i>	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 up to 100

- Full COLAs

Retired Pay Calculator available at:
http://militarypay.defense.gov/retirement/calc/01_finalpay.html





High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post – Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x
average of highest 36 months basic pay

- Typically an average of the last 3 years
- Commissioned service requirement
- Time-in-grade not as important
- Basic pay milestones not as important
- Percentage Multipliers: Can now exceed 100%

Years of service	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30 thru 40</u>
High-3 Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 up to 100

- **Full COLAs**

Retired Pay Calculator available at:
http://militarypay.defense.gov/retirement/calc/02_highthree.html





Career Status Bonus (CSB)/REDUX Plan (DIEMS post – Aug 86 – “Choice”)

RETIRED PAY = (Years of creditable service x 2-1/2/%) minus 1% for each year under 30 years x average of highest 36 months of basic pay

- 2% per yr thru 20 yrs; 3.5% per yr thru 30 yrs; 2.5% thereafter
- Percentage Multipliers: Can now exceed 100%

Years of service	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30 thru 40</u>
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5	75 up to 100
High-3/Final Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 up to 100

- \$30K Career Status Bonus (CSB) - 15th year
- At 62, pay recomputed under High-3
- COLA minus 1%; one-time catch-up COLA at 62; then back to COLA minus 1% thereafter

http://militarypay.defense.gov/retirement/ad/04_redux.html





Cost-of-Living Adjustments (COLA)

All Retirement Plans

- Based on difference between CPI from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

Final Basic Pay or High-3 Plan

- Full annual COLA

REDUX (\$30K CSB) Plan

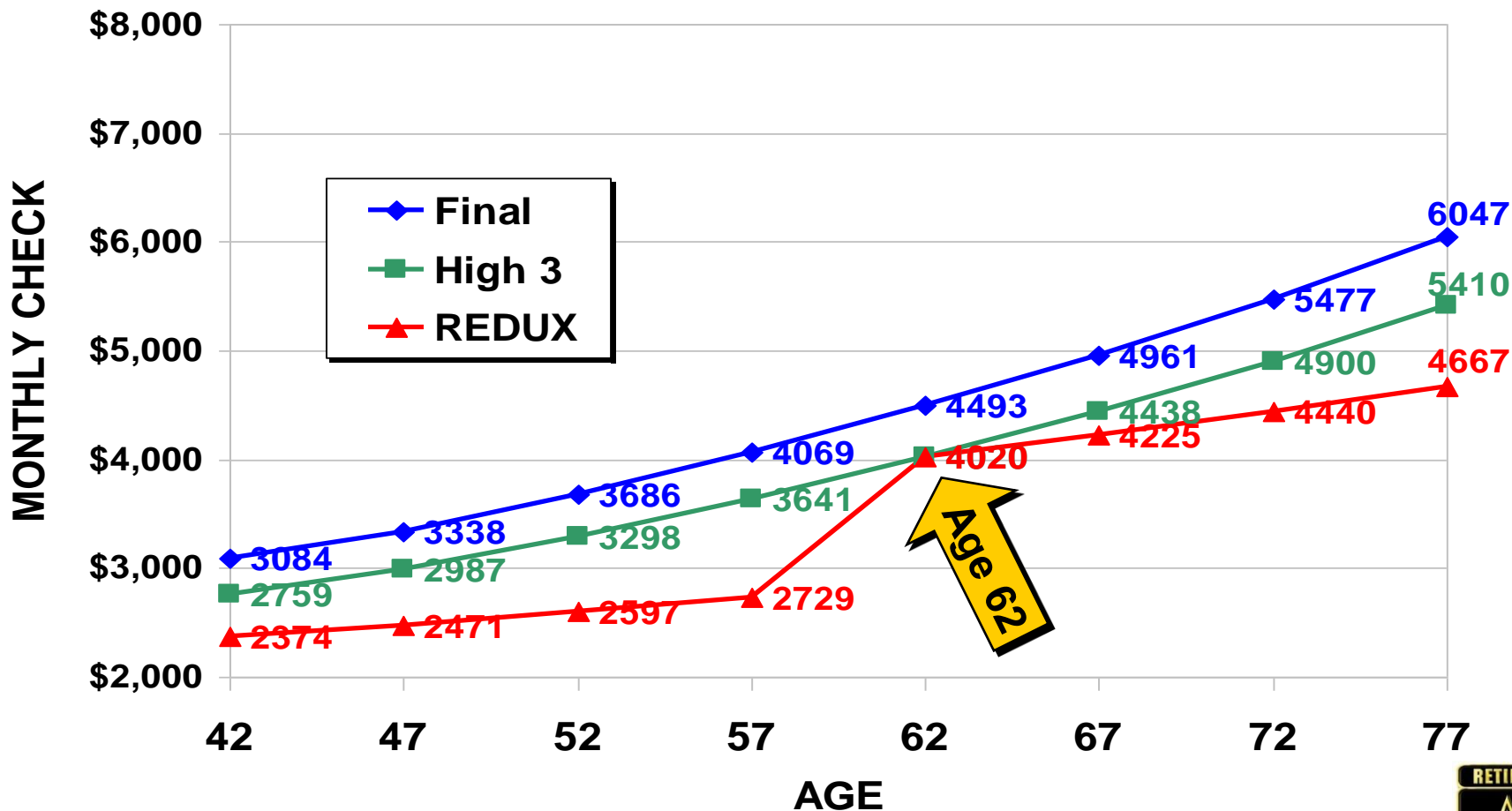
- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62





Growth Over The Years

Assumes average +2% COLA





MyArmyBenefits

➤ **Federal Benefits (Category)**
Identified by:
State/Territory; Resource Locator; Federal Benefits by Component:

- ✓ Pay
- ✓ Education
- ✓ Health Care
- ✓ Life Insurance
- ✓ Casualty/Survivor
- ✓ Transitioning
- ✓ Retirement
- ✓ Veterans Affairs
- ✓ Social Security
- ✓ Soldier Services
- ✓ Family Services

<http://myarmybenefits.us.army.mil/>

- **Federal Benefits (Life Events)**
 - ✓ Joining the Army
 - ✓ Marriage/Family
 - ✓ Preparing to Deploy
 - ✓ Return from Deployment
 - ✓ Military to Civilian
 - ✓ Retiring
 - ✓ Casualty
 - ✓ Recreation
- **Benefits Calculators**
 - ✓ Retirement*
 - ✓ Survivor Benefits*
 - ✓ Deployment
 - ✓ VA Disability AW2 Module*

Targeted for use by Active Duty/ARNG/USAR Soldiers, Family members, Wounded Warriors, and Veterans-requires AKO access/Uses Soldiers' DEERS data

G-1, Human Resources Policy Directorate





Retired Pay Facts

- Retired pay -- paid by DFAS-Cleveland
- Payable 1st workday of month (not necessarily the 1st)
- Direct deposit strongly encouraged
- May use “myPay” to make online changes to pay, reissue 1099Rs, change bank account, etc.
- Keep correspondence address current
- Retiree Account Statement (RAS) issued only when there’s a pay change (e.g., COLA, allotment, taxes, etc.)



<http://www.dfas.mil/>





States With **NO** State Income Tax

Alaska
Florida
Nevada

New Hampshire
South Dakota
Tennessee

Texas
Washington
Wyoming



States That Do Not Tax Military Retired Pay

Alabama
Hawaii
Illinois
Kansas
Kentucky *
Louisiana

Massachusetts
Michigan
Mississippi
Ohio
Oregon *
New Jersey

New York
North Carolina *
Pennsylvania *
Wisconsin

* If certain qualifications are met

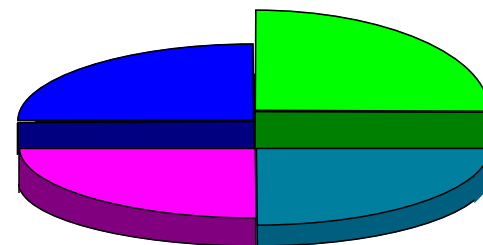
Home of Residence is determiner; not Home of Record!





Allotments

- In retirement, permitted to have:
 - 6 “discretionary”
 - 9 “non-discretionary”
- For recalled Soldiers at retirement:
 - NONE continue from active duty
 - ALL must be re-initiated after separation
 - WHY? DFAS-CL has no interface with DFAS-IN
- Can start/stop/change via myPay @ <https://mypay.dfas.mil>



CFC and SGLI deductions automatically stop upon retirement



Social Security Tax (FICA) (7.65%)

- FICA not deducted from retired pay!
- When eligible, you will draw:
FULL Social Security *and*
FULL Military retired pay!
- Go to <http://www.ssa.gov> for in-depth Social Security information





Thrift Savings Plan

- You stop contributing to TSP at retirement
- Your options at retirement:
 - 1--do nothing and draw returns when permitted; or
 - 2--roll into an IRA
- May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.
- TSP info: www.tsp.gov





Dividing Retired Pay as Property (*Uniformed Services Former Spouses' Protection Act*)

- **NOT AUTOMATIC**

- Up to state courts

- Can award any amount

- Award not tied to length of marriage

- Direct payment requirements:

- Marriage overlapped 10 years with service

- Limited to 50% of disposable pay*

** up to 65%, if other garnishments*





Take Leave or Sell It?

30 years and 2 months or more active duty

Retire 1 October

USE leave - 1 Aug to 1 Oct

- 60 days basic pay & allowances while remaining on AD
- Salary from employment?



Retire 1 August

SELL leave - 1 Aug to 1 Oct

- 60 days basic pay (cashed-in) – (Lump Sum taxed at 25%)
- 30 days allowances (“on the books” 31 Aug 76), BAH & BAS
- Retired Pay...2 months
- Salary from Employment?





Permissive TDY*

Purpose: Facilitate transition to civilian life (e.g. house-hunting, job-hunting)



20 Days:

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)

30 Days:

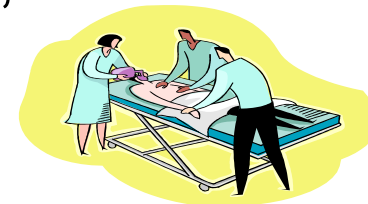
- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, CONUS or another OCONUS location

* At Commander's Discretion



Retirement Physical

- Army requires a retirement physical
- No more than 4 months, no less than 1 month, before retirement or start of transition leave
- Your last record of active duty health
- Most sites now provide combined Service and VA retirement physical
- Assists with claim for VA service-connected disability



NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner. For more information, visit VA web site at <http://www.va.gov> or Call Toll-Free Disability Benefits/General Information: 1-800-827-1000





Medical Records

- Belong to the Government
- Make a copy of your records
- Make a copy of Family member records
- May be hard to obtain after retirement





Advantages to Applying to VA for Service-Connected Disability

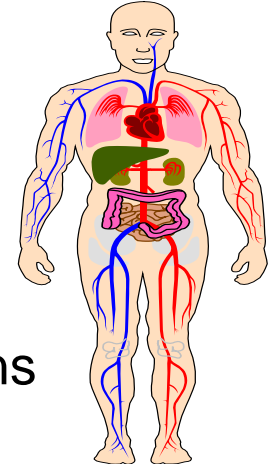
- Even 0% rating *documents* health (\$\$ begins at 10%)
- Tax-free VA payments (additional \$\$ is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable if your death is service-connected
- \$10K (or \$30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled
- At retirement, you have easiest access to your medical records to support your claim (can apply at any time)





VA Compensation for Service-Connected Disability

- VA rates disabilities 0% - 100%
 - Each % has an assigned dollar amount
 - 2011 amounts: from \$123 (10%) to \$2673 (100%)
 - Unrelated to Military rank since '93
 - Free VA medical care for service-connected conditions
- Monthly payments
 - Begin at 10% (CAN be 0% disabled)
 - Tax-free
 - 30% & higher = Extra dependent allowance
 - *For retirees <50% disabled, offsets Military retired pay \$ for \$*





VA Service-Connected Disability Compensation Rates*

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	\$123		
20	243		
30	376	\$421	\$453
40	541	601	644
50	770	845	899
60	974	1064	1129
70	1228	1333	1409
80	1427	1547	1634
90	1604	1739	1837
100	2673	2823	2932

***No Change for 2011 As There Was No COLA Increase**





Gulf War Veterans

- DOD and VA offer free medical exams:
 - DoD: Comprehensive Clinical Evaluation Program (CCEP)
 - VA: Persian Gulf Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to first Gulf War and current OIF/OEF participants

<http://www1.va.gov/gulfwar/>
<http://www.gulflink.osd.mil>



SGLI & VGLI

- SGLI is FREE for 120 days after retirement (or up to two years if 100% disabled)
- No physical required to convert SGLI to VGLI (if done within 120 days after retirement)
- VGLI is a 5-yr renewable term policy
- Premiums may be paid by allotment, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- If terminally ill, may receive up to 50% of policy's face value





VGLI Premium Schedule – Monthly Rates (Examples)

Insurance

Amount

Age

	<u>40-44</u>	<u>45-49</u>	<u>50-54</u>	<u>55-59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-74</u>	<u>75 &over</u>
\$400K	\$68	\$88	\$144	\$268	\$432	\$600	\$900	\$1800
\$300K	\$51	\$66	\$180	\$201	\$324	\$450	\$675	\$1350
\$250K	\$43	\$55	\$90	\$167	\$270	\$375	\$562	\$1125
\$200K	\$34	\$44	\$72	\$134	\$216	\$300	\$450	\$900
\$150K	\$26	\$33	\$54	\$100	\$168	\$225*	\$337	\$675
\$100K	\$17	\$22	\$36	\$67	\$108	\$150	\$225*	\$450
\$50K	\$9	\$11	\$18	\$34	\$54	\$75	\$113	\$225*

<http://www.insurance.va.gov/sqglisite/vgli/VGLI%20rates.htm>





VA Info Sources

Online:

- <http://www.va.gov>
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits



By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- VA Life Insurance: 1-800-697-6947
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-829-4833



In-Person:

- *County VA Director (blue pages of phone book)*



Concurrent Receipt Background

Since 1890, Federal law has forbidden concurrent receipt of military retired pay & VA disability compensation

Goal of New Laws

Restore some or all of the pay that is offset to the
most severely disabled

CRSC: Enacted December 2, 2002

CRDP: Enacted January 1, 2004





Combat-Related Special Compensation (CRSC)

- Must **apply** to Human Resources Command
- Pays special compensation to those who are VA-rated 10-100% due to **armed conflict, simulated combat** (e.g. field training), **hazardous service** (e.g. parachute duty), or **instrumentalities of war** (e.g. combat vehicles)
- Does **not** cover service-connected disabilities that do not fit one of the four categories above
- Details at: <http://www.crsc.army.mil>
- **Non-taxable**



Combat-Related Special Compensation (CRSC)

- How To Apply
 - complete DD Form 2860
 - <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2860.pdf>
 - attach supporting documents
 - mail to address on form
- Army information numbers:
 - 1-866-281-3254
- Online info available at:
 - <https://www.hrc.army.mil/site/crsc/index.html>
 - <http://www.armyg1.army.mil/rso/PreRetirement.asp>





Concurrent Retirement & Disability Pay (CRDP)

- **No application**; VA & DFAS match files
- **Retired pay restored** for those VA rated 50 – 100%
- Based on **SERVICE**-connected conditions (not necessarily combat-related)
- 10-year phase-in, 2005 – 2014
- **Taxable**

**Cannot receive both
CRSC and CRDP**

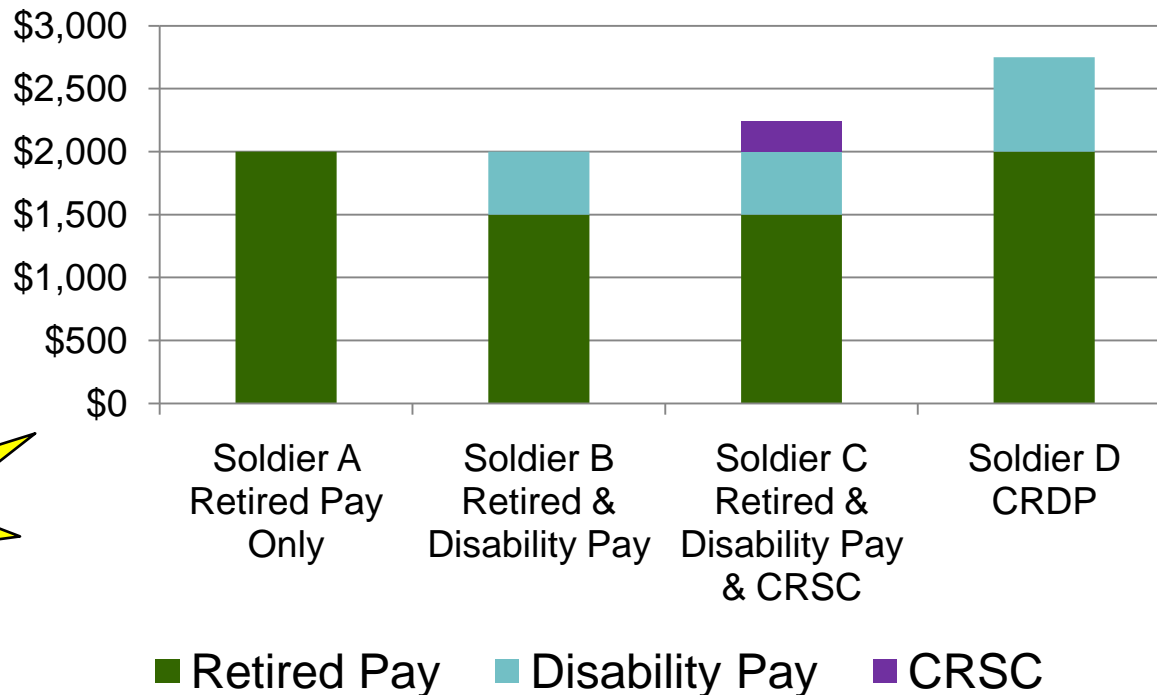
<u>Phase in</u>	
2011	98.18%
2012	99.64%
2013	99.96%
2014	100.00%





VA Disability Payments

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retirement and Disability Pay (CRDP)



Example Only

NOTE: All Soldiers retired at the same pay grade and years of service





DD Form 214 (Certificate of Discharge from Active Duty)

- Check for accuracy before signing - Your personal responsibility!
- Copies:
 - #1 - yours
 - #2 - Military's record
 - #3 - to VA if you apply for VA disability
 - #4 - request it; only copy that contains reason for discharge; of interest to some employers
- File your copies (1 & 4) in a safe place (NOT a courthouse unless they assure you that it will not be accessible by the general public!)
- Replace missing DD Form 214 immediately upon loss by going to:

<http://www.archives.gov/veterans>





At Retirement, You Will Also Receive...

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Package
 - U.S. Flag
 - Army Retired Pin
 - Retired Decals
 - Other mementoes





Mobilization/Retiree Recall

- By Age
 - Officers and enlisted, up to age 60
 - Warrant officers, up to age 62
 - General officers, on a case-by-case basis
- By Category
 - Cat I – non-disability, retired less than 5 years, under 60
 - Cat II – non-disability, retired more than 5 years, under 60
 - Cat III – all others





Travel & Transportation

(Contact Your Transportation Office)

Travel

- Authorized from last duty station to home of selection (includes Family members)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized



Time Limit on Travel & Transportation Allowances

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Additional Info Source: DoD Travel Reg 4500.9, found at --

<http://www.transcom.mil/j5/pt/dtr.html>



ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 75 or who are permanently disabled; under 75 renew every 4 years
- Dependent parents/parents-in-law may qualify
- DoD ID number and DoD benefits number

FIND NEAREST ID CARD ISSUING FACILITY

<http://www.dmdc.osd.mil/rsl/owa/home>





Former Spouse ID Card

Authorized ONLY if:

- Marriage lasted at least 20 years, *AND*
- Service for retired pay was at least 20 years

If above two conditions are met, overlap requirement is:

OVERLAP

PRIVILEGE(S)

20+ years.....	Full
15 years, but less than 20.....	Medical care (for 1 yr)
Less than 15 years.....	None

Note: A former spouse is not eligible for medical benefits if enrolled in employee-sponsored health plan.





Army Career and Alumni Program (ACAP)

- You may initiate the ACAP process 24 months before retirement.
- You **MUST** complete the mandatory Pre-Separation Counseling at least 90 days prior to your effective retirement date.
- Benefit for retirees – Eligible for ACAP services on a space-available basis - FOREVER!
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources
- ACAP Home Page:



<http://www.acap.army.mil>



Active Army Retirement Timeline

ACAP Services Available Prior to Actual Retirement
24 Months

**Contact RSO for Pre-Retirement Briefing;
Submit retirement request**
12 months

**Complete
DD Form 2656
(Retired Pay
Data/SBP)**

**Initiate action for
New ID Card**

4-months

3-months

2-months

1-month

**Initiate
Retirement
Physical**

**Pre-separation
counseling (DD
Form 2648)**

**Complete
VA Form 21-526
(Svc Connected
Disabilities)**

**Convert SGLI
to VGLI**

**Contact
Transportation
HHG Appt**

**Medical/Dental
Care Options**

**Complete
DD Form 2860
(CRSC)**

**Consider
signing up for
“electronic
Echoes”-retiree
newsletter**

Appt w/SJA





Employment Restrictions

DAEO = Designated Agency Ethics Official

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
 - Federal Employment
 - Foreign Government Employment
 - Negotiations with Employers
 - “Switching Sides”
 - Rules for Procurement Officials
 - Rules Specific to General Officers
 - Working During Transition Leave
 - Use of Title & Wearing of Uniform after Retirement.



TRICARE--An Overview

- When On Active Duty:
 - you are enrolled in TRICARE Prime and pay no fees
 - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime
- When Retired: you and your family have 3 choices for health care --
 - **TRICARE Prime** -- MTFs are principal source of health care
 - ❖ fee is \$460 per family or \$230 per individual (annually)
 - **TRICARE Extra** -- the “preferred provider” option
 - ❖ no enrollment fee, but deductible and co-payments apply
 - **TRICARE Standard** -- “fee-for-service” option (the old CHAMPUS program)
 - ❖ no enrollment fee, but deductible and co-payments
 - ❖ *nearest Health Benefits Advisor (HBA)*

Detailed TRICARE information available at: <http://www.tricare.mil>



TRICARE Retiree Dental Plan (TRDP)

*(Currently administered by DDP*Delta)*

Who Is Eligible:

- Retirees (any age!)
- Gray area Reserve retirees, not yet age 60
- Medal of Honor recipients
- Spouses, unremarried surviving spouses, and eligible children of both groups

Where Available:

- U.S., District of Columbia, Puerto Rico, Canada, U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, and **Overseas TRDP, effective 1 Oct 08**
(cost \$36 - \$118)

Cost:

- Dependent on location; monthly rates \$25-\$120
- Costs borne by participant; no government subsidy





TRICARE Retiree Dental Program

- Maximum annual benefit increased from \$1000 to \$1200
- Annual deductible still \$50/person, but limited to \$150/family
- Enrollment commitment shortened to 12 months from 24 months
- Must enroll within 120 days after retirement to skip the 12-month waiting period
- Lifetime orthodontic maximum raised from \$1000 to \$1200
- Consumer Toolkit[®] enhancements effective July 6, 2010
- Detailed info available on-line at --

<http://www.DDPdelta.org> AND <http://www.tricare.mil>



VA Dental Care

No-Cost Dental Care MAY Be Furnished –

1. For service-conditions existing at retirement

-- On a one-time basis

-- Must apply within 180 days

-- Not eligible if necessary treatment was completed by Military within 180 days of retirement (reflected on DD 214)



2. For service-connected, non-compensable conditions of POWs who were incarcerated less than 90 days

NOTE: Complete treatment is furnished to those who were POWs more than 90 days



Federal Long Term Care Insurance

- Military retirees & Families are eligible
- Now gray-area retirees are too!
- For care not covered by TRICARE...1 in 4 will spend over \$100,000 in long term care
- Enroll anytime...no Open Season wait...but you must enroll before you require long term care
- Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify
- Check it out...compare policies...be a wise consumer

<http://www.LTCFEDS.com>



“Space-A” Travel

- Retirees may travel within CONUS or OCONUS
- May FAX request to site; stay on list 60 days
- Instructions on signing up by e-mail
- Benefit ends for Family members with death of retiree



<http://www.amc.af.mil/amctravel/index.asp>



Retired Soldier E-mail Account



- Active duty AKO email address follows you into retirement (no change required)
- Great way to stay informed on Military-related topics
- However, AKO **may** move retirees and non-CAC holders to a new website in 2011

<https://www.us.army.mil>



Military Service Organizations

- Consider joining to be heard
- 35-organization group lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of veterans in Congress
 - House: (111th) 22%; (112th) 26%
 - Senate: (111th) 25%; (112th) 21%



*Keep up on legislative matters at:
<http://thomas.loc.gov>*



Retired Soldier Motto: “*Retired...Still Serving*”

Opportunities to Still Serve include:

- Installation Retiree Councils
- CSA Retiree Council



Recent Council reports available at:

<http://www.armyg1.army.mil/rso/RetireeCouncil.asp>



Army Echoes

- Official Army publication
- Primary means of communicating with Retired Soldiers/Families
- Mailed to 980K readers using address file at DFAS-CL
- 3 issues per year (Jan, May, Sep)
- Overwhelmingly loved by retirees and spouses – make sure you are receiving your copy!





Army Echoes

- If you have a computer, the Army **NEEDS YOU** to sign up for “e-Echoes” at <http://www.armyg1.army.mil/rso/echoes.asp>

Why?

- Quick, efficient delivery
- Saves money
- At least 30 percent of Retired Soldiers and Surviving Spouses do NOT have computers
- To serve ALL our Retired Soldiers and Surviving Spouses, we need all who can do so to read *Echoes* online





Thank you for your Service!!



Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:

[http://www.armyg1.army.mil/rso/survivor_benefit plan/SBP DAslides.ppt](http://www.armyg1.army.mil/rso/survivor_benefit_plan/SBP_DAslides.ppt)



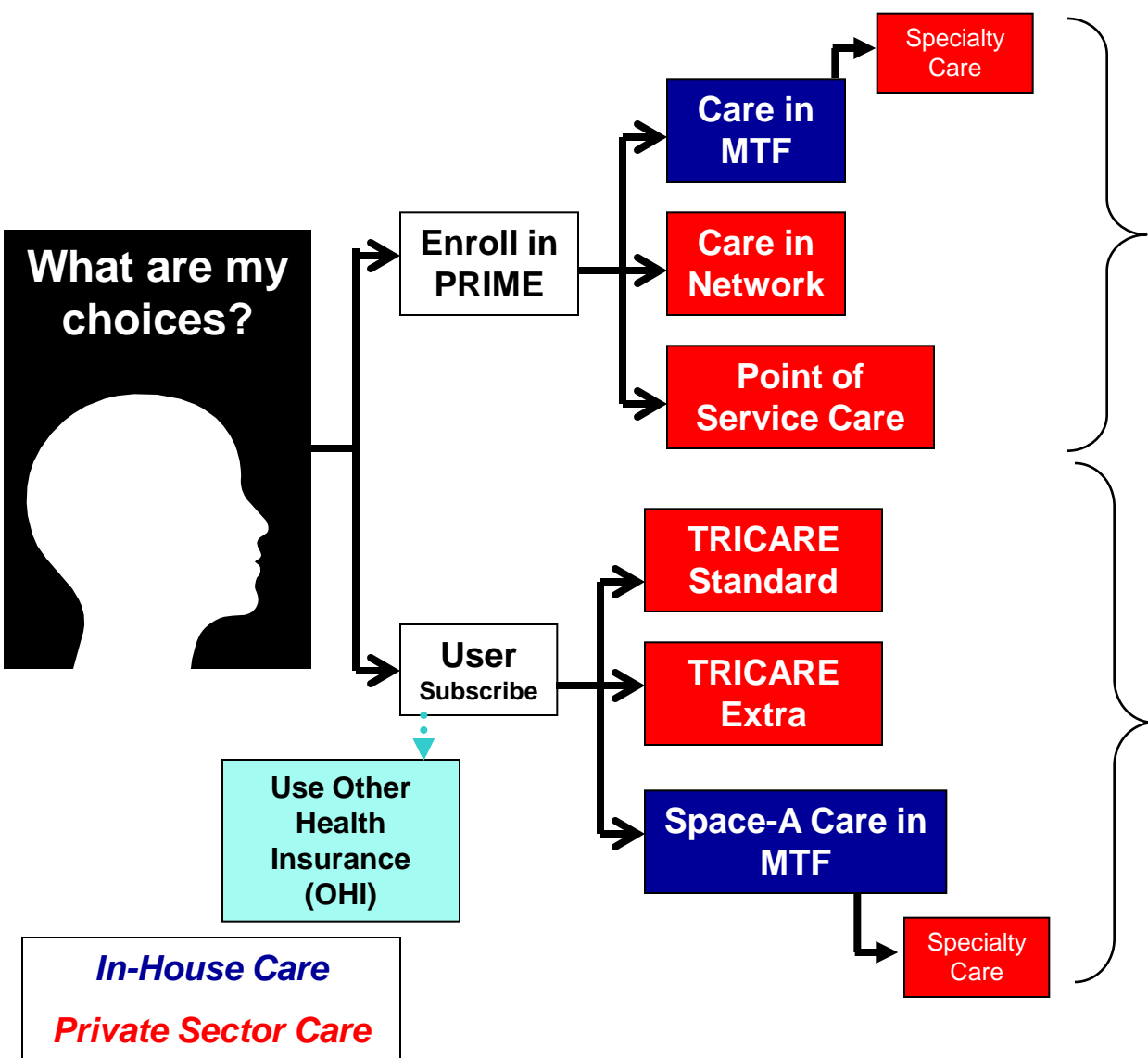


Back-Up Slides





Retiree TRICARE Choices



PRIME:

- **Premium:** \$230S/\$460F
- **Deductible:** \$0
- **Copays:**
 - MTFs: \$0
 - In Network: \$12
 - Point of Service: 50%
- **Catastrophic Cap:**
 - Retiree: \$3,000

Extra / Standard:

- **Premium:** \$0
- **Deductible:** \$150S/\$300F
- **Copays:**
 - Standard: 25%
 - Extra: 20%
 - MTF: \$0 (space A)
- **Catastrophic Cap:**
 - Retiree: \$3,000





TRICARE-for-Life for Medicare-eligible beneficiaries

- Eligible for TFL if eligible for Medicare Part A and enrolled in Medicare Part B
 - Retirees, their family members & survivors
 - Certain former spouses
 - Medal of Honor recipients, their Families & survivors
- TFL is:
 - 2nd payer to Medicare in CONUS
 - 1st payer OCONUS
 - Last payer when other health insurance exists



Comparison - Retired

	PRIME	EXTRA	STANDARD
Annual enrollment fees	\$230/ individual \$460/ family	\$0	
Annual deductibles (up front payments)	\$0	\$150/person, \$300/ family	
Civilian outpatient cost shares	\$12 outpatient \$30 emergency \$25 mental health visit	20% of negotiated fees	25% of allowable charge for covered service
Civilian inpatient cost share	Greater of \$11 per day or \$25 per admission	Lesser of \$250/ day or 25% of negotiated charges plus 20% of negotiated prof fees	Lesser of \$535/ day or 25% of billed charges plus 25% of allowed prof fees
Civilian inpatient behavioral health	\$40 per day	20% of total charge plus 20% of charge for separately billed professional services.	Lesser of \$193/ day or 25% of allowed fees plus 25% of allowable charge for separately billed services for low volume hospitals or 25% of hospital specific per diem plus 25% of allowable charge for sep. billed prof services
Pharmacy	See chart on next slide		
Your maximum annual cost	\$3,000		\$3,000 of cost share and deductible. Also up to 15% above allowed charges (some unlimited).





TRICARE Pharmacy Co-payments/Cost Share

In US (including Puerto Rico, Guam, Virgin Island Formulary)

Place of Service	Generic (Tier 1)	Brand Name (Tier 2)	Non-formulary** (Tier 3)
MTF Pharmacy (Up to a 90 day supply)	\$0	\$0	Not Applicable**
Mail Order Pharmacy (up to a 90-day supply)	\$3	\$9	\$22***
Retail Network Pharmacy (up to a 30-day supply)	\$3	\$9	\$22***
Non-Network Pharmacy (up to a 90-day supply)	TRICARE Prime options: 50% copayment applies after point of service (POS) deductible is met. All other beneficiaries: \$9 or 20% of the total cost, whichever is greater, after annual deductible is met		TRICARE Prime options: 50% copayment applies after POS deductible is met. All other beneficiaries: \$22 or 20% of the total cost, whichever is greater, after annual deductible is met ⁴

**MTFs are prohibited under the Code of Federal Regulations from carrying non-formulary medications.

***If medical necessity is established for a non-formulary drug, patients may qualify for the \$9 co-payment for up to a 30-day supply in TRRx or up to a 90 day supply in the TMOP program.

