

Grey Area Retiree Pay Process and Benefits Guide

Section	Page
I Grey Area Retiree Pay Process	1
II Defense Finance & Accounting Service (DFAS)	4
III Defense Enrollment Eligibility Reporting System (DEERS)	5
IV Retiree Insurance Benefits	6
V Miscellaneous Topics of Interest	8

PURPOSE:

The purpose of this document is to provide an organized list of information, as a starting point, for Guard and Reserve traditional retirees (grey area retirees) as they gather information for the process of applying for benefits approaching their retired pay effective date and/or 60th birthday. As many years may have passed since grey area retirees have dealt with the military bureaucracy; the responsible offices and application processes for each benefit may have changed since their separation and this will hopefully assist in applying to receive retired/retainer pay and other benefits as prescribed. This is basic in nature and includes required items and additional items of interest that are sometimes overlooked. Read through this checklist to see what areas apply, how the process affects your circumstances and what additional information may be needed to accurately submit for earned benefits. Good Luck!

Timelines in **bold** are per governing directives or policy, plain text are just recommended estimates.

DISCLAIMER:

Federal laws and regulations change frequently, to determine current individual benefit eligibility and the most current governing policies, one should contact the appropriate governing agency. The information presented is generic in nature and each case is unique; therefore, should only be used as a guide and in no way taken as policy.

SECTION I	Grey Area Retiree Pay Process	Action
Timeline	Issue <i>(Annotate status progress to the right as appropriate when completed)</i>	Status
Initiate Contact NLT 6 Months Prior to <i>(the earlier of)</i> Retired Pay Effective Date or 60th Birthday	1. Total Force Service Center (TFSC) – Denver: <i>Air Reserve Personnel Center.</i> Guard and Reserve Airmen awaiting retirement pay should call the Total Force Service Center at (800) 525-0102 and select option 3 or 4 to be connected with the Air Reserve Personnel Center. Questions should be directed to the Total Force Service Center – Denver, <i>Transition Division.</i> <u>Total Force Service Center (TFSC) – Denver</u> HQ ARPC/DPTTR 18420 E. Silver Creek Ave. Bldg 390 MS68 Buckley AFB, CO 80011 <ul style="list-style-type: none"> • Comm: (210) 565-0102 DSN 665-0102 • email: tfsc_2@mypersmail.af.mil (general office email) (Per https://www.afpc.af.mil/) (Per https://mypers.af.mil/) (Per Total Force Service Center – Denver, <i>Transition Division</i>)	<input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Complete
Approximately 4 Months Prior to <i>(the earlier of)</i> Your Retired Pay Effective Date or 60th Birthday	2. Retiree Pay Notification: Retired Reservist under age 60, and <u>not</u> already receiving retired pay, approximately four months prior to your retired pay effective date, HQ Air Reserve Personnel Center will notify you of your eligibility for retired pay, to include general pay information and how to initiate the process [10 U.S.C. § 12731(d)]. Members who elected to be discharged but <u>are</u> eligible for a reserve retirement, will not be notified but must follow the same process. You should receive a letter from the TFSC prior to your 60 th birthday or retirement pay effective date (if earlier) which should include: <ul style="list-style-type: none"> • Your mailing address [HQ ARPC - update in myPers or call (800) 525-0102] • Your SSN • Your total points accumulated (used for calculating your retired pay) [<i>double check against your records</i>] • Pay scale used to calculate your retired pay • Your calculated retired pay • Contact information for the TFSC-D (Per https://www.afpc.af.mil/compensation/) (Per Total Force Service Center – Denver, <i>Transition Division</i>)	<input type="radio"/> Received <input type="radio"/> Complete

<p><i>If it Applies</i></p> <p>Initiate Contact About 6 Months Prior to Anticipated Retired Pay Effective Date</p>	<p>3. Reduced Retired Pay Age Application: The 2008 National Defense Authorization Act, Sec 647 (Title 10, U.S.C. Section 12731) directs that age 60 shall be reduced by three months for each aggregate (cumulative) of 90 days of active duty service performed within a fiscal year after 28 Jan 2008. Beginning with the 2015/2016 Fiscal Year crossover, qualifying active duty may be combined between consecutive fiscal years. The total reduced shall not be below 50 years of age. [<i>qualifying 90 days of service are determined when service was performed - qualifying rules have changed multiple times each is effective from date of corresponding change</i>]</p> <ul style="list-style-type: none"> • If this has not been accomplished while still serving, Airmen who believe they have qualifying active duty time should submit orders through the <i>Reduced Retired Pay Age Application</i> (located on vPC). [or contact HQ ARPC at (800) 525-0102]. • Not sure how long it takes to approve a request and determine a new earlier (correct) retiree pay date. Start the process well prior to what you perceive your pay date to be so there is time to process your <i>Reduced Retired Pay Age Application</i> and time for normal ARPC retirement pay processing. • May try to contact the local Forces Support Squadron Personnel Office for assistance. • Verifying Documentation: Orders citing the applicable section of law <u>are required</u> documents. Airmen should maintain copies of their active duty orders and provide them for the <i>Reduced Retired Pay Age Application</i>. <p>(Per https://mypers.af.mil) (Per https://www.arpc.afrc.af.mil/retirement/)</p>	<p><input type="radio"/> To Do</p> <p><input type="radio"/> Scheduled</p> <p><input type="radio"/> In-Process</p> <p><input type="radio"/> Complete</p>
<p>NET 4 Months & NLT 30 Days Before (the earlier of) Your Retired Pay Effective Date or 60th Birthday</p>	<p>4. Retiree Pay Application Request: Retiree will need to complete the application for payment of retired personnel. To apply for Reserve retired pay, complete the ARPC Form 83 and DD Form 2656.</p> <ul style="list-style-type: none"> • May contact the local Forces Support Squadron Personnel Office for assistance. • DD Form 2656 (<i>Data for Payment of Retired Personnel</i>): You will decide... <ul style="list-style-type: none"> ○ How to receive your pay ○ Beneficiaries for pay owed at death (arrear of pay) ○ Federal withholding ○ State withholding ○ Survivor Benefit Coverage (SBC) election ○ Direct Deposit institution ○ Allotments • ARPC Form 83 (<i>Application for Retired Pay</i>) <ul style="list-style-type: none"> ○ Request for retired pay ○ TFSC address to send completed application and supporting documents (a minimum ARPC 83 & DD 2656) <p>(Per Instructions for DD Form 2656 <i>Data for Payment of Retired Personnel</i>) (Per https://www.afpc.af.mil/compensation/) (Per https://www.arpc.afrc.af.mil/retirement/) (Per https://www.e-publishing.af.mil/) [ARPC Form 83] (Per https://www.esd.whs.mil/directives/forms/) [DD Form 2656]</p>	<p><input type="radio"/> To Do</p> <p><input type="radio"/> Scheduled</p> <p><input type="radio"/> In-Process</p> <p><input type="radio"/> Received</p> <p><input type="radio"/> Complete</p>
<p>When Requested from TFSC-ARPC</p>	<p>5. Additional Documentation: Depending on the circumstances of your particular retirement and the correctness of the letter pertaining to your retired pay from the Total Force Service Center – Denver, <i>Transition Division</i>, you may need to make corrections to points, retired pay effective date or other data. Have these forms available in case they are requested by the TFSC:</p> <ul style="list-style-type: none"> • Notification of Eligibility for Retired Pay (NERP) for Non-regular Service (20-Year Letter). • National Guard: NGB 22, NGB 22a or NGB 23. • AF Form 526 (<i>ANG/USAFR Point Credit Summary</i>). • Documentation of previously approved reduced retired pay age date or eligible deployment orders (if not completed prior to separation or current Reduced Retired Pay Date is in error). • If there has been a change in marital status or death of beneficiary, include a copy of the death certificate or divorce decree along with the retired pay application forms. <p>(Per Feedback from other retirees)</p>	<p><input type="radio"/> To Do</p> <p><input type="radio"/> Scheduled</p> <p><input type="radio"/> In-Process</p> <p><input type="radio"/> Received</p> <p><input type="radio"/> Complete</p>

<p>Prior to Submitting Retiree Pay Request Application</p>	<p>6. Reserve Component Survivor Benefit Plan (RCSBP): All retiring members may participate in the Survivor Benefit Plan (SBP) that provides a continuing annuity for the lifetime of a surviving spouse or other beneficiary of up to 55% of the deceased member's retired pay.</p> <p><i>This provides information to help you understand the provisions of the Survivor Benefit Plan (SBP), but is not a contract document. The basic statutory provisions of the SBP law are in 10 USC Chap 73, Annuities Based on Retired or Retainer Pay.</i></p> <ul style="list-style-type: none"> • Selection for RC-SBP coverage was within 90 days of receiving your NERP (Notification of Eligibility for Retired Pay) for Non-regular Service (20-Year Letter). <ul style="list-style-type: none"> ○ Please note that even if an Airmen does not click "concur", if they do not respond within 90 days from receiving their package, the <i>automatic election</i> will be updated regardless of whether they have concurred or not • When an Airmen designates an election under the RC-SBP, <u>that election is final</u> per U.S.C Title 10 Chapter 73 and is irrevocable unless that Airman incurs a life-changing event (marriage, divorce, death of beneficiary or birth of child). The election change must be received by the secretary concerned within 12 months from the date of that life-changing event, in order for the election change to be honored. <p>Airmen elected or automatic election RC-SBP: <i>(occurring at 20-year point)</i></p> <ul style="list-style-type: none"> • If Airmen elected Option B or Option C under the RC-SBP that election is still in effect. • If Airmen elected Option A, or made no election under the RC-SBP, then complete Sections IX and XI of the DD Form 2656 at this time and return to HQ ARPC/DPPR to ensure proper coverage. • If Airmen are married and fail to make a valid election, the cost of maximum SBP participation will automatically be withheld from the monthly retired pay. • An Airman <u>may elect to discontinue</u> SBP at any time during the one-year period beginning on the second anniversary of the date on which payment of <u>retired pay begins</u>. • For more information visit DFAS.mil or call (800) 321-1080. <p>(Per https://mypers.af.mil/) (Per https://www.arpc.afrc.af.mil/retirement/) (Per https://www.dfas.mil/retiredmilitary/provide/sbp.html) (Per DoD Financial Management Regulation 7000.14-R, vol-07B <i>Military Pay Policy & Procedures-Retired Pay</i>; Ch 54 <i>Reserve Component Survivor Benefit Plan (RCSBP)</i>)</p>	<p><input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Complete</p>
<p>NET 4 Months & NLT 30 Days Before (the earlier of) Your Retired Pay Effective Date or 60th Birthday</p>	<p>7. Submit Retiree Pay Request Application: Retiree will need to complete the application for payment of retired personnel. To apply for Reserve retired pay, complete the ARPC Form 83 and DD Form 2656. Both of these forms <u>MUST</u> be received by HQ ARPC to establish the retired pay account. These forms should be submitted at least 30 days, but not earlier than 4 months before the retired pay effective date (normally when you reach age 60). Complete forms:</p> <ul style="list-style-type: none"> • ARPC Form 83 (<i>Application for Retired Pay</i>). • DD Form 2656 (<i>Data for Payment of Retired Personnel</i>). • Submit any additional documentation as requested by the TFSC-ARPC in your case. • If there has been a change in marital status or death of beneficiary, include a copy of the death certificate or divorce decree along with the retired pay application forms. <p>And return to:</p> <p>HQ ARPC/DPTTR 18420 E. Silver Creek Ave. BLDG 390 MS68 Buckley AFB, CO 80011-9502</p> <ul style="list-style-type: none"> • If filing late, the law requires that a claim be filed within 6 years of the entitlement to receive retroactive pay to the date of eligibility (<i>Barring Act</i>). • If a member entitled to retired or retainer pay would otherwise be entitled to retired pay computed under more than one formula, then the member is entitled to be paid under the applicable formula that is most favorable to the member. • Retired pay is computed on the number of retirement points multiplied by the point value (based on Airman's highest grade held and years of service) for each point. Longevity credit continues for members of the Retired Reserve until they are in retired pay status. <p>(Per ARPC Form 83 <i>Application for Retired Pay</i>) (Per https://www.arpc.afrc.af.mil/retirement/) (Per DoD Financial Management Regulation, DoD 7000.14-R, vol-7B <i>Military Pay Policy & Procedures-Retired Pay</i>; Ch 1 <i>Initial Entitlements - Retirements</i>)</p>	<p><input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Complete</p>

SECTION II	Defense Finance & Accounting Service (DFAS)	Action
Timeline	Issue <i>(Annotate status progress to the right as appropriate when completed)</i>	Status
At Any Time	<p>8. Defense Finance & Accounting Service (DFAS): Questions about retirement pay should be directed to Defense Finance and Accounting Service.</p> <p><u>Defense Finance and Accounting Service</u> (800) 321-1080 DSN: 580-5955 U.S. Military Retired Pay 8899 E. 56th Street Indianapolis, IN 46249-1200 Monday - Friday, 8 a.m. to 5 p.m. ET (Per www.DFAS.mil)</p>	<input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Complete
NLT 1 Month Before (the earlier of) Your Retired Pay Effective Date or 60 th Birthday	<p>9. myPay Account: If you currently do not have a myPay account, set up a myPay account username & password. Airmen who are already receiving retired pay and have questions or desire to make changes such as withholdings, address or direct deposit information need to call the Defense Finance and Accounting Service.</p> <ul style="list-style-type: none"> There is an extensive menu of Frequently Asked Questions and answers at: https://mypay.dfas.mil/FAQ.htm 139th AW Finance is authorized to reset myPay passwords after authenticating member. (Per https://mypay.dfas.mil/mypay.aspx) (Per https://www.afpc.af.mil/Compensation/) (Per AFMan 65-116 vol 1 <i>Defense Joint Military Pay System Active Component (DJMS-AC) FSO Procedures, Ch 7- Payroll and Pay Products Distribution</i>) 	<input type="radio"/> To Do <input type="radio"/> Scheduled <input type="radio"/> In-Process <input type="radio"/> Complete
Submit with Retiree Pay Request Application or Any Time Thereafter	<p>10. Allotments: You can have some of your retired pay go to another institution through an allotment (often known as a payroll deduction). This allows you to pay bills, insurance premiums, mortgages, etc. directly out of your retired pay. Before setting up an allotment, please make sure you have enough disposable pay after taxes and other deductions to cover it. If you don't, you may not receive your pay or your allotment might be underpaid.</p> <ul style="list-style-type: none"> To aid members in the transition from active duty to retired status, members on active duty may transfer all existing authorized discretionary allotments to the retired pay system as approved allotments (AD, AGR, possibly those retiring at age 60-ask). Electronic Funds Transfer allotments to financial institutions can be started, stopped or changed in myPay. You can have a maximum of six discretionary allotments. Just some examples: <ul style="list-style-type: none"> Savings accounts Insurance premiums (some are done through the individual company) A financial institution, mutual fund company, or investment firm Support to dependents or other relatives, spouse or former spouse Mortgage or rent payments for real property U.S. Savings Bonds (via <i>TreasuryDirect</i> account) Debts owed for funds administered by the U.S. Government Charitable contributions to the Combined Federal Campaign... Most voluntary allotments can be started, stopped or changed by completing DD Form 2558 (<i>Authorization to Start, Stop or Change an Allotment</i>) Contact DFAS for more information. (Per https://www.dfas.mil/retiredmilitary/manage/allotments.html) (Per DoD Financial Management Regulation, DoD 7000.14-R, vol-7A_ <i>Military Pay Policy – Active Duty & Reserve Pay</i>; Ch 40 <i>General Provisions Governing Allotments of Pay</i>) (Per DoD Financial Management Regulation, DoD 7000.14-R, vol-7B_ <i>Military Pay Policy & Procedures-Retired Pay</i>; Ch 19 <i>General Provisions Governing Allotments of Retired Pay</i>) 	<input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Complete
Prior to Submitting Retiree Pay Request Application	<p>11. Survivor Benefit Plan (SBP): Questions about eligibility, your selection, payments or changes due to marriage, divorce or child births for SBP or RC-SBP should be directed to Defense Finance and Accounting Service.</p> <p><u>Defense Finance and Accounting Service</u> (800) 321-1080 DSN: 580-5955 U.S. Military Annuitant Pay 8899 E. 56th Street Indianapolis, IN 46249-1300 Monday - Friday, 8 a.m. to 5 p.m. ET (Per https://www.dfas.mil/retiredmilitary/provide/sbp.html)</p>	<input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Complete

<p style="text-align: center;">At Any Time</p>	<p>12. Veterans Administration (VA) Disability Compensation: VA disability compensation is a tax-free, monetary benefit paid to veterans who are disabled by an injury or illness that was incurred or aggravated during active duty military service. These disabilities are considered service-connected. Compensation varies with the degree of disability and is paid monthly. <u>Your compensation may be offset if you receive military retirement pay.</u></p> <ul style="list-style-type: none"> • If you are receiving VA disability compensation, contact DFAS to see how it may change aspects of your military retirement compensation. • Concurrent Retirement Disability Pay (CRDP): Programs passed by Congress to allow eligible military retirees to receive additional monthly entitlements. The purpose of these entitlements is to recover some or all of the waived retired pay that was exchanged for VA disability compensation. This is a DoD program that allows <i>some</i> individuals to receive both military retired pay and VA disability compensation. Normally, such concurrent receipt is prohibited. Veterans do not need to apply for this benefit, as payment is coordinated between VA and the military pay center -DFAS. For more information visit: <ul style="list-style-type: none"> ○ DFAS web site or call the CRDP/CRSC help line at 1 (877) 327-4457 ○ Veterans Administration (VA) web site or call 1 (800) 827-1000 <p>(Per https://www.dfas.mil/retiredmilitary/disability/crdp.html) (Per https://www.benefits.va.gov/compensation/) (Per https://comptroller.defense.gov/FMR/vol7b_chapters.aspx)</p>	<p><input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Complete</p>
--	--	--

SECTION III	Defense Enrollment Eligibility Reporting System (DEERS)	Action
Timeline	Issue <i>(Annotate status progress to the right as appropriate when completed)</i>	Status
<p style="text-align: center;">As Needed Prior and Upon Retiree's 60th Birthday</p>	<p>13. Defense Enrollment Eligibility Reporting System (DEERS): Review all eligible dependents are still in the DEERS system. Can be done from home at the website below with a DS Login. When you go for new ID cards, verify/update DEERS. Required to create or maintain a DS login.</p> <p>Rosecrans 139 AW/FSS Pass & ID (ID/DEERS) Location: Bldg 51, Room 112 (816) 236-3330</p> <ul style="list-style-type: none"> • May be accomplished at any ID/DEERS office of any service. <ul style="list-style-type: none"> ○ Find closest ID & DEERS or make an appointment: https://rapids-appointments.dmdc.osd.mil ○ For information call: 1 (800) 538-9552 <p>(Per https://milconnect.dmdc.osd.mil/milconnect/) (Per https://rapids-appointments.dmdc.osd.mil)</p>	<p><input type="radio"/> To Do <input type="radio"/> Scheduled <input type="radio"/> In-Process <input type="radio"/> Complete</p>
<p style="text-align: center;">As Needed Prior and Upon Retiree's 60th Birthday</p>	<p>14. ID Cards: Retirees and <u>ALL</u> eligible dependents must get new 'retired' ID cards when the grey area retiree turns 60. The new cards will include a Tricare eligibility annotation. Retiree-blue (blue DD Form 2); dependents-tan ID.</p> <p>Rosecrans 139 AW/FSS Pass & ID (ID/DEERS) Location: Bldg 51, Room 112 (816) 236-3330</p> <ul style="list-style-type: none"> • May be accomplished at any ID/DEERS office of any service. <ul style="list-style-type: none"> ○ Find closest ID & DEERS or make an appointment: https://rapids-appointments.dmdc.osd.mil • Bring 2 valid forms of ID for each eligible family member. A secondary form of identification such as a birth certificate, social security card can be used for one of the IDs. • Retirees and dependents MUST have current ID card(s) to receive benefits to include installation access, commissary and Tricare among others. <p>(Per https://rapids-appointments.dmdc.osd.mil) (Per AFI 36-3026 IP Vol I <i>Identification Cards for Members of the Uniformed Services, Their Eligible Family Members, and Other Eligible Personnel</i>, Ch 14)</p>	<p><input type="radio"/> To Do <input type="radio"/> Scheduled <input type="radio"/> In-Process <input type="radio"/> Received <input type="radio"/> Complete</p>

SECTION IV	Retiree Insurance Benefits	Action
Timeline	Issue <i>(Annotate status progress to the right as appropriate when completed)</i>	Status
At Any Time	<p>15. Tricare Contact: For information call the <u>Tricare West Region</u> at (844) 866-9378.</p> <ul style="list-style-type: none"> • <u>Tricare West Region (Health Net Federal Services) (844) 866-9378</u> • <u>Tricare Representative in Leavenworth:(closest)</u> Ms. Kathryn (Kathy) Lucero, PRRII Cell: (816) 274-1508 kathryn.j.lucero@hnfs.com • <u>Tricare West Region Claims:</u> c/o PGBA, LLC/TRICARE P.O. Box 202112 Florence, SC 29502-2112 Fax: 1-844-869-2504 (https://www.tricare-west.com/content/hnfs/home/tw/bene.html/) (Per https://tricare.mil/) (Per http://www.tricare-west.com) 	<input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Complete
NET 30 Days Prior to 60 th Birthday & NLT 30 Days After	<p>16. Tricare Medical: Turning 60 makes you eligible to enroll in additional Tricare options. Reduced Retired Pay eligibility does not affect the date for Tricare eligibility, it remains when retiree turns 60. Know there is NO default enrollment. If you wish to be enrolled in a Tricare option (Prime or Select) you have 30 days prior to turning age 60 to 30 days after to complete the enrollment for the Tricare option you prefer.</p> <ul style="list-style-type: none"> • Select: TRICARE Select is a fee-for-service plan available in the United States. You must enroll. All you need is your military ID as proof of coverage. Costs vary based on the sponsor's military status. <ul style="list-style-type: none"> ○ https://tricare.mil/Plans/HealthPlans/TSE • Prime: TRICARE Prime is a managed care option available in Prime Service Areas. TRICARE Prime provides comprehensive health coverage including enhanced preventive care. <ul style="list-style-type: none"> ○ Requires 2 months prepayment when enrolling ○ There is also Tricare Prime Remote for some eligible beneficiaries ○ http://tricare.mil/Plans/HealthPlans/Prime • There are other Tricare programs such as Tricare Young Adult (TYA) that may apply to your circumstance, please research all benefits and cost available to you. • Those not enrolled only eligible for care at military hospitals & clinics on a space-A basis. • Qualifying life events (QLEs) are certain life events that allow you to enroll or make changes to your existing plan outside of open season. Tricare has different QLEs from the other benefits providers (ie FEDVIP). <p>(Per http://www.tricare-west.com) (Per http://www.tricare.mil/Plans/HealthPlans)</p>	<input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Received <input type="radio"/> Complete
When Enrolled in a Tricare Medical Plan	<p>17. Tricare Pharmacy Program: You must show as eligible for TRICARE in DEERS. Must be enrolled in a Tricare medical plan for pharmacy coverage. You are enrolled in the Tricare Pharmacy Program when you enroll in a Tricare medical plan.</p> <ul style="list-style-type: none"> • <u>Express Scripts (877) 363-1303</u> FAX: (877) 895-1900 P.O. Box 52132 Phoenix, AZ 85072 • Your costs depend on where you get the prescription filled and the type of drug: generic, brand name or non-formulary. Prescriptions fulfillment options: <ul style="list-style-type: none"> ○ Military Treatment Facility (MTF) Pharmacy ○ Home Delivery (or MTF are required for maintenance medications) ○ Network Pharmacy ○ Non-Network Pharmacy <p>(Per https://www.express-scripts.com/TRICARE/) (Per https://tricare.mil/pharmacy)</p>	<input type="radio"/> Confirm Enrolled <input type="radio"/> Complete

<p style="text-align: center;">All Members Immediately Upon Retirement are Eligible & NLT 60 Days After Date Initially Eligible</p>	<p>18. FEDVIP Dental Program (Federal Employees Dental & Vision Insurance Program): This a similar program used by civil service members and federal retirees. The dental plan will offer coverage options from 10 insurers (dental carriers), with each providing at least two different levels of coverage: standard and high. Uniformed Service Retiree FEDVIP Dental Program is a voluntary dental plan. All retirees to include grey area retirees and annuitants are eligible.</p> <ul style="list-style-type: none"> • BENEFEDS–FEDVIP (877) 888-FEDS (1-877-888-3337) P.O. Box 797 Greenland, NH 03840-0797 • Coverage: FEDVIP Dental Program coverage varies depending on plan selected. • Enrollment: You must use BENEFEDS to enroll or change enrollment in a FEDVIP plan. You have two ways to enroll. Online or by phone. Only the sponsor (or surviving family member) can enroll, disenroll, add, or delete family members. <ul style="list-style-type: none"> ○ You have a choice between three enrollment types: self, self + one and self & family. ○ If you are newly eligible for FEDVIP (for example, you're a newly retired uniformed service member), you have 60 days from the date you became eligible to enroll in a FEDVIP dental and/or vision plan. • Qualifying life events (QLEs) are certain life events that allow you to enroll or make changes to your existing plan outside of open season. FEDVIP has different QLEs from the other benefits providers (ie Tricare). <p>(Per https://www.benefeds.com) (Per https://www.tricare.benefeds.com/)</p>	<p>○ To Do ○ In-Process ○ Received ○ Complete</p>
<p style="text-align: center;">Most Retirees Immediately Upon Retirement are Eligible & NLT 60 Days After Date Initially Eligible <i>(If Enrolled in a Tricare Medical Plan)</i></p>	<p>19. FEDVIP Vision Program (Federal Employees Dental & Vision Insurance Program): This a similar program used by civil service members and federal retirees. The new vision plan will offer coverage options from 4 vision insurers, providing different levels of coverage. Uniformed service retirees FEDVIP Vision Program is a voluntary vision plan. Most retirees (to include grey area retirees) and active duty family members are eligible for vision coverage, if enrolled in a TRICARE health plan.</p> <ul style="list-style-type: none"> • BENEFEDS–FEDVIP (877) 888-FEDS (1-877-888-3337) P.O. Box 797 Greenland, NH 03840-0797 • Coverage: FEDVIP Vision Plan coverage varies depending on plan selected. FEDVIP vision plans provide comprehensive vision coverage, including routine eye exams and vision correction without referral; low vision exams and other depending on plan. • Enrollment: You must use BENEFEDS to enroll or change enrollment in a FEDVIP plan. You have two ways to enroll. Online or by phone. Only the sponsor (or surviving family member) can enroll, disenroll, add, or delete family members. <ul style="list-style-type: none"> ○ You have a choice between three enrollment types: self, self + one and self & family. ○ If you are newly eligible for FEDVIP (for example, you're a newly retired uniformed service member), you have 60 days from the date you became eligible to enroll in a FEDVIP dental and/or vision plan. • Qualifying life events (QLEs) are certain life events that allow you to enroll or make changes to your existing plan outside of open season. FEDVIP has different QLEs from the other benefits providers (ie Tricare). <p>(Per https://www.benefeds.com) (Per https://www.tricare.benefeds.com/)</p>	<p>○ To Do ○ In-Process ○ Received ○ Complete</p>

<p style="text-align: center;">All Members Are Eligible (AD, AGR, Traditional, All Retirees & Annuitants)</p>	<p>20. FLTCIP Long-Term Care (Federal Long-Term Care Insurance Program): This is the same program used by civil service members and federal retirees. Long term care is care that you need if you can no longer perform everyday tasks (activities of daily living) by yourself due to a chronic illness, injury, disability or the aging process. Long term care includes the supervision you might need due to a severe cognitive impairment (such as Alzheimer's disease). The program is administered through Long Term Care Partners, LLC[®]. FLTCIP Program is a voluntary Long-Term Care Insurance plan. All retirees to include grey area retirees and annuitants are eligible.</p> <ul style="list-style-type: none"> • <u>Long Term Care Partners, LLC[®]</u> 1-800-LTC-FEDS (1-800-582-3337) • <u>Coverage:</u> FLTCIP Program has several different long-term care insurance plans, options and riders. The coverage varies depending on the policy specifics. • <u>Applying:</u> You must apply to be covered. The plan is available in the United States. Premiums are based on your age and the premium rates in effect at the time they receive your application <ul style="list-style-type: none"> ○ You have three ways to apply for coverage: online, by phone or with an application ○ Federal family members can apply for coverage anytime—you do not have to wait for the next open season ○ Apply through Long Term Care Partners, LLC[®], through BENEFEDS • This is one option, take the time to compare other Long-Term Care Insurance providers. • Long term care plans can be very complex, please take the time to understand the insurance plan & riders, the appropriate timing to begin LTCI and determine if your state has options and eligibility requirements for the veteran in state run veterans' homes. <p>(Per https://www.benefeds.com) (Per www.ltcfeds.com)</p>	<p>○ To Do ○ In-Process ○ Received ○ Complete</p>
--	--	---

SECTION V	Miscellaneous Topics of Interest	Action
Timeline	Issue <i>(Annotate status progress to the right as appropriate when completed)</i>	Status
<p style="text-align: center;">NLT Apply for Retired Pay or VA Benefits or Tricare</p> <p style="text-align: center;">Can Have a DS Login at Any Time</p>	<p>21. DS Login: A secure identity (username and password) that is used by DoD and VA self-service websites, including Tricare & eBenefits, to provide identity authentication. Once you have a DS Logon, it's valid for the rest of your life. This provides a high level of authentication assurance in situations where CAC authentication is not available.</p> <p>To get a Premium account, you must meet the following requirements:</p> <ul style="list-style-type: none"> • You must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). • Veterans and Service members can obtain a premium account online by visiting the eBenefits website and using the DS Logon Registration Wizard's online identity authentication tool. • Veterans and Service members holding DoD Common Access Cards (CAC) may use these cards to obtain a DS Logon premium account online. • Military retirees can use their DFAS <i>myPay</i> logon and password to self-authenticate and obtain their DS Logon premium account online. • Veterans in receipt of monetary benefits from VA via direct deposit can obtain a DS Logon account by calling 1 (800) 827-1000. • Request a DS Logon at a DoD RAPIDS facility when obtaining your identification card. • You can visit a VA Regional Office to verify your identity in person. • When verifying your identity in person, bring the following with you: <ul style="list-style-type: none"> ○ A government-issued photo ID such as a driver's license, identification card, or U.S. passport (expired or unexpired) ○ A secondary form of identification such as a birth certificate, social security card, or picture ID- An original or certified copy of your DD-214 <p>(Per https://milconnect.dmdc.osd.mil/milconnect/) (Per https://www.va.gov/) (Per https://www.ebenefits.va.gov/ebenefits/homepage)</p>	<p>○ To Do ○ Scheduled ○ In-Process ○ Received ○ Complete</p>

<p>(If Needed) Prior to Submitting Retiree Pay Request Application</p>	<p>22. Creating a myPers Account: Now, authorized users without a Common Access Card (CAC), may access myPers using a username/password option--in combination with a new email temporary login code functionality. Airmen, retirees and family members without a myPers account can request one using the steps on the website below.</p> <ul style="list-style-type: none"> • Not necessary if you have all your documentation and there are no errors or corrections required. • Air Force Personnel Center (AFPC) currently maintains records of those Airmen who separated or retired on or after Oct. 1, 2004. • Webpage has a lot of retirement information. <p>(Per https://www.afpc.af.mil/Support/myPers/)</p>	<p><input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Complete</p>
<p>At Any Time</p>	<p>23. Thrift Savings Plan (TSP): May start withdrawing TSP assets at age 59½ without penalty. Participants may keep their contributions in the TSP, transfer to a corporate 401K, direct or rollover to an IRA (traditional or ROTH as appropriate). If withdrawn before age 59½, the withdrawn amount will be taxed at recipient’s current tax rate plus a 10% penalty. Contact TSP for the most up to date policies, investment options, withdraw options and other information.</p> <p>Thrift Savings Plan 1-TSP-YOU-FRST (877) 968-3778 Fax: (866) 817-5023 P.O. Box 385021 Birmingham, AL 35238</p> <ul style="list-style-type: none"> • Cannot make additional contributions when no longer an active employee. • Web site has access to either or both civil service or military account(s). • May access by using a TSP unique username/password through the web page below. <p>(Per www.TSP.gov)</p>	<p><input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Received <input type="radio"/> Complete</p>
<p>At Any Time</p>	<p>24. Social Security: If you have questions (disability, retirement or death benefits) or issues about your retirement Social Security benefits, or you need to schedule an appointment, then call the Social Security Office.</p> <p>Social Security Office (888) 366-6148 or (816) 390-9724 1402 N Woodbine Rd Saint Joseph, Missouri 64506</p> <ul style="list-style-type: none"> • Create a personal SSA account on https://www.ssa.gov/myaccount <ul style="list-style-type: none"> ○ To view your most recent Social Security Statement • There are many publications to assist with making Social Security benefit decisions. <ul style="list-style-type: none"> ○ <i>When to Start Receiving Retirement Benefits</i> (Pub No. 05-10147) <p>(Per www.ssa.gov) (Per www.socialsecurity.gov/reviewyourstatement)</p>	<p><input type="radio"/> To Do <input type="radio"/> Scheduled <input type="radio"/> In-Process <input type="radio"/> Complete</p>
<p>All Service Members Immediately Upon Attaining Retirement Eligibility (20 years of service)</p>	<p>25. Retired Service Office (RSO): Most active duty military installations worldwide have a “Retiree Office”. Each office serves retirees from all branches of service. A place for retirees to go for assistance. Contact the closest RSO to you to be added to their distribution list.</p> <ul style="list-style-type: none"> • Some have an annual/semi-annual newsletter and host an annual Retiree Appreciation Day (RAD) with pertinent retiree issues. (Ft. Leavenworth’s is in the fall) • The Missouri NG at the State HQ has a Retirement Service Office staffed by volunteers that communicates on issues pertaining to retirees, mostly Army, but also benefit issues. • <u>Retirement Service Office MONG</u> <ul style="list-style-type: none"> ○ MONG-FWS-RS ○ 2405 Logistics Rd., Jefferson City, MO 65101-1205 ○ Email: debra.l.havens.civ@mail.mil (State Retirement Service Officer) ○ (573) 638-9500 ext. 37011 Fax: (573) 638-9546 • <u>Ft. Leavenworth, KS</u> <ul style="list-style-type: none"> ○ Ft Leavenworth Retirement Services Office (Bldg #193) ○ 861 McClellan Ave., Fort Leavenworth, KS 66027 ○ (913) 684-5583/ 2425 DSN (312) 552-5583 ○ Email: usarmy.leavenworth.imcom.mbx.retirements@mail.mil <p>(Per http://www.retirees.af.mil/) (Per https://www.afpc.af.mil/Separation/Veteran-Information/)</p>	<p><input type="radio"/> To Do <input type="radio"/> In-Process <input type="radio"/> Complete</p>