

# **Army National Guard Information Guide On Non-Regular Retirement**



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**Compiled by United States Army National Guard  
and Retirement Services, ARNG LNO**

**FORWARD:** This guide is designed for anyone with an interest in how a member of the Army National Guard can earn retirement points credit, qualify for retired pay for non-regular service, apply for retired pay, and all the many factors that affect each of these areas. The rules, links, and references are not the definitive answer on any subject covered here. All are subject changes in laws, directives, regulations and the determinations of the offices and agencies responsible for the information assembled and presented here. For matters concerning individual Retirement Points Accounting, contact the RPAM Administrator (Retirement Points Accounting Management Administrator) for the state in which the Soldier is a member or held membership. For specific determinations of retirement eligibility, the RPAM Administrator can refer questions to Human Resources Command – St Louis (HRC-St Louis). Send comments and recommendations on this guide to the Personnel Policy and Readiness Division at: Chief, NGB, ATTN: NGB-ARH, 1411 Jefferson Davis Highway, Arlington, VA 22202-3231

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## **Chapter 1**

### **Introduction**

#### **1-1. Purpose**

This guide provides information pertaining to earning credit towards retired pay for non-regular service and all related matters. This information is provided to complement official information for ARNG Soldiers as they approach and enter the retired stage of their military lives. It does not replace existing guidance provided by Human Resources Command, St. Louis (HRC-STL) in AR 135-180, Qualifying Service for Retired Pay Non-regular Service, and other instructions and information provided by them.

#### **1-2. Background**

Retired pay for non-regular service, the complement to retired pay granted to Regular and other members at the end of at least 20 years of active service, was authorized for members of the Reserve Component in 1949. There have been few changes over the years, such as the requirement for the 20 Year Notification of Eligibility for Retired Pay at Age 60 (NOE) in 1966, referred to throughout the Guide as the 20 Year NOE, and the several laws and programs that have resulted in the Reserve Component Survivor Benefit Plan (RC-SBP). The 60-points Inactive Duty Training (IDT) limit per anniversary year has been changed several times, as well, resulting in the limit today of 130 IDT points per year. There have also been the addition of Inactive Duty Funeral Honors Duty points not subject to the IDT point caps, the Temporary Early Retirement Authority, currently not authorized, to help draw-down the forces when needed, the authorization to issue a 15 Year Letter Notification of Eligibility for Retired Pay at Age 60 (NOE), referred to throughout this Guide as the 15 Year NOE, for retired pay for individuals disqualified from continued military service due to medical disqualification or disability, and most recently, the implementation of a reduced eligibility age for the payment of retired pay for periods of service performed under certain conditions.

## **Chapter 2**

### **Non-regular Service Retirement**

#### **2-1. Qualifying years of satisfactory service**

a. Soldiers must have 20 qualifying years of service to be eligible for retired pay for non-regular service. A qualifying year is an anniversary year in which Soldiers earn at least 50 retirement points from all sources.

b. Soldiers who do not earn at least 50 points during a full anniversary year will receive credit for the points they earned, but the year cannot be counted as one of the 20 qualifying years required for eligibility for retired pay for the points earned, in accordance with NGR 680-2. Extra points earned in one anniversary year cannot be carried to another anniversary year in order to claim that year as a qualifying year. Each anniversary year has to stand on its own.

#### **2-2. Establishing anniversary years**

Anniversary years are full-year periods calculated from anniversary year dates. These years are established, with the exceptions listed in paragraphs 2-3 and 2-4 below, upon entry into an active status in any component of military service, Regular or Reserve, effective 1 October 1995. Prior

to 1 October 1995, anniversary years were established upon entry into a Reserve Component status.

### **2-3. Adjustments and exceptions to anniversary years**

a. The start date for each successive anniversary year will not be adjusted unless the Soldier has a break in service. A break in service for this purpose occurs only when a Soldier transfers to an inactive status list, the Inactive Army National Guard (ING), a temporary disability retired list, the Retired Reserve, or is discharged to civilian life for longer than 24 hours. There will be no break when a Soldier moves directly from one Service or Component to another while in an active status.

b. For Soldiers with a break in service, their revised or adjusted anniversary year start dates will be the date of return or reentry into an active status.

c. For officers with Reserve service as a cadets or midshipmen at a Service Academy or in a ROTC Program, the dates for the start of their initial anniversary years will be the dates they entered into active service or active status minus any service as a cadet or midshipmen.

d. In the case of enlisted members of the Armed Forces (who served as cadets or midshipman but who did not later receive or who do not currently hold a commission as an officer), service as a cadet or midshipman at a service academy shall be included and counted as active duty.

### **2-4. Partial years**

a. A partial qualifying year is any period less than 12 full months in which the retirement points credited to the Soldier, when computed proportionally, are equal to or greater than 50 points. Soldiers, with partial years as a result of a break in service during an anniversary year, must meet the Minimum Point Requirement for Partial Year standards in the chart by that name in NGR 680-2 or in the RPAM program. RPAM – the Army National Guard’s automated Retirement Points Accounting Management system – automatically determines the amount of Soldiers' qualifying points and service based on entry and maintenance of their retirement point history.

b. Partial years of qualifying service may be combined and credited towards total qualifying service to determine eligibility.

c. Membership points for partial years will be credited proportionally using the table in NGR 680-2, appendix R for that purpose.

d. On completion of a partial year, points for attendance and drills or equivalent training (ET), prorated membership points, and other points such as for correspondence courses will be totaled. While all IDT retirement points are recorded in the Soldiers’ records, the total number eligible for credit toward retired pay for non-regular service in each whole or partial year cannot exceed either the number of IDT points creditable for the year per table 2-1 below, or the actual number of days in the partial year, whichever is fewer.

e. In each partial year, in addition to the IDT points in (d) above, the Soldiers' total inactive duty funeral honors duty points and active service points will be added to the total allowable IDT points but, again, the total points earned during that partial anniversary year credited for retired pay for non-regular service will not exceed the number of actual days in the partial year.

### **2-5. Limits on retirement points**

a. All Reserve retirement points earned by Soldiers are recorded in their Retirement Points

Account.

b. Members of a Reserve Component in an active status may have credited to them for retired pay no more than the following numbers of retirement points for inactive duty training (IDT) in an anniversary year, regardless of the total earned whether paid or unpaid, as follows:

c. All points for active service (active duty under Title 10 or Title 14 U.S. Code, or Full-Time National Guard Duty under Title 32, U.S. Code) and for Inactive Duty Funeral Honors will be recorded in their respective categories, whether paid or unpaid.

d. In no event will the sum of points credited from these sources – the total allowable for IDT plus the total IDFH, plus the total of active service points – may not exceed the number of days in an anniversary year: 365 or 366 points for a full year, or the actual number of days in a partial year.

<b>Table 2-1</b>		
<b>IDT Retirement Point Limits per Anniversary Year</b>		
Membership between		Maximum IDT Points per Anniversary Year
Beginning	Ending	
1-Jul-1949	22-Sep-1996	60
23-Sep-1996	29-Oct-2000	75
30-Oct-2000	29-Oct-2007	90
30-Oct-2007	Present	130

## **2-6. Retirement credits by activity**

Reserve retirement points are credited on the following bases:

a. One point for each day of active service, paid or unpaid, which includes:

(1) Active duty under Title 10, U.S. Code or, for service in the Coast Guard, Title 14, U.S. Code; and

(2) Full-Time National Guard Duty under Title 32, U.S. Code (previously called Full Time Training Duty).

b. One point for each inactive duty period, whether paid or unpaid, for the following types of training (followed by the current coding system):

(1) Regularly scheduled Unit Training Periods or Assemblies (UTA, MUTA) (Code 11)

(2) Equivalent Training periods or assemblies (ET) (Code 21)

(3) Additional Flying and Flight Training Period (AFTP) (Code 31)

(4) Additional Unit Training Assembly (AUTA) (for unit, group, or individuals) (Code 41)

(5) Jump Proficiency Additional Unit Training Assembly (Code 42)

(6) Junior Leader Training for Civil Disturbance (JLTCD) (Code 51)

(7) Nuclear Weapons Surety Readiness Proficiency (Code 61)

(8) Readiness Management Period (Training Support) (RMP) (Code 71)

(9) Additional Training Period (ATP) (Code 81)

(10) Additional Simulation Training Period (ASTP) (Code 82)

(11) Mobile Conduct of Fire Training (MCOFT) (Code 82)

(12) Readiness Management Period (Management Support) (RMP) (Code 91)



- c. Membership points at the rate of 15 per year for each year of service in an active status. This will be pro-rated for partial anniversary years.
- d. 50 points for each year as a student in a Health Professions Financial Assistance Program under section 2126(b) of Title 10, U.S. Code.
- e. One point for each three credit hours of approved correspondence course program work successfully completed, provided the Soldier is or was not on active service at the time of completion.
- f. One point for each day on which Funeral Honors Duty (IDFH) is performed for at least two hours and which are not performed in any form of active service (shown on NGB Form 23A1, Detailed Point Statement as a code 44).

## **2-7. Retirement Points Accounting Management (RPAM) system**

RPAM (formerly known as Retirement Points Accounting System (RPAS) was implemented to facilitate compliance with a number of laws and to provide an automated method to ensure timely recording and verification of all retirement points earned during an ARNG Soldier's career. Soldiers will receive an NGB Form 23A and A1 (Annual and Detailed Point Statements) on an annual basis, per NGR 680-2, paragraph 2-7 (currently pending publication). This provides an opportunity for the Soldiers to identify errors and ask for corrections in a timely manner. The goals for RPAM are:

- a. Provide an accurate record of all military service and participation to all Army National Guard (ARNG) Soldiers each year. The NGB Form 23A, B, or C, when certified by the MPMO/G-1, is a source document to prove all retirement points.
- b. Provide an automated 20-Year NOE (NGB 23D) to each ARNG Soldier within one year after completion of the 20th qualifying year of service.
- c. Provide a valid data source for use by the Department of Defense in projecting future retirement costs. (Reserve Component Common Personnel Data System (RCCPDS) Report generated monthly by NGB).

## **Chapter 3 Retirement Eligibility**

### **3-1. Eligibility**

Section 12731 of Title 10, U.S. Code, provides that "a person is entitled, upon application, to retired pay ... " who has reached the age of eligibility for retired pay, has completed at least 20 years of qualifying service, and for certain persons, completed any additional service requirements, and not be entitled under any other provision of law to retired pay from an armed force or retainer pay from the Fleet Reserve or the Fleet Marine Corps Reserve. There is also a disqualification for persons who served before 16 August 1945 and did not meet certain requirements.

### **3-2. Qualifying years of service**

- a. Traditional or former traditional Soldiers must be at least 60 years of age or qualified for reduce retirement age per paragraph 5-3.
- b. They must have performed at least 20 years of qualifying service, as indicated above, computed under section 12732 of Title 10, U.S. Code.

c. Soldiers who are medically disqualified from future service for physical disability or other medical disqualifications must have served at least 15, and less than 20 years of service, per section 12731b of Title 10 U.S. Code. Paragraph 3-6b explains the procedure for Soldiers to be issued the 15 Year NOE.

d. Soldiers and former Soldiers must not be entitled, under any other provision of law to retired pay from an armed force or retainer pay as a member of the Fleet Reserve or the Fleet Marine Corps Reserve.

e. Soldiers and former Soldiers must submit applications for retired pay to the service in which they last served (the service assigned to at time of discharge or transfer to the Retired Reserve).

f. Paragraph 3-3 below, explains qualifications for the 20 or 15 Year NOE of retired pay at age 60.

### **3-3. Additional requirements**

Soldiers who attain 20 qualifying years on or before 25 April 2005 must meet the last 8 or 6 rule, as stated below in the note section. Soldiers who complete 20 qualifying years on or after 26 April 2005 are not required to meet a minimum Reserve Component service rule to qualify for retired pay.

a. **The Last 8 Rule:** Soldiers who completed 20 qualifying years of service prior to 5 October 1994 must have served their last eight years of their qualifying service in other than a Regular Component, the Fleet Reserve, or the Fleet Marine Corps Reserve. Their first 12 years are not considered, only the last eight. This service need not be the actual last eight years of military service, nor do the years have to be continuous. Also, service performed concurrently in a Reserve Component while serving on extended active duty in the strength of the Regular Army, Navy, Air Force, Marine Corps, or Coast Guard is not creditable for determining the last eight years. However, RC service while in AGR, mobilized, or short periods of active service solely as a member of a RC will be used to meet the rule.

**Example--Last 8 Rule:** A Soldier enlisted in the USAR and served 14 years. She was enlisted or appointed into the RA and served seven years, and reached her 20th qualifying year in 1993. When she returns to the ARNG (or another reserve component), she must serve six additional qualifying years in an active status in a Reserve Component to become eligible for a 20 Year NOE. The reason is the Soldier's 13th and 14th years, and her 22nd through 27th years are required to make up "the last eight years" of her total service.

b. **The Last 6 Rule:** Soldiers who completed 20 qualifying years of service during the period beginning on 5 October 1994 and ending on 25 April 2005 must have served their last six years of their qualifying service in other than a Regular Component, the Fleet Reserve, or the Fleet Marine Corps Reserve. Their first 14 years are not considered, only the last six. This service need not be the actual last six years of military service, nor do the years have to be continuous. Also, service performed concurrently in a Reserve Component while serving on extended active duty in the strength of the Regular Army, Navy, Air Force, Marine Corps, or Coast Guard is not creditable service for determining the last six years. However, RC service while in AGR, mobilized, or short periods of active service solely as a member of a RC will be used to meet the rule. From 1 January 2002 through 30 September 2002, a temporary last 6 rule was eliminated in a change in law, and that period reverted to the last 8 rule in (a) above. A later provision in the National Defense Authorization Act for Fiscal Year 2005 corrected the last 6 rule to what is described here.

**Examples--Last 6 Rule with consecutive time:** A Soldier served in the RA for 16 years. He was enlisted or appointed in the ARNG and reached his 20th qualifying year on 25 April 2005. The Soldier's 17th through 20th years count for four years, and he must serve an additional two qualifying years to meet the last 6 rule.

**Example--Last 8 or 6 Rule with non-consecutive time:** A Soldier enlists into the ARNG and serves 10 years, then transfers and serves five years in the USMCR, and then joins the RA and serves four years for a total of 19 years.

For the last 8 rule in this example, this Soldier must serve an additional five qualifying years in an active status in other than a Regular Component to become eligible for retired pay for non-regular service because only the 13th, 14th, and 15th years count towards the last 8 rule.

For the last 6 rule in this example, this same Soldier must serve an additional five qualifying years in an active status in other than a Regular Component to become eligible for retired pay for non-regular service because only the 15th year count towards the last 6 rule.

### **3-4. Physical disability**

a. Soldiers who cannot continue in service due to medical disqualification (those injured, ill or diseased, or who aggravate an existing medical condition and those disqualified from continued service by a medical disability) who are not retired per chapter 61 of Title 10, U.S. Code and individuals who are disabled per section 12731b of Title 10, U.S. Code, may be issued a 15 year NOE. See paragraph 3-5b below.

b. Severance Pay. Soldiers subject to separation as a result of a Physical Evaluation Board (PEB), per AR 635-40, might not be medically retired with retired pay. Soldiers who have received their 20 Year NOEs will be offered specific options dealing with their separation. One of them states specifically in paragraph 4-191(2)(c): "When a Soldier has a rating of less than 30 percent and has at least 20 qualifying years for retirement for non-regular service: "You have the option of accepting discharge with disability severance pay and forfeiting retirement for non-regular service; or you may request transfer to the Retired Reserve and receive retired pay at age 60. According to Title 10, United States Codes, Sections 1209 and 1213, (10 USC 1209 and 1213), you will forfeit all rights to retired pay if you accept severance pay instead of transfer to the Retired Reserve." Soldiers who elect to accept the severance pay should be counseled in writing using the DA Form 4856 on the forfeiture of non-regular retired pay and the loss of entitlement to benefits for themselves and their family except those available to most veterans.

### **3-5. Notifications of eligibility**

This paragraph describes the NOE for Retired Pay for Non-Regular Service commonly referred to as the 20 Year and 15 Year NOE.

#### **a. 20 Year NOE**

(1) The RPAM system identifies Soldiers eligible to receive their 20 Year NOEs on a monthly basis or for a specific Anniversary Year Ending (AYE) date. RPAM Administrators retrieves the lists of potentially eligible Soldiers and verifies all entries with appropriate source documents. RPAM Administrators, after verification of each Soldier's service should issue the 20 Year NOE within 60 days after each Soldier's AYE date of the 20th qualifying year. By law, the NOE will be issued no later than one year after the date of eligibility. RPAM Administrators forward 20 Year NOEs and Reserve Component Survivor Benefit Plan (RC-SBP) forms and

counseling requirements forwarded to units for presentation to eligible Soldiers. The law requires this notification be provided with the NOE. Appendix B provides specific information and procedures pertaining to RC-SBP.

(2) Soldiers who might be eligible for their 20 Year NOEs before the end of their next AYE may be eligible to request discharge and retirement prior to their next AYE dates. RPAM will not show these Soldiers as eligible for their NOEs until after the AYE dates of the years in which they completed 20 qualifying years of service and will not generate the 20 Year NOEs until then. Soldiers may request discharge and transfer to the Retired Reserve after they have earned 50 retirement points in their Anniversary Year or partial year before issuance of a manual 20 Year NOE.

RPAM Administrators may issue manual 20 Year NOEs only upon:

(a) Approval for discharge and transfer to the Retired Reserve on specific dates;  
(b) Verification that these Soldiers have earned at least 50 retirement points in the partial years of service;

(c) That these Soldiers' total qualifying service equals 20 qualifying years of service; and

(d) Upon issuance of the discharge and transfer orders.

(3) Soldiers, who remain in the ARNG in an active status and do not request discharge and transfer, will not receive their NOEs until the RPAM system generates them after their next Anniversary Year Ending dates.

b. 15 Year NOE

The RPAM Administrators may issue 15 Year NOEs to Soldiers who no longer meet the qualifications for membership in the Selected Reserve solely because they are unfit for physical disability, whose disability was not the result of their intentional misconduct, willful neglect, or willful failure to comply with standards for retention, was not incurred during a period of unauthorized absence, and who have served at least 15 years, but less than 20 years of qualifying years of service, and meet all other eligibility criteria. The 15 Year NOE is issued manually by the RPAM Administrator when competent medical authority (usually State Surgeon or a medical board) provides written notice of the disqualification, and only when separation (retirement and transfer, or discharge) orders are issued. RPAM Administrators provide the 15 Year NOEs and Reserve Component Survivor Benefit Plan (RC-SBP) counseling requirements to the Unit or a designated individual for presentation to each affected Soldier. Appendix B provides specific information and procedures pertaining to RC-SBP.

c. Authenticating Official

Authentication of the NOE will be by the official immediately responsible for the determination of the eligibility of the Soldier being notified. The MPMO/G-1 is designated that official. This authority may not be further delegated. Note: An Acting MPMO/G-1 may not authenticate. In the event the state does not have an appointed MPMO/G-1; the State Adjutant General would be the authenticating official.

d. Revocability. If an NOE is issued erroneously, and the member is not complicit in a fraud to obtain the NOE, it generally is not revocable but only in the computation of the 20 qualifying years of service. The portion of Title 10 that covers this is:

(1) Section 12738 of Title 10, U.S. Code which states "(a) After a person is granted retired pay under this chapter, or is notified in accordance with section 12731(d) of [Title 10] that the person has completed the years of service required for eligibility for retired pay under this chapter, the person's eligibility for retired pay may not be denied or revoked on the basis of any error, miscalculation, misinformation, or administrative determination of years of service

performed as required by section 12731(a)(2) of [Title 10], unless it resulted directly from the fraud or misrepresentation of the person." and "12731(b) The number of years of creditable service upon which retired pay is computed may be adjusted to correct any error, miscalculation, misinformation, or administrative determination and when such a correction is made the person is entitled to retired pay in accordance with the number of years of creditable service, as corrected, from the date the person is granted retired pay."

(2) Importantly, in the citation above, section 12731(a)(2) refers to a current or former Soldier who "has performed at least 20 years of service computed under section 12732 of [Title 10]". It does not protect the person to whom an erroneous notification of eligibility for retired pay for non-regular service was issued when the last 6 or last 8 years rule was not computed correctly. That requirement is stated in section 12731(a)(3) as "in the case of a person who completed the service requirements of paragraph (2) before 25 April 2005, performed the last six years of qualifying service while a member of any category named in section 12732(a)(1) of [Title 10], but not while a member of a regular component, the Fleet Reserve, or the Fleet Marine Corps Reserve, except that in the case of a person who completed the service requirements of paragraph (2) before 5 October 1994, the number of years of such qualifying service under this paragraph shall be eight...".

### **3-6. Status upon receipt of 20 Year NOE**

a. ARNG Soldiers who receive 20 Year NOEs have four options:

(1) Remain in the ARNG and continue to perform inactive duty training, annual training and other period of active service depending on their training and pay category, or remain on the active status list of the Standby Reserve and continue to perform unpaid training for the purpose of accumulating retirement points. Soldiers who receive their 20 Year NOEs before they complete 20 years of active service and eligibility for retirement for active service length of service under Title 10, U.S. Code per section 3911 (commissioned officers), 1293 (warrant officers), or 3914 (enlisted) may continue in active status unless they otherwise must be separated from an active status. Individuals separated for medical reason under chapter 61 of Title 10, U.S. Code, may not continue in an active status. Certain of these individuals may be eligible for 20 Year NOEs. Soldier must earn a minimum of 50 retirement points per AY to remain in a drilling status in the ARNG.

(2) Request discharge from the Army National Guard and transfer to the Retired Reserve to await eligibility for retired pay (age 60 or reduced eligibility age).

(3) Request discharge from the Army National Guard and transfer to the IRR, provided Soldiers have a remaining contractual obligation, or to the Standby Reserve (active status list) and continue to perform unpaid training for the purpose of accumulating retirement points. Soldier must earn a minimum of 50 retirement points per AY to remain in the IRR.

(4) Request discharge from the ARNG and as a Reserve of the Army. This removes the potential for recall to active status and possibly, active duty, but severs the ties that provide information, notifications of changes in benefits and other programs. Importantly, there will not be any kind of notification notice of the requirement to submit an application for retired pay from HRC-STL, as the Soldier approaches age 60. These former Soldiers should contact HRC-STL or the MPMO/G-1 of the state in which they served before being separated to civilian life in order to request assistance.

b. ARNG Soldiers who receive their 15 Year NOEs have only two options available in paragraphs 3-6a(2) and a(4) above because they are disqualified from further service, and their 15 Year NOEs are issued only when separation orders are issued.

**Note:** Regardless of the option chosen, the member is entitled to receive retired pay at age 60, or earlier if qualified under the reduced eligibility age, but must apply for it.

### **3-7. Reissuance of the 15 or 20 Year NOE**

Normally, a 15 or 20 year letter will not be reissued. However, Soldiers or Retirees may contact the MPMO/G-1 to request a copy of their 15 or 20 year NOEs to replace those lost or misplaced. RPAM Administrators who cannot locate a copy in the individuals' state records or at HRC-STL may issue replacements. Copies located in records may be made and issued as a "Certified True Copy". When copies cannot be located, RPAM Administrators may reissue the NOE provided the eligibility criteria was previous met, and annotate on the 15 or 20 year letter "(Reissue)" at the end of the subject line and type the following statement on the bottom of the NOE: "This Notification of Eligibility for Retired Pay at Age 60 is reissued to replace a previously issued NOE that was lost or misplaced and cannot be located in the above named Soldier's iPERMS, state record or HRC St. Louis file. This reissue does not authorize the soldier to enroll in or change their previously elected Reserve Component Survivor Benefits Plan (RCSBP) option." and the MPMO/G-1 will sign it. RPAM Administrators will submit a copy of each reissued NOE to file in the individual's state record and a copy to HRC-STL for inclusion in their records and to verify entitlement to retired pay. 20 Year NOE reissue at Appendix D and 15 Year NOE reissue at Appendix E NGR 680-2, currently pending publication.

## **Chapter 4**

### **Separation from Active Status and Continuation**

#### **4-1. Eligibility**

All ARNG personnel issued 20 or 15 year NOEs are eligible for transfer to the Retired Reserve, unless under an involuntary retention measure, such as stop loss, legal or medical hold, etc.

a. Soldiers who are separated for any reason other than maximum age or maximum years of service, and have 20 or more qualifying years of service towards a non-regular retirement will be discharged from the Army National Guard and as a Reserve of the Army unless they apply in writing for transfer to the Retired Reserve.

b. Soldiers who elect discharge will be counseled in writing regarding the effects on retirement benefits and retired pay. References: NGR 600-200, chapter 8 for Enlisted, NGR 635-100, chapter 5 for Commissioned Officers, and NGR 600-101, chapter 10 for Warrant Officers.

#### **4-2. Separation Authority**

The separation authority will not approve requests for separation until they verify that:

a. Soldiers have completed all remaining service obligations, such as for bonuses, promotion and appointment (except for those discharged for maximum age, maximum years of service, or medical disability).

b. Soldiers have received their 20 Year NOEs. If they have, they should remain members of the ARNG in an active status until they receive their NOEs unless their separation is required by

law. Soldiers who still request discharge or separation should be counseled in writing on DA Form 4856 (and a copy retained in their state records) of the potential loss of future retirement eligibility, the related benefits, and that they may be ineligible for later reentry into an active status to gain eligibility. Soldiers who have 18, but not yet 20 years of qualifying service may not be involuntarily discharged unless due to misconduct. Involuntary separation between 18 and 20 years of service requires approval from Chief, NGB. Reference NGR 600-200, chapter 8 for enlisted, and NGR 635-100, chapter 6 for officers.

#### **4-3. Serving in the ARNG until age 60**

a. Soldiers who remain in the ARNG until age 60 will not receive an applications from HRC-STL advising them to apply for retired pay. Unit or state personnel should notify them, provide them with packets, and help them complete and submit the retirement applications as early as two years before their retirement dates. The effective date of retirement can be their 60th birthday or the end of the month in which they turn 60 (no waiver required). Retirement dates will coincide with the application dates on their DD Forms 108. This will dictate the retired pay start date.

b. When Soldiers are discharged from the ARNG and transferred to the Retired Reserve, their RPAM records are closed out. RPAM Administrators will mail a certified NGB Form 23C with a copy of the separation order to HRC-STL for re-computation of their total retirement points earned. RPAM Administrators do this about one month after date of discharge to ensure retirement points earned from all sources have been posted before they close-out and have the NGB Form 23C certified for re-computation.

c. Soldiers' initial retired pay will be based on the retirement points submitted to HRC-STL with the application. Retirement points earned from the date the record was closed out for submission with the packet, until the date of discharge will be added to the Soldiers record. HRC-STL will re-compute and submit the new computation to DFAS for back pay to the Soldier's date of retirement. That figure will then become basis for all future payments.

#### **4-4. Grade in which retired**

Soldiers will retire in the grade held on the day before, or the date of, their retirements unless they are entitled to higher grades by law. AR 135-180 describes this process.

#### **4-5. Assignment to the Retired Reserve**

a. Soldier's eligible for separation in accordance with paragraph 4-1, will be discharged from the ARNG and transferred to the Retired Reserve.

b. Soldiers transferred and assigned to the Retired Reserve are required to notify HRC-STL of any changes in their mailing address. Failure to comply may result in the Soldier not receiving their retirement packet, as explained below. Soldiers briefed before retirement about the importance of keeping HRC-STL informed of any changes, such as death of a beneficiary; birth, adoption or death of a dependent, divorce; remarriage, etc., but specifically their mailing address by written notification or telephonically at 1-800-318-3298.

#### **4-6. Recall and return to service**

a. Soldiers assigned to the Retired Reserve, but who are not yet eligible for payment of retired pay, are eligible for assignment to an active status in the Army Reserve or enlistment or appointment in the Army National Guard provided they were not removed from an active status

for certain disqualifying reasons. They also are subject to retiree recall as a voluntary measure under limited conditions, or involuntarily subject to the needs of the Service.

b. Notification for recall to AD is by written correspondence. After two failures to report; a Retiree may be declared a deserter. It is essential that Retirees keep their contact information current with HRC-STL. This may be done on line at <https://hrc.army.mil/portal>, by simply going into *My Record*, select contact information and edit address, or call HRC-STL at 1-800-318-3298.

#### **4-7. Military service recognition**

a. Presidential Recognition on Retirement from Military Service. Soldiers are eligible for recognition for their contributions in the Armed Forces upon retirement. Appendix E describes the process for Presidential Recognition on Retirement from Military Service.

b. National Guard Bureau Certificate of Service, NGB Form 35, is issued to individuals upon discharge from the Army National Guard in recognition of more than 20 years of honorable or faithful service in the Armed Forces of the United States, 10 years of which were served in the Army or Air National Guard, or a combination of both. State MPMO/G-1s will ensure certificates are prepared and sent to the individuals coordinating Soldiers' retirement ceremonies or last formations.

### **Chapter 5**

#### **Application for Retired Pay**

##### **5-1. Basic requirements**

a. The 20 or 15 Year NOE is indispensable to retired pay for non-regular service. Soldiers should store theirs with other documents pertaining to their estates.

b. HRC-STL will mail a retirement packet to the Soldiers in the IRR, the Stand-By Reserve, and the Retired Reserve on or about their 58th birthdays. State MPMO/G-1s will notify Soldiers still serving in the ARNG at about the same time to ensure they get their packets per paragraphs 4-3a above. Soldiers who qualify for reduced retirement age for service in certain operations, may call or go on line with HRC-STL to request an application for non-regular retired pay. Soldiers who have not kept their addresses current with HRC-STL will not receive packets.

c. The Retirement Application Packet consists of the following documents:

- (1) DD Form 108, Application for Retired Pay Benefits.
- (2) DD Form 2656, Data for Payment of Retired Personnel.
- (3) SF 1199a, Direct Deposit Sign-up form.
- (4) AHRC-STL Form 1259, Approximate Point Value for Retirement Benefits.
- (5) AHRC-STL Form 1459, SBP Information Sheet.
- (6) AHRC-STL Form 4001, Important Information Concerning Retired Pay Application.

d. Soldiers must complete the DD form 108; DD Form 2656 and SF 1199a, attach the following supporting documents, and return the entire packet to HRC-STL.

(1) NGB Form 23C, RPAM statement, Application for Retired Pay. NOTE: All retirement points earned must be included on the NGB Form 23C. HRC-STL will not accept manual retirement point statements.

- (2) 20 or 15 Year NOE.
- (3) DD Form 1883, Survivor Benefit Plan Election Certificate, or
- (4) DD Form 2656-5, Reserve Component Survivor Benefit Plan (RCSBP) Election



Certificate.

- (5) Promotion or reduction order.
- (6) DD Forms 214, Certificate of Release or Discharge from Active Duty.
- (7) DD Forms 215, Correction to DD Form 214.
- (8) Approved extensions beyond age 60, if applicable.

(9) Miscellaneous Documents, such as death certificate for spouse; divorce decree; remarriage certificate; or other documents that affect dependency and beneficiary information not listed which supports the retirement application. NOTE: Soldiers and Retirees are required to forward death certificate or remarriage certificate to HRC-STL, effective with the death or remarriage. Also, RC-SBP election changes are required to be submitted in the event of death of annuitant or remarriage and divorce, if Retiree is not required to name former spouse on the DD Form 2656-1.

e. Statute of limitations. There is a six-year statute of limitations of back pay. If a retired pay application is filed more than six years after the Soldier's 60th birthday, the Soldier will lose one day of eligibility for retired pay for each day of delay in applying. If granted an exception to extend beyond Age 60, the retired pay application will be filed within six years after the last approved extension expires, as the six-year statute of limitations will apply.

## **5-2. Responsibilities to retirees**

The ARNG does not maintain a separate retirement program; HRC-STL is responsible for all ARNG and USAR Soldiers who retire for non-regular service. Former ARNG Soldiers assigned to the IRR, the Stand-By Reserve, and the Retired Reserve receive their retirement packet, as indicated above. However, the states may assist former members of their state in retirement matters. Completion and return of the forms contained in the packet are imperative in requesting retirement benefits at age 60. The State MPMO/G-1 is encouraged to offer assistance to help former members complete their applications for submission to HRC-STL. This function may include researching military personnel records maintained in the state's archives and providing documentation which HRC-STL may not have on file and the retirees do not possess.

## **5-3. Eligibility ages**

a. The standard eligibility for retired pay for non-regular service is age 60.

b. Reduced Eligibility Age. Effective 28 January 2008, section 12731(f) of Title 10, U.S. Code authorizes reduced eligibility age for Soldiers of the Ready Reserve who serve on active duty in support of a contingency operations including the wars in Iraq and Afghanistan or active service authorized by the President or the Secretary of Defense under Title 32, USC, Section 502(f) for purposes of responding to a national emergency declared by the President or supported by Federal funds.

(1) Soldiers meeting the eligibility criteria, as indicated above, are eligible for reduced retirement below 60 years of age by three months for each aggregate of 90 days, not consecutive days, performed in any fiscal year after the effective date, indicated above. A day of active duty may be included in only one aggregate of 90 days for the purpose of reducing retirement age.

(2) The eligibility age for purposes of reduced retirement age may not be reduced below age 50 for Soldiers meeting the eligibility criteria.

(3) Soldiers will be responsible to maintain the appropriate source documents, i.e. DD Form 214 (Certificate of Release or Discharge From Active Duty); DD Form 215 (Correction to DD Form 215), DD Form 220 (Active Duty Report), NGB Form 22 (Report of Separation and

Record of Service), NGB Form 22A (Correction to NGB Form 22), and Leave and Earning Statements with active duty and Full-Time National Guard Duty orders indicating the purpose of the contingency operation or national emergency as indicated in paragraph (a) above.

#### **5-4. Processing retirement packets**

a. Requesting a Retirement Packet. Soldiers who do not receive packets from HRC-STL as stated above may ask HRC-STL by phone at 1-800-318-5298) or by writing to:

Commander, HRC-STL  
ATTN: AHRC-PAP-T  
1 Reserve Way  
St. Louis, MO 63121-5200

Retirement application downloads are also available online at:

<https://www.hrc.army.mil/site/soldierservices/retirement/retirementapplication.htm>.

b. Upon receipt and verification of a retirement packet, HRC-STL will notify the Soldier of any missing documentation. They will process complete packets prior to Soldier's 60th birthday. Packets missing a 20 Year or 15 Year NOE and a retirement point statement will be denied and returned to the Soldier. Packets with a 20 Year or 15 Year NOE, but without a retirement points statement (NGB Form 23A, B, or C) will only receive 1,000 or 750 retirement points credit (20 or 15 years x 50 points per year). HRC-STL personnel, after processing the packet, will mail the retiree the retirement order and forward electronic information on the Retiree to DFAS for continued processing. When retirement point statements are later found, submitted, and verified, the retiree's eligibility may be determined and the pay account may be adjusted.

#### **5-5. Calculation of Retired Pay**

There are two retirement computation methods that affect Non-regular retired pay; they are the Final Base Pay and the High-Three. A Soldier's Date Initially Entered Military Service (DIEMS) determines which system will be used to calculate their retired pay. A DIEMS is established the first day the Soldier joins the military, including Delayed Entry Program (DEP) and cadet/Reserve Officers' Training Corps (ROTC) status. It is important to note that the DIEMS does not change! Specific details pertaining to both methods are listed below:

a. Final Base Pay – Applicable to Soldiers who first joined the military before 8 September 1980, as stated in section 1406 of Title 10, U.S. Code. Years of satisfactory (equivalent) service will be multiplied by 2.5% up to a maximum of 75%. The percentage will be applied to the basic pay in effect for individuals (based on retired pay grade and years of service) on the date retired pay starts to determine monthly retired pay. Soldiers who separate or are discharged before age 60 will have their total years of service for pay determined at the time of separation. Soldiers who transfer to the Retired Reserve and remain until age 60 will have their total years of service for pay determined at age 60 or upon entry into a retired pay status (whichever is later).

b. High-36 month average – Applicable to Soldiers who first joined the military on or after 8 September 1980, as stated in section 1407 of Title 10, U.S. Code. Years of satisfactory (equivalent) service will be multiplied by 2.5 % up to a maximum of 75% just as in the first example; however, the resulting percentage will be applied to the average of the highest 36 months of basic pay in effect for the Soldier to determine monthly retired pay. ARNG Soldiers who separate or are discharged before age 60 will have their highest 36 months of basic pay determined at time of separation. Soldiers who transfer to the Retired Reserve and remain until

age 60 will have their highest 36 months of basic pay determined at age 60 – generally, the pay scales in effect when they were ages 57, 58, and 59.

c. Soldiers interested in obtaining estimates of their retired pay should visit the HRC web site at <https://www.hrc.army.mil/site/Reserve/soldierservices/retirement/retirementcalc.asp>.

d. Appendix K provides additional information pertaining to the Retired pay system, the Defense Retiree and Annuitant Pay System (DRAS).

## 5-6. Matters of retired pay grades

Highest grade held satisfactorily:

a. Soldiers will receive retired pay at their HGH, provided they meet the criteria in AR 135-180, Paragraph 2-11c(1)(2)(3) and;

(1) Meet current enlisted promotion time and grade and the Reserve Officer Personnel Management Act (ROPMA), for officers.

(2) Enlisted members will be promoted to their highest enlisted grade satisfactorily held upon transfer to the Retired Reserve, per AR 600-8-19, paragraph 7-14e ([http://www.apd.army.mil/pdffiles/r600\\_8\\_19.pdf](http://www.apd.army.mil/pdffiles/r600_8_19.pdf)).

b. All officer promotions to the highest grade held are processed by HRC-STL with the retired pay application. They will be placed on the Retired List in the highest grade held satisfactorily. All Retirees should include documentation to support these determinations with the retirement applications. The following chart shows the requirements and directives used to determine the highest grade held. Note: the rule used depends upon the reason for reduction, separation or retirement; and if the action was voluntary or involuntary.

<b>Status</b>	<b>Voluntary</b>	<b>Involuntary</b>
<b>Enlisted</b> E-1 thru E-6	1 year	185 Days
E-7 thru E-9	2 years	185 Days
<i>(AR 600-8-19, Ch 7)</i>		
<b>Officer</b> O1 – O4	6 months	185 Days
O5 and higher	3 years	185 Days
<i>(ROPMA)</i>		
<b>Warrant Officer</b>	31 Days	31 Days
<i>(NGR 600-101)</i>		

Note: Involuntary separation, discharge or reduction for any reason other than misconduct. Soldiers reduced for misconduct are not entitled to that rank unless earned through a normal promotion system. Rules for involuntary timeframes are in AR 135-180. Soldiers who disagree with a grade action may request in writing the assistance of the Grade Determination Board (AR 15-80) in the matter. Those reduced in grade may have their grades determined by the board.

## Chapter 6 Retiree Benefits and Related Matters

### 6-1. Defense Enrollment Eligibility Reporting System (DEERS)

DEERS is a computerized database of information on military members and sponsors (Regular, Guard, Reserve, and Retired) and their beneficiaries who may be eligible for medical care and

other military privileges. The database is updated through personnel actions and when new ID cards are issued. Retirees who need to update family data should contact the nearest ID Card Issuing Facility for information on ID Card issue and DEERS enrollment, use the following web site to locate the nearest site to Soldier's home of record at [www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home), or call 1-800-538-9552.

### **6-2. Benefits before receipt of retired pay**

Retirees and Family members are encouraged to obtain their ID cards within 90 days before the effective date of discharge and transfer or their information will be dropped from DEERS. Personnel dropped from DEERS will be required to have their data reloaded by the DEER/RAPIDS POC at NGB, ultimately causing a delay in issuing ID cards to the Retiree and family members. Source documents for issuing identification cards are the 20 Year NOE, and Discharge and transfer orders. Appendix G is a list of benefits for Retirees who are not yet eligible for retired pay.

### **6-3. Benefits upon receipt of retired pay**

As Soldiers reach their eligibility ages for retired pay, and after their applications for retired pay are approved and processed by HRC-STL, they will receive orders that discharge them from the state and transfer them to the USAR for placement on the Retired List. Soldiers who were previously assigned to the Retired Reserve will receive an order placing them on the Retired List. These orders are the source documents needed to receive their DD Form 2 (RETIRED) ID cards. Issuance of the DD Form 2 (RETIRED) ID card means that the previous RC retiree now has the same benefits and entitlements as an AD retiree provided they are at least 60 years old. Appendix F is a table of retiree benefits. Appendix G lists current TRICARE Benefits.

## **Chapter 7 Retirement Briefing**

### **7-1. Content and structure**

States conduct pre-retirement briefing Soldiers during their 18th or 19th qualifying years of service. These pre-retirement briefings should, at a minimum, explain RC-SBP, retirement benefits, effective dates of eligibility for TRICARE (Medical and Dental), discharge procedures, and the retired pay application process. If at all possible, spouses should attend this briefing. Those conducting the briefing are encouraged to complete the ARNG Retirement Counselor Course located at the following link: <https://onlinecampus.pec.ngb.army.mil/>.

### **7-2. Resources**

States use their available resources, qualified retirement personnel, RC-SBP counselors, etc., to reach as many Soldiers and their spouses as possible. Briefings should periodically be scheduled throughout the year and at various locations in the state. Soldiers may be authorized Rescheduled Training (RST) to attend these briefings.

### **7-3. Outside agencies**

Recommend that states invite as many outside agencies as possible to their scheduled retirement briefings, such as representatives from the Social Security Administration, TRICARE and other

agencies that would be beneficial to the Soldier and their family for future entitlements and benefits at retirement age.

#### **7-4. Information sources**

a. Army Echoes is the HQDA bulletin for retired Soldiers and surviving annuitant spouses. It's published three times a year, usually in January, May and September. Echoes reports significant changes to laws that affect retired personnel. Retirees should begin receiving Echoes when they are assigned to the Retired Reserve. HRC-STL is the source of mailing addresses, both USPS and email, for those in the Retired Reserve. Retirees who do not receive Echoes, should call 1-800-318-5298, ext. 4, to make sure both their addresses are current. When Retirees begin receiving retired pay, their correspondence address with the DFAS-CL Retired Pay Center will be used for mailing Echoes. Once retired personnel start receiving Echoes, they have the option of receiving it by hard copy or email. Retirees can sign up for Echoes on the Army Retirement Services homepage at <http://www.armyg1.army.mil/rso/echoes.asp> or they may call 1-800-321-1080.

b. While Army Echoes is printed and mailed only three times a year, the Army offers online resources updated more frequently. The Army Retirement Services homepage at <http://www.armyg1.army.mil/rso/> reports information for Retirees and Families, including a Current News section and several other links to answer a wide range of questions.

## **Chapter 8**

### **Death Notification and Annuity Claim Procedures**

#### **8-1. Death Notification Procedures**

a. Upon notification of the death of a Soldier that is not on active duty or is a gray area Retiree, the State MPMO/G-1 representative should submit a memorandum of notification to HRC-STL. This memorandum will initiate the annuity claim process. Appendix C is a sample memorandum, or claimants may mail a letter notifying HRC-STL of the Soldier's death, and request all benefits and entitlements due them and their family.

b. HRC-STL will mail the annuitant the following SBP Claim forms, or the annuitant may download the forms at the link provided below and mail to HRC-STL:

- (1) DD Form 2656-7, Verification for Survivor Annuity.
- (2) DD Form 2788, Child Annuitant's School Certification.
- (3) DD Form 2790, Custodianship Certificate to Support Claim on behalf of Minor Children of Deceased Members of the Armed Forces.
- (4) SF 1199A, Direct Deposit Sign-up Form.
- (5) W-4P, Withholding Certificate for Pension or Annuity Payments.

c. Annuitants who need help to complete the above forms may contact a Survivor Assistance Officer, if applicable, or their State MPMO/G-1. When they return those forms to HRC-STL, they also must include:

- (1) A copy of the final Death Certificate.
- (2) A copy of the Soldier's last annual retirement point statement, NGB Form 23B.
- (3) A copy of the marriage certificate or, if applicable, a divorce decree authorizing former spouse coverage.
- (4) Common Law Marriage Documentation, when applicable. Claimants are responsible

to prove they were common law spouses which requires proof such as filing of a Joint Federal Tax Return; bank statements, joint owners on all accounts; auto insurance showing both names on policy; car titles with both names, etc. Mail the above documentation to the following address:

Commander, HRC-STL  
ATTN: AHRC-PAP-T  
1 Reserve Way  
St. Louis, MO 63132-5200

d. HRC-STL encourages Soldiers to safeguard copies of their elections and RC-SBP instructions with their insurance papers and other related documents. The instructions will assist the spouse or beneficiary with the claim process. Additional information is available at:

<https://www.hrc.army.mil/site/Reserve/soldierservices/retirement/survivorbenefit.htm>.

## **8-2. Processing a Claim for Survivor Benefit Plan (SBP)**

a. HRC-STL Transition and Separation Branch is the only office that can process a claim under the Reserve Component Survivor Benefit Program. Any claim mailed directly to the Defense Finance and Accounting Service Centers are not processed unless received from HRC-STL.

b. The Transition and Separation Branch, upon receipt of the above documents, computes the service data required for processing, attaches the original DD Form 1883 or DD Form 2656-5, and other documents if submitted, to required documents and forwards the claim to DFAS-Cleveland Center for payment calculation. DFAS-Cleveland builds the pay file and provides the payment to the claimant.

c. When HRC-STL forwards the claim to DFAS-Cleveland, they notify the surviving spouse by letter.

## **8-3. Death of Retiree**

a. SBP claim procedures only apply to Retirees receiving retired pay. Since they have already had their retired pay calculated, there is no need to contact HRC-STL. The annuitant should call Defense Finance Accounting System (DFAS) at 1-800-321-1080, this number is also located on the Retiree's Leave and Earning Statement. DFAS will stop the Retiree's pay and mail the annuitant a SBP Annuitant packet for processing upon the notification of death. The claim forms are:

(1) DD Form 2656-7, Application for Annuity Under The Serviceman's Family Protection Plan and/or Survivor Benefit Plan (SBP).

(2) A direct deposit form, SF 1199a, from the annuitant's financial institution.

(3) If children are involved, a completed DD Form 2790 Custodianship Certificate to Support Claim on Behalf of Minor Children of Deceased Member of the Armed Forces, and a completed DD Form 2788 Child Annuitant's School Certificate.

(4) W-4P Withholding Certificate for Pension or Annuity payment.

b. The annuitant must complete the forms received and return to DFAS for processing the SBP or Annuitant pay. The annuitant may contact a Survivor Assistance Officer (SAO), if applicable, or the State MPMO/G-1 for assistance in completing the forms. The following is a list of possible services and telephone numbers that may be of assistance to the family:

(1) Armed Forces Benefit Association (AFBA)

1-800-776-2322

(2) Army and Air Force Mutual Aid Association

(AAFMAA)	1-800-522-5221
(3) Funeral Honors	1-877-645-4667
(4) Military Benefit Association	1-800-336-0100
(5) Uniformed Service Benefit Association	1-800-368-7021

c. Arrears of Pay. Entitlement to retired pay terminates on the date of the retiree's death. Arrears of pay include all unencumbered amounts due to deceased Retiree. Arrears are not due if the retiree waived pay in favor of a civil-service annuity. Department of Veterans Affairs (VA) benefits terminate on the last day of the month before death. For Retirees who waive retired pay for VA benefits, only retired pay is due on behalf of the Retiree for the month of death. A retiree's account is placed in a suspended status upon receipt of a notification of death from any source until the date of death can be verified. Defense Finance and Accounting Service (DFAS) will attempt to obtain proof of death before closing the account.

d. The Military Department concerned advises the surviving spouse or designated annuitant to contact the VA or the Social Security Administration on matters relating to entitlement benefits payable by those agencies.

e. If the Retiree was a civil servant or retired civil servant, notify the Office of Personnel Management (OPM) at 1-888-767-6738.

f. Additional information and guidance is available within the DOD Financial Management Regulation, volume 7B, chapter 30.

## **Appendix A**

### **References**

#### **Section I, Required Publications**

AR 15-80

Army Grade Determination Review Board and Grade Determinations (cited in para 5-6)

AR 135-180

Qualifying Service for Retired Pay Non-regular Service (cited in title page, para 1-1, 4-4, and 5-6)

AR 145-1

Senior Reserve Officers' Training Corps Program (cited in para 2-3)

AR 600-8-19

Enlisted Promotions and Reductions (cited in para 5-6)

AR 635-40

Physical Evaluation for Retention, Retirement, or Separation (cited in para 3-4b)

NGR 600-101

Warrant Officers – Federal Recognition and Personnel Actions (cited in para 4-1)

NGR 600-200

Enlisted Personnel Management (cited in para 4-1 and 4-2)

NGR 635-100

Termination of Appointment and Withdraw of Federal Recognition (cited in para 4-1 and 4-2)

NGR 680-2 Note: Currently under revision and pending publication)

Automated Retirement Points Accounting Management (cited in para 2-1, 2-4, 2-7 and 3-7)

#### **Section II, Related Publications**

AR 25-52

Authorized Abbreviations, Brevity Codes, and Acronyms

AR 27-3

The Army Legal Assistance Program

AR 340-21

The Army Privacy Program

NGR 614-1



Inactive Army National Guard

NGR 350-1  
Army National Guard Training

NGB Pam 25-10  
SIDPERS Data Element Dictionary

AR 135-200  
Active Duty for Training, Annual Training and Full-Time Training Duty of Individual Members

DOD 5400.11-R  
Privacy Program

DOD 7000.14-R  
DOD Financial Management Regulation, Volume 7A and B

DODI 1348.34  
Presidential Recognition on Retirement from Military Service

DODI 1200.15  
Assignment to and Transfer Between Reserve Categories, Discharge from Reserve Status, Transfer to the Retired Reserve, and Notification of Eligibility for Retired Pay

DODI 1215.06  
Uniform Reserve, Training, and Retirement Categories

DODI 1215.07  
Service Credit for Reserve Retirement

5 USC 8301  
Uniform Retirement Date

10 USC 1223  
Retired pay for non-regular service

10 USC 1293  
Twenty Years or more: Warrant Officers (regular retirement)

10 USC 1406  
Retired pay base for members who first became members before 8 September 1980” Final base pay

10 USC 1407  
Retired pay base for members who first became members after 7 September 1980: High-36 month average

10 USC 1491

Funeral honors functions at funerals for veterans

10 USC 2126

Members of the program: Service credit

10 USC 3911

Twenty year or more: Regular reserve commissioned officers

10 USC 3914

Twenty to thirty years: Enlisted member

Title 10, Chapter 1606

Educational Assistance for Members of the Selected Reserve

10 Chapter 1607

Education assistance for reserve component members supporting contingency operations and certain other operations

14 USC 286

Discharge in lieu of retirement: Separation pay

31 USC 3702

Authority to Settle Claims

32 USC 112

Drug interdiction and counter drug activities

32 USC 114

Funeral honor functions at funerals for veterans

32 USC 115

Funeral honors duty performed as a federal function

32 USC 328

Active guard and reserve duty: Governor's authority

32 USC 501

Training general

32 USC 502

Required drills and field exercises

37 USC 204

Entitlements

37 USC 206

Reserve; members of national guard: Inactive-duty training

37 USC 435

Funeral honors duty: Allowances

## **Appendix B**

### **Reserve Component Survivor Benefit Plan (RC-SBP)**

#### **B-1. Overview**

a. On 30 September 1978, Public Law 95-397 established the Reserve Component Survivor Benefit Plan (RC-SBP). It allows Reserve Component Soldiers to purchase the same protection afforded active duty personnel since 21 September 1972 with the Survivor Benefit Plan (SBP).

b. RC-SBP allows retirement-eligible members to elect, at a cost of reduced retired pay during their lifetimes, to provide up to 55% of their retired pay to an eligible survivor upon the member's death.

c. ARNG Soldiers will receive with their 20 or 15 Year NOE, RC-SBP information, instructions, and copies of DD Form 2656-5, Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate.

d. These Soldiers have 90 days after receiving the 20 or 15 Year NOE to make an election, sign the form and, under certain conditions, obtain eligible spouse signature as witnessed by a Notary Public. Since 1 January 2001, married Soldiers have been required to obtain notarized spousal concurrence when they elect less than the maximum RC-SBP coverage. That coverage, called Option C (Immediate Annuity), provides an annuity based on the Retiree's full base amount of retired pay for spouse or spouse and children. Failure to make an election in the 90 days after receipt of the NOE will result in automatic coverage under Option C. That will result in the deduction of premiums from the Retiree's retired pay when they reach eligibility age for retired pay.

e. Soldiers who are single, divorced, or have no dependent children, will automatically be covered Option A (I decline to make an election until age 60).

f. When Soldiers complete their DD Forms 2656-5 – option checked; signed, and notarized, if applicable – they must return them to the State MPMO/G-1 for processing.

g. Appendix B is a sample memorandum for automatic election. It describes what will happen when a Soldier fails to respond in the allotted time.

#### **B-2. RC-SBP Options**

There are three RC-SBP options:

a. **OPTION A (I decline to make an election until age 60)**

This is automatic for Soldiers who have no spouse or dependent children. It is also available to Soldiers with spouses. In this case, spouse concurrence with this election is required and the spouse's signature must be witnessed and signed by a Notary Public. Under Option A, should the Soldier die before reaching the age 60, no annuity is payable to the survivors. When these Soldiers reach age 60, they will again be given the opportunity to elect SBP. NOTE: Soldiers who are not married at the time of election or reaching age 60 may obtain coverage later should they marry or have or adopt a dependent child. However, they must apply for coverage, and the completed election must be received by HRC-STL within one year after the date they marry or acquire a dependent child. Coverage will not take effect until the Soldier has been married for at least one year unless there is earlier issue (birth of a child) from that marriage.

b. **OPTION B (Deferred Annuity)**

This provides an annuity beginning on Soldiers' 60th birthdays, if they die before age 60, or upon their death, if 60 or older. Soldiers who elect "spouse" or "spouse and child" under this option,

require their spouses' concurrence and the spouses' election must be witnessed and signed by a Notary Public.

c. **OPTION C (Immediate Annuity)**

This provides an annuity effective on the day after Soldiers' death, regardless of the age of the Soldier at death. Written spouse concurrence is required with this option only if the election is for "children only" or the base amount is less than full retired pay. NOTE: Under Option B or C, Soldiers can designate a spouse and/or children or former spouse and/or children as RC-SBP beneficiaries. Also, unmarried Soldiers with no children, or one dependent child, may elect coverage for a person who has an insurable interest in the Soldier's continued life. Caution: This option is relatively expensive: 10% of their gross retired pay plus an additional 5% for every five years the beneficiary is younger than the Soldier with a maximum of 40% of their gross retired pay entitlement. If unmarried, Soldiers do not have to enroll an insurable interest beneficiary in order to retain their right to cover a spouse or child gained after their initial election. However, Soldiers must enroll them within one year after acquiring a spouse or child(ren).

**B-3. RC-SBP Elections**

There are five RC-SBP beneficiary elections:

a. **Spouse Only**

To be eligible for an annuity, Soldiers' spouses must be married to their Soldiers on the date the Soldiers make their RC-SBP elections and married on the date of their Soldiers' or Retirees' deaths. In the event a Soldiers or Retirees remarry, the new spouses must be married to their Soldiers or Retirees for one year, or be the parent of a child by that marriage. NOTE: Effective 1 January 2001, written spouse concurrence is required for "spouse only" elections under Options B and C, if at less than maximum level.

b. **Child(ren) Only**

Coverage of children is limited to unmarried children under the age of 18, or under the age of 22 if in school pursuing a full-time course of study or training; or any age if incapable of self-support because of a mental or physical incapacity incurred while still eligible as defined above. NOTE: Effective 1 January 2001, married Soldiers must provide written spouse concurrence to cover these beneficiaries under Options B and C, at any level of coverage.

c. **Spouse and Child(ren)**

The same limitations as above apply here, but the children will receive an RC-SBP annuity only if the spouse becomes ineligible through death or remarriage before age 55. NOTE: Effective 1 January 2001, married Soldiers must provide written spouse concurrence to cover these beneficiaries under Options B and C, at less than maximum level.

d. **Insurable Interest**

This coverage may be elected only if Soldiers are unmarried or are unmarried with a sole dependent child. Any person more closely related to Soldier than a cousin qualifies as a beneficiary with an insurable interest to the Soldier. Any other person may qualify if the member provides proof that the person benefits in some manner from the member's continued life, a business partner, for instance.

e. **Former Spouse and Child(ren)**

This coverage may be elected if Soldiers are unmarried with sole dependent children. Any person more closely related to Soldier than a cousin qualifies as a beneficiary with an insurable interest to the Soldier. Any other person may qualify if the Soldier provides proof that the person benefits in some manner from the Soldier's continued life, such as a business partner. NOTE: All elections for other than Insurable Interest are permanent and irrevocable.

#### **B-4. RC-SBP Premiums and Benefits**

a. There are two annuity premiums associated with RC-SBP, a monthly SBP premium and a monthly RC-SBP premium. The monthly RC-SBP premium is paid for past protection (from date of eligibility upon completion of 15 or 20 qualifying years of service per the NOE to the age the member becomes eligible for retired pay), for continuing SBP coverage, and is paid for life of the annuitant. The premium reduces the Retiree's retired pay by the RC-SBP premium. NOTE: No deductions for SBP and RC-SBP premiums will be required after the Retiree has paid for the coverage for 30 years.

b. Benefits are a percentage of the Soldiers elected base amount, which may be their full monthly retired pay or a lesser amount, but not less than \$300. If their monthly pay is less than \$300, then their full monthly retired pay will be designated as the base amount. The base amount for an insurable interest beneficiary must be the full monthly retired pay. NOTE: RC-SBP cost estimates can be calculated on the Human Resources Command website at <http://hrc.army.mil/site/reserve/soldierservices/retirement/survivorbenefitpayscal.asp>.

#### **B-5. Survivor's RC-SBP Annuity**

a. Although Soldiers' RC-SBP coverage is effective immediately, payment does not begin until Retirees' retired pay commences. Then, Retirees pay a monthly SBP premium (premium 6.5% for spouse coverage), or a monthly RC-SBP premium for past protection and for continuing SBP coverage.

b. Those who chose Option A will not pay the RC-SBP premium from their retired, because as they did not receive pre-age 60 protection.

c. Those who chose Option B will pay less for RC-SBP premiums at age 60. However, if their Soldiers die before reaching the anniversary of their 60th birthdays, their beneficiaries must wait until the 60th anniversaries of their Soldiers birthdays before they may receive SBP annuities.

d. Those who chose Option C will pay higher premiums because a longer potential period of protection was incurred and the annuity would have been payable immediately upon the Soldiers' deaths.

e. For Options B or C, if Soldiers die before age 60, pro-rated premiums for that coverage will be collected from survivors' SBP annuities.

#### **B-6. RC-SBP Election, Active Service Retirement**

a. If ARNG Soldiers serve on any form of active service, they, too, must make RC-SBP elections when they receive their 20-year NOEs. RC-SBP coverage is payable in addition to Servicemembers' Group Life Insurance (SGLI) and other benefits. If Soldiers decide against or fail to make RC-SBP elections when they receive their 20-year NOEs, they will not have another opportunity to elect SBP coverage until age 60.

b. Any ARNG Soldiers who retire after completing 20 years of active service will have the same SBP options as all other members who retire from active service. Their previous RC-SBP

election will be void – with no cost for past protection. For Soldiers who elect RC-SBP for their spouses and die while on a tour of active service, their spouses' SBP annuities will be offset dollar-for-dollar by Dependency and Indemnity Compensation (DIC) which is payable by the Department of Veterans Affairs. SBP for a child is not offset by DIC.

### **B-7. Distribution of RC-SBP Election Forms**

When designated RC-SBP counselors provide counseling to Soldiers and Family members, if any, they will complete and print four copies of the DD Form 2656-5, Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate. The counselor will obtain original signatures on all copies. Distribution will be to the:

- a. Soldier
- b. iPERMS
- c. SIDPERS/RPAM
- d. HRC-STL (AHRC-PAP-T)

### **B-8. Change Forms**

Upon notification of a change in dependency status, such as marriage, divorce, birth or death of a child, etc., the Soldier should complete a DD Form 2656-5, DD Form 2656-6, or DD Form 2656-1 within one year. Submit the form, with a complete copy of the source document, such as a marriage license, birth or death certificate; divorce decree, etc., through the State MPMO/G-1 to HRC-STL to establish a valid election change. These forms are available at <https://www.hrc.army.mil/site/protect/Reserve/download/index.htm>

### **B-9. SBP Termination**

Retirees may elect to discontinue SBP during the one year period beginning on the second anniversary of the date on which payment of retired pay commenced. The Retiree will complete DD Form 2656-2, Survivor Benefit Plan (SBP) Termination Request, obtain appropriate signatures (if spouse concurrence is required, of spouse and SBP Counselor or Notary Public) and mail to DFAS. The DD Form 2656-2 explains the advantages and disadvantages of discontinuing SBP participation. Termination of SBP will not terminate RC-SBP premiums for prior coverage. SBP termination only stops premiums paid for current coverage.

### **B-10. Additional Information pertaining to RC-SBP**

a. More specific information regarding RC-SBP can be found on the web at both <http://www.armyg1.army.mil/rso/sbp.asp> and <https://www.hrc.army.mil/site/reserve/> Go to “Other Links” section and select “Veterans & Retirees”.

b. Soldier's or Retiree's may write or call:

Commander, HRC-STL  
ATTN: AHRC-PAP-T  
1 Reserve Way  
St. Louis, MO 63132-5200  
Telephone: 1-800-318-5298 or 1-314-592-0553

**Appendix C**  
**Sample Automatic Election Memorandum for RC-SBP**

State Letterhead

MEMORANDUM FOR Commander, (of Soldier's Unit)

SUBJECT: Reserve Component Survivor Benefit Plan (RCSBP) Automatic Option C Election

1. This memorandum is notification of non-receipt of the DD Form 2656-5 pertaining to SGT Robert Jones, xxx-xx-xxxx, within 90 days after his receipt of the 20 year Notification of Eligibility for Retired Pay for Non-Regular Service.
2. Soldiers issued their 20 Year NOEs after 31 December 2000 who do not elect Option A or B within the allotted time using DD Form 2656-5, Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate, are considered automatically enrolled in the RC-SBP under Option C (Immediate Annuity).
3. Effective with the date of this memorandum, we will enter into SIDPERS the code for Option C (Immediate Annuity). Therefore, the automated election will ultimately result in the cost for the immediate annuity being deducted from Sergeant Jones' retired pay.
4. A copy of this memorandum has been mailed to Sergeant Jones, a copy permanently filed in his iPERMS record, and a copy sent to Human Resources Command - St Louis for filing in his retirement account.

MPMO/G-1

CF:  
HRC-STL (AHRC-PAP-T)



**Appendix D**  
**Death Notification Memorandum Example**

State Letterhead

MEMORANDUM FOR Cdr, HRC-STL, ATTN: AHRC-PAP-T , 1 Reserve Way, St Louis, MO  
63121-5200

SUBJECT: Information on a Deceased Guardsman

1. The following information is provided pertaining to a Deceased Soldier of the (State) Army National Guard:

SOLDIER'S NAME: Brown, Joseph B.  
SOLDIER'S SSN: XXX-XX-XXXX  
SOLDIER'S DOB: 20 March 1956  
DATE OF DEATH: 5 December 2007  
CAUSE OF DEATH: Auto Accident  
SPOUSE'S NAME: Elaine B. Brown  
SPOUSE'S SSN: XXX-XX-XXXX  
SPOUSE'S ADDRESS: 123 Brown Ave. Brownville, MD  
SPOUSE'S TELEPHONE NUMBER: XXX-XXX-XXXX  
SPOUSE'S DOB: 18 May 1958

2. Enclosed are the 20 Year NOE, DD Form 1883 or DD Form 2656-5, and the NGB Form 23. The original death certificate will be mailed upon receipt from the spouse.

3. The death was reported by (spouse's name).

4. If you have any questions, please call X-XXX-XXX-XXXX.

3 Encls  
as

MPMO/G-1

## **Appendix E**

### **Presidential Recognition Upon Retirement**

Army National Guard Soldiers who retire from active status are entitled to recognition of their service by the President of the United States as described in this appendix.

1. Reference: Department of Defense Instruction (DODI) 1348.34, 13 Sep 89 with Change 2, 24 Jul 90.

2. All military personnel who retire from the Armed Forces, including members of the Army National Guard of the United States will be recognized as follows:

a. A Certificate of Appreciation for Service in the Armed Forces of the United States of America (DD Form 2542 (which is not printed on the certificate)) will be presented to each Soldier who retires from active status or from the Temporary Disability Retired List, for length of service or due to disability. The certificate will be presented upon transfer to the Retired Reserve or placement on a Retired List.

b. A Letter of Appreciation signed by the President will be presented to each Soldier who retires from active status after at least 30 years of service . This includes those with 30 years of active service (active duty and Full-Time National Guard Duty) or 30 years of service in the Selected Reserve creditable for retired pay for non-regular service or any combination these statuses.

c. Medal of Honor recipients and former Prisoners of War (POW) who qualify for or who have been awarded the POW Medal will, upon retirement, be presented a Letter of Appreciation signed by the President.

3. Responsibilities.

a. DD Forms 2542 will be pre-stocked and issued by:

(1) U.S. Army Transition Points for Soldiers processed through them.

(2) State Adjutants General for ARNG Soldiers other than those processed by Transition Centers.

(3) Cdr, Human Resources Command, St Louis for Soldiers who have not otherwise been issued a certificate.

b. Requests for Letters of Appreciation signed by the President will be prepared and processed as follows:

(1) For all ARNG Soldiers except for those processed through Transition Centers, the State Adjutant General (MILPO/G-1) will prepare a memorandum, in original only on their state letterhead, following exactly the enclosed sample and mail it approximately 70 days prior to the Soldiers' actual dates of retirement to:

Chief, National Guard Bureau  
ATTN: NGB-  
111 South George Mason Drive  
Arlington, VA 22202

Caution: Do not change or embellish the format or information. This is the precise information asked for by the White House Military Office (WHMO) in order to process these requests. Do not enclose or attach anything such as orders, additional copies of the memorandum, etc. The WHMO is set to process these letters 45-60 days before the actual date of retirement.

Applications received 60 days after the date of retirement will not be processed. If requesting the letter for award ceremonies in conjunction with Soldiers' retirements, ensure the requests are

submitted in ample time (60 days before) to be processed, issued, mailed, and received at the awarding headquarters. Any deviation may cause the memorandum to be rejected and thus delay the recognition of these Soldiers.

(2) For ARNG Soldiers retiring from active service through Transition Centers, the local retirement approval authority will prepare and process the memorandum through Regular Army channels unless otherwise specified. State MPMO/G-1 personnel may coordinate these actions with the servicing Transition Centers for processing by and delivery to the state when the Soldiers' state is conducting retirement ceremonies and related activities for their personnel.

4. Procedures. Issue certificates and letters upon discharge from the state and transfer to the Retired Reserve.

a. DD Form 2542. Prepare and issue DD Form 2542 and DD Form 363A (Certificate of Retirement) as prescribed in AR 635-5, paragraph 2-12. Using upper case letters centered in the space provided enter:

(1) For officers, the rank, name, and career branch followed by the component, all spelled out. For example:

LIEUTENANT COLONEL LAWRENCE E. COWART, MILITARY POLICE  
ARMY NATIONAL GUARD OF THE UNITED STATES

(2) For enlisted Soldiers, the rank, name and component, all spelled-out. For example:

COMMAND SERGEANT MAJOR SHANNON THOMAS RYAN, III  
ARMY NATIONAL GUARD OF THE UNITED STATES

b. Letters of Appreciation signed by the President. Type a memorandum on state letterhead stationery using the enclosed format, exactly, and mail to NGB as specified in paragraph 3b(1) above. Prepare each memorandum and submit it only in the original. Enter in the spaces provided:

(1) The retiree's first name, middle name or initial, last name, and any suffix. Type the name in upper case and lower case letters so that it will appear exactly as the Soldier uses it. For example, make sure that prefixes, hyphens, apostrophes, and capitalization are correct as these cannot be determined when the name is typed in capital (upper case) letters, or in the manner specified for personnel records.

(2) The rank, spelled-out completely, in which the Soldier is retiring or highest grade held. Also, enter in parentheses the salutation for the WHMO to use on the letter per AR 25-50, figure C-3. For instance, a Sergeant First Class who will be retired as a Command Sergeant Major, enter (Sergeant Major). Do not enter pay grade.

(3) Army National Guard of the United States.

(4) The total number of years and months of military service the Soldier will complete as of the date of retirement as shown in the "Creditable Service for Retired Pay" column of the Soldier's retirement credits record in RPAM. Some examples are: 31 years; over 40 years; 43 years and 4 months; but not the days. Note: Time assigned to the Retired Reserve before the Soldier reaches 60, and time assigned to the Inactive Army National Guard (ING), the Temporary Disability Retired List, or the Standby Reserve on the Inactive Status List do not count.

(5) The actual date of the retirement (from the retirement order).

(6) Retirement Ceremony Date. See also the last sentence of (9) below.

(7) The Soldier's home mailing address. This may be the street, post office box or rural route, plus city, state and ZIP Code. Although the letter may be sent to another address for a ceremony, the request will not be processed without the Soldier's home mailing address.

(8) The unit address and the address of the awards section or commander or other designated official to whom the letter should be mailed for presentation at a ceremony. This must include a by-name point of contact (POC). If the Soldier has already retired, enter NA.

(9) Disposition instructions. State where the letter should be mailed. Enter "Home" of the Soldier if already retired and there will be no ceremony. Enter "Unit" or name and address of another official who will conduct the retirement ceremony. Also enter the date the letter is needed if other than the retirement date.

(10) For each retiree, specify Yes or No to the lead lines: Former Prisoner of War, and Medal of Honor Recipient.

FORMAT FOR REQUEST FOR LETTER OF APPRECIATION

Name:

Rank:

Service: Army National Guard of the United States

Years of Service:

Retirement Date:

Retirement Ceremony:

Home Address:

Unit Address:

Disposition Instructions:

Retiree:        Former Prisoner of War:  
                 Medal of Honor Recipient:

## **Appendix F**

### **Important Documents**

Soldiers are responsible for maintaining records that document their service participation and retirement points. The following is a recommended list of documents that should be safeguarded for future use if they apply to your career:

- a. DD Form 214, Certificate of Release or Discharge from Active Duty.
- b. DD Form 220, Active Duty.
- c. DA Form 1383, Annual or Terminal Statement of Retirement Points.
- d. ARPC Form 249-2-E, Chronological Statement of Retirement Points) and (Detail Point Listing for Previous Retirement Year, DARC Form 249, Chronological Statement of Retirement Points, or AGUZ Form 115 Statement of Retirement Points.
- e. NGB Form 22, Report of Separation and Record of Service.
- f. NGB Form 23, Retirement Credits Record, or a detailed statement of service from the State Adjutant General.
- g. 20 Year NOE or 15 Year NOE, Notification of Eligibility for Retired Pay for Non-Regular Service.
- h. AF Form 526, ANG/USAFR Point Credit Summary.
- i. NAVPERS Form 1070-611, Record of Naval Reserve Service.
- j. NAVMC Form 768 or 798, Record of Marine Corps Reserve Service.
- k. CG HQ Form 4175, Coast Guard Reserve Annual or Terminal Statement of Retirement Points, or CGHQ-4973, Computation of Retirement Points Credits.
- l. Any document proving the Soldier participated in a period of inactive duty training (IDT) such as DA Form 1, Morning Report, DA Form 1380, Record of Individual Performance of Reserve Duty Training, or DA Form 1379, U.S. Army Reserve Components Unit Record of Reserve Training.
- m. School completion notices to prove completion of correspondence or extension courses.
- n. Any appointment or enlistment documents or notices to prove membership.

**Appendix G**  
**Table of Retiree Benefits**

Benefits	Gray Area Retiree (Retired Reserve eligible for but not receiving retired pay)	Retiree (Receiving retired pay)
<b>ID Cards</b>		
<p>Obtain a DD Form 2(RES RET) and DD Form 1173-1 at any Reserve Component ID card-issuing facility with a copy of your 15 or 20-year NOE and transfer or separation orders.</p> <p>Obtain a DD Form 2(Ret)(Blue) and DD Form 1173 (Uniformed Services identification and privilege card) for your family members at any ID card-issuing facility with a copy of your retirement orders.</p>	<p>Member - DD Form 2 (RES RET)</p> <p>Spouse/Dependents - DD Form 1173-1</p>	<p>Member - DD Form 2 (RET)</p> <p>Spouse/Dependents - DD Form 1173</p>
<b>Military Installations, Facilities and Activities</b> Local post policies and in-country directives govern the use of facilities.		
<b>Exchanges</b>	Yes	Yes
<b>Commissary</b>	Yes	Yes
<b>Shopettes</b>	Yes	Yes
<b>Service Stations</b>  (Gasoline coupons are not available in OCONUS for retirees.)	Yes	Yes
<b>Physical Fitness Center</b>	Yes	Yes
<p>Lodging</p> <p>Military lodging is available on a limited basis. Space A is "first come-first served" based on daily availability.</p> <p>Armed Forces Recreation Centers (AFRC) lodging is available to all ID card holders. Toll-Free number: 1-800-GO-ARMY-1 or 1-800-462-7691.</p> <p>Guest House is normally available on a limited basis.</p>	Yes	Yes
<p><b>Other Facilities</b></p> <p>Theater  Recreation Center  Officer/NCO/Enl Clubs  Laundry/dry cleaning  Bowling Alleys  Beverage Stores  Libraries  Four Seasons  MWR facilities</p>	Yes	Yes

Flower Shops Optical Shop Beauty/barber shop Check cashing/currency exchange		
<b>Medical Facilities</b>	Member – No, except on ADT or AD (Eligible if returned to an active duty status)  Spouse/Dependents - No	Member – Yes (at age 60)  Spouse/Dependents – Yes (at age 60)
<b>TRICARE</b>  (All TRICARE programs require payment of premiums based on dependent status except TRICARE for Life which is free)	Member – No  Spouse/Dependents - No	Member - Yes (age 60 to 65)  Spouse/Dependents - Yes (age 60 to 65)  (The member, spouse and any eligible dependent each of whom reaches their 65 <sup>th</sup> birthday must be enrolled in Medicare Part B to qualify for TRICARE for Life and continued medical treatment. At age 65, TRICARE for Life is second payer to Medicare, and third payer to any other civilian medical insurance)
<b>TRICARE Retiree Dental Program (TRDP)</b>  (All TRDP plans require payment of premiums for each enrolled member and dependent)  1-888-838-8737 or www.trdp.org	Member - Yes  Spouse/Dependents - Yes	Member - Yes  Spouse/Dependents - Yes
<b>Lodging /AFRC (4)</b>  Military lodging is available on a limited basis. Space A is "first come-first served" based on daily availability.  Armed Forces Recreation Centers (AFRC) lodging is available to all ID card holders. Toll-Free number: 1-800-GO-ARMY-1 or 1-800-462-7691.  Guest House is normally available on a limited basis.	Yes	Yes
<b>Space-A Travel</b>	Member – Yes, limited to CONUS  Spouse/Dependents - No	Member – Yes  Spouse/Dependents - Yes (OCONUS)
<b>SATO/Carlson Wagonlit Travel</b>	Yes	Yes
<b>Legal Assistance</b>	Limited (AR 27-3)	Yes
<b>Survivor Assistance</b>	Yes	Yes
<b>Casualty Assistance</b>	Yes	Yes
<b>VA Benefits</b>	Yes, if Vet	Yes
<b>Servicemembers Group Life</b>	Yes, if eligible and requested	Yes, if eligible and requested



<b>Insurance</b>  (There are exceptions based on Reserve status. Please visit <a href="http://www.insurance.va.gov/sqliSite/default.htm">http://www.insurance.va.gov/sqliSite/default.htm</a> )		
<b>Veterans Group Life Insurance</b> (There are exceptions based on Reserve status. Please visit <a href="http://www.insurance.va.gov/sqliSite/default.htm">http://www.insurance.va.gov/sqliSite/default.htm</a> )	Yes, if eligible and requested	Yes, if eligible and requested
<b>State Benefits</b>	See your State Representative	See your State Representative

NOTE: The above information may be obtained at the following link:  
<https://www.hrc.army.mil/site/reserve/soldierservices/retirement/grayarea.htm>

**APPENDIX H  
TRICARE BENEFITS**



# FACT SHEETS

December 1, 2006

## Benefits for National Guard and Reserve Retirees and Their Families

If you are a retired National Guard or Reserve member, you and your family members may be eligible for TRICARE medical and dental benefits. For the purpose of these benefits, you may fall into one of the following categories:

- Retired Reserve not eligible for retired pay until age 60, often called, "Gray area retiree;"
- Retiree between age 60 and 65 receiving retirement pay; or
- Retiree age 65 or more receiving retirement pay and receiving or eligible for social security benefits.

If you meet any of these criteria, the guide below will help you understand your medical and dental benefits.

Your Status	Your Coverage	Description
<b>Gray Area Retiree</b>	Health Benefit	<ul style="list-style-type: none"> <li>• You and your family members are not eligible for military or TRICARE health benefits until you reach age 60.</li> </ul>
	Dental Benefit	<ul style="list-style-type: none"> <li>• You and your eligible family members may purchase the <a href="#">TRICARE Retiree Dental Program</a> (TRDP) even before you draw your retirement pay.</li> <li>• If you elect to enroll in the TRDP within 120 days after your official retirement date, you may skip the 12-month waiting period normally required for certain TRDP benefits. Required documentation must be submitted with enrollment application.</li> </ul>
<b>Age 60-64 Retiree (receiving retired pay)</b>	Health Benefit	<ul style="list-style-type: none"> <li>• You and your family members are automatically eligible for TRICARE Standard or Extra. <ul style="list-style-type: none"> <li>▪ You may be seen at a military clinic or hospital on a space-available basis.</li> <li>▪ You must use a TRICARE-authorized provider (a doctor, other individual provider, hospital, or supplier approved by TRICARE).</li> <li>▪ You pay an annual outpatient deductible and inpatient/outpatient <a href="#">cost shares</a>.</li> <li>▪ You may be required to file your own claims.</li> </ul> </li> <li>• You may enroll in TRICARE Prime if you live in an area where TRICARE Prime is offered. <ul style="list-style-type: none"> <li>▪ You must submit a TRICARE Prime enrollment application with the required enrollment fees.</li> <li>▪ If your application and payment are received by the 20th of the month, your Prime enrollment is effective on the first day of the next month. If it is received after the 20th of the month, your enrollment in Prime is effective on the first day of the month after the next month.</li> </ul> </li> </ul>

		<ul style="list-style-type: none"> <li>▪ If your application and payment are received before your retirement and you were enrolled in TRICARE Prime at retirement, your TRICARE Prime coverage continues without a break in coverage.</li> <li>▪ You will pay co-pays for outpatient or inpatient care received outside an MTF.</li> <li>▪ Your priority to be seen at a military clinic or hospital is higher than beneficiaries not enrolled in TRICARE Prime.</li> <li>• Your catastrophic cap is \$3000 per fiscal year per family for TRICARE Prime, Extra or Standard.</li> <li>• If you or your family members are entitled to premium-free Medicare Part A and have enrolled in/purchased Medicare Part B coverage because of disability or end stage renal disease, you are eligible for <a href="#">TRICARE for Life</a> (TFL), regardless of age. See next section on TFL.</li> <li>• Your family member may enroll in Medicare Part B during a special enrollment period, which is anytime while you're on active duty or during the first 8 months after your retirement or separation from active duty. The special enrollment period also applies if you are covered under an employer- sponsored health plan based on your current employment or that of your spouse. If your family member is not enrolled during the special enrollment period, you may enroll them during the general enrollment period which occurs each year January 1st through March 31st. However, your family member's Part B coverage will not be effective until July 1st of the year enrolled and you will pay a 10 percent surcharge for each 12-month period that you were eligible to enroll, but didn't.</li> </ul>
	Dental Benefit	<ul style="list-style-type: none"> <li>• You and your eligible family members may enroll in or continue to use the <a href="#">TRICARE Retiree Dental Program</a>.</li> <li>• If you elect to enroll in the TRDP within 120 days after your official retirement date, you may skip the 12-month waiting period normally required for certain TRDP benefits. Required documentation must be submitted with enrollment application.</li> </ul>
<b>Age 65+ Retiree (receiving retired pay)</b>	Health Benefit	<ul style="list-style-type: none"> <li>• Three months before your 65th birthday you will receive a NOE from the Defense Manpower Data Center which will explain the requirements for maintaining your TRICARE benefits beyond age 65.</li> <li>• TRICARE for Life (TFL) is for all TRICARE beneficiaries who are entitled to premium-free Medicare Part A and who have Medicare Part B coverage based on age. <ul style="list-style-type: none"> <li>▪ Medicare eligible beneficiaries are not eligible for TRICARE healthcare coverage unless they also have Medicare Part B coverage. TRICARE coverage will be reinstated simultaneously with the Medicare Part B effective date.</li> <li>▪ There are no enrollment fees for TFL.</li> <li>▪ In order to use the TRICARE for Life benefit, your DEERS record must reflect your Medicare Part A and Part B status. Take the NOE you receive from the Centers for Medicare and Medicaid Services, which contains the effective dates of Medicare Part A and Part B, to an ID card facility to have your DEERS record updated.</li> <li>▪ Your family member may enroll in Medicare Part B during a special enrollment period, which is anytime while you're on</li> </ul> </li> </ul>

		<p>active duty or during the first 8 months after the sponsor's retirement or separation from active duty. The special enrollment period also applies if you are covered under an employer- sponsored health plan based on your current employment or that of your spouse. If your family member is not enrolled during the special enrollment period, you may enroll them during the general enrollment period which occurs each year January 1st through March 31st. However, your family member's Part B coverage will not be effective until July 1st of the year enrolled and you will pay a 10 percent surcharge for each 12-month period that you were eligible to enroll, but didn't.</p> <ul style="list-style-type: none"> <li>• Your family members under the age of 65 who are not entitled to Medicare are eligible for TRICARE Prime (if you live in a Prime service area), Standard or Extra.</li> <li>• Your catastrophic cap is \$3000 per fiscal year per family for TRICARE Prime, Extra, Standard and TFL.</li> <li>• Getting care under TRICARE for Life: <ul style="list-style-type: none"> <li>▪ You should receive health care services from a Medicare certified provider, or</li> <li>▪ You may receive health care services at a military clinic or hospital on a space-available basis.</li> <li>▪ For services not covered by Medicare, but covered by TRICARE, you must use a TRICARE-authorized provider (a doctor, other individual provider, hospital, or supplier approved by TRICARE to include skilled nursing facilities). <ul style="list-style-type: none"> <li>○ You pay an annual outpatient deductible and inpatient/outpatient cost shares.</li> </ul> </li> <li>▪ You may be required to file your own claims.</li> </ul> </li> </ul>
	Dental Benefit	<ul style="list-style-type: none"> <li>• You and your eligible family members may enroll in or continue to use the <a href="#">TRICARE Retiree Dental Program</a>.</li> <li>• If you elect to enroll in the TRDP within 120 days after your official retirement date, you may skip the 12-month waiting period normally required for certain TRDP benefits. Required documentation must be submitted with enrollment application.</li> </ul>

**Web sites and Resources:**

- [www.tricare.mil/retirees](http://www.tricare.mil/retirees)
- [www.tricare.mil/tfl](http://www.tricare.mil/tfl)
- Regional contractors: [www.tricare.osd.mil/west](http://www.tricare.osd.mil/west)

**West Region:** TriWest 1-888-874-9378, [www.tricare.osd.mil/west](http://www.tricare.osd.mil/west)

**North Region:** HealthNet 1-877-TRICARE, [www.tricare.osd.mil/north](http://www.tricare.osd.mil/north)

**South Region:** Humana Military 1-800-444-5445, [www.tricare.osd.mil/south](http://www.tricare.osd.mil/south)

## **Appendix I**

### **Department of Veterans Affairs (VA) Entitlements**

All Retirees should be encouraged to contact the Department of Veterans Affairs (VA) upon retirement to inquire about possible benefits and entitlements. See VA pamphlet IB-10-164 A Summary of VA Benefits for National Guard and Reserve Personnel. Individuals may visit the nearest VA office or their web site at: <http://www.va.gov>.

#### **I-1. VA Benefits and Selected Reserve**

The following is a list of items of interest to Retirees and their families:

- a. Health care.
- b. Compensation and pension.
- c. Concurrent Receipt and Combat Related Special Compensation.
- d. Education and training benefits.
- e. Vocational Rehabilitation and Employment.
- f. Home loans.
- g. Life insurance.
- h. Burial benefits.
- i. Dependents' and survivors' benefits.

#### **I-2. Eligibility for ARNG Soldiers**

The primary factor in determining basic eligibility for VA benefits is veteran status, which is established by active military, naval, or air service pertaining to Soldiers discharged or released from active service under conditions other than dishonorable. ARNG personnel who have served honorably on active duty establish veteran status and may therefore be eligible for VA benefits, depending on the length of active military service and other eligibility factors. In addition, reserves (Reserve and Guard members) who are never called or ordered to active duty may qualify for some VA benefits.

#### **I-3. Health care**

To be eligible for health care the following criteria is applicable or must be met to be eligible, they are:

- a. Veterans must be enrolled in the VA healthcare system to receive health care services. ARNG members activated for federal duty may qualify for a number of health care services provided by VA.
- b. Hospital, outpatient medical, dental, pharmacy and prosthetic services.
- c. Domiciliary, nursing home, and community-based residential care.
- d. Sexual trauma counseling (enrollment not required).
- e. Specialized health care for women veterans.
- f. Health and rehabilitation programs for homeless veterans.
- g. Readjustment counseling (for combat veterans and enrollment not required).
- h. Alcohol and drug dependency treatment.
- i. Medical evaluation for military service exposure, including Gulf War, Agent Orange, Ionizing Radiation, and certain other environmental hazards (enrollment not required).

#### **I-4. Combat Veterans Eligibility for VA Health Care Benefits extended**

Under previous eligibility rules, combat veterans who served in a theater of combat operations after 11 November 1998 were eligible to be enrolled in Priority Group 6 and receive cost-free health care for conditions potentially related to combat service for two years after discharge for conditions potentially related to combat service. The law has changed to extend eligibility for VA health care for eligible combat veterans on 28 January 2008. This new law extends health care eligibility for combat veterans:

a. Currently enrolled and new enrollees who were discharged from active duty on or after 28 January 2003. They are eligible for the enhanced benefits for 5 years after discharge.

b. Discharged from active duty before January 28, 2003, and who apply for enrollment on or after 28 January 2008. They are eligible for the enhanced benefit until 27 January 2011. To learn more about health benefits for combat veterans, visit:

<http://www.va.gov/healtheligibility/Library/pubs/CombatVet/CombatVet.pdf>.

#### **I-5. Concurrent Receipt and Combat-Related Special Compensation (CRSC)**

Individuals with service connected disabilities may be eligible for VA Compensation or Concurrent Receipt and Combat-Related Special Compensation (CRSC). Individuals who feel that they meet qualification or need specific information about eligibility call the Veterans Administration at 1-800-827-1000 or visit their web site at:

<http://www.va.gov> .

#### **I-6. Education**

Selected Reserve (including Army National Guard) members may be entitled to education benefits under the Montgomery GI Bill – Selected Reserve (Chapter 1606) and/or the Reserve Education Assistance Program (REAP/Chapter 1607). Visit their website at: <http://www.gibill.va.gov/>

#### **I-7. Dependents' and Survivors' Benefits**

The Department of Veterans Affairs (VA) offers a wide range of benefits and services for the surviving spouses, dependent children, and dependent parents of deceased veterans and military service members. Visit their website at:

<http://www.vba.va.gov/survivors/VAbenefits.htm>

#### **I-8. Vocational Rehabilitation and Employment**

Service-disabled veterans may qualify for rehabilitation and employment assistance including: job search, vocational evaluation, career exploration, vocational training, education, and rehabilitation services. If enrolled in an education or training program, VA will pay for the participant's tuition, fees, books, tools, and other program expenses as well as provide a monthly living allowance. Visit their website at:

<http://www.vba.va.gov/bln/vre/index.htm>

#### **I-9. VA Life Insurance**

ARNG personnel are eligible to receive Servicemembers' Group Life Insurance (SGLI), Veterans Group Life Insurance (VGLI), and Family Group Life Insurance (FGLI). They may also be eligible for Service-Disabled Veterans Insurance if called or ordered to

active duty, injured, and have a service-connected disability. To convert SGLI to VGLI, members will submit an [SGLV 8714, Application for Veterans' Group Life Insurance](#) to the Office of Servicemembers' Group Life Insurance with the required premium within one year and 120 days from discharge. However, service members who apply within 120 days of discharge do not need to submit evidence of good health. Servicemembers who apply after the 120-day period must submit evidence of good health. Visit their website at: <http://www.insurance.va.gov/>

### **I-10. Home loan guaranty**

VA guarantees loans to purchase a home, manufactured home and certain types of condominiums; or to build, repair, and improve homes. This benefit may also be used to refinance an existing home loan. Certain disabled veterans can receive grants to have their homes specially adapted for their needs. Native Americans living on Federally-recognized Trust Land may qualify for direct home loans. Basic eligibility requirements for the home loan benefit are:

#### **a. Inactive duty**

When eligibility is based solely on service in one or more reserve components, the Soldier must have completed at least six years of honorable service. Eligibility may also be established if a Soldier was released before completion of six years of service due to a service-connected disability.

#### **b. Active duty**

Members who are activated and served under Title 10 or Title 14, U.S. Code, are eligible if they were activated after 1 August 1990, serve at least 90 days, and their character of service upon release or discharge is honorable. Eligibility based on current activation begins after 90 days of active service. To receive or check on a Certificate of Eligibility, call the VA Eligibility Center at 1-888-244-6711.

### **I-11. Burial Benefits**

a. Burial benefits for veterans may include a gravesite in any of our national cemeteries with available space, opening and closing of the grave, perpetual care, a government headstone or marker, a grave liner for casketed remains, a burial flag, and a Presidential Memorial Certificate, at no cost to the family.

b. VA can pay a burial allowance of \$2000 for veterans who die of service-related causes. For other veterans receiving VA benefits, VA can pay \$300 for burial and funeral expenses and a \$300 plot allowance.

c. A U.S. flag for burial purposes is issued for Soldiers who complete at least one enlistment in the Selected Reserve, or who were discharged due to service-connected disability or whose death was the result of service. A flag can also be issued for Soldiers who at the time of death were eligible for retired pay based on non-regular service, or would have been entitled had the member attained age 60.

### **I-12. VA contact information**

a. Each VA benefit has its own eligibility requirements. For information about eligibility call VA at 1-800-827-1000 or one of the following numbers:

Health Benefits	1-877-222-8387
Education Benefits	1-888-442-4551

VA Life Insurance	1-800-669-8477
Office of SGLI	1-800-419-1473
CHAMPVA	1-800-733-8387
Environmental Health	1-800-749-8387
Headstones ( <i>status of claims only</i> )	1-800-697-6947
Telecommunication	
Device for Deaf ( <i>TDD</i> )	1-800-829-4833
Direct Deposit	1-877-838-2778

VA Web Site

<http://www.va.gov>

Apply for Health Benefits

<https://www.1010ez.med.va.gov/sec/vha/1010ez/>

Apply for Compensation, Pension or Vocational Rehabilitation benefits on line:

<http://vabenefits.vba.va.gov>

Facilities Locator

<http://www.va.gov/sta/guide/home.asp>

Federal Benefits for Veterans and Dependents (2008 Edition)

[http://www1.va.gov/opa/vadocs/current\\_benefits.htm](http://www1.va.gov/opa/vadocs/current_benefits.htm)

The Center for Women Veterans

<http://www1.va.gov/womenvet/>

Education

<http://www.gibill.va.gov>

Loan Guaranty

<http://www.homeloans.va.gov>

Veterans Service Organizations

<http://www1.va.gov/vso/>

State Veterans Affairs Offices

<http://www.va.gov/statedva.htm>

For information on reemployment rights and unemployment insurance

<http://www.dol.gov>



Burial and Memorial Benefits

<http://www.cem.va.gov/burial.htm>

## **Appendix J**

### **Social Security Administration**

#### **J-1. Military service and Social Security**

a. Retirees can receive both Social Security benefits and military retirement. Generally, there is no reduction of Social Security benefits because of military retirement benefits. Retirees will be entitled to full Social Security benefits based on earnings.

b. For additional information pertaining to Social Security benefits and Medicare Taxes, the affect of extra earnings, benefits, eligibility for Medicare, working and receiving Social Security, visit: <http://www.ssa.gov/pubs/10017.html>. Their official website at <http://www.socialsecurity.gov> is an interactive means to accomplish most tasks and gain information on line.

c. In addition to their web site, you may call 1-800-772-1213. Social Security representatives can answer questions in person from 0700 to 1900 hrs on business days. They can also provide information by automated phone service 24 hours a day. If deaf or hard of hearing, use the TTY number: 1-800-325-0778.

#### **J-2. Death of a Retiree or family members**

a. The Social Security Administration should be notified as soon as possible when a Retiree or family member dies.

b. Death Benefit. A one-time payment of \$255.00 can be paid to the surviving spouse if he or she was living with the deceased; or, if living apart, was receiving certain Social Security benefits on the deceased's record. If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased's record in the month of death.

c. Certain family members may be eligible to receive monthly benefits, including:

(1) Widows or widowers age 60 or older (age 50 or older, if disabled);

(2) Surviving spouses at any age who are caring for the deceased's child or children who are under age 16 or who are disabled;

(3) Unmarried child or children of the deceased:

(a) Younger than age 18 (or age 18 or 19 if full-time students in elementary or secondary school); or

(b) Age 18 or older with disability that began before age 22;

(c) Parent or parents, age 62 or older, who were dependent on the deceased for at least half of their support; and

(d) Surviving divorced spouses, under certain circumstances.

d. If the deceased was receiving Social Security benefits, checks must be returned to the Social Security Administration for the month of death or any later months.

e. Representatives from the Social Security Administration can be reached at the telephone number provided above to answer questions pertaining to the death of a Retiree or family member.

## **Appendix K**

### **Defense Finance and Accounting Service (DFAS)**

#### **K-1. Defense Retiree and Annuitant Pay System (DRAS)**

The Defense Finance and Accounting Services (DFAS) operates the Defense Retiree and Annuitant Pay System (DRAS). The DRAS replaced the former Department of Defense system used to pay military Retirees and Annuitants. The system is a standard combined system. It uses advanced data processing techniques and telecommunications capabilities. Military Retiree accounts are administered at the DFAS center in Cleveland, OH. Annuitant accounts are administered at the DFAS center in Denver, CO. All Retirees and Annuitants visit <http://www.dfas.mil/about.html> for answers they may need.

#### **K-2. Cost of Living Allowance (COLA) and Consumer Price Index (CPI).**

Retired pay may be increased annually by a cost-of-living allowance (COLA) based on the change in the Consumer Price Index (CPI) from the third quarter of one calendar year to the third quarter of the next. COLAs are normally effective 1 December and payable the first working day in January.

#### **K-3. My Pay**

- a. Recommend that all Retirees visit MYPAY link at <https://mypay.dfas.mil/mypay.aspx> to enroll and set up a Personal Identification Number (PIN).
- b. After enrolling and obtaining their PINs, Retirees and Annuitants may use My Pay to manage their pay information, receive and read their leave and earning statements, and print their forms 1099R.

#### **K-4. Retiree Seminars**

Retiree seminars are periodically scheduled at military and civilian facilities throughout the U.S. and around the world. A list of seminars is published annually at the DFAS link above and will indicate if representatives from DFAS Retired and Annuitant Pay will be attending, if in attendance, they provide attendees with information on a variety of pay issues.

## **GLOSSARY**

### **Terms Abbreviations**

#### **AD**

Active Duty

#### **ACCP**

Correspondence Course Program

#### **ADT**

Active Duty for training

#### **AFTP**

Additional Flight Training Period

#### **AFS**

Active Federal Service

#### **AGR**

Active Guard Reserve

#### **AHRC**

Army Human Resource Command

#### **ARNG**

Army National Guard

#### **ASTP**

Additional Simulation Training Period

#### **AT**

Annual Training

#### **ATP**

Additional Training Period

#### **AUTA**

Additional Unit Training Assembly

#### **AY**

Anniversary Year

#### **AYE**

Anniversary Year Ending

**COLA**

Cost of living allowance

**CPI**

Consumer Price Index

**DEERS**

Defense Enrollment Eligibility Reporting System

**DEP**

Delayed Entry Program

**DFAS**

Defense Finance and Accounting Service

**DIEMS**

Date Initially Entered Military Service

**DoD**

Department of Defense

**DODFMR**

Department of Defense Financial Management Regulation

**DODI**

Department of Defense Instruction

**DRAS**

Defense Retiree and Annuitant Pay System

**ET**

Equivalent Training

**FHD**

Funeral Honor Duty

**Fifteen Year Letter**

See NOE

**FTNGD**

Full-Time National Guard Duty

**FY**

Fiscal Year

**G-1**

Deputy Chief of Staff, G-1

**HRC-STL**

Human Resources Command-St. Louis

**IDT**

Inactive Duty Training

**ING**

Inactive Army National Guard

**iPERMS**

interactive Personnel Electronic Records Management System

**IRR**

Individual Ready Reserve

**MCOFT**

Mobile Conduct of Fire Training

**MMSI**

Military Membership Status Identifier

**MPMO**

Military Personnel Management Officer

**MTF**

Military Treatment Facility

**MUTA**

Multiple Unit Training Assembly

**NGB**

National Guard Bureau

**NOE**

Notification of Eligibility

**RA**

Regular Army

**RC**

Reserve Component or Reserve Components

**RCCPDS**

Reserve Component Common Personnel Data System

**RC-SBP**

Reserve Component Survivor Benefit Plan

**RMP**

Readiness Management Period

**ROTC**

Reserve Officers' Training Corps

**RPAM**

Retirement Point Accounting Management system

**RPAS**

Retirement Point Accounting System

**RST**

Rescheduled Training

**SAO**

Survivor Assistance Officer

**SBP**

Survivor Benefit Plan

**SIDPERS**

Standard Installation Division Personnel System

**SSA**

Social Security Administration

**SSN**

Social Security Number

**USAR**

United States Army Reserve

**USC**

United States Code

**UTA**

Unit Training Assembly

**TAG**

The Adjutant General

**TDRL**

Temporary Disability Retired List

**TFL**

TRICARE for Life

**TRDP**

TRICARE Retiree Dental Program

**Twenty Year Letter**

See NOE

**VA**

The Department of Veterans Affairs

**WHMO**

White House Military Office