

IDANG RETIREMENT HANDBOOK



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Retiree Responsibilities..... 1

Introduction

Retirement planning for members of the Air National Guard is a complex endeavor. Our members may participate in any one, or two, of four different retirement system such as Traditional Guard, Active Guard/Reserve (AGR), Federal Employee Retirement System (FERS), or the Civil Service Retirement System (CSRS). The intent of this publication is to pull together the various military entitlements and benefits our members may be eligible for and present it in one comprehensive handbook.

This Handbook is intended for military retirement AGR's and Traditional Drill Status Members. Federal Technicians will also need to pre-plan, and coordinate their retirements through the Human Resources Office (HRO) located in Boise, ID.

During the research and development, one theme repeated time and again; there are several actions that you need to take as soon as possible to assure your benefits and entitlements are available as soon as you are eligible to receive them. Regardless of when you plan to retire, or even *if* you plan to retire, you are encouraged to read the next section and see what actions you can take now to ensure your well-earned entitlements and benefits are available when you need them.

Pre-Retirement Actions Members Should Accomplish Now

Congress has recognized the many sacrifices our citizen-airmen have made in the post 9/11 era. In response, they improved several of our entitlements and benefits to recognize those sacrifices during activations both overseas and in the Homeland. Members with qualifying activations can receive a reduction of their retirement pay age for members, VA health benefits, and the Post 9/11 GI bill.

Reduced (Military) Retirement Pay Age for DSGs and Technicians

Eligibility

The 2008 National Defense Authorization Act (NDAA) included a provision for Traditional Guardsmen and Technicians which “reduces eligibility age for receipt of Reserve retired pay by three months for each aggregate of 90 days of qualifying active duty performed within a fiscal year. Eligibility age cannot be reduced below age 50 [years of age].” The reduction in retirement pay age is given in three month increments for every 90 consecutive days on a qualifying order; i.e. 10 months on qualifying orders earns a retirement pay age reduction of 9 months. This benefit only applies to retirement pay; it does not apply to any other benefits that start at age 60.

CAUTION: This benefit is not automatic; you must prove that you had qualifying activations, and you must apply for the benefit. This section will walk you through the process. DO NOT wait to apply; members should apply for a reduced retirement age after every qualifying activation.

CAUTION: There is no similar provision for Technicians to receive a reduced CSRS or FERS minimum service or minimum retirement age, this only applies to their military Retirement Pay Age. Federal employees should review the most current [Federal Employee Retirement Handbook](#) for more information on the federal retirement benefits and requirements.

Application Process

Applying for this benefit with a CAC card is relatively simple and should only take about 15 minutes or less if your orders are scanned in and ready to upload. The ideal time to submit an application for Reduced Retirement Pay Age (RRPA) is when you are filing the travel voucher at the completion of a qualifying activation because you should have electronic copies of your orders readily available and have access to a government network.

Before applying for a reduced retirement pay age, first determine if you have any ‘Qualifying Activations’. Only activations which included 90 days or more on orders AFTER 29 Jan 2008 and meet the following criteria qualify:

- Involuntary mobilization (Call or order to active duty under Title 10, U.S.C., Sections 688, 12301(a), 12302, 12304, 12305, 12406, or any other provision of law during a war or national emergency declared by the President or Congress).
- Voluntary active duty (Call or order to active duty under Title 10, U.S.C., Section 12301(d)).
- Includes MPA or RPA provided such active duty is performed under 12301(d).
- Full-time National Guard duty under a call to active service authorized by the President or Secretary of Defense under Title 32, U.S.C., Section 502(f) for purposed of responding to a national emergency declared by the President or supported by Federal funds.

The following are not qualifying activations:

- Active Guard Reserve (AGR) orders.
- Annual Tour (Title 10, U.S.C., Section 12301(b)).
- Captive status (Title 10, U.S.C., Section 12301(g)).
- Medical treatment/medical evaluation for disability purposes or medical study (Title 10, U.S.C., Section 12301(h)).
- Airmen not assigned to or participating satisfactorily in units (Title 10, U.S.C., 12303).
- Under active duty agreements (Title 10, U.S.C., Section 12311).
- Disciplinary/courts martial (Title 10, U.S.C., Section 12315).
- Muster duty (Title 10, U.S.C., Section 12319).

Scan copies of qualifying orders from your personal files, or download them from AROWS. If in doubt, submit any orders which may qualify for a final determination.

To request a reduced retirement age, log on to vPC-GR; a direct link to vPC-GR is available through the AF Portal home page.

The screenshot shows the AF Portal home page. On the left, there is a 'Top Portal Links' sidebar with a 'Personnel/Finance' section highlighted in red. This section contains a list of links, with 'vPC-GR (virtual Personnel Center-Guard Reserve)' also highlighted in red. The main content area features three magazine covers: 'SSQ STRATEGIC STUDIES QUARTERLY' (Fall 2013), 'ASPJ AIR & SPACE POWER JOURNAL' (Sep/Oct 2013), and 'MOBILITY SUN' (Summer 2013). Below these is the 'Air Force Announcements' section, which includes a list of 25 general announcements, such as 'FY14 Tuition Assistance Suspended' and 'November 2013 Enlisted Promotion Increments'.

Once in VPC-GP, click on the “Action Request” tab; and click on the Reduced Retirement Pay Age link.

VPC-GR Dashboard

Role Filter: All Role Filter Help

[Dashboard Intro](#) [Worklist Tab Help](#) [Action Request Tab Help](#) [Video Assistance](#) [myPers Home Page](#)

Overview **Action Requests** Reports My Roles / Delegations My Profile [Action Requests Help](#)

Select the Air Force Reserve Command or Air National Guard shield to access the corresponding online services requests

Current Selection
AIR NATIONAL GUARD

Online Services Requests

Documents I've Requested
[Track Previous Support Requests](#)
 Need further assistance with a request not listed on this page? [Create a New Support Request](#)

My Records (updates and corrections)
 - Request Personal Data Updates (Select to view update types)
 - Update Civilian Employment Information (CEI)
 - Update DFERS Information
 - Request Duty History Changes or Corrections
 - Request Federal Awards and Decorations History Corrections
 - Request Military Service Date Changes and/or Corrections
 - Request Retirement Points Corrections
 - Review your Electronic Officer Selection Record (eOSR)
 - Request Correction to my DD Form 214

My Official Military Personnel Record (view/request copy)
 - View and Print Documents Online (.mil domain required)
 - View Current Retirement Points
 - Request a copy of your Performance Report
 - Request a 20 Year Letter (reissue)
 - Request a Mortgage Letter
 - Request a Reduced Retired Pay Eligibility Date
 - Request a VA Home Loan Letter
 - Request a copy of your Federal Award or Decoration
 - Request a list of your current Federal Awards and Decorations
 - Request your DD Form 214, Certificate of Release or Discharge
 - Request your NGB Form 22, Record of Separation and Service
 - Request a copy of your DD Form 215 (DD Form 214 Correction)
 - Request a copy of your NGB Form 22a (NGB Form 22 Correction)

Evaluations (Overview)
 - MPS or CSS Initiate Officer or Enlisted Performance Report
 - Appeal an Evaluation
 - Request a Shell on a Member

Officer Promotions (Overview)
 - Submit a Letter to the Promotion Board (Officer)
 - Request a post-Board Counseling (Officer)

Federal Awards and Decorations (Overview)
 - Nominate a Member for MSM, AFM, AFAM, AAM
 - Submit a Military Outstanding Volunteer Service Medal (MOVSM)
 - Combat Readiness Medal Certification
 - Amend or Revoke a Federal Award or Decoration
 - Deny Air Reserve Forces Meritorious Service Medal (ARFMSM)

Retirements (Overview)
 - Apply for Retirement (Reserve, AGR, Mandatory Pay at Age 60)
 - Notification of Eligibility for Retired Pay/RCSBP Package
 - Request information on my current RCSBP Election
 - Request Assistance on Retired Pay Issues
 - Guard Retired Pay Calculator
 - RCSBP Calculator
 - **Reduced Retired Pay Age**

Retirement Points (Overview)
 - Request to Perform Duty for Points Only - Non-Pay

Separations (Overview)
 - Request a Voluntary Separation, Discharge, or Resignation
 - MPS/JFHQ submit ANG Unique/Involuntary to TFSC

The system will automatically load your Reduced Retirement Pay Age application in the “Worklist Tab” (see the figures below). Navigate to the “Worklist” Tab; click on the Reduced Retirement Age application.

Overview **Worklist** Action Requests Reports My Roles / Delegations My Profile [Worklist Help](#)

Action Requests

View: Submitted by me Start Date: 10/15/2010 First Name:

Type: All End Date: 10/15/2016 Last Name:

Status: Open Request ID:

2 entries returned - 2 entries matched

Type	Request ID	Submitted By	Member	Unit	Date Created	Status
Reduced Retire...	RRP0014661					

Next, scroll down to the Attachments section: 1) click the “Add” button, and browse to the electronic copy of your orders (AROWS orders will work); 2) Ensure that the file name for your order(s) now appears in the “Description” Box; 3) click the ‘Save/Submit’ button.

Attachments

Attach each certified order for qualifying active duty performed. (Recommended file types: .jpg or .pdf)

- Use a unique and descriptive filename for each attachment, (e.g. SMITH-OIF-16JUN04.PDF).
- When scanning documents use the Black and White setting at 150-300 DPI resolution to minimize attachment sizes.
- Files attached by myPers - TFSC, or associated with an order, i.e. Status = "Agent Only", may not be deleted or edited.
- Click on a row to display the attachment description below the table.

Table Filter Options (based on Review Status) New Reviewed All Maximum File Size (Mb): 2

30 entries returned

Attachment Name	Description	File Status	Date Added	Order #	Date Revis
	Iraq Orders 200...	Agent Only	9/20/2013 2:03:50 PM	PCARS 00...	10/11/2
	Iraq Orders 200...	Agent Only	9/20/2013 2:03:50 PM	PCARS 00...	10/11/2
	Iraq Orders 200...	Agent Only	9/20/2013 2:03:50 PM	PCARS 00...	10/11/2
	Iraq Orders 200...	Agent Only	9/20/2013 2:03:50 PM	PCARS 00...	10/11/2
	Iraq Orders 200...	Agent Only	9/20/2013 2:03:50 PM	PCARS 00...	10/11/2

Description: Iraq Orders 2009-2010

Buttons: Add, Delete, Undo, Display, Edit Description, Save / Submit, Close

Orders

- Below is a listing of orders that have been submitted as attachments and entered in the system by myPers - TFSC.
- Changes to PCARS tours must be requested through the PCARS change process.
- PCARS reference numbers may contain gaps and are referenced in the Summary table.
- Updated PCARS tour data is received on a weekly basis and will be reflected in the application.
- Click on a row to display the order remarks below the table.

Once complete, the vPC-GR staff will send you an e-mail with instructions for reviewing your application. If approved, your application will show your new Reduced Retirement Pay Age (RRPA) Date at the bottom. The sample below shows the Confirmed RRPA Date is nine months earlier than the member’s 60th Birthday.

90 Day Increments

3 entries returned		
FY	Days	90 Day Inc
2008	11	0
2010	288	3
2011	1	0

Total 90 Day Increments (9 months)

Retired Pay Eligibility Dates

Original (60th Birthday)

Potential RRPA Date

90 Day Increments

2 entries returned		
FY	Days	90 Day Inc
2008	11	0
2010	288	3

Total 90 Day Increments (9 months)

Retired Pay Eligibility Dates

Original (60th Birthday)

Confirmed RRPA Date

Your Potential RRPA Date is based on active duty service that has not been verified as qualifying service.
 Your Confirmed RRPA date is based on active duty service that has been verified as qualifying service.

Continued Healthcare After Separating From The Military

If you separate from the National Guard or Reserves, meaning you "get out" before you can retire, then you may qualify for transitional health benefits. Your eligibility depends on your military status before you separate.

If you separate immediately following a period of active duty service, you may qualify for one or both of the following programs:

- [Transitional Assistance Management Program](#)
- [Continued Health Care Benefit Program](#)

If you are a member of the Selected Reserve and currently enrolled in TRICARE Reserve Select, you may purchase [the Continued Health Care Benefit Program](#) when you separate and lose eligibility for TRICARE Reserve Select.

Certain members of the Selected Reserve who are covered by TRICARE Reserve Select and involuntarily separated under other than adverse conditions, may have access to extended TRICARE Reserve Select coverage up to 180 days. For more information, contact your service personnel department.

Keeping Minimum Essential Coverage

While covered by TRICARE, you have [minimum essential coverage](#) under the Affordable Care Act. When you lose TRICARE, you'll be losing that minimum essential coverage and you'll need to make some decisions about your health care.

- You may qualify for 180 days or transitional health coverage through [the Transitional Assistance Management Program \(TAMP\)](#).
- After TRICARE or TAMP ends, if you qualify, you may purchase the [Continued Health Care Benefit Program \(CHCBP\)](#) for an additional 18-36 months of minimum essential coverage.
- You are not required to purchase the CHCBP. Instead you may use employer's sponsored health insurance
- You may purchase health insurance through your state's Affordable Care Act health exchange, and may even qualify for a subsidy. See the [Affordable Care Act](#) section in this handbook for more information.
- If you don't have new minimum essential coverage before your TRICARE or transitional benefits end, then you will pay a [fee](#) to the Internal Revenue Service for each month you don't have minimum essential coverage.

VA Healthcare Benefits

Eligibility

For the purposes of VA healthcare benefits and services, a person who served in active military service and who was discharged or released under conditions other than dishonorable is a Veteran. Reserve or National Guard members with *only* active duty for training purposes do not meet the basic eligibility requirement.

Most Veterans who enlisted after September 7, 1980, or entered active duty after October 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty in order to be eligible. This minimum duty requirement may not apply to Veterans who were discharged for a disability incurred or aggravated in the line of duty, for a hardship or “early out,” or those who served prior to September 7, 1980. Since there are a number of other exceptions to the minimum duty requirements, VA encourages all Veterans to apply so the VA can determine their enrollment eligibility.

Current and former members of the Reserves or National Guard who were called to active duty by a federal order and completed the full period for which they were called or ordered to active duty may be eligible for VA health benefits as well.

Bottom line: Traditional Guardsmen and technicians who have qualifying activations or periods of active duty service and AGR retirees are most likely eligible for VA Health benefits and should apply for care.

Application Process

If you meet the eligibility requirements outlined above, VA encourages you to apply for benefits by completing [VA Form 10-10EZ, Application for Health Benefits](#) online. If you are already enrolled in VA health care, you can update your information by completing [VA Form 10-10EZR, Renewal Application for Health Benefits](#). If you have any questions about the process, obtain all of your medical records that may support a disability determination and Line of Duty determination and work with a [Veteran Service Organization](#) to submit the application. It takes anywhere from one to four months to process electronic 10-10EZ submissions and over a year to process paper applications.

VA applies a variety of factors during the application verification process when determining your eligibility for enrollment, but once enrolled, you remain enrolled in the VA health care system and maintain access to certain VA health benefits. Once your application is successfully processed, you will be assigned an enrollment [Priority Group](#). You may be eligible for more than one Enrollment Priority Group. In that case, VA will always place you in the highest Priority Group that you are eligible. Under the VA Health Benefits Package, the same services are generally available to all enrolled Veterans. Once enrolled, you will receive a personalized Veterans

Handbook, which will detail your VA health benefits and provide important information concerning your access to VA health care. Each VA Medical Center has a Women Veterans Program Manager who is designated to advise and advocate for women Veterans. The VA assists women veterans with medical services from primary care to specialized care for chronic conditions or reproductive health.

Note: Qualifying traditional guardsmen may enroll while still serving in the military.

Benefits Comparison

VA health benefits are competitive with TRICARE and have no enrollment fees. Retirees must live within 40 miles of a Military Treatment Facility to be eligible for TRICARE PRIME. Retirees living more than 40 miles from and MTF can choose TRICARE Standard and Extra.

Copays and Fees*	TRICARE Prime (retiree)	**TRICARE Standard/Extra	TRICARE Retired Reserves	VA Healthcare Benefits
Eligibility	AGR retiree or Retired Reserve over 60	AGR retiree or Retired Reserve over 60	Retired Reserve under 60	Based on: Combat Vet with Nonservice related conditions
Enrollment Fees	Retiree-\$273.84/yr Family-\$547.68/yr	N/A	Retiree-\$390.99/mo Family-\$956.65/mo	N/A
Annual Deductibles	\$0	Retiree-\$150/yr Family-\$300/yr	Retiree-\$150/yr Family-\$300/yr	\$0
Outpatient Visits	\$12 copay per visit	Standard: 25% Extra: 20%	Non-network provider: 25% Network provider: 20%	Preventive Care visit-\$0 Primary Care Visit- \$15 Specialty Care Visit- \$50
Inpatient (Hospitalization) Visits	\$11 per day (\$25 minimum charge)	Standard: lesser of \$698/day or 25% of charges, plus 25% of billed services Extra: lesser of \$250/day or 25% charges, plus 25% of billed services	Non-network provider: lesser of \$698/day or 25% of charges, plus 25% of billed services Network provider: lesser of \$250/day or 25% charges, plus 25% of billed services	\$1184 for first 90 days of care (\$592 for each additional 90 days) plus \$10 per day
Medications- Network Retail	Generic: \$5 Brand Name: \$17	Generic: \$5 Brand Name: \$17	Generic: \$5 Brand Name: \$17	\$8 per 30 supply Max annual cost- \$960

*NOTE: The information in the table above is based on specific assumptions; please contact the appropriate plan provider(s) to obtain information specific to you and your service background and your needs.

** NOTE: TRICARE Standard and Extra are the same plan, TRICARE Standards copays apply to care given by non-network providers while TRICARE Extra copays apply to care given by 'on network' providers.

Post 9/11 GI Bill Benefits

Summary:

The Post-9/11 GI Bill (chapter 33 benefits) is an education benefit program specifically for military members who served on active duty on or after September 11, 2001. Depending on an individual's situation, provisions of the new program may include coverage of tuition and fees, a monthly housing allowance, books and supplies stipend, Yellow Ribbon payments, college fund or "kicker", rural benefit payments and transferability to eligible immediate family members (spouse and children). Please contact your retention officer if you have any questions on the Post 9/11 GI Bill that are not covered in this section.

Eligibility:

Reserve Airmen that served at least 90 aggregate days on active duty after September 10, 2001 or who served 30 continuous days on active duty after September 10, 2001 and were honorably discharged for a service-connected disability, are eligible for the Post 9/11 GI Bill. Active-duty service time required by graduates of a Service Academy or ROTC does NOT count toward qualifying service required to earn benefits. Title 32 AGR service does count towards the Post 9/11 GI Bill service requirements.

Benefit Highlights:

The Post 9/11 GI Bill provides different percentage levels of education benefit depending on an individual's length of active duty service following September 10, 2001. Airmen are eligible for up to 36 months of benefits under the Post 9/11 GI Bill Program. Benefits are available for up to 15 years from an Airman's last period of active duty of at least 90 consecutive days. Airmen released from active duty due to a service-connected disability after 30 days or more of continuous service are also eligible for benefits for 15 years. This education benefit, unlike previous GI Bill versions, can be transferred to dependent registered in the Defense Enrollment Eligibility Reporting System, or DEERS. By law, a combined total of 36 months of benefit is the maximum that may be transferred to dependents.

Approved Education Programs

Approved training under the Post-9/11 GI Bill includes [graduate and undergraduate degrees](#), [vocational/technical training](#), [on-the-job training](#), [flight training](#), [correspondence training](#), [licensing](#), [national testing programs](#), [entrepreneurship training](#), and [tutorial assistance](#). All training programs must be approved for GI Bill benefits.

Maximum Basic Benefit

The maximum basic benefit of the Post 9/11 GI Bill is available to Airmen that serve an aggregate of 36 months or more of active duty service or 30 continuous days of active service and honorably discharged for a service-connected disability after September 10, 2001. The maximum benefit provides:

- 1) Full tuition & fees directly to the school for all public school in-state students. For those attending private or foreign schools tuition & fees are capped at \$19,198.31 per academic year, [click here](#) for the most current information (Changes effective on 1 August of each year, figures current as of August 2013).
 - Airmen attending a private Institution of Higher Learning in AZ, MI, NH, NY, PA, SC or TX may be eligible for a higher tuition reimbursement rate.
 - Airmen attending a more expensive private school or public school as a non-resident out-of-state student, a program exists which may help to reimburse the difference called the VA [Yellow Ribbon Program](#).
- 2) Monthly housing allowance equal to the basic allowance for housing (BAH) payable to an E-5 with dependents, in the same zip code as the school*, [click here](#) for more details.
- 3) Stipend of up to \$1,000 per year for books and supplies*, proportionately based on enrollment.
- 4) College fund or "kicker" based on the "rate of pursuit" (full- or part-time study) issued monthly with the housing allowance. The 'kicker' is typically an incentive for enlistment/reenlistment, check your service contract if you think you are eligible for a 'kicker'.
- 5) One-time payment of \$500 to certain individuals relocating from highly rural areas- defined as a county with 6 or less persons per square mile as evident by the most recent decennial census-by either physically relocating at least 500 miles to attend an educational institution, or traveling by air to physically attend an educational institution if no other land-based transportation exists.

*NOTE: The housing allowance and stipend for books and supplies are not paid to active duty members or those pursuing training at half time or less; individuals enrolled in distance learning receive the books and supplies stipend but do not receive the housing allowance.

Yellow Ribbon Program

The [Yellow Ribbon Program](#) is an agreement between institutions of higher learning (IHL) and the VA to fund tuition costs above the maximum tuition rate. For Airmen enrolled in a participating IHL the VA will pay all resident tuition & fees for a public school and the higher of the actual tuition & fees and the maximum tuition rate per academic year for a private school (an exception to this exists for students enrolled in private schools in AZ, MI, NH, NY, PA, SC or TX. In these cases, the VA will pay the higher of the actual tuition & fees or the highest public in-state undergraduate tuition & fees). [Click here](#) to search for participating institutions.

Percentage Benefit

Individuals that serve between 90 days and less than 36 months of aggregate active duty service are eligible for a percentage of the maximum benefit. For those Airmen, the percentage level ranges from 40% to 90% of the basic benefit depending on length of service during the qualifying period. See the Table below for more information. Yellow Ribbon payments are not authorized for persons receiving a percentage benefit.

Example: An Airman with 120 days of qualifying service will receive 40% of the tuition benefit and 40% of the monthly housing allowance for an E-5 with dependents, and up \$400 for books.

Benefit Earned Based on Qualifying Active Duty Service

Individuals serving an aggregate period of active duty after September 10, 2001 of:	Includes entry level and skill training?	Percentage of Maximum Benefit
At least 36 months	Yes	100
At least 30 continuous days on active duty (Discharged due to service-connected disability)	Yes	100
At least 30 months, but less than 36 months	Yes	90
At least 24 months, but less than 30 months	Yes	80
At least 18 months, but less than 24 months	No	70
At least 12 months, but less than 18 months	No	60
At least 6 months, but less than 12 months	No	50
At least 90 days, but less than 6 months	No	40

Prior MGIB Eligibility

If Airmen are eligible for the Montgomery GI Bill, Montgomery GI Bill-Selected Reserve, or Reserve Educational Assistance Program AND qualify for the Post 9/11 GI Bill, they must make an irrevocable election to convert these benefits to the Post 9/11 GI Bill program before they can transfer their Post 9/11 GI Bill benefits. After converting these benefits, Airmen cannot receive benefits under the program from which they converted. For many eligible Airmen, the Post 9/11 GI Bill is a better solution than other education benefit programs but this depends on several factors including the type of education or training and the amount of benefits received under each program. To see which option is best for you, use the [Benefit Comparison](#) tool.

Individuals converting from the Montgomery GI Bill (chapter 30) to the Post 9/11 GI Bill are eligible to receive a refund of a proportional amount (based on the number of months remaining under MGIB at the time of Post-9/11 conversion) of their basic \$1,200 contribution. Contact your Wing Retention Officer for application information. This refund will be included in the last monthly housing allowance payment when Post-9/11 (Chapter 33) entitlement exhausts. Those who do not exhaust entitlements under the Post 9/11 GI Bill will not receive a refund. Refunds for the additional \$600 Buy-Up Program contributions are not authorized. Members who have not used any of their Montgomery GI Bill when they convert to the Post 9/11 GI Bill may be eligible for an additional 12 months of Post 9/11 GI Bill benefits. Eligible Airmen should talk to their Retention officer to find out more about this benefit.

Transfer Of Benefits To Family Members

Active duty or Selected Reserve Airmen, officer or enlisted, serving on or after August 1, 2009, that are eligible for the Post 9/11 GI Bill must also have:

- At least six years of service on the date of election and must commit to a service obligation of an additional four years;

OR

- At least 10 years of service on the date of election and cannot, because of standard service or DoD policy or statute, commit to serve an additional four years but agrees to serve the maximum allowable time;

Family members enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) are eligible to receive benefits at the time of transfer under the following conditions:

- Spouse:
 - May start the benefit immediately

- May use the benefit while the Airman remains in the Armed Forces or after separation from active duty
- Is not eligible for the monthly stipend or books and supplies stipend while the member is serving on active duty
- Can use the benefit for up to 15 years after the Airman's last separation from active duty
- A subsequent divorce does not affect the spouse's ability to receive educational benefits but the Airman retains the right to revoke or modify the transfer at any time
- Child:
 - May start use of benefit only after Airman completes at least 10 years of service in the Armed Forces
 - May use the benefit while the Airman remains in the Armed Forces or after separation from active duty
 - Cannot use the benefit until a secondary school diploma or equivalency certificate is received or reaches 18 years of age
 - Entitled to the monthly stipend for books and supplies while Airman is on active duty
 - Not subject to the 15-year delimiting date but may not use the benefit after reaching 26 years of age

Additional Information:

VA Post 9/11 web site: http://www.gibill.va.gov/benefits/post_911_gibill/index.html

VA Post 9/11 Pamphlet: http://www.gibill.va.gov/documents/pamphlets/ch33_pamphlet.pdf

DoD Post 9/11 GI Bill Website: http://www.defense.gov/home/features/2009/0409_gibill/

Transferability: http://www.gibill.va.gov/benefits/post_911_gibill/transfer_of_benefits.html

Pre-Separation Briefing and Transition Assistance Program (TAP)

Separating from the military can be complicated, especially for members of the National Guard or Reserve who have been called to active duty. As a member of the Guard or Reserve, you have benefits and entitlements that are unique to your situation. Understanding those benefits will make your transition back to civilian life a lot easier. Attending Pre-Separation Briefings and TAP seminars is an important part of the learning process. Pre-Separation Briefings and TAP seminars are available to all retiring members and are HIGHLY encouraged. Pre-Separation Briefings are mandatory for AGR members – Permissive TDY is authorized with Unit Commander's approval IAW AFI36-3003, Table 7, Rule 12.

You are responsible for making your own arrangements to attend the Pre-Separation Briefings and/or TAP Seminar at the nearest TAP Office. You can attend a TAP seminar as early as 24 months prior to your projected separation date. Regardless of whether you attended a TAP seminar previously, you are encouraged to attend one again approximately 4 months prior to retirement. Members must bring a DD Form 2648, Pre-Separation Counseling Checklist for Active Component Service Members, with them, or complete the checklist on-line.

Executive TAP classes are available to E-8s and higher and O-5s and higher.

Please call the Airman and Family Readiness Center for scheduling and for further information on how to access the on-line form and for registering for a TAP class.

Mt. Home TAP Office

COMM: (208) 828-2458

DSN: 728-2458

Your Separation Requirements

As you begin the separation process, give yourself plenty of time to take care of all your required tasks. You can attend these classes as early as 24 months before your projected retirement date.

- (ALL) Pre-Separation Counseling: Required by law, Pre-Separation Counseling should take place no fewer than ninety days prior to separation. You will learn about continuing your medical insurance, relocation assistance, separation pay, life insurance, Department of Veterans Affairs (VA) benefits, and unemployment insurance. For information on the class, contact your nearest Transition Assistance Program (TAP) office or [Army Career and Alumni Program \(ACAP\) office](#) (transition office) online.

Note: You will need an active Army Knowledge Online (AKO) account to access ACAP

- **(AGR/ALL) TAP Employment Workshop:** The TAP employment workshop is highly recommended for AGRs and encouraged for retiring Technicians. The class includes information on job-search strategies, resumes, interviewing skills, job offers, and salary negotiation. Contact your nearest transition office for more details on the TAP workshop.
- **(AGR) Final medical and dental exams.** AGRs are encouraged to schedule their final medical and dental exams with your nearest installation's medical clinic or hospital ninety days prior to your separation.
- **(ALL) Submit Your Retirement Application in vPC-GR.** See the [Retirement Application](#) section in this guide.

Your Transitional Benefits

Retiring members of the Guard and Reserve have several options for medical care coverage. The options vary depending on the age of the retiree and their retirement status. See the [TRICARE](#) section of this handbook for more information.

- **Unemployment compensation:** Depending on your state of residence and the terms of your discharge, you may be eligible for unemployment compensation. Each state has its own rules for eligibility, so contact your state's employment office for details, [click here](#) for a state-by-state listing. Additionally, DOL offers specific information for veterans on unemployment is available from the [Department of Labor](#).
- **Life insurance:** Your Servicemembers' Group Life Insurance (SGLI) will continue for 120 days after separation. You can convert your life insurance from SGLI to Veterans' Group Life Insurance (VGLI) within the 120 days. After 120 days you must provide proof of good health. Visit the [VA](#) or call 1-800-669-8477 for more information.
- **Post 9/11 GI Bill:** See the [Post 9/11 GI bill](#) section within this handbook and/or the VA's [GI Bill website](#) for more information.
 - Many members of the Guard and Reserve continue to receive benefits through one of the other GI Bill programs. For more information on those programs, visit the VA's [GI Bill website](#). If you are eligible for the Post-9/11 GI Bill and one of the other programs, you may choose to receive benefits under the Post-9/11 GI Bill. However, you cannot receive benefits under both the Post-9/11 GI Bill and another GI Bill program at the same time.

Return-To-Work Rights

For members completing an extended AGR tour, returning to their civilian employer after military duty can be a challenge. Fortunately, there are laws and organizations that help them return to their civilian jobs after being called to active duty.

- **The Uniformed Services Employment and Re-Employment Rights Act (USERRA).** USERRA provides job protection and rights of reinstatement to employees who participate in the Guard and Reserve. In order to qualify for USERRA protection, you must:

- have held a permanent civilian position with the company
- have given advance notice to your employer of your military service (unless precluded by military necessity)
- have served in the Armed Forces (voluntarily or involuntarily) no more than five years, unless at the request of and for the convenience of the government
- have been discharged under honorable conditions
- report to your civilian employer in a timely manner
- be qualified to perform the duties of your former job (members who were disabled while in the military may still qualify under certain conditions)

More information and specific requirements for USERRA can be found at the [Department of Labor's website](#).

- The National Committee for Employer Support of the Guard and Reserve (ESGR). ESGR provides information and mediation services for employers and members of the Guard and Reserve. Its ombudsman program works in conjunction with the Veterans' Employment and Training Service and the U.S. Department of Labor to resolve employment and re-employment issues. Visit the [ESGR website](#) or call 1-800-336-4590 for more information.
- The Small Business Administration (SBA) Office of Veterans Business Development. The SBA Office of Veterans Business Development helps activated Reserve and Guard members who are small-business owners. It offers a comprehensive business-planning guide and other assistance to self-employed Reserve and Guard members before, during, and following active duty. For more information, visit their [website](#).

Application for Retirement

Retirement Options: Retired Reserves, Discharge/ETS, Or Active Duty Retirement

Members who complete at least 20 satisfactory years of satisfactory service and who are ending their military career may transfer to the retired reserves, elect a discharge from service at their ETS date, or may be eligible for an active duty retirement.

Retired Reserves vs. Discharge

Drill Status Guardsmen (DSGs) and Technician members must apply for a transfer to the Retired Reserves to receive retirement benefits. As members of the Retired Reserves, they can elect to participate in [TRICARE Retired Reserves](#), receive longevity credit towards their retirement pay, and their retirement pay will increase with military pay increases and cost of living adjustments (COLAs). Members of the Retired Reserves may be recalled back to service by presidential order, should the need arise.

Members who do not apply for retirement essentially elect to be discharged from service after 20 or more years of satisfactory service. They are not eligible for retirement benefits until they reach their retirement pay age, typically age 60. They are, however, also far less likely to be recalled to service. Members who entered into service on, or after, 8 September 1980 and who choose to be discharged will receive retirement pay based on the pay table in effect the year that they separated from the military, not the year that they begin receiving retirement pay and they will NOT benefit from COLA increases or pay raises during their retirement.

Active Duty Retirement

Members who performed the equivalent of 20 years of active duty must elect the Active Duty Retirement option to receive the benefits they earned. Members who receive an Active Duty retirement are eligible for retirement pay immediately upon retirement (the first retirement payment may take 60 days to process), and are eligible for [TRICARE Prime, Standard and Extra](#), and all other benefits afforded to retired Active Duty members. To determine if you may be eligible for an active duty retirement, log onto the vMPF from the Air Force Portal and click on the "Record Review/Update" link. Next, click on the Service link in the new window and review your Total Active Federal Military Service, which is presented in a YYMMDD format. Your Total Active Federal Military Service includes all of the time you served that counts toward an Active Duty retirement, such as Active Duty, ADOS, Annual/Special Training days, etc. Points earned from UTAs, PT Days, membership points, and Extension Course Institute (ECI) points from any Career Development Courses (CDCs) or Professional Military Education are added to an active

duty retirement on a one day per point basis; this is referred to as “1405 Time”.

The Total Active Federal Military Service information is updated annually, after your R/R Date. If you have questions about your Total Active Federal Military Service information, or have questions about whether or not you qualify for an Active Duty retirement, contact the ARPC Retirements Section at (800) 525-0102.

Retired Reserves (DSGs and Technicians)

Retirement Pay Eligibility

To attain eligibility for retired pay at age 60, reservists must complete at least 20 years of satisfactory service. Members meeting the eligibility requirements for pay at age 60 are issued a "Notification of Eligibility for Retired Pay at Age 60" letter when they achieve 20 years of satisfactory service. Retirement pay eligible members may elect to participate in the Reserve Component Survivor Benefit Plan, or RCSBP.

Retired Reserve Benefits

Member's eligible for retired pay under Title 10, U.S.C., 12731 are eligible for certain benefits before they reach age 60, including:

- Reserve Component Survivor Benefit Plan (RCSBP)
 - Allows members to provide an annuity of up to 55% of retired pay to an eligible, designated beneficiary upon their death
 - Members will receive a RCSBP letter with their “20 Year Letter” containing additional information on the program and instructions on how to apply.
 - See the [Reserve Component Survivor Benefit Plan](#) section for more information
- Participate in open mess functions if authorized by the base commander
- Wear the uniform on appropriate occasions
- Possess an ID card, DD Form 2 RES (Red)
- Space-available air transportation
- The 2004 National Defense Authorization Act authorizes unlimited base exchange and commissary privileges to all retirees
- Veterans' Group Life Insurance

Note: See [AFI 36-3209](#) paragraph 5.15 for additional information

Persons in Retired Reserve Section ZA are automatically furnished applications to apply for retired pay four months before attaining age 60.

Upon reaching age 60, Retired Reserve members receive the same benefits that accrue for retired members of the active Air Force.

Transferring To The Retired Reserves

Verify Retirement Point Summary

You are highly encouraged to verify your retirement Point Summary BEFORE you apply for retirement. You can verify the accuracy of your service history by logging on to the Virtual MPF, go to Self-Service Actions; Personal Data; ANG/USAFR Point Credit Summary Inquiry (PCARS). Ensure you received credit for all of your service and applicable Professional Military Education and CDC correspondence courses.

If there are any discrepancies, provide electronic copies of your pay run from Finance, PME/CDC certifications/transcripts, orders or other proof of service to vPC-GR. Within vPC-GR, navigate to the “Action” tab and select the “Request Retirement Points Corrections” link.

The screenshot displays the vPC-GR Dashboard interface. At the top, there is a 'Role Filter' dropdown set to 'All' and a 'Role Filter Help' link. Below this are navigation tabs: 'Dashboard Intro', 'Worklist Tab Help', 'Action Request Tab Help', and 'Video Assistance'. The main navigation bar includes 'Overview', 'Worklist', 'Action Requests' (highlighted with a red box), 'Reports', 'My Roles / Delegations', and 'My Profile'. The 'Action Requests Help' link is visible in the top right. The main content area features two Air Force Reserve Command shields. The 'Current Selection' is 'AIR NATIONAL GUARD'. Below this, the 'Online Services Requests' section is divided into four columns: 'Documents I've Requested', 'Evaluations (Overview)', 'Officer Promotions (Overview)', and 'Federal Awards and Decorations (Overview)'. The 'Request Retirement Points Corrections' link in the 'My Records' section is highlighted with a red box. The 'Retirements (Overview)' section is also visible at the bottom.

The following window will pop up. All of the required “Category” fields should be prepopulated, you only need to: 1) add a subject line, recommended format is Last, First, Last 4; 2) Request Point Correction in the Question Box; 3) attach the proof of service documents collected; 4) Click Continue. A window will pop up with Frequently Asked Questions, make sure to click on the “FINISH SUBMITTING QUESTION” button.

ACTIVE DUTY AF AIR RESERVE AIR NATIONAL GUARD RETIREE CIVILIAN

* Required

* Career Management

* Category

* Corrections

* Retirement Points/Service History

1 → * Subject

2 → * Question

Attach Documents (Required)

Only the following file types are allowed:
 .doc, .docx, .xls, .xslm, .xlsx, .pdf, .txt, .rtf, .jpg, .jpeg, .csv, .gif, .xfl, .xml, .htm, .html, .tif, .tiff

3 → Browse...

4 → **CONTINUE...**

When To Apply For Retirement

- Traditional Guard members and Military Technicians: Not less than six months but no earlier than one year from the effective date of the retirement
 - Awards and retirement letters for the member and their spouse, as well as flags flown over the nation’s capital take time to pull together; failure to provide the required notice may make it impossible to have these items available at your retirement ceremony
- Active Guard Reserve (AGR) members
 - At least 120 days plus desired amount of terminal leave and PTDY, but no earlier than one year from the effective date of the retirement

Retirement Application Process

Members eligible for retirement can apply for retirement using the Virtual Personnel Center – Guard and Reserve (vPC-GR) [Dashboard](#).

vPC-GR Dashboard

Role Filter: All Role Filter Help

[Dashboard Intro](#) [Worklist Tab Help](#) [Action Request Tab Help](#) [Video Assistance](#) [mvPers Home Page](#)

Overview **Action Requests** Reports My Roles / Delegations My Profile [Action Requests Help](#)

Select the Air Force Reserve Command or Air National Guard shield to access the corresponding online services requests

Current Selection
AIR NATIONAL GUARD

Online Services Requests

Documents I've Requested
[Track Previous Support Requests](#)
Need further assistance with a request not listed on this page? [Create a New Support Request](#)

My Records (updates and corrections)

- [Request Personal Data Updates](#) (Select to view update types)
- [Update Civilian Employment Information \(CEI\)](#)
- [Update DEERS Information](#)
- [Request Duty History Changes or Corrections](#)
- [Request Federal Awards and Decorations History Corrections](#)
- [Request Military Service Date Changes and/or Corrections](#)
- [Request Retirement Points Corrections](#)
- [Review your Electronic Officer Selection Record \(eOSR\)](#)
- [Request Correction to my DD Form 214](#)

My Official Military Personnel Record (view/request copy)

- [View and Print Documents Online \(.mil domain required\)](#)
- [View Current Retirement Points](#)
- [Request a copy of your Performance Report](#)
- [Request a 20 Year Letter \(reissue\)](#)
- [Request a Mortgage Letter](#)

Evaluations (Overview)

- [MPS or CSS Initiate Officer or Enlisted Performance Report](#)
- [Appeal an Evaluation](#)
- [Request a Shell on a Member](#)

Officer Promotions (Overview)

- [Submit a Letter to the Promotion Board \(Officer\)](#)
- [Request a post-Board Counseling \(Officer\)](#)

Federal Awards and Decorations (Overview)

- [Nominate a Member for MSM, AFAM, AFAM, AAM](#)
- [Submit a Military Outstanding Volunteer Service Medal \(MOVSM\)](#)
- [Combat Readiness Medal Certification](#)
- [Amend or Revoke a Federal Award or Decoration](#)
- [Deny Air Reserve Forces Meritorious Service Medal \(ARFMSM\)](#)

Retirements (Overview)

- [Apply for Retirement \(Reserve, AGR, Mandatory Pay at Age 60\)](#)
- [Notification of Eligibility for Retired Pay/RCSBP Package](#)
- [Request information on my current RCSBP Election](#)
- [Request Assistance on Retired Pay Issues](#)
- [Guard Retired Pay Calculator](#)

The following window will open

Section 1 – Mandatory Separation Date/High Year Tenure Date

- If you have received a letter from HQ ARPC advising that you will be automatically transferred to the Retired Reserve on your mandatory separation date (MSD) or high year tenure date (HYT); you do not need to apply for retirement unless you wish to request an earlier date. If your retirement effective date is the same as your MSD or HYT, please [click here](#) to provide information for your retirement ceremony and certificate.

Section 2 - Retirement Introduction/Pre Application Checklist

There are two basic retirement categories for Air Force Reserve and Air National Guard personnel:

Reserve Retirement:

- You are eligible for **Assignment or Transfer to the Retired Reserve** if you have 20 satisfactory years of service. Reference AFI 36-3203, Service Retirements and AFI 36-3209, Separation and Retirement Procedures for Air National Guard and Reserve Personnel Members. If you are uncertain whether you have received your letter or do not have a copy you may submit a request on line using the vPC-GR application at <https://arpc.afrc.af.mil/vPC-GR>.
- Please safeguard the 20 Year Letter. In addition to protecting your retired pay entitlement, it is required as proof of eligibility for space available travel on military aircraft IAW DoD Regulation 4515.13-R, Air Transportation Eligibility.
- You may submit a request on line using the vPC-GR application at <https://arpc.afrc.af.mil/vPC-GR> to verify total number of retirement points to determine your basic eligibility or the vMPF under "Self-Service Actions." In vMPF, click on "Personal Data", then "ANG/USAFR Point Credit Summary Inquiry (PCARS) and "Point Summary" which will provide you with your total "Satisfactory Service" and then click on "Service History" and at the bottom of the "Retire" column this will provide your "Total Retired Points".
- One more item you may want to check before deciding on your date is to review our "Entitlements" information concerning the Reserve Component Survivor Benefit Program and the retirement pay calculator. You can access this information at http://arpc.afrc.af.mil/tools/rcsbp_calculator/default.asp.
- To determine your retired pay you must have your "Total Retired Points" (Outlined above) and your "Years of Service" directly from your Leave and Earning Statement (LES). This includes members who prefer to be discharged under the provision of AFI 36-3208, Administrative Separation of Airmen (regular Airman requesting appointment as a Reserve Officer for retirement under Title 10).

Active Duty Military Retirement

- To be eligible for an active duty military retirement, members must have accumulated 20 years of Total Active Federal Military Service (TAFMS). If members are officers and they wish to retire in their officer grade, they must also have 10 years of commissioned service. See AFI 36-3203, Service Retirements and AFI 36-3209, Separation and Retirement Procedures for Air National Guard and Reserve Personnel Members.
- To verify your TAFMS, you may submit a "My Request" using our vPC-GR self-service application at <https://arpc.afrc.af.mil/vPC-GR> or calculate it yourself by using the vMPF under "Self-Service Actions." In vMPF, click on "Personal Data", then "Record Review/Update", then click on "Service", on the first line you should find your Total Active Federal Military Service Date (TAFMSD). Use your projected retirement date and subtract it from your TAFMSD.
To determine your retirement pay and Survivor Benefit Pay (SBP) you can do this by using the following website: <https://cms.afpc.randolph.af.mil/retsepcalc/eoretfrm.asp>
- If you apply for an active duty retirement, you must also fill out a DD Form 2656 for pay purposes and attach with your retirement application. You must complete Section II of the DD Form 2656.
- Note: Section XI Survivor Benefit Plan Spouse Concurrence – 10 U.S.C. Section 1448, requires that an otherwise eligible spouse concur if the member declines to elect SBP coverage, elects less than full coverage or elects child coverage only (see page 2 of the DD Form 2656 instructions).

Initial Here: I understand and acknowledge the information in Section 2

Read through application details and instructions and initial at bottom of the screens (there will be more than one).

Retirement Application

The next step in the on-line retirement process is to complete and submit your Retirement Application. Before your application is routed to the Air Reserve Personnel Center, it must be coordinated with your Unit and / or Wing CC for Unit Reservist / ANG members. If you are an IMA, this application must be coordinated through your Program Manager.

If you are applying for Active Duty Pay, you must fill out a [DD Form 2656](#) and submit it via this application. Attaching the form below will result in the quickest processing of your application. Alternatively, you can select the fax box below and fax your form(s) to the Air Reserve Personnel Center.

If you do not have your forms ready you may submit your application now and enter the additional data later. The coordination process will not start until all of the required fields have been entered.

When you are ready to proceed, fill out the application below. All bold fields with asterisks are required.

Application Information

Retirement Type*

Reserve Retirement (Reservist)
 Active Duty Retirement (20 or more years of Federal Active Military Service)
 Mandatory Separation Date (MSD)/High Year Tenure Date (HYTD)/Age 60

Request that I retire effective on*

Justify Retirement within 6 Months

Would you like a U.S. flag?* Yes No

Would you like a ceremony?* Yes No

Highest Grade Held* **Air Reserve/National Guard Technician***

Home Telephone*

Home Address*

Spouse's Name

Point of Contact Information

(Enter the name, address and/or contact number of the person designated to work your retirement ceremony and/or receive your documents and certificates. This information is required if you request a ceremony.)

POC Name

POC Address

POC Phone(s)

Unit Information

Unit/PM Telephone*

Unit of Assignment*

Unit Address

Attachments

File Name	File Size	Attach La..
		File 1
		File 2
		File 3
		File 4

Faxed (Commercial 478-327-2215, DSN 497-2215)

Note: Select a row inside the attachment table for options.

If you attach some files and fax other documents, please select the Faxed checkbox.

Coordinator / Approver

Coordinator*

Save / Submit Clear All

Select Reserve Retirement if ineligible for Active Duty Retirement and retiring before Mandatory Separation Date/High Year Tenure/Age 60

Select Active Duty Retirement if eligible

Select before Mandatory Separation Date/High Year Tenure/Age 60 if intent is to serve as long as possible.

Complete the application.

- Members eligible for an Active Duty Retirement must attach a DD Form 2656
 - Must also have a retirement date on the first of the month
- Must provide justification if retirement date is within six months
- Coordinator will be Unit/CC

Checking The Status Of Your Retirement Application

- From the vPC-GR dashboard, click on the 'Worklist' tab
- In the action Requests field, change the 'View' and 'Type' options to read: 'Submitted by me' and 'Retirement'
- Click the 'Refresh' button

The screenshot displays the vPC-GR Dashboard interface. At the top left, the title "vPC-GR Dashboard" is visible. A "Role Filter" dropdown is set to "All". Navigation links include "Dashboard Intro", "Worklist Tab Help", "Action Request Tab Help", and "Video Assistance". The "myPers Home Page" link is in the top right. The "Worklist" tab is selected and highlighted with a red box. Below the tabs, the "Action Requests" section is highlighted with a red box. It contains filters for "View" (set to "Submitted by me"), "Type" (set to "Retirement"), and "Status" (set to "Open"). There are also input fields for "Start Date" (10/10/2009), "End Date" (10/10/2015), "Request ID", "First Name", and "Last Name". A "Refresh" button is highlighted with a red box. Below the filters, a message states "0 entries returned - 0 entries matched". A table with columns "Type", "Request ID", "Submitted By", "Member", "Unit", "Date Created", and "Status" is shown, but it is currently empty.

- Click on the application
 - Will highlight the line green
 - If 'Status' says 'Coordination', the application is still routing on base; if 'Status' says 'Work in Progress', the application is at ARPC for final processing
 - 'Coordination Actions' will show any local movement on the application

1 entries returned - 1 entries matched

Type	Request ID	Submitted By	Member	Unit	Date Created	Status ^
Retirement	RET0053895	[REDACTED]	[REDACTED]	0142 MAINTENAN...	27 Sep 2012	Work In Progress

Assigned To: [REDACTED]

Retirement Orders Completed Retirement Date: 9/29/2012
 Certificates Completed Date Items Mailed: [REDACTED]
 Flag Ordered (Reserve Only) Requested Action: Apply

[Open Reviews \(0\)](#) [Summary Report](#)

Coordination Actions [REDACTED]

2 entries returned - 2 entries matched Refresh

Assignee	Status	Created	Coordinated	Days Pending
Unit Commander ([REDACTED])				
Wing Commander or equivalent ([REDACTED])				

- If no application shows up, change the filters to the following: ‘View’ – Submitted by me; ‘Type’ – Retirement; ‘Status’ – Closed

1 entries returned - 1 entries matched

Type	Request ID	Submitted By	Member	Unit	Date Created	Status ^
Retirement	RET0053972	[REDACTED]	[REDACTED]	0142 MAINTENAN...	02 Oct 2012	Approved

[Print Order](#)

Assigned To: [REDACTED]

Retirement Orders Completed Retirement Date: 11/30/2012
 Certificates Completed Date Items Mailed: [REDACTED]
 Flag Ordered (Reserve Only) Requested Action: Apply

- If your application shows up under ‘Closed’, ARPC has approved your retirement application
 - Click ‘Print Order’ to access your retirement order
 - ARPC will update when the orders and certificates were completed and mailed

Retirement Pay

Traditional Guardsmen will receive a packet in the mail from ARPC approximately four months prior to their 60th birthday. This packet will include general pay information and how to initiate the pay process. It is critical to maintain a current address with HQ ARPC in order to receive this packet. Retirees should call ARPC at 1-800-525-0102 to update their information.

To apply for Reserve retirement pay, members will need to complete the ARPC Form 83 and DD Form 2656. Both of these forms must be received by HQ ARPC/DPPR at least 30 days, but not earlier than six months before the member's 60th birthday. [Click here](#) for the online forms.

Direct Deposit is the method used by the Defense Finance and Accounting Services (DFAS) to distribute pay to Airmen. Normally, the first deposit will be on the first day of the month after the month which includes their retired pay effective date. However, if an Airman participates right up to his or her retired pay effective date, all final points, and service must be received before pay can be finalized. In such cases, allow 60 calendar days after the retired pay effective date for retired pay to begin.

After receipt of your retired pay, please direct all of inquiries to DFAS-CL toll free 1-800-321-1080.

Depending on the date you entered the service, you're covered by one of two plans: Final Pay or High 36. If the tables below make your head spin, check out the [Retired Pay Calculator](#) below to calculate your retirement pay estimate.

Date You Entered Service	Retirement Plan	Formula
Before September 8, 1980	Final Pay	Final month's basic pay times 2.5% for each year of service (total points earned/360)
September 8, 1980 & later	High 36	Average pay of the Highest 36 months Basic Pay times 2.5% for each year of service (total points earned/360)

Under either system, there's a financial benefit to transferring to the Retired Reserve rather than merely being discharged since you will earn longevity credit for the time you spend in the Retired Reserve. Being discharged creates an even more dramatic benefit reduction under the High 36 program: In addition to the loss of longevity credit, benefits for discharged service members are calculated using the pay table in effect during the year of discharge rather than at age 60. For example, if you elected to be discharged after qualifying for retirement pay at age 42, that could mean missing out on nearly 20 pay increases!

Of course, money is only one consideration. Retired Reserve status carries the continuing possibility of being called to duty — and the decision is irrevocable.

Retired Reserve Pay Calculator for DSGs and Technicians

Members can use the retired pay calculator available on vPC-GR to estimate their retirement pay. This is only an estimate based on the current pay table and your projected point total and retirement grade. The calculator assumes that members elect to enter the retired reserves rather than a discharge; members who chose to be discharged need to use the appropriate formula in the [Retirement Pay](#) section. The Reserve Retirement calculator can take into account your unique circumstances. For instance, ROTC graduates who were on scholarship automatically credit towards their retirement longevity time. Their time on scholarship will automatically be reflected in the DIEUS date (Date [of] Initial Entry Uniformed Services), which essentially gives longevity credit for those years on scholarship, once they complete 20 years of satisfactory service (e.g. ROTC four-year scholarship graduates who completes 20 years of satisfactory service receive credit for 24 years of service for retirement pay).

To use the retirement pay estimating tool, log on to the vPC-GR and click on “Guard Retired Pay Calculator” under the “Action Request Tab”. This will bring up another window that will show your current information and projected information

The screenshot displays the vPC-GR Dashboard interface. At the top, there is a 'Role Filter' dropdown set to 'All' and a 'Role Filter Help' link. Below this are navigation links for 'Dashboard Intro', 'Worklist Tab Help' (highlighted with a red box), 'Action Request Tab Help', and 'Video Assistance'. A 'mvPers Home Page' link is also present. The main navigation bar includes 'Overview', 'Worklist', 'Action Requests', 'Reports', 'My Roles / Delegations', and 'My Profile'. The central area features two shields: the Air National Guard shield on the left and the Air Force Reserve Command shield on the right. Text in the center reads: 'Select the Air Force Reserve Command or Air National Guard shield to access the corresponding online services requests'. Below this, the 'Current Selection' is 'AIR NATIONAL GUARD'. Underneath, the 'Online Services Requests' section is visible. On the left side of this section, there are links for 'Documents I've Requested', 'Track Previous Support Requests', and 'Need further assistance with a request not listed on this page? Create a New Support Request'. The 'My Records (updates and corrections)' section lists various update and correction requests. The 'My Official Military Personnel Record (view/request copy)' section lists requests for documents and reports. On the right side, there are sections for 'Evaluations (Overview)', 'Officer Promotions (Overview)', 'Federal Awards and Decorations (Overview)', and 'Retirements (Overview)'. The 'Retirements (Overview)' section contains a list of links, with '- Guard Retired Pay Calculator' highlighted by a red box.

A new window will open, displaying your current retirement point summary, as of your most recent R/R Date. On the right side of the screen, you can input your projected grade, rank, years of service, etc. The only field you need to populate is the “Years Served” field, the calculator will automatically compute the Point Value and the estimated Base Retired Pay.

Reserve Retired Pay Calculator

[Instructions](#)

This is a Reserve retired pay estimate and only applies to those members who are eligible for Reserve retired pay
The actual amount of retired pay will be computed on the retired pay effective date.

Your Current Information	Member Projected Information
Pay Grade: E-6 Effective: 04/01/2010	Pay Grade: <input type="text" value="E-6"/>
Retirement Points: 2797 Years Served: 10	Retirement Points: <input type="text" value="2797"/>
Last Updated (MM/DD/YYYY): 10/09/2012	Years Served: <input type="text" value="0"/>
Based on Pay Table for Year: 2012	Based on Pay Table of Year: <input type="text" value="2012"/>
Point Value: 0.24929	Point Value: <input type="text" value="0.00000"/>
RR Date (MM/DD): 06/12	Base Retired Pay: (Estimated) \$
Last Closure Date: 06/11/2012	<input type="button" value="Calculate Projected"/> <input type="button" value="Reset Calculations"/>
DIEUS: 06/12/2003 PayDate: 10/14/2003	
Base Retired Pay (@ age 60): \$697.26 @ 07/09/2041	

AGR Retirement Calculator

AGR retirement pay is calculated based on the member’s rank and equivalent years of active duty service, or Total Active Federal Military Service and “1405 Time”. “1405 Time” is a credit AGR members receive for non-active duty service, such as UTAs and membership points, which they earned as a DSG, and is added to the Total Active Federal Military Service time on a one point equals one day basis. However, members must reach 20 years of active duty service before they receive any credit for their “1405 Time”. All members who entered service prior to September 8, 1980 are under the ‘Final Pay’ retirement plan, where a member’s retirement pay is based on their last year of pay, adjusted with annual pay raises and COLAs (as are all of the plans). The High-36 retirement system applies to members who first entered Service on or after September 8, 1980, and before August 1, 1986; High-36 also applies to members who first entered the Service on or after August 1, 1986, and chose to revert to the High-36 retirement plan by not accepting the Career Status Bonus (CSB). The CSB/REDUX retirement system applies only to members who first entered Service after July 31, 1986, and chose to receive the Career Status Bonus and the REDUX retirement plan. [Click here](#) to use the ARPC AGR retirement pay calculator. You will need to call (800) 525-0102 and select Option 4 to obtain your “1405 Date”, which credits you for your inactive duty points. All other information can be obtained from the vMPF by selecting the “Records

Review/Update” link and then selecting the “Service” link. If you are projecting out your retirement date into the future, you can subtract your ‘1405 Time’ from your Total Active Federal Military Service Date (TAFMSD) to determine the applicable ‘1405 Date’ to use with the calculator. For instance, if a member had a TAFMSD of 1 October, 1991 and 1 year, 7 months of “1405 Time” (or credit for inactive duty such as drills, membership points, and PME), then your 1405 Date would be 1 March, 1990. The member’s 1405 Time is only used to determine retirement pay once the member has 20 years of active duty service.

CAUTION: Calculators designed for Active Duty members do not accurately predict the retirement pay for AGR members that have also served as a drill status guardsman or as a technician.

COLA Reductions for “Working Age” Retirees

Cost of Living Adjustments, or COLAs, are calculated based on the Consumer Price Index, or CPI. For 2014, the COLA increase for military members, retirees, and spouses receiving benefit annuities was 1.5%. The 2013 Bipartisan Budget Act included new provisions which, beginning 1 Jan 2016, will reduce the annual COLA by 1% for “Working Age” retirees, retirees under 62 years of age, as well as spouses receiving benefit annuities. In instances where the CPI is less than 1%, the law forbids a pay reduction as a result of this law. The bill does have a "catchup provision". When a retiree reaches 62 years of age, their pension goes up to where it would have been without the COLA reduction.

As the law was originally adopted, there is no provision that exempts disabled retirees or spouses who receive a Survivors Benefit Plan annuity from these cuts.

Thrift Saving Plan Loans

The Thrift Savings Plan (TSP) allows members to take out low interest residential or general purposes loans from their account(s). While this may be an attractive financing option, members who are close to retirement need to be aware that any unpaid loan balance will be reported to the IRS as a Taxable Distribution and will result in additional taxes and penalties on the remaining balance. In fact, the TSP must declare a Taxable Distribution on the **entire** unpaid balance (including any accrued interest) of the loan if: (1) the loan is in default (i.e., missed loan payments or payments are made for less than the amount required), and member fails to repay the amount needed to bring your payments up-to-date within the time period specified by the TSP; (2) you do not repay your loan in full by the maximum term limit (5 years for a general purpose loan; 15 years for a residential loan); or (3) **you separate from Federal/Military service and do not repay your loan in full.**

When the TSP declares a taxable distribution, the IRS considers the unpaid balance of loans to be taxable income, which will result in an approximately 20% tax depending on the tax bracket. In addition, if members are under age 59 ½ at the time of their separation, they may have to pay a 10% early withdrawal penalty tax. Once a taxable distribution has been declared, the loan is closed, and future repayments are not allowed. Members who have outstanding Thrift Savings Plan (TSP) loans should consider paying off these loans prior to separating from the Military.

Separated Participant Options

If members with a TSP loan leave federal or military service, their loan must be closed within 90 days of the date when their agency or service reports their separation to the TSP.

At that point, they may:

- Repay the loan in full;
- Partially repay the loan, and receive a taxable distribution on the remaining outstanding balance;
or
- Receive a taxable distribution of the entire outstanding loan balance.

Note: A withdrawal cannot be processed from your account until the loan has been closed.

The TSP will provide separating members of their options once they have been notified that the member is separating. If the TSP does not receive payment in full by the required date shown on the notice, a taxable distribution will be declared. The member will have to pay Federal income tax on the unpaid balance of their loan and may be subject to the IRS 10% early withdrawal penalty tax, unless they separate from Federal service in the calendar year in which they are age 55 or older. Visit the www.tsp.gov website for more information.

Survivor Benefit Plan (SBP)

Summary

The military offers survivor's benefit plans which ensure your family continues to receive a portion of your future retirement income should you pass away before your eligible beneficiaries. These plans are the only program to provide a surviving spouse a guaranteed lifetime income just as the retiree is guaranteed retired pay during their lifetime, unless the retiring member elects not to participate. The member can select their desired coverage; up to a maximum annuity of 55% of their retired pay. The value of the annuity increases automatically at the same rate as retired pay based on Consumer Price Index increases. Estimated coverage cost calculator is available on the vPC-GR "Action Request" tab.

Note: Members pay nothing for this coverage until they begin drawing retired pay.

Eligibility

All airmen who have completed 20 years of satisfactory service required for retired pay eligibility are entitled to coverage. The Air Reserve Personnel Center will provide Traditional Guardsmen and Technicians with an informational/decisional package when they reach 20 years of service. AGR personnel will not be required to make a coverage election until they begin the retirement process.

All members, including AGRs, have the option of selecting the Basic Survivor Benefit Plan (SBP). This plan provides coverage for survivors only after the members is eligible to receive retirement pay. Because Traditional Guardsmen and Technicians may have a gap, known as 'the gray area' between retirement and retirement pay eligibility, they have additional options provided in the Reserve Component Survivor Benefit Plan (RCSBP).

Basic Survivors Benefit Plan (SBP)

The Basic SBP allows members to choose the level of coverage they wish to carry as well as select their beneficiary or beneficiaries. There are implications to this program that Traditional Guardsmen and Technicians need to consider due to the lack of coverage during the gap in coverage between retirement and eligibility to receive retired pay. These implications are covered in the Reserve Survivors Benefit Plan section, below. Members retiring with a full active duty, or AGR, retirement do not have this 'gap' in coverage and need not worry about this issue.

Reserve Component Survivors Benefit Plan (RCSBP) for DSGs and Technicians

The RCSBP provides traditional guardsmen with options for covering their survivors should they pass away prior to reaching eligibility for retirement pay, typically age 60. This gap is often referred to as 'the gray area'.

RCSBP Election Options:

Option A (Basic Survivor Benefit plan): Members who chose Option A decline coverage for their survivors during 'the gray area'. Spousal concurrence is required for Option A. Implications for Traditional Guardsmen and Technicians who choose Option A include:

- There is no coverage for survivors if the retiree passes away before reaching their retirement pay age, typically age 60.
- Spouse will receive exchange and commissary privileges immediately the member's death
- Survivor's medical privileges will begin on the anniversary of the Airman's 60th birthday.

Option B (Deferred annuity): Option B provides for an annuity to the beneficiary, however, the beneficiary will not receive the annuity pay until the date upon which the member would have become eligible for retirement pay, typically Age 60. Spousal concurrence is required for Option B.

Example: Member elects Option B at age 45 and dies at age 47; beneficiary will not receive annuity for 13 years, when the Airman would have reached age 60.

Option C (Immediate annuity): Option C provides coverage with an annuity that begins, regardless of age, immediately upon the death of the member.

Example: Member elects Option C at age 45 and dies at age 47; beneficiary eligible to receive the annuity effective the day after the Airman's death.

Beneficiary Options

1. **Spouse Only:** The members legal spouse when the members passes away. A spouse may receive RCSBP payments for life. The spouse must have been married to the Airman at the time of eligibility or married for at least one year (unless a child is born of marriage) before the Airman's death.

The payments stop if the spouse remarries before age 55; however, if that marriage later ends, either through divorce or death, then the spouse may again receive RCSBP payments. If the spouse/former spouse remarries after age 55, the RCSBP annuity continues.

2. **Spouse and dependent children:** The spouse is the primary beneficiary. If the spouse dies or remarries before age 55, RCSBP payments will be made to eligible children in equal shares. Single children remain eligible for the Plan until age 18 (or the day before 23rd birthday if full time student). Children disabled before age 18 (or the day before 23rd birthday if full time student) will get RCSBP payments for life if they cannot support themselves because of the disability.

Note: When declaring a child disabled, attach a doctor's statement to the election indicating what the disability is, when the disability began and whether or not the disability is permanent.

3. **Children Only:** RCSBP payments go to eligible children only, as defined in paragraph two above. If married, spouse must concur in writing with this election.

4. **Former Spouse.** If Airmen have a former spouse when eligible to elect RCSBP coverage,

they may designate a former spouse as a beneficiary; this may be required by a divorce decree.

5. Former Spouse and Children: If Airmen elect coverage for a former spouse/former spouse and children then they cannot elect coverage for the current spouse and/or children of the current spouse.

a. If Airmen have a former spouse when eligible to elect RCSBP coverage, they may designate a former spouse/former spouse and child as a beneficiary. The child must have resulted from marriage to that former spouse. Children of other marriages may not be included. Costs and benefits under this option are identical to those for spouse only or spouse and child coverage. When electing former spouse coverage, the Airman must complete a "Former Spouse Election Statement", signed by both them and their former spouse, and the Airman must forward it with a copy of divorce decree and property settlement, if applicable, to HQ ARPC, Entitlements Division. When former spouse coverage is elected, the current spouse, if any, will be informed of that election.

b. If Airmen participate in the RCSBP with either spouse only or spouse and child coverage, and later divorce, they may elect to change to former spouse coverage. This change must be made **within one year of the divorce** or the former spouse will not be entitled to the annuity.

c. If Airmen enter, incident to a proceeding of divorce, dissolution or annulment into a written agreement to elect to provide an annuity to a former spouse and such agreement has been incorporated in, or ratified or approved by a court order, or has been filed with the court of appropriate jurisdiction in accordance with applicable state law, and then fail or refuse to make such an election, they will be deemed to have made such an election, if the Secretary of the Air Force receives a written request from the former spouse requesting that such an election be deemed. The request must be received within one year of the date of the court order or filing involved, whichever is later. Any election deemed to have been made shall become effective on the first day of the first month which begins after the date of the court order or filing above.

6. Insurable interest: This option only applies if Airmen are unmarried and have no dependent children at the time of election. An insurable interest person is one who has a basis to expect some financial benefit or advantage from the continuance of the Airman's life. An insurable interest election for a beneficiary who is not a former spouse can be canceled at any time. However, there will always be a cost deduction from their retired pay.

a. If Airmen are not married and have no children, they may be able to elect coverage for an insurable interest person. This must be a natural person (not a company, organization, fraternity, etc.). It may be a close relative or a business partner. If they are not married and have only one child, they may elect insurable interest coverage for that child regardless of the child's age or dependency status. Any other person may qualify if the Airman provides proof that person benefits in some manner from the Airman's continued life (a business

partner for instance).

b. After initial election, coverage under this option may be changed to cover a newly acquired spouse and/or child; however, this must be done within one year of marriage or acquiring a child. Another insurable interest person cannot be named.

c. When participation is terminated before drawing retired pay, the premium will be prorated according to the number of full months they had coverage in relation to the number of full months they would have had coverage if they did not terminate before drawing retired pay. This premium pays for only the coverage in effect over the period during which, had the Airman died, an annuity would have been payable to their beneficiary, but for which no premiums had yet been paid.

d. To request discontinuation of participation for an insurable interest beneficiary, obtain and submit a DD Form 2656-6, *Survivor Benefit Plan Election Change Certificate* to HQ ARPC, stating the desire to terminate insurable interest coverage.

Annuities

Monthly annuity payments to an Airman's beneficiary are determined by the option they elect, the base amount selected and the actuarial factor based on the ages of Airman and beneficiary at the time of election. The member may elect an annuity up to a maximum of 55% of the amount of retired pay, designated as the base amount.

Payments are increased by cost-of-living adjustments (COLAs) at the same time and by the same percent as retired pay increases.

Election Process

The Air Reserve Personnel Center (ARPC) notifies eligible Traditional Guardsmen and technicians to go the vPC-GR Website to download their "Notification of Eligibility for Retired Pay" letter and the "Reserve Component Survivor Benefit Plan Information" packet. These airmen must concur or non-concur with the automatic election based on their eligible dependents in the Military Personnel Data System. If the Airman "non-concurs" with the automatic election then their changes must be submitted by completing a DD Form 2656-5, *Reserve Component Survivor Benefit Plan Election Certificate* and returning it to ARPC, Entitlements Division **within the 90 day period**. A **'raised seal' notarized copy of spousal concurrence** is required, by law, for anything less than full coverage or selection of "Child Only Coverage." Full coverage is Option C, immediate annuity for spouse and/or children based on full retired pay, payable immediately after the member's death.

AGR members make their Survivor Benefit Plan elections during their retirement process.

Should a member fail to select an option:

- **If married**, Option C, spouse and/or children, (*full coverage, immediate annuity*) will automatically be selected and Airman is responsible for the premium payments once

they start drawing retired pay.

- **If single**, Option A (defers annuity election or declines coverage until retirement age) is automatically selected.
- **CAUTION:** If Airmen do not have a spouse or dependent children at the time they are entitled to make a RCSBP election, but later marry or have children, they may elect RCSBP coverage for the spouse or children **within one year of the date of marriage or having children**.

Cost of Coverage

Airmen do not pay for their coverage until they start drawing retired pay. The monthly cost will be withheld from retirement pay and will be based on the pay tables in effect at that time. As active-duty pay raises are applied to reserve pay, cost will increase, and beneficiaries' annuity will increase proportionately.

If Airmen lose their spouse through death or divorce before retired pay eligibility, and have no beneficiary when they reach retired pay eligibility, there is no cost for the Plan. If the beneficiary dies after the Airman receives retired pay, the cost stops.

There will always be a small cost deducted from retired pay if Airmen elect children only coverage even though the child is no longer an eligible beneficiary when they reach retired pay eligibility and start drawing retired pay. However, there is no cost deduction if the child dies while still an eligible beneficiary.

Depending on the Airman's elections, there are two costs associated with RCSBP: Basic SBP and RCSBP cost. These costs are not paid until the Airman begins receiving retired pay.

Costs

The cost for coverage includes a tremendous number of variables. The best way to get realistic cost estimates for your unique circumstances is to log onto vPC-GR and use the RCSBP calculator.

Role Filter All [Role Filter Help](#)

[Dashboard Intro](#) [Worklist Tab Help](#) [Action Request Tab Help](#) [Video Assistance](#)

Overview Worklist **Action Requests** Reports My Roles / Delegations My Profile

[Action Requests Help](#)



Select the Air Force Reserve Command or Air National Guard shield to access the corresponding online services requests



Current Selection
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Online Services Requests

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My Records (updates and corrections)

- [Request Personal Data Updates](#) ([Select to view update types](#))
- [Update Civilian Employment Information \(CEI\)](#)
- [Update DEERS Information](#)
- [Request Duty History Changes or Corrections](#)
- [Request Federal Awards and Decorations History Corrections](#)
- [Request Military Service Date Changes and/or Corrections](#)
- [Request Retirement Points Corrections](#)
- [Review your Electronic Officer Selection Record \(eOSR\)](#)
- [Request Correction to my DD Form 214](#)

My Official Military Personnel Record (view/request copy)

- [View and Print Documents Online \(.mil domain required\)](#)
- [View Current Retirement Points](#)
- [Request a copy of your Performance Report](#)
- [Request a 20 Year Letter \(reissue\)](#)
- [Request a Mortgage Letter](#)
- [Request a Reduced Retired Pay Eligibility Date](#)
- [Request a VA Home Loan Letter](#)
- [Request a copy of your Federal Award or Decoration](#)
- [Request a list of your current Federal Awards and Decorations](#)
- [Request your DD Form 214, Certificate of Release or Discharge](#)

Evaluations (Overview)

- [MPS or CSS Initiate Officer or Enlisted Performance Report](#)
- [Appeal an Evaluation](#)
- [Request a Shell on a Member](#)

Officer Promotions (Overview)

- [Submit a Letter to the Promotion Board \(Officer\)](#)
- [Request a post-Board Counseling \(Officer\)](#)

Federal Awards and Decorations (Overview)

- [Nominate a Member for MSM, AFCM, AFAM, AAM](#)
- [Submit a Military Outstanding Volunteer Service Medal \(MOVSM\)](#)
- [Combat Readiness Medal Certification](#)
- [Amend or Revoke a Federal Award or Decoration](#)
- [Deny Air Reserve Forces Meritorious Service Medal \(ARFMSM\)](#)

Retirements (Overview)

- [Apply for Retirement \(Reserve, AGR, Mandatory, Pay at Age 60\)](#)
- [Notification of Eligibility for Retired Pay/RCSBP Package](#)
- [Request information on my current RCSBP Election](#)
- [Request Assistance on Retired Pay Issues](#)
- [Guard Retired Pay Calculator](#)
- **[RCSBP Calculator](#)**
- [Reduced Retired Pay Age](#)

Retirement Points (Overview)

- [Request to Perform Duty for Points Only - Non-Pay](#)

The following window will pop up. To calculate the estimated coverage option costs, 1) input your projected grade, years of service and points; 2) Click “Calculated BRP”; 3) the calculator will assume your desired coverage is the maximum allowed, enter a different amount if desired (note: spousal approval is required to reduce coverage); 4) Select Beneficiary Election (note: this is not an official election, this is simply a tool to evaluate your options); 5) Fill in the required dates, such as Member’s Birthdate, Date of Election (when the 20 year letter is received), and beneficiary birth dates, as appropriate, and click “Calculate Ages”; 6) Click “Calculate Estimates”.

Reserve Component Survivor Benefit Plan (RCSBP) Calculator [Instructions](#)

Personal Information

Pay Grade	Years of Service	Points	Base Retired Pay (BRP)	Desired Coverage
O-5	Over 24	3700	\$ 2206.90	2206.90

Point Value: 0.59646 Based on Pay Tables of Year: 2013

Beneficiary Election

Spouse or former spouse only Children only
 Spouse or former spouse and children Insurable Interest

Required Dates

Member's birth date: 10/1/1973 Date of election: 10/21/2017

Beneficiary Birthdays	Age at Election
Spouse or former spouse: 01/1/1974	44 One year younger
Youngest child: 10/21/2013	
Insurable Interest: 10/21/2013	



RCSBP Estimates

	Option A	Option B	Option C
Base Retired Pay	2206.90	2206.90	2206.90
Desired Coverage	2206.90	2206.90	2206.90
Basic SBP cost	-143.45	-143.45	-143.45
RCSBP Cost		-44.14	-63.78
Total deductions	-143.45	-187.59	-207.23
Net retired pay	2063.45	2019.31	1999.67
Annuity		1189.52	1178.72

Member lives beyond age 60
 Spouse still eligible

Based on Pay Tables of Year: 2013

A. Deferred Election is when the member declines participation in the plan until age 60.
 B. Deferred Annuity is payable on anniversary of member's 60th birthday or later.
 C. Immediate Annuity is payable effective the day after the member's death.

Note that in this example, the cost for Options B and C are only \$44.14 and \$63.78 respectively, and that the member does not pay these costs until they draw retirement pay.

Insurable Interest Coverage: Airmen interested in this option are encouraged to contact the Air Reserve Personnel Center to get an estimate based on their circumstances.

Survivor Benefits

The following table shows the costs associated with several "base amount" options and the benefits your spouse will receive based on these options.

Base Amount	Plan Costs *	Benefits*
		(55% of Base Amount)
\$300.00	\$7.50	\$165
\$635.00	\$15.87	\$300
\$800.00	\$32.37	\$440
\$1,361.00	\$88.46	\$600
\$1,400.00	\$91.00	\$770
\$1,800.00	\$117.00	\$990
\$2,200.00	\$143.00	\$1,210

*Plan costs and benefits are based on a specific set of assumptions; costs and benefits will vary slightly based on the options and beneficiaries selected.

The next table shows what can happen after retirement when inflation is a modest 4% per year. Retired pay is increased annually to keep pace with inflation. Survivor payments are generally increased at the same time, by the same percentage. These increases are made even after the member dies.

Your Age	Spouse's Age	Retired Pay	Cost of SBP	Benefit
40	38	\$1,000.00	\$65.00	\$550
45	43	\$1,214.00	\$78.91	\$667
50	48	\$1,474.00	\$95.81	\$810
55	53	\$1,790.00	\$116.35	\$984
60	58	\$2,175.00	\$141.38	\$1,196
65	63	\$2,644.00	\$171.86	\$1,454
70	68	\$3,213.00	\$208.85	\$1,767
80	78	\$4,749.00	\$308.69	\$2,611
90	88	\$7,024.00	\$456.56	\$3,863

In this example, the annuity at age 90 would be nearly four times the covered retired pay at age 40, demonstrating two features of SBP:

- Payments can never run out.
- Payments keep increasing along with the increased cost-of-living.

If you die shortly after retirement, your surviving spouse could receive cost-of-living adjusted payments for 50 years or more. Lifetime payments from an original election to cover \$1,000 of retired pay could total more than one million dollars.

Changes In Marital/Parental Status

Remarriage elections are irrevocable and must be made within one year of remarriage. If Airmen lose their spouse through death or divorce and later remarry, they have the following options:

- Resume coverage for new spouse.
- If they elected less than full coverage, they may increase coverage up to the

maximum allowable.

- Withdraw from participation.

Current spouse must concur if Airmen withdraw from participation in the RCSBP. If they previously elected spouse and children coverage, this election will not terminate children coverage. If none of the above options is elected spouse/former spouse will automatically be assumed. These options are not available if former spouse coverage is in effect through a court order.

If Airmen make a former spouse election (other than court ordered) and later acquire a spouse and/or a child, former spouse coverage can be changed to cover the new spouse and/or child. **The election change must be received within one year of the date of marriage and/or having the new child and meet the following conditions:**

- If coverage was voluntarily elected without a written agreement or court order, they only need to submit a new election with former spouse concurrence.
- If the election was made to carry out the terms of a written agreement, a new written agreement allowing the Airman to drop former spouse coverage in favor of spouse coverage, signed by the Airman and former spouse, must be submitted with the election change.
- If the written agreement is part of a court order, a court order which modifies the provisions of all previous court orders relating to the agreement must be submitted with the election change.

Discontinuation

Once receiving retired pay, Airmen have a one year-period beginning on the second and ending on the third anniversary to discontinue participation in the SBP (Section 641, Public Law 105-85, effective May 17, 1998). Although the SBP portion may be discontinued, the RCSBP portion will continue until age 70 and a total of 360 months of paid premiums (Title 10, Section 1448a). If eligible, Airmen must submit a DD Form 2656-2, *Survivor Benefit Plan (SBP) Termination Request*, to the appropriate DFAS address.

If participation is discontinued:

- There will be no refund of premiums properly collected.
- No benefits will be paid in conjunction with your previous participation.
- May not resume participation for any reason.

State Estate Tax Laws

Certain states require the annuity to the surviving beneficiary be included for estate tax purposes. Airmen should check state's estate tax laws to determine if their state has this requirement.

Federal Income Tax

The amounts withheld from an individual's retired pay for RCSBP coverage are excluded from

gross income for federal income tax purposes. The monthly annuity paid to the beneficiary is subject to inclusion in gross income for federal income tax. The federal estate tax depends upon a member's specific RCSBP election. For "spouse only" elections the value of any survivor annuity inculcable in the decedent's gross estate that passes solely to the widow will qualify for the marital deduction and is not subject to the federal estate tax. See your tax advisor for more information.

RCSBP Versus Civil Service Survivor Benefits

An individual who is eligible for retired pay under Title 10, United States Code, Section 12731, and elects survivor benefit coverage under the RCSBP, may also elect survivor benefit coverage from his/her civil service retirement income. There is no conflict of interest which would prohibit the election of survivor benefit coverage from Reserve retirement and civil service retirement simultaneously.

Common Errors Made On The RCSBP Election Form

Listed below are common errors made that delay or invalidate a RCSBP election. Use this list and the instructions with the DD Form 2656-5, *Reserve Component Survivor Benefit Plan Election Certificate* as a guide:

- Social security numbers are not entered on the election form
- The election is received after expiration of the 90-day limit
- The option and level of coverage are not indicated on the election form
- The Airman doesn't sign the election form
- The spouse doesn't sign the election form when required.
- DD Form 2656-5 not notarized when appropriate (less than full coverage)

Tax Savings

Monthly SBP costs are not included in your taxable Federal income. The true cost for SBP is thus less than the amount deducted from retired pay because less Federal tax will be paid. This also applies to most state income taxes. SBP payments to survivors are taxable, but spouses usually receive benefits when their total income is less and the extra tax exemption for being over age 65 is applicable. The surviving spouse's tax rate should be lower and a long-run significant tax savings should result.

Loss of Spouse

If your spouse dies first or you get divorced, SBP costs will stop (once you notify the pay center). In divorce cases, spouse coverage may be converted to [former spouse coverage](#). In some instances of divorce, conversion of the coverage to provide for the former spouse may be required by court order.

Special Note

P.L. 106-65, 5 Oct 99, provides that a participant is considered "paid-up" after completing 30

years (360 payments) in the Plan. This applies to a specific category of beneficiary (i.e., spouse), at a specific base amount (i.e., full retired pay).

COLA Reductions for “Working Age” Retirees

Cost of Living Adjustments, or COLAs, are calculated based on the Consumer Price Index, or CPI. For 2014, the COLA increase for military members, retirees, and spouses receiving benefit annuities was 1.5%. The 2013 Bipartisan Budget Act included new provisions which, beginning 1 Jan 2016, will reduce the annual COLA by 1% for “Working Age” retirees, retirees under 62 years of age, as well as spouses receiving benefit annuities. In instances where the CPI is less than 1%, the law forbids a pay reduction as a result of this law. The bill does have a "catchup provision". When a retiree reaches 62 years of age, their pension goes up to what it would have been without the COLA reduction.

As the law was originally adopted, there is no provision that exempts disabled retirees or spouses who receive a Survivors Benefit Plan annuity from these cuts.

Retirement Medical and Dental Exams

Next time you're chatting with military retirees, ask them how their discharge physicals went—and listen to their groans of pain. Take a few minutes to ask them what they wish they would do differently. Take their advice and don't repeat their mistakes!

The advice is simple: Start early (at least six months before your terminal leave or retirement date) and be ready to spend several months taking care of other issues before you're finally finished.

The Department of Defense performs your physical to make sure that you're healthy and that you receive appropriate medical treatment before you're discharged. It's their legal due diligence to prove that they took care of you before you left active duty. You need to make sure that you understand every aspect of your physical condition and correct as many things as possible during active duty before you have to do it through the Veteran's Administration or TRICARE. It's the same idea as your other retirement paperwork: get it right the first time or spend months of your retirement trying to do it on your own.

When you fill out your physical's paperwork and start your exams, you or the medical staff may discover new questions or old unresolved issues. Some can be handled immediately but others may require additional time and testing. It's quite possible to need several months to chase down all the consultations with other doctors, to schedule the complicated examinations like MRIs or CAT scans, and to make a final assessment of the treatment. It's an unpleasant process, but it's even more excruciating if you delay until after retirement.

Prepare yourself before you make your first appointment. Read your entire medical record from start to finish and go all the way back to your entrance exam. Make sure you understand every entry, especially any conditions or injuries or illnesses that may follow you into retirement. If you don't understand the entries then research the vocabulary on the Internet for help from your doctor. If you had a medical problem in uniform then you can confidently assume that it could grow to be an even bigger problem in retirement. Make a list of your issues and questions and be ready to spend the time discussing them with technicians, medical staff, and doctors.

When you're completing the physical's tests and exams, make sure that you understand everything added to your record. If something doesn't look right, or if it isn't thoroughly explained to you, then there's a problem. An innocuous oversight now may miss an existing condition that could grow worse during your retirement, or it could even result in the denial of a disability claim. Ask to see the instructions or the references to make sure you understand the issues.

It's quite likely that you'll leave the exam with a list of consultations, extra appointments, and more testing. Researching the issues and evaluating your treatment options could take a serious chunk out of your final few months. If you start early then you'll have time to handle the inevitable delays, seek other opinions, and make informed decisions.

Even if all of your questions were answered during the exams and tests, ask your doctor again during the final exam. Bring your list, work it all the way through, take good notes, and don't get put off or distracted. If your doctor doesn't seem to have the time for you then ask for another appointment— or another doctor! No one can take more care than you to make sure that your exam is correct, that all issues have been examined, and that you're in the best possible condition before you retire. It is extremely important to chase down these nagging questions before you complete the physical and retire.

Determining disability ratings and dealing with the Veteran's Administration are far beyond the scope of this handbook. If your separation physical discovers a condition that may lead to extensive medical care or even disability concerns, then seek professional help from the medical facility. You may even need to review your rights with your military legal staff. What seems to be a straightforward retirement may become mired in months of medical evaluation boards, disability rating reviews, and maybe even time on the Temporary Disabled Retired List. No one wants this disruption during the planning for the next phase of their life, but you have decades in front of you and the process may be worth tens of thousands of dollars in medical benefits.

It may even be possible that you'll have to seek help from those who have already gone through the process. Talk to your nearest Veterans Administration office (or the one near your retirement destination) about how they'd like to handle this issue when you're retired. Seek out a Veteran's Service Organization in your area and see if they have anyone who's dealt with your problem and can share their wisdom. Contact your local chapter of the [Military Officers Association of America](#) for more resources. (Do this even if you're enlisted— they'll be glad to help and they'll know who to contact.) Try the [Veterans Benefits Network](#) or the [Physical Evaluation Board forum](#). Post to discussion boards like [Military.com](#) or [Early-Retirement.org](#) for their advice.

Prescriptions are an aspect of your retirement life that may require considerable thought and planning. Your prescription costs will be considerably cheaper than civilian retirees, but you'll still need to make sure you can get what you want, in sufficient quantity, when you want it. Consider where you'll be retired, whether the standard pharmaceutical formulary meets your medication needs, and whether or not you can obtain your medications through TRICARE's mail-order pharmacy. Discuss the treatment/medication choices with your doctor, and then have a long talk with the pharmacy department. Once you've all decided on a long-term medication plan, stock up as much as you can before you retire. You don't want to run low on your 30-day supply only to find out that there's been a glitch with transferring your access to the retiree prescription system. Give yourself plenty of time to work through the procedures and, if necessary, to figure out another solution before you run out or have to pay out of your own pocket. This even applies to routine medications such as allergy pills or birth control.

Your retirement physical includes a dental exam. Make the most of it, because retirement dental insurance can be expensive. Consider doing a full set of x-rays, get a good cleaning, and check the condition of any fillings or other dental work.

Whatever you do, don't avoid seeking treatment. No matter how painful you think it's going to be, it'll be even more painful when the doctor or dentist won't sign your retirement checklist. You don't want to have to spend your final days of active duty running through the treatment gauntlet with painkillers and physical therapy. Start early and get it done so that there's time to do it right.

When you're retired and you've settled into your new destination, take the time to register at the local Veteran's Administration office. You may not be eligible for treatment with them, but you may be pleasantly surprised to discover that they're a TRICARE primary care manager. Whether you use their services or not, when you register with them they can add your name to their local roster to ensure that they get their fair share of federal funding for their local military population. Another side benefit of hanging out at the VA is the opportunity to meet all sorts of experienced retirees who know your local area and can help you settle in.

This section courtesy of www.the-military-guide.com

TRICARE Health Care Options

Affordable Care Act

The federal Affordable Care Act (ACA) requires each state to operate a Health Insurance Marketplace, also known as an exchange, where people may purchase coverage. Americans may now shop for health insurance through online marketplaces established under the ACA, with coverage beginning on 1 January, 2014. Through the online Health Insurance Marketplace, consumers can compare plans, prices and healthcare providers. The primary goal of the ACA is to provide access to the uninsured and to provide a competitive marketplace for plan premiums and coverage.

There are five main points for retirees to consider:

- TRICARE and/or VA Health Care options meet the health care requirements outlined by the Affordable Care Act.
- If you are not eligible for Medicare and have health insurance through TRICARE or the VA Health Care programs, you now have additional options through the Affordable Care Act. You may review the available ACA options through the Health Insurance Marketplace to determine if they better suit your personal needs for health insurance.
- If you are not eligible for Medicare and do not participate in TRICARE or VA Health Care, or otherwise have no health insurance, in most cases you will be required to obtain coverage or pay a penalty. Depending on your household income, you and your eligible dependents may be eligible for a government subsidy to help you pay for coverage through the Health Insurance Marketplace.
- If you are eligible for Medicare and participate in a Medicare plan, the new Health Insurance Marketplace does not apply to you.
- Current regulations on the Healthcare Tax Subsidy limit the subsidy to plans purchased through Health Insurance Marketplaces and cannot be applied to TRICARE plans. TRICARE advises that members may find more economical healthcare plans on their state's Health Insurance Marketplace; members and retirees are encouraged to evaluate their options and make informed decisions.

Additional details on the Affordable Care Act:

Many non-Medicare eligible Americans will be eligible to purchase coverage at subsidized rates. Federal financial assistance is available to help lower costs for people who qualify. The amount of any financial assistance will be determined on a sliding scale, which means people with lower incomes may receive a higher subsidy. [Click here](#) to visit a subsidy calculator to see if you qualify for premium/co-pay subsidies. Use your state's Health Insurance Marketplace to explore plan options and to select plans. The Federal Health Insurance Marketplace is intended for residents of states that have not created a Health Insurance Marketplace.

For more information on the Affordable Care Act plans, see the resources below:

- Idaho Health Insurance Marketplace: idahomarketplace.org/
- Affordable Care Act and the Health Insurance Marketplace website: www.healthcare.gov
- Affordable Care Act hotline: 1-800-318-2596
- Health insurance premium/subsidies calculator: <http://kff.org/interactive/subsidy-calculator/>

TRICARE Retired Reserve (DSG and Technicians Under 60 Years of Age)

[TRICARE Retired Reserve \(TRR\)](#) is a premium-based health care plan available for purchase by qualified Traditional Guardsmen and Technician members eligible for the Retired Reserve under Age 60. Members of the Retired Reserve between age 60 and 65 qualify for the same medical benefits as retired AGR members; see the next section for more details.

Like TRICARE Reserve Select, TRR offers coverage similar to TRICARE Standard and TRICARE Extra. Unlike TRS, TRR is only for qualified members of the Retired Reserve, and retirees on TRR do not benefit from employer cost share for monthly premiums. TRR members pay full monthly premiums, receive comprehensive coverage, and may seek care from TRICARE-authorized providers. Under TRR, you may access care from military treatment facilities (MTFs) on a space-available basis only. You may fill prescriptions through MTFs, the TRICARE Mail Order Pharmacy, and TRICARE retail network and non-network pharmacies. Costs for prescription medications vary depending upon the pharmacy option you choose and the medications' availability in the uniform formulary.

If you purchase TRICARE Retired Reserve and you have adult children who "age out" at 21 (or 23 if attending college full time), they may be able to purchase [TRICARE Young Adult](#).

Coverage Premiums

The monthly premium amount is based on the type of coverage you select when you complete the Reserve Component Health Coverage Request Form (DD Form 2896-1):

- TRR Member Only coverage: \$390.99 per month for 2014
- TRR Member and Family coverage: \$956.65 per month for 2014
- Members are encouraged to visit their state's Affordable Care Act Health Insurance Marketplace and make informed decisions on their coverage options.

Premium amounts are current as of 1 October 2013 and may be adjusted annually, effective January 1 each year, in accordance with applicable legislation. *Note: The law requires members to pay the full cost of coverage under TRR with no government subsidy.*

See <http://www.tricare.mil/Welcome/Eligibility/NGRRandFamilies.aspx> for more information.

TRICARE Options for All AGR Retirees Under Age 65 And DSGs Between 60 and 65

Members who qualify for an AGR retirement and all members of the Retired Reserve between 60 and 65 years of age may choose TRICARE Prime, TRICARE Standard and Extra, or US Family Health Plan as well as the [TRICARE Retiree Dental Program](#). Regardless of your retirement status, all retirees must transition to Medicare and TRICARE for Life at Age 65 or they will have a break in coverage. See next section for more information on [TRICARE for Life](#).

AGR retirees should receive a blue Military ID Card which expires on their 65th Birthday. This expiration date is set as a trigger for the retiree to begin the Medicare application, but all retirees are HIGHLY ENCOURAGED to get apply for Medicare 6-10 months prior to their 65th Birthday.

DSG/Technician retirees should exchange their red Military ID card for a blue Military ID card when they turn 60. The blue Military ID card expires on their 65th Birthday. This expiration date is set as a trigger for the retiree to begin the Medicare application, but all retirees are HIGHLY ENCOURAGED to get apply for Medicare 6-10 months prior to their 65th Birthday.

TRICARE Prime

TRICARE Prime is available only in specific Geographical areas, typically within 40 miles of a medical treatment facility. Enrollment costs are currently \$273.84 per year for the member or \$547.68 per year for the family. [Click here](#) for more information.

TRICARE Standard and Extra

TRICARE Standard and Extra is one plan, with non-network and network medical provider options.

TRICARE Standard is a fee for service option available worldwide. TRICARE Standard copays/coverage apply when eligible retirees use non-network medical care providers. There is no enrollment requirement; however annual deductibles and cost-shares apply.

TRICARE Extra is a preferred provider option in areas with established TRICARE networks. TRICARE Extra copays/coverage apply when eligible retirees use network medical care providers. There is no enrollment requirement; however annual deductibles and cost-shares apply. This option is not available overseas. [Click here](#) for more information.

US Health Plan

The US Health Plan is managed by TRICARE Prime, is available only in a few geographical areas, and precludes the use of military treatment facilities. [Click here](#) for more information.

TRICARE For Life (All retired members Ages 65 and older)

Once a retiree reaches 65, regardless of whether they were a Traditional Guardsmen, Technician or AGR, they are covered by TRICARE For Life. TRICARE For Life offers secondary coverage to Medicare for all beneficiaries who have both Medicare Parts A and B. There is no enrollment requirement or costs for TRICARE For Life. [Click here](#) for more information.

You may receive a Medicare informational package from the Social Security Administration with Medicare election forms before your 65th birthday. It is critical that you elect Medicare Parts A & B to maintain TRICARE coverage. Medicare becomes the primary insurance and TRICARE for Life is your secondary coverage. If you refuse Medicare coverage, you will not have TRICARE insurance after you turn 65. If you do not receive a Medicare Election package, contact Social Security 3-10 months before you turn 65. If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B. Your monthly premium for Medicare Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't sign up for it. Usually, you don't pay a late enrollment penalty if you meet certain conditions that allow you to sign up for Part B during a Special Enrollment Period. You can also apply for Part A and Part B at socialsecurity.gov/retirement.

Once you have applied for Medicare, you will need to obtain a new Retiree ID Card. The new card should say "INDEF" in the expiration block.

See the [TRICARE For Life](#) website for more information about TRICARE For Life.

Bottom Line: Failure to apply for Medicare in a timely manner WILL result in a gap in medical coverage and WILL cost you money!

TRICARE Retiree Dental Program

The [TRICARE Retiree Dental Program](#) (TRDP) offers covered services worldwide, with benefits based on whether you are enrolled in the Enhanced TRDP or the Enhanced-Overseas TRDP. The service area for enrollees in the Enhanced TRDP includes the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. When traveling outside this service area, enrollees in the Enhanced TRDP are eligible for emergency dental services only; however, dependents of Enhanced TRDP enrollees who are full-time students studying overseas are eligible for the full scope of services, with verification of their overseas student status.

Eligibility

You are eligible to enroll in the TRDP if you are:

- A member of the Uniformed Services who is entitled to Uniformed Services retired pay, even if you are 65 or older.
- A member of the retired National Guard/Reserve, including those who are entitled to retired pay but will not begin receiving it until age 60.
- A current spouse of an enrolled member.
- A child of an enrolled member, up to age 21 or to age 23 if a full-time student (proof of full-time student status required), or older if disabled before losing eligibility.
- An un-remarried surviving spouse or eligible child of a deceased member who died while in retired status or while on active duty.
- A Medal of Honor recipient and eligible family members, or an un-remarried surviving spouse/eligible family members of a deceased recipient.
- A current spouse and/or eligible child of a non-enrolled member with documented proof the non-enrolled member is: (a) eligible to receive ongoing comprehensive dental care from the Department of Veterans Affairs; (b) enrolled in a dental plan through employment and the plan is not available to family members; or (c) unable to obtain benefits through the TRDP due to a current and enduring medical or dental condition. Written documentation supporting any of these three situations must be submitted with your enrollment application.

Former spouses and remarried surviving spouses are not eligible at this time.

Dentist Network

As an enrolled member of the Enhanced TRDP, you can save the most on your out-of-pocket expenses by choosing a participating TRDP dentist network in one of over 150,000 locations nationwide. These network dentists have agreed to provide you with quality dental care at significantly reduced fees and to submit all claims paperwork for you, as well as provide other

services that save you time and additional money and add value to your enrollment.

If you go to a non-TRDP network dentist, Delta Dental pays the same percentage of covered services, up to the program's allowed amount, but cannot guarantee the dentist's fees. Non-network dentists will bill you for their normal fees, which may be higher than the program's allowed amount for the service. You will be responsible for paying your copayment plus any difference between the program's allowed amount and the dentist's billed charge.

Enrollment

Enrollment in the TRDP is voluntary. Each new enrollee must fulfill an initial enrollment period of 12 consecutive months. After the initial 12-month period, you become eligible for the full scope of benefits offered under the Enhanced TRDP and will continue your enrollment in the program on a month-to-month basis.

There is a grace period of 30 days from your coverage effective date during which you may rescind your enrollment agreement without any further obligation, provided you have not used any program services during that time. If you do not exercise your option to rescind within the 30-day grace period, you must remain enrolled in the program for the duration of the initial 12-month period without further opportunity for voluntary disenrollment.

If you are a new retiree who elects to enroll within four months after your retirement from active duty or transfer to Retired Reserve status, you are eligible for a waiver of the 12-month waiting period for the full scope of benefits. Eligibility for this waiver includes retirees of the National Guard/Reserve who are entitled to retired pay but will not actually begin receiving it until age 60. A copy of your retirement orders, confirmation of your transfer to Retired Reserve status, or Chronological History of Drill Points must be submitted with your enrollment application to verify your eligibility for this waiver. Additionally, if you are retiring soon from the Uniformed Services and wish to enroll in the TRDP with no gap in coverage, it is recommended that you do so in the month prior to your retirement date to ensure your coverage under the TRDP begins as soon as your retirement is effective.

A two-month premium prepayment in U.S. dollars is required at the time of enrollment to ensure that you and all enrolled family members can receive benefits the first day your coverage becomes effective. Once your mandatory allotment is established, any unused portion of the prepayment will be refunded to you during the first few months of your enrollment.

There are three ways to enroll in the TRDP: online, by telephone or by mail. To avoid delays in delivering and processing mail, online or telephone enrollment is strongly recommended, especially for enrollees in the Enhanced- Overseas TRDP. Coverage will begin on the first day of the month following the acceptance of your enrollment application and a two-month premium prepayment.

Once your enrollment is processed, you will receive a welcome packet containing your program identification cards, Enhanced Program Benefits Booklet and other pertinent information by mail. You also have the option of receiving access to your welcome packet materials electronically by

providing your e-mail address when you enroll.

Your coverage begins the first day of the month following your enrollment, whether or not you have received your welcome packet.

Cost

The TRDP has been designed to provide you and your family with comprehensive dental benefits at an affordable cost. Monthly premium amounts for enrollees in the Enhanced TRDP will vary depending on where you live and the number of family members you elect to enroll. Although monthly premium amounts for enrollees in the Enhanced- Overseas TRDP do not vary by region, they are based the enrollment option selected. Premium rates are subject to change on October 1 of each benefit year.

Federal law mandates that monthly premiums for the TRDP be deducted automatically from Uniformed Services retired pay. If it is determined that Uniformed Services retired pay is not available or is insufficient to allow the automatic deduction, Delta Dental will notify you of your premium payment options.

OTHER VA BENEFITS

Like their active duty counterparts, Guard and Reserve service members can take advantage of benefits and services offered by the Department of Veterans Affairs. Certain benefits, such as medical care, may require qualifying active duty service. However, many Guard and reserve members who have never been called to active duty will still qualify for the VA's most popular benefits. This section includes only a few of the benefits available from the VA. Members are highly encouraged to attend a TAP class at their nearest TAP office to obtain more information and VA contacts to help them navigate through all of the benefits they may be eligible for. Additionally, members are encouraged to work with the various Veteran Service Organizations. These organizations have experts who are eager to help veterans get the benefits they have earned, and their services are free.

Veteran Service Organizations

Veteran Service Organizations (VSOs) are congressionally chartered to serve the needs of Veterans, their families, and survivors. The VA accredits these organizations through an extensive process and, once accredited, VSOs routinely participate in extensive training programs and continuing education. The services these organization are to be offered for free. Many VSOs do have membership drives, but the choice to become a member should not impact the level of service provided. [Click here](#) for a list of VSOs.

Burial Benefits

VA burial allowances are partial reimbursements of an eligible Veteran's burial and funeral costs. When the cause of death is not service related, the reimbursements are generally described as two payments: a burial and funeral expense allowance, and a plot or interment allowance. A single payment is made when the cause of death is service-related. [Click here](#) for more information

Clothing Allowance

Veterans who have unique clothing needs as a result of a service-related disability or injury may receive a supplement to their disability compensation. The clothing allowance reimburses you if your clothing gets permanently damaged by a prosthetic or orthopedic appliance you wear, or by a prescribed medication you use on your skin. If [eligible](#), you can receive a one-time or yearly allowance for reimbursement.

Disability Compensation

Disability Compensation is a tax free monetary benefit paid to Veterans with disabilities that are the result of a disease or injury incurred or aggravated during active military service. Compensation may also be paid for post-service disabilities that are considered related or secondary to disabilities occurring in service and for disabilities presumed to be related to circumstances of military service, even though they may arise after service. Generally, the degrees of disability specified are also

designed to compensate for considerable loss of working time from exacerbations or illnesses. Members who receive a disability rating less than 50% will have their retirement pay reduced by the same amount as the disability. Members who receive a disability rating greater than, or equal to, 50% will receive Disability Compensation without any deduction from their retirement pay. [Learn More](#)

Combat Related Special Compensation

Combat-Related Special Compensation (CRSC) provides military retirees a monthly compensation that replaces their VA disability offset. This means that qualified military retirees with 20 or more years of service that have "combat related" VA-rated disability will no longer have their military retirement pay reduced by the amount of their VA disability compensation. Instead they will receive both their full military retirement pay and their VA disability compensation. The following is a summary of Combat-Related Special Compensation:

- [Combat-Related Special Compensation Eligibility](#)
- [The Value of the CRSC Benefit](#)
- [The Application Process](#)

Unlike Concurrent Retirement and Disability Pay (CRDP), CRSC will not be phased in over ten years. Once a military retiree has been determined to be qualified they will receive their regular retirement pay plus an additional sum based on their VA disability rating.

Eligibility:

- Retired with 20 yrs Active or Reserve Duty;
- Receiving retired pay
- Retired pay must be offset by VA payments;
- A 10% or greater disability rating; and
- At least one combat-related disability.

Combat-Related Criteria include those VA rated disabilities that occurred under the following situations:

- In the performance of duty under conditions simulating war (e.g. named exercises, routine field training exercises)
- While engaged in hazardous service (e.g. flight, diving, parachute duty)
- Through an instrumentality of war (e.g. combat vehicles, weapons)
- As a direct result of armed conflict (e.g. Purple Heart)

OR

- Presumptive cases (e.g. Agent Orange, radiation exposure, Post Traumatic Stress Disorder)

CRSC Eligible retirees should submit their claim today! Retirees can download the [CRSC claim form DD 2860](#). Veterans are encouraged to contact a Veteran Service Organization, such as [Disabled American Veterans](#), for assistance with the application process.

Education

The Montgomery GI Bill is available to Guard and reserve members, whether or not they have been called to active duty. With the MGIB - Selected Reserve program, you can attend school while you serve in the Guard or Reserves. The program helps cover the cost of educational programs such as undergraduate and graduate studies, apprenticeships and flight training. Those called to active duty since Sept. 11, 2001 may be eligible for the [Post-9/11 GI Bill](#). These programs, administered by the VA, also help Guard and reserve members pay for undergraduate and graduate programs, apprenticeships and other programs. More information on these benefits is available on the VA's [GI Bill website](#).

Montgomery GI Bill - Selected Reserve

With this program Guard and reserve members can attend school while serving. Like the MGIB - Active Duty, this program pays a monthly rate, which is adjusted each year. To qualify, you must have an obligation to serve six years in the Selected Reserve. Officers must agree to serve six years in addition to their original obligation. You must also complete your initial active duty for training. As long as you remain in good standing with your Selected Reserve component, you are eligible for benefits for 14 years from the date you became eligible for the program.

The Post-9/11 GI Bill

If you were called to active duty for at least 90 days since Sept. 11, 2001 by the federal government, you may be eligible for the Post-9/11 GI Bill. This program covers more of the cost of tuition for approved programs. In certain circumstances, service members may transfer their Post-9/11 GI Bill benefits to their family members. See the [Post 9/11 GI Bill benefits](#) section in this guide for more information.

Reserve Education Assistance Program

For Guard and reserve members called to active duty for at least 90 days after Sept. 11, 2001, the Reserve Education Assistance Program is available. Those who are eligible will receive 36 months of full-time training, which can be used as long as you remain in good standing with your reserve component.

Homelessness Prevention Programs

Homelessness can take many forms. The VA can help members of the National Guard and reserve who are sleeping in a car, crashing on a friend's couch, staying at a family member's house, facing foreclosure or any other kind of homelessness as they transition out of military service. The VA provides individualized, comprehensive care to members of the National Guard and reserve, and other veterans who are looking for safe, stable housing. If you or a veteran you know are struggling to find permanent housing or facing eviction or foreclosure, make the call to 877-4AID-VET, or [chat online](#) to learn more or be connected to the support services the VA offers. Learn about all the programs that can help you or a veteran you know overcome or prevent homelessness on the [VA website](#).

Housing Grants for Disabled Veterans

VA provides grants to Service members and Veterans with certain permanent and total service-connected disabilities to help purchase or construct an adapted home, or modify an existing home to accommodate a disability. Two grant programs exist: the Specially Adapted Housing (SAH) grant and the Special Housing Adaptation (SHA) grant.

Eligibility

If you are a Service member or Veteran with a permanent and total service-connected disability, you may be entitled to a Specially Adapted Housing (SAH) grant or a Special Housing Adaptation (SHA) grant. The table below provides an overview of VA's housing grant programs for Veterans with certain service-connected disabilities.

Specially Adapted Housing (SAH) Grant

SAH grants help Veterans with certain service-connected disabilities live independently in a barrier-free environment. SAH grants can be used in one of the following ways:

- Construct a specially adapted home on land to be acquired
- Build a home on land already owned if it is suitable for specially adapted housing
- Remodel an existing home if it can be made suitable for specially adapted housing
- Apply the grant against the unpaid principal mortgage balance of an adapted home already acquired without the assistance of a VA grant

Special Housing Adaptation (SHA) Grant

SHA grants help Veterans with certain service-connected disabilities adapt or purchase a home to accommodate the disability. You can use SHA grants in one of the following ways:

- Adapt an existing home the Veteran or a family member already owns in which the Veteran lives
- Adapt a home the Veteran or family member intends to purchase in which the Veteran will live
- Help a Veteran purchase a home already adapted in which the Veteran will live

Application Process

To apply for a grant, fill out and submit [VA Form 26-4555](#), Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant, or through www.ebenefits.va.gov.

Veterans' Mortgage Life Insurance (VMLI)

Only veterans who have received one of the above Housing Grants are eligible for the VMLI. This benefit will pay off the remaining mortgage balance, up to \$200,000. This benefit is paid directly to the mortgage holder (ie bank or mortgage lender), not to a beneficiary. [Click here](#) for more information and application instructions.

Converting Servicemembers' Group Life Insurance to Veterans' Group Life Insurance

After you leave the Guard or reserve, you may choose to convert your SGLI to Veterans' Group Life Insurance. Visit the [VA's Life Insurance website](#) for more information.

Medical Care

Veterans Affairs medical centers, clinics, nursing homes and rehabilitation centers are at the core of the VA's services. Veterans can receive medical care from the VA based on a priority system. Veterans with service-connected disabilities get the highest priority at a VA medical facility, while other veterans receive care based on availability. See the [VA Medical Benefits](#) section in this guide.

Rehabilitation

The VA's Rehabilitation and Employment Program helps service members and veterans with service-connected disabilities transition out of the military. The program offers counseling services, education and training, job assistance and financial aid. Visit the VA's [VetSuccess website](#) for more information.

Survivors' and Dependents' Educational Assistance Program

Spouses and dependent children of service members who died on active duty or as a result of service-related disabilities may be eligible to receive Dependency and Indemnity Compensation. Other survivor benefits include the Civilian Health and Medical Program and the Dependents' Education Assistance Program. For details on any of these survivor benefits, visit the VA's [Veterans Benefits website](#).

VA Home Loan Guaranties

The VA's Home Loan Guaranty program helps service members secure competitive rates on home loans with little or no down payment. VA guaranteed loans are made by private lenders, such as banks or mortgage companies, not by the VA.

Eligibility

All members of the National Guard or reserves are eligible for a VA loan guaranty completing six years of service in the Selected Reserve. However, if called to active duty, you must serve only 90 days before becoming eligible. For more information, visit the VA's [Home Loan Guaranty website](#), or call the Loan Eligibility Center at 888-244-6711.

Benefits

Lenders generally put a cap on the amount they will lend on a VA-guaranteed loan. The limits change periodically, and you may be able to secure a higher loan amount in a more expensive area (such as Hawaii). For a current listing of VA loan amounts, visit the VA's [Home Loan Guaranty website](#).

Funding fee

A percentage of the loan - between 0.5% and 2.40% - is charged as a funding fee. Guard and reserve members pay the higher fee, but the amount is reduced if you are making a down payment of at least 5%. The funding fee can be included in the loan.

Other Retirement Benefits

Below is a list of retirement benefits eligible to Reserve Retirees. Probably the most important benefit for a retired reservist is retired pay. Monthly checks are dated the first day of the month following the month earned. The Air Force uses direct deposit to pay retired military members. Therefore it is important members return the Standard Form 1199A, *Direct Deposit Sign-up Form*, with their pay forms.

The DD Form 2 (retired/blue) ID card can be obtained from the nearest military installation on or after members' 60th birthday. Eligible family members of reservists are eligible to receive a DD Form 1173, Uniformed Services Identification and Privilege Card.

	Retired Reserve Before Age 60	Reserve Retiree After Age 60
1. Retired Pay (AFI 36-3203)	No	Yes
2. Clothing Sales Store	Yes	Yes
3. Commissary (DoD 1330.17-R)	Yes	Yes
4. TRICARE Retiree Dental Program	#	#
5. Education Services (AFI 36-2306)	No	No
6. Exchange Services	Yes	Yes
7. Legal Assistance (AFI 51-504)	No	Yes
8. TRICARE	#	Yes
9. AF Services (Moral Welfare & Recreation) Program	Yes	Yes
10. Officer, NCO Open Mess (AFI 34-239/AFMAN 34-240)	Yes	Yes
11. Class 6 Store	Yes	Yes
12. Veterans' Group Life Insurance (AFI 36-3008)	#	#
13. Space-Available Travel (DoD 4515.13R)	Yes	Yes
14. Base Theater	Yes	Yes
15. Lodging	Yes	Yes
16. Air Force Aid Society (AFI 36-3009)	No	Yes
17. Family Support Programs (AFI 36-3009)	Yes	Yes

“Yes” - indicates general entitlements

- indicates individual's option

Recall Of Retirees To Active Duty

Retirees need to be aware that it is possible for the military to recall retirees to active duty service should a significant need arise. In the past, under a presidential recall, retirees have been brought back onto active duty, usually during a contingency, in order to meet mission requirements. Below is information from AFI 36-2102 regarding recall of retirees.

Source: AFI 36-2102, Attachment 16, dated 18 Sep 2006, incorporating Change 2 on 20 Oct 2011.

A16.1. As a retired member of the USAF or USAFR, you are subject to recall to active duty during a national emergency affecting the security of the United States.

A16.1.1. Officers. Retired Regular officers (and Retired Reserve officers with 20 or more years extended active duty) may be recalled at any time by the authority of the Secretary of Defense under Title 10, U.S.C., *Armed Forces*, Section 688, *Retired members: authority to order to active duty; duties*.

A16.1.2. Enlisted. Enlisted members of the Regular Air Force with 20 but less than 30 years service (active or inactive) have a dual status as a Retired Regular and as a member of the Retired Reserve. These members are liable for recall to active duty either as a Retired Reservist under Title 10, U.S.C., Section 672 (see Chapter 1209, Section 12301), or as a Retired Regular under Title 10, U.S.C., Section 688. Upon completion of 30 years, the enlisted Reservist assumes Retired Regular status and liability for recall under Title 10, U.S.C., Section 688 only.

A16.2. While the Air Force will give you as much advance notice as possible, the military situation might require you to report quickly. In the event we recall you, you can greatly reduce the resulting turmoil if you have made contingency plans to meet your personal and business obligations. We provide the following guidance to assist you:

A16.2.1. Retain your military uniforms.

A16.2.2. Ensure you have made contingency plans for the turnover of responsibility for dependent care, household goods, business and personal obligations. (Arrangements must cover all possible situations, both short- and long-term and must be sufficiently detailed.)

A16.2.3. Maintain a complete set of pertinent documents in a secure place. Include but do not limit this set to the following:

A16.2.3.1. A current will.

A16.2.3.2. Permanent file of military documents.

A16.2.3.3. Birth certificates---yours, your spouse's, and dependents'.

A16.2.3.4. Marriage certificate.

A16.2.3.5. Health records---yours, your spouse's, and dependents'.

A16.2.3.6. Income tax returns---last 4 years.

A16.2.3.7. Social Security Numbers---yours, your spouse's, and dependents'.

A16.2.3.8. Real estate deeds, mortgages, and real estate insurance.

A16.2.3.9. Insurance papers---life and health.

A16.2.3.10. Bank accounts---type, numbers, and location.

A16.2.3.11. Stocks and bonds.

A16.3. In the event you incur a medical condition that would prevent you from serving on active duty that is not already a matter of record; e.g., a non-service connected disability, you should obtain verification of that disability from your private physician or VA hospital. Provide ARPC/SG, 6760 East Irvington Place, Denver CO 80280, a copy of the verification of medical disability. If you become temporarily disabled, you need not make it a matter of record unless it becomes a permanent disability. However, if you have a temporary disability and we recall you, you may be eligible for a delay or deferment according to the rules in effect at that time.

A16.4. Address inquiries regarding mobilization status or this fact sheet to HQ ARPC/XPR, 6760 East Irvington Place, Denver CO 80280, or phone toll free 1-800-525-0102, extension 365.

A16.5. Retired Reservists should address inquiries regarding other aspects of retirement, such as benefits, to HQ ARPC/DPAE, 6760 East Irvington Place, Denver CO 80280, or phone toll free 1-800-525-0102, extension 227.

A16.6. Retired Regulars should address inquiries from regarding other aspects of retirement; for example, benefits, receipt of newsletter, etc., to HQ AFPC/DPPRA, 550 C ST West, Suite 11, Randolph AFB TX 78150-4713, or phone toll free 1-800-531-7502.

myPers

Unfortunately, some retirees discover that not all of the personnel actions that are supposed to happen upon retirement happen as smoothly as they expect. Creation of the member's DD-214 is just one example. While DD-214s are typically accomplished by the member's servicing FSS, retirement DD-214s are generated by ARPC instead. Members should establish non-CAC enabled access to the [myPers](#) website and update their profile to include their personal e-mail contact information. If a member fails to update their profile with personal contact information, ARPC will not be able to contact the member to request any additional records that they might need to complete the DD-214, which may indefinitely delay the process.

Members are encouraged to go to the [myPers](#) website, and click on the "Create Account" link. Once the logon rights are established, members can view any correspondence from ARPC by clicking on the "Incidents/Messages" link under My Account.

LEARN MORE ABOUT

- Assignment
- Benefits and Entitlements
- Career Management
- Compensation
- Deployment
- Evaluations
- Force Development
- Mobilization/Demobilization
- New Hire
- Promotion
- Recognition
- Retirement
- Separation
- Systems Support
- Training

MY ACCOUNT

- Incidents/Messages**
- My Documents
- Notifications
- Change Password
- My Profile

Still Need Help?
Contact Us

I Would Like To...

- Learn more about Civilian Furlough
- Access the vPC-GR Dashboard
- Access my e-Records (PRDA) - CAC Only
- Learn How to Write an EPR
- Access AFPC Secure Apps (vMPF) - CAC Only
- Complete a Personal Records Update
- Access e-Benefits Website (VA-DoD)
- View ANG Assignments Program Information

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- Air National Guard & Air Force Reserve Mobilization and Demobilization
- Air National Guard Recognition

Announcements for Airmen

- Policy Changes to Squadron Officer School (SOS) Distance Learning
- Website to Update Civilian Employment Information Activated
- eBenefits VA and DoD Website
- Did You Know... Customer Hand-outs
- Distinguished Warfare Medal (DWM) -- Rescinded 15 April 2013
- electronic Learning Tools - Individual Training Courses
- vPC-GR Retirement Application Coordination Roles

[» View More](#)

Within the Incidents/Messages screen, the member can see if there are any data requests for any outstanding ARPC personnel actions and can upload the requested documents.

Attachment A- Helpful Web-Sites

Air Force Portal: <https://www.my.af.mil>

- Air Force Information

myPay: <https://mypay.dfas.mil/mypay.aspx>

- Military Pay Site

Personnel Records Display (PRDA): Link through AF Portal

- Member's Personnel Records
- Download all your military personnel records, such as DD 214s, before you separate, consider having them recorded at your county court house

Mt Home AFB: <http://www.mountainhome.af.mil/>

- Base Exchange
- Commissary
- MWR

Air Force Personnel Services: <https://gum-crm.csd.disa.mil>

- Virtual Personnel Center – Guard and Reserve (vPC-GR)
- Retirement Application
- Reserve Component Survivor Benefit Plan Calculator
- General Air Force related information

TRICARE: <http://www.tricare.mil/>

- Medical Insurance Information

Delta Dental: <http://www.trdp.org/index.html>

- Dental Insurance Information

Veteran's Group Life Insurance: <http://benefits.va.gov/insurance/vgli.asp>

- Life Insurance Information

US Department of Veterans Affairs: <http://www.va.gov/>

- VA Information

Military Report: <http://www.militaryreport.com/>

- Weekly Update on Military Issues

VA Benefits: <http://www.ebenefits.va.gov>

- Create an account with a CAC card
- Provides visibility on your benefits

myPers: <http://www.mypers.af.mil>

- Create an account with a CAC card

Attachment B - 5 Year Checklist

- Create/update your Personal Folder with the following
 - Create e-benefits account at www.ebenefits.gov
 - Download all DD Form 214s
 - Obtain all Line of Duty determinations from your medical records
 - Consider transferring at least one month of [Post 9/11 GI bill](#) to dependents (if eligible)
 - Consider repaying any outstanding TSP loans to avoid unnecessary taxes and/or penalties

Attachment C - 2 Year Checklist

- Create/update your Personal Folder with the following
 - Create an e-benefits account at www.ebenefits.gov
 - Download all (or new) DD Form 214
 - Obtain all new Line of Duty determinations from your medical records
- [Apply for retirement](#) approximately one year from your projected retirement
- Attend [TAP class](#)
- Consider enrolling in the [TRICARE Retiree Dental](#) at least one month from retirement
- Consider enrolling in the [VA Health Benefits Program](#)
- Consider enrolling in the [TRICARE Retired Reserves](#) (DSGs/Technicians) at least one month from retirement
- Research and enroll in the [TRICARE](#) option that is right for you and your family (AGRs)
- Elect the [Survivors Benefit Plan](#) coverage levels that are right for your family within 90 days of eligibility notification (DSGs/Technicians), or within approximately 90 days of retirement for AGRs
- Contact a [Veterans Service Organization](#) to see what additional benefits might be available to you
- Consider repaying any outstanding TSP loans to avoid unnecessary taxes and/or penalties



IDAHO MILITARY DEPARTMENT

JOINT FORCE HEADQUARTERS, IDAHO

IDAHO NATIONAL GUARD
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Attachment D - MPA/Mobilization End Of Tour Checklist

Members completing qualifying orders, such as MPA or Partial Mobilization orders, may be eligible for additional entitlements and benefits, such as reduced retirement pay, VA Medical Benefits and Post 9/11 GI Bill benefits. Members ending a qualifying mobilization should consider applying for these benefits at the end of their orders.

- (DSG/Technicians) Apply for [Reduced Retirement Age](#)
- (DSG/Technicians) Apply for [VA Medical Benefits](#)
- (All) Consider converting an existing MBIG to [Post 9/11 GI Bill](#) and/or transferring benefits to dependents



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RETIREMENT CHECKLIST

This checklist is for each members personal use and is not an accountable action item

NAME:		RANK:	DATE OF BIRTH:
HOME ADDRESS:		CITY/STATE:	ZIP CODE:
HOME PHONE:		E-MAIL ADDRESS (Business):	
CELL PHONE:		E-MAIL ADDRESS (Personal):	
DATE OF SEPARATION:		UNIT:	

Retiree Responsibilities

1. [Apply for retirement](#)
 - a. Select Reserve Retirement, Active Duty Retirement, or MSD/HYTD/Age 60 as appropriate
 - b. Ensure retirement orders specify “Transfer to the US Air Force Retired Reserve List” if electing a Reserve retirement
 - c. Ensure retirement orders specify “Transfer to the US Air Force Retired List” if electing an Active Duty retirement
 - d. Complete Data for Payment of Retired Personnel (DD 2656). Fax to ARPC with cover sheet from the vPC-GR. Fax number is DSN 497-2215. [Click here](#) for the online forms.

2. Attend a [Transition Assistance Program \(TAP\) seminar](#)
3. Review [Survivor Benefit Plan](#) section in this handbook, make SBP elections if needed.

Note: Read instructions carefully, some sections only apply to certain members (ie AGRs, and/or DSGs retiring at age 60)

4. Schedule [Retirement Medical/Dental Exams](#) with your provider at least 6 months prior to retirement.
5. Contact the TRICARE Regional Office to discuss your [TRICARE Enrollment options](#).

6. Contact Delta Dental in regards to dental coverage while in a retired status. This is only if you desire to enroll in Delta Dental. Review [TRICARE dental program](#).
7. (AGRs) Terminal Leave Request & Permissive TDY: Get Authorization/Signature from Unit Commander on Permissive/Terminal leave request at least 30 days prior to PTDY/Terminal start date NLT than 14 days prior to your final duty day. Contact your orderly room for assistance in filing PTDY and Terminal Leave on the Leave Web.
8. (DSG/Techs) Review [Reserve Retirement Pay Age](#) and correct/update if needed
9. Obtain copies of all medical records
10. Enroll for [VA Healthcare benefits](#) (if eligible)
11. Coordinate with a [Veteran Service Organization](#) and apply for [VA Disability](#), if appropriate
 - a. Apply for [Combat Related Special Compensation](#) if disability resulted from combat or applicable training
12. Pay off any [TSP loans](#)
13. Review [VA benefits](#)
14. Review [other military retirement benefits](#)
15. Review [Retiree Recall](#) information
16. Create myPers logon name and password
17. Complete Unit/Wing Outprocessing Checklist