



REPLY TO
ATTENTION OF

DEPARTMENT OF THE ARMY
US ARMY INSTALLATION MANAGEMENT COMMAND
HEADQUARTERS, UNITED STATES ARMY GARRISON, FT CAMPBELL
39 SCREAMING EAGLE BOULEVARD
FORT CAMPBELL KENTUCKY 42223-5617

IMSE-CAM-HRM-RS

13 May 2010

MEMORANDUM FOR All Retirees

SUBJECT: Retirement Information

1. This information has been prepared to assist you in a smooth and orderly transition from active duty to civilian life. Read this document thoroughly. Some items will be of pre-retirement interest and some of post retirement interest. Feel free to contact our office at 956-3819 or the Retirement Services Officer at 798-5280/3310, if you have any questions relating to retirement procedures. Do not seek advice from any other source. We have found that the most common source of misinformation has been when Soldiers ask other Soldiers questions about retirement and the Survivor Benefit Plan (SBP).

2. **SURVIVOR BENEFIT PLAN (SBP):** You **must** attend a Survivor Benefit Plan (SBP) briefing. These briefings are normally held the first and third Thursday of each month at 1230 in Room 103A, Bldg 2577A. Occasionally the briefing may be cancelled. Call 956-3819 or 798-5280/3310 for confirmation of the next briefing. We strongly encourage spouses to attend. Once you have received the SBP briefing you will need to contact the Retirement Services Office to schedule a time to finalize your election. If you elect full coverage, your spouse does not have to sign the election form. Any election less than full spousal coverage requires your spouse's signature concurring or non-concurring with your election. If your spouse does not live in the Fort Campbell area we will prepare a separate packet to be mailed to them. The packet will contain a letter and a statement for your spouse to sign and return to us. The statement must be notarized. If we fail to receive your spouse's notarized statement prior to your retirement date you will be automatically enrolled in the SBP with full spousal coverage.

3. **PRE-RETIREMENT BRIEFING:** Briefings are held immediately after the SBP briefing on the first and third Thursday of each month. Both briefings are schedule to last until 1600 so you should plan your schedule accordingly. Subject areas to be covered include Retirement Processing, Retired Pay Issues, Transportation, Department of Veterans Affairs (VA) benefits, ID Cards, Employment, CRSC and CRDP. Spouses are encouraged to attend. This briefing also must be completed prior to completing out-processing.

4. **ARMY CAREER AND ALUMNI PROGRAM (ACAP):** ACAP is the installation's primary agency to develop, coordinate, and deliver transition services and employment assistance to separating/retiring Soldiers, Department of the Army civilians and family members. ACAP services are available to prospective retirees as early as 2 years prior to their planned retirement. The first step in the process is registration for a mandatory pre-separation briefing by calling the ACAP Center at 798-5000. The briefing is provided every workday at 0900 and 1300 and should occur no later than 90 days prior to separation. The session lasts

approximately 1 hour and includes a briefing on separation benefits and available transition services. The Pre-Separation Counseling Checklist (DD Form 2648) is completed at that time and must be turned in to the Retirement Services Counselor during the final clearing process. Information is also provided during the briefing on employment assistance available through the ACAP Center. Army retirees and their family members may use ACAP services on a space available basis for the rest of their lives.

5. PHYSICAL EXAMINATIONS: You must have a retirement physical not earlier than four months nor later than one month prior to the date you sign out on permissive TDY/transition leave or your retirement date. If you are taking transition leave be sure that the Physical Examination Section is aware of this so they can schedule your appointment so it will not interfere with your leave. You must schedule your own physical examination using the procedures established by your unit. This examination is to ensure that your medical records accurately reflect your state of health at the time of retirement and to protect your interests and those of the government. The Physical Examination Section is located at La Pointe Health Clinic. For an appointment call 956-0307 or 798-8631. For information on Physical Exams call 798-8235. (Also see item 6 below)

6. BENEFITS DELIVERY AT DISCHARGE SITE: If you had any injury, illness or disease that incurred to you during the period of time you were serving on active duty in the armed services, it is advisable to file a claim for service connected disability compensation from VA. A Disabled American Veteran (DAV) Transition Service Officer (TSO) is available to assist in preparation and completion of your application for VA disability compensation and is located in building 5661 Screaming Eagle Blvd. For assistance with your claim, bring your original service medical records to the DAV TSO no earlier than 180 days prior to your actual retirement date to schedule a DAV/DOD physical examination (orders are preferred but not required to get an appointment but you must provide them before your physical examination). This physical will also serve as your retirement physical. Please note that regardless of the number of days leave that you have, the VA will not accept your claim any earlier than stated above. A determination on your claim is generally provided within 6 weeks of your actual retirement date in writing to the address you have provided on your claim form. Your DAV TSO has all required forms and is available on a first come first served basis Monday through Friday. Telephone (931) 431-9472. The VA representatives from the Department of Veteran Affairs Regional Office in Nashville, TN are also located in building 5661, Screaming Eagle Blvd. Hours are from 0900 to 1500 on Monday, Wednesday and Friday, and 0900 to 1200 on Tuesday and Thursday. The telephone number is (270) 431-5014 or 798-0269.

7. PERSONAL PROPERTY MOVEMENT: You must make an appointment with the Transportation Division at least 30 days prior to the date of pickup of your household goods (HHG) by calling 798-7151. You may contact the Transportation Office as soon as you receive your orders, which are required for that appointment. If you plan to make a DITY move you must have retirement orders that are dated prior to the date of the move. Contact the Transportation Division for instructions on how to make a DITY move. You are entitled to only one shipment of household goods on your retirement orders and you have up to one year after retirement to make this move. Extensions may be granted for additional time due to hospitalization, medical treatment, education, or training under certain circumstances. Requests for extension must be made in advance through a military transportation office. HHG may be

placed in storage prior to shipment for a period of one year following retirement. The same rules that apply to extensions on movement of HHG apply to extensions on storage of HHG.

8. SOLDIERS RETIRING AT LOCATION OF CHOICE TRANSITION CENTER: If you elect to retire at a Transition Center other than Fort Campbell, you will be allowed travel time to your location of choice. The cost of the travel to the selected installation will be at your own expense; however, you will be reimbursed for the cost of the travel from Fort Campbell to your home of selection. Your reporting date to the location of choice Transition Center will be two duty days prior to your signing out on Permissive TDY and/or Transition Leave. Your records will be mailed to the Location of Choice Transition Center where your final DD Form 214 will be prepared.

9. TRANSITION LEAVE and PERMISSIVE TDY (PTDY): AR 600-8-10 governs Transition Leave and Permissive TDY (PTDY). Transition Leave and PTDY will be on the same DA Form 31. Your DA Form 31 is processed through your normal approval channels. PTDY must be approved by the first LTC in the chain of command. You may take the total number of days leave that you will have accrued through the date of retirement provided your leave approval authority authorizes it. You are authorized to cash in a maximum of 60 days leave during your career. If you have cashed in leave previously you will only be allowed to cash in that amount that would add up to 60 (days previously cashed in + days currently cashing in). You may also divide your leave so that you can cash part and take the rest as transition leave. You are entitled to 20 days permissive TDY, in CONUS, upon retirement. If you came in the Army from OCONUS (Puerto Rico, American Samoa, Hawaii, etc.) you are entitled to 30 days PTDY if you are returning to your Home of Record.

10. CLEARING POST – PRE CLEARANCE BRIEFING: Soldiers retiring at Fort Campbell are to report to the Retirement Section Transition Center, Room 118, thirty (30) days prior to the date they sign out on transition leave/permissive TDY. You are to bring your retirement orders, two (2) copies of your approved DA Form 31, and an updated ORB/ERB. At this time you will receive information on when to attend your pre-clearance briefing (normally 14 duty days prior to signing out) and what items to have with you at your final installation clearance. Your retirement orders will be stamped by the Retirement Services Counselor. This stamped order is required to attend the pre-clearance briefing.

11. INSTALLATION CLEARANCE RECORD: (DA Form 137-2)

a. You may pick up your Installation Clearance Record at 0830 or 1200 on Mon, Tues, Wed & Fri and at 1200 on Thurs in Room 116B, Building 2577A five days after you have attended the pre-clearance briefing. An instruction sheet for the Installation Clearance Record and an appointment sheet will be attached.

b. A MANDATORY CIF appointment will be scheduled by an automated system.

12. FINAL CLEARANCE:

a. Final clearance is usually scheduled one duty day prior to final departure date from 0900-1115 and 1230-1530 Mon, Tues, Wed & Fri and 1230-1530 on Thurs.

b. Your final clearance date will be found on your clearance papers when you pick them up to begin your clearing.

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c. When doing your final out processing with Finance Separations, be sure all actions to start, stop, or change allotments are completed.

d. Report immediately after your final clearance appointment at IOP to the Retirement Services Counselor to receive your DD Form 214. The following documentation is required (unless already provided to Transition Center/Retirement Services):

1. Transition orders stamped by IOP.

2. Medical record or Department of Veterans Affairs (DVA) Claim Form 21-526 (if a DVA claim has been filed).

3. DA Form 31 for transition leave (recommend you bring your DA Form 31 to the Transition Center/Retirement Services as soon as it is signed).

4. DD Form 2648, ACAP checklist (recommend you bring your DD Form 2648 to the Transition Center/Retirement Services as soon as it is signed).

13. **RETIRED PAY:** You are required to have your retired pay direct deposited to a bank, credit union, etc. Payday for retirees is the first working day of the month. You will receive a letter from DFAS-Cleveland showing entitlements and deductions sometime during the month prior to receipt of your first check. You will only receive one Retiree Account Statement (RAS) per year versus every month for your Leave and Earnings Statement. A new RAS will be generated whenever there has been a change in your retired pay. This normally will be when you receive your annual pay increase or a change to an allotment. No monthly statements are provided because there is no purpose served in sending statements each month containing the same information. You will receive your first pay check on the first working day of the month following the month of retirement, i.e. if you retire on 31 January your first payday will be the first working day in March. If you want to know what your gross retired pay will be you can use the OSD Military Compensation Website located at www.defenselink.mil/militarypay/retirement. If you signed your first contract on or after 8 September 1980, your retired pay is based on the average of the highest paid 36 months of service. Call the RSO at 798-5280/3310 if you need further assistance.

14. **COST OF LIVING ALLOWANCE INCREASES:** There has been a cost of living allowance (COLA) increase given to retirees annually with the exception of 1986. The increase is normally effective on 1 December. If you retire during the year, your COLA increase for that year will be prorated based on the number of months you have been retired. After the first year you will receive the full COLA. COLA increases are based upon the 4th QTR FY Consumer Price Index.

15. **ALLOTMENTS:** All the allotments you had on active duty may be continued in retirement (see exceptions in paragraph 4). After retirement you may initiate new allotments by coming to the Retirement Services Office in room 118 of Bldg 2577A or by calling DFAS-Cleveland directly at 1-800-321-1080. All allotments may be started/changed/stopped telephonically. In addition, any allotment to a financial institution may be started, changed, or stopped by utilizing MyPay online.

16. **ID CARDS:** You will be issued a Retired ID Card upon retirement and your dependents will be issued ID Cards showing they are dependents of a retiree. These new cards will be

issued on the day of retirement in most cases. If you are taking transition leave/PTDY and will not be near a military installation on your retirement date, the cards may be issued in advance. You should call the ID Cards Section (Bldg 2577A, Room 128) at 798-2424/4838 for any additional information. When applying for a Retired ID Card the Soldier must furnish copy # 4 of their DD Form 214 and the old ID Card. The Soldier's spouse and dependent children over 10 years of age need their old ID Cards.

17. PAYMENT OF TRAVEL PAY: During out-processing with Finance Separations you will be given travel vouchers to submit for reimbursement of travel for you and your dependents. Travel pay is payable from Fort Campbell to your home of selection (the place you intend to live after retirement). Dislocation Allowance is not payable for a retirement move. You will be given complete instructions during out-processing on when and where to file your travel claim. You cannot submit the travel vouchers until after your retirement date and all travel is complete. Travel payments are made by the Defense Finance and Accounting Service Indianapolis Center (DFAS-IN), Retired Pay Operations, Indianapolis, IN. Travel voucher can be faxed to 317-510-3913, ATTN: Annette Lewis. Payment will not be made through an Installation Finance and Accounting Office nor will advance payments be made.

18. DD FORM 214: The DD Form 214 (Certificate of Release or Discharge from Active Duty), is probably the most important document that a soldier receives. DD Form 214 provides a history of your military service. You will be asked by prospective employers and government agencies to provide this form when you apply for government programs. When you apply for Social Security you must show the Social Security Administration all of your DD Form 214s. To obtain a copy of a DD Form 214 that you have lost or misplaced, write to or mail Standard Form 180 to: Commander, National Personnel Records Center (Military Personnel Records), 9700 Page Avenue, St Louis, MO 63123-5100 or go online to <http://www.archives.gov/veterans/evetrecs/index.html> to request a copy online. This will significantly reduce the amount of time to receive a duplicate copy.

19. INSURANCE (SGLI/VGLI): Your Serviceman's Group Life Insurance(SGLI) will cover you for 120 days following your retirement date for free. On the 121st day after retirement you can be covered under another plan called Veterans Group Life Insurance (VGLI). During this 120 day period you will receive a packet from the Veterans Administration giving you the opportunity to make an application for VGLI. If you enroll in this plan it will become effective on the 121st day after retirement and the premiums will be deducted from your retired pay. Coverage under this plan is good for a five-year period; however, you can convert the insurance with a participating commercial insurance at that time, or renew with VGLI. VGLI must insure you regardless of any service-connected problems that you have. Rates will be based on your age at that time. If you enroll after the 121st day you may have to provide medical documentation concerning your health. If you elect to pay one year's premium at the time of retirement you will receive a premium discount. If you do not enroll within 1 year and 120 days you are no longer eligible for VGLI.

20. HEALTH CARE: Medical benefits are constantly changing, and with those changes come changes to the costs and fees associated with receiving medical care. As a retiree you may or may not continue to receive medical care at a Military Treatment Facility (MTF) depending on local policies. The TRICARE program is designed to expand the availability of healthcare

beyond MTFs. There are three program options under TRICARE - TRICARE Prime, TRICARE Extra or TRICARE Standard. The choice of which option you want or need is up to you. Each option has a different fee structure associated with it. For details of these programs, contact your nearest MTF or TRICARE at 1-877-TRICARE (North Region) and ask about the TRICARE program. The cost for healthcare can be expensive at times, so you may want to consider a TRICARE supplement. Military Associations, commercial insurance companies, and some employers offer health insurance supplements as well.

21. **MILITARY FUNERAL:** At the time of your death your next of kin should report your death to the nearest Army installation Casualty Assistance Office (CAO). If you are anywhere within the State of Tennessee or the 51 lower counties of Kentucky, your death should be reported to Fort Campbell by calling 270-798-2085/4729/4727. Full military honors for retirees may or may not be available. At a minimum you will be authorized a two-man funeral team to play Taps and fold the burial flag. The CAO will be able to advise as to what services are available. Inform your next of kin if you want to have full or no honors. If you will reside outside Tennessee or Western Kentucky, you should find out what honors are available from the installation that will serve you. Funeral Directors generally know where to report the death and the procedures for requesting a funeral detail.

22. **DISABILITY RETIREMENT:** If you have a serious physical problem you may want to pursue a retirement for physical disability. See your regular doctor who will determine if your condition warrants processing you for a disability retirement; if it does, the doctor will initiate action that will result in a Physical Evaluation Board (PEB). The PEB will determine whether you should be retired for physical disability or if you are fit for duty. The advantage of a disability retirement over length of service retirement is that you may receive more retired pay and part of your retired pay may be tax free.

23. **VETERANS UPWARD BOUND PROGRAM:** The Veterans Upward Bound Program has offices in the Castle Heights Building, Austin Peay State University. They offer individualized remedial and/or refresher training in reading, writing, mathematics, and science to help you prepare for college, technical school, or GED. Contact their office at (931) 221-7600 for further information.

24. **RETIREMENT SERVICES OFFICERS:** Retirement Services Officers are located worldwide to assist you after retirement. Contact information is published in each issue of Army Echoes or can be found online at <http://www.armyg1.army.mil/RSO/default.asp>.

25. **ARMY ECHOES:** Army Echoes is published by Department of the Army periodically and mailed to each Army retiree. This publication keeps retirees updated on matters concerning their benefits, entitlements, and privileges. You may also access your Army Echoes via the Internet at the web address in paragraph 25 above if you so desire.

26. **RETIREE BULLETINS:** Each installation worldwide publishes a periodic bulletin for retirees in their area of responsibility. These bulletins provide the retiree with information pertaining to the services available at the supporting installation as well as other articles that affect the entitlements, benefits, and privileges of retirees.

27. **CURRENT MAILING ADDRESS:** It is the responsibility of the retiree to maintain a current mailing address with DFAS-Cleveland. This address is needed for you to get your withholding statement (Form 1099R) at the end of each year, the Army Echoes, installation

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retiree bulletins, and your Retiree Account Statement when there is a change in your retired pay. You must submit a change of address with your signature and SSN to DFAS-Cleveland. You can do this by letter to the address on the last page of every issue of the Army Echoes. A word of caution, when you change your direct deposit from one bank to another, DFAS-Cleveland does not change your mailing address. A separate communication for the specific purpose of changing the mailing address must be submitted directly from you to Retired Pay Operations.

28. **MyPAY ACCOUNT:** Retired Soldiers will have the same access to MyPay as they had as active duty Soldiers. Your Personal Identification Number will remain the same and you will have all the capabilities to make changes to your account as you had while on active duty.

29. POC for this office is the undersigned at 798-5280/3310.

///Original Signed///
THEODORE W. FAULKNER
Retirement Services Officer