



***2013 Fort Meade
Retiree Appreciation Day
Army Retirement Services Update***

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UNCLASSIFIED



“The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional as to how they perceive veterans of earlier wars were treated and appreciated by this country.”



George Washington 1789



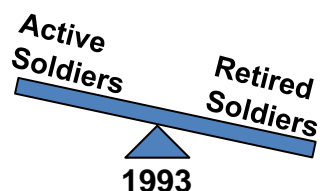
Retirement Services Mission

- **Active Duty Death Benefits:** Helping surviving spouses maximize benefits through Survivor Benefit Plan counseling
- **Pre-Retirement:** Helping Soldiers and Families of all components make informed decisions and smooth transitions
- **Post-Retirement:** Supporting Retired Soldiers & their survivors until death



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
2000	482,000	526,000
2010	562,000	847,000



In FY12, the Army paid \$17.9 Billion in retired and annuity pay to Retired Soldiers and surviving spouses

In FY12, TRICARE spent \$20.57B on direct health care for retirees – 54.4% of all direct health care costs





Army Retirement Services

An Army Program Since 1955

**Retirement is a Process;
NOT an Event!**

Over 28,000 Soldiers retire each year

2013 Population Served	Active Army			Retired Soldiers	Surviving Spouses	Total
	<u>Army</u>	<u>ARNG</u>	<u>USAR</u>			
	546,057	358,078	201,166	865,117	237,207	2.21M

Pre-Retirement Policy

- 117 Retirement Services Officers
- Career Status Bonus
- Active Duty Death SBP
- MyArmyBenefits Website
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- Retiring Soldier Commendation Program
- SBP Counselor Certification

Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP)
- Annuity for Certain Military Surviving Spouses
- Army *Echoes* Newsletter
- CSA & Installation Retiree Councils
- Retiree Appreciation Days
- Strategic communications & websites
- AAFES/DeCA/AFRH Advisory Boards
- Army Family Action Plan GOSC

AR 600-8-7 – “Retirement Services Program”

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



AKO Transition

- Directed by SecArmy on 26 Apr 13
- Transitions business users to a suite of more secure, interoperable Department of Defense (DOD) services that requires users to have Common Access Cards
- **Family members, military & civilian retirees will lose accounts**
 - 31 Dec 13: Inactive accounts close; active accounts have no email storage
 - 31 Mar 14: Remaining retiree/FM accounts close



AKO Transition

What do I do?

- Get **civilian email** account
- Get **Premium DS Logon** account
- **Save all files** from AKO to personal storage location
- **Replace AKO email address in *myPay* accounts**
- For Army information use:
 - Army home page (www.army.mil)
 - Army Facebook
 - Army Twitter
 - ArmyYouTube
 - Army Flickr
 - Army Live (the official Army blog)
 - U.S. Army IMCOM's home page (www.imcom.army.mil)
 - Individual installation/garrison web pages
 - MyArmyBenefits (<https://myarmybenefits.us.army.mil>.)



DS Logon

- **Replaces AKO authentication** for accessing secure DOD and VA websites
- **Only method of authentication** for retirees at all DOD and VA websites after 31 March 2014
- Sites now using DS Logon include (more coming online soon)
 - eBenefits portal (VA)
 - MyArmyBenefits
 - TRICARE Online portals
 - Beneficiary Web Enrollment;
 - MilConnect: Transferability of Education Benefits
 - Health Net Federal Services
 - Humana Military
 - MyTricare.com
 - TRICARE Overseas
- **Sign up at** <https://www.dmdc.osd.mil/appj/dsaccess/>



Survivor Benefit Plan (SBP)

- SBP annuity now 55% FOREVER (no reduction at 65)
- Paid up after Age 70 AND making 360 monthly payments
- \$1.46B were distributed to 139K Army SBP annuitants in FY12 (about \$10K per annuitant)
- Special Survivor Indemnity Allowance: For surviving spouses of Soldiers who die on Active Duty when their SBP Benefits are off set by the VA's Death & Indemnity Compensation

--FY14: \$150/month

--FY15: \$200/month

--FY16: \$275/month

--FY17: \$310/month

- ***Don't forget to maintain your SBP election at DFAS or HRC!***



CRSC & CRDP Comparison

Combat-Related Special Compensation	Concurrent Retired and Disability Pay
Combat-related disabilities <ul style="list-style-type: none"> • Armed conflict (e.g. wounds) • Simulated combat (e.g. FTX) • Hazardous service (e.g. parachute duty) • Instrumentalities of war (e.g. combat vehicles) 	Service-connected disabilities Retired pay is restored 10-year phase-in, 2005 – 2014
10%-100% disability rating	50%-100% disability rating
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Must apply to HRC	No application: DFAS & VA bump files
http://www.crsc.army.mil	http://www.dfas.mil/retiredmilitary/disability/crdp.html



ID Card Changes

- **SSNs removed** and replaced by DOD ID number and, if eligible, DOD Benefits ID number
- **Retiree ID cards no longer “INDEF”**; date on front and back is the last day of the month prior to the 65th birthday
- **Updating DEERS/ID cards**
 - Make changes online using DS Logon
 - Change dependent information
 - Request dependent ID card to be issued



Other Changes

- **Same sex spouses**
 - US Supreme Court rules DOMA unconstitutional on June 26, 2013
 - Now eligible for ID card/benefits
 - Survivor Benefit Plan
- **Mandatory EFT** for pay directed by Dept of Treasury
- Surviving spouses need Social Security card to apply for SBP annuity



Manage Your Pay Account Through myPay

www.dfas.mil

- Change federal or state tax
- Change direct deposit
- Change home address
- Start, stop or change EFT allotments
- Change or request PIN
- View or print account statement
- You must have a password to access myPay
 - To get a password you can
 - visit the myPay website and click on Forgot or Need a Password, to have one emailed to you, or
 - By phone at 1-888-332-7411, Option 5, or
 - Online at <https://mypay.dfas.mil>





MyArmyBenefits

- Benefit Library (1)
 - Federal Fact Sheets
 - State and Territory Benefits Fact Sheets
 - Resource Locators
- Benefit Calculators (2)
 - Retirement
 - Survivor Benefits
 - Deployment Calculator
- Benefits Help Desk Operations (3)
- Wounded Warrior Special Module (4)
 - Disability Ratings Estimator
 - Sustaining Income Calculator
- Casualty Operations Special Module (5)
 - Survivor Benefits Report

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

Links directly to DEERS information through AKO Single Sign On and DS Logon Authentication.

MyArmyBenefits
Your one stop for up-to-date benefits information

Home Benefit Library Benefit Calculators News Help Español

1 **2** **3**

4 **5**

Changes to MyArmyBenefits:
Major changes have been made to MyArmyBenefits. There's a new look, new content and a simplified navigation. But it is the changes made to the calculators that are most significant because they will now provide Army National Guardsmen and Reservists the same deployment, retirement and survivor benefit reports that Active Duty Soldiers and their Families have been provided.

MyArmyBenefits is the Official Army Benefits Website

Finding Your Benefits is as Easy as 1 - 2 - 3!

- Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
- Calculate Estimates of Your Survivor and Survivor Education Benefits
- Forecast Your Retirement Benefits

Special information is provided for severely injured Soldiers and their families in the Wounded Warrior section of the site and for surviving family members of fallen Soldiers in the Survivor section. If you have questions or comments please contact us.

Suicide Prevention
The following resources are available for reference and assistance:
Suicide Awareness for Leaders
Resources for Suicide Prevention

The Army Campaign Plan for Health Promotion, Risk Reduction and Suicide Prevention ALARACT documents:

- Signed Complete Army Campaign Plan
- VCSA Sends: Commander and Leader Responsibilities—Helping Our Soldiers and Enforcing Standards
- Annex D, Command Policy and Role of G1

Local Moves and Rental Foreclosure
Soldiers and their Family Members are now authorized a local move through the Army when foreclosure action is taken against the owner/landlord of rental property in which they are residing. Read the ALARACT and go here for more information on foreclosures and landlord/tenant issues. Also contact your local housing office for more information.

Need Help with Army Benefits?
MyArmyBenefits provides answers to questions about your benefits. Contact a Benefits Specialist for further assistance.

Related Items
ALARACT Suicide Prevention Help
Suicide Awareness Pamphlet for Leaders
ALARACT ACPHP Role of G1
ALARACT ACPHP Centralized Health Care Mgmt
ALARACT ACPHP Community Health Promo Councils
ALARACT ACPHP CDRs Report
VCSA ACPHP CDR LDR Responsibilities
Complete Army Campaign Plan HithPromo Risk Red Suicide Prev

Benefit Issues and Updates

Impact of Benefits in Event of Suicide:
Please note that in the event of a Soldier's death it is determined to be self-inflicted, surviving Family member benefits may be subject to modification (AW Army Regulation 600-8-4. For more information contact your local benefits counselor, or call My Army Benefits at 1-888-721-2769 (1-888-721-Army).

Deployment Bulletin Board

Strong Bonds for Single Soldiers
The Strong Bonds program that provides retreat weekends for couples by Army Chaplains also provides a program for single Soldiers. Learn how to choose a partner wisely, build relationship skills and more. See the brochure.

Helpful Deployment Links
Battlemind
Battlemind for Families
Army Behavioral Health
After Deployment

Related Items
EpicCash SVC Issuance
DD93 Training Regmt ALARACT
HDS CrisisLine ALARACT
Strong Bonds for Single Soldiers
Battlemind Ldr Pocket Guide

SPECIAL MODULES
Wounded Warriors
Casualty Operations

NEED BENEFITS HELP?
Contact our counselors

FEDERAL BENEFITS
By Category
By Component
By Life Event
A to Z

STATE / TERRITORY BENEFITS
Please select a state

BENEFIT NEWS
Stay up to date

07/23/10
Iraq deployments could drop to 9 months
U.S. planners in Iraq are considering cutting troop unit deployments from 12 months to six or nine months some time after the force falls to the 50,000 mark, the top U.S. commander there said Wednesday. "I think nine months would be reasonable," Army Gen. Ray Odierno said during a Pentagon news conference. But he cautioned that there is no certainty such a change will take place during the period between September and Dec. 31, 2011, by which time all major U.S. military units must be withdrawn.

07/23/10
Officers group objects to new MyCAA limitations
The Defense Department's revised policy for the My Career Advancement Account program "kicks me right out from under career spouses yet again," said Steve Strongline, government relations director for the Military Officers Association of America. MOAA has expressed strong disagreement with the Pentagon's decision to severely limit military spouse eligibility for tuition funding through the MyCAA program, announced Tuesday.

07/21/10
Hold off on new GI Bill changes, VA urges
The top education official for the Veterans Affairs Department is asking Congress to delay until Aug. 1, 2011, any significant changes or improvements in the Post-9/11 GI Bill.

07/20/10
Gray-area reservists' Tricare wait
Tricare health benefits for so-called "gray area" reserve retirees remain elusive, with signs the Defense Department won't keep a promised Oct. 1 start date. Armed at National Guard and reserve component members who have earned retirement benefits but are not yet eligible for health care or retired pay because they have not reached retirement age, the Tricare Reserve Program was authorized by Congress last October.

07/20/10
GI Bill stipend make-up checks coming in August
Uncollected living stipends to 153,000 veterans using the Post-9/11 GI Bill will be corrected in August when the Veterans Affairs Department issues one-time catch-up checks to anyone who has received the stipend since Jan. 1. The checks represent a fix to a problem caused when VA did not update living stipends in January after military housing allowances, on which the stipends are based, increased.



Army Echoes

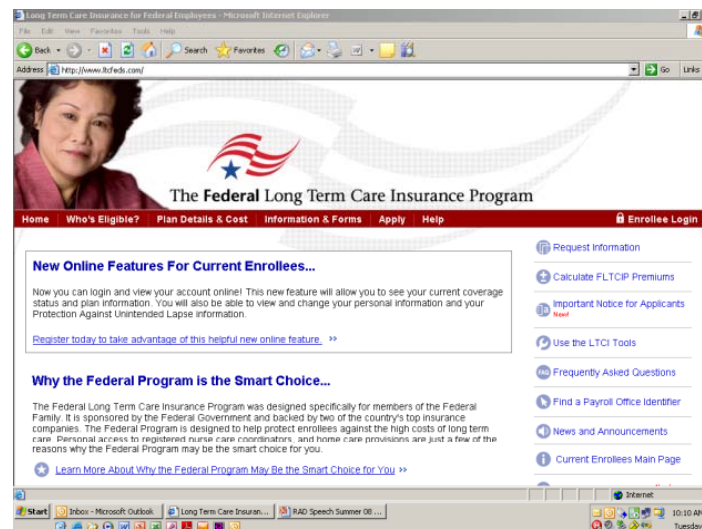


- Official Army publication
- Primary means of communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- New apps for iPhone, iPad, Android phones
- Mailed to 980K readers & emailed to 503K readers in October 2013
- Starting in October 2013, all retired Soldiers and SBP annuitants with a **myPay** account will receive *Echoes* electronically at their email addresses in **myPay**.
- Retiring Soldiers are no longer authorized hard copy delivery



Federal Long-Term Care Insurance Program

- YOU ARE eligible!
- Covers certain care NOT covered by TRICARE
- Enroll anytime -- no “Open Season” wait
- Statistic: 1 in 4 chance of spending \$100K
- More info at: www.ltcfeds.com
- Call toll-free: 1-800-582-3337





Army Emergency Relief

- **Need Help? Retirees are eligible for help with:**
 - rent/mortgage
 - auto repair
 - loss of funds
 - funeral expenses
 - food
 - non-receipt of pay
 - car seats
 - re-location travel
 - cranial helmets
 - repair/replacement of HVAC
 - replacement vehicle
 - emergency travel expenses
 - utilities
 - replacement/initial furniture
 - rental vehicles
 - dependant dental/medical expenses
 - repair/replacement of appliances
 - Items not listed can be approved “case-by-case”
- **Want to Help?** National “Giving Tuesday” is 3 December! Visit www.aerhq.org to donate. You can start an allotment from retired pay too.





UNITED STATES ARMY
SOLDIER FOR LIFE

SFL Mission

Mission

Soldier for Life enables Army, governmental, and community efforts to facilitate successful reintegration of our Soldiers, Veterans, and their Families in order to keep them Army Strong and instill their values, ethos, and leadership within communities.



Objectives

Mindset – Inculcate SFL mindset across our Army Family.

Access – Improve Soldier, Veteran and Family access to employment, education, and healthcare.

Relationships – Encourage community relationships that embrace, support, and enable, Soldiers, Veterans, and their Families.

Trust – Enable Army, government, and community efforts to sustain the All-volunteer Army.

Sustain the All Volunteer Army



UNITED STATES ARMY
SOLDIER FOR LIFE

Soldier Life Cycle

1 Start Strong

- Top 23%
- HS Diploma/College
- PaYS



2 Serve Strong

- Army Values and Warrior Ethos
- Technical and Leadership experience
- PME supports continued development
- ACT / COOL / JST / Credentialing initiatives



4 Remain Strong

- Community Reception
- National Guard / Reserve
- VSO / MSO
- Retirees/Veterans
- Mentors
- Community Leader



3 Re-integrate Strong

- ACAP Improved
- National Guard / Reserve
- Army Network / Mentors
- Community Action Teams
- Challenges



Requesting Your Records

- DD 214 or Official Military Personnel File
 - Retired AFTER 1 APR 1996? <http://www.hrc.army.mil>
 - Click on “Soldier Services”, then “My Records”, then “Reserve Component” which includes retirees
 - Retired BEFORE 1 APR 1996? Complete a SF 180 and call 1-888-ARMYHRC for location to submit it
- Medical/Dental Records
 - Retired AFTER 1 SEP 1992? Call local VA office, thru eVetRecs at <http://www.archives.gov/veterans/military-service-records>, or by calling 1-888-533-4558
 - Retired BEFORE 1 SEP 1992? Complete SF 180 and mail to National Personnel Records Center, Military Personnel Records, 1 Archives Drive, St. Louis, MO 63138, fax to 1-314-801-9195, or online at <http://www.archives.gov/veterans/military-service-records/>





Challenges

- **The Federal Budget:** No Short-Term, Quick Fix
- **TRICARE Prime** fee increases depend on inflation
- **Military Retirement Pay**
 - Changes are unknown
 - Any change would likely be grandfathered
- **Gray Area Soldiers not updating HRC** with new mailing addresses
 - About 500 retired pay applications per month returned to HRC because of bad addresses



What You Can Still Do for the Army

- Stay engaged with the Army
- Tell the Army Story to your neighbors, friends, and strangers
- Mentor a Vet or a retiring Soldier
- Hire a Vet or refer one to a job opening you know of
- Encourage young people to join the Army
- Volunteer on post or with a Veterans Service Organization or Military Service Organization
- Vote & tell your Congressman to support the military

As budgets get smaller and smaller, we must show the Army that retired Soldiers are *not* a drain on Army resources
– ***we are an asset for the Army!***



Closing Thoughts

- Much of our success hinges on **KEY INFLUENCERS** who encourage the notion of service-before-self!
- YOU are **CENTERS OF INFLUENCE** in your communities and the Army and Nation need YOU!
- Wear the Retired Soldier Pin & display the decal **PROUDLY**





Thank You for YOUR Service!

