

# Army Reserve

## Non-regular Retirement

### Information Guide



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## Chapter 1

## **1-1 Applicability.**

This guide is applicable to the United States Army Reserve (AR) for Non-regular retirement.

## **1-2 Overview**

This guide provides an overview of the Reserve Component Retirement System in chronological order of events in a Soldier's career including: the Retirement Point Accounting System (RPAS), retirement point accrual, qualifying service, retirement briefings, retired pay eligibility, issuing Fifteen and Twenty Year Letters, RC-SBP, processing SBP claims, retiree benefits/DEERS, transferring to the Retired Reserves, awards, age 60 waivers, retirement application process, retired pay calculations and estimates, veterans affairs/Veterans Group Life Insurance (VGLI) and Army Echoes. Information provided below is strictly additional information for the ARNG on retirement services and does not replace existing regulatory guidance provided by Human Resources Command (HRC) within AR 135-180, Qualifying Service for Retired Pay Non-regular Service or other directives of their agency. Information provided is strictly an overview of current procedures. Additional information and guidance pertaining to the above is available on the HRC web site at [www.hrc.army.mil](http://www.hrc.army.mil).

## **1-3 RETIREMENT POINTS ACCOUNTING SYSTEM (RPAS)**

a. Before 1982, there was no centralized or automated capture and storage of accumulated participation points for members of the AR. Each year's points for Troop Program Unit (TPU) soldiers was recorded and filed in their Military Personnel Records Jacket (MPRJ). The soldier received an annual automated data processing punch card, which recorded the previous retirement years' earned points.

b. The Army Reserve Personnel and Command (AR-PERSCOM) now the Human Resource Command Saint Louis (HRC-STL) eventually developed a semi-automated system for capturing and storing points for members of the IRR, but even that system did not accumulate points beyond the latest retirement year. A complete records audit was required each time it was necessary to determine how many qualifying years and/or total points a member of the USAR had accumulated.

c. In 1981, AR-PERSCOM created the Retirement Points Accounting System (RPAS), an automated system that annually accumulates and verifies retirement point data for each Reserve soldier. With RPAS, errors can be easily corrected while the information needed to correct them is still available. RPAS goals include:

- Providing an accurate, annual record of military service and participation for Army Reserve (AR) soldiers.
- Providing an automated 20-year letter (20YL) to each AR soldier upon qualification.

- Eliminating annual reporting of paid attendance and school completion by AR units.
- Providing a valid data source for use by Department of Defense in projecting future retirement costs.

## **Chapter 2 Non-regular Service Retirement**

### **2-1 Retirement Points**

By law, members may receive credit for up to 60 inactive points for retirement years that ended before September 23, 1996, up to 75 inactive points for retirement years ending on or after September 23, 1996 and before October 30, 2000, and up to 90 points in the retirement year that includes October 30, 2000. NDAA 2008 increased the number of IDT points to 130 and in any subsequent year of service. Points from these sources may be added to points earned from active duty and active duty for training for a maximum total of 365 or 366 points per retirement year. Points are credited on the following basis:

- One point for each day of active service (active duty or active duty for training)
- 15 points for each year of membership in a Reserve Component (Guard and Reserve)
- One point for each unit training assembly
- One point for each day in which a member is in a funeral honors duty status
- Satisfactory completion of accredited correspondence courses at one point for each three credit hours earned

### **2-2 Chronological Statement of Retirement Points**

The ARPC Form 249-2-E (Chronological Statement of Retirement Points) documents a Reserve Soldier's retirement points. It is sent annually within 2 months of their Retirement Year Ending (RYE) Date and accessible online at [U.S. Army Human Resources Command My Record Portal](#).

### **2-3 Qualifying Retirement Year**

a. As a Reserve/National Guard soldier, you must have 20 "qualifying" years of service to be eligible for retired pay at age 60. A "qualifying year" is one in which you earn a minimum of 50 retirement points. For a full explanation of how retirement years are established see AR 140-185, Unit Technician, Regional Support Team or Army Reserve Personnel Command.

b. A soldier establishes a retirement year date by entering the Active Reserve. The date you enter the Active Reserve is your retirement year beginning date. As long as you have no break in service, your Retirement Year Ending date (RYE) will be one year later. For example, a Soldier who joins the Army Reserve on 2 July would have a retirement year beginning date of 2 July and a RYE of 1 July one year later.

## 2-4 Qualifying for Reserve Retirement

If you are a member of the Active Reserve, you must meet the following minimum requirements to be eligible for retired pay:

- be at least 60 years of age
- have performed at least 20 years of qualifying service computed under Title 10 USC Section 12732 (see Qualifying Year)
- complete the last 6/8 years of satisfactory service in a Reserve Component
  - 8 years if you complete 20 years of satisfactory service prior to 5 October 1994
  - 6 years if you completed 20 years of satisfactory service between 5 October and 31 December 2001
  - 8 years between 1 January and 30 September 2002 (and were discharged or retired)
  - 6 years after 30 September 2002
  - Public law terminated the requirement of Title 10 USC, Sec 12731 to have the last 6 years of Reserve time to for retired pay for AR Soldiers with a Retirement Year Ending (RYE) date on or after 25 Apr 05.
- not be entitled, under any other provision of law, to retired pay from an armed force or retainer pay as a member of the Fleet Reserve or the Fleet Marine Corps Reserve
- **You must apply for retired pay** by submitting an application to the branch of service you were assigned to at time of your discharge or transfer to the Retired Reserve. For those serving in the Army National Guard or Army Reserve the address is: Commander, HRC-STL, ATTN; AHRC-PAP-T, One Reserve Way, St Louis, MO 63132-5200.

## 2-5 Computation of Retirement Pay

a. To determine how much retired pay you may be eligible to receive; the first step is to calculate the number of equivalent years of service. The formula for computing equivalent years of service for Reserve retired pay at age 60 is fairly simple:

- Total number of Creditable Retirement Points divided by 360

b. This formula computes the number of equivalent years of service the Soldier has completed comparable to full time service. For example, 3,600 points equals 10 years.

c. Depending on the date you initially entered military service, also called your DIEMS date, your monthly Reserve retired pay will be calculated under the “**Final Basic Pay**” or “**High-3**” formula as follows:

- **DIEMS date before 8 September 1980 – “Final basic pay.”** Multiply your years of satisfactory (equivalent) service by 2.5%, up to a maximum of 75%. Multiply the result by *the basic pay in effect on the date your retired pay starts*.

- **DIEMS date on or after 8 September 1980 – “High-3.”** Multiply your years of satisfactory (equivalent) service by 2.5%, up to a maximum of 75%. Multiply the result by *the average of your highest 36 months of basic pay*. The highest 36 months for a member who transfers to the *Retired Reserve until age 60* will normally be the 36 months before they turn 60. Members who request a discharge from the Retired Reserve before 60, however, can only use the basic pay for the 36 months prior to their discharge. Think carefully before requesting a discharge from the Retired Reserve!

Visit the [Army Reserve Retirement Pay Calculator](#) to get an estimate of your monthly retirement pay at age 60.

**Note 1:** The date an individual first became a member of a uniformed service is the sole determining factor in determining which retirement system is used when computing retired pay.

**Note 2: An important factor:** Separation or discharge rather than transferring to the Retired Reserve will impact your retired pay and should be carefully considered. A member who retires under “Final Basic Pay” or “High-3” retirement system receives longevity credit for those years while a member of the Retired Reserve awaiting pay at age 60. This does not apply to a former member who is entitled to retired pay under either the Final Basic Pay System or the High-three System. **A former member is defined as an individual who elected discharge rather than transfer to the Retired Reserve anytime after receiving notification of eligibility to receive Reserve retired pay at age 60. In the case of a former member, regardless of the system under which the individual will receive Reserve retired pay, longevity credit ceases on the date the former member was discharged.**

## 2-6. Cost of Living Adjustments to Retired Pay

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

## Chapter 3 Notification of Eligibility of Retired Pay Age 60 (20-Year Letter)

### 3-1 20-Year Letter

a. For years the services had difficulty accurately establishing when a member of a reserve component had completed 20 qualifying years of service. Many soldiers stopped participating when they believed they had completed 20 qualifying years only to discover, much too late (at age 60), that they did not meet the requirements for retired pay.

b. In 1966, PL 89-652 imposed a requirement on the Service Secretaries to notify members of the reserve components when they had completed sufficient years for

retired pay purposes. A letter with the subject “Notification of Eligibility For Retired Pay at Age 60,” commonly referred to as the 20-Year Letter, does this. You should receive this letter within one year of completing 20 qualifying years of service for retired pay purposes.

c. When a Reserve Component member receives their 20 Year Letter they have three options upon receiving notice of eligibility Notification of Eligibility of Retired Pay Age 60 (20-Year Letter):

1. Remain in the Ready Reserve and continue to perform inactive duty training, annual training and active duty for training depending on their training and pay category, or remain on the active status list of the Standby Reserve and continue to perform unpaid training for the purpose of accumulating retirement points.

2. Transfer to the Retired Reserve. A member in this category may participate in inactive duty training provided:

- a) Such training is at no expense to the Government.
- b) Members are not entitled to pay or retirement points.
- c) No official record of such participation is maintained.

3. Request discharge from the Reserve Components.

**Note:** Regardless of the option chosen, the member is entitled to receive retired pay at age 60, but must apply for it.

### **3-2 Reduction of Retirement Age**

Section 647 reduces the age for receipt of retired pay by three months for each aggregate of 90 days of “specified duty” performed in any fiscal year after the date the bill became law (28 January 2008). “Specified duty” includes active duty (excluding active duty for training) or “active service” under Title 10 USC Sections 688, 12301(a), 12301(d), 12302, 12304, 12305, and 12306 and Title 32 USC, Section 502(f), if responding to a national emergency declared by the President or supported by federal funds. Retired pay eligibility age cannot be reduced below age 50, however, eligibility for retiree health care benefits remains at age 60.

### **3-3 Early Qualification for Retired Pay**

- From Oct. 23, 1992, through Sept. 30, 2000, members of the Selected Reserve who completed more than 15 qualifying years of service but less than 20 and is involuntarily separated will be eligible for retired pay at age 60.
- Members with Physical Disabilities not incurred in the line of duty:
- 10 USC, section 12731B provides that the Secretary concerned may treat a member with more than 15, but less than 20, years of creditable service towards a Reserve retirement, as having completed the requirements for a Reserve retirement. This applies in the case of a member who is unfit for continued service solely due to a physical disability. The physical disability may not be the result of willful neglect, or during a period of unauthorized absence.



## **Chapter 4 RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RC-SBP)**

### **4-1 Reserve Component Survivor Benefit Plan (RC-SBP)**

a. On 30 September 1978, Public Law 95-397 established the Reserve Component Survivor Benefit Plan (RC-SBP) which allows Reserve Component members to purchase the same protection afforded Active Army (AA) members since 21 September 1972 with the Survivor Benefit Plan (SBP). RC-SBP allows a retirement-eligible Reserve soldier to elect to receive reduced retired pay during his/her lifetime in order to provide a continuation of a portion of his/her retired pay, up to 55%, to a survivor upon the retiree's death. You will receive along with your 20 Year Letter, RC-SBP information and instructions for enrolling in the program by completing an RC-SBP election form, DD Form 2656-5, Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate.

b. The DD Form 2656-5 must be completed; signed by you and, if applicable, your spouse; and returned to HRC-STL. Once you complete the DD Form 2656-5, HRC-STL becomes the custodian of your official files, to include your 20-year letter and RC-SBP election (DD Form 2656-5). **The submitted DD Form 2656-5 becomes your RC-SBP selection.**

c. RC-SBP elections must be returned to HRC-STL within 90 days after receiving your 20 Year Letter. Since 1 January 2001, by law, married members must provide written spouse concurrence in order to elect less-than-maximum RC-SBP participation (i.e., other than Option C, full base amount, spouse or spouse/children). Failure to do so will result in "automatic" spouse coverage, option C, full base amount, for which premiums will begin to be owed at age 60. Prior to 1 January 2001, failure to make any or a proper RC-SBP election "defaulted" to no coverage, by law. This law change was enacted to bring the RC plan (RC-SBP) elections into line with the AA plan (SBP) elections, which have required spouse concurrence since 1 March 1986.

**Note: Spouse's concurrence must be dated on or after the Soldier's selection date.**

### **4-2 Survivor's RC-SBP Annuity**

a. Although your RC-SBP coverage is immediately effective, you don't begin paying for it until you begin drawing retired pay at age 60. Then, you pay a monthly SBP premium (premium 6.5% for spouse coverage) and a monthly RC-SBP premium for past protection and for continuing SBP coverage.

b. Those who chose Option A will not pay the RC-SBP premium at age 60, as they received no pre-age 60 protection.

c. Those who enroll in Option B or C will naturally pay RC-SBP premiums. Those who enroll in Option C will pay higher premiums because of a lengthier potential period of protection -- since the annuity would be payable immediately upon the member's death,

vice waiting until the anniversary of the member's 60<sup>th</sup> birthday. If you die before age 60, having paid no RC-SBP premiums, they will be collected (pro-rated) from your survivor's SBP annuity.

#### 4-3 RC-SBP Options

There are three RC-SBP options:

- **OPTION A:** Defer or decline to make an SBP election until age 60.
- **OPTION B:** Provides an annuity beginning on your 60<sup>th</sup> birthday (if you die before 60), or upon your death (if you are 60 or older). **(NOTE: If you elect "spouse" or "spouse and child" under this option, spouse concurrence is required.)**
- **OPTION C:** Provide an annuity beginning on the day after your death, regardless of your age at death. **(NOTE: Written spouse concurrence is required with this option only if the election is "children only" or base amount is less than full retirement pay).**

#### 4-4 RC-SBP Elections:

There are five RC-SBP beneficiary elections:

- Spouse Only - To be eligible for an annuity your spouse must be married to you on the date your RC-SBP election is made and married to you on the date of your death. In the event of a remarriage, your new spouse must be married to you for one year, or be the parent of a child by that marriage. **NOTE: Effective 1 Jan 2001, written spouse concurrence is required for "spouse only" elections under Option B and C, if at less than maximum level.**
- Child(ren) Only - Coverage of children is limited to unmarried children under the age of 18, or under age 22 if in school pursuing a full-time course of study or training; or any age if incapable of self-support because of a mental or physical incapacity incurred while still eligible as defined above. **NOTE: Effective 1 Jan 2001, married members must provide written spouse concurrence to cover these beneficiaries under Options B and C, at any level of coverage.**
- Spouse and Child(ren) Same limitations as above; however, children will receive an RC-SBP annuity only if your spouse becomes ineligible (through death or remarriage before age 55). **NOTE: Effective 1 Jan 2001, married members must provide written spouse concurrence to cover these beneficiaries under Options B and C, at less than maximum level.**

- Insurable Interest - This coverage may be elected only if you are unmarried or are unmarried with a sole dependent child. Any person more closely related to you than a cousin qualifies as a beneficiary with an insurable interest in you. Any other person may qualify if you provide proof that person benefits in some manner from your continued life (a business partner, for instance).
- Former Spouse and Child(ren) - This coverage may be elected only if you are unmarried or are unmarried with a sole dependent child. Any person more closely related to you than a cousin qualifies as a beneficiary with an insurable interest in you. Any other person may qualify if you provide proof that person benefits in some manner from your continued life (a business partner, for instance).

Visit the [Army Reserve Retirement Pay Calculator](#) to get an estimate of your monthly retirement pay at age 60.

#### 4-5 Rules Governing RC-SBP Coverage

- If you elect Option A (defer or decline): spouse's concurrence is required and must be notarized. If you die before age 60, no annuity is payable to your survivors. Under this option, if you live until age 60, you will be given an opportunity at that time to elect standard SBP.
- Under Option B or C, you can designate a spouse and/or children or former spouse and/or children as RC-SBP beneficiaries. Also, if you are unmarried with no children, or one dependent child, you may elect coverage for a person who has an insurable interest in your continued life. **Caution!** This option is relatively expensive (i.e., 10% of your gross retired pay entitlement plus an additional 5% for every five years younger the beneficiary is than you – with a maximum of 40% of your gross retired pay entitlement.) If you are unmarried, you do not have to enroll an insurable interest beneficiary in order to retain your right to cover a spouse or child gained after your initial election.
- You can enroll a spouse or child acquired after you receive your 20-year letter. **However, you must enroll them within one year of acquiring them. Spouse coverage won't become effective until the first anniversary of the marriage (unless a child is born sooner), but the request for enrollment must be received before the first anniversary.**

#### 4-6 RC-SBP Premiums and Benefits

- There are two annuity premiums associated with RC-SBP, a monthly SBP premium and a monthly RC-SBP premium. The monthly RC-SBP premium is paid for past protection, for continuing SBP coverage and is paid for life of the annuitant and reduces the annuitant's annuity by the RC-SBP premium.
- Benefits are a percentage of your elected "base amount," which may be your full monthly retired pay or a lesser amount, but not less than \$300. If your monthly pay is

less than \$300, then your full monthly retired pay must be designated as the base amount. The base amount for an insurable interest beneficiary must be the full monthly retired pay.

#### **4-7 RCSBP Election, Active Duty Retirement.**

a. If you are an Army Reserve or Army National Guard soldier serving on active duty as a member of the Active Guard/Reserve (AGR) program, you too must make a RC-SBP decision when you receive your 20-year letter. RC-SBP coverage is payable in addition to Servicemembers' Group Life Insurance (SGLI) and other benefits. If you fail to make an RC-SBP election when you get your 20-year letter, you won't have another opportunity to elect SBP coverage until age 60.

b. If you retire after completing 20 years of active duty, you will have the same SBP options as all other active duty retiring members. Your previous RC-SBP election will be void – with no cost for past protection. If you elect RC-SBP for a spouse and die while on an AGR tour, your spouse's SBP annuity will be offset dollar-for-dollar by Dependency and Indemnity Compensation (DIC), payable by the Department of Veterans Affairs. SBP for a child is not offset by DIC.

#### **4-8 SBP Termination**

Retiree is entitled to terminate SBP request by discontinuing participation in SBP, by electing to discontinue participation during the 25<sup>th</sup> through 36<sup>th</sup> month after commencement of payment of retired pay by completing DD Form 2656-2, Survivor Benefit Plan (SBP) Termination Request, and mailing it to DFAS. A retiree is encouraged to read the advantages and disadvantages of continuing SBP participation that are provided with the DD Form 2656-2. Termination of SBP will not terminate RC-SBP premiums. SBP termination stops premiums paid for current coverage. RC-SBP premiums represent premiums for coverage already received and will be deducted from a retiree's retirement pay each month.

#### **4-9 Additional Information on RC-SBP**

You can find more specific information on RC-SBP at both:

<http://www.armyg1.army.mil/rso/sbp.asp> and <https://www.hrc.army.mil/site/reserve/>  
Other Links section, Veterans & Retirees or contact:

Cdr,  
U.S. Army Human Resources Command  
ATTN: ARPC-PSP-T  
1 Reserve Way  
St. Louis, MO 63132-5200  
Phone #s: 1-800-318-5298 or (314) 592-0553

## Chapter 5 Death Notification and Annuity Claim Procedures

### 5-1 Death Notification Procedures

Upon notification of the death of a Soldier or a gray area retiree, submit a memorandum of notification to HRC-STL. This memorandum will initiate the annuity claim process. HRC-STL will send an annuity claim packet to the appropriate beneficiary for completion. See Enclosure C for a sample of the Death Notification Memorandum.

### 5-2 Processing a Survivor Benefit Plan (SBP) Claim

a. RC-SBP Claim procedure. RC-SBP processing only applies to Soldiers who are not receiving retired pay. The Transition and Separation Branch, HRC St. Louis maintains files and electronic data on all Army National Guard and Army Reserve Soldiers who elect to use the RC-SBP program.

The following documents, if applicable, are required for processing a claim:

- (1) A completed DD Form 2656-7, Application for Annuity Under The Serviceman's Family Protection Plan and/or Survivor Benefit Plan (SBP).
- (2) A direct deposit form, SF 1199a, from the annuitant's financial institution.
- (3) A copy of the **final** Death Certificate.
- (4) NGB Form 23B, or closed out retirement point statement, AHRC Form 249-2E.
- (5) A copy of the marriage certificate or divorce decree authorizing former spouse coverage.
- (6) A completed copy of Form W-4P Withholding Certificate for Pension or Annuity payment.
- (7) If children are involved a completed DD Form 2790 Custodianship Certificate to Support Claim on Behalf of Minor Children of Deceased Member of the Armed Forces. If children are involved a completed DD Form 2788 Child Annuitant's School Certificate.
- (8) Common Law Marriage Documentation. Claimant would be responsible to prove they were a common law spouse, which requires proof i.e. filing of a Joint Federal Tax Return; bank statements, joint owners on all accounts; auto insurance showing both names on policy; car titles with both names, etc. Mail the above documentation to the following address at HRC-STL:

Commander  
U.S. Army Human Resources Command  
ATTN: AHRC-PAP-T  
1 Reserve Way  
St. Louis, MO 63132-5200

b. HRC encourages individuals to safeguard a copy of their election and RC-SBP instructions with their insurance papers and other related documents. The instructions will assist the spouse with the claim process. HRC Transition and Separation Branch is the only office that can process a claim under the Reserve Component Survivor Benefit

Program. Any claims sent to the Army Finance Centers are not processed unless received from HRC.

c. SBP Claim Procedures. SBP Claim procedures only apply to retirees in receipt of retired pay. Since they have already had their retired pay calculated, there is no need to contact HRC-STL. The annuitant will need to contact Defense Finance Accounting System (DFAS) via telephone at 1-800-321-1080, this number is also located on the retiree's Leave and Earning Statement. DFAS will stop the retiree's pay and mail the annuitant an SBP Annuitant packet for processing upon the notification of death.

## Chapter 6 Retirement Application Process

### 6-1 Retired Pay

a. Once you receive your 20-year letter, eligibility for retired pay based on non-regular service may not be denied or revoked on the basis of any error, miscalculation, misinformation, or administrative determination of years of service performed, unless it resulted directly from fraud or misrepresentation. Administrative errors, such as the awarding of too many points, can be corrected; however, eligibility for retired pay cannot be withdrawn. *The 20-year letter is a valuable document and should be stored in a safe place with other documents pertaining to your estate.*

b. HRC will mail a retirement packet to you on your 58<sup>th</sup> birthday. You have 90 days to return it. **NOTE: If you have not kept your address current with HRC, you won't receive the packet.** Once you return the packet, HRC will certify you for retired pay and notify DFAS-CL to establish your retired pay account.

c. The Retirement Application Packet will consist of the following:

- DD Form 108, Application for Retired Pay Benefits
- DD Form 2656, Data for payment of Retired Personnel
- SF 1199a, Direct Deposit Sign-up form
- AHRC Form 1259, Approximate Point value for Retirement Benefits
- AHRC Form 1459, SBP information sheet
- AHRC Form 4001, Important information concerning retired pay application

d. Retiree's are required to complete the forms and return to HRC with supporting documentation, i.e. RPAS statement; 20 Year Letter; DD Form 1883, Survivor Benefit Plan Election Certificate, or DD Form 2656-5, Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate. Include source documents for changes that may have occurred in the retiree's life, i.e. death, divorce, remarriage, adoptions, birth, etc. after their retirement from the USAR. Retired pay normally begins on the retiree's 60<sup>th</sup> birthday. Even if application is made after age 60, pay is retroactive.

**e. Statute of limitations. There is a six-year statute of limitations. If the retired pay application is filed more than six years after Age 60, one day's retired pay is deducted for each day's delay. If granted an exception to extend beyond Age 60,**

**the retired pay application must be filed with-in six years after the last approved extension, as the six-year statute of limitations will apply.**

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

## **6-2 Responsibilities of the Soldier**

You are responsible for maintaining records that document your Reserve participation and retirement points. The following documents should be safeguarded:

- DD 214 (proof of active duty)
- DA Form 1383 (proof of Army Reserve duty)
- ARPC Form 249-2E, DARC Form 249, or AGUZ 115 (proof of Army Reserve duty)
- NGB Form 23 and NGB Form 22 from the state adjutant general (proof of National Guard duty).
- AF Form 526 (proof of Air Force or Air Force reserve duty)
- NAVPERS Form 1070-61 (proof of Navy Reserve duty)
- NAVMC Form 768 (proof of Marine Corps Reserve duty)
- CG HQ Form 4973 (proof of Coast Guard Reserve duty)
- Any document proving the soldier participated in a period of inactive duty training (IDT) such as DA Form 1380 or DA Form 1379.
- Proof of completed correspondence or extension courses.
- Appointment or enlistment documents/notices that prove membership.
- Military pay vouchers, travel vouchers, OERs and NCOERs to substantiate periods of active duty training (ADT). Orders are not accepted as proof of ADT unless accompanied by one of the following: a travel voucher, OER, or NCOER received for the period of training; a Certificate of Attendance signed by your commander; or if on ADT, for points only, DA Form 1380.

## **Chapter 7 Benefits Specific to Retirees (60-65, 65+)/Gray Area Retirees**

### **7-1 Categories of Retirees**

a. Categories of Reserve retirees:

(1) Separated or discharged – AR Soldier who, upon receipt of their 20 Year Letter, chose release from the Reserves.

(2) Retiree – Retiree between ages 60 and 64 receiving retirement pay.

(3) Retiree 65+ - Retiree age 65+ receiving retirement pay and social security benefits

(4) Gray Area Retiree - A gray area retiree is a Soldier who is in receipt of their Notification of Eligibility for Retired Pay at Age 60 and has transferred to the Retired

Reserve. Source documents for issuing identification cards are the Twenty Year Letter and Discharge or Transfer orders. The retiree and Family are encouraged to obtain their ID cards within 90 days from effective date of discharge/transfer or their information will be dropped from DEERS. Personnel dropped from DEERS require their data to be reloaded by the DEER/RAPIDS POC, ultimately causing a delay in issuing ID cards to the retiree and Family members.

## **7-2 Retiree Benefits**

Upon turning Age 60, retirees will receive their transfer orders placing them on the Retired List after their submitted retirement application is approved and processed by HRC-STL. This order is the source document to receive their DD Form 2 (RETIRED) ID card. Issuance of the DD Form 2 (RETIRED) ID Card means that the previous RC retiree now has the same benefits and entitlements as an AD retiree. A list of retiree benefits is located at the following link:  
<https://www.hrc.army.mil/site/Reserve/soldierservices/retirement/grayarea.htm>.

## **7-3 Defense Enrollment Eligibility Reporting System (DEERS)**

DEERS is a computerized data bank containing information on military sponsors (active, reserve/guard, retired) and their beneficiaries who may be eligible for medical care and other military privileges. The data bank is automatically updated when a new ID card is obtained. Gray area retirees or retired Soldiers who need to update Family data should contact the nearest ID Card Issuing Facility for information on ID Card issue and DEERS enrollment, or utilize the following web site to locate the nearest site to Soldier's home of record at [www.dmdc.osd.mil/rsc/owa/home](http://www.dmdc.osd.mil/rsc/owa/home).

## **7-4 Requesting a Retirement Packet**

Soldier's not receiving a packet from HRC within the time line indicated need to contact HRC by phone (1-800-318-5298) or in writing to:

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

Retirement application downloads are also available online at:  
<https://www.hrc.army.mil/site/protect/Reserve/download/index.htm> (located in top left hand corner under the title, Reserve Retired Pay Application).

## **7-5 Processing of Retired Pay Packet by HRC**

HRC-STL, upon receipt of the retirement packet, will notify the Soldier of any missing documentation. If the application is complete, they will suspense and process it prior to Soldier's 60th birthday or earlier based on eligibility for reduction of retirement age (para 3-2). **Applications missing the Twenty Year Letter AND a retirement point**



**statement will be denied and returned to the retiree.** Packets containing a Twenty Year Letter and no point statement DARP Form 249 will **only** receive 1,000 retirement points credit (20 yrs x 50 pts = 1,000 pts). HRC-STL personnel after processing the packet will mail the retiree their retirement order and forward electronic information on the retiree to DFAS for continued processing.

### 7-6 Serving in the AR Until Age 60

Soldiers remaining in the USAR until age 60 will not receive an application from HRC. The application should be submitted no later than 6 months prior to their retirement date. Effective date of retirement can be their 60th birthday or the end of the month in which they turn 60 (no waiver required). If a Soldier requests a waiver to stay beyond age 60, a copy of the approved waiver must be included in the application or HRC will process retirement on the Soldiers 60<sup>th</sup> birthday. The retirement date must coincide with the application date on the DD Form 108. This will dictate the retired pay start date.

### 7-7 Highest Grade Held (HGH)

(1) Soldiers will receive retired pay at their HGH, provided they meet the criteria in AR 135-180, Para 2-11c(1)(2)(3) and meet current enlisted promotion time and grade and the Reserve Officer Personnel Management Act (ROPMA).

(2) All officer HGH promotions are processed by HRC-STL with the retired pay application. They will be placed on the Retired List in the HGH. All retirees must include their HGH documentation in the retirement application. The following is a chart to clarify the requirements and regulatory guidance in determining HGH. Note: whether, the reason for reduction, separation or retirement was voluntary or involuntary, determines which rule is used:

<b>Status</b>	<b>Voluntary</b>	<b>Involuntary*</b>
<b>Enlisted</b> E-1 thru E-6	1 year	185 Days
E-7 thru E-9	2 years	185 Days
<b>Officer</b> O1 – O4	6 months	185 Days
O5 and higher (ROPMA)	3 years	185 Days
<b>Warrant Officer</b>	31 Days	31 Days

*\*Involuntary separation, discharge or reduction for any reason other than misconduct. If a Soldier is reduced for misconduct, they are not entitled to that rank unless earned through a normal promotion system. Rules for involuntary timeframes are found in AR 135-180.*

## **Chapter 8 Army Reserve Soldiers Reaching Active Duty Retirement**

### **8-1 Reserve Soldiers Reaching 20 Years AFS**

Some RC Soldiers mobilized or on ADOS/COADOS orders, may attain 20 years of AFS while mobilized and “not sanctuary” are visiting installation RSO offices seeking assistance in acquiring a 20-year active duty non-disability retirement. Currently, no policy exists to cover Soldiers in this category. Access to the Soldier Management System (SMS) will assist in retrieving the Soldier’s reserve records to assist in the retirement process.

In these situations, advise the Soldier to contact HRC-STL to acquire the necessary documents (statement of Service, DD Form 1506, etc), verifying the Soldier has completed 20 years of AFS. A representative from HRC will certify the documents and the Soldier’s request for retirement. The installation RSO **MUST** retire the Soldier from active duty. The installation RSO should contact HRC, Mr. Steve Welch at 314-592-0553.

HRC staff will provide:

Written authorization to retire the Soldier from active duty.

Extension of the mobilization order to accommodate leave not taken and/or to the last day of the month.

Statement of service that reflects all service time, specifically AFS.

## **Chapter 9 Department of Veterans Affairs (VA) Entitlements**

All retirees should be encouraged to contact the Department of Veterans Affairs upon retirement to inquire about possible benefits and entitlement to which they may be entitled. See VA pamphlet IB-10-164 ‘*A Summary of VA Benefits for National Guard and Reserve Personnel*’, pamphlet. Individuals may visit the nearest VA office or utilize the following web site at: <http://www.va.gov>.

### **9-1 VA Benefits and Selected Reserve**

- Health Care
- Compensation and Pension
- Education & Training Benefits
- Vocational Rehabilitation & Employment
- Home Loans
- Life Insurance
- Burial Benefits
- Dependents' and Survivors' Benefits

### **9-2 Eligibility for Reservists**

The primary factor in determining basic eligibility for VA benefits is “veteran status,” which is established by active military, naval, or air service and a discharge or release from active service under conditions other than dishonorable.

Reservists who have served honorably on active duty establish veteran status and may therefore be eligible for VA benefits, depending on the length of active military service and other eligibility factors. In addition, reservists who are never called to active duty may qualify for some VA benefits.

### **9-3 Health Care**

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

### **9-4 Combat Veterans Eligibility for VA Health Care Benefits Extended**

Under previous eligibility rules, combat veterans who served in a theater of combat operations after November 11, 1998 were eligible to be enrolled in Priority Group 6 and receive cost-free health care for two years after discharge for conditions potentially related to combat service.

The law has changed to extend eligibility for VA health care for eligible combat veterans! On January 28, 2008, the National Defense Authorization Act (NDAA) became law. This new law extends health care eligibility for combat veterans as follows:

1. Currently enrolled veterans and new enrollees who were discharged from active duty on or after January 28, 2003 are eligible for the enhanced benefits, for 5 years post discharge.
2. Veterans discharged from active duty before January 28, 2003, who apply for enrollment on or after January 28, 2008, are eligible for the enhanced benefit until January 27, 2011.

To learn more about health benefits for combat veterans, visit:

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

### **9-5 Compensation and Pension Benefits**

VA administers two tax-free monetary benefits based on disability and/or age. Compensation: VA can pay you monthly compensation if you are at least 10% disabled as a result of your military service.

1. **Pension:** You can receive a monthly pension if you are a wartime veteran with limited income, and you are permanently and totally disabled **or** at least 65 years old.
2. **Time Limits:** There is no time limit to apply for Compensation and Pension benefits.

### **9-6 Education**

Selected Reserve and National Guard members may be entitled to education benefits under the Montgomery GI Bill – Selected Reserve (Chapter 1606) and/or the Reserve Education Assistance Program (REAP/Chapter 1607).

Complete information is available at: <http://www.gibill.va.gov/>

### **9-7 Dependents' and Survivors' Benefits**

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

Complete information is available at: <http://www.vba.va.gov/survivors/VAbenefits.htm>

### **9-8 Vocational Rehabilitation and Employment**

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

Complete information is available at: <http://www.vba.va.gov/bln/vre/index.htm>

### **9-9 VA Life Insurance**

National Guard and Reserve Personnel are eligible to receive Servicemembers' Group Life Insurance (SGLI), Veterans Group Life Insurance (VGLI), and Family Group Life Insurance (FGLI). They may also be eligible for Service-Disabled Veterans Insurance (RH) if called to active duty, injured, and have a service-connected disability. To convert SGLI to VGLI, members must submit an [SGLV 8714, Application for Veterans' Group Life Insurance](#) to the Office of Service members' Group Life Insurance with the required premium within one year and 120 days from discharge. However, service members who submit their application within 120 days of discharge do not need to submit evidence of good health. Service members who apply after the 120-day period must submit evidence of good health.

Additional information may be obtained on-line at: <http://www.insurance.va.gov/>

### **9-10 Home Loan Guaranty**

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

recognized Trust Land may qualify for a direct home loan. Basic eligibility requirements for the home loan benefit are:

**Selected Reserve or National Guard** When eligibility is based solely on reserve or guard service, the individual must have completed at least six years of honorable service. Eligibility may also be established if an individual was released prior to six years service due to a service-connected disability..

**Active Duty** – Reservists and National Guard members who are activated and serve under title 10 are eligible if they were activated after August 1, 1990, served at least 90 days, and receive an honorable discharge. Eligibility based on current activation begins after 90 days of active service.

VA Eligibility Center - Certificate of Eligibility Toll-free - 1-888-244-6711

### **9-11 Burial Benefits**

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

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

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

### **9-12 VA Contact Information**

**Each VA benefit has its own eligibility requirements. For specific information about eligibility call VA at: 1-800-827-1000**

Health Benefits **877-222-8387**

Education Benefits **888-442-4551**

VA Life Insurance **800-669-8477**

Office of SGLI **800-419-1473**

CHAMPVA **800-733-8387**

Environmental Health **800-749-8387**

Headstones (*status of claims only*) **800-697-6947**

Telecommunication

Device for Deaf (*TDD*) **800-829-4833**

Direct Deposit **877-838-2778**

VA Web Site

[www.va.gov](http://www.va.gov)

Apply for Health Benefits

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

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

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

Facilities Locator

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

Federal Benefits for Veterans and Dependents (2008 Edition)

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

The Center for Women Veterans

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

Education

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

Loan Guaranty

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

Veterans Service Organizations

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

State Veterans Affairs Offices

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

For information on reemployment rights and unemployment insurance

<http://www.dol.gov>

Burial and Memorial Benefits

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

## Chapter 10 Retiree Sources of Information

In retirement, as a “gray area” retiree and when you begin receiving retired pay, staying connected with the Army is vital. You want to know the latest information on laws and policies affecting you and your Family. The Army offers you several resources that will keep you abreast and informed of current changes in law.

### 10-1 Army Echoes

*Army Echoes* is the HQDA bulletin for retired Soldiers and surviving annuitant spouses. It's published three times a year, usually in January, May and September. *Echoes reports significant changes to laws affecting you and discusses* changes in the active Army. You should begin receiving *Echoes* when you become a “gray area” retiree. HRC-St. Louis is the source of mailing addresses for “gray area” retired Soldiers. If you're not receiving *Echoes*, you should contact them at 1-800-318-5298, ext. 4, to make sure both your address and your status as a “gray area” retired Soldier are current. When you begin receiving retired pay, your correspondence address with the DFAS-CL Retired Pay Center (1-800-321-1080) will be used for mailing *Echoes*. Once you start receiving *Echoes*, you have the option of receiving *Echoes* hard copy or via e-mail. You can sign up for e-Echoes on the Army Retirement Services homepage at <http://www.armyg1.army.mil/rso/echoes.asp>.

## 10-2 Online Resources

While *Echoes* can be printed and mailed only three times a year, the Army offers online resources updated more frequently. The Army Retirement Services homepage (<http://www.armyg1.army.mil/retire>) reports information for both retiring and retired Soldiers and Families, including a Current News section. AKO for Army Retirees (<https://www.us.army.mil/suite/page/559734>) is designed for retired Soldiers; however, you'll find the news and online links reported useful in preparing for retirement as well. HRC-St. Louis maintains a Website for retiring and retired Reserve Soldiers at <https://www.hrc.army.mil/site/reserve/soldierservices/default.asp>.

## Enclosure A – Table of Retiree Benefits

Benefits	Gray Area (Active RC, IRR, or Retired Reserve)	Retiree (Age 60+; receiving retired pay)	
<p><b>ID Cards</b></p> <p>Obtain a DD Form 2(RES RET) and DD Form 1173-1 at any Reserve Component ID card-issuing facility with a copy of your 20-year letter and transfer or separation orders.</p> <p>Obtain a DD Form 2(Ret)(Blue) and DD Form 1173 (Uniformed Services identification and privilege card) for your family members at any ID card-issuing facility with a copy of your retirement orders.</p>	<p>Member - DD Form 2 (RES RET)</p> <p>Spouse/Dependents - DD Form 1173-1</p>	<p>Member - DD Form 2 (RET)</p> <p>Spouse/Dependents - DD Form 1173</p>	
<p><b>Military Installations, Facilities and Activities</b></p> <p>Local post policies and in-country directives govern the use of facilities.</p>			
<p><b>Exchanges</b></p>	Yes	Yes	
<p><b>Commissary</b></p>	Yes	Yes	
<p><b>Shoppettes</b></p>	Yes	Yes	
<p><b>Service Stations</b></p> <p>Gasoline coupons are not available in OCONUS for retirees.</p>	Yes	Yes	
<p><b>Physical Fitness Center</b></p>	Yes	Yes	
<p><b>Lodging</b></p> <p>Military lodging is available on a limited basis. Space A is "first come-first served" based on daily availability.</p> <p>Armed Forces Recreation Centers (AFRC) lodging is available to all ID card holders. Toll-Free number: 1-800-GO-ARMY-1 or 1-800-462-7691</p> <p>Guest House is normally available on a limited basis.</p>	Yes	Yes	
<p><b>Other Facilities</b></p> <p>Theater</p> <p>Recreation Center</p> <p>Officer/NCO/Enl Clubs</p> <p>Laundry/dry cleaning</p> <p>Bowling Alleys</p> <p>Beverage Stores</p> <p>Libraries</p> <p>Four Seasons</p> <p>MWR facilities</p> <p>Flower Shops</p> <p>Optical Shop</p>	Yes	Yes	



Beauty/barber shop Check cashing/currency exchange		
<b>Medical Facilities</b>	Member - No; except on ADT or AD (Eligible if returned to an active duty status)  Spouse/Dependents - No	Member – Yes  Spouse/Dependents - Yes
<b>Champus Tricare</b>	Member - No  Spouse/Dependents - No	Member - Yes (Until age 65)  Spouse/Dependents - Yes (until 65) . After 65, Tricare for Life is second payor to Medicare.
<b>TRICARE Retiree Dental Program (TRDP)</b>	Yes (Gray Area Retirees)	Yes
<b>Lodging /AFRC (4)</b>  Military lodging is available on a limited basis. Space A is "first come-first served" based on daily availability. Armed Forces Recreation Centers (AFRC) lodging is available to all ID card holders. Toll-Free number: 1-800-GO-ARMY-1 or 1-800-462-7691 Guest House is normally available on a limited basis.	Yes	Yes
<b>Space-A Travel</b>	Member - Yes; limited to CONUS  Spouse/Dependents - No	Member - Yes  Spouse/Dependents - Yes (OCONUS)
<b>SATO/Carlson Wagonlit Travel</b>	Yes	Yes
<b>Legal Assistance</b>	Limited ( <a href="#">AR 27-3</a> )	Yes
<b>Survivor Assistance</b>	Yes	Yes
<b>Casualty Assistance</b>	Yes	Yes
<b>VA Benefits</b>	Yes, if Vet	Yes



# FACT SHEETS

December 1, 2006

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

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

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

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

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

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

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

**Web sites and Resources:**

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

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

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

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

Enclosure C – Death Notification Memorandum Example

AHRC-PAP-T

DATE

ATTN: Tonya Clark-Kelley/Mary O'Brien

SUBJECT: Information on a Deceased Army Reserve Soldier

The following information is provided pertaining to a Deceased Soldier of the Army Reserve:

SOLDIERS NAME: Doe, John B.

SOLDIERS SSN: XXX-XX-XXXX

SOLDIERS DOB: 20 March 1956

DATE OF DEATH: 5 December 2007

CAUSE OF DEATH: Auto Accident

SPOUSE'S NAME: Susan B Doe

SPOUSE'S SSN: XXX-XX-XXXX

SPOUSE'S ADDRESS: 123 Brown Ave. Brownville, MD

SPOUSE'S TELEPHONE NUMBER: XXX-XXX-XXXX

SPOUSE'S DOB: 18 May 1958

DATE OF BIRTH: 20 February 1983

Attached is the Twenty Year Letter, DD Form 1883 or DD Form 2656-5 and the ARPC Form 249. The original death certificate will be mailed upon receipt from the widow.

Signed,

Susan B. Doe