

### IOWA NATIONAL GUARD TRADITIONAL RETIREMENT SEMINAR

Date: 07 November 2021 Location: Camp Dodge Theater

Time: 0830 - 1600 Uniform: Business Casual Civilian attire

Time	Subject	Presenter
0830—0845	Welcome	BG Steven Kremer
0845—0855	ESGR	David Mitchell
0855— 0905	Home Base Iowa	Gary Sharp
0905— 1000	TAA/VA	Bob Steben & Mr Foley
1000—1015	Funeral Honors	Dean Brand
1015—1030	Break	
1030— 1100	SGLI/VGLI	Ken Andresen
1100—1130	20 Yr Ring Request/Records	Melissa Shaver
1130—1230	Lunch	
1230—1300	DEERS/ID Card	Lynnette Tiedt
1300—1400	Tricare Medical and Dental	Tri-Care POC
1400—1415	Break	
1415—1445	My Army Benefits/NGB 23/NOE	SSG Warner
1445—1515	RCSBP-SBP	Karla Niemier
1515—1530	Requesting Retirement	SFC Marshall
1530—1600	RSO	Mike Van Pelt
1600—End	Closing Remarks/Travel Voucher	Karla Niemier

Times are tentative as some briefers may be shorter or longer than the allocated time.

Lunch is on the economy

### **Iowa Appreciates Veterans!**



The State of Iowa is dedicated to ensuring that ALL veterans and their dependents receive the full measure of county, state, and federal benefits to which they are rightfully entitled. Iowa has 99 County Veterans Affairs offices, 2 Iowa Department of Veterans Affairs offices, and partnerships with the Iowa Veterans Home, Iowa Veterans Service Organizations, the Federal VA Benefits Administration, the Veteran Healthcare Administration, three Vet Centers, and 13 Community-based Outpatient Clinics (CBOCs). The mission of each of these entities is to provide benefits and care to our veterans.

### **County Benefits**

Get to know your local county veterans affairs officials by finding them in your local phone book or by going to the Iowa Department of Veterans Affairs website: https://va.iowa.gov/counties.

Each county VA office has an accredited service officer trained to assist veterans and their families with:

- Application for compensation & pension
  - Service-connected disability/compensation
  - Non-service-connected disability pension
  - Dependency & Indemnity Compensation (DIC)
  - Death pension for surviving spouse & dependent children
  - Aid & Attendance/housebound benefits

- Application for Iowa Veterans Home
- Certificates of eligibility for home loans
- Obtaining military records & medals/ribbons
- Grave markers
- Headstones

### Some counties have dedicated funds to assist veterans with emergency services. These may include:

- Temporary shelter & utilities
- Food & health supplies

- Transportation assistance
- Funeral expenses

Always keep your DD214 in a safe place — such as a safety-deposit box or safe — and be sure to file your DD214 with your respective county recorder.

### **IDVA State Benefits**

The lowa Department of Veterans Affairs serves as a source of information on veterans' benefits. IDVA's benefit specialists are accredited by the U.S. Department of Veterans Affairs and specialize in federal as well as state VA benefits. They can be reached at: 800.838.4692 or 515.252.4698. Also visit IDVA's website for information: https://va.iowa.gov.

- **Disabled Veteran's Homestead Tax Credit:** This benefit provides an exemption of property taxes for 100% service-connected disabled veterans, Individual Unemployable (IU) veterans, and family members receiving Dependency and Indemnity compensation (DIC) as certified by the U.S. Department of Veterans Affairs. For more information and an application, visit: <a href="https://tax.iowa.gov/disabled-veteran-homestead-property-tax-credit">https://tax.iowa.gov/disabled-veteran-homestead-property-tax-credit</a>.
- Military Tax Exemption: This legislation exempts federal retirement pay received for military service and survivor benefits from state individual income tax.
- **Veterans' License Plates:** Honorably discharged veterans are eligible to purchase specialty license plates available for an additional charge through the Iowa Department of Transportation. In 2014 the Special plate issuance fees charged for the first set of plates associated with military service have been eliminated. *Note:* This is the *issuance* fee and *not* the registration fee. Visit: <a href="https://iowadot.gov/mvd/vehicleregistration/vehicleregistration/plates/">https://iowadot.gov/mvd/vehicleregistration/vehicleregistration/plates/</a> for details.
- Veterans Designation on lowa Drivers Licenses and IDs: Honorably discharged veterans may request the "Veteran" designation be placed on their driver's license or non-operator identification card. Veterans must present a copy of their DD214 or applicable discharge document to the County or State Veterans Affairs Office to have their eligibility certified and then complete an lowa DOT Application form. The application is available here:

  https://iowadot.seamlessdocs.com/f/CO19111000127824508.
- **Property Tax Exemption:** This benefit reduces a veteran's assessed home value for property tax purposes by \$1850. Military veterans who (1) served on active duty and were honorably discharged or (2) members of the reserve forces or Iowa National Guard who served at least 20 years qualify for this exemption. The veteran must apply with their county assessor; once accepted, exemption is ongoing. For more information, visit: <a href="https://tax.iowa.gov/tax-credits-and-exemptions#Military">https://tax.iowa.gov/tax-credits-and-exemptions#Military</a>.
- **Lifetime Hunting/Fishing License for Disabled Veterans:** Disabled veterans and/or POWs (at least 0% service-connected) can receive a lifetime hunting or fishing license for a \$7.00 fee. A DNR application can be found here: <a href="https://www.iowadnr.gov/fishing/fishing-licenses-laws/license-applications">https://www.iowadnr.gov/fishing/fishing-licenses-laws/license-applications</a>.
- Military Service Member Home Ownership Assistance Program: This program provides eligible service members and veterans with a \$5,000 grant that may be used toward down payment and closing cost assistance on a qualifying home purchase. Eligible service members may access the Military Homeownership Program Assistance to be used with a qualifying mortgage or cash purchase transaction. Contact a participating lender to determine eligibility and begin the application process. Visit <a href="https://www.iowafinance.com/homeownership/mortgage-programs/military-homeownership-assistance-program/">https://www.iowafinance.com/homeownership/mortgage-programs/military-homeownership-assistance-program/</a>.

- **Veterans Trust Fund:** The State of Iowa has established a multi-million dollar fund to provide certain services to veterans. Currently, funds are used for unemployment or underemployment assistance (due to service-related causes), emergency housing, car repairs, dental, and other items as funds are available. For a complete list, go to: <a href="https://va.iowa.gov/iowa-veterans-trust-fund">https://va.iowa.gov/iowa-veterans-trust-fund</a>.
- Injured Veterans Grant: This grant provides assistance to veterans who were seriously injured in the Iraq or Afghanistan theatre of operation after September 11, 2001. For information on required documentation and eligibility visit the IDVA website: <a href="https://va.iowa.gov/benefits/injuredveterans">https://va.iowa.gov/benefits/injuredveterans</a> or call IDVA's office: 800.838.4692.
- Branstad-Reynolds Scholarship Fund: This scholarship fund provides post-secondary educational scholarships for children of deceased military service members who died while in an active military status after September 11, 2001. The Scholarship is administered by IDVA and the Community Foundation of Greater Des Moines. Visit: <a href="https://va.iowa.gov/media/edb427fc-f0b6-4a4b-a0c1-3f95de416a8c">https://va.iowa.gov/media/edb427fc-f0b6-4a4b-a0c1-3f95de416a8c</a>.
- War Orphan Tuition Assistance: Children of Iowa veterans killed in action following September 11, 2001 are eligible for up to \$11,844.00 per year in tuition assistance at an Iowa post-secondary institution. Children qualify up to the age of twenty-six (26). Dependents of those killed in action prior to September 11, 2001 are eligible for \$600 per year with a maximum of \$3,000. Residency is required to receive this benefit. Visit: <a href="https://va.iowa.gov/media/3f12e104-3568-4952-b05c-754bf855da3b">https://va.iowa.gov/media/3f12e104-3568-4952-b05c-754bf855da3b</a>.
- **High School Diploma:** "Operation Recognition" furnishes an *honorary* high school diploma to qualifying honorably discharged veterans who did not complete high school due to armed service enlistment. An application form can be found on the IDVA website: https://va.iowa.gov/media/6da68d52-6080-47eb-9d7c-6bfef26207e3.
- **Repository:** The Iowa Department of Veterans Affairs serves as a repository for military discharges, veterans' grave registrations, and state service compensation records. Contact the Camp Dodge office for more information.

### **Iowa Veterans Cemetery**

**The lowa Veterans Cemetery** is centrally located approximately 10 miles west of Des Moines near Van Meter. The Cemetery is available to eligible veterans and eligible spouses/dependent children for interment. Honorably discharged veterans are interred at no charge and spouses/dependents are interred for a \$300 fee. For further information contact the cemetery staff: 515.996.9048, or visit their website: <a href="https://va.iowa.gov/cemetery">https://va.iowa.gov/cemetery</a> for details and applications.

### **Iowa Veterans Home**

**The lowa Veterans Home** in Marshalltown, Iowa is available for honorably discharged veterans, as well as their spouses or widows for long-term care needs. IVH is dedicated to providing professionally managed health care for veterans of all ages. More information can be found here: <a href="https://ivh.iowa.gov">https://ivh.iowa.gov</a>.

### Veteran and Military Education — lowa Department of Education

**The lowa Department of Education** has been designated by the governor of the state of lowa as the location for the lowa State Approving Agency. The State Approving Agency is responsible for approving all GI Bill programs in lowa for veterans and other eligible persons. Military education staff provides educational and career assistance for veterans and other eligible persons. For more information, call the department: 515.281.3317 or visit IDVA's webpage for a link to programs approved by the Veteran and Military Education Unit for lowa veterans and information regarding educational support for children of military personnel. Visit: <a href="https://educateiowa.gov/adult-career-and-community-college/veterans-military-education">https://educateiowa.gov/adult-career-and-community-college/veterans-military-education</a>.

### **Iowa Workforce Development**

**Home Base lowa** Home Base lowa connects lowa businesses with qualified veterans and their spouses looking for career opportunities. The program also provides resources to help connect veterans and their families with education and in transitioning to a new community. <a href="https://www.homebaseiowa.gov/">https://www.homebaseiowa.gov/</a>

**lowa Workforce Development Veteran Employment Services** IWD has 15 regional offices located across Iowa. Each Regional Workforce Development Center has a Veteran's Employment Representative coordinating all specific services provided to veterans within the Iowa Workforce system, including working closely with clients of VA Vocational Rehabilitation. For more information or to find the closest office, go to: <a href="https://www.iowaworkforcedevelopment.gov/veteran-employment-services">https://www.iowaworkforcedevelopment.gov/veteran-employment-services</a>.

### **Iowa National Guard**

**The lowa National Guard** has a full-spectrum webpage that details National Guard benefits, including educational, medical, and employment benefits. Visit: <a href="http://www.iowanationalguard.com/SitePages/Index.aspx">http://www.iowanationalguard.com/SitePages/Index.aspx</a> for additional information.



Approved

Denied 🗍

Reason Denied

### Application: Pre-Registration for Burial Determination

This application is used to assist the cemetery determine eligibility for burial at the lowa Veterans Cemetery. The application must be completed at the time of need or may be used for a pre-need determination. Pre-need determination is intended to simplify and assist the veteran's next-of-kin at the time of death. There is no cost for pre-need determination, nor does it obligate the veteran to be interred at the cemetery. Once eligibility is determined, the applicant will receive written confirmation either by regular mail or email.

SECTION 1: VETERAN	INFORMATION				
First Name	Middle		Last		Suffix (Jr., Sr.)
Address			City		State
County	Zip	Phone		Cell	
Date of Birth (mm/dd/yyyy)			Social Security#		
☐ Male ☐ Female Interment Preference: Will your spouse be buried a	☐ Married ☐ Single☐ Cremated (in-ground) at the cemetery? ☐ Ye	☐ Cremat	ed	Casketed	
SECTION 2: SERVICE I	RECORD				
Branch(s) of Service	High	est Rank	Service N	lumber (if applicat	ole)
	Date(s) Separa			•	
SECTION 3: SPOUSE II	NFORMÀTION (A separate	application is re	quired if also a veteran.)		
First Name	Middle		Last		Suffix (Jr., Sr.)
Date of Birth (mm/dd/yyyy)					
Interment Preference:	☐ Cremated (in-ground)				
I certify that all of the info	rmation provided is true a	nd correct to	the best of my knowle	dge.	
SIGNATURE OF APPLICA	NT		AND	Da	e:
				1	
Note: If email address is p	provided, approval letter wi	ill be sent via	email – not regular ma	ail.	
Contact information (othe	r than applicant or spouse	): Name			
Contact email		1	Phone	Rei	ationship
SECTION 4:	mergran (P. 1974) 200-ke or ottomika fizik apis apis apis apis ali Konen hima dasasa kun mayay percapi pelah a	Мобиван Поличания у объемпления учет учето на продости до постава учето на продости до постава учето на продос	ON Status entrancia in memberas e cu-capta que entrancia e de capta que entrancia entrancia entrancia entrancia	O DOGGO GATADO POLICIPO SER PAZO ESTA PARA PARA SER PRESENCIA EN CONTRA PARA SER PRESENCIA PARA SER PARA SER P	За досення к техноломия на втримочна интегнациональной поченальную десентациональной досення в досення досення
Please send this application	and include a <u>copy</u> of the f	ollowing docui	ments with your applicat	ion; <u>do not send</u>	l originals:
Note: Please include A service, retirement lette if married, and spouse 6	tary Discharge (i.e., DD-214 ALL discharge paperwork er, valor awards, etc.). Doct elects to be buried in the c ificate for dual veteran cou	for a comple uments must emetery, a co	ete record of your se show date entered an	d separated as	e duty time; guard or reserve well as "character of service."
Mail application and supp	orting documents to the fo	ollowing addr	ess:		
lowa Veterans Cemetery 34024 Veterans Memorial Adel, lowa 50003-3300 If you have additional que Cemetery FAQs and onlin	Drive estions, please call: (515) 9 e app can be found here: <u>i</u>	96-9048 http://va.iowa	.gov/vetcemetery.		
FOR CEMETERY USE ON	LY				

# Service Organizations

Located in the Federal Building at 210 Walnut Steet. 5th Floor lowa Dept of Veterans Affairs Vietnam Veterans of America Room 565 (515) 362-7350 Room 559 (515) 323-7549

Veterans of Foreign Wars
Room 557 (515) 323-7546

Disabled American Veterans Room 566 (515) 323-7539

Paralyzed Veterans of America Room 563 (515) 323-7544

American Legion Room 561 (515) 323-7532

# lowa Veterans Cemetery

34024 Veterans Memorial Drive Adel, IA 50003 (515) 996-9048

The lowa Veterans Cemetery operates under United States Department of Veterans Affairs (USDVA)-operational standards Eligibility for burial is the same as those for burial at national cemeteries, Basically, that means any veteran separated from the service other than dishonorably, the veteran's spouse, and eligible dependent children may be interred at the cemetery. There is NO requirement to be a resident of lowa. If you'are unsure of your eligibility, please contact the cemetery for a determination.

Eligibility Defined by Military Service: Eligibility determinations shall be made in accordance with federal regulations (38°CFR 38.620) and state administrative rules currently under development. In general, the military service requirements for burial in the lowa-Veterans.

\*Discharged from "active duty" under conditions other than dishonorable, or Died while on "active duty", or

\*Served at least 20 years in the National Guard or Reserves and qualified for military retirement pay (or would have qualified except death occurred before age 60), or

\*Reserve component personnel qualify if they otherwise served in a Presidential call-up during their Reserve Component military service. Active duty for training of Reserve Component personnel does not qualify as active service.

# VA Pension Wartime Periods

- \*World Wart (April 6, 1917, to November 11, 1918)
- \*World War II (December 7, 1941, to December 31, 1946)
- \*Korean conflict (June 27, 1950, to January 31, 1955)
- \*Vietnam War era (February 28, 1961, to May 7, 1975, for Veterans who served in the Republic of Vietnam during that period. August 5, 1964, to May 7, 1975, for Veterans who served outside the Republic of Vietnam.)
- \*Gulf War (August 2, 1990, through a future date to be set by law or presidential proclamation)



lowas Veterans Trust Fund Manager (515) 252.4698

Benefits Available to veterans and spouses:

Emergency Housing Repairs — Up to \$10,000 lifetime maximum.

\*Emergency Vehicle Repairs – Up to \$10,000 lifetime maximum not exceeding the value of the vehicle.

\*Dental - Up to \$10,000 lifetime maximum.

 Audiology – Up to \$1,500.00 per ear in a twelve month period.

\*Travel -- For wounded veterans directly related to follow-up medical care. Per diem \$50/day maximun \$1000

\*Unemployment Assistance — Due to prolonged physical, mental condition or disability causing their unemployment. \$3,000 in a twelve month period, with a lifetime maximum of \$6,000

\*Job Training or Education Assistance — Lifetime maximum of \$3,000.

\*Individual of Family Counseling — Up to \$5,000 in a twelve month period.

\*Emergency Vehicle Purchase — Up to \$5,000 ONE TIME

\*Emergency Room \_\_ Lifetime maximum of \$10,000.

\*Durable Medical Equipment \_ Lifetime maximum of \$10,000.

# Additional Contacts

VA Life insurance DEERS Eligibility CHAMPVA/TRICARE Natil Sulcide Lifeline Military ID Cards Direct Deposit VA Inspector General VA Benefits (800) 669-8477 (800) 733-8387 (515) 252-4728 (800) 827-1000 (866) 687-7382 (800) 488-8244 (800) 538-9552 (800) 273\_8255



# lowa Cares About

# owa Department of Veterans Affairs

Veterans

7105 NW 70th Ave,
Camp Dodge Bldg. 3465,
Johnston, IA 50131
(515) 252-4698
https://va.iowa.gov/
https://www.facebook.com/
lowaDepartmentofVeteransAffairs/

210 Walnut Street Neal Smith Federal Bldg Rm. 565 Des Moines, IA 50309 (515) 362-7350

## Terminology

Department of Veterans Affairs definition only.

training duty, and attendance while in the active service at a Uniformed Service, including full time training duty, annual \*Active Duty: Full-time duty in the active service of a school designated as a

Military Service school by law or by the Secretary concerned.

\*Armed Forces fo the United States includes the Army, Navy, Air Force, Marines Corps, Space Force, and Coast Guard, and all Components thereof.

\*Beneficiary: The recipient of certain benefits due as a result of relationship to or designation by a member.

service-connected disability or to a surviving spouse, child, Department of Veterans Affairs to a veteran because of \*Compensation: A monthly payment made by the or parent of a veteran

because of the service-connected death fo the veteran occuring before Januray 1, 1957

death did not result from a disability incurred or aggravated, death, such disability was not incurred or aggravated, or he \*Non-Service-Connected: With respect to disability or in line of duty in the active military, naval, or air service.

\*Overpayment: An amount paid to a retiree, annuilant, or legal fiduciary which is more then that to which entitlement exists.

non-service-connected disability, or to a surviving spouse, or \*Pension: A monthly payment made by the Department of Veterans Affairs to a vetern because of service, age, or shild of a veteran because of the non-service-connected death of the veteran.

\*Service.Connected: With respect to disability or death, resulted from a disability incurred or aggravated in line of such disabilty was incurred or aggravated, or the death duty in the active

military, naval, or air service.

person who was not remarried or has not lived with another person and held him/her self out openly to the public to be \*Surviving Spouse: A person who was the spouse of a veteran at the time of the veteran's death, who lived with the veteran continously form the date of marriage to the veteran without the fault of the spouse). In addition, the separation due to the misconduct of, or procured by, the the spouse of such other person since the death of the date of the veteran's death(except when there was a veteran and after September 19, 1962.

\*VA: Department of Veterans Affairs

\*Veteran: A person who served in the active military, naval, or air service and who was discharged or released under honorable conditions.

# VA Medical Centers

VA Central IA Health Care Des Moines, IA 50310 3600 30th Street (515) 699-5999

owa City VA Health Care lowa City, IA 52246 (319) 338-0581 601 US.6 W

VA Medical Center Sloux Falls Sloux Falls, SD 57105 2501 W 22nd St (605) 336-3230

4101 Woolworth Ave Ste 4199 Omaha VA Medical Center Omaha, NE 68105 800) 451-5796

## Counseling

Omaha Vet Center

West Des Moines, IA 50266 Des Moines Vet Center **1821 22nd Street** 515) 284-4929

4280 Sergeant Rd #104 Sloux City Vet Center Sloux City, IA 51106 (712) 255-3808

Cedar Rapids Vet Center 4250 River Center Ct NE Cedar Rapids, IA 52402 3047 S. 72nd Street Omaha, NE 68124 (319) 378-0016 (402) 346-6735

## Department of Veterans Affairs (Federal)

Neal Smith Federal Building 9th Floor Des Moines, IA 50309 210 Walnut Street (800) 827-1000 The Department's mission is to serve America's compassion and to be their primcipal advocate in ensuring that they receive the care, support, and recognition earned in service to this Nation. veterans and their families with dignity and

# lowa Veterans Home

Marshalltown, IA 50158 1301 Summit Street 641) 752 1501

https://ivh.lowa.gov/

located in Marshalltown's north west corner. Originally the owa Soldiers Home, the facility serves approximately 500 lowa Veterans. We are fifth in the nation for size of State The lowa Veterans Home was founded in 1887. We are Veterans Homes. Our campus spans over 150 acres.

veterans..began to emerge in 1890's with construction of necessary clinical expertise to meet the ever-increasing the first infirmary. Six years later, a larger infirmary was population. Throughout the years, the Veterans Home continued to update the physical plan and provide the The present-day focus of the lowa Veterans Home.-to built to satisfy the Home's increasing resident/patient provide professionally managed healthcare for aging nealthcare needs for individuals admitted for care.

## County Veterans Affairs Offices https://va.lowa.gov/countles

All 99 countles in the State of lowa have a Veteran Affairs employees and the department is funded by the county office. The county Veterans Affairs staff are county with an annual \$10,000 stipend from the lowa Department of Veterans Affairs.

Your local county Veterans Affairs office may be able to assist with many of the following:

- \*Payment of rent and utilities
- \*Food and pantry assistance & referrals
- \*Application for the lowa Veterans Trust Fund
  - \*Referrals to Service Organizations

### **DEERS/ID ORIGINAL Required Source Documents**

Only ORIGINAL documents will be accepted.

Perm Documents and Photocopies are <u>NOT</u> acceptable.

All documents are <u>REQUIRED</u> to be presented by the Service Member or their Power of Attorney (POA)\* holder <u>BEFORE</u> changes/updates can be made to the DEERS database. (\*POA Holder <u>MUST</u> provide the Original Power of Attorney)

### **ADDING A SPOUSE:**

- Original Marriage Certificate with State File Number
- Original Social Security (SSN) Card for Spouse
- Original Driver's License for Spouse with Married Name

### **REMOVING A SPOUSE:**

- Divorce Decree (Signed with Court Filing Stamp visible or E-Filed Stamp)
- Annulment Decree
- Original Death Certificate

### **ADDING CHILD OF MARRIAGE:**

- Original Birth Certificate with State File Number for Child
  - Certificate of Live Birth can be used for dependents under 180 days old
- Original Social Security (SSN) Card for Child

### ADDING A CHILD BORN OUT OF WEDLOCK:

- Original Birth Certificate for Child with State File Number with Father's Name
- Original Social Security (SSN) Card for Child
- Paternity Affidavit of Support

### **ADDING A STEPCHILD:**

- Original Marriage Certificate with State File Number
- Original Birth Certificate with State File Number for Child
- Original Social Security (SSN) Card for Child

### **ADDING AN ADOPTED CHILD:**

- Final Adoption Decree (signed with the Court Filing Stamp visible or E-Filed Stamp)
- Original New Birth Certificate for Child listing the Adopted Parents
- Original Social Security (SSN) Card for Child

### \*\*\*Please Note\*\*\*

Adding a Dependent to DEERS does <u>NOT</u> automatically enroll them into Tricare. The Service Member will NEED to call Tricare to enroll dependents(s) <u>AFTER</u> adding them to DEERS.

### **COLLEGE STUDENTS – AGE 21-23**

Dependent Children age out of DEERS on their 21st birthday.

Dependent children are **<u>REQUIRED</u>** by regulation to be **<u>UNMARRIED</u>** in order to remain eligible for Military Entitlements.

The Sponsor can reestablish the Dependent as eligible in DEERS if the Sponsor provides the following documentation to the DEERS office, in person.

Only the Sponsor or a Power of Attorney (POA) Holder with the POA in-hand can reestablish DEERS eligibility for a Dependent.

Sponsor or POA Holder MUST Obtain:

College Letterhead Memo from an accredited institution, signed by the Registrar's Office, stating the following:

Dependent is a Full-Time Student
Dependent is Enrolled in 12 or more Semester Hours
Begin and End Date of Current Semester
Anticipated Graduation Date
OR
Transcript from the National Student Clearinghouse verifying student status
(WWW.STUDENTCLEARINGHOUSE.ORG)

If the college will not state the anticipated Graduation Date on the memo, Sponsor will be required to provide the DEERS Office with a new college memo every semester.

College Letters of Acceptance <u>CANNOT</u> be used. Veterans Affairs Memos <u>CANNOT</u> be used.

The Sponsor is **REQUIRED** to certify on DD Form 1172-2 that they provide "over 50% of the student's support". DEERS Staff will document this statement when preparing the DD Form 1172-2 and will witness the Sponsor or POA Holder's signature.

Note: if the Student takes a semester off, they are **NOT** entitled to DEERS Benefits or an ID Card.

Note: unmarried children 21 years and older who are not enrolled full-time in school but are performing Missionary Duties as part of the School's requirement to obtain their degree are <u>NOT</u> entitled to DEERS Benefits or an ID Card.

## DS Logon

# Safeguarding Your Credential

We take the protection of your personal information for ways to improve the security features of DS very seriously and we are continuously looking Logon.

Our goal is to provide a strong credential that is easy to use and maintain throughout the DoD and VA.

ensure that access to your Personally Identifiable Information (PII) and Personal Health Information By utilizing DS Logon, the DoD and VA can (PHI) is safe and secure.

### Features

- Ability to sign-on to numerous websites using a single username and strong password Easy to Use-
- Protect PII and PHI with National Institute of Standards and Technology (NIST) compliant Level 2 credential Increased Security

### Services

- Identity Vetting & Authentication— DS Logon Authentication Service
- DS Logon Identity Management Web Service Authorization Attributes—
  - DS Access Station (operator-based site) & ·Credential Issuance-

My Access Center (self-service site) Please visit the Help Center in

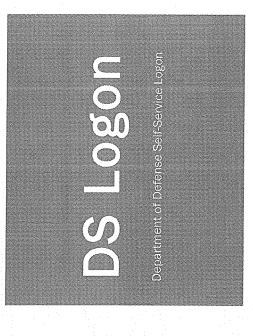
?) Help Center the DS Logon Self-Service site for more information: https://myaccess.dmdc.osd.mil/identitymanagement/help.do

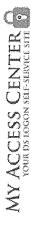
# Current Applications using DS Logon

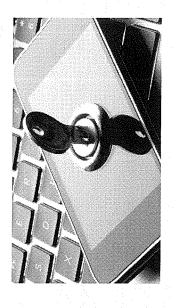
- Beneficiary Web Enrollment (BWE) Civilian Employment Information (CEI)
- DMDC Reserve Component Purchased TRICARE Application (RCPTA)
  - DoD Spouse Education and Career Opportunities (SECO)
- eBenefits
- Family Subsistence Supplemental Allowance (FSSA)
  - Health Net Federal Services
- Humana Military
  - **HRSAP Web Application**
- Joint Qualification System (JQS)
- MetLife
- milConnect
- My Army Benefits
- Military Spouse Career Advancement Accounts (MYCAA)
  - myPay
- My HealtheVet (MHV)
  - **MYTRICARE**
- RAPIDS Self Service (RSS)
- Remote Order Entry System (ROES)
  - RPAT Beneficiary Web App
    - Pharm Express Scripts Transition GPS
- **TRICARE 4 U**
- (TOL)
- TRICARE Overseas
- **IRICARE Reserve Select**
- **UHC Military West**

For the most current list of sites and details, please visit https://myaccess.dmdc.osd.mii/identitymanagement/help.do

of these websites. Access is determined by our partner Due to various factors, you may not have access to all on a case-by-case basis.









## DS Logon

### 

numerous websites using a single username and Authentication guidance, providing a high level of Common Access Card (CAC) authentication is not self-service logon ID account, created by the Deavailable. The NIST has defined separate levels Institute of Standards and Technology (NIST) e-(authentication assurance) in situations where DS Logon (DoD Self-service Logon) is a secure, Department of Veterans Affairs (VA), access to identity credential that allows people affiliated dentity Protection (PIP) Directive and National with the Department of Defense (DoD) or the ense Manpower Data Center (DMDC), as an password. DS Logon supports the Personnel trust, ensuring you are who you say you are of assurance:

- Level 1 equivalent to self-registration. Websites or applications do not need to know who you are, just that you are the same person who registered previously and that is using the account.
- Level 2 credential requires a certain amount of confidence or "level of assurance" that ensures you are who you say you are. This is why in-person proofing is required for level 2 credentials. This level of assurance proofing is required to fully access participating websites or applications.



# MY ACCESS CENTER ON YOUR DS LOGON SELF-SERVICE STIFE

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DS Logon Account offers a high level of trust that guarantees you are who you say you are (authentication assurance), in situations where Common Access Card (CAC) authentication is **not** available. DS Logon allows eligible DoD and VA affiliates access to numerous websites using a single username and password only.

DS Logon saves time by potentially eliminating the need for manual correspondence i.e., written letters, completion of forms, by allowing you to make your own changes immediately, through websites that use a DS Logon Account for access.

DS Logon is convenient - You can utilize your DS Logon Account 24 hours a day, 7 days a week, other than regularly schedule maintenance to change or review your current information.

# Sho is engine to an account

- Service Members
  (Active Duty, Guard/Reservists)
- Veterans
- Retirees
- Spouses, including former spouses who are beneficiaries
- Eligible Family Members (age 18 and over)
  - DoD Civilians and Contractors

You must be enrolled in Defense Enrollment Eligibility Reporting System (<u>DEERS</u>) to get a DS Logon Account.

# Tow Go Sported

If you have a Common Access Card (CAC) or DFAS myPay Login ID, you may request a DS Logon Account online for yourself, and eligible family members, by accessing the My Access Center application at https://myaccess.dmdc.osd.mil/.

See <u>Registration</u> section of the Help Center for more information.

If you do not have a CAC or DFAS myPay Login ID, your identity must be confirmed in person at a participating VA Regional Office.

To locate a designated facility, visit the VA Regional Office locator at:

http://www.benefits.va.gov/benefits/offices.asp

If you are getting a new ID card issued and you are affiliated with the DoD, you can visit a RAPIDS location. You can locate the nearest RAPIDS facility at: http://www.dmdc.osd.mil/rsl

Note: When a military member retires or transfers to the reserves, they may continue to use the same DS Logon username and password or DFAS myPay Login ID and password that was used while on active duty.

Questions or Comments?

Contact DMDC Support Center (DSC): 1-800-538-9522



## Tast Tacts:

- Requires CAC log-in
- Reduces the need for you to accompany your family members when receiving their ID cards
- Family members must verify their enrollment in person at an ID card office within 90 days of your request to add them to your DEERS record
- Family member IDs must be issued within 90 days of your request made within the application
- Saves you time by allowing you to go online for simple CAC updates
- Easily update your contact information

# How can learn more?

For more information about the ID Card Office Online application: https://www.dmdc.osd.mil/milconnect/

Sign into the application with your CAC, then click the RAPIDS Self-Service link on the right of the page

To find a RAPIDS ID Card Office near you: http://www.dmdc.osd.mil/rsl/

To learn more about CACs and USID cards: http://cac.mil



# ID Card Office Online Save time, go online!

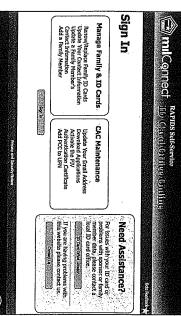


Defense Manpower Data Center (DMDC)

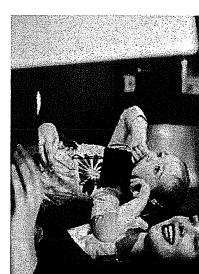


Serving Those Who Serve Our Country









### family member... What you can do online for your

- - Authorize an ID card replacement
- Update your family member's contact information
- Request that a family member be added to your DEERS record



## What you can do online for yourself...



Update contact information (address, email, phone, etc.)



Add a Personnel Category Code (PCC) to your CAC



Activate CAC certificates



Download applets to your CAC





## What is it?

application for Common Access Card ID Card Office Online is a self-service traditionally done in-person at an (CAC) holders to complete the tasks

### Why was it created:

- To save time for you and your family
- Sponsors can complete tasks from any CAC-enabled computer
- Spend less time at the ID card office/RAPIDS site
- To enable your family members you are unable to accompany them receive a replacement ID card when

## 

# Safeguarding Your Credential

We take the protection of your personal information very seriously and we are continuously looking for ways to improve the security features of DS Logon.

Our goal is to provide a strong credential that is easy to use and maintain throughout the DoD and VA.

By utilizing DS Logon, the DoD and VA can ensure that access to your Personally Identifiable Information (PII) and Personal Health Information (PHI) is safe and secure.

### **Features**

Easy to Use—

Ability to sign-on to numerous websites using a single username and strong password

Increased Security—
 Protect PII and PHI with National Institute of Standards and Technology (NIST) compliant Level 2 credential

### Services

- Identity Vetting & Authentication—
   DS Logon Authentication Service
- Authorization Attributes—
   DS Logon Identity Management Web Service
   Credential Issuance—
- Please visit the Help Center in the DS Logon Self-Service site for more information:

DS Access Station (operator-based site) & My Access Center (self-service site)

(?) Help Center

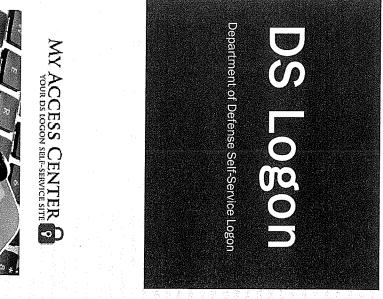
https://myaccess.dmdc.osd.mil/identitymanagement/help.do

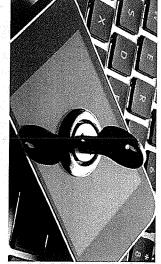
# Current Applications using DS Logon

- Beneficiary Web Enrollment (BWE)
- Civilian Employment Information (CEI)
- DMDC Reserve Component Purchased TRICARE Application (RCPTA)
- DoD Spouse Education and Career Opportunities (SECO)
- eBenefits
- Family Subsistence Supplemental Allowance (FSSA)
- Health Net Federal Services
- Humana Military
- HRSAP Web Application
- Joint Qualification System (JQS)
- MetLife
- milConnect
- My Army Benefits
- Military Spouse Career Advancement Accounts (MYCAA)
- myPay
- My HealtheVet (MHV)
- myTRICARE
- RAPIDS Self Service (RSS)
- Remote Order Entry System (ROES)
- RPAT Beneficiary Web App
- TPharm Express Scripts
- Iransition GPS
- IRICARE 4 U
- TRICARE Online (TOL)
- TRICARE Overseas
- TRICARE Reserve Select
- UHC Military West

For the most current list of sites and details, please visit <a href="https://mvaccess.dmdc.osd.mil/identitymanagement/help.do">https://mvaccess.dmdc.osd.mil/identitymanagement/help.do</a>

Due to various factors, you may not have access to all of these websites. Access is determined by our partner on a case-by-case basis.









# Camp Dodge Joint Maneuver Training Center



# MWR at Camp Dodge

(Morale, Welfare & Recreation)

Available on Camp Dodge for Retirees and Spouses

# Facilities Scheduling / Rentals (515) 252-4179

and classroom space. (Max. Cap. 90) The Dodge House- Originally built as an officer mess hall, this facility is now used for receptions, meetings,

educational classes. (Max. Cap. 130) CDJMTC Theater- The Camp Dodge Theater is used to host activities, such as graduations, meetings, and

The Recreation Hall- The CDJMTC Rec Hall is utilized for both military and civilian receptions and gatherings. Classroom space is available for training, with 48 possible data lines. (Max. Cap. 275)

The Pool Pavilion- The pool pavilion is used primarily as classroom space utilized for multi-purpose training or instruction. A Proxima projector with remote, as well as a screen and a TV/VCR combo is furnished in the classroom (laptop nct provided). The building comes with 25 tables and 175 chairs and is equipped with 88 possible data lines. (Max. Cap. 200)

The Camp Dodge Chapel- Originally built as a memorial hall in the mid-1980s, the CDJMTC Chapel is used for formal religious services and weddings, as well as meeting and classroom space for clerical and pastoral education. (Max. Cap. 150)

available for active and reserve component units, as well as authorized civilian entities conducting training at Classrooms- CDJMTC has 30 classrooms available for use at a variety of locations. These classrooms are

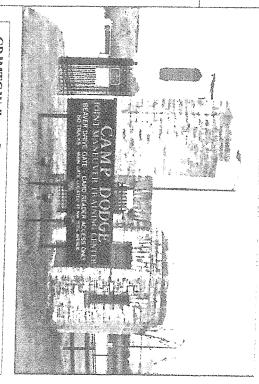
Softball Fields/ Parade fields, and some sports equipment (on post use only) available upon request

# Range Operations, 515-252-4549

Hunting, Fishing, Woodcutting in Camp Dodge Training Areas (some restrictions and additional requirements need met in some activities.

## Billeting: 515-252-4238 or

Rooms available for temporary stays. Multiple room styles, sizes, and accommodations available at differing http://www.iowanationalguard.com > Camp Dodge > Logistics Operations > Billeting Chargeable



# CDJMTC Wellness Center (gym) 515-252-4760

Redesigned and newly-renovated space, Free and machine weights and a wide variety of cardio equipment; basketball, and racquetball

## Wellness Center Hours

Monday thru Friday: 0500-2100 Saturday & Sunday: 0700-2300

## Wellness Center Services

Group fitness classes
Nutritional counseling
Personal training
Fitness assessments
Wellness seminars and lunch-and-learns
Fit-to-Fight program
Employee wellness programming
APFT training and diagnostic testing



When you retire from the National Guard or Reserve, your TRICARE coverage changes. Learn how TRICARE options may change for you and your family and what you must do.

National Guard and Reserve members may remain eligible for TRICARE after completing a minimum of 20 qualifying years of service (creditable retirement years).

### TRICARE AFTER RETIREMENT

All retired National Guard and Reserve members and their eligible family members may participate in a TRICARE health plan. You have access to certain services and health care benefits based on your age, retiree status, and location.

- You may get care at military hospitals and clinics if space is available.
- You remain eligible for the TRICARE Pharmacy Program.
- You may choose to purchase dental and vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP).

### HEALTH CARE PLAN OPTIONS CHANGE ONCE YOU RETIRE

Once medically retired or retired from the Active Component, National Guard, or Reserve, your TRICARE options depend on your age as the sponsor.

### **Under Age 60**

TRICARE Retired Reserve (TRR) is a premium-based health plan available for purchase by qualified retired members of the National Guard and Reserve under age 60.

- You may purchase TRR coverage anytime. TRICARE
   Open Season doesn't apply to TRR and other premium-based plans.
- TRR is available to eligible family members and surviving family members until the day the retired member turns, or would have turned, age 60.
- You may choose to see any TRICARE-authorized provider.





		• • • • • • • • • • • • • • • • • • • •
, in the second	Under Age 60	Ages 60-64
	TRICARE Retired Reserve	TRICARE Prime
and the second second	(up to age 60)	(Available in certain areas)
		US Family Health Plan
••••		(Available in certain areas)
• • • • • • • • • • • • • • • • • • • •		TRICARE Select
-		TRICARE Overseas Program
Options for You		Select

TRICARE For Life (if you're entitled to Medicare Part A and have Medicare Part B)

Age 65 and After

and Your Family After Retirement

Extended Care Health Option (ECHO) services for families with special needs are not available in retirement. For more information, contact your ECHO Case Management Department.

You may get care at a military hospital or clinic if space is available. You may also use military pharmacies.

Note: If you're currently enrolled in TRICARE Reserve Select (TRS), your coverage will end on your retirement date. You can avoid a break in coverage by purchasing TRR within 90 days of your retirement date. See the "How to Enroll in or Purchase Coverage" section in this brochure for information about enrolling in or purchasing a plan.

### What You Need to Do:

• Ensure your retirement eligibility is updated in the Defense Enrollment Eligibility Reporting System (DEERS). Go to milConnect at https://milconnect.dmdc.osd.mil or call 1-800-538-9522.

### Medicare Under Age 65

Retired service members and their family members who are under age 65 and entitled to premiumfree Medicare Part A must have Part B to remain TRICARE-eligible.

If you're a TRICARE Retired Reserve (TRR) enrollee entitled to Medicare Part A, you aren't required to have Part B to keep TRR. However, sign up for Medicare Part B when first eligible to avoid paying a late-enrollment Medicare premium surcharge. If you wait until age 60, you won't be eligible for TRICARE until your Medicare Part B coverage begins. And you'll pay higher monthly Part B premiums. To learn more, visit www.tricare.mil/tfl.

If you want TRR coverage, you have to enroll. You may request your TRR coverage to begin anytime after the first day of your retirement. Because TRR is a premiumbased plan, TRICARE Open Season enrollment rules don't apply.

### Ages 60 through 64

Once you reach age 60 or retire at ages 60 through 64, you may enroll in:

- TRICARE Prime, if you either reside where TRICARE Prime is offered (known as a Prime Service Area, or PSA) or waive drive-time standards, or US Family Health Plan (USFHP) if available in your area
- TRICARE Select or TRICARE Overseas Program (TOP) Select if living overseas

TRICARE Prime—including USFHP—is a managed care option, similar to a health maintenance organization. TRICARE Select is a self-managed, preferred-provider option.

You may enroll in a plan after meeting these qualifications:

- You've been issued a "Notification of Eligibility for Retired Pay at Age 60" letter, also known as a 20-year letter.
- You're drawing military retirement pay.
- Your eligibility is reflected in DEERS.

If you don't meet these criteria, you can only get care at a military hospital or clinic if space is available. Once you meet these criteria, then you may enroll in a plan.



- You must enroll within 90 days of turning age 60. If you don't enroll within 90 days, you may either request retroactive enrollment within 12 months of turning age 60, wait until the next TRICARE Open Season, or enroll when you have a Qualifying Life Event (QLE). For more about QLEs, visit www.tricare.mil/lifeevents.
- With TRICARE Prime, you'll be assigned a primary care manager (or with USFHP, you'll choose a primary care provider).
- Depending on your TRICARE health plan, you may need referrals or authorizations for some services.
- Eligible survivors may enroll in a TRICARE health plan on the day their sponsor would have turned age 60.

### What You Need to Do:

- Complete your retirement package (including filing for and drawing retirement pay).
- Enroll yourself in TRICARE Prime (if living in a PSA or waive the drive-time standards), TRICARE Select, or TOP Select and pay your enrollment fees. Submit your request within 90 days, but no later than 12 months from when you turn age 60 for coverage to begin the day you turn age 60. See the "Retroactive Enrollment Exception and Turning Age 60" section in this brochure.
- Enroll in voluntary dental and/or vision coverage through FEDVIP, if eligible. See the "Voluntary Dental and Vision Coverage" section in this brochure.

### **Qualifying Life Event**

A Qualifying Life Event (QLE) is a certain change in your life, like retirement from military service, becoming entitled to Medicare, moving, marriage, or birth of a child. This means TRICARE health plan options for you and your family may change. To learn more, visit www.tricare.mil/lifeevents.

### Age 65 and After

TRICARE For Life (TFL) is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who are entitled to Medicare Part A and have Part B. There's no enrollment fee to use TFL, but you must pay Medicare Part B monthly premiums. Learn more about TRICARE and Medicare at www.tricare.mil/medicare.

- Coverage is automatic once you show as eligible in DEERS, are entitled Medicare Part A, and have Part B.
- Medicare will be your primary insurance and will process your health care claims before TRICARE.
- TFL is available worldwide (In overseas areas where Medicare doesn't cover you, TRICARE is the first payer).
- You get your choice of provider, but the cost may be different depending on whether the provider accepts Medicare. Note: In the Phillipines, you must see a certified provider for care.
- Family members not eligible for TFL continue their current coverage as long as they remain eligible.

### What You Need to Do:

- Ensure that your DEERS information is current.
- Confirm you're entitled to Medicare Part A and have Part B. You're responsible for paying the Medicare Part B income-related monthly premium.

You may choose to enroll in voluntary dental and/or vision coverage through FEDVIP. See the "Voluntary Dental and Vision Coverage" section in this brochure.

### **HOW TO ENROLL IN OR PURCHASE COVERAGE**

Enrollment options include online via Beneficiary Web Enrollment on milConnect (for U.S. enrollment only), phone, mail, or in person at a TRICARE Service Center (if living overseas). For more details, go to www.tricare.mil/enroll.

### **Retroactive Enrollment Exception and Turning Age 60**

If you're a Retired Reserve member and you don't enroll in a TRICARE health plan within 90 days of turning age 60, you may be able to request a late enrollment. If applicable, you must pay back enrollment fees and any applicable cost-shares or copayments from the retirement date. Visit www.tricare.mil/lifeevents and click on "Turning age 60 (Retired Reserve)" to learn more.

### TRICARE PHARMACY PROGRAM

If you have a TRICARE health plan, you have pharmacy coverage. **Note**: If you're enrolled in the USFHP, you're not eligible for the TRICARE Pharmacy Program. You must use USFHP pharmacy providers.

With the TRICARE Pharmacy Program, you may fill your prescriptions through: military pharmacies, TRICARE Pharmacy Home Delivery, TRICARE retail network pharmacies, and non-network pharmacies.

Your options for filling prescriptions depend on the type of drug your provider prescribes and where you live. There are some limitations overseas. Most retirees and their families are required to fill select maintenance medications through TRICARE Pharmacy Home Delivery.

Learn more about the TRICARE Pharmacy Program and costs at www.tricare.mil/pharmacy.

### **VOLUNTARY DENTAL AND VISION COVERAGE**

Retired service members and family members may qualify to purchase dental and vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP). FEDVIP is a voluntary program that offers eligible TRICARE participants a choice among a number of dental and vision carriers. The FEDVIP plans vary in coverage and cost. The U.S. Office of Personnel Management offers FEDVIP.

For FEDVIP vision coverage, you must be enrolled in a TRICARE health plan. FEDVIP vision plans may include routine eye exams, glasses, and contact lenses.

**Note**: Retirees have 60 days after retirement to enroll in a FEDVIP plan. If eligible for FEDVIP, you can also enroll during FEDVIP open season in the fall.

For more information about FEDVIP eligibility, plans, costs, enrollment, and FEDVIP open season, visit www.benefeds.com.

### LOOKING FOR More Information?

### go то www.tricare.mil



### **TRICARE East Region**

Humana Military 1-800-444-5445 Humana Military.com www.tricare-east.com



### **TRICARE** West Region

Health Net Federal Services, LLC 1-844-866-WEST (1-844-866-9378) www.tricare-west.com



### TRICARE For Life

www.tricare.mil/tfl

Wisconsin Physicians Service Military & Veterans Health 1-866-773-0404 www.tricare4u.com



### TRICARE Overseas Program (TOP)

International SOS Government Services, Inc. www.tricare-overseas.com

For toll-free contact information, visit www.tricare-overseas.com/contact-us

### TRICARE Prime

www.tricare.mil/prime

www.tricare.mil/trr

**TRICARE** Retired Reserve

### **TRICARE Select**

www.tricare.mil/select

### US Family Health Plan

www.tricare.mil/usfhp

### **TOP Regional Call Centers**

### Eurasia-Africa

+44-20-8762-8384 (overseas) 1-877-678-1207 (stateside) tricarelon@internationalsos.com

### Latin America and Canada

+1-215-942-8393 (overseas) 1-877-451-8659 (stateside) tricarephl@internationalsos.com

### Pacific (Singapore)

+65-6339-2676 (overseas) 1-877-678-1208 (stateside) sin.tricare@internationalsos.com

### Pacific (Sydney)

+61-2-9273-2710 (overseas) 1-877-678-1209 (stateside) sydtricare@internationalsos.com

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication**. For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic.

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Remaining TRICARE-eligible when you become entitled to Medicare before age 65

You may become entitled to Medicare under age 65 in certain circumstances:

- End-Stage Renal Disease (ESRD): You may become eligible for Medicare coverage beginning on:
  - The first day of the fourth month of renal dialysis treatment
  - The first month of a regular course of dialysis treatments if you meet both of these conditions: (1) You participate in a home dialysis training program offered by a Medicare-approved training facility during the first three months of your regular course of dialysis; and (2) Your doctor expects you to finish training and be able to do your own dialysis treatments.
  - The month you're admitted to a Medicare-certified hospital for kidney transplant, if your transplant takes place in that same month or within the next two months; or two months before your transplant, if your transplant is delayed more than two months after admission to the hospital.
- **Disability**: You become eligible for Medicare beginning the 25th month of receiving Social Security Disability Insurance (SSDI) payments. The Social Security Administration (SSA) notifies you of your Medicare entitlement start date.

Learn more about Medicare eligibility at www.medicare.gov.

If you're entitled to premium-free Medicare Part A before age 65, you may need to have Medicare Part B coverage in order to keep your TRICARE benefit. The charts that follow take into account the reason for your Medicare eligibility and your sponsor's status and will help you determine if you must have Medicare Part B to keep TRICARE.

Depending on your eligibility status, you may be eligible for:

- TRICARE Prime®: If you're entitled to Medicare Part A, you may remain enrolled in TRICARE Prime until reaching age 65, as long as all eligibility requirements continue to be met. Additionally, if you're age 65 or older, you may remain in TRICARE Prime if you have an active duty sponsor. Active duty service members (ADSMs) must be enrolled in TRICARE Prime regardless of Medicare entitlement status. ADSMs and their family members entitled to Medicare Part A can avoid paying the Medicare Part B late-enrollment monthly premium surcharge by enrolling during their Part B special enrollment period (SEP) (doesn't apply to those with ESRD). The SEP is available anytime while the sponsor is on active duty and you're covered by TRICARE, or within the first eight months following either (1) the month your sponsor's active duty status ends or (2) the month TRICARE coverage ends, whichever comes first. To avoid a break in TRICARE coverage, ADSMs and active duty family members must sign up for Medicare Part B before the sponsor's active duty status ends. Regardless of age, retired service members and their family members who are entitled to premium-free Medicare Part A must have Part B to remain TRICARE-eligible.
- TRICARE For Life (TFL): TFL is Medicare-wraparound coverage for TRICARE beneficiaries who have both Medicare Part A and Medicare Part B, regardless of age or place of residence. When using Medicare providers, TFL beneficiaries typically have no out-of-pocket costs for services covered by both Medicare and TRICARE.



When health care services are covered only by Medicare, TRICARE pays nothing and you're responsible for the Medicare deductible and cost-shares.

When health care services are only covered by TRICARE, Medicare pays nothing and you're responsible for the TRICARE deductible and cost-shares.

Medicare doesn't pay for health care services you receive from providers who opt out of Medicare. When you see an opt-out provider, TFL pays the amount it would have paid (normally 20% of the TRICARE-allowable charge) if Medicare had processed the claim; you're then responsible for paying the remainder of the billed charges.

The Department of Veterans Affairs (VA) providers can't bill Medicare and Medicare can't pay for services received from the VA. If you're eligible for TFL and VA benefits and elect to use your TFL benefit for non-service connected care, you'll incur significant out-of-pocket expenses when

seeing a VA provider. By law, TRICARE can only pay up to 20% of the TRICARE-allowable amount. If you receive care at a VA facility, you may be responsible for the remaining amount. When using your TFL benefit, your least expensive option is to see a Medicare-participating or Medicare-nonparticipating provider. If you want to seek care from a VA provider, check with Wisconsin Physicians Service—Military and Veterans Health, which administers the TFL benefit, to confirm coverage details.

• TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), and the US Family Health Plan (USFHP): TRS, TRR, and USFHP enrollees entitled to premium-free Medicare Part A aren't required to have Medicare Part B to keep TRS, TRR, or USFHP. However, these enrollees are encouraged to enroll in Part B when first eligible to avoid paying the Medicare premium surcharge should they sign up at a later date (for example, during the Medicare General Enrollment Period). Enrollment in TRS or TRR

### **END-STAGE RENAL DISEASE**

BENEFICIARY CATEGORY	KEEPING YOUR TRICARE BENEFIT	IMPORTANT INFORMATION FOR YOU
Active duty service member (ADSM) with end-stage renal disease (ESRD) or active duty family member (ADFM) with ESRD	You're not required to have Medicare Part B to keep your TRICARE benefit, but are strongly encouraged to get Part B when first eligible.	<ul> <li>Unlike other Medicare-eligible ADFMs, you don't have a Medicare Part B special enrollment period (SEP).</li> <li>If you decline or disenroll from Medicare Part B, you may only be able to enroll or reenroll during the Medicare general enrollment period, which occurs each year (Jan. 1–March 31), and your Part B coverage will be effective July 1 of the year you enroll or reenroll. You'll have to pay a 10% Part B premium surcharge for each 12-month period you could have enrolled but didn't.</li> </ul>
Retirees with ESRD or retiree family members with ESRD	You're required to have Medicare Part B to keep your TRICARE benefit.	If you decline or disenroll from Medicare Part B, you may only be able to enroll or reenroll during the Medicare general enrollment period, which occurs each year (Jan. 1–March 31), and your Part B coverage will be effective July 1 of the year you enroll or reenroll. You'll have to pay a
National Guard or Reserve retiree or retiree family member with ESRD	You're required to have Medicare Part A and Part B to be eligible for TRICARE when the retiree reaches age 60.	10% Part B premium surcharge for each 12-month period you could have enrolled but didn't.
US Family Health Plan (USFHP) enrollees with ESRD	If you're a USFHP enrollee under age 65 and entitled to premium-free Medicare Part A based on ESRD, you're strongly encouraged to have Part B.	<ul> <li>If you don't enroll in Medicare Part B, you'll be responsible for the full cost of ESRD-related expenses.</li> <li>ADSMs and ADFMs with ESRD don't have an SEP and should enroll in Medicare Part B when first eligible to avoid the late-enrollment premium surcharge.</li> </ul>

### OTHER DISABILITIES (NOT END-STAGE RENAL DISEASE)

BENEFICIARY CATEGORY	KEEPING YOUR TRICARE BENEFIT	IMPORTANT INFORMATION FOR YOU
Disabled active duty service member (ADSM) or disabled active duty family member (ADFM)	You're not required to have Medicare Part B to keep your TRICARE benefit.	<ul> <li>You're eligible for a Medicare Part B special enrollment period (SEP), and the late-enrollment surcharge is waived. You may sign up for Part B during the SEP, which is anytime you or your sponsor is on active duty, or within the first eight months following either: (1) the month your sponsor's active duty status ends or (2) the month TRICARE coverage ends, whichever comes first. To use your SEP, you must request a Verification of Military Health Care Benefits letter from the Defense Manpower Data Center Support Office. To avoid a break in TRICARE coverage, ADSMs and ADFMs must sign up for Medicare Part B before the sponsor's active duty status ends.</li> <li>If you don't enroll during the SEP, you may enroll during the general enrollment period (Jan. 1–March 31). Your Medicare Part B coverage and TRICARE coverage will be effective July 1 of the year you enroll in Part B. You'll have to pay a 10% Part B premium surcharge for each 12-month period you could have enrolled but didn't.</li> </ul>
Disabled retiree or disabled retiree family member	You're required to have Medicare Part B to keep your TRICARE benefit.	If you decline or disenroll from Medicare Part B, you may only be able to enroll or reenroll during the Medicare general enrollment period, which occurs each year (Jan. 1–March 31). Your Medicare Part B coverage will be effective July 1 of the year you enroll or reenroll. You will have to pay a 10% Medicare Part B premium surcharge for each 12-month period you could have enrolled but didn't.
Disabled US Family Health Plan enrollees, TRICARE Reserve Select members, or TRICARE Retired Reserve members	You're not required to have Medicare Part B to keep your current medical benefits, but you're strongly encouraged to get Part B when you're first eligible.	<ul> <li>If you decline or disenroll from Medicare Part B, you may only be able to enroll or reenroll during the Medicare general enrollment period, which occurs each year (Jan. 1–March 31). Your Medicare Part B coverage will be effective July 1 of the year you enroll or reenroll. You will have to pay a 10% Medicare Part B premium surcharge for each 12-month period you could have enrolled but didn't.</li> <li>If you no longer qualify for your current program, and don't have Medicare Part B, you won't qualify for other TRICARE programs.</li> </ul>
Retirees or retiree family members awarded disability on appeal with a Medicare Part B effective date of October 2009 or later	You're required to have Medicare Part B to keep your TRICARE benefit.	You're not required to retroactively enroll in Medicare Part B back to your Part A effective date. However, you're required to have Medicare Part B from its original effective date and beyond.
Disabled National Guard or Reserve retiree or disabled National Guard or Reserve retiree family member	You're required to have Medicare Part A and Part B to be eligible for TRICARE when the retiree reaches age 60.	• If you decline or disenroll from Medicare Part B, you may only be able to enroll or reenroll during the Medicare general enrollment period, which occurs each year (Jan. 1–March 31). Your Medicare Part B coverage will be effective July 1 of the year you enroll or reenroll. You'll have to pay a 10% Medicare Part B premium surcharge for each 12-month period you could have enrolled but didn't.

doesn't qualify beneficiaries for an SEP. USFHP enrollees with an active duty sponsor will be eligible for an SEP (unless you have ESRD).

For more information, visit www.tricare.mil/tfl.

### TRICARE PHARMACY PROGRAM

TRICARE offers comprehensive prescription drug coverage and several options for filling your prescriptions. Medicare Part D isn't required to remain TRICARE-eligible. This means you don't need to purchase a Medicare Part D prescription drug plan if you have TRICARE.

### **DENTAL AND VISION COVERAGE**

You may qualify for one of two voluntary dental care programs: the TRICARE Dental Program (TDP) or the Federal Employees Dental and Vision Insurance Program (FEDVIP). You and other eligible family members enrolled in a TRICARE health plan may also qualify to purchase vision coverage through FEDVIP. For information about TDP, visit www.tricare.mil/tdp. For information about FEDVIP, visit www.benefeds.com.

### IMPORTANT PAYMENT INFORMATION

Your Medicare Part B premium is automatically taken out of your monthly SSDI or U.S. Railroad Retirement Board payment. If you don't get payments from these programs, you'll receive a bill for your Mediare Part B premiums every three months.

**Note:** If you live in Puerto Rico, and already receive benefits from the Social Security Administration or the U.S. Railroad Retirement Board, you'll automatically receive Medicare Part A; however, you must sign up for Part B.

### IMPORTANT INFORMATION REGARDING RETURNING TO WORK AND ENTITLEMENT TO MEDICARE

If your SSDI payments have been suspended because you have returned to work, please be advised that you remain entitled to Medicare for up to 8 and a half years. You'll receive a quarterly bill for your Medicare Part B premiums. Failure to pay these premiums will result in the termination of your Medicare Part B and TRICARE coverage.

This brochure is **not** all-inclusive. For additional information, please visit www.tricare.mil/tfl or contact the TRICARE For Life contractor.

### **LOOKING FOR More Information?**

### GO TO www.tricare.mil/contactus

TRICARE For Life (TFL) Program Information www.tricare.mil/tfl

### Wisconsin Physicians Service—Military and Veterans Health (WPS)/TRICARE For Life

For TFL customer service and claims assistance stateside and in U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands):

WPS/TRICARE For Life P.O. Box 7889 Madison, WI 53707-7889

1-866-773-0404 1-866-773-0405 (TDD) www.TRICARE4u.com International SOS Government Services, Inc.

For TFL customer service and claims assistance overseas (excluding U.S. territories):

www.tricare-overseas.com

For toll-free contact information, visit www.tricare-overseas.com/contact-us

 $\begin{tabular}{ll} \textbf{Defense Manpower Data Center Support Office} \\ 1-800-538-9552 \end{tabular}$ 

1-800-538-9552 1-866-363-2883 (TDD/TTY) https://milconnect.dmdc.osd.mil Social Security Administration

1-800-772-1213 1-800-325-0778 (TDD/TTY) www.ssa.gov

Centers for Medicare & Medicaid Services

1-800-MEDICARE (1-800-633-4227) 1-877-486-2048 (TDD/TTY) www.medicare.gov

### An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact the TRICARE For Life contractor or your local military hospital or clinic.

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### TRICARE® Costs and Fees 2021





### **UPDATED DECEMBER 2020**

This brochure provides an overview of most costs and fees for TRICARE programs. For detailed costs and fees, including those for TRICARE For Life, visit **www.tricare.mil/costs**. To learn more about each TRICARE program option and eligibility, visit **www.tricare.mil/planfinder**.

### TRICARE beneficiaries fall into one of two groups: Group A or Group B

- You're in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018.
- You're in **Group B** if your initial enlistment or appointment or that of your uniformed services sponsor began on or after Jan. 1, 2018.

Note: When enrolled in TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), TRICARE Young Adult (TYA), or the Continued Health Care Benefit Program (CHCBP), Group A beneficiaries follow Group B deductibles and applicable copayments or cost-shares.

### TRICARE PRIME® (JAN. 1–DEC. 31, 2021)

Includes TRICARE Prime, TRICARE Prime Remote, the US Family Health Plan (USFHP), and TYA Prime plans.

### **Annual Enrollment Fees** (TRICARE Prime, TRICARE Prime Remote, and USFHP only)

No yearly enrollment fee for active duty service members (ADSMs), active duty family members (ADFMs), and transitional survivors (surviving spouses during the first three years and surviving dependent children) worldwide.

For retirees, their families, and most others\*:

- Group A: \$303 per individual/\$606 per family
- Group B: \$366 per individual/\$732 per family

### **Annual Deductible**

There is no annual deductible.

### **TRICARE Prime Out-of-Pocket Costs**

ADSMs, ADFMs, and transitional survivors			
Covered service	Group A	Group B	
All covered services	\$0	\$0	
Retirees, their families, and all	others		
Covered service	Group A	Group B	
Preventive Care Visit	\$0	\$0	
Primary Care Outpatient Visit	\$21	\$21	
Specialty Care Outpatient Visit	\$31	\$31	
Urgent Care Center Visit	\$31	\$31	
Emergency Room Visit	\$63	\$63	
Inpatient Admission (Hospitalization)	\$158/ admission	\$158/ admission	

### **TRICARE Prime Point-of-Service Option**

When you see a TRICARE-authorized provider other than your primary care manager for any nonemergency services without a referral, you pay:

- A yearly deductible before TRICARE cost-sharing will begin: \$300 per individual/\$600 per family.
- For services beyond this deductible, you pay 50% of the TRICARE-allowable charge.
- These costs do not apply to the catastrophic cap.

### TRICARE SELECT® (JAN. 1–DEC. 31, 2021)

Includes TRICARE Select, TRICARE Overseas Program (TOP) Select, TRS, TRR, TYA Select, and CHCBP plans.

### **Annual Enrollment Fees** (TRICARE Select and TOP Select only)

No yearly enrollment fee for ADFMs. For retirees, their families, and others:

- Group A: \$150 per individual/\$300 per family
- Group B: \$474 per individual/\$948 per family

### **Annual Deductible**

You must spend your deductible amount before TRICARE cost-sharing begins:

ADFMs and TRS members					
Pay grades E-	4 and belov	v			
Group A		Group B and TRS	members		
Individual	Family	Individual	Family		
\$50	\$100	\$52	\$105		
Pay grades E-	5 and above	•			
Group A		Group B and TRS	Group B and TRS members		
Individual	Family	Individual	Family		
\$150	\$300	\$158	\$317		
Retirees, the	Retirees, their families, TRR members, and all others				
Group A		Group B and TRR	members		
Individual	Family	Individual	Family		
\$150	\$300	Network†: \$158	Network†: \$317		
		Out-of-Network†: \$317	Out-of-Network†: \$634		

(Continued on next page)

- \* For certain beneficiaries in Group A, their enrollment fee remains frozen at the rate when the survivor or medically-retired member is classified in the Defense Enrollment Eligibility Reporting System in either category and enrolls, as long as there is a continuous TRICARE Prime enrollment. See www.tricare.mil/costs for more information.
- † Network means a provider in the TRICARE network. Out-of-network means a TRICARE-authorized provider not in the TRICARE network.

### TRICARE Select Out-of-Pocket Costs: Network and Out-of-Network\*

	ADFMs and TRS members		Retirees, their families, TRR members, and all others	
Covered Services	Group A	Group B and TRS members	Group A	Group B and TRR members
<b>Preventive Care Visit</b>	\$0	\$0	\$0	\$0
Primary Care Outpatient Visit	Network: \$22 Out-of-Network: 20% <sup>†</sup>	Network: \$15 Out-of-Network: 20% <sup>†</sup>	Network: \$30 Out-of-Network: 25% <sup>†</sup>	Network: \$26 Out-of-Network: 25%†
Specialty Care Outpatient Visit	Network: \$34 Out-of-Network: 20% <sup>†</sup>	Network: \$26 Out-of-Network: 20% <sup>†</sup>	Network: \$46 Out-of-Network: 25% <sup>†</sup>	Network: \$42 Out-of-Network: 25%†
Urgent Care Center Visit	Network: \$22 Out-of-Network: 20% <sup>†</sup>	Network: \$21 Out-of-Network: 20% <sup>†</sup>	Network: \$30 Out-of-Network: 25% <sup>†</sup>	Network: \$42 Out-of-Network: 25%†
Emergency Room Visit	Network: \$93 Out-of-Network: 20% <sup>†</sup>	Network: \$42 Out-of-Network: 20% <sup>†</sup>	Network: \$125 Out-of-Network: 25% <sup>†</sup>	Network: \$84 Out-of-Network: 25%†
Inpatient Admission (Hospitalization)	\$20.15 per day or \$25 per admission (whichever is more) Network and Out-of-Network	\$63 per admission Network	\$250 per day or up to 25% hospital charge (whichever is less); plus 20% separately billed services Network	\$185 per admission Network
<ul> <li>Subsistence charge refers to the rate charged for inpatient care obtained in a military hospital or clinic.</li> <li>All final claims reimbursed under the TRICARE Diagnosis Related Group (DRG)-based payment system are to be priced using the rules, weights, and rates in effect as of the</li> </ul>		20% <sup>†</sup> Out-of-Network	\$1,034 per day <sup>§</sup> or up to 25% hospital charge (whichever is less); plus 25% separately billed services Out-of-Network	25% <sup>†</sup> Out-of-Network
date of discharge.	\$20.15 per day (subsistence charge) <sup>‡</sup> Military Hospital or Clinic			

<sup>\*</sup> Network means a provider in the TRICARE network. Out-of-network means a TRICARE-authorized provider not in the TRICARE network.

### PREMIUM-BASED HEALTH PLANS

When enrolled in a premium-based health plan (TRS, TRR, TYA Prime, TYA Select, or CHCBP), you pay a monthly or quarterly premium and follow Group B deductibles and applicable copayments or cost-shares.

<b>Quarterly Premium</b> (Oct. 1, 2020–Sept. 30, 2021)				
Premium-Based Plan	Individual	Family		
Continued Health Care Benefit Program	\$1,599	\$3,605		

Monthly Premium (Jan. 1, 2021–Dec. 31, 2021)			
Premium-Based Plan	Member only	Member and family	
TRICARE Reserve Select	\$47.20	\$238.99	
TRICARE Retired Reserve	\$484.83	\$1,165.01	
TRICARE Young Adult Prime	\$459	Not available	
TRICARE Young Adult Select	\$257	Not available	



<sup>†</sup> Percentage of TRICARE maximum-allowable charge after deductible is met.

### **Catastrophic Cap**

The catastrophic cap is the most you or your family may pay out of pocket for covered TRICARE health care services each calendar year (including enrollment fees but excluding premiums). It protects you by limiting the amount of out-of-pocket expenses you pay for TRICARE covered medical services. **Note**: A TYA member's catastrophic cap is based on the sponsor's status but follows Group B. The CHCBP catastrophic cap follows Group B.

Sponsor or Beneficiary Type	Group A	Group B
ADFMs	\$1,000/family	\$1,058/family
Retirees, their families, and others	\$3,000/family (TRICARE Prime) \$3,500/family (TRICARE Select)	\$3,703/family
TRS members	(Follow Group B)	\$1,058/family
TRR members	(Follow Group B)	\$3,703/family



### PHARMACY COSTS (JAN. 1, 2020-DEC. 31, 2021)

ADSMs have no prescription drug costs when using a military pharmacy, TRICARE Pharmacy Home Delivery, or a TRICARE retail network pharmacy for covered drugs. Costs for all others are shown below.

At TRICARE retail network and non-network pharmacies, you may get up to a 30-day supply of your covered prescription. With all other pharmacy options, you may get up to a 90-day supply. Your options for filling your prescription depend on the type of drug your provider prescribes. Some drugs are only covered through TRICARE Pharmacy Home Delivery. Overseas, some limitations may apply.

To learn more, visit https://militaryrx.express-scripts.com or call Express Scripts, Inc., which administers the TRICARE pharmacy benefit, at 1-877-363-1303.

Pharmacy types	Formulary drug costs		Non-formulary drug costs	Non-covered
	Generic	Brand-name		drug costs
Military pharmacy Up to a 90-day supply	\$0	\$0	Generally not available without medical necessity	Not available
TRICARE Pharmacy Home Delivery Up to a 90-day supply	\$10	\$29	\$60	Not available
TRICARE retail network pharmacy Up to a 30-day supply	\$13	\$33	\$60	Full cost of drug
Non-network pharmacy (in the U.S. and U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands)	TRICARE Prime optic service (POS) deduc All other beneficiarie total cost, whicheve and non-formulary of more, after you mee	Full cost of drug		
Overseas pharmacy (outside the U.S. and U.S. territories) Visit www.tricare.mil/overseas- pharmacy for more information.	ADSMs and ADFMs u (you may have to pay reimbursement) ADFMs using TOP Se deductible is met Retirees, their famili Select: 25% cost-sha	Full cost of drug		

GLOBAL



### **VOLUNTARY DENTAL PROGRAMS**

There are two voluntary dental options separate from TRICARE health care options: the TRICARE Dental Program (TDP) and the Federal Employees Dental and Vision Insurance Program (offered by the U.S. Office of Personnel Management). Below are the TDP rates. To learn more about dental programs and eligibility, visit www.tricare.mil/dental.

### TRICARE Dental Program Monthly Premiums (May 1, 2020–April 30, 2021)

Sponsor status			Family premium (more than one family member, not the sponsor)	Sponsor-and-family premium
Active duty	N/A	\$11.60	\$30.15	N/A
Selected Reserve	\$11.60	\$28.99	\$75.37	\$86.97
Individual Ready Reserve	\$28.99	\$28.99	\$75.37	\$104.36

### TRICARE Dental Program Out-of-Pocket Costs (May 1, 2020–April 30, 2021)

Services, deductibles, and maximums	TRICARE Dental Program
Diagnostic, preventive (including sealants)	0%
Basic restorative	20%
Endodontic, periodontic, oral surgery	Pay grades E-1 through E-4: 30%; All others: 40%
Prosthodontic, implant, orthodontic	50%
Yearly deductible	\$0
Non-orthodontic service maximum*	\$1,800 (per person, per contract year: May 1-April 30)
Orthodontic lifetime maximum	\$1,750 (per person, per lifetime)
Dental accident maximum	\$1,200 (per person, per contract year: May 1-April 30)

<sup>\*</sup> Orthodontic diagnostic service charges are applied towards the non-orthodontic service maximum, but other diagnostic and preventive service charges are not.

### LOOKING FOR **More Information?**





### **TRICARE Costs**

www.tricare.mil/costs



### **TRICARE Plan Finder**

ww.tricare.mil/planfinder



### **TRICARE East Region**

**Humana Military** 1-800-444-5445 HumanaMilitary.com www.tricare-east.com



International SOS Government Services, Inc. www.tricare-overseas.com For toll-free contact information, visit this website.

TRICARE Overseas Program (TOP)



+44-20-8762-8384 (overseas) 1-877-678-1207 (stateside) tricarelon@internationalsos.com

### Latin America and Canada

+1-215-942-8393 (overseas) 1-877-451-8659 (stateside) tricarephl@internationalsos.com

### Pacific (Singapore):

+65-6339-2676 (overseas) 1-877-678-1208 (stateside) sin.tricare@internationalsos.com

### Pacific (Sydney):

+61-2-9273-2710 (overseas) 1-877-678-1209 (stateside) sydtricare@internationalsos.com



### TRICARE Pharmacy Program

Express Scripts, Inc. 1-877-363-1303 1-877-540-6261 (TDD/TTY) www.tricare.mil/pharmacy https://militaryrx.express-scripts.com



### **TRICARE Dental Program**

United Concordia Companies, Inc. 1-844-653-4061 (CONUS) 1-844-653-4060 or 1-717-888-7400 (OCONUS) 711 (TDD/TTY) www.uccitdp.com



### TRICARE West Region

Health Net Federal Services, LLC 1-844-866-WEST (1-844-866-9378) www.tricare-west.com

### An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. Military hospital and clinic guidelines and policies may be different than those outlined in this publication. For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic.

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# **Benefit Fact Sheets**

# Over 150 Benefits | Current and Up-to-Date



Separate Categories for Active, National Guard and Reserve

S4 State and Territory

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Where to Go for More Information

# **Survivor Benefits Planning**

In the event of your death while on Active Duty, Inactive Duty for Training, Other Status or Grey Area, the MyArmyBenefits calculator shows income streams, education benefits for spouse and children and captures changes over time.

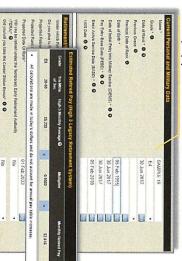
# Survivor Planning Calculator



# **Retirement Planning**

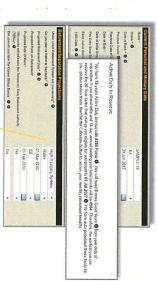
The **MyArmyBenefits** calculator allows you to project rank and retirement date into the future as a planning tool to see monthly retirement pay for all components. It will compute a points based retirement for Reserve Component Soldiers incorporating unique data such as Time-In-Grade requirements and Mandatory Removal Date.

## Use your DS Login or CAC and your data is pre-populated



For Active Duty Soldiers considering separation, joining the Reserve Component offers significant benefits. The calculator shows accumulated Active Duty time as a basis for a Reserve Retirement.

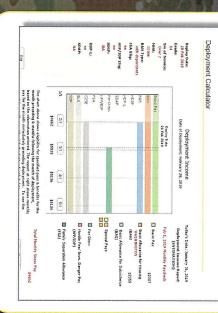
NOTE: If you were to leave the Army and join the Reserves, we a Retirement for you.



Select High-3 or BRS

# **Deployment Calculator**

Whether mobilizing or planning for predeployment, deployment and post-deployment, MyArmyBenefits calculator shows the pay and benefit increases/decreases that may affect your finances during and after your deployment.



## Live Phone Help

MyArmyBenefits and our trained Benefits Experts can help.

Speak with benefits experts between 9AM and 5PM EST Monday – Friday



Call 1-888-721-2769 or email usarmy.myarmybenefits@mail.mil

https://myarmybenefits.us.army.mil

## For example, if you

(\*) Get Promoted

😥 Buy a Car

(\*) Have a Child

(\*) Mobilize

(\*) Retire

(\*) Move

(\*) Deploy

(\*) Owe Money

(\*) Divorce

(\*) Want an Education

- (\*) Get Sick

(\*) Die

- Get Married

### has your benefits — **MyArmyBenefits**



Comprehensive and up-to-date.

- (+) Personalized Benefit Calculations
- Survivor & Retirement Planning
- (+) Over 150 Feceral & State Benefit Fact Sheets
- (+) Benefits Experts on Call
- (+) Military Installation Resource Locator

# Straight Talk About Planning for the Future

### - Palling

"Someone will take care of all that for me." The reality is none future, we should all properly plan to set ourselves and our families up for success. Everyone needs a plan. What is yours? Where MyArmyBenefits calculator can help you and your family plan of us know what tomorrow will bring. To best prepare for the do you begin? The Army provides you a tool, free of charge, to help you create and manage a plan to build your future. The You may think: "I'm too busy," or "It would never happen to me," and make decisions, no matter what the future may hold.

### - Separating -

duty. The MyArmyBenefits Retirement Calculator will Retirement. The years you served on active duty would be retirement. A few years serving as Reserve or Guard member could pay huge dividends. Compare the advantages of continuing Learn how to take advantage of those hard-earned years on active show you what you would need to qualify for a Reserve Component converted to the point system used to calculate a Reserve/Guard

https://<mark>myarmybenefits</mark>.us.army.mil

### - Retirement -

Planning is crucial when you are ready to make the move to retirement. MyArmyBenefits can help you and your family plan for the future. You can estimate your retirement income, decide where to retire, and understand what benefits you and your family will be eligible to receive.

decision upon your death? Did you know that your survivor's monthly benefits will be reduced by as much as 2/3 when your youngest child turns 18? How will your survivor manage his or her benefits and entitlements? How will they protect and invest those benefits? Should your survivor pay off debt, buy or sell a home, pay off college loans? MyArmyBenefits can help guide you and your How can you make sure your family is taken care of in the event Did you know your spouse will have to make a lifelong financial that you die? Do you know what your family is eligible to receive?

Specialized Calculators for All Components

**Active • Guard • Reserv** 

Do you know your Benefits? **We can help**.

https://<mark>myarmybenefits.us.</mark>army.mil

https://myarmybenefits.us.army.mil

to serve for you and your family.

### - Death -

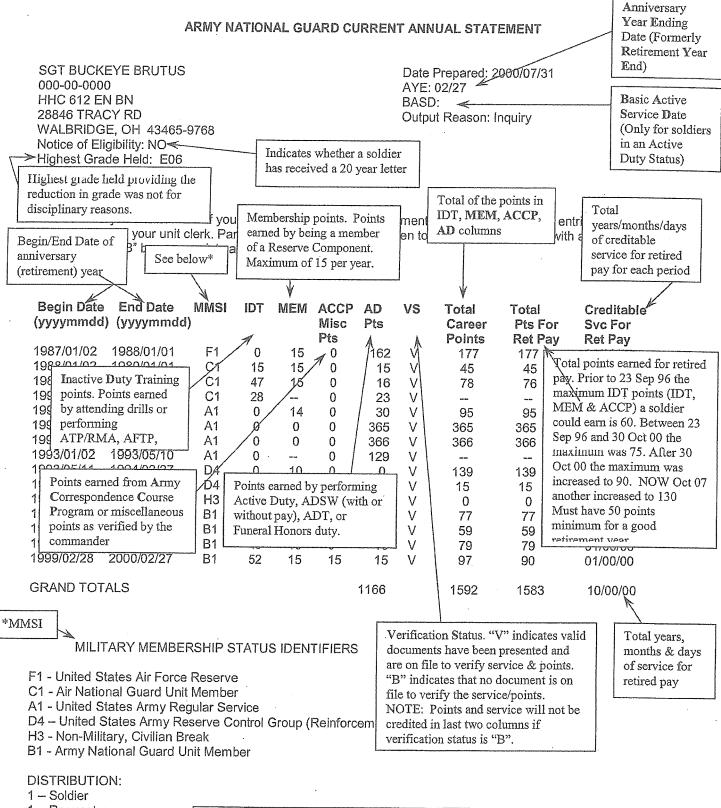
family on how to plan and manage survivor benefits.

You owe it to yourself and your family to be prepared in any situation. Whether you are planning for your survivorship, separating, deploying or retiring, let MyArmyBenefits help you and your family prepare. Get started today by visiting https://myarmybenefits.us.army.mil/



# MyArmyBenefits

The U.S. Army Official Benefits Website



1 - Requestor

1 - State Use

References: AR 135-180 – Qualifying Service for Retired Pay Non-regular Service, 1 Jul 87
NGR 680-2 – Automated Retirement Points Accounting System, 1 Mar 89

NGB Form 23B 20 July 1998

### **DFAS MyPay Changes for Gray Area Retirees**

Gray Area Retired Soldiers are members who served in the Army National Guard, qualified for retired pay, have retired from their service (stopped drilling), but are not yet at the age where they can start receiving their retired pay. The time between their retirement from the service and the date when they begin receiving retired pay is the "gray area."

When Army National Guard Soldiers who qualify for retired pay stop drilling and enter the "gray area", there is a new avenue for staying connected and informed until they start receiving retired pay. With up-to-date contact information, the Defense Finance and Accounting Service (DFAS) will contact Gray Area Retired Soldiers about policy and law changes, the Army Echoes newsletter, and reminders about applying for retired pay, so it can begin promptly when they are eligible. Plus, with an email address in myPay, DFAS will send status notifications about the application for retired pay: when it was received, when it is being worked, and when it is complete.

We think this new type of myPay account, created especially for Gray Area Retired Soldiers, will serve them well and help ensure their retired pay is paid on time.

This basic "Future Retiree" myPay account provides Gray Area Retired Soldiers a convenient way to keep their contact information updated with DFAS during the gray area period, so that they can receive important information about their retired pay.

Previously, Army National Guard lost access to myPay a year after they entered the gray area. Now, they'll have a special myPay account for the gray area period, which means they can update their contact information conveniently in myPay. To ensure they'll have easy access to their new account, they should add a personal email address to their myPay account now and update it annually and as their life changes.

### For information on the new DFAS account go to:

https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/