

NOT THE DESTINATION BUT THE JOURNEY

PERSPECTIVE ON MILITARY RETIREMENT
FROM SPOUSES OF DD-214 ALUMNI

By HETHER RULAND

AND SO,
THE
JOURNEY
BEGINS!

The Inspiration for This Guide

I'd first like to start by saying the Air Force and local military-related support organizations do really fantastic jobs of providing transitional programs and classes for Airman and their families who are facing retirement or separation from the military. These programs include resume writing, interview skills training as well as explanations of various benefit packages to name a few. The Air Force's aim is to equip the departing Airman with the best information and skills; ensuring their transition is as seamless and prosperous as possible. As important as all this is, much of this fantastic support seems to focus solely on the "function" of transition; not the "form or emotion" of transition. Yet, it is the emotional side of the transition where I found many unanswered questions.

I discovered this while volunteering as a Key Spouse with the 561 NOS Peterson AFB, CO, and attempting to help families make the, sometimes, unexpected transition of retirement or military separation. I scoured many sources and though I found a few bits of very helpful information about "heart matters", it still seemed clinical per se. There was next to nothing about the real-life, raw experiences that, when shared to a certain degree, can be extremely helpful to the next generation. I wondered what the spouses of "DD-214 Alumni" might have to share. I believe when listening to these couples whom already travelled this road, learning what did and didn't work, newly transitioning families can have a much more solid base from where to launch their new season of life. Combining the insight from those whom have gone before us, along with the transitional programs the Air Force, families can be equipped in a profound way.

In an effort to help families make the best decisions possible, thereby gaining more control over their retirement transition, I began creating this guide. I wanted to hear from spouses whom had already navigated this journey; asking them what went well, what didn't and why; and so, my quest for insight began. I had no idea how much there was to gain until I really listened to these amazing retired military spouses. I interviewed several, spanning a wide breadth of ranks, duty locations and career fields. This afforded the insight within this guide to be broad and encompassing. The willingness of these spouses to be so transparent about their victories, failures and emotions pertaining to their transition is more than commendable; it is selfless and courageous.

To protect the identity of these spouses and their families, personal identifying details have been omitted from responses. Their desire to help other military families was more than apparent and this guide is a reality *only* because of these Courageous Ones. I merely listened and gathered their valuable insights and am so very, very grateful to each of them. As you read through this guide, please give all credit to those whom participated.

In addition to the spouses' identity being withheld, I have tried to keep this guide focused more on the relationship/emotional experiences and less on the functional workings. What I can share about their identity, (to offer clarity for why I only refer to "husbands"), is all interviewees are female. To decrease confusion and keep an organized flow of information for the reader, "spouse (interviewee)", "husband" and "military member" are used. There are a couple topics I have expounded upon more than I initially intended to. My reason for this was due to hearing what these spouses shared as insight on such topics. It became apparent even they hoped for more information than what they may have known was available at the time of their transition.

Throughout this guide I have listed the questions that I asked each spouse. All spouses want readers to know they are very grateful for the military experience despite how some responses come across. They are fully aware it was the opportunities offered by the military that opened doors of opportunity for their husbands and therefore, they themselves (and children). With that said, you may hear certain tones within their responses, (*italicized*), on certain topics. It's important to keep in mind that a military career is not a "one size fits all". What worked for one family didn't work for another. What some families chose to do with their resources and time may not be what the others chose. What they experienced through retirement, however, was something totally foreign.

Understanding from the beginning that this transition is not merely a new duty assignment: a new house, a new school for the kids, etc., is important to grasp. Though transitioning to a new assignment has its joys, a military family is still residing in the same military culture and lifestyle that is providing stability of work, shelter and health care. It may not be at a location of choice, but none-the-less, it's familiar and stable.

Transitioning out of the military is a complete removal from all that is familiar and provides security. Though it may seem daunting, if properly prepared for, this can be an exhilarating journey in your life. It's so important to start preparing years in advance. Do you and your spouse want to call-the-shots on your retirement or, do you want (avoidable) consequences and/or spouse's lack of marketability to do the decision making? The choices are almost always yours.

Preparation is key. However, some interviewed have made financial or educational decisions that weren't the best. This coupled with those unprovoked financial hits may find some in hard-pressed conditions. If this is you, don't let your past choices beat you with humiliation. There's no shame in mistakes and there are plenty of free and confidential financial/counseling services offered through the military and civilian sector.

Within this guide when information of programs and regulations is shared it is never intended to take the place of what official AF programs / AFI regulations and base counselors, chaplains and the A&FRC offer. This guide is informational only. I do not endorse nor am I professionally affiliated with any program or company mentioned herein. In addition, this guide is far from being all inclusive. I offer this resource with the motivation to encourage, inform and embolden you; pointing you in a direction to look further-on.

This revised guide is now in its fourth year; now adding to it my personal experiences and perspective. Though I am no longer a Key Spouse, I've had time to ponder over these past two years since retiring from the Air Force. As I reflect back I am left with an unrelenting sense to look forward; certain there must be other families in the same position mine once was. It's out of great hope for your journey ahead that I offer this to you.

So, now! May your family enjoy life to its fullest as you approach the joining of the DD-214 Alumni families.

With excitement for you,
~Hether Ruland

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“Don’t cry because it’s over. Smile because it happened.”

Dr. Seuss

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HEART MATTERS AND MASTERPIECES

Retirement is a wonderful opportunity to begin afresh. The destination to military retirement has been reached and now a journey towards a new destination begins. The destination can be a dream job, finally owning a home and planting roots, finishing a degree; all of which are great and gratifying! There can even be multiple destination goals in one family, but most often it’s a mutual destination that is worked toward when starting-off in military retirement.

As important as reaching the destination is, it’s the *journey*: the road, the valleys and peaks, the sunshine and shadows, the mud and flowers, where the sweetest and most rewarding of life can be experienced, and true victory is awarded. If I may, it’s the journey that gives a masterpiece its breath-taking beauty and is something that can never be taken away; only added to. This new masterpiece emerges when real life happens, when partnership is committed to, when communication and courage continue like a revolving door, when plans are allowed flexibility and love and laughter are never hushed by the fear of the unknown.

A “color-by-number” journeyed artwork is not what hangs on the walls within the homes of the retired or service-separated spouses I interviewed. Theirs is a *pièce de résistance*, and one they are very proud to display. Though these families may have accepted bits of advice or learned from examples of those who went before them, for most, there was much yet to be experienced and maybe even tested in heart matter areas while on the road toward their destination.

The heart of a military spouse is one of the most resilient; ever. I was amazed to learn this resiliency not only grew stronger throughout their transition journey, it was also the catalyst which jettisoned many spouses into the life wherein they now thrive. Though these spouses are thriving, that’s not to say this came without family-shared phases of headaches, heartaches, and fears. Some of these cycles were totally foreign and uncomfortable yet spouses did not allow themselves to check-out and quit. They embraced a consistent posture of joy, (peace despite extenuating circumstances) helping them endure the more uncomfortable temporary cycles of anxiety, anger, stress or fear. Their foot may have slipped on the road, but they never chose to detour off their journey.

True to military spouses’ character, they refused to forfeit their destination dreams to anxiety or self-pity. Some have reached the fullness of what they hoped for while others are still forging through change with strong faith and determination. Persevering is a form of victory. These experiences and victories likely are some of the most breathtaking elements of their family’s masterpiece. The value of their experiences and insight is beyond measure. Starting with heart matter topics seems to be a great place to enter-into the journeys of these families; including mine (in *Bradley Hand*). Here’s to the beginning of your awesome journey!



Was the decision to retire easy or difficult? All spouses supported their husband's decision to retire and gave their husbands the time and space he needed to approach the idea of retiring. There wasn't any badgering or pestering. Open communication was always a-must and in-the-end most spouses shared that their husbands needed to know she in his corner with this final decision. Saying "It's your career, so it's your decision", would have left nearly all husbands feeling heavily burdened. Most husbands simply wanted the support and input from their best friend; their spouse.

Certain circumstances of their husband's military career gave some spouses greater clarity to support their husband's decision. *One spouse shared how her husband wisely kept track of his valuable certifications' expiration dates; realizing they would expire within the next few years. He also knew there would not be an opportunity for renewal of certificates due to funding cuts. Knowing this, they determined he was much more marketable at the time of their decision to retire than if he'd wait any longer knowing the cost of these certifications could run in the 10s of thousands of dollars.*

One family had just endured two six-month deployments within three years only to learn that the military member was soon slotted for a 365- day remote and a likely six-month stint, all within the next three years remaining on his retainability. The children did miserably without their daddy during every past deployment and so an obvious decision was made; retire.

Similarly, another family foresaw multiple separations if a promotion were accepted. However, if the promotion wasn't accepted it would bring an end to the military member's career. The thought of no longer being active was okay with the entire family. They put-in their time of lengthy separations and though very grateful for their military opportunity, it was time for it to end. In addition, the upcoming family needs would not coincide with a career than demanded continual separations.

Other spouses shared their family's reasons:

"...wanted to be in prime-of- life when entering civilian workforce."

"...was medically retired."

"...disrespectful treatment outweighed the benefit of remaining in."

"...no retainability and/or wasn't promoted."

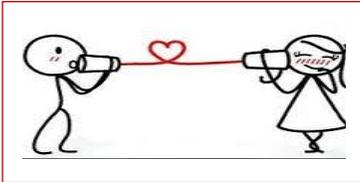
"...erosion of the moral fiber of work-life and mission that the military was forcing upon members; the loss some benefits."

Seeing the instability of the government's budget created concern for many and they decided to cut their ties. Still, some shared everything was going well with plenty of retainability and a healthy emergency fund saved. However, there was an open door before them and they walked through before it closed.

My husband and I have always openly communicated on the aspects of his AF career which would directly influence our family. This decision to retire was taken very seriously and made as a marriage unit (which gave my husband more confidence to begin looking at the civilian job arena). While active duty, he would say: "When it's no longer gratifying, then I will know it's time to retire". Around year 23, things just weren't fun any longer. Don't get me wrong; our AF life was full of blessings but nothing near a complete blissful euphoria. His career portrait has brush strokes of light and shadow from the great accomplishments and experiences while mixed with numerous grueling deployments and TDY separations, 100's of hours in study for personal advancement, missing promotion by a slight margin, infuriating duty assignments and some major family medical hardships. He was eligible to remain in

until 26 years though opted to leave at 25 as he had met his High-3 qualification for retirement pay. Prior to submitting his official retirement request he observed the hiring-market was ripe for his career-field and specific skill-set.

What coping strategies did you and your spouse use to avoid marriage breakdown?



Communication was the number-one response to this question. This didn't necessarily mean "talk, talk, talk", rather, keeping needs and feelings out-in-the-open and on the table. Having the practice of good communication with your spouse before the onset of this transition is valuable. When time and information is

shared, tensions between family members are decreased exponentially.

Spouses expressed that as their husbands were going through the mandatory briefings, medical appointments, TAP classes, resume/application completions, interviews, etc. it was helpful to have a predetermined time to come together and offer updates to each other. Staying-on-top of this is really important. This isn't about micromanaging the information, but ensuring time is set-aside to share and communicate. Be flexible how this operates.

With the months closing-in on the retirement date, the countless appointments and meetings may not afford that standing "Tuesday lunch date". This is where creative juices can flow when finding a time and place to connect. In that connection time the temptation to correct, question and interrogate can be high...DON'T CAVE to it! This is a time for sharing and what sharing looks like to you may not look the same to your spouse.

Only once was it expressed that a husband was so stressed, he couldn't find the strength to share what really needed to be shared. The unknown was almost too much for him to bear the demands of the transition. Through patience and encouragement, the family pulled through together.

One spouse shared that she and her husband started dating again and made it a priority; yes, even in the midst of that unfamiliar season. The purpose of dating again was not so they had time to talk solely about the demands of the obvious, but to reconnect as a  couple and keep the health of their marriage as the priority. They left the kids with a sitter and did whatever. They recognized that when they were not spending time together, their communication was stunted, and assumptions were made.

Taking a lengthy trip without the kids, and before retirement, allowed one (in-love) couple to come to terms with those buried unfinished conflicts; though this wasn't the initial intent of the trip. Unexpected, yet temporary bitterness at the military and her military member was a surprising emotion that surfaced from this spouse. She explained that the trip was their "STOP" before they could go forward. They were alone and HAD to talk. They had to "unpack" these unfinished conflicts and get it all behind them. Doing so allowed this couple to enter retirement in unity and it was the best thing they ever did for their marriage. The first part of their vacation was a raw and unabashed release of everything tied down. This was done with love, truth and self-control. Because neither demanded to be right and both were quick to listen and apologize when needed, the following days were filled with talking about exciting plans for their future. The last part of their vacation was like rejuvenation of their marriage.

In many of the marriages, faith was expressed as a major component that helped prevent marriage breakdown. Those whom expressed personal faith as a large part of their strategy stated that in those times of what seemed uncertain and when tensions began to run high, accessing their faith allowed them to apologize for what they felt required an apology and it also provided greater mercy and love to each other.

Acknowledging that each of you uses different coping mechanisms will also help avoid unhealthy anger and rampant miscommunication. This was very beneficial for one marriage. *This couple recognized they each approached change differently, neither wrong; just different. One likes to gather as much information as possible, lay it all out and talk it through. The other just wants to know what needs to be done and then they're totally on it and getting it accomplished. Sharing the entire load of information at once nearly caused panic in the one and not engaging in deep conversations nearly caused the other to assume there wasn't a sense of concern or cooperation. They agreed to meet each other's needs half way if it could be helped. The result was a strong communication between the two and thought filled decisions were able to be made.*

When the focus was on the relationship and not the "resume", spouses shared they discovered strength within their marriage that had not been tapped-into before, or, in a very long time. Share thoughts without delivering the perspective as a personal insult or receiving as personal attack. Have a trustworthy friend who will listen and keep your confidence but not tolerate an attitude of self-pity. At times counseling may be necessary, and there is NO SHAME in this. Receiving counseling is in no part a mark of failure on yours or your spouse's part.

Patience, balance and faith. We expressed to one-another, in so many words, what we needed in-order to have a sense of security during the transition. For me, it was to have information and to know he would use the time he had to finalize his retirement "packet" before signing-off his active duty job and leaving the base (to move out of the area). I knew he would do all he could to be properly prepared.

My husband needed me to give him insight on different outcomes of job offers and places to consider looking for work. He needed me to trust him and not doubt; to be in his corner but also didn't want to be harped at.

However, what threw me for a loop was realizing we were beginning to communicate differently. I never thought there'd be a change in how we communicated. There were times when neither of us could understand what the other was trying to convey. Fully committed to our 24-year marriage, we both felt like something had changed and our footing was loose. We had some heated arguments, silent dinners, long walks alone, talks with a pastor and trustworthy friends. We will always remain a solid married couple and have embraced that we will agree to cordially disagree.

I've listened to similar stories from spouses and from what I gather, the common factor seems to be the discontinuance of the familiar demands of mission tempo: the necessary TDY/deployment separations, the distractions of PCSs/educational demands, as well as the security loss of everything the military offers. These events (TDY/PCS, etc.) are often blessings that contribute to the furtherance of the career and are accepted by the spouses as necessary. Though these hardships are to one's professional advantage, marriages can unknowingly brush a thin coat of lacquer over the core of its heart when having to focus solely on the demands at hand; supporting the military member's professional requirements (which are directed by regulations) by inadvertently overlooking heart matters rather than giving it the attention needed. When the military momentum comes to a halt and time is now the new constant, what is left are the demands of the heart.

In addition to each supporting each other, we agreed to keep our teenage children abreast of what was happening. Even though they were older, they very much relied on us for a sense of security. We also asked for their opinions. This helped them feel their personal needs and interests were valued when considering retirement. .

EMOTIONS



We all go through a series of emotions before, during and after major transitions. Which was your strongest for this life experience? *This response from spouses seemed to be directly linked to their personal faith **and** how well their husbands consistently managed time in general. Husbands who were proactive in their approach to building their military experience portfolio not only with skills, but education and certifications gave their spouses a sense of security and preparedness throughout the career and the retirement season. One spouse's explanation for the reason she could have complete peace: "I knew he would take care of business. His job was finding a job and he took it very seriously." Watching other retired spouses walk through their process also allowed her to gain a lot of insight.*

Most spouses felt the traditional cycle of emotions: excitement, anticipation, anxiety, fear, doubt and peace. One spouse shared she had an abundance of peace; though was completely in-touch with reality. She attributed this peace to her faith that she was operating from and the fact that she was staying in her home of their last duty location.

Most spouses entered the retirement season with heads held high and strong! Yet for some, unexpectedly, the days turned into weeks and the weeks into months of no job or home (living with relatives). Missing close friends and not having their own home with their own things began to take its toll. Living in someone's home was a huge blessing yet didn't meet their inner need. Without a home or job to take care of his family, their husband's emotional cycle went from energized to feeling like a failure. Eventually they reached the joys of having a great job and beautiful home.



A spouse shared it was hard to accept the fact that her husband wasn't selected for promotion. At first it was a bit embarrassing for the two of them. He had all the right "markers" and a promotion would be the next step; naturally. The family had to take a step away from the military's "identity" culture and regroup. The spouse expressed that after doing this they were able to find strength and identity in their faith. Through their faith and knowing their identity was not in military, but in God, the family was able to approach the somewhat unexpected task of job hunting. They are very happy and living a good life.

The insight these spouses share about the emotional side of their experience was to not allow the emotion of the day dictate any final decisions and to stay around healthy people and environments; even if they can't relate. Isolation is misery's best friend so don't let the two get near each other. Be sure to keep-in-touch with close friends you trust during this vulnerable time of your life. A patient friend who will listen with compassion, encourage you, remind you of your new opportunities and not coddle your emotions is some of the best therapy to have. Interestingly, those spouses whom had a strong (though not without difficulties) rebound transitioning from active duty into retirement, all had a strong marriage and personal faith that they remained dependent upon throughout the transition.

Anxieties: *For the first time ever, their husband was the newest employee and when a company downsizes, the newbies go first. This made some anxious during their first year. It's not the same transition as a base closing when they simply received another assignment and the only thing temporality disrupted was housing and schools (though that was never fun). In these experiences, spouses stressed the importance of being debt free and having a robust emergency fund in place at all times.*

This also speaks to the importance of considering the RIGHT employer for your family; the one with staying power. The large salary may be attractive, yes; however, if signing-on with a Contractor, be sure to ask how they handle losing contracts (do they assist their employees with finding new positions or are employees simply released from employment?).

Frustration: Upon retirement a spouse had plans to take a few-months and “exhale” as she’d been full-throttle for the past five years. This had to be put on hold as her (loving) husband impulsively accepted a job after retirement which would require a move. She stayed-in-the-game to get the family transitioned to this new location, schools and job, but was not able to have a break herself. She had to find work which left her husband feeling awful. (She did NOT smear this in his face nor remind him of his choice whenever there was a hardship).

Like the other spouses, our family had its own measure of demands and plans throughout the retirement transition. Our son was graduating from high school around the same time my husband’s retirement ceremony would take place. To alleviate burdens on extended family, he opted to combine both celebrations. Like most other spouses, allowing oneself to ponder on the reality of upcoming milestones was not a luxury in the department of emotions. The amount of planning was not the issue. It was ensuring that the emotional and educational needs of our son (graduating high school) and daughter (finishing her third year of college) weren’t left to fend for themselves. In-addition, coordinating all of the regulation and personal requirements for AF retirement were also front and center. I believe by the time of the ceremony, we had begun to consider work outside of CO which would also mean, selling our home.

Soon after moving to TX, with our house on the market, we began to experience the change in our ability to communicate. There were new major decisions to be made and we weren’t seeing eye to eye. I confess I did not just sit and listen to my husband’s perspective but rushed in with my frantic overthinking. Frustration, confusion and fear were some front runners for me. If it hadn’t been for my faith and trust worthy friends who would pray for us, we would not be who we are today. I remember at one point I began to feel ashamed for the constant texts asking for prayer. I had decided that I would not be such a burden and only contact my friends when absolutely necessary. That was probably one of the biggest mistakes I made. I hadn’t yet found a church and knew that I could not start applying for a job at the time (we were considering buying a home, so our location was expected to change again). I was isolated and yet I thought I could handle this unknown alone. After two weeks of keeping my friends out, I awoke one morning from a night of confused and strained conversation with my husband; all I could do was cry and pray and eventually just reached-out. They gave me the support I that was overdue for and lovingly scolded me; making me promise I’d never take-on the rest of my experiences alone. Believe me; I won’t.

Regret was another emotion I have just recently laid to rest. I had been given many wonderful opportunities such as GS employment as regular employee, having a bachelor’s degree fully paid for, some medical needs taken care of, etc. I tend to over-think and I thought my way out of taking advantage of those opportunities. With the AF now behind us and the new strains of life in our face, these forfeited opportunities stung like salt-in-a-wound. Even though I still remember these opportunities, the regret doesn’t have such pull on my heart and mind as it did before. I now believe my past choices are being used as something to learn from and will be used in my future for my betterment.



What factors played into your decision where to retire? Job opportunity was the number one answer. Remember, it takes money to relocate. If your family wants to leave the area of your retirement/separation base, ensure you're financially capable of doing so.

With that, spouses expressed that most husbands didn't settle for the first job offer. They wanted to be certain they would not only enjoy their work but also earn enough income to match or exceed what their military income offered (with the value of the compensations considered).

A couple spouses shared it was more about retiring near extended family and trusted a job would open-up for them. In these circumstances, their childhood homes and extended families were very important to them and they were passing down this love of "home" to their children. Everything fell into place.

Location, location, location. Wise financial decisions throughout their entire military career allowed a couple families to retire at a location they visited early-on in their military career. Now, this is how to prepare.

If you have never owned a home, thus not providing you with familiarity of property tax requirements, it may be to your advantage to research the county property tax rates and assessments prior to making final decisions on retirement locations. For example, Texas is one of the most supporting states to military veterans; not taxing retirement pay and having no income tax. Sounds great! However, Texas has some of the highest property taxes in the states and they have also raised the disability rating qualifying for reduced or no property tax qualification.

Around the time his retirement request was officially approved, my husband expressed, out of a heart of gratitude for all that I and the kids gave him in-support of his career, he wanted me to choose the place where we should retire, and he would find a job in that locale. After 25 years I would be the decision maker where to live and what house to reside in??! What a blessing! Or one would think. What I was completely unaware of was how my mind had always been geared to "location is for the needs of military career" and "are the kids enjoying friends / schools." (our children were still living full-time at home and would be newly graduated from high school) Yes, we do have loving extended families, however, those locations didn't have robust opportunities for corporate careers. Regardless, I had NO IDEA what my preference was. I don't think I ever gave thought to my personal preference. I knew where I DID NOT want to live; somewhere often overcast or hot and molasses sticky, or treeless...that was the easy part. However, to this day, more than two years later, I still don't know where I'd like to get roots planted. (I believe this is due-in-part to other dynamics affecting our family and continued talk of changes that effect my husband's job and location.) Unable to offer clear direction, we initially decided to stay in the area as it was beautiful; good job market, good friends and we owned our home. However, after multiple unattractive job offers we decided to open-up our search area. With that said, we had to go where jobs were available as we could not afford to live-on retirement and medical disability pay alone. (Both topics discussed later).

Did you have any assumptions about retirement?

- "...that retirement pay would be more than in reality even after premiums and taxes were deducted."
- "...how much more difficult it was for husband to find a job without having the connections and networking advantage."
- "...that my husband would be hired in the same unit he retired from as he knew so many people."
- "...living accommodations were not going to be as long as they were (living with relatives)."
- "...that healthcare wouldn't have changed as it had, (this is covered further in this guide)."

- *“...that it wouldn’t have taken as long as it did for the reality of retiring to sink-in.”*
- *Some spouses shared that even a year after retirement, they still found themselves having to recognize they are no longer an active duty spouse. The first year is always the hardest. It wasn’t just a new duty station with a different address and new faces. This was returning to a culture and lifestyle that many spouses had not lived-in since they were young adults.*



Did you have any unexpected experiences after retirement? *“I didn’t think I’d miss the military culture as much as I do”.* This was not uncommon to hear from those of whom led lives as military spouses but were not as heavily invested in the goings-on in their units and bases. They participated in the events of their husband’s squadron and really enjoyed themselves, yet the military didn’t occupy the bulk of their personal time.

Job hunting: *Most families didn’t think it would be as hard to find a job as it was. As spouses we want for our husbands only that which we know they are worth and nothing less. It is painful to watch them go through rejection and wonder why; especially if they’ve done everything they were advised to do. One spouse shared during those times, her heart broke for her husband as she could see how hard he was trying. One rejection after another brought her otherwise positive husband into a realm of insecurity that was unfamiliar to him. She offered that she felt her biggest role to her husband during those times was to just listen, be supportive and offer her opinion when it was asked for. (Not all husbands will use words to ask for advice.) Coddling the issues at hand or even doing a lot of the work herself would not have benefited her husband in the long-run. What he needed most from her was to be in his corner and see how hard he was trying.*

Job Performance Insecurity: *A couple spouses shared that though their husbands have very good jobs with secure income, they were surprised to see how insecure his work center experience has been. One spouse assigned the cause of her husband’s insecurity to the excellent grooming of the Air Force. She elaborated that: as spouses, we are use-to the side of the military life that is in constant flux: home, school, jobs, etc. Change and adaptation is just an accepted part of being a military spouse. Though our husbands do change squadrons, they still had very little change in their work life. He always had an income and secure job to provide for his family. The structure and function of the Air Force removed the need to make decisions about what job to take as he was nearly always assigned one. Along with the assigned job, he was given a very clear set of expectations how to perform his duties and was always given feedback. Now, with his experiences at a civilian job, one must be chosen, “Is this job the right one?” He wonders if he is performing to his employers’ expectations as reviews are handled differently in the civilian sectors and often overdue.*

Solace surprise: *Pouring into the lives of military families had been a source of much fulfillment for one spouse. Yet, after countless years of attending hundreds of functions, engagements and socials, a spouse shared that she was thrilled to finally have her schedule to herself. With her children grown and living healthy lives, she recounted how, during the few months after retirement, she felt like she could exhale and enjoy the solace. She was surprised to learn that she didn’t really want her days to be so open-ended. She needed to be a part of something bigger than herself. Thus, her exploration of getting to know herself and what she wanted to leave as a legacy began. She has plugged into some of her interests in a manner that is enriching to those around her and her community.*

Healthcare: *The new healthcare system came as a surprise to many that were of the TRICARE Prime status. Healthcare is covered further in guide.*

Delay of pay: *How long the retirement pay took to kick-in. Retirement pay covered further in guide. The change from active duty pay to the civilian pay and the realities-of were surprising. Some spouses shared that it wasn't until after their husband received his first couple civilian pay checks did it become apparent how much of his, then, active duty pay was actually under sheltered non-table income. For example: the BAH and BAS of active pay is not taxable. This reduces the tax bracket for the military member. The earnings of civilian pay are fully taxed. This difference is also important to consider when looking for civilian jobs.*

Staying in one location: *Not being able to pack-up and leave within two to four years has been an unexpected struggle for many spouses. Though they knew after retirement they would likely not be moving for a while, not experiencing the rhythmic relocations has been one of the greatest emotional and mental hurdles they've had to clear. All military spouses know that if they as a family don't like the area, the job, the command, they need only wait a few years and one form or another of it will change. Even if they love all aspects of their duty location experience, they know as well, it will inevitably come to an end. This subconscious nomadic mentality can be hard to quiet and adjust to after retirement. Staying and working through the urges to experience another "change" takes determination. In the long-run, the stability can win out and planting roots often reaps great rewards.*

Struggle for Identity: *A spouse explained that her husband went through a season of depression which was brought-on over the sense of loss after retirement and a search for his new identity as well as for each family member. "Who are we if we're not a military family?"*

Financial Fog: *"The financial fog and uncertainty for the length of time we experienced it. We were prepared, but it was 6 months before we had enough information to make a solid budget."*

Zero Leave (Holiday/Sick Pay): *Starting a job without having Leave on-the-books was incredibly hard for me to acclimate to. In the 25 years of his military career, my husband usually had no less than three weeks of accumulated leave. Few companies will include paid leave in the negotiations or as a standard benefit. Most companies no longer separate sick leave and holiday paid leave. Leave is leave. My husband had to finish-up on a few duty-related medical needs which used much of his first few days earned. Every time he'd get a few days on the books (4 hours earned a pp or one day a month), it would be used for something menial. He did manage to save about six days and used them for our anniversary trip; which, upon our return, he unexpectedly lost his job due to company changes.*

Short- or Long-Term Disability Pay: *My husband had started his second new job and within a month he needed an unexpected medical procedure. He hadn't yet earned enough leave for the recovery time needed. The company advanced him the days, to which he was then in the hole. He went back to work and eventually worked-off what he owed.*

Disability coverage was something we'd never considered when applying to a company. We're learning how important it is! For example, should my husband have needed longer time for recovery, he would have been placed on "short-term" disability, earning 60% of his pay before taxes. If an employee needs and qualifies for longer recovery, they are placed on "long term" disability and paid 40% or about, of their pay before taxes.

While active duty and in need of recovery, say from surgery, convalescent leave was the normal order. Healing properly is the main responsibility and being paid full duty pay and benefits while recovering is not given a second thought. Not so in the civilian arena.



Do you feel you receive a form of acknowledgement as retired military spouse as when active spouse?

Spouses generally felt: Though there is a significant difference from being on a 24/7 report status for our country and being a spouse of a retired military member who is still alive and not severely disabled, they have *found (yet are reluctant to share as to not discourage those spouses joining the DD-214 alumni) there almost no opportunities for support through programs aimed at spouses of retirees: education, job hiring preference, etc. At least from what's known. They felt as if their previous commitment is simply forgotten.*

Spouses do not begrudge those receiving support or benefits that are in the need of it. They express it's absolutely crucial these families continue to have secure support. For their circumstances however, it is a sense of being unappreciated, even though their husband's military career was not their identity. It's not a sense of entitlement, but a sense of acknowledgement. *"We gave just as much and sometimes a heck of a lot more; following our husbands from assignment to assignment, either forfeiting career opportunities or constantly having to readjust our career advancement. Unless my husband is severely disabled or deceased, there is almost nothing."*

In addition, it is difficult living in an area where they are the only retired military of their generation. Some spouses have felt a sense of being disjointed from the community as they continue to adjust to their retired status. They understand it's a great opportunity to volunteer or find something new to focus their interests on and they are getting involved. Yet, filling their time was not the struggle; the sense of loss and missing the culture of the military was their expressed grief.

More than one spouse expressed that after retiring in location of last assignment, it was as if they were not as welcomed as before. People were always polite in their presence yet there was what they described as, a "tension in the air", as if their "active duty membership" had expired and they were no longer part of the active duty spouse "club".

I think it's worth noting what these spouses are saying here. Though it may sound as if they need to get a life outside of the military, it's not really about that. It's about how a spouse feels passed over simply because of her husband's military status. To be forgotten despite all that was given and to receive the cold shoulder from those who are where she once was can be devastating. Retirement isn't a one size fit's all.

Serving in the military is a family affair. Even if a military member isn't married, their parents, siblings and extended family members are all in-the-mix of their career one way or another. Should the member be married, every ebb and flow of their career has a direct impact on the life of the spouse and children, should they have any. As the active duty status of the military member's career begins to wind down and inevitably transfer into civilian life, each family member will experience one form or another of transition.

One day we all will be where these spouses are; standing in retirement/separation. When we get to where she's at, we just might need her insight and support to get through. At that time, could we really ask her for an ear when we were so judgmental to her in her time of need?

Soon after retiring we moved from one large military community into another. Being we weren't affiliated with the base other than for the Commissary and MTF as a patient, I was hardly around the military atmosphere. At times when people would ask "what do you do?"; they would say "Oh, that's a beautiful location!" when hearing we had recently moved to the area after my husband retired from the military on CO. My husband and kids know what I gave, and that's fine for me. I will say, of all the military family members (member, spouse, child), in retiree status, it is the spouse who has the least individual benefits offered. No special application status, no scholarships, etc. A spouse needs to tap-into and fully use each benefit opportunity while their military member is serving; employment status, education benefits, training programs, scholarships, medical etc. Doing so will put them in a place of greater opportunity upon retirement. Once the active status is gone, so is the spouses' qualification for these incredible benefits.



Does your spouse feel they receive the same respect as a retiree as when active? Though they

aren't expecting a fanfare when it's made known they are retired military, some retirees expressed to their spouse, there has been a noticeable change in responses when sharing that their previous years were dedicated to serving; like a glossing over response. Some missed hearing "Thank you for your service".

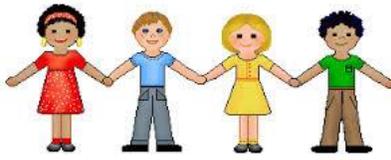
In a variety of locations across the states, spouses express that their husbands, at times, had felt forgotten especially when not retiring near a military installation. This is heart breaking for these couples. One spouse expressed anger at the callousness of some who shrug-off all her husband gave to his country (he is still living and not disabled). Some spouses shared their retiree expressed they knew the mission would continue without them and are fine with that, yet, hoped some, if even a couple of those they worked alongside whom remained active duty, would have kept their promise to stay in touch. They understand it works both ways, yet after a period of time being the constant initiator of conversations they got the hint.

When associating this to the workplace, one spouse expressed that "No" her husband did not feel the same level of respect now as retiree due to his rank in military, as rank (for the most part), brought respect. Barriers of rank are finally gone, but she explained that it's hard for her husband to shed the military culture out of habit.

In addition, retirees have expressed to their spouses that the work place ethic appears to be quite different in many civilian companies and institutions. The added stress of having job promotion resting heavily upon production of a team was an unfamiliar experience for many. There are some military members whose job can be cut short by the effects of their unit, however for the vast majority, promotion primarily rests upon individual effort. Not being taken seriously and the lackadaisical attitude of subordinates is difficult for retirees to learn how to navigate through. Not that yelling or demanding was ever a method of getting the flames of motivation increased, but the culture of rank and file provided such a foundation.

Learning how to think like, talk with, motivate and manage a team in a civilian workplace has proven to have a few hurdles for some retirees. In these times, some have connected with those who have already walked this path. It would be of great benefit for both you and your husband to each find a mentor during this phase of transition.

Being hired into an office as a civilian whose management level exceeded the rank they retired at caused one retiree to experience rough adjustments. They had accepted a job in the same office they served as active duty. No longer were they the subordinate but the leadership; now delegating responsibilities and reviewing job performances. It was difficult for those military members who were no longer in charge. This is one example why it is critical to have a healthy and humble working relationship with those in the office. One can never know whom their future boss may be.



Do you have children? If so, how were they affected by retirement? This really varied. A few retirees' children were college bound or beyond and weren't living in the home to experience all of the aspects of transitioning. However, many still had kiddos at home and intentionally prepared them for the new journey ahead.

For those children whose daddy spent countless months or even years away, leaving the military came as a most welcomed change and they were very excited. Spouses stressed that they had to contain a lot of their emotions around their children as to not put them through any unfair worry or confusion. Kids were involved in most of the conversations, asked opinions and what needs they had from their parents.

Spouses expressed that touchy topics were discussed behind closed doors until a way to present the information to their kids in a truthful, yet controlled, manner could be found. Younger kids tend to think of just the present and want to be reassured that their "today" will be okay. Reassuring them that, though their daddy will not be wearing his uniform any longer, there will always be unity and joy in the family which gave their children a sense of security.

What was helpful to some families was periodically asking their children what they thought was happening. (They are like sponges). What can be surprising are the incorrect conclusions kids may draw based upon hearing a tidbit here and a tidbit there. Parents will have to correct their child's misconceptions and clarify everything they were confused over. It's important to periodically encourage your children/teens to describe what they assume is taking place.

As mentioned before, we kept our teenagers abreast of everything. We encouraged them to express their feelings and concerns. We wanted them to know this was just as much about them as it was about a career change. They have always been wonderful kids and only wanted what was best for their daddy. We did make a mistake with our son after moving, which hurt him and left us learning a very hard lesson. Instead of asking our 18-year-old son if he would be willing to stay with our dogs at our friend's place and help our friends around their home with projects, we just assigned that role to him. He reluctantly agreed. It was wrong of us, and he was rightly resentful for it. He had given up his summer (after graduating high school) to help load-up a U-Haul, move out of state away from friends and go apartment hunting; then sit in an empty apartment alone for several weeks. (I was still in CO putting house on market). He felt like he was being taken advantage of. He explained that all we needed to do was ASK him if he'd be willing to help in this manner. This isn't a young man being cocky. This is a young man being upset for being bulldozed over. He deserved better and fortunately, accepted our apologies.

The winter following our-move, our daughter attempted to fly from college to our new home for Christmas. Due to airline failure, massive wait-lines and bad weather, she was stranded at the airport for nearly two days. Most of her friends had left for break but nearly 36 hours later, she was able to contact a friend's and get back to her dorm. She eventually made it home. This was the part of the retirement she wasn't thrilled with.



Change of Pace

In a spirit of humor and joy, spouses shared that there was a period of adjustment to having their hubby home for longer than the average length of Leave. Whether it was for Terminal Leave, job hunting, suddenly working from home or full-time on-line school, having hubby around all day, every day, for months on end, took some getting used to from each of them.

From the spouse's experience: *A wife shared that she usually has her day full of those things which must be accomplished outside the home: appointments, errands, meetings or kids' needs, etc. Though she was now a retired military spouse, her day to day has pretty much stayed the same; it had too. While it was wonderful having her husband home accomplishing his task at hand, the weeks turned into months and the newness began to wear off. She recalled receiving a randomly sweet text from her hubby: "Hi. Where are you? What cha' doin?" She said it did make her smile.*

She simply replied, "I'm doing my regular routine of family things". He was now getting an inside view of what her life looked like; the time it actually took to run a household while he had been at work all day.

A spouse expressed how wonderful it was having hubby home, though it was a bit difficult to release some responsibilities; not out of doubt they could be done well by her husband, but simply out of living in the "function" mode for years on end. It was an unfamiliar dynamic for the marriage; one they worked through together.

The initial idea of working solely from home seemed so appealing to a number of families. After countless months and years of separations, the idea of spending time together, saving money on clothing, gas, lunches, etc., seemed to make complete sense; at least on paper. Once again, the emotional factor started to become larger than the functional factor and adjusting to the new dynamics took some time. For some, this brought into reality the desire to work outside the home.

The common struggle: the office or study is usually within the general area of the family living quarters. Even if the house is stone silent, the distinction is basically lost. The ability to leave work at the office simply can't be made by closing a door. The need to have a separate "work life" and "family life" became more apparent and for some, created restlessness and a lack of fulfillment. If the husband is not the type to be proactive for his need to connect with others, he could spend weeks without interfacing with flesh and blood. Usually that's not very healthy.

There are many benefits to working from home and it may be a perfect set-up for some. However, before diving into the "work from home!" job, think it over carefully, trying to not allow emotions dictate your decision. If you know someone who does work from home, ask them how they realistically feel about it. Though there might be some money saved by this setup, is it worth it? Do they have customers in their home on a regular basis? Do they have to work at keeping the animals and kids quiet? If so, what is that like? Do they still feel it was the right decision?

My husband accepted an out-of-state job offer with the start date only three weeks into his terminal leave, so he was really only home for a two weeks break. I loved having him around and we took this time to visit a potential job location to see if we would like the area. It was one of our first trips alone that we'd taken in ages and we loved it. During that week we drove throughout the city and surrounding areas sharing big hopes and dreams. It was something we needed as a couple.

What advice would you offer spouses?

- *"Be excited for this new season!! There is so much yet to discover about yourself!"*
- *"Enjoy yourself yet do so with discipline!"*
- *"Look forward to this new season of unfamiliar freedom and exploration!"*
- *"Save, save, save!"*
- *"Ensure all education benefits and certification opportunities for both you and your husband are taken advantage of."*
- *"Don't let the unknown have control and keep your family from experiencing real opportunities."*
- *"Be realistic with goals and remember, this is only your first retirement."*
- *"Involve your kiddos so that they have a positive memory of their time as a military child."*
- *"Keep short accounts: be quick to ask forgiveness and deal with marital conflict."*
- *"Communicate!"*
- *"Don't have high expectations on husband especially during first year. He needs time to adjust."*
- *"Fall in love with each all over again!"*
- *"Assist (don't harp or nag) your retired military member with remembering to keep their certifications current and not expire. It often requires as little as submitting a few hours of required self-study topics related to that certification specialty. There may also be annual fees."*
- *"Diversify your interests and community groups. If your job, interests, friends and volunteer work is all military related, the transition will come as a hard hit. Going from being all military, to suddenly not, is worse than PCSing somewhere new and starting over yet again. It's like having the rug pulled-out from under you. With that said, diversifying your interests is easier living stateside than overseas. Still, if living overseas, there are plenty of fantastic ways to get connected to your community."*
- *"Don't take time for granted."*
- *Stay "checked-in" during first year. Just because hubby is home now don't throw all of life into his lap."*
- *"During first year of retirement, don't try and change too much; too many emotions buzzing around. Just wait and take time to enjoy it. Take it slow."*
- *"Meet with other families that are experiencing your similar circumstances. Getting together and sharing ideas, hiring information, job markets, etc. can help alleviate the hardship of the transition."*
- *"Don't over think life. Don't despise those small beginnings or the unknown that is ahead of you."*
- *"Don't assume when your spouse seems detached that they aren't desiring to engage in those areas of need. It may be that they are learning to engage in person, instead of engaging through Skype or phone when deployed."*
- *"Hair. Facial hair. Just let him do what he needs to do. It's just hair"*

What have you enjoyed about retirement?

- *"Living closer to family."*

- *"Getting to clock-out at a decent hour."*



- *"Being able to express political views in all mediums that the military could not permit."*

- *"Having time to explore new interest."*

- *"No more, "borrowed homes."*



- *"The stability for children and having those childhood memories and that consistent school."*

- *"Having same medical doctors, counselors, therapists and continuity of care."*

- *"No longer having deployments, remotes, year-long classes."*

- *"Planting whatever type of flowers and shrubs in my yard that I please."*

- *"No longer feeling like I'm constantly holding my breath."*

What have you missed about the military?

- *"Friends we made from our earliest duty assignments."*

- *"Excellent educational and career advancement opportunities."*

- *"Free training, seminars, certifications, classes and resources."*

- *"The culture and traditions. Leaving military felt like a death happened in our family."*

- *"Serving our country."*

- *"The amazing duty locations and experiences that came with it".*

- *"Discounts and services."*

- *"The work ethic."*

- *"Time."*

- *"Knowing with a PCS, we could shed what isn't liked about location or job."*

- *"Not having to explain what I mean, as civilians don't grasp our culture and lifestyle."*

What Spouses Needed Husbands to Know *(Intention is for husbands to also read this guide.)*

-  Don't be afraid or ashamed to tell me about missed opportunities or failures; please tell me both sides of the story.
-  I need to know what is happening and why. I'm not micromanaging you, it just helps me have a sense of footing and security.
-  Please spend time with family, just family, as we journey this transition together. We like being around you.
-  Please tell me how you're feeling, even if you can offer only one word. I'm here for you.
-  You don't have to, yet if you choose to give gifts at your retirement ceremony, please take time thinking on it and allow enough time to purchase them (please consider delivery times too). It hurts and is obvious when it is given as an afterthought.
-  Please ask those transitional questions even if you feel silly. It takes more guts to seek out information than it does to act like you know what's going on (when we really don't).
-  Please tell me if something is just too much.
-  Please use the time you have to complete certifications, educational opportunities, transition benefits, schedule necessary appointments. It helps me feel like we're on top of this transition rather than it is overtaking us.
-  When I share my heart with you about a problem, I'm not always looking for a solution. I just need someone to talk to and listen.
-  Please take social networking seriously and get knowledge on it while we're still active. Landing a job has a lot to do with "Who Knows You".
-  Promise me we'll walk through this together.
-  Please don't compare yourself to the guy next to you. I didn't marry him, (but feel free to take "notes" on some of his transitional experiences).

Reputations

Conduct within the military WILL follow your family even after retiring or separating. Though you may not retire near a military base, your past conduct and reputation will catch-up with you eventually; impressive or unimpressive as it may be.

In this age of instantaneous social networking, once a reputation has been tarnished it will take a very long time and require hard, genuine effort to repair the damages. Heavy partying on the weekends and posting pictures of drinking, lewd behavior (conduct unbecoming of a military member and family), crud or demeaning language and spewing gossip could seal the deal on NO job. This doesn't pertain only to your husband but you as well. Companies make strong efforts to look for Facebook pages and other social media sites.

Unbecoming conduct isn't the only way to ensure a hardship in hiring. Keep in mind when your husband is being considered for a job, especially one on a military base, calls will be made, and insight sought for what kind of member on and off the job he was. Was he a team player, an encourager a go-getter? Or, did he do the minimum just to get by, never volunteering for anything so he could be left alone or is he a known complainer?

Speaking with a DD-214 alumnus he shared: *"Asking around about a person's character and personality was absolutely a portion of the employer's applicant consideration process. These aren't the professional references that have been listed on application either. The Air Force is a very small community and quick connections are easy to make."*

How do you as the spouse fit into this? Some smaller companies are hiring the "family" when they decide upon an applicant. What does your social media page say about you? If your husband is applying for a job on a base that your family retired from, would you be able to say you were a contributor or an unnecessary nuisance to his duties while active? Were you demanding of his time or interrupting his work day? Were you spilling details of your marriage to anyone around and creating drama between you and other military spouses? Your conduct can have a positive or negative impact on your husband's ability to be hired into a job of choice. With that said, this screening does not look at the unavoidable medical needs that may have periodically drawn your husband away from work while active. Behavior that can be chosen and controlled is the focus.

Along the same lines as your reputation comes the personal accountability of maintaining finances and personal behavior. A recent change to how security clearances are maintained has been implemented. What was then being reviewed once every five to 10 years by OPM, is now monitored continuously through the Pentagon. Any problems of maintaining good financial credit history which results in very low credit score or severely unpaid bills is considered a lack of discipline and therefore the trustworthiness of the troop or employee is brought into question.

The security clearance can (and has been) revoked. More than 55 workers have already had clearances stripped as of July 2018. As active duty, this doesn't look good for promotion, but one needs only to be transferred to a nonsecure position until the matter is fully resolved; all while still earning full pay and benefits. As a civilian, it is quite a different experience. Should a civilian employee lose their clearance, they no longer qualify for that job. Time is money to companies and likely, this employee will be relieved of their position as there are plenty others waiting in-line. Imagine what the employment prospects look-like for someone who was relieved of their employment due to deliberate financially irresponsibly and a revoked security clearance.

I do not share this to stir up fear but to educate and inform. There are always exceptions to circumstances leading to a low credit score or late bills. If you are in this position, you're not alone. Reach-out to the A&FRC or other similar programs for direction and help.

GET THE PARTY STARTED!



Did your husband have a retirement ceremony (for those whom had the option to choose a ceremony or not)? What was important to the husband was important to the spouse; regardless of ceremony or not. *The vast majority of spouses responded “Yes.”, it was important to their husbands to have a ceremony; therefore, it was important to them. Ones that had a ceremony explained it offered an outward action of their career coming-to-an-end. Doing this created the sense that change is here, and it is good.*

However, one family chose not to have a ceremony mainly out of personal needs and feelings relating to their last duty assignment. They knew what they did for their country and that was enough for them. Those that did have a ceremony had a wide range of styles of celebrations; from an informal picnic in shorts and no decorations presented, to two – events ceremonies with military band. It was all fitting for each individual family.

Spouses wanted their husband’s hard work and deep love for their country to be recognized. They enjoyed the military celebrations and felt it only appropriate to end the career with a strong military tradition; retirement ceremony. Most spouses shared the ceremony was emotionally hard to get through as their husband was the more emotional one.

Just as it was important to spouses that their husband be recognized, they also shared that it was extremely important to their husbands that he was able to recognize his family to those present. He acknowledged all they had given-up in order support to his career. He wanted to celebrate his spouse and children as key pillars of support and how he was able to have a career such as he had. Some husbands had a very hard time reading their letters to their wives and children. (It’s a good idea to have a few boxes of tissues that can be passed through the rows 😊).

Many times, it can be assumed that the retirement ceremony will take place at the base of retirement. This wasn’t the case for one family. What was most important was having the majority of their family be able to join them for this joyous occasion and so they flew-back to their hometown. Those Air Force folks that wanted to attend, well, they figured out a way to get there.

Though this approach may not be the most convenient for those in the retirement party, it reinforced who was priority to this family. In a way, this is no different than the event of a wedding. Marriages generally take place in the town of the bride or groom, and those in the wedding party decide to travel if necessary. So again, your retirement ceremony is completely up to your family.

Those holding informal celebrations simply put-on a BBQ and invited their close family and friends. A jovial time of reminiscing, eating and celebrating was fully satisfying for them. Other retirement ceremonies involved a military band, presenting of the colors, folding of the Flag with orders and special letters were presented. The latter part of the day (or another day of the week) may involve the lighter side of the celebration over a luncheon or BBQ. What works for one doesn’t work for all.

My husband opted for a traditional ceremony as he said it was what he needed to help him grasp what was happening. He made his choices for whom he wished to be the Presiding Officer, Narrator, the narrator during the flag-folding ceremony, the videographer and the ceremony coordinator about eight months out.

The hardest part for him was attempting to read his letter to his children and myself. He could only weep and finally gave a general thank you, explaining that he'll wait to give his gifts to us at a more private time. He simply could not speak.

The weather did not cooperate but fortunately it was inside though not in the building my husband worked at. The long-lasting hail storm drenched those who did come and understandably kept many away.

It was a lot of work getting everything together and was only made possible by the extraordinary and generous help of his event planner, friends and coworkers. THANK YOU!!!

As the “leading-up” to retirement takes intentional preparation, so does a military retirement ceremony. The cost of a traditional ceremony can include: airfare, venue and hotel reservations, shadow box and decorations, food at ceremony and after party, special outfit for family members, gifts/flowers presented by husband, invitations, cost of mailing (if old-school) and more. If it’s your family’s plan to have a more traditional style celebration, keep in mind it may take anywhere from four to six months to organize.

There is a good reason for the need of time to plan even though most traditional ceremonies are handled by someone within the unit/protocol or who is close to your husband. Don’t be afraid to ask your friends for help! They’d probably love being there for you.

Here is a quick run-down of what tends to go into planning a traditional retirement ceremony. Items with ** are traditionally taken care of by your family. Some families asked their friends and neighbors to help with the preparations for the larger after-ceremony celebrations. What a great idea! Items with * are traditionally handled by a military member of husband’s unit; though not always.

Traditional RETIREMENT CEREMONY CHECKLIST

- ** Attire:** Military will wear their Service Dress Blues, as will the Presiding Officer and other military members who are part of your retirement party. Normally you and any kiddos would wear an outfit similar to that of a casual business attire. Should there be an additional gathering for say a party, this is when the jeans and shorts can come out. However, it’s all up to you.

- **Roles:** Presiding Military Officer (who leads the ceremony), the aide to the Presiding Officer, the Narrator (military member), the person to offer the Invocation and if someone will sing the National Anthem; deciding upon then asking each of them. Be sure to ask these folks far enough in-advance if those performing the ceremony are military; they may have to arrange leave and flights to attend. Consider asking someone to be a back-up for the Presiding Officer and Narrator should duty requirements call them away at the last minute. This has been known to happen. Don’t be left scrambling for someone to fill this role if two days before the ceremony, your Presiding Officer is sent TDY. The role of Presiding Officer has knowledge of your husband’s military career or receives his PIF and what will be touched-upon at the ceremony. Your Stand-In should have a draft of the ceremony. This way they are not left to themselves and on the spot to think of what to say.

- ****/* Shadow Box:** (if unit is not completing this) gather the records of service to learn what medals have been awarded; this can come from a range of sources. Purchase/gather all ribbons and other decorations that are desired to display in a shadow box from military clothing store. Some medals may not be in-stock; a good reason to begin this project as early as possible.
- **** /* Order Flag:**
- ****/* Frame Shop** After this is completed (receiving flag) gather all decorations and visit the base frame shop or a local framing shop is next. When placing the order for the shadow box, get confirmation this will be done in time for the ceremony. This timing will vary. A safe amount of time is two months, especially if the box is custom made and being shipped to you. The presentation of these decorations is often a centerpiece of the retirement ceremony, so this should be the first priority.
- **** Venue / TLF** Reserve the venue and TLF or other accommodations for out of town guests. Pick a suitable venue for the retirement ceremony. Military members attending and performing are typically in-service dress, and special guests are often in their business attire to witness the ceremony. Therefore, it is wise to choose a venue that is clean and quiet. Ensure the venue can provide enough seating.
- **** Create invites/ e-vites** and send-out no later than (nlt) one month before ceremony date *IF* "Save the Date" announcement cards went out before this. Otherwise, send invites nlt three to four months before ceremony. The "Save the Date" announcement gives time for invites to prepare to come as they may have to ask for time off, book flights, etc., while more official invites are being prepared. Should any active duty Generals attend traditional ceremony, contact Base Protocol if you're not contacted first as there will be a few required elements.
- ****Food:** Ensure the appetizers and drinks are ordered in advance and you know how they will arrive to the venue and be set-up. If there is a picnic afterwards, ensure catering is confirmed. If not catering, this is where friends and neighbors are so helpful. Confirm there will be enough for the expected number of attendees.
- **** Military Member writes retirement speech and finds gifts (if presented)** for those in his family. Traditionally there is a personal, sentimental gift presented to the spouse and then children. A bouquet of flowers is often given to the mothers of the retiring couple.
- **** Spouse** prepares personal gift from her (and kids) to military member. This is not the norm by any standard. Some spouses have made chests for the military gear to be kept, custom made shadow boxes, etc.
- ***Contact the member's supervisors** or command to get a copy of the retirement orders and any special letters. Most retirement ceremonies involve a reading of the orders and a presentation of a thank-you letter signed by the President of the United States. Ensure these letters are ready.
- *** Honor Guard:** Reserve Honor Guard and contact base media office to reserve podium and base media/photographer. Ask about the flag they will be folding. Do they provide or is it your responsibility?

- ***Create a script for the ceremony.** Sample scripts can be easily found on Google. Most ceremonies begin with the honor guard presenting the colors: American and Air Force flags, then the National Anthem and the invocation.
- ***Create ceremony program (usually has bio of retiree and fun facts about their personal life).**



Suggested attire

3

Career Planning

How long was your husband's military career? *The retiree career spanned 17 - 29 years with separations from 12 -15 years. These careers involved deployments, TDY's for career and education (many times over a year in length), as well as multiple PCSs. My husband's career was 25 years. We married when he was an E1. During the span of his career, he deployed five times and had too numerous a number of TDY's to keep count; PCSing not often, only six times and living in 15 different homes.*

Did your husband take advantage of the opportunity to earn additional educational degrees and certifications while active duty? *Regardless if families retired or separated, all husbands who were hired into civilian careers that mirrored their military careers, already had degrees when entering military or earned additional degrees before leaving the service. In addition, they monopolized on their opportunities to earn certifications. Though some took a little longer than others to secure a good job, in the end, it was the degree and even more so, the critical certifications that earned them their seat.*

A number of couples grieved over the lost opportunities to have these expensive certs earned and paid for by the military. They were unaware or naïve about the opportunity before them and how instrumental having the certifications was for a well-paying job.

If you hear advice on earning certs and degrees while there is time, this isn't just hot air. It's a valuable piece of advice given to your family. A degree and certifications can add tens of thousands of dollars to a salary. With that said, if your husband's present military job is not where his heart is, then all the certs and degrees he's earned for his military job may be useless for his dream job. However, being marketable now can only help pave the path to what you both really want to do!

Yes. He completed the AF CCAF and courses required for rank advancement. In addition, he completed courses toward a bachelor's degree for personal improvement which was focused on his career choice. He used TA and transferred his Post 9-11 GI Bill to our daughter, who since has used this to earn a bachelor's degree herself.

When did you begin to prepare for retirement / separation? *The average time was 12-24 months though a couple families planned from the beginning of their military career. Most often, less than 18 months seemed to leave spouses feeling that it really wasn't enough time. That is, from the final family decision to retire, to the official retirement date. Those retirees who had jobs waiting for them related it somewhat to the location they were sending resumes. However, some locations simply not have a good job market and landing a secure position took a little longer.*

There were instances that even though all the right preparations were made, it still did not result in employment immediately after retirement. Therefore, these couples were glad to have started as early as they did and knew they were doing everything they could. With that said, it may have taken a little longer than desired to find their job, however, it is a job that pays well and more importantly, they enjoy it.

One family in particular had a civilian job secured six months before retirement. Much of this was due to how the husband focused (for years) on their transition out of the military. In addition, the family wanted to be able to enjoy a period of solace between military and civilian life. They knew the only way this could be accomplished would be to work hard at getting degrees, transition classes, resumes written, certifications earned well before retiring along with keeping debts down and savings high. If he hadn't taken this approach, he wouldn't have had his head in the vacation time. The main motivation the husband had for such early preparation; family security.

When asked if they felt they were prepared financially, almost all spouses stated “no”. Many financial needs came about after retirement that took them by surprise. When they thought on this question a bit deeper, they shared that of all the areas to ensure readiness: relationship health, finances and certifications/education were at the top. The finance question/response is stated further in the guide.

Deliberate activities solely for retirement began about 18 months out. My husband preferred a traditional ceremony (covered earlier) so this took a lot of time to organize; about six months out. After his retirement request had been approved but before his retirement ceremony, he had a few job prospects lined-up. However, he did not submit his retirement request without first taking account of the then hiring-market for his career field.



Taking Terminal Leave

Selling-Back Leave

For your family, you need to decide what is more important: time or money. Your husband can earn leave right-up to the retirement date. When leave is sold back, keep in mind, it is for the Basic Pay rate only. When Terminal Leave is taken, your husband is still earning not only basic pay, but special pay and all allowances. Doing the math may have some considering delaying the retirement date.

We opted for terminal leave. There was a little overlap of active duty pay and civilian income which was immensely helpful during this time.

Was your employment status affected by retirement? *Most of the spouses moved away from the base of their husband’s retirement and so yes, their employment status was disrupted. However, it was a welcomed change to their new retirement location. Others not working outside the home were blessed to be able to remain at home with kiddos or begin their own careers.*

Given that many of the spouses have a wealth of experience spread over multiple bases and years, when trying to complete a resume, the chronological format may not be the most attractive for job searching. Try using the combination resume format. This resume format takes the best of both chronological and functional styles and highlights your skills.

If you are within 90 days after retiring, Military One Source is still available for your use. It’s free and full of professional advice. Better yet, take time and take advantage of the free resume writing classes offered at the Airman and Family Readiness Centers while you’re still on active service. You won’t regret it.

I worked a retail position and did resign when we left the area. I was just within the timeframe that I could have been considered for a possible raise or bonus. I did not apply to the same company in the new city when first arriving. Being a one vehicle family would not be possible to manage two jobs.



Post 911/GI Bill and Unemployment Compensation for Ex-Service members (UCX)

Spouses strongly urge those who plan to transfer this benefit to a family member, do so before the opportunity is gone. There are a few steps to take to begin the process; first of which is ensuring DEERS is updated. After-such, eligibly of the

military member's service, family member's age and school of choice along with other factors are determined. These steps must be initiated on a government computer using a CAC card. Visit the Dept. of Veterans Affairs website for:

TRANSFER POST 911/GI BILL TO SPOUSE AND DEPENDENTS information, found under the "Education and Training" tab. To begin, visit the Dept. of Veterans Affairs website for further information. http://www.benefits.va.gov/gibill/post911_transfer.asp

Once this hurdle is cleared, the intended beneficiary must file an application for benefits by completing the VA Form 22-1990e by visiting <http://vabenefits.vba.va.gov/vonapp/main.asp>

Each military member and family member has unique factors that will play-into the transferring of benefits. Some of these factors may deal with retainability; is the benefit worth remaining in another four years if four years is still possible to serve? What are the ages of your children now? Should they be your beneficiaries, the benefit must be initiated in use within fifteen years of transfer. What school is being considered? The Dept. of VA has a stringent list of requirements higher educational institutions must meet in-order to qualify.

Spouses urged others to take full advantage of this opportunity as benefits are no longer a guarantee. In addition, a number of spouses and children lost the opportunity to utilize this education benefit due to it not being transferred in time. One of the factors that effected families was the newer requirement of an additional four years of service for benefits to transfer. The four years begin upon the date of selection. A number of (then) active military members did not have enough retainability and therefore the families could not benefit from opportunity.

However, your retiree can still use their educational benefit. In the very least, they should. It not only increases knowledge but marketability and salary as well.

UPDATE: On or around 12 July 2019, transferability is limited to those service members of 16 years' service time or less. Below is information from the DOD.gov site. Now, more than ever, is the time to transfer if your service member does not meet the criteria to retain transfer benefits, should they wish to transfer at all.

"Pentagon Announces Changes to Post-9/11 GI Bill

The Department of Defense issued a substantive change today to department policy on the transfer by service members in the Uniformed Services of "Post-9/11 GI Bill" educational benefits to eligible family member recipients.

Effective one-year from the date of this change, eligibility to transfer those benefits will be limited to service members with less than 16 years of total service (active duty service and/or selected reserves as applicable). Previously, there were no restrictions on when a service member could transfer educational benefits to their family members. The provision that requires a service member to have at least six years of service to apply to transfer benefits remains unchanged in the policy.

"After a thorough review of the policy, we saw a need to focus on retention in a time of increased growth of the Armed Forces," said Stephanie Miller, director of Accessions Policy, Office of the Secretary of Defense. "This change continues to allow career service members that earned this benefit to share it with their family members while they continue to serve." She added "this change is an important step to preserve the distinction of transferability as a retention incentive."

If a service member fails to fulfill their service obligation because of a "force shaping" event (such as officers involuntarily separated as a result of being twice passed over for promotion, or enlisted personnel involuntarily separated as a result of failure to meet minimum retention standards, such as high-year tenure), the change will allow these individuals to retain their eligibility to transfer education benefits even if they haven't served the entirety of their

obligated service commitment through no fault of their own.

All approvals for transferability of Post-9/11 GI bill continue to require a four-year commitment in the Armed Forces and, more importantly, the member must be eligible to be retained for 4 years from the date of election. This policy affects service members in the Uniformed Services which includes the U.S. Coast Guard as well as the commissioned members of the U.S. Public Health Service and National Oceanic and Atmospheric Administration. For more on the policy, visit <http://www.esd.whs.mil/DD/>.

Unemployment Compensation for Ex-Service members

If it's your family's plan for the veteran to attend school full-time and collect unemployment, please be advised: A loophole in the GI Bill benefits allowing ex-service members to double-dip and receive: education paid in full, annual book stipend, housing stipend (based on city; i.e., San Francisco \$4000. per month) **AND** Unemployment Compensation, WILL NO LONGER BE AVAILABLE TO COLLECT on this support (per law passed Dec 2015). To collect unemployment means one must be actively looking for a job, willing to work and can't turn-down jobs that they qualify for. Should guidance be necessary, contacting the Unemployment Office is a great place to start.

Each state is different when approaching unemployment compensation. Access the link to the Dept. of Labor and learn about your state's guidelines and restrictions. <http://www.dol.gov/dol/location.htm#ME>

A Common Misconception: "World is their Oyster" There are a few whose military careers and rank can provide the blessing of transferring into a job of an equitable management level in the civilian work force. Realistically however, this percentage is low. Most retiree military careers translate into civilian careers at or around the mid management to entry level. This has come as a surprise to many. After speaking with a professional career transition counselor (with over 20+ years in field), I asked the question: *"What is the biggest misconception you've seen from retiring/separating military and job searching?"* Without a second thought the counselor responded: "Most think the world is their oyster".

The counselor compassionately explained what they had seen countless times over the years; a large percentage of military tend to have the misconception that they need only offer a company their resume (usually 3+ pages and *way to long*) and they'll have the job at the pay grade and management level which reflects what their rank and management level was as active duty. After all, they have knowledge and skills using some of the highest technology, programs and equipment in the world. They also have managerial experience and know the folks in the office where they intend to apply.

Instead of going to career transition classes, resume writing classes, networking workshops, etc., service members attempted their job search off-the-cuff. Not knowing how to format military lingo into civilian "speak" does not give potential employers an accurate understanding of all the retiree can offer. In addition, the lack of interviewing skills causes the military retiree to appear less attractive than those they are competing with. The counselor expressed how critical it is to learn the art of civilian interviewing and the use of correct civilian verbiage on resumes.

Full of unrealistic expectations, the newly retired/separated military member suddenly find themselves at their fourth or fifth interview with confidence falling fast and wondering why they are not getting that job. The counselor stressed the importance of taking advantage of the FREE classes that readiness centers offer.

In addition, the counselor explained that a proper transition realistically takes anywhere from one to three years. Now of course, there are circumstances when one to three years is simply not possible. However, she stressed the need to

keep personal work records up-to-date, attend job fairs, and routinely be exposed to interviewing practices and to network...network...network. Reading the Job Qualifications is nearly more important than knowing the Job Description. Many might perform the Job in the military they intend to apply for yet lack the pertinent qualifications (degrees, certifications etc.) to be considered as a serious applicant. She also stressed the need to be financially prepared.

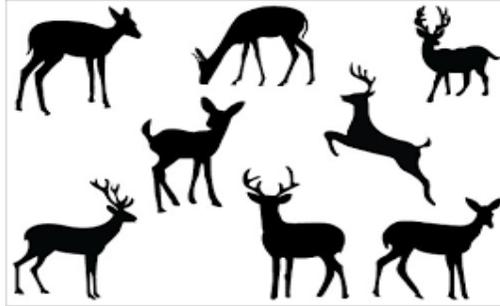


Retirement Insight to Military Member from My DD 214 Alumni Friends

- 1) Take TAP class early and often. Minimum time to start is two years before you plan to retire and take it a minimum of twice. You learn something new each time and you get some great networking opportunities. Resume writing styles change as well.
- 2) Join a professional organization. For us comm types, AFCEA meetings are where I met my future employer.
- 3) Join Toastmasters. The verbal communication skills I learned were pivotal in getting the job, on the resume it makes you stand out as one who can speak to customers and in the interview, it helps you sound professional.
- 4) Get your college degree. The military pays for it before you get out so just do it.
- 5) Get and maintain professional certifications. College degree is one thing; but professional certifications can add thousands of dollars to your wages. One of mine is worth \$10k annually
- 6) Get copies of all your medical records early and then maintain them. I have one copy and a second that went to the VA. The VA did return the records after a number of years but have a backup copy. I've heard of guys never being able to file a VA claim because their records were lost.
- 7) If anything, physically or mentally bothers you, get seen by the doctor. For people in some career fields I've heard that for something like hearing loss or sight problems they won't go to the doctor until the last day because it will hurt their career. No previous record of health problems may end up causing you to not receive all your benefits.
- 8) Schedule your VA retirement physical for the earliest possible day. I was able to schedule mine 6 months before my retirement day. I started receiving disability benefits the second month I was out. Some guys wait till the last week of their career and end up waiting for years to get benefits. Sure, you may get back pay but think of the interest you lost.
- 9) If you retire in the overseas area, file your Home of Selection extensions to maintain your option to have the Military move you and your family home back to the states. It's worth \$40k and you can hold off your move for 5 years.
- 10) If you move to another country to work as a GS or Government contractor beware that if you seek dual citizenship you could lose your security clearance.
- 11) If working as a GS or Government contractor, you need to maintain your security clearance. Know who to report to and what to report. Things like marital status, relationships with non-US citizens and trips outside the US need to be reported.
- 12) Check your home state VA benefits. My home state gives me AND my family members free tuition to any state university or technical college up to 128 credit hours
- 13) During salary and benefit negotiations, don't be shy to ask for relocation and temporary housing assistance to ease financial burden of relocation.

DEERS, DOCUMENTS, AND IDS

DEERS



(Not quite)

Military DEERS: Defense Eligibility Enrollment Reporting System A database of all people eligible to use military health care facilities, TRICARE or other benefits. It is critical to ensure DEERS is kept up-to-date with your family's information.

Incorrect information in the DEERS database can cause problems with education benefits, TRICARE claims as well as other health care benefits. Retail network pharmacies check TRICARE eligibility through DEERS. Prescriptions will be filled only for beneficiaries who are listed as eligible in DEERS.

After retiring, your retiree may add or remove family members to your family's DEERS record by signing into their *milConnect*, choosing "My Profile" and clicking "Update and View My Profile". Scroll to the bottom and click "Submit" to add or update any of your contact information. Updating can also be done at the nearest military ID card issuing facility. Please contact the facility to determine what documentation will be required; such as Birth Certificate, Marriage Certificate, Divorce Decree, etc.

If you are separating from the military, contact DEERS to learn what your benefits may be.

To find the nearest ID card issuing center, visit the RAPIDS site. Give the center a call to confirm information posted on their site. <http://www.dmdc.osd.mil/rsl/appj/site?execution=e2s1>

We opted to have our ID cards changed to retiree status after leaving the base we retired from. We knew we were going to a large military community and aware of the plenty of offices to choose from which we found through RAPIDS. What we didn't consider was at some offices it is a "first-come-first-serve", some are active duty as priority and some were closed without notice. With our daughter heading back to college and soon-to-turn 21, updating her record was imperative to retain her education and medical benefits. There wasn't a RAPIDS station close enough to her school which would have allowed her to do this on her own with a signed SF 1172-2. I think it was the third visit that she was able to be seen and get updated. The airman was quite helpful and went-ahead with all-four of our IDs despite having closed the office after finishing our daughter's card. Plan-ahead and don't wait until IDs are near expiration to update statuses.

Medical Records

It is highly suggested that you, your spouse and any children obtain a personal copy of medical records. This is especially important for the active/separating duty member before submitting a Disability Compensation package to the Dept. of Veterans Affairs. Do not assume the copy sent-in with the disability package will be returned.

Obtaining a hardcopy of records can be completed through your base medical records office; most prepare a CD version for dependents. Become familiar with the time requirements established by that records office. Requesting a hardcopy needed within a week is not likely to be filled. Most medical records offices require a minimum of 30 days to fill a hardcopy request and six weeks to prepare for VA medical appointment.

DD 214

The DD Form 214 is the authoritative document about your spouse's military career. This is likely the most important document your retiree will need and should secure after leaving the military. This document should be treated with the same level of proof-reading and security as your birth certificate, social security card, marriage certificate, etc.

The DD 214 is your family's gateway to receiving all the benefits afforded for retirement or separation.

To ensure your family can smoothly receive benefits and best job placement, an accurate DD 214 is a must. Before the retirement date draws to a close, it is strongly suggested service members request to review a draft of their DD 214 at or around 2 months prior to terminal leave starting or 3-4 months prior to official retirement date. They should be looking for accuracy not only on PII and dates, but awards, deployments and more. Should a mistake or omitted information be found, it is in his (and your) best interest to initiate these corrections with plenty of time before final retirement. Trying to correct an inaccurate DD 214 after leaving the service has proven nightmarish and has caused families delays in receiving certain benefits. Keep in-mind, the final draft is filed with the Department of Veteran's Affairs, the Department of Labor and other applicable agencies. Should they receive an inaccurate DD 214 and request corrections, it could result in loss time and opportunities.

The VA Home Loan and GI Bill Education are two examples requiring the DD 214 in order to access these benefits. In addition, if your husband is using his military service as veteran's preference on job applications, the DD 214 is required to receive the 10pt application bonus. Without it, his hiring preference drops to that of the common applicant.

It's suggested to keep a minimum of 10 copies on hand for a variety of reasons, to include one that is kept with your Last Will and Testament. Leave copies in various locations and/or with a few other trusted persons in your life. Though filing a copy of this document with your country courthouse to ensure it is not lost, stolen or destroyed can be a secure way of maintaining the DD 214, keep in mind to check the public records laws for this institution. Should the DD 214 be accessible by public record, anyone can view it and take what information from it they please. Most folks are seeking information with innocent motivations. However, there are some who are out to steal identity and reputation.

If this document is lost, your husband (or if deceased, you) will need to make a personal request for a replacement. There are specific instructions to follow which can be found at:

<http://www.archives.gov/veterans/military-service-records/#table-of-contents>

There are over 100 million records kept at the National Personnel Records Center, most of which are paper and not available on-line; with this in-mind, receiving a requested copy of the DD 214 will take time. There may be special circumstances in-which a request might be expedited; however, there aren't any timeline requirements NPRC must adhere to. Most requests are returned in three to four weeks.

My husband's DD 214 was accurate; however, one spouse shared her husband found incorrect and missing information on his. He made the inaccuracies known with plenty of time to have them corrected prior to his official retirement date. We have several hard copies secured and I keep one in my wallet.



Surrendering Active Duty ID Cards

Once your military member is officially retired **your** status in most base clinics, offices and base employment opportunities is of the lower if not, lowest category. Be prepared to wait in base offices such as Military Personnel Flight (MPF), Legal Office, etc. For example, Legal Office assistance is only available to retirees on space-available basis.

Though spouses understood and fully accepted those in uniform should have priority, the initial experience within the reality of their retiree status was awkward. For some it was a hard adjustment.

Waiting for medical appointments to be available is a big change when spouses and their families continued utilizing the Military Treatment Facilities. Not all MTF can serve retirees so always confirm this before settling-on your medical insurance plan and family doctor.

Spouses expressed the loss of educational benefits as one that hit hard. This was probably the deepest area of loss for many. *Knowing that her husband was going a few years to retirement and the Post 911 Education benefit was not available to her, a spouse described how she doubled-up on her college classes taking full advantage of the Spouses TA. She graduated within the same month her husband officially retired.*



Renewing Your Retiree ID Cards

This is one of the most important reasons to ensure your family's information is kept up-to-date within DEERS. Should there be a change in marital status, child custody, kids attending college, or the unfortunate event of death, and these events are not updated in **DEERS**, it could create a problem getting an ID card renewed.

To ensure you have the proper documents for renewal, visit the RADIPS site by accessing the "**REQUIRED DOCUMENTS**" tab. This would be one of those instances when a POA *might* be needed. In general, the following is required:

- DD 214
- DD 1172-2 Completed and signed (digitally or wet)
- Two forms of valid ID. Local badges are not acceptable forms of ID.

To renew cards whether in close proximity of a military installation or not, log into RAPIDS:

<http://www.dmdc.osd.mil/rsl/appj/site?execution=e2s1>

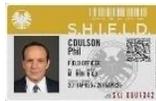
Using the **FIND SITES** selector on left side of screen locate a site near your current location. Once deciding on a site, it is highly recommended to call the center and ask for specific instructions for card renewals. Be sure to arrive at least one hour prior to closing time to avoid having to return another day. Taking a name of the person you speak with and date/time you call is helpful as well.

ID cards and TRICARE from AFPC

"This information applies to service members who have an approved military service retirement based on completion of 20 years or more Total Active Federal Military Service (TAFMS) and will transition to civilian status. Military sponsors who are planning for retirement should be aware this event will affect themselves and their family members' TRICARE enrollment.

Sponsors who complete their out-processing for impending retirement need to understand that while they are permitted to obtain an identification (ID) card up to 120-days in advance of the actual retirement e.g., DD Form 2, U.S. Uniformed Services Identification Card (Retired) (Blue), and new ID cards for their family members, e.g., DD Form 1173, U.S. Uniformed Services Identification and Privilege Card (Tan), both ID cards will reflect the status of "retirement." Furthermore, the Defense Enrollment Eligibility Reporting System (DEERS) will report the sponsor and family members' status as actually "retired" to the TRICARE regional contractor. Consequently, the TRICARE contractor will expect an up-front payment of the annual premium before any future appointment under TRICARE-Prime can be made, even though the sponsor has not yet retired. The exception to the up-front TRICARE premium payment is a military member who is married to an active-duty member, and subsequently, becomes a dependent spouse for DEERS purposes.

If a sponsor plans to depart the area of assignment early on terminal leave and relocate to an area without TRICARE-Prime availability, it may be in the sponsor's best interest to obtain a retired ID card for his/herself and family members early. However, if the sponsor plans to remain in the area or relocate to an area with a TRICARE-Prime contractor and wants to continue with TRICARE-Prime into retirement, then it may be in their best interest not to accept the ID cards with the status of "retirement" early. The TRICARE-Prime is a voluntary medical benefit program and customers are expected to enroll no later than the 20th of the month prior to the effective date. Failure to apply early for continued TRICARE-Prime benefit after retirement would result in the first month of retirement being covered by TRICARE-Standard only and not TRICARE-Prime or TRICARE-Extra. Questions regarding TRICARE enrollment (Prime, Extra, or Standard) should be directed to the Medical Treatment Facility Beneficiary Counseling Office or the TRICARE Service Center. Questions concerning DEERS enrollment and ID card issue should be directed to the Military Personnel Section customer service."



Retaining TRICARE and Base Privileges for College Age Children

To ensure your full-time college student's benefits do not cease upon their 21st birthday, provide required documentation and bring into an MPS or comparable for updating DEERS record.

What criteria must a child meet to qualify for full-time student status?

Children of active duty or retired Service members may be eligible for TRICARE health benefits and base privileges after age 21 if they meet the following criteria for full-time student status:

- Enrolled as a full-time student at an accredited institution of higher education (must be an associate degree or higher)
- Unmarried
- Dependent on the sponsor for over 50 percent of his or her support (if the sponsor is deceased, the child must have received over 50 percent of his or her support from the sponsor at the time of death)

- If the child marries and subsequently becomes unmarried due to divorce, annulment, or the death of the spouse, benefits and entitlements may be reinstated as long as the child meets all other requirements.

How is a child's record updated to reflect full-time student status?

Service members must visit a military identification (ID) card issuing facility to update the student status on their child's DEERS record. The child is not required to accompany the sponsor at this time and may contact an ID issuing facility afterward with proper identification to obtain an ID card. To locate the nearest facility, visit the RAPIDS Site Locator at www.dmdc.osd.mil/rsl

(Please note the link above will alert that the site is not secure. What the alert is stating is should one proceed using the "advanced" button on the lower left side, is potentially allowing your internet service provider to see and potentially track what site you're visiting and potentially "capture" any information inputted; explained per site technician). Please proceed with your own discretion.)

The following documentation is required when the sponsor visits the ID card issuing facility:

- A letter from the school registrar or documentation from the National Student Clearinghouse certifying a full-time course of study leading to an associate degree or higher and the anticipated graduation date. The documentation should certify full-time enrollment before the summer break and acceptance or enrollment immediately after the summer break for continuous coverage.
- If not enrolled in DEERS, a birth certificate is required in addition to the documentation listed above.

For a list of accepted identity documents refer to the "Required Documents" tab on the RAPIDS Site Locator at www.dmdc.osd.mil/rsl/.

Note: Many colleges and universities contract with third parties to verify student enrollment. Documentation from these third parties may be provided instead of a letter from the school registrar.

Note: Beneficiaries can schedule an appointment at a specific site by following the "Schedule an Appointment" link after following the "Details" link for a particular site. Beneficiaries can navigate directly to the RAPIDS Appointment Scheduler at <https://rapids-appointments.dmdc.osd.mil/>. The RAPIDS Self Service Portal, located at https://www.dmdc.osd.mil/self_service, allows military sponsors to initiate the ID card issuance process online, including verifying a family member's relationship and eligibility by digitally signing the **DD Form 1172-2**.

To avoid a lapse in benefits, student status should be determined **prior** to the child's 21st birthday however, it cannot be determined more than 90 days in advance. If your child is enrolled in TRICARE Prime on his or her 21st birthday and student status has not been established prior to that date, disenrollment may occur. Please contact your TRICARE contractor to check your child's Prime enrollment status.

When do benefits and privileges for full-time students end?

Full-time student status ends upon graduation or age 23 (whichever comes first), or if the child no longer meets any of the requirements for the status. When full-time student status is entered into DEERS, the expected graduation date is recorded, and benefits will terminate automatically on that date. However, if at any time the child's student status changes (e.g., the child is no longer enrolled as a full-time student or graduates early), the sponsor's support drops below 50 percent, or the child marries, all entitlements to DoD benefits and privileges cease. The beneficiary or sponsor must report any change to a military ID card issuing facility. To locate the nearest facility, visit the RAPIDS Site Locator at www.dmdc.osd.mil/rsl.

Drivers' License and License Plates

Military Identifier on Driver's License or State ID and Disabled Vet License Plate/Tax-free Registration

Instead of having to carry around a DD 214 for proof of military service, several states have adopted a program allowing a Veteran logo to be marked on a Veteran's valid driver's licenses or state ID. This will allow veterans easier access to government benefits, retail and business benefits that they have earned. HOWEVER, there are institutions that will require a copy of the retiree's DD 214. Keep this in-mind when applying for loans, jobs, etc.

Forty-Six states, including Washington D.C and Puerto Rico have enacted this change. The link provided offers a list of which states do and do not provide this service through the DMV Office.

For those states that do not yet offer this program there are other options. Please see the link at the bottom under "Other Options".

List of states link:

<http://militarybenefits.info/veterans-id-on-drivers-license-id-card-by-state/>

Other Options for states that do not offer military identifier on drivers' license:

<http://militarybenefits.info/how-to-get-a-veterans-id-card/>

Disability Rating Letter: A letter from the Dept of VA verifying disability rating and qualification of DA Vet license plates (and possibly reduced or tax-free vehicle registration) will likely be required. This is a separate letter from the formal rating your military member will receive from the VA.

When my husband was requesting his vehicle, he brought with him IDs, DD 214, vehicle information forms and the official VA notification of his disability rating. He was informed he needed a specific letter: "Request for a (STATE) disabled_veterans license plate eligibility letter". He was able to request and obtain this in person at the local VA center. This letter alone saved several hundreds of dollars.

Power of Attorneys

Similar to preparing for those all-too-familiar deployments, having Special Power of Attorneys (POA) prepared prior to retirement is just as critical. Though you can use the Base Legal Office even after you retire, you may not retire near a military base or VA Center and the free advice or document preparation may not be available. Remember, all medical, financial (DFAS where retirement pay is maintained), annuities and assets companies usually require a Special Power of Attorney. It may seem like overkill, but it's better to err on the side of too much than find you're unable to finalize certain contracts or transfers simply because of that absent POA. Contact your base's Base Legal Office for details.

The validity of the POA is solely dependent upon the Termination Date set by the person granting the authority; not the status of the military member.

WILLS

Take time to review and update any Living-Wills created by your Legal Office or private law offices. Opportunity to be served at base Legal Offices changes with military status.

TRANSITION RESOURCES



Did you attend TAP Classes or any other transition classes offered to spouses? *About 75% of spouses interviewed attended the TAP classes and felt it was totally worth it, some even suggest attending more than once as there is so much to gain from each class. Keep in-mind, TAP Class Instructors all have a unique style of presenting information and may focus more on a topic than another.*

Attending TAP multiple times with different instructors may provide a fresh take on information previously learned. In addition, attending the TAP with your husband allows both of you to gather twice-as- much information as you listen differently from each other. TAP offers: an understanding and importance of social networking, basic financial planning, resume and job searching/ interview helps, VA benefits and more. Spouses expressed they had many questions answered, learned about processes, benefits and requirements they hadn't even thought to consider; and these are seasoned spouses.

There are times when taking a TAP class is simply not possible. Keep in mind, most Readiness Centers offer these classes on a monthly basis and can be taken up to two years prior to the military member's eligible retirement year. As always, contact the local Readiness Office with details and more about what they offer to transitioning military families.

Though TAP is optional, Pre-Separation Briefing IS NOT. THIS BRIEFING IS REQUIRED BY LAW AND NOT LESS THAN 90 DAYS BEFORE RETIREMENT/SEPARATION DATE. This is scheduled through the A&FRC. Be certain not to procrastinate on attending this. The Airmen and Family Readiness Center handles the schedule for this briefing. From the DoD TAP website, some of the topics your husband will be counseled on during a Pre-Separation Briefing Counseling: *"The mandatory Pre-Separation Counseling process represents the most holistic, personal, and extended component of TAP. Service members begin the final TAP process between 12 and 24 months but no later than 90 days prior to separation. The process starts with a review and completion of the "Pre-Separation Counseling Checklist", which provides an overview of the programs and services available during their transition. They receive in-depth counseling from trained and qualified TAP professionals allowing them to plan and prepare effectively for all aspects of transition.*

- *Service members are introduced to the Individual Transition Plan (ITP) requirement, which helps them determine the actions to take to achieve their career goals.*
- *Counseling services cover a range of topics including education and training, employment and career goals, financial management, health and wellbeing, and relocation and housing.*

A Survivor Benefit Plan (SBP) meeting is mandatory for spouses to attend with their military member.

I was unable to attend TAP; however, I highly recommend doing so. Attending the classes multiple times through the military career may bring a familiarity to the retiring processes.



TAP GPS from DoD TAP website

“Transition GPS (Goals, Plans, Success) is the Transition Assistance Program's outcome-based, modular curriculum with standardized learning objectives. It transforms the way the military prepares Service members transitioning to civilian life to pursue their post-Service career goals. Transition GPS includes a core curriculum and individually chosen modules on education, career technical training, and entrepreneurship. Ultimately, Transition GPS is designed to build skills to allow Service members to depart "career ready" and meet mandatory Career Readiness Standards (CRS), regardless of their branch of Service.

Service members receive the Transition GPS curriculum at key touch points throughout their Military Life Cycle (MLC). This allows Service members the time within their military career to plan for their civilian career. Most importantly, it provides the resources to assist them in planning and aligning their military career goals with their civilian career goals. ***The curriculum is also available to spouses during the Service member's transition planning.***

Transition GPS modules are delivered by the Military Services and partnering agencies at installations in a classroom setting. The [Transition GPS Virtual Curriculum](#) is also available online through Joint Knowledge Online (JKO), at any time, for Service members unable to participate in the classroom training. The curriculum is evaluated and improved annually based on Service member feedback to ensure overall effectiveness and excellence.

Transition Resources

Just a few of the countless resources available to your family.

-A&FRC and Resource Library Bldg. 350

-Military One Source www.militaryonesource.mil

-USO

-Department of Veterans Affairs

-Transition GPS

-Move.mil

-AFPC Transition Program <http://www.afpc.af.mil/lifeandcareer/transition.asp>

-Retiree Office PAFB Bldg. 350

-Career One Stop for Vets www.careeronestop.org

-Milconnect.com (milConnect is a web application provided by the DMDC that offers, sponsors, spouses and their children (18 years and older) access to their personal information, health care eligibility, personnel records and other

(CONT.)

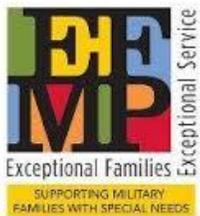
information from a centralized location. In most cases sponsors can see benefit information for their dependents, such as eCorrespondence and health care and dental program enrollments.)

-Base Chaplain

-Tricare Self-Referral: not requiring a referral for **general** counseling or therapy for anything other than psychoanalysis and SUD for those **non-active duty**. (Active duty must get a referral for off-base counseling.) [Tricare.mil](https://www.tricare.mil) and search "Mental Health"

- Military Crisis Line 1-800-273-8255 (Press 1) Text to 838255

LOSS OF SUPPORT FROM EFMP AND ECHO WHEN RETIRED/SEPARATING



Exceptional Family Member Program (EFMP) "The Exceptional Family Member Program (EFMP) is a mandatory enrollment program that works with other military and civilian agencies to provide comprehensive and coordinated community support, housing, educational, medical, and personnel services to families with special needs. Military on active duty enroll in the program when they have a family member with a physical, emotional, developmental or intellectual disorder requiring specialized services, so their needs can be considered in the military personnel assignment process. The overall goal of EFMP is to help Families accompany the Service member to the right duty locations, not to exclude them."

The EFMP support is available only as active duty. Once separated/retired, this service automatically ends. For families who are enrolled in EFMP and receiving care, they can speak with their EFMP Manager for guidance on this transition and what state/federal assistance programs may be available, e.g. Medicare, SSI, etc.

Begin your services transition as soon as possible. Even if there are still a couple years ahead of your family before retiring, beginning the process of researching what services will be available to your family member, once you have to cross that bridge, may make the benefit loss less severe.

Extended Care Health Option (ECHO) provides financial assistance to beneficiaries with special needs for an integrated set of services and supplies.

To use ECHO, qualified beneficiaries must:

- Be enrolled in the Exceptional Family Member Program (EFMP) through the sponsor's branch of service
- Register for ECHO with case managers in each TRICARE region

Extended Care Health Option Extended Care Health Option (ECHO) services for families with special needs are not available after retirement or separation. Please contact your ECHO Case Management Department for assistance in locating local special needs services after you retire.

FINANCIAL PREPAREDNESS



Financially speaking, were you prepared for this transition; when military pay stopped, retirement pay started and civilian salary kicked-in? What advice would you offer spouses?

Do any of you who were stationed overseas ever remember the AFN commercials? One that comes to mind is the commercial about a retired military widow who was living in a community home despite the years of high pay and benefits. Sitting in a lonely chair, looking out a large window she proclaimed, *“Oh! How we gave the best parties, bought only the best of furniture and clothing, took exotic vacations and more, yet never saved a dime.”* Now, in her 70s she’s penniless and dependent upon social security and her husband’s small life insurance annuity. She expressed how she wished she could go back and make new choices.

Only a small percentage of retired spouses shared that their finances were adequately prepared; having six or more months of emergency funds saved along with healthy investments. Their emergency fund included everything necessary to run a full household budget. A couple families began their retirement planning from the start of their military careers. Everything from saving, investing and living within their means afforded these families to enjoy a robust transition from military retirement to civilian life. However, most spouses emphatically said “NO!!” they were nowhere near prepared. (Such courage it takes to be this transparent.)

Though investments were small to decent, it was liquid cash these families were in lack of. What modest savings they did have went to paying professionals when vacating housing, fees and costs associated with selling a home, food from eating-out much more, first and last month’s rent if moving into new area, hotel stays, retirement ceremony, extra gas due to the extra driving, and on and on. All this was just for retiring; leaving the military and area.

Spouses who were lacking in liquid cash bravely shared that they wished they would have taken the opportunity to save and pay down debt much more seriously. They express to you, “say “no” today, so you can say “yes” tomorrow with peace.”

Though some in the category of separating from the military will receive a severance package, it is wise to carefully distribute this sudden large chunk of money. It can be tempting to reward yourself with that new car, best furniture or electronics now that movers won’t be manhandling your things or take that long desired exotic vacation. Unless you have six to eight months in emergency funds with little to no debts and plenty of investments, along with your separating military member being blessed to get job paying comparable to the active duty pay (benefits included), then be prepared to adjust your lifestyle. Some luxury expenditures may have to be paused until the civilian pay has kicked-in. Manis’ and pedis’, lunch dates with friends and coworkers, coffee house trips, weekly entertainment, gym memberships, etc., etc., all are luxury experiences and therefore are optional. Who knows, cutting back may bring-out the creative side in you!

It may be easy to assume this financial struggle won’t happen to your family or judge these families for not being prepared. However, every family has unique needs and unexpected events that may have challenged their budget while

active. No one is the master of their future. Today is all we have, and these spouses say to you, "Use your "today" to make an impact for your "tomorrow".

We were lumped in with the majority of spouses whose family was not financially prepared; prepared as in no debt (other than maybe a mortgage), deep investments and 6 to 8-month emergency cash savings. Though we were never behind on bills and did not live pay period to pay period, our savings was a pittance compared to what we should have had. How we got to this place was a mixture of some negative things happening to us as well as not making the strongest financial choices. Some weaker money choices: me joining a home business company, pouring family money into places that should probably have been supported by other means, etc. Some impacts made by other people: buying a used car for our daughter (in cash) which turned out to be a lemon, having to hire a lawyer when stationed overseas to defend ourselves from false accusations from our landlord, etc. Like me, some spouses did not have a job outside the home or a degree/trade certificate and therefore liquid cash was in the lack.

Around the last couple years of my husband's career, we decided we would live within our means and no longer use credit cards. Upon the date of retiring and thus moving away, the scale of needs was enormous: routine budget needs, retirement ceremony, high school graduation, both parties, gifts, airfare and lodging when visiting a potential new job location (for mine. The company paid for my husband as he interviewed during the week), fees for real-estate, updates for our home, new windshields for all vehicles as we were road-tripping our move, costs for renting U-Haul and having a hitch installed, mortgage and utility payments until the house sale closed, apartment application fees for four adults, 1st month and deposits for apartment in new location, paying friends for our son's food and utility usage at their home as well as housing our dogs (we insisted paying). husband new suits for job interviews, airfare and hotel for our trip to our daughter's college for her graduation; and this is only what I can remember off the top of my head two years later. Watching our choices, saving money and leaning into our faith helped with having every dollar we needed when we needed it.

Civilian Salaries vs. Regular Military Compensation

While job hunting, few can take a job at a much lower pay level just for the "love of the job". Therefore, most require a job that pays close or equal to their military pay and benefits before taxes.

The annual Regular Military Compensation Statement (RMS) is an annual report listing the entire pay and cash equivalent to benefits received. It also will include special and incentive pays. The RMC can be found through Mypay.mil and select Regular Military Compensation on the right. There is also an RMC calculator available. Ensure you are using the most recent version for accurate figures.

These figures below combined only a general example of what a military member earns per year.

For a basic estimated example: as of Jan 2018

Annually a **Master Sergeant (E7) with over 20 years** and no special or incentive pay generally earns:

\$56,113 Basic Pay (before taxes)

\$21,840 BAH (with dependents)

+ \$4416 BAS

\$82,369 Total Compensation

Of this \$82,369, **\$26,256 is non-taxable** and is being used by your family for housing and food costs, thus lowering your taxable income. Therefore, if your family will be relying on a civilian salary that meets or exceeds the standard of living you are accustomed to while active, be sure and know exactly what your military member cash equivalent is from those benefits and what your retirement needs will be before signing that employment contract.

Refer to your military member's Regular Military Compensation Statement for these figures.

Did you get a job to compensate for the loss of active pay and allowances while waiting for retirement pay? *Those that were not already working outside the home while active duty did not need a job in general. However, every spouse was willing and ready to get a job if the need arose. Spouses shared they closely watched their husbands for signs of mental/emotional stress and over load. Before allowing their husbands to be overcome by this they were prepared to go to work.*

Many explained how their husband wanted to provide a time of rest for their spouse as an expression of gratitude for all the sacrifices made over the course of many years. These spouses knew better than to take advantage of their husband in such matters if it were not realistic. Those who were already working continued to do so, some out of choice, others out of absolute necessity.

I did not get a job as our move was occupying my attention. I chose this so that my husband could focus on his new job as a civilian and the flux of our children's' needs began to increase. It would have been really helpful having a secondary income at that time, however, we knew that we were not staying at the apartment complex beyond the 90 days lease and another move was inevitable.



Retirement Pay

Spouse's responses: *Though all spouse's husbands had a smooth transition receiving the correct amount of retirement pay, what came as a surprise was that it could take a full month or longer of not receiving any retirement pay from the date their last active duty pay.*

My husband's retirement pay started a full month after his active duty pay ceased. His disability pay had not yet started either. We were relying on our savings until his civilian pay kicked-in, almost three weeks after start date (and was fully taxed). At this time we were living in Texas where military retirement pay is not taxed. Now that we're in Colorado, we're back to paying taxes on this pay which caused another adjustment to our budget. In addition, when we moved to Texas, my husband had to write-in with an official request to DFAS changing his state of residency; thereby affecting this taxable status. Each state has specific requirements how to update current physical (residence) address for tax purposes.

Some folks have waited only a couple weeks for pay to kick-in while others have waited up to 60 days; this is to clear any debts owed the military.

In general, the retirement check will not start until the first day of the next month following official retirement. For example, if the official retirement date is 1 July, your retiree's retirement pay likely will not begin until 1 Aug. This delay may be coupled with the typical delay-in-pay from a new job. Ouch! What does that mean for your family?

Your emergency fund must be able to sustain paying a minimum of three months or longer of at least the bare bones: groceries, utilities, water, trash, auto loans, mortgage/rent, auto and home insurance, credit card bills, cell phone bill, cable bill, internet bill and TRICARE/ medical insurance premiums and co-pays.

Depending on what time of year your family's retirement takes place, you may also have birthdays, anniversaries and holidays to consider and back to school /college expenses. If you're living paycheck to paycheck upon this time, this month could be debilitating to your financial health. The Defense Finance Agency System (DFAS) has a plethora of information explaining more on the retirement pay system. www.dfas.mil/retiredmilitary

Before attending a TAP class, some families were surprised to learn the actual cost of the (optional) life insurance, SBP premiums and dental/medical premiums. This is in addition to paying taxes if their state taxes military retirement pay. This drastically reduced the monthly annuity payment from what they assumed they would receive. Some were able to make unnoticeable adjustments to their budgets while others had a completely different experience. All spouses share that there is no way a family of three or four could ever live on the average enlisted rank's monthly retirement pay.

"Your last active duty paycheck may be held up to 60 days pending the clearing of any debts to the military."

AAFES Star Card--- For those separating (*not retiring*) from the service and no longer retaining base exchange privileges, please be advised that according to the Terms of Use for the Military Star Card or AAFES Card as formerly known (not the Chase Star Card), *balances must be paid off upon ETS of the military.* This applies to *all card holders and accounts* created under the **separating** military member's sponsorship. AAFES is very serious about receiving their money.

If your Star Card balance is too high to pay-off *before* the Estimated Time of Separation (ETS), contact AAFES (1-877-891-7827) to set-up a payment plan. Some families (none of those interviewed) were not able to pay their Star Card balances before the ETS and did not contact AAFES before their final out. This resulted in a debt collection agency garnishing separation pay and multiple tax refunds.

On another note, upon separation, the separation pay is usually delayed as the government preforms a review to determine if there are any debts owed them or others (child support, etc.). If there are debts found, the separation pay will be garnished until the debt owed has been repaid. ***Even though the Military Star Card is open to military customers only, it is not considered government debt and therefore, will not show-up in the review.***

If there is a balance on the account, do not assume it will be automatically paid out of your separation pay. Not knowing this detail has resulted in accounts going to collections where hundreds and thousands of dollars in fees and penalties have been charged; drastically increasing the balance due.

Keep-in-mind, retaining a security clearance is not a given once obtained. Financial delinquencies can put an employee at risk for losing their clearance thereby being unable to perform duties they were hired for. Unlike the military that can place a troop in a temporary job until the financial matters are cleared and clearance reinstated, a civilian company may not offer the luxury of serving their front desk and fielding calls while financial matters are rectified. They may just let the employee go.

Retirement Plans

This is only a very brief explanation of the two most common plans and should never be taken as gold. **Always obtain current facts and information from primary sources; i.e., base Finance Office, www.DFAS.mil etc.** I deliberately offer very general information on this topic. It is my hope this will motivate you to search-out more information from credible sources.

It is vital to keep track of retirement pay though mypay.dfas.mil. A *Retiree Account Statement (RAS)* will be available which lists the itemizations of the retirement pay. There may be times when proof of income is required. An RAS has information financial institutions are requesting. Bring this RAS along with the Pay Verification Letter to the institution. Pay Letter found at: <https://www.dfas.mil/retiredmilitary/manage/payverification.html>

Recently a new retirement plan has been implemented for new recruits. For service members currently eligible for retirement, there are generally three different options for nondisabled retirees: Final Pay (those who entered before 8 Sept 1980), High-3 and CSB/REDUX. The majority of us fall under High -3 or CSB/REDUX ; which are the two I provide a general definition of. Keep in mind, all retirement plans are based on basic pay only.

High-3: pay will be determined by the last three years of highest pay. It starts at 50% and grows by 2 ½ points every year. So, retire at 20 years and get 50 % of basic pay; retire at 21 years get 52.5% of basic pay and so on, for a maximum of 75%, with COLA increases that are equal to the Consumer Price Index (CPI).

CSB/REDUX: Receive cash payment of \$30,000 (taxable) at 15 years with 40% retirement with 3 1/2 point increases each year. COLA is reduced at a rate of 1% point below the increase in the CPI.

The flowing chart is a general example of High-3 vs REDUX. Access this chart at:

<http://militarypay.defense.gov/retirement/>

Years of Service	10	15	20	21	22	23	24	25	30	35	40	41
Final Pay	25%	37.5%	50%	52.5%	55%	57.5%	60%	62.5%	75%	80%	100%	102.5%
High-36	25%	37.5%	50%	52.5%	55%	57.5%	60%	62.5%	75%	80%	100%	102.5%
REDUX*	n/a	n/a	40%	43.5%	47%	50.5%	54%	57.5%	75%	80%	100%	102.5%

**The multiplier does not apply to the REDUX retirement plan at under 20 years of service since REDUX is only an active duty retirement plan.*

The DFAS military site offers great information and calculators to help find estimates of retirement pay. To find your estimate, open the calculator and start by choosing a retirement plan, the rank, year of retirement and number of years served. In addition, tax percentages are chosen and once calculated, a figure of pay will be displayed. This is a great way to have a one-up on the retirement plan.

On the proceeding page is a *retirement calculator* screenshot from DFAS with the MSgt. (E7) HIGH-3 Retirement Plan chosen. Access this info through the links provided or navigate the DFAS page under RETIREMENT.

<http://militarypay.defense.gov/retirement/calc/index.html>

<http://militarypay.defense.gov/mpcalcs/Calculators/FinalPayHigh3.aspx>

Summary Results Table (2018) for MSgt. (E7)

The following table displays: 1) the before-tax monthly, annual, and cumulative retired pay and 2) the after-tax annual and

		Before Taxes			After Taxes	
Years Out	Year	Monthly Pay	Annual Pay	Cumulative	Annual Pay	Cumulative
1	2018	\$2,290.50	\$27,486.00	\$27,486.00	\$19,789.92	\$19,789.92
10	2027	\$2,758.74	\$33,104.90	\$302,200.34	\$23,835.53	\$217,584.25
20	2037	\$3,389.72	\$40,676.64	\$673,582.97	\$29,287.18	\$484,979.74
30	2047	\$4,166.70	\$50,000.41	\$1,130,055.73	\$36,000.30	\$813,640.13
40	2057	\$5,126.44	\$61,517.29	\$1,691,381.11	\$44,292.45	\$1,217,794.40

“These results were based on your choices and assumptions. The future will differ from these assumptions and actual results will differ correspondingly. Remember these comparisons are not guaranteed; they are merely estimates.” -Mildefense.gov

WHERE DO YOU WANT TO RETIRE? State by State income tax status. How each state will handle your military retirement check! Website referenced from:

<http://www.retirementliving.com/RLtaxes.html> (as of 2014/15)

STATE	State Tax	Military Retirement Pay
Alabama	Yes	Not taxed
Alaska	No State Tax	Not taxed
Arizona	Yes	\$2,500 excluded
Arkansas	Yes	\$6,000 excluded
California	Yes	Taxed
Colorado	Yes	\$20,000 excluded after 55
Connecticut	Yes	Taxed
Delaware	Yes	\$2,000 under 60/\$12,500 over 60
DC	Yes	\$3,000 excluded after 62
Florida	No State Tax	Not taxed
Georgia	Yes	\$35,000 excluded after 62
Hawaii	Yes	Not taxed
Idaho	Yes	Taxed
Illinois	Yes	Not taxed
Indiana	Yes	\$2,000 excluded after 60
Iowa	Yes	\$6,000 excluded to 55/\$12,000 after 55
Kansas	Yes	Not taxed
Kentucky	Yes	Retired after 1997 pay taxed if exceeds \$41,110
Louisiana	Yes	Not taxed
Maine	Yes	Taxed
Maryland	Yes	TAXED/deduct \$5,000 if Retired before July 1, 1991
Massachusetts	Yes	Not taxed
Michigan	Yes	Not taxed
Minnesota	Yes	Taxed

Mississippi	Yes	Not taxed
Missouri	Yes	\$6,000 deduction if less than \$25,000 (s), \$32,000 (j)
Montana	Yes	Taxed
Nebraska	Yes	Taxed
Nevada	No State Tax	Not taxed
New Hampshire	No State Tax	Not taxed
New Jersey	Yes	Not taxed
New Mexico	Yes	65 and older have exemption (see website)
New York	Yes	Not taxed
North Carolina	Yes	Taxed if less than 5 yrs. of creditable service
North Dakota	Yes	Taxed/50+ exclusion if Form ND-2 is used
Ohio	Yes	Retired after 2008 see web site for exemption rule
Oklahoma	Yes	may exclude 75% or \$10,000 whichever is greater (see rule)
Oregon	Yes	Taxed/Exempt if retired before October 1991
Pennsylvania	Yes	Not taxed
Rhode Island	Yes	Taxed
South Carolina	Yes	\$3,000 deduction to age 65/\$10,000 after 65
South Dakota	No State Tax	Not taxed
Tennessee	No State Tax	Not taxed
Texas	No State Tax	Not taxed
Utah	Yes	deduct \$4,800 up to 65/\$7,500 65 and older
Vermont	Yes	Taxed
Virginia	Yes	Taxed
Washington	No State Tax	Not taxed
West Virginia	Yes	\$2,000 excluded
Wisconsin	Yes	Not taxed
Wyoming	No State Tax	Not taxed



Filing taxes as new retiree; complicated? Did you hire a tax professional? *Very complicated and nearly everyone hired a tax professional. Spouses shared in one year alone many of them went from selling a home in one state, buying another home in another, working multiple jobs in different states, going from active duty tax status to retired tax status, then civilian tax all within the same tax year. In addition, they experienced the loss of helpful tax shelters thus thrusting them into a higher tax bracket.*

Knowing this along with the fact that they are in a new income bracket, they trusted their first year of retiree status to those who knew the tax law. There was a common thread of concern among spouses. Though their husbands were making significantly more as a civilian, the difference was his entire pay was taxable. Therefore, many tax shelters were now gone, at least for that first year of retirement. Some of these families experienced having to pay-in taxes due to the tax bracket shifts. They strongly suggest being prepared for this. Military One Source allows tax services to be used up to ninety days after retirement which can be helpful; that is, if your retirement date lands within tax season . You can find more information at www.militaryonesource.org

We were well beyond the 90 days from retirement to utilize the free Military One Source tax filing service, however, we willingly hired a professional. There were too many personal changes and new tax laws for us to feel confidence filing on our own. We: moved out of state, sold a home, started civilian job, had three W2s (two of which income was earned out of state and required state filings), a daughter in college (1098) and began to receive additional income of disability and retirement. Hiring a professional was not only relieving but they found several thousands in returns we would have missed pertaining to selling our home and daughter's college expenses!

Some expenses associated with retirement and moving* (in-addition to regular budget demands).

Retirement ceremony and party

Civilian work attire for retiree

Tricare / Health Insurance enrollment fees and two months of premiums

Tricare / Health insurance copays if applicable

Tricare Young Adult enrollment fee and two months of premiums if applicable

Dental enrollment and premiums if applicable

Tricare Pharmacy cost if applicable

Disability Insurance if not provided through employer (this is not affiliated with DoD VA Disability pay)

*Travel expenses; minus moving company costs (if moving within first year of retirement)

*Rental application fees, rental and utility deposits and first month's rent

*Kennel costs for pets

*Registration of Vehicles

AF RETIREMENT BUDGET EXAMPLE		
INCOME	AMOUNTS	NOTES
Retiree's Civilan Income		
Retirement Annuity		
Medical Disability Compensation Pay (If Qual.)		
Spouse's Income		
Outside Income (Rent, Business, etc.)		
Totals		
EXPENDITURES	AMOUNTS	NOTES
Tithe / Charities		
Savings (cash) / Investments		
Food		
Mortgage 1 and 2 / Rent		
Home / Renter's Insurance		
Home Maintenance		
Auto Loan 1 and 2		
Auto Insurance		
Gas		
Auto Maintenance		
Utilities + Trash		
VGLI or Private Life Insurance Premium		
SBP Premium		
TRICARE Premium		
TRICARE Copays		
Dental/Vision Premium		
Prescriptions		
Orthodontist		
School Tuition		
School (Supplies, Reg., Trips)		
Credit Card(s)		
Cell and Landline Phones		
Internet / Cable/TV		
Barber / Salon		
Clothing (Adult and Child / Teen)		
Veterinarian		
Stamps / Package Postage		
Lessons (Guitar, Riding, etc.)		
Entertainment/Travel		
Gifts/		
Spending Money		
Misc.		
Totals		

LIFE INSURANCE

Survivors Benefit Program (SBP) and Veterans Group Life Insurance (VGLI): not the same coverage.

Did you accept Survivor's Benefit Plan (SBP) and/or the VGLI? (For the most updated rates and regulations, speak with the base SBP advisor. I only offer general information in this section and am not endorsing this program.)

SBP: *Nearly all spouses said "Yes" to the SBP, and the VGLI was nearly as popular. Though SBP is solely a spouse's decision by law if the military member is choosing coverage for anything less than 100%, accepting the coverage was vastly initiated by the husband. Every husband wanted to ensure their wives and children (under 22) would be taken care of should they (husband) pass away first. Though it may seem like an unnecessary cost if the VGLI or private life insurance had been elected, the peace of mind greatly outweighed the cost of premiums. There are plenty of stories of those who did not elect SBP. Those that did not choose it either did not want to pay the premiums or the couple already had insurance policies from their earlier years at a much better rate.*

A retired AF husband pointed out that the SBP offers protection against insurance scammers. Most insurance policies are paid in a lump sum. That's a lot of cash and can be an attractant to thieving losers. The SBP is paid as an annuity, eliminating much of the opportunity for scammers to swindle spouses out of their payments.

I chose to accept this benefit for a couple reasons though it is expensive. Throughout my husband's career, we chose for me to be the homemaker and tend to the demands of school, therapies, and consistency during the moves and deployments. As I have not been in the work force for years and have not earned a college degree, my marketability and ability to earn a livable wage is significantly low; that's not to say that I won't eventually earn a degree/certification. Until that time, we plan accordingly.

From the Military Guide: "The important (and all too rare) feature of SBP is that its payments rise each year with the retiree cost of living adjustment. 55% of your pension may not be enough to pay all the expenses of your survivors, but it's an affordable inflation-fighting stream of income that can't be matched by any policies from any other companies."

Though a chart of premiums and coverage is provided below, it is by no means the totality of options, conditions and regulations the SBP has. There is so much information available on the web about this program. I found much of it to be outdated, and therefore, those costs and premiums are outdated as well. I want to offer a heads-up on what is available, and the potential cost, yet avoid information over load. I have included an article dated January 2014 from the USAA's Military Retirement section. It offers easy to understand explanations and an example of what coverage and premium can look like. **As I am not an official SBP representative, I am not qualified to explain the program and the law surrounding it.**

USAA: <https://www.usaa.com/inet/pages/advice-military-insuremilitaryretirement?akredirect=true>

[How to Help Protect Your Military Retirement Pay](#)

"Military retirement pay easily can be worth hundreds of thousands of dollars over the course of your lifetime. When you die, however, that pays stops, leaving your family members to fend for themselves. But there is a way to keep the paycheck coming even after you're gone. Military retirees — including reservists — can protect their survivors by enrolling in the Defense Department's Survivor Benefit Plan.

"I'm somewhat shocked at how often I hear service members say they're not planning to take SBP," says JJ Montanaro, a CERTIFIED FINANCIAL PLANNER™ practitioner with USAA. "It really is a great benefit."

The Basics

SBP is an annuity plan for military retirees. You pay a monthly premium to ensure that a portion of your retirement pay will continue after your death. The amount you protect is up to you. However, if you're married, your spouse has to consent if you choose to protect anything less than 100%.

When you die, your survivor receives 55% of the amount of retirement pay you cover. Here's how SBP would work for a service member with \$1,800 in gross monthly retirement pay with spouse coverage on all of it, according to the program's website (2015).

Monthly retirement pay covered by SBP	\$1,800
Monthly premium to cover 100%	\$117
Retirement pay after premium is deducted	\$1,683
Spouse's benefit (55% of amount covered)	\$990

Mostly used to guarantee income for a spouse, SBP also can protect:

- Former spouses.
- Children.
- Dependent grandchildren.
- Other individuals for whom a "legitimate insurance interest" exists, which means they depend on you for their financial well-being. This could include siblings, elderly parents or a business partner

The Costs

SBP premiums, generally 6.5% of the amount protected, are deducted on a pretax basis from your retirement pay while you're still alive. "These premiums are really reasonable when you stop to consider what you're getting in return," Montanaro says.

A Plan for Reservists

Reservists can protect their military retirement income through the Reserve Component Survivor Benefit Plan. It's similar to active-duty SBP, except that retirement-eligible reservists can choose from three enrollment options with varying costs:

- **Option A:** No coverage, but with the option to enroll upon reaching age 60.
- **Option B:** Coverage elected, but survivor benefits don't start until the retiree's 60th birthday or death, whichever comes later.
- **Option C:** Coverage elected, with survivor benefits beginning immediately upon the retiree's death, regardless of age. This is the default option.

Excellent Value

SBP provides strong benefits for the price of participation. However, there's no shortage of life insurance salespeople who will recommend replacing it with an individual life insurance policy.

Here's why SBP is difficult to replace on your own:

- **Pretax premiums mean more for less.** In contrast, life insurance premiums are paid with after-tax dollars.
- **It guarantees an inflation-adjusted lifetime income for your spouse.** By contrast, life insurance typically pays a one-time lump sum.
- **Premiums are paid up after 30 years.** Once you reach age 70 and have participated for 30 years, you no longer have to pay premiums.
- **Social Security adjustments have been eliminated.** Until recently, survivor benefits decreased at age 62, but this reduction was phased out April 1, 2008.
- **It is permanent.** Don't be tempted to replace SBP with temporary term insurance. To fairly compare SBP to life insurance, use permanent life insurance coverage such as whole life or universal life.

Even though SBP is an excellent value, life insurance can play a supplementary role. Depending on your situation, you may need extra coverage to help your survivors maintain their standard of living if you die.

If You (active duty member) Didn't Choose SBP

If you had eligible beneficiaries at the time you retired but did not enroll in SBP, you normally can't change that decision later. However, if you had no spouse or dependents at the time of retirement, you still have the chance to sign up for SBP within one year of getting married and/or having children.

VGLI

In brief, the VGLI is simply the SGLI (active duty life insurance) converted over, though does not have the Service Death Gratuity (when on active status, the one-time tax-free payment of 100K before the full SGLI kicks-in). Though VGLI is optional, there are many factors to consider when deciding what plan to take. For example, what, if any, health ailments or limitations does your husband have? If your husband is younger and in good health, there are many other life insurance plans out there that may provide coverage with savings. It's worth checking into. Those companies: USAA, Armed Forces Benefit Association, AAFMAA, to name just a few, however, I do not personally endorse those listed.

From Military.com "If you submit a VGLI application within **120 days** following separation from service, please submit the application along with the first month's premium. You do not need to provide evidence of good health. If you submit a VGLI application **between 120 days and one year and 120 days after separation from service**, you need to provide proof of good health and enclose the first month's premium with your application. **Note:** Your application may be disapproved if you are not in good health."

"Like all employer group insurance, it terminates when you leave your employer. Again, SGLI is very generous in providing you with coverage for *free* for 120 days after you leave active duty, but then it is gone. You do have an opportunity to convert over to Veterans Group Life Insurance (VGLI) when you separate or retire from active duty. However, if you are healthy, you will find the VGLI premiums to be very expensive and they increase every five years. There is no government option for replacing the Service Death Gratuity. Therefore, you are faced with losing \$500,000 in financial protection for your family when you leave the service. Do not expect your new employer to replace it. To replace it with an individual life insurance plan, you will need to show proof of insurability. That means a medical questionnaire and a physical exam. Make sure you are insurable. The process takes time so start early. If you medically qualify, it may be worth considering as there can be huge savings found within other carriers."

We accepted VGLI given the fact my husband has service related medical issues in which we knew other carriers would likely deny him coverage at a practical premium and coverage amount. We ensured the benefit was selected well within the first 120 days guaranteeing a seamless transition of coverage.

Veterans' Group Life Insurance (VGLI) Facts

1. VGLI is available to **all** service members leaving active duty.
2. Acceptance is guaranteed if coverage is elected within 120 days of leaving the service.
3. No proof of insurability required within the first 120 days of leaving service.

DoD VA DISABILITY

If your husband qualified for disability, did he complete his compensation packet before leaving active duty service? *Those qualifying for disability did accept it and completed their packet while still active. As one hard working spouse expressed it; "There's no in honor not accepting compensation when there's ample qualification."*

Yes, my husband qualified and completed his packet before officially retiring as well as moving out of state, though he was still considered "active" when we moved. It was not until more than 45 days without any status report did my husband learn that all the physical exams he'd completed while on leave in Colorado, were now missing and listed as "appointment never having been met". It was absurd and confusing. He had to complete the four or five appointments again in-order to have his disability packet deemed complete for review. Fortunately, this error was found before he was well inside his retirement days.

Needless to say, he fulfilled VA appointment requirements allowing his application to be reviewed and approved. He received his disability rating letter about three months after his official retirement date. He was compensated back pay for the months while his application was under review.

The hardest part for me was watching my husband go through this while learning a new job and having to use his paid leave to meet these medical appointment requirements. Though he didn't use all his leave, he certainly didn't have much to spare; given he'd only started a couple month earlier. He needed to be in the zone for his new employer. Fortunately, he worked for military vets who understood the VA system.

Ensuring packages are completed in a timely manner is CRUCIAL. Most made or requested a second copy of their medical records for personal use and are stressing the importance of this. Each installation's medical records department will have a set policy for requesting records and a duration of time they are permitted to fulfill your request. Here at Peterson AFB as of the date of this writing (June 2016), the Medical Records Department requires thirty days wait for request to be filled. Plan accordingly.

It is critical to follow all of the checklist requirements in a timely manner. As there are special official forms that must be accurately completed and submitted with accompanying documentation, it would be unwise to make any assumptions about what a package does or doesn't need.

The Veteran Affairs Department (VA) does not have a timeline to follow to complete and process disability compensation packages. There are eight processes that each package will go through. The notification of the final process, "Complete", can take months to receive. However, those still on active duty status have priority over all others.

If at all possible, your husband should schedule his VA Retirement physical as soon as is allowable. Some have had these physicals preformed six months prior to their retirement date. It proved a benefit to them as they had a huge head start having their (accurately completed) packages reviewed and completed. Though there are some whose retirement/separation circumstances do not offer the luxury of 30 days let alone 180 days' preparation time, deliberately procrastinating will result in guaranteed delayed processing and pay. Those submitting compensation packages after active duty status is changed are experiencing a very long wait as the VA is backlogged by a year and even longer.

From US Department of Veterans Affairs webpage: "It is to your advantage to submit your disability compensation claim prior to separation, retirement, or release from active duty or demobilization. Processing times tend to be much shorter for claims submitted pre-discharge than after discharge. Pre-discharge programs provide Service members with the opportunity to file claims for disability compensation up to 180 days prior to separation or retirement from active duty or full-time National Guard or Reserve duty (Titles 10 and 32)."

A letter from the Dept of VA verifying disability rating and qualification of DA Vet license plates (and possibly reduced or tax-free vehicle registration) will likely be required. This is a separate letter from the formal rating your military member will receiving from the VA.

When my husband was requesting Disabled Veteran (DV) license plates for his vehicle, he brought with him IDs, DD-214, vehicle information forms and the official mutli-page VA notification of his disability rating. He was informed he needed a specific letter: "*Request for a (STATE) Disabled Veterans License Plate Eligibility Letter*". He was able to request and obtain this in person at the local VA center. This letter alone saved several hundreds of dollars.

HEALTH / WELLNESS AND TRICARE



As a retired family, did you elect to continue TRICARE and if so, what has been your experience? Yes, every family continued their TRICARE coverage. For retired spouses that were Tricare Prime while on active status, the biggest adjustment has been the requirement of premiums and co-pay costs. Suddenly after 20+ years under Tricare Prime which paid 100% of their medical care and prescriptions, the adjustment to paying the enrollment fee, premiums and the copays (per-visit-fees) came as a hard adjustment to many of the families. They all express they are grateful for having medical insurance and that it's better than many plans, however, it was an adjustment they were not fully prepared for.

A savvy spouse pointed-out that if they had been aware beforehand how much cash they would be putting towards the enrollment fees, co-pays and prescriptions (until the annual \$3000 catastrophic cap is met), they would have created a separate medical fund in their savings to help off-set the financial adjustment during the first year after retirement. Though her family is quite healthy and does not need continuous visits the doctor, the occasional illness requiring follow-ups, sports physicals for school and more do, happen. Her husband's company does offer health insurance; however, the cost was higher than their TRICARE plan. Due to their retirement location, they were required to accept Tricare Standard.

One spouse was open enough to share that after newly retiring and remaining in same location, they had no idea they would now be responsible for annual premiums, co-pays etc. and only became aware of this change after receiving a large, unexpected bill from TRICARE; to be paid in full.

We kept our TRICARE coverage and having heard from these other spouses, we started a separate medical fund well before officially retiring. This was especially helpful when paying the family enrollment fees and annual premiums (in full (optional)). My husband has been able to be seen at MTFs, though I have needed a couple referrals for civilian care. Before I make and keep these appointments, I check if the doctor is in "network" and if the treatment needed is covered. Sometimes the treatment needed just isn't covered regardless if the doctor is in network and therefore, this is where the medical budget really helps.

An advantage of already having medical coverage when negotiating job offers is the company will not be spending their money to cover your spouse and family; which is a cost savings to them. My husband asked for an increase in the offered salary justifying his request by using this exact reason; already coming to the table with medical coverage. The company accepted his request for an increase, however my husband has no idea if the medical insurance coverage had anything to do with it. It's always worth a try!

If presently active duty, you're familiar with the catastrophic cap (the maximum out-of-pocket amount beneficiaries pay for Tricare –covered services): \$1000 per Fiscal Year (FY) per family. If enrolling in TRICARE Prime as retiree, this cap increases to \$3000 per FY per family. Therefore, you'll pay much more in co-pays for covered services before reaching the cap to which time your coverage will be paid at 100%. This is on-top of the enrollment fee for Prime.

It is also recommended to become familiar with your in-network providers. Though you may receive healthcare at a clinic offering multiple services do not assume each provider within the hospital or clinic is “in-network”. If at all possible, contact your insurance carrier prior to treatment and confirm your provider is indeed “in-network”. Should you unknowingly receive care from a doctor not in network, you will be responsible for their costs of care.

Upon enrollment the minimum must be paid: program enrollment fees and the first two months of coverage. These fees are addition to any future co-pay costs.

From TRICARE

When retiring, this new status change will cause your family to be disenrolled from Prime Option, at least for all active duty members. Below is general information on the process to re-enroll in TRICARE.

- You can re-enroll in TRICARE Prime if you live in a Prime Service Area
- You must pay annual enrollment fees
- You can re-enroll online, on the phone or through the mail visit www.tricare.com >>Life Events >>Retiring for more information.
- Your enrollment must be completed within 30 days of your official retirement date to avoid a break in coverage
- Or, you and your family can use any of these health plans:
- [TRICARE Standard and Extra](#)
- [US Family Health Plan](#) (in specific U.S. locations)
- [TRICARE for Life](#) (with Medicare Part A & B coverage)
- [TRICARE Standard Overseas](#)

When not enrolled in Prime the retiree is automatically enrolled in Standard or Extra if DEERS reflects they are eligible.

Whether active duty or retired/separated, choosing the medical coverage that is best for the individual family is important. For example, your retirement location will determine which TRICARE plan you are eligible to enroll with. Your retirement location may force your family into Standard rather than the Prime that you may prefer. How much out-of-pocket costs is your family willing to incur and what are your family members’ individual medical needs? Before leaving active duty service, take time to become familiar with what TRICARE offers, what program will best suit your family’s needs as well as what financial obligations you will be responsible for.

Changing TRICARE Regions for retirement

Just as a PCS relocation can change which TRICARE Region your family receives services through, so it is with retirement. Contact the region to where you plan to move. This will update your region, coverage (assigning a PCM should you remain PRIME) and DEERS, once you have a physical address. Updating DEERS regardless of TRICARE coverage is vital to avoid a break in services and benefits.

TRICARE is available worldwide and managed in four separate regions. Accessing the web link within each region will provide a name by name list of each state or country assigned to that region. The Tricare.mil website can answer nearly all enrollment, region and coverage questions.

TRICARE as Supplemental to Other Health Insurance (OHI)

From the TRICARE.mil website

When you have Other Health Insurance (OHI), TRICARE, by law, is secondary. Before TRICARE considers your claim, your OHI must pay first. The exceptions are Medicaid and TRICARE supplemental plans.

After your OHI has paid, you may submit your claim to TRICARE, along with a copy of the Explanation of Benefits (EOB) from your other insurance. TRICARE's payment varies depending on several factors, such as whether your doctor is contracted to TRICARE or to your other insurance carrier.

To understand how TRICARE pays when you have other insurance, keep in mind the TRICARE maximum allowable charge. This is the maximum amount TRICARE will reimburse a doctor for each procedure. Another thing to keep in mind is whether or not your doctor "accepts assignment," also known as a Participating Provider.

Doctors who "accept assignment" agree to accept the TRICARE reimbursement as full payment.

TRICARE YOUNG ADULT (TYA)

"TRICARE Young Adult is a plan that qualified adult children can enroll in after eligibility for "regular" TRICARE coverage ends at age 21 or (23 if enrolled in college*), go to Tricare.mil for further info). "

TRICARE Young Adult meets or exceeds the minimum essential coverage under the Affordable Care Act. To compare policies and fees/deductibles, visit www.tricare.com and www.healthcare.gov .

A person qualifies for TRICARE Young Adult if they're:

- An unmarried adult child of an Eligible Sponsor
- At least 21 but not yet 26 years of age
 - *If enrolled in a full course study at an approved institution of higher learning and sponsor provides more than 50 percent of financial support, eligibility may not begin until age 23 or upon graduation, whichever comes first.
- Not eligible to enroll in an employee-sponsored health plan based on their employment, either military or commercial.
- Not otherwise eligible for TRICARE coverage
- Not a member of the military

Enrollment and Premiums

The TRICARE.mil website, under TRICARE Young Adult, offers navigation tools for enrollment.

Monthly premiums are required, as well as the initial two months premium payment upon enrollment. Visit the TRICARE.mil / TRICARE Young Adult informational pages for forms of payment requirements.

During the time when the law required all citizens have medical coverage, our daughter had newly graduated from college and was without a job. Her first few jobs did not offer medical coverage to which her most economical option was TYA. The monthly premiums were around \$320.00, which we paid as she had no other options.

Now that some of the law has changed, she doesn't necessarily have to remain with TYA. With that said, the company she's now with offers coverage; which she is taking. However, she doesn't qualify for the company's medical coverage until after 90 days of employment. Given that she has access to coverage, she can't remain on TYA as primary even

if she wanted to. We've opted, for her security, to wait to cancel TYA until she is given confirmation from the employer insurance carrier that her new coverage is active. When she applied for the company's coverage (a few days before her 90-day mark), she was informed her application may take a couple weeks to process. Though she qualifies and has applied, she's still not officially covered. Had we cancelled her TYA on the day she applied for new coverage, she would be without any medical insurance for a couple weeks. As much as we are ready for this \$320+ to come back to us, we'd never jeopardize our daughter's medical and financial welfare when we have the ability to wait.

ID CARD CHANGE

A person qualifying for TYA will also be required to obtain a new ID card reflecting the privileges change. Per the Pass and ID office, it is recommended to wait until TYA enrollment fees have been paid and applied as well as waiting for the day of the 23rd birthday or a few days after to ensure the TYA status in DEERS is current. This appointment can be made by visiting the RAPIDS site. The Pass and ID office is also capable to accessing the DEERS database to confirm qualifications are in-order.



FAMILY DOCTOR: Setting-up a primary care doctor was also a new requirement / experience for many retired spouses. We know when arriving at a new base and upon our sponsor completing the in-processing, we are automatically assigned a PCM. When the need to be seen occurs, we simply call the appointment-line and get-in with our PCM. Depending on where you retire, it may not be so as a military retiree spouse.

Should treatment be sought in a civilian medical clinic and before being seen for an illness a “new patient appointment” must be scheduled. This new-patient visit simply establishes you as being a patient of this doctor. Medical treatment for a need takes place during an official medical appointment. If there is a non-emergency illness that requires treatment, it can take anywhere from 30 to 45 days to be seen if a new patient appointment has not been completed, as was the case for some families. Spouses offer insight into this: *Before unpacking boxes, find that family doctor and schedule those new patient appointments right away. Make this a priority at your new location or even as a retiree in same location as you may possibly not keep your military PCM.* Most CONUS MTFs do not have the capacity to treat retirees for care. It's important not to assume you'll be able to continue your retiree care at the MTF.

ID cards and TRICARE From AFPC: “This information applies to service members who have an approved military service retirement based on completion of 20 years or more Total Active Federal Military Service (TAFMS) and will transition to civilian status. Military sponsors who are planning for retirement should be aware this event will affect themselves and their family members' TRICARE enrollment.

Sponsors who complete their out-processing for impending retirement need to understand that while they are permitted to obtain an identification (ID) card up to 120-days in advance of the actual retirement e.g., DD Form 2, U.S. Uniformed Services Identification Card (Retired) (Blue), and new ID cards for their family members, e.g., DD Form 1173, U.S. Uniformed Services Identification and Privilege Card (Tan), both ID cards will reflect the status of "retirement." Furthermore, the Defense Enrollment Eligibility Reporting System (DEERS) will report the sponsor and family members' status as actually "retired" to the TRICARE regional contractor. Consequently, the TRICARE contractor will expect an up-front payment of the annual premium before any future appointment under TRICARE-Prime can be made, even though the sponsor has not yet retired. The exception to the up-

front TRICARE premium payment is a military member who is married to an active-duty member, and subsequently, becomes a dependent spouse for DEERS purposes.

If a sponsor plans to depart the area of assignment early on terminal leave and relocate to an area without TRICARE-Prime availability, it may be in the sponsor's best interest to obtain a retired ID card for his/herself and family members early. However, if the sponsor plans to remain in the area or relocate to an area with a TRICARE-Prime contractor and wants to continue with TRICARE-Prime into retirement, then it may be in their best interest not to accept the ID cards with the status of "retirement" early. The TRICARE-Prime is a voluntary medical benefit program and customers are expected to enroll no later than the 20th of the month prior to the effective date. Failure to apply early for continued TRICARE-Prime benefit after retirement would result in the first month of retirement being covered by TRICARE-Standard only and not TRICARE-Prime or TRICARE-Extra. Questions regarding TRICARE enrollment (Prime, Extra, or Standard) should be directed to the Medical Treatment Facility Beneficiary Counseling Office or the TRICARE Service Center. Questions concerning DEERS enrollment and ID card issue should be directed to the Military Personnel Section customer service."

TRDP



TRDP

How about the TRICARE RETIREE DENTAL PROGRAM (TRDP)? *Only one family accepted the TRDP benefit. TRDP offers pretty much the same coverage as the (active duty) TRICARE Dental Program. Premiums are based on your zip code.*

A spouse expressed there seemed to be pressure put-on families to sign-up for TRDP right away upon retirement despite the high cost and inability to cancel for one year. This spouse's family enrolled. Soon after enrollment her husband was hired at a fantastic job with fantastic dental coverage at less cost than the TRDP. They plan to eventually drop TRDP and sign-up with his company, though are frustrated at what they feel is wasted time and money. This family's experience is not an isolated one. Other families are feeling the same way (how expensive the premiums are for coverage that is the same as the active duty coverage) and are looking for other options.

One family in particular knew who their employer would be well before retirement. This company had excellent dental coverage and so they declined the TRDP coverage straightaway.

We have never accepted the TRDP as the new employer coverage was available before our TRDP enrollment deadline.

TRDP.org and Military.com offer official information on the program

From Military.com "The Tricare Retiree Dental Program (TRDP) is run like any other insurance program, you make monthly premium payments which authorizes you certain types of care at a discounted or free rate. If you go to a dentist that participates in the program (known as an in-network provider) you will usually pay a lower copay than if you go to an out-of-network provider (the copay is that amount that you have to pay out-of-pocket when getting treatment). It is always best to go to an in-network provider whenever possible, because if you go to an out-of-network provider you may end up stuck with a very large bill. The program also has limitations on how much it will pay per calendar year for certain services.

Program:

- A 12-month commitment is required upon enrollment.
- A grace period of 30 days from the coverage effective date is available during which termination of enrollment may be allowed without any further obligation, providing that no benefits have been used.
- After the initial 12-month commitment, enrollment continues on a month-to-month basis.”

UPDATE:

Changes to the TRDP will be in effect **beginning 01 Jan 2019**. If already enrolled in TRDP, transferring to the new dental program IS NOT automatic and can be done during the open-enrollment season in the fall of 2018. For further information, please visit any DoD medical/dental site. For general information:

<http://www.dodlive.mil/2018/04/11/changes-coming-to-the-tricare-retiree-dental-program/>



TRICARE Pharmacy Program: A change to prepare for: paying a portion for prescriptions. As of January 2015, **TRICARE Pharmacy Home Delivery** may be your least expensive option when not using a military pharmacy. If you have questions about your prescriptions, pharmacists are available 24 hours a day, 7 days a week to talk confidentially with you. For more information about TRICARE Pharmacy Home Delivery, visit www.express-scripts.com/TRICARE Or call: [1-877-363-1303](tel:1-877-363-1303).

Medically Retired or Separated

A few numbers of families were medically retired or separated. The inability to perform physical duties and/or deployments could not be met. There are some who vehemently fought the decision of the Medical Evaluation Board (MEB) and some of whom welcomed the decision.

Info: From militaryonesource.mil

“The military’s medical evaluation process is complex, and understanding it is sometimes overwhelming for service members and their families. The process begins when the service member is recommended for a medical board, usually by his or her treating physician. A final determination can be made in as little as 45 days – or much longer – depending on the complexity of the case. The Physical Evaluation Board Liaison Officer is the service member’s main liaison during the process, providing valuable guidance and serving as a patient advocate.”

Medical board

“A physician recommends a medical board when it becomes apparent that the service member’s condition may permanently interfere with his or her ability to serve on active duty. The Military Treatment Facility where the service member is receiving care assembles the medical board documents, which include the following:

- **Medical documentation.** A current medical examination, a copy of the patient’s medical record, an assessment by a senior physician and approvals by two additional physicians are included as medical documentation.
- **Non-medical documentation.** An assessment by the service member’s commanding officer describes how the member’s condition affects his or her ability to perform the assigned job duties. This assessment is important to the medical board, because, although a service member may have permanent disabilities, he or she still may be qualified for the job.

- **Optional rebuttal by the service member.** If the service member disagrees with any of the information included in the medical board documents, he or she may submit a rebuttal, which is included in the documentation sent to the Physical Evaluation Board.

The medical board may recommend Temporary Limited Duty (normally for a period of not more than 12 months) and re-evaluate the case later. Otherwise, the medical board documents are forwarded to the PEB.”

Physical Evaluation Board

“The Physical Evaluation Board reviews all medical board documentation to determine if the service member is fit for continued military service. The board looks at many factors, including the medical information, the service member’s rate or Military Occupational Specialty, and whether or not the member is deployable. The PEB must consider the medical condition and how it affects the service member’s ability to do his or her job. The determination and subsequent disability rating assigned by the PEB are based on the member’s ability to perform his or her duties. The following steps take place during a PEB:

Informal Board - After reviewing the documentation the board determines whether or not the service member is fit for duty. If the military member is found unfit, the board will assign a disability rating. If the rating is less than 20 percent, the service member may be discharged with or without the benefit of severance pay. If the rating is more than 30 percent, the board may place the service member on one of the following:

- **Temporary Disability Retired List (TDRL)** - The service member may stay on the TDRL for up to five years but must be re-evaluated every 12 to 18 months. While on TDRL, he or she receives retired pay and is entitled to retiree benefits.
- **Permanent Disability Retired List (PDRL)** - On PDRL, the service member receives retirement pay and benefits for life.

Service member's review - The PEB Liaison Officer advises the service member on the Informal Board’s findings. If the service member disagrees with the findings, he or she may request a Formal Board. Members found not fit for duty have the right to demand a Formal Board.

Formal Board - An attorney is appointed to represent the service member (or the member may hire an attorney) at the Formal Board. The Formal Board re-examines the evidence, hears testimony and considers any new evidence before making its recommendation. The Formal Board may uphold the Informal Board’s recommendations or make a new determination.

Continuing on active duty - Service members found unfit for duty may submit a request to continue on active duty. These requests are included with the PEB documentation when it is forwarded to the service headquarters for a final decision. The procedures vary depending on the branch or service:

- **Army** - Soldiers may submit a Continuation of Active Duty request. Requests are most often granted for soldiers with 15 to 20 years of active service or soldiers with critical job skills.
- **Marine Corps and Navy** - Marines and sailors may submit a request for Permanent Limited Duty. These requests are most often granted to members with 18 to 20 years of service or those who can fill a critical billet.

Final decision - The informal or formal PEB recommendations, and any request for COAD or PLD, are sent to the member’s service headquarters. The headquarters makes the final determination on both the medical board’s recommendations and the COAD or PLD request. Whatever the outcome, PEBLOs are on hand at most MTFs to assist the service member and family through the process.”

Counseling

In no way, shape or form are we able to endure the trials or hardships of major transitions alone. It's helpful to have trusting friends and/or counselor of faith, however, there may come a time when general therapy or counseling is needed. Please don't be ashamed and take time to take care of your inner needs; you are important and worthy.

Per the Tricare.mil site under Mental Health for (TRICARE PRIME and non-Active duty): "You don't need to get a referral or prior authorization for any outpatient mental health (except psychoanalysis) and substance use disorder (SUD) care. This includes services like therapy and counseling. If you choose a provider outside the network, you may pay higher costs. For psychoanalysis or care from an institutional provider outside of a military hospital or clinic, you must get a referral for non-emergency mental health and SUD care."

For further information and guidance for these services, please visit: www.tricare.mil (under "Covered Services", then, Mental Health)

This is for informational purposes only and not guidance as to what avenue of intervention a reader should take.

HOME SWEET HOME



Did you move within your first year after retiring? *Those whom left the area of their retirement base did utilize the “Final Move” benefit that DoD pays for. With official retirement orders, retirees have up to one year to use this benefit and can be moved anywhere in the US to include Alaska and Hawaii (if AK and HI are the Home of Record (HOR)). Those separating have from six to twelve months after separation to utilize this benefit.*

Should your HHGs storage duration require an extension, you’ll need to specifically apply for this and also provide a copy of the retirement orders. Each company may have different application policies, so check ahead to avoid paying out of pocket.

Only a couple spouses had to keep HHGs in storage. Those husbands whom had the advantage of using Terminal Leave could house hunt in their new location prior to being officially released. Like with every move, always keep a clear inventory of your belongings. You may also need to contact your insurance company to let them know, for certain duration of time, your HHGs will be in storage. Hold the moving company accountable just as you would for a PCS move. If there are ever any concerns call the JPSSO representative right away.

We used the final move benefit on our first move after leaving the Air Force and had HHGs stored in the city we moved to; per our request as we did not have a delivery address. The experience was unremarkable but the blessing of having this paid was tremendous.

In my husband’s negotiations for the job, he requested and was approved a specific dollar amount for relocation expenses, which was to be paid before leaving for Texas. When the benefit wasn’t paid as the moving date drew near, my husband learned of an honest miscommunication between the hiring agent and human resources. He was informed all our expenses (hotel, gas, food, rental trailer, etc.) needed to be initially paid by us and only approved expenses, accompanied by a receipt, will be paid and not until a couple months after submitting the required information.

Our move back to CO was on our dime. In short, the company my husband worked for in Texas was bought-out and his position was unexpectedly absorbed. He accepted a job back in CO however the new company did not offer relocation funds for moving; it was on us to find and hire a moving-company. I researched what is involved in hiring companies, found and interviewed three I felt were trustworthy. I packed the entire house and left the furniture to be wrapped by the professionals. The cost for the company to load boxes, wrap and load furniture, deliver from Texas to Colorado and unload came to approx. \$7500.00; in the early part of April. This figure would have been closer to \$10,000.00 had we requested the moving company to pack our goods and move on a mid-summer date. Food for thought.

JPSSO vs. Move.mil: JPSSO requires a mandatory briefing for all those retiring/separating and requiring a Final Move. It’s during this briefing the retiree will be counseled on the Final Move details and requirements. The Move.mil website

is only used *after* the Final Move briefing *and* HHGs have been packed and loaded. The website will assist with tracking HHGs and claims.

JPPSO Final Move briefing: call as soon as you know your location *and* have retirement orders. Depending upon the time of year your retirement is JPPSO will **require 21 days from the Final Move briefing to the HHGs pack-out date**. Be sure to plan in advance if moving across country especially during high PCS season.



Housing: did you own a home? If so, did you sell upon retirement? *Spouses that chose to remain near the base of retirement and had purchased a home generally had the most peace. Nearing retirement, they knew that particular duty station would likely be their last and as such, this played a large role when deciding to buy. Many who did own their home, yet moved away and, chose not to rent-out, expressed they simply wanted to break-even on the sale and become tenants given they still did not have a decision made where to “plant roots”. Living in a borrowed home might not have been the preference, however, it did provide a sense of freedom. They knew that as tenants, they simply needed to clean the home, turn over the keys and they’d be free to go.*

However, one spouse explained that they took their home off the market after it did not sell past a certain amount of time. They hired an agent to source a tenant. At the time this was a confounding situation for them, though she explained she let-go of trying to understand and gave the situation to God. Nearly two years later, upon retirement, the housing market was through the roof. Not only did they sell their home immediately with the help of a local USAA Real Estate Rewards Program realtor, the profit earned helped buffer their expenses during retirement transition.

Though I am not personally endorsing USAA’s program, it can’t be denied that it is a helpful resource. Using USAA’s Real Estate Rewards program for home selling was very helpful to those spouses that used it. A majority of spouses who knew they would not remain in that particular base location after retirement were greatly relieved not to have the burden of owning a home.

All but one spouse expressed: trying to retire, find a new job, sell a home and move all during a singular transition, was not even an option. Also, they expressed they did not want their finances jeopardized when they and / or their husband would be looking for work (companies may look at FICO scores.) The chances of potentially having their savings dumped into a home they already knew they would not be staying in did not appeal to them.

There are a select few military couples who are savvy at purchasing multiple homes, renting and building an investment portfolio. The success in this is quite limited and entering into this form of investment should only be considered with thorough research and professional-level skills and knowledge.

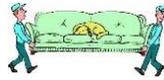


The time it took to sell the homes varied. Many factors played into the turn-around time for the sale to close and the market. If you plan to sell your home, spouses offer insight to begin marketing it as soon as possible, even if renting for a short while is a required. The housing market may be fickle and though one neighborhood may sell homes quickly, it doesn’t mean it will be the same for yours. Homes that sold the fastest were prepared for sale, i.e., clean, good landscaping, clutter-free and staged to sell.

Though there was an inconvenience of living in a rental for a short while, all spouses (and their husbands) say that in the long-run, they would do it again to be free from a mortgage looming over their heads and potentially causing financial hardships down the road given they had no desire to become landlords.

In one instance a family did purchase a home at a duty location they did not intend to return to. Upon relocation their home was unsellable. They began renting and are presently dealing with the stresses of being out of state landlords.

We owned our home at the time of retirement and sold it when moving out of state. We had no intention of returning and did not have the time to take-on the responsibilities of being out of state landlords. The housing market was a plus for sellers in our price-range which helped as we were motivated to sell quickly. We put our house on the market in June and accepted an offer in late August with closing in late September. We made a slight profit after fees and taxes, which helped lighten our household budget. At time of closing, we were paying the mortgage, insurance and utilities not only on the home in Colorado, but also on a 90-day rental apartment as well as a more practical house rental (three weeks overlap dates), application fees, deposits and first month's rent. There was one month we had to budget for nearly \$7000.00 in housing costs alone. One of the issues we had was trying to find housing that would accept our four pets; which were not optional to leave behind.



-Different from overseas moves where HHGs are packed in separate crates and sealed, stateside moves simply have HHGs loaded box by box into a large semi-truck, which is usually scheduled to pick-up multiple shipments enroute to your retirement location. Those that had door-to-door shipments had mediocre experiences. Those whose HHGs were put in storage first seemed to fair a little better. ALL of this also depends on the moving company packing-you-out. Ask around and get a good idea for the companies that are awesome and those that well, quite frankly, shouldn't be in the business.

Overseas retirement locations do allow an Unaccompanied or Hold Baggage shipment along with HHGs shipment. If retiring stateside, there is just one shipment. Retirees and those separating can have HHGs stored up to one year at government's expense. All others have six months. Check with JPSSO, TMO or move.mil for current, detailed information.



If you must place HHGs in storage, consider what you will need to keep with you. Will your family be settled before a season change? Don't forget to **hand carry** all important hardcopy documents including employment and military records. If stateside retirement: it is highly discouraged to have moving company pack high valuables, important documents and other irreplaceable items. Never sign an inventory list (digital or hardcopy) before it has all boxes clearly listed and signature from the foreman. This includes the dwellings condition AFTER the boxes are removed from your home and BEFORE foreman leaves. Most companies are very polite and cooperative however;

do not budge to any tactics used indicating that they want to rush through any phase of the pack-out.

A spouse shared she was the unfortunate victim of a moving crew which caused extensive damage to her house. When she was in another area of the home, the movers dragged large items along walls causing deep gouges. Another room had an outer corner of the wall shredded. None of this came to her attention while the crew was present. The foreman began to rush her, making comments that he had to leave immediately. The spouse assumed all was well as there had been a cordial working relationship throughout the week between her and the crew. What an ugly surprise she found after they left; with the signed inventory and premises conditions documents. She advises: "Don't let anyone rush you. Do a walk-through with foreman regardless of the time they claim not to have. Call JPSSO if you're being pressured about anything."

Recent changes to the TMO and packing / delivery: due to reduction in companies handling military moves, call as soon as possible to schedule your pack-out. Be flexible in your dates. Once scheduled, call the moving company within a week to ten days if you haven't received a confirmation call of your pack-out/delivery dates.

Tip a crew with cash? Not required. *A spouse shared that during her final pack-out, a crew member made indirect comments in her presence on getting cash tips from previous families. This spouse was frustrated at their conduct yet felt if she reported this to the JPPSO representative, the crew member might do a poor job to deliberately "make her pay" for complaining.* This concern is quite understandable and is what the JPPSO representative is there for. Give them a call.



Buying a home after retirement? While interviewing a spouse, she told me about the [VA Loan Funding Fee Refund](http://www.military.com/money/va-loans/va-loan-tips-for-disabled-veterans.html) opportunity. Pay close attention to timing requirements. More information can be found at: <http://www.military.com/money/va-loans/va-loan-tips-for-disabled-veterans.html>

VA Loan Funding Fee Refunds

“Part of the cost of purchasing a home with a VA guaranteed home loan is the payment of a VA loan funding fee. Some borrowers are exempt from the funding fee--the Department of Veterans Affairs exempts veterans who receive or are eligible to receive VA compensation for service-related medical conditions; with a determination of a minimum of 10% disability rating. This is good news for qualified VA borrowers who are exempt from the fee, but not all veterans have their exemption status verified at the time of the loan application.

If a vet does not have government-recognized disability status at the time of the loan's closing date, the veteran may be required to pay the funding fee and apply for a refund only when there is official notification that the veteran's disability status has been placed on file by the Department of Veterans Affairs. The refund has been known to be applied to the loan balance rather than deposited into personal bank accounts.

In such instances a refund is due to the borrower, but that refund is not automatic--it's up to the veteran to apply for a refund of his or her VA loan funding fee. It is important to remember that if you do not currently receive disability benefits you must have a pending claim for disability *prior* to the closing date of the loan. If the application for disability is dated after closing, you may not receive a refund.”

Closing Insights

As you enter into your journey of retirement, just try and have fun! For the majority of both the spouses and DD-214 Alumni, it has taken a couple years before getting a good sense of placement and direction. Be kind and patient with yourselves and you'll have the adventure of a lifetime.

While revising this packet I reconnected with some of the spouses for updates as they are now more than a few years inside military retirement life. I think these spouses' responses are quite telling and even encouraging:

“Basically, we both are happy with our decision to retire. He said he doesn't miss it at all given the location of his last assignment. We are emotionally more stable. Much better off financially. Our relationship is stronger. He is mostly satisfied with his current job, but feels he needs more growth/challenge. With that, we both recognize that this probably is not his last job. For me, finishing my degree will hopefully get me into a fulfilling career. We discussed it and the only surprise with retirement and settling into civilian life was that we started getting restless to relocate after about two years. All in all, retiring was definitely the best right choice for us.”

“We did mourn our life and his career. We missed being surrounded by those whom understood our lifestyle; however, we did enjoy the freedom to finally make life choices for ourselves. It didn't last long for us. We were back in a DoD job within 2 years of retirement. Don't be surprised if that happens to you! There's peace/comfort in the familiar...to include military life. My husband has a spring back in his step having returned to the military realm. Accepting that this is who he is and moving forward is much better than staying where we landed and forcing our situation to work.”

All the best to you and yours!

RESOURCES

AAFMAA

<http://www.aafmaa.com/RetireesVeterans.aspx>

<https://www.tsp.gov/lifeevents/entering/enteringRetirement.shtml>

COUNSELING:

<https://www.tricare.mil/CoveredServices/Mental/GettingMHCare>

DD 214

https://www.google.com/url?sa=i&rct=j&q=&esrc=s&source=images&cd=&cad=rja&uact=8&ved=0CAYQjB0&url=http%3A%2F%2Fwww.outofregs.com%2Findex.php%3Fpage%3Dhome%26start%3D110&ei=MxEXVcfXHYiMNpqjhKgL&psig=AFQjCNFE8gvA1v_AXOCz8cjMk8asR29Q-w&ust=1427661472872185

DFAS

www.dfas.mil/retiredmilitary

Disability Compensation

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

ECHO

<http://www.military.com/benefits/tricare/tricare-extended-care-health-option.html>

EFMP:

http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Exceptional_Family_Member_Program_%28EFMP%29_.html?serv=243

GI I BILL

<https://dod.defense.gov/News/News-Releases/News-Release-View/Article/1573168/pentagon-announces-changes-to-post-911-gi-bill/>

Life Insurance

VGLI

<http://www.military.com/benefits/veteran-benefits/veterans-group-life-insurance.html#1>

<http://the-military-guide.com/2012/08/21/military-insurance-sgli-vgli-sbp-and-other-benefits/>

Military.com

<http://www.military.com/money/retirement/military-retirement/transitioning-out-of-military-service.html?comp=700002106863&rank=3>

<http://www.military.com/money/insurance/sgli/does-sgli-protect-myfamily.html?comp=1199429678340&rank=1>

Military Identifier on ID

<http://www.dmv.org/military-drivers/>

Pay calculators

<http://militarypay.defense.gov/mpcalcs/Calculators/RMC.aspx>

<http://militarypay.defense.gov/pay/calc/index.html>

<http://todaysmilitary.com/working/compensation-estimator>

Retired Military Spouses

Retirement Ceremony

http://www.ehow.com/how_5108415_plan-military-retirement-ceremony.html

<http://www.militarywives.com/index.php/protocol-mainmenu-264/air-force-protocol-mainmenu-298/retirement-ceremonies-mainmenu-333>

Retirement Pay Calculator

www.DFAS.mil

<http://militarypay.defense.gov/mpcalcs/Calculators/FinalPayHigh3.aspx>

SBP

<https://www.usaa.com/inet/pages/advice-military-insuremilitaryretirement?akredirect=true>

TAP

https://www.dodtap.mil/pre-seperation_counseling.html

TRICARE

Co-pays: <http://www.military.com/benefits/tricare/tricare-cost-co-pay-schedule.html>

CoCC http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/01_12_15_NoCoCC.aspx

<http://www.tricare.mil/LifeEvents/Retiring.aspx>

http://www.afpc.af.mil/id_card_entitlements/tricare_retiree_enrollement.asp

<http://www.military.com/benefits/tricare/tricare-cost-co-pay-schedule.html>

http://www.mytricare.com/internet/tric/tri/tricare.nsf/PGS/SystmPgs_OthrHlthInsrncFQs_2

VA Funding Fee

Military.com

<http://www.military.com/money/va-loans/va-loan-tips-for-disabled-veterans.html>

VALOANS.com

http://www.valoans.com/va_article?id=362

Today's Military Wife 6th Edition Meeting the Challenges of Service Life Lydia S Cline Pages 243, 246, Glossary

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