

Marine Corps

Retirement Guide



**Headquarters U.S. Marine Corps
Separation and Retirement Branch (MMSR)
3280 Russell Road
Quantico, VA 22134-5103**

15 May 2012



DEPARTMENT OF THE NAVY
HEADQUARTERS UNITED STATES MARINE CORPS
3280 RUSSELL ROAD
QUANTICO, VIRGINIA 22134-5103

IN REPLY REFER TO:
NAVMC 2642
MMSR-6

FORWARD

1. PURPOSE

The Marine Corps Retirement Guide, NAVMC 2642 contains information on the entitlements, benefits, and privileges afforded to retired Marine Corps members and their families.

2. CANCELLATION

NAVMC 2642 of 27 October 1997.

3. INFORMATION

The contents of this Retirement Guide are current as of date of publication. Changes in laws and regulations will be announced in the quarterly publication: Semper Fidelis, Memorandum for Retired Marines. Use the Memorandum to keep your copy of the Retirement Guide current. *The Retirement Guide will be updated annually by HQMC MMSR-6.* You can obtain this document on line at https://lnweb1.manpower.usmc.mil/manpower/mi/mra_ofct.nsf/mmsr/Retired%20Activities%20Home.

4. SCOPE

The Marine Corps Retirement Guide is general in nature and should not be cited as authority for specific actions. Official determinations can only be based on proper regulations and laws.

5. CERTIFICATION

Reviewed and approved this date.

C. L. O'CONNOR
Colonel
U.S. Marine Corps
Director, Personnel
Management Division

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DIRECTORY ASSISTANCE

Throughout the **Marine Corps Retirement Guide**, you will be instructed to write for additional information from the Commandant of the Marine Corps (CMC) or the Defense Finance and Accounting Service (DFAS) (*formerly the Marine Corps Finance Center*). These contact addresses are mentioned quite frequently, they are listed here to eliminate reprinting them in the guide. In order to avoid any delays in correspondence, it is important you include the office code following CMC.

CONTACT ADDRESSES

Commandant of the Marine Corps
Headquarters U.S. Marine Corps
Code ()
3280 Russell Road
Quantico, VA 22134-5103
1-800-336-4649, press option "6"
Fax: (703) 784-9834

Retired Marines:

Defense Finance and Accounting Service
US Military Retirement Pay
PO Box 7130
London KY 40742-7130
1-800-321-1080
(216) 522-5955
Fax: 1-800-469-6559

A VISIT TO THE WEB...

The World Wide Web is a program running on the Internet that allows people around the world to share information in a standard format. The Web consists of millions of home pages, documents with text, graphics, and links that serve as the guide to the site. Some sites are small, only consisting of a main or home page, while others contain thousands of related pages connected to them. Users access the web by entering a

Uniform Resources Locator or URL for short. The URL is a web site's address. It always begins with *http*, which stands for hypertext transfer protocol. The following URLs provide additional information to this retirement guide. As a handy reference, a brief description of the web site is included. In addition, the chapter and subheading where the topic was first mentioned is provided here in *italics*.

AMERICAN RED CROSS:

<http://www.redcross.org>

(*Chapter 4-3. American Red Cross*)

DEFENSE FINANCE AND ACCOUNTING SERVICE

<http://www.dfas.mil>

By clicking on "*Money Matters*," you will view a variety of information such as **myPay**, information about retired and annuitant pay, garnishment, out-of-service debt, etc. You can also submit your request for change of address by clicking on "*Retired and Annuitant Pay*," then clicking depending on your status "*military retiree*" or "*annuitant*."

(*Notification of Change of Address*)

About DFAS:

The Defense Finance and Accounting Service is the world's largest finance and accounting operation. It provides responsive, professional finance and accounting services to the men and women who defend America. For more information about DFAS, visit <http://www.dfas.mil>

How to avoid indebtedness to DFAS!

Contact DFAS to stop retired or annuitant pay upon death at **1-800-269-5170**. If you do not, DFAS will contact the bank directly to recover any electronic payments. This rule also applies for payments from other sources such as the VA or OPM.

DFAS expands automated services for retirees and annuitants. By using the DFAS Interactive Voice Response System (IVRS), retirees and annuitants can obtain specific account information. When customers call 1-800-321-1080 or (216) 522-5955, they will hear a menu option to use this feature. Customers choosing to use this new feature will be prompted to enter their social security number and Personal Identification Number (PIN).

Those who have an account with **myPay** can use the same PIN to access the IVRS. By using the IVRS, customers will be able to obtain specific account information in the following areas:

- Correspondence address
- Allotments
- Certificate of Eligibility or Report of Existence
- Deductions
- Gross and net pay
- Survivor Benefit Plan coverage
- Federal and state taxes

The IVRS is available 24 hours a day, 7 days a week.

MYPAY ACCOUNT:

<https://mypay.dfas.mil/mypay.aspx>
MyPay is an innovative, automated system that puts you in control of processing certain discretionary pay data items without using paper forms. You can also get your pay statements, tax forms and travel advice of payment using **myPay**. **MyPay** saves time, is convenient, and reliable. You can access **myPay** nearly 24 hours a day, 7 days a week to change or review your current information, or to check your most recent pay statement.

Obtaining a PIN is very easy. On the web site select **NEW PIN** under the **NEED A NEW PIN** option on the **myPay** home page. The

process will issue a new random temporary PIN for your account, which will be mailed to your address of records currently contained in your pay system. Please allow 10 days for delivery. For assistance and/or customer support contact the DFAS Centralized Customer Support Unit at 1-800-390-2348 or (216) 522-5122.

DEPARTMENT OF AGRICULTURE:

<http://www.rurdev.usda.gov/rhs>

The Rural Housing Service helps rural communities and individuals by providing loans and grants for housing and community facilities. The Rural Housing Service also provides funding for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, and much more.

DEPARTMENT OF EDUCATION:

<http://www.ed.gov>

At this web site you can get information on Federal Student Aid, educational opportunities and scholarships for students and parents (i.e. how to plan for college, pay for it and help the student prepare for college success).

DEPARTMENT OF VETERANS AFFAIRS:

<http://www.va.gov>

Go to the “*Benefits – Veterans Benefits Administration Home*” at <http://www.vba.va.gov/VBA/> and click on “*Federal Benefits for Veterans and Dependents*” (2008 edition) to download the annual handbook. (Chapter 3 - *Benefits Administered by the VA*)

**DIVISION OF PUBLIC AFFAIRS,
HQMC:**

<http://www.marines.mil/units/hqmc/divpa/Pages/default.aspx>

(Chapter 5-3. Publication of Articles and Public Speaking Engagements)

MARINE CORPS INSTITUTE:

<https://www.mci.usmc.mil/newmci/>

By clicking on this site, you will access the catalog of courses offered by MCI.

(Chapter 5-9. Educational Opportunities and Scholarships)

NATIONAL CEMETERY SYSTEM:

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

(Chapter 6-1. Burial Benefits)

**NAVY/MARINE CORPS RELIEF
SOCIETY:**

<http://www.nmcrcs.org/>

(Chapter 4-2. Navy/Marine Corps Relief Society)

**RETIRED ACTIVITIES SECTION
(MMSR-6):**

<http://www.manpower.usmc.mil>

Click on "Veteran Marine," "Separation and Retirements," and "Retired Activities" *(Retired Activities Section, Headquarters, U.S. Marine Corps)*

**SOCIAL SECURITY
ADMINISTRATION:**

<http://www.ssa.gov/>

Click on "Site Map" to view from a listing of several topics (i.e. Appeals, Applying for Benefits, Applying for a Social Security Number, Benefits, Computing your benefits, etc.) *(Chapter 4-1. Social Security)*

**THE ARMED FORCES RETIREMENT
HOME:**

<http://www.afrh.gov>

At this web site, you can get information on the eligibility criteria, resident fees, frequently asked questions section, etc.

(Chapter 5-13. The Armed Forces Retirement Home)

TRICARE SUPPORT OFFICE:

<http://www.tricare.mil>

At this web site, you can get information on enrollment, claims, benefits, etc. *(Chapter 8 - Medical Care)*

MARINE FOR LIFE:

<https://www.m4l.usmc.mil>

This web site provides information about transition assistance to Marines who honorably leave active service and return to civilian life and to support injured Marines and their families.

MARINE ONLINE:

<https://www.mol.usmc.mil>

Marine OnLine (MOL) is designed for Marines with personnel records in the Marine Corps Total Force System (MCTFS). This includes Marines on Active Duty, Reserve, Active Reserve Marines, the Inactive Ready Reserve (IRR) and Retired Marines. If you fall into one of the categories just mentioned, and you want to register on MOL, visit the Marine OnLine web site and click on "register online."

**BOARD FOR CORRECTIONS OF
NAVAL RECORDS (BCNR):**

<http://www.hq.navy.mil/bcncr/bcncr.htm>

At this web site, you can obtain information on how to contact the BCNR (telephone numbers and address); you can download and print the required application (DD Form 149) in order to submit your case to BCNR, etc. Congress created the Board for Correction of Naval Records (BCNR) in 1946 to provide a

method for correction of errors or removal of injustices from current and former Navy and Marine Corps member's records without the necessity for private legislation.

**PERSONNEL MANAGEMENT
SUPPORT BRANCH MMSB-12:**

<https://www.manpower.usmc.mil/portal/page?pageid=278,1937138&dad=portal&schemata=PORTAL>

The Personnel Management Support Branch, under the Director, Personnel Management Division, directs and controls the functions necessary to create, maintain, and archive Official Military Personnel Files (OMPFs) (i.e. DD Form 214, Retirement orders, etc.).

**NATIONAL PERSONNEL RECORDS
CENTER:**

<http://www.archives.gov/st-louis/>

The National Personnel Records Center, Military Personnel Records (NPRC-MPR) is the repository of millions of military personnel, health, and medical records of discharged and deceased veterans of all services during the 20th century. NPRC (MPR) also stores medical treatment records of retirees from all services, as well as records for dependent and other persons treated at naval medical facilities.

Information from the records is made available upon written request (with signature and date) to the extent allowed by law. This site is provided for those seeking information regarding military personnel, health and medical records stored at NPRC (MPR). **If you are a veteran or the next-of-kin of a deceased veteran, you may now use vetrecs.archives.gov to order a copy of your military records.** For all others, your request is best made using a Standard Form 180. It includes complete instructions for preparing and submitting requests.

**RETIRED ACTIVITIES SECTION
(MMSR-6), HEADQUARTERS U.S.
MARINE CORPS**

We are part of the Separation and Retirement Branch of the Manpower and Reserve Affairs Department. Our responsibility includes all of your administrative matters exclusive of pay. During your active-duty career, every time you needed administrative support, you notified your company office and appropriate measures were taken. If you needed this support, and did not report it, it was discovered during one of many periodic audits of your records. Now that you are retired, it is *your responsibility* to keep the Marine Corps current with regards to administrative reporting.

This is our Mission:

We provide a "one-stop" records update and advice service. Whenever you have a question concerning any of your entitlements, benefits, or privileges, let us know either by phone, mail, fax, or internet. We will advise you on appropriate measures.

Our address is:

Commandant of the Marine Corps
Separation and Retirement Branch
Retired Activities Section (MMSR-6)
3280 Russell Road
Quantico, VA 22134-5103

Our phone numbers are:

1-800-336-4649 (press option 6)
(703) 784-9310 (press option 6)
Fax: (703) 784-9834

Whenever you see instructions in this guide to contact us, you can always call unless we specify a requirement to write.

SEMPER FIDELIS MEMORANDUM FOR RETIRED MARINES:

The **Semper Fidelis** memorandum is a quarterly publication distributed to all retired Marines and their survivors who receive an annuity from the Marine Corps. Formerly entitled the **Newsletter for Retired Marines**, it was first issued in February 1956. Its mission then, as it is now, is to keep you abreast of current laws and regulations, which may affect your entitled benefits and privileges. The information provided in **Semper Fidelis** is furnished as an update to this guide. Remember, the information contained in the pay system files is the source for the addresses used in mailing **Semper Fidelis**, so it is vital that you keep this information current through correspondence with DFAS and CMC (MMSR-7) as mentioned on the Notification of Change of Address section.

How to access the Semper Fidelis Online: Go to <http://www.manpower.usmc.mil> and select "*Semper Fidelis Online*." The newsletters are available in a Portable Document Format (PDF) and you must have the free Adobe Reader at <http://www.adobe.com> in order to view them.

SECRETARY OF THE NAVY'S RETIREE COUNCIL (RC):

<https://secnavretireecouncil.lifelines.navy.mil>

This web site contains useful links on benefits, programs, and related areas of interest for military retirees and their families, as well as for those considering retirement. (*Chapter 12 – Secretary of the Navy's Retiree Council (RC)*)

NOTIFICATION OF CHANGE OF ADDRESS:

General. A dual address is kept in each **pay** account: the mailing address of your financial institution (if you are enrolled in the

Direct Deposit Program) and your home address. DFAS will mail all items such as Retiree Account Statements, 1099R forms, and other correspondence to your home mailing address.

If you receive your check through the mail, you must submit a change of address request in writing. Send a written request with your signature to DFAS. For your protection, however, DFAS will not honor any change of address reported by telephone or third party.

Procedures for Reporting a Change of Address.

Retired Marines who have a Direct Deposit account **must** contact DFAS at:

Defense Finance and Accounting Service,
US Military Retirement Pay
PO Box 7130, London, KY 40742-7130
1-800-321-1080, (216) 522-5955
Fax: 1-800-469-6559

Also retired Marines **must** contact Headquarters Marine Corps (MMSR-7) at:

Commandant of the Marine Corps
Separation and Retirement Branch
Retired List Maintenance and Support
Section (MMSR-7)
3280 Russell Road
Quantico, VA 22134-5103

1-800-715-0968
Fax: (703) 784-9834

Concerning address changes, you will need to remember:

- If you are or will be temporarily absent from your permanent residence, do not report an address change unless you want to receive your check(s) and official mail at the temporary address.
- If you are in receipt of monetary benefits from another Government agency, you must also notify that agency of any address change.
- If you are in receipt of disability compensation or pension payments from the Department of Veterans Affairs or the Office of Personnel Management and Budget instead of retired or retainer pay, you may notify DFAS of any mailing address change.

CHAPTER 1

RETIRED MARINE CORPS PERSONNEL AND RECALL TO ACTIVE DUTY

1-1. CATEGORIES OF RETIRED MARINE CORPS PERSONNEL

The following are categories of retired Marine Corps personnel. Under applicable provisions of law, you were transferred to one of these lists. Which one reflects your current status?

- ❑ **Marine Corps Retired List:** Consists of active or Reserve enlisted personnel with 30 years active service and active or Reserve officers with more than 20 years of active service who are transferred directly to the Retired List upon request. These retired Marines receive retired pay.
 - ❑ **Fleet Marine Corps Reserve (FMCR):** Consists of active and Reserve enlisted Marines who have completed at least 20 but less than 30 years of active service or active constructive service, and have requested transfer to the FMCR. The FMCR has no connection with the Marine Corps Reserve. Enlisted Marines serve in the FMCR on a retainer basis and receive retainer pay until they complete a total of 30 years of service, after which they are retired. Upon retirement, the Marine will receive retired pay. Retainer and retired pay usually will be the same amount. However, in cases where the member has previous commissioned service, and has
- served satisfactorily as determined by the Secretary of the Navy, the member will be advanced to the highest commissioned grade and receive that retired pay. Members of the FMCR are not retired by definition, but are specifically treated as such under Title 10, United States Code. Therefore, they are subject to recall identically as retired Marines.
- ❑ **Temporary Disability Retired List (TDRL):** Consists of Marines who are not physically qualified for duty and according to accepted medical principles and standards may be permanently disabled. Placement on this list prevents them from being permanently retired with a condition that could develop into a more serious disability. By statute, these Marines are required to undergo periodic physical examinations every 18 months and may only remain on the TDRL for a period of five years. Before that time, they must either be found fit for full duty, separated with severance pay, or placed on the Permanent Disability Retired List.
 - ❑ **Permanent Disability Retired List (PDRL):** Consists of Marines who are not physically qualified for duty and according to accepted medical principles and standards are permanently disabled.
 - ❑ **Retired List of the Marine Corps Reserve:** Consists of Reservists who have less than 20 years of active service but at least 20 years of qualifying service who are transferred to the Retired List of the Marine Corps Reserve upon request. These retired Marines do not receive

retired pay until their 60th birthday. However, the National Defense Authorization Act 2008 authorizes a reduction in retirement age from age 60 of three months for every aggregate of 90 days of active-duty service performed in a fiscal year. For more information, or to determine if you need the restrictions, contact MMSR-5.

- ❑ **Retirement of Reservists Not Qualified for Retired Pay:** Members previously transferred to the Retired Reserve in an honorary status will maintain their retired status per SECNAVINST 1820.2C. Reservists who possess special qualifications or critical professional skills, or are required by law to maintain status, are not eligible for non-Regular service retired pay, and are subject to mandatory removal from an active status, may be transferred to Retired Reserve status in lieu of discharge as approved by DC/S M&RA or CHNAVPERS.

1-2. MOBILIZATION CONSIDERATIONS

All retired Marines are placed in one of three categories for mobilization purposes:

- ❑ **Category I:** Non-disability retired Marines under age 60 who have been retired less than five years.
- ❑ **Category II:** Non-disability retired Marines under age 60 who have been retired five years or more.
- ❑ **Category III:** Non-disability retired Marines age 60 or older and all disability retired Marines.

1-3. RECALL TO ACTIVE DUTY

Retired Marines may be recalled to active duty on either a voluntary or an involuntary basis:

- ❑ **Voluntary:** The Secretary of the Navy may order any retired or FMCR member to voluntary active duty at any time **with** the retired member's consent.
- ❑ **Involuntary:** The Secretary of the Navy may order any retired or FMCR member with at least 20 years of active service to active duty at any time to perform duties deemed necessary in the interests of national defense (Title 10, Section 12302-12318 of the United States Code (U.S.C.)). The Secretary of the Navy may order any retired member of the Marine Corps Reserve to active duty provided a war or national emergency has been declared by Congress and the Secretary of the military department concerned, with approval of the Secretary of Defense, determines there are not enough qualified Reserves in an active status to fulfill national requirements (Title 10, Section 672(a) of the U.S.C.).

CHAPTER 2

MARINE CORPS RETIRED PAY AND TAXES

2-1. RETIRED PAY GENERAL INFORMATION

Retiree Account Statement (RAS).

You will receive a RAS on the initial establishment of your retired or retainer pay account, when a pay action is requested by you, or initiated by DFAS, or when cost-of-living increases or statutory changes occur. A RAS is generated each time a monetary adjustment is made to your account. It is important you keep it because it contains your gross pay entitlement and any applicable deductions from that pay such as withholding tax, allotments, or survivor annuity.

Questions Concerning Your Pay. If you have any inquiries about retired or retainer pay, call DFAS at **1-800-321-1080** or **(216) 522-5955**.

2-2. RETIRED AND RETAINER PAY CORRESPONDENCE

Whenever you write to DFAS, include your signature and Social Security Number. Your Social Security Number is essential because it correctly identifies your pay account. DFAS maintains a large number of accounts and duplication or similarities of names often occur. Correspondence will be returned to you if this important number is not included.

2-3. RETIRED AND RETAINER PAYCHECKS

Your monthly retired, retainer, or SBP annuity paycheck is processed by DFAS to reach you on the first business day of the

following month (e.g., you should receive your September payment on 1 October). If you are enrolled in the Direct Deposit Program, payments are transmitted through the Federal Reserve System and will arrive at your bank on the first business day of the following month.

2-4. LOST OR MISSING PAYCHECKS

If you do not receive your monthly check on the normal receipt date, contact your local post office first. If they cannot locate your check, request a stop payment to DFAS. For retired/retainer pay or an SBP annuity, write a letter to: **Defense Finance and Accounting Service, US Military Annuitant Pay, PO Box 7131, London KY 40742-7131** or fax **1-800-469-6559**. Ensure that it includes your Social Security Number, signature, and telephone number. By providing your telephone number, DFAS will be able to call and confirm non-receipt of a particular check. If you make this request by telephone, you will still need to submit a letter to verify your request. Stop-payment requests should properly identify the missing check(s) (e.g., the payment issued for July will be dated for the first business day of August. This represents the settlement of your account for the month of July—and is the July payment—not the August payment, even though it is dated and received in August.). **Do not** write to DFAS about lost checks you receive from other Federal agencies such as the Department of Veterans Affairs (VA) or the Social Security Administration. Contact those agencies directly.

2-5. MISSING CHECKS LOCATED

If you report your retired, retainer, or SBP annuity paycheck as lost or stolen, and it arrives later, immediately notify DFAS. Do not negotiate both the original and successor

check because this will result in an overpayment to you. If necessary, the Government will take action to recover any overpayment by deductions from your pay.

2-6. DIRECT DEPOSIT PROGRAM

Direct Deposit Program. Although the Marine Corps may require enrollment in direct deposit, it is not a DFAS requirement. As of July 1996, you are required by law to enroll in the Direct Deposit Program for your retired, retainer, or SBP annuity pay. Enrollment will ensure your money is electronically deposited into your financial account by the first business day of the following month. If for some reason that does not happen, notify DFAS. To enroll in the program, visit your financial institution (bank, credit union, or savings and loan) and complete an SF-1199A (Direct Deposit Sign-Up Form). Mail it to DFAS. The change will normally become effective within 30 days of receipt. **Helpful hint:** Do not close your old account until your next check is deposited in your new bank account.

2-7. DISCRETIONARY ALLOTMENT SYSTEM

Authorized Allotments. As of 1 Oct. 1997, the Discretionary/Non-Discretionary Allotment System replaced the Voluntary Allotment System. You may continue or discontinue the allotments that were active when you transferred to the retired list or the FMCR. The new system limits you to a total of six (6) discretionary allotments. Examples of discretionary allotments include, but are not limited to:

- Payment of insurance premiums for various types of commercial insurance. This includes life, dental and health, and vehicle insurance.

- Payments to family members. This may be a spouse, child, or a relative not legally considered a dependent.

- Payment to a financial institution, mutual fund company, or investment fund for a savings, checking, or trust account.

- Payment of a personal or car loan.

- Payment of mortgage or rent.

- Payment of loan to repay consumer credit.

As long as the retired member certifies that the allotment is within the limits of the law, it may be started for almost any reasonable purpose. For example, an allotment may be established for a gambling debt as long as gambling is legal in that state. Examples on non-discretionary allotments are:

- Purchase of U.S. Savings Bonds.

- Voluntary liquidation of an indebtedness to the U.S., such as a defaulted note for FHA or DVA, delinquent Federal taxes, a debt to any department or agency of U.S. Government, or pay delinquent state or local or employment tax.

- Charitable contributions or loan repayment to Army Emergency Relief, Navy and Marine Corps Relief Society, and Air Force Aid Society.

Where possible, the allotment payment should be made by direct deposit to a financial institution for credit to the allottee. This may require the recipient to make satisfactory arrangements with a financial institution to accept DDS before starting the allotment. Current retired military are

not grandfathered under this mandate, meaning that they must also comply with the six (6) discretionary allotment limit effective 1 October 1997. Those with more than six (6) discretionary allotments will be notified of action pending.

Allotment Procedures. To request an allotment action, submit a written request to DFAS and ensure it includes:

1. Your signature,
2. Social Security number,
3. The type of required action,
4. The amount of allotment,
5. The month of the first or last deduction from your pay, and
6. The name and address of the allottee.

Provide your policy number whenever you request a start or change in the amount of allotments for the payment of life insurance premiums.

Effective Date of Change. The first and last deduction will occur within 60 days. If your request to start or change an allotment is received at DFAS by the 15th of the month, the first deduction will normally occur the following month. If your request to stop an allotment is received by the 15th, the stop will normally occur with the last deduction of the month when it is received. DFAS can only permit changes when they are beyond your control and are of an administrative nature dictated by events incidental to the purpose of the allotment.

2-8. FEDERAL AND STATE INCOME TAX

General. The Internal Revenue Service (IRS) requires DFAS to withhold Federal income tax from the taxable portion of retired or retainer pay. Disability retired pay based on the actual percentage of disability assigned may be excluded from gross income for Federal income tax purposes. Factors affecting exclusion of disability pay are discussed under the Tax Benefits heading of this section.

Exclusion. The monthly cost of participation in the Retired Serviceman's Family Protection Plan (RSFPP) and/or the Survivor Benefit Plan (SBP) to provide a survivor annuity to an eligible recipient(s) is also excluded from gross income for Federal income tax purposes. The excluded amounts are not included in the "gross amount" report annually on the IRS Form 1099R. Retired members and annuitants will be issued 1099R forms, which replaces the old W2-P forms. Retired members or annuitants who do not get their 1099Rs by 1 February, have questions about their 1099R forms, or need to update their mailing addresses may contact DFAS.

Withholding Tax. The monthly withholding tax deduction is computed under the percentage withholding tables prescribed by the IRS. It is based on the marital status and number of exemptions claimed on the IRS Form W-4 (Employee's Withholding Certificate) or your signed letter. For the purpose of withholding state tax, you may also have additional amounts withheld each month in multiples of \$1, without regard to the number of exemptions claimed. The minimum amount is \$10. The disbursing officer settling your retired or retainer pay account is merely a withholding agent and

the final determination of your tax liability is a matter under the jurisdiction of the IRS.

Exemptions. The data you furnish on the IRS Form W-4 pertaining to number of exemptions, marital status, and/or additional withholdings, will remain in effect until you submit an updated IRS Form W-4. DFAS furnishes these forms on request or you may obtain them from any IRS office.

Increase or Decrease in Exemptions. You may file an IRS Form W-4 at any time if the number of your exemptions increases. If the number decreases, you must file the form within 10 days for any of the following reasons:

- ❑ You divorce or legally separate from your spouse for whom you have been claiming an exemption, or your spouse, claims his or her own exemption on a separate IRS Form W-4,
- ❑ The support of a family member for whom you claim an exemption is assumed by another individual, and you no longer expect to furnish more than one-half of that family member's support for the year, or
- ❑ A family member for whom you claim an exemption, will, during the year, receive sufficient income in his or her own right that you no longer provide over half that family member's total support.

Exemption from Withholding Tax. If you did not have a tax liability for the previous year and do not expect any for the previous year, you may avoid Federal income tax withholding by submitting an IRS Form W-4E (Exemption Form Withholding

Certificate) to DFAS. You may obtain this form from any IRS office.

Federal Insurance Contributions Act.

Retired and retainer pay are not subject to withholdings under the Federal Insurance Contributions Act (FICA) tax. This means your retired or retainer pay is not taxable for Social Security and Medicare.

IRS Form 1099R. Your 1099Rs are mailed to your correspondence address on file as of December. To ensure you receive your 1099R in a timely manner, ensure your correspondence address is correct by 1 November of the previous year. You may also obtain your 1099R by visiting <http://www.dfas.mil/mypay>. Your 1099R will cover your entitlement for December through November of a year, while the payments are dated 2 January through 1 December of a year. You will not receive an IRS Form 1099R if the full amount of your retired pay is excluded from gross income for Federal income tax purposes because of physical disability. A special request for your IRS Form 1099R is not necessary and only delays the timely mailing of the forms to all applicable members. Requests for a duplicate W-2 issued for active-duty pay should be sent directly to: **DFAS-KC (Code FLB), 1500 E. Bannister Road, Kansas City, MO 64197-0001** or call **1-800-449-3327**.

Tax Benefits. There are several tax benefits available to you if you were retired for disability or if you are awarded VA disability compensation. If you were:

- ❑ Retired for or entitled to retired for disability before 24 September 1975,
- ❑ On active duty or a member of the Reserves before 25 September 1975, or

- You entered military service after 25 September 1975, and are retired for a combat-related disability after 1 Jan. 1977.

The manner in which your retired pay is computed determines whether any of it is subject to Federal income tax. If your retired pay is computed by multiplying the percentage of disability times basic pay, all retired pay is exempt. If you chose to have your pay computed on the basis of length of service, then only that amount of your retired pay that is in excess of the amount you would have received if you had elected computation based on disability percentage is taxable. Exempted pay is not reported by DFAS on your IRS Form W-2P and you do not have to include it on your Federal income tax return. If you are awarded VA disability compensation, and waive an amount of retired pay equal to the amount of the VA award, the VA will pay such compensation directly to you. VA disability compensation payments are Federal income tax exempt (i.e., not included in your Federal tax return and the amount is not included on any IRS Form issued by the VA or DFAS). If you are in receipt of VA disability compensation, the □ amount of retired pay that you waive is subtracted from that portion (if any), of your retired pay that is tax exempt due to disability. If your are permanently and totally disabled (defined as being unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months) and are under age 65, you may qualify for Disability Income Exclusion. If you feel you may qualify for this benefit, you are encouraged to seek professional counsel from a legal assistance officer or tax expert.

2-9. GARNISHMENT AND SIMILAR PROCEEDINGS

The “Uniformed Services Former Spouses’ Protection Act” (10 U.S.C., sec. 1408) permits retired and retainer pay to be garnished for alimony and child support payments as a result of a court order arising from divorce proceedings. The Act limits the maximum garnished amount to no more than 50% of disposable pay for one divorce or 65% for two or more divorces. Authority to garnish retired and retainer pay for child support or alimony payments is provided in 42 U.S.C., sec 659.

The following payments are deducted from retired and retainer pay to determine disposable income subject to garnishment in divorce proceedings:

- Fines and forfeitures due the United States as a result of court-martial,
- Federal, state, or local income taxes,
- SBP payments, and/or

The disability percentage of your retirement pay.

The applicability of the Former Spouses’ Protection Act and garnishment procedures associated with the Act involve a number of complex legal issues, many of which revolve around state laws. Because of this, you are encouraged to seek legal counsel. With the exception of the Former Spouses’ Protection Act, a private party may not garnish your retirement or retainer pay.

CHAPTER 3

BENEFITS ADMINISTERED BY THE VA

3-1. GENERAL

The Department of Veterans Affairs (VA) will send you information on benefit programs available to you after you retire. You may check with a local VA representative any time you have questions on your entitlements. The VA has certain eligibility criteria based on your amount of military service, type of discharge, and percentage of disability, if applicable. The following information highlights some of the basic VA entitlements, but it is recommended that you obtain individual counseling specific to your situation. Individual counseling is available at any local VA office; contact them for an appointment. To reach the nearest VA regional office, call 1-800-827-1000 or visit the VA web site at: <http://www.va.gov>.

3-2. VA DISABILITY COMPENSATION

Disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred or aggravated during active duty military service. The service of the veteran must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents, and is paid monthly. The benefits are not subject to federal or state income tax. The payment of military retirement pay, disability severance pay, and separation incentive payments known as SSB and VSI (Special Separation Benefits and Voluntary Separation Incentives) also affects the amount of VA compensation paid. All retiring Marines may apply to the

VA for a disability rating. This rating provides the retired member:

- A priority for treatment in the VA Medical System,
- Establishes a record for future medical evaluations, should your medical condition deteriorate, and
- Could mean you receive a tax-free annuity to “compensate” you for medical problems experienced while on active duty.

The VA will assign you a disability rating based on your degree of disability. This may range from 0%-100% and is always based on increments of 10% (e.g., 10% disability, 20% disability, etc.). Law sets the dollar amount for each VA disability percentage established. If the VA rates you 10% disabled, it does not mean that you will receive an amount equal to 10% of your retired pay as many retired members mistakenly believe. Current rates may be obtained from your local VA office. VA compensation will reduce, dollar for dollar, the amount of retired pay you receive; however, the VA compensation is tax-free. Review your medical records thoroughly and record all the medical problems experienced during your active duty. These problems will form the basis for your medical review by the VA. After filing the proper forms, you will be contacted by the VA and directed to the nearest VA medical facility or contract medical facility for a medical review and evaluation of the medical items for which you are seeking compensation. If you served in the Persian Gulf War, ask the VA to do a Gulf War Exam in conjunction with this procedure. Forms to file your application for VA disability compensation may be obtained from your local VA office or you can also apply on line through the VA web site at <http://vabenefits.vba.va.gov/vonapp/main.asp>. This procedure takes some time and effort on your part, but is extremely important. It

establishes your record in the VA which can be helpful to your family or survivors, should they apply for VA benefits based on your service.

3-3. VA GUARANTEED HOME LOANS

Qualified veterans and surviving spouses may use VA-guaranteed home loan to purchase, improve, or refinance a home or condominium. VA guarantees part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment if the lender agrees. With a VA guarantee, the lender is protected against loss up to the amount of the guarantee if the borrower fails to repay the loan. Those eligible must make their own arrangements for loans through the usual lending channels, such as banks, savings and loans associations, building and loan associations, and mortgage loan companies. A VA guaranteed home loan could be used to:

- Buy a home,
- Buy a residential condominium,
- Build a home,
- Repair, alter, or improve a home,
- Refinance an existing home loan,
- Buy a manufactured home with or without a lot,
- Buy and improve a manufactured home lot,
- Install a solar heating or cooling system or other weatherization improvements,
- Purchase and improve a home simultaneously with energy-efficient improvements,
- Refinance an existing VA loan to reduce the interest rate and make energy-efficient improvements, or
- Refinance a manufactured home loan to acquire a lot.

For more information visit the VA web site at <http://www.homeloans.va.gov>.

3-4. EDUCATIONAL BENEFITS

Post-9/11 Veterans Educational Assistance Act of 2008, Title V the Supplemental Appropriations Act of 2008, HR 2642: The law is an effort to pay for veterans' college expenses to a similar extent that the original G.I. Bill did after World War II. The main provisions of the act include funding 100% of a public four-year undergraduate education to a veteran who has served three years on active duty since September 11, 2001. The act also provides the ability for the veteran to transfer benefits to a spouse or children after serving (or agreeing to serve) ten years. While recipients of Montgomery G.I. benefits will see an immediate increase in benefits by \$220 per month, the full Post-9/11 benefits will not take effect until August 2009.

Visit www.gibill.va.gov for up-to-date information on this and other educational benefits.

3-5. SERVICEMEMBER'S GROUP LIFE INSURANCE (SGLI) AND THE VETERANS GROUP LIFE INSURANCE (VGLI)

The Servicemembers' Group Life Insurance (SGLI) covers Marines on active duty and ready reservists. SGLI is a program of low cost group life insurance. The VA supervises the program. Premium costs while on active duty are extremely low. After you retire from the Marine Corps, you receive **120 days of free SGLI coverage**, during which you will have the opportunity to convert SGLI to VGLI in an amount equal to or less than the SGLI coverage you had. VGLI costs more than SGLI, but VGLI may be renewed every five years for life. The VGLI premium increases every five years at renewal time, based on your age at the time of renewal;

however, coverage under **VGLI is guaranteed, regardless of your current health**. This is an important feature, especially for those retired members who are uninsurable because of disabilities or other health-related problems. For more information visit the VA web site at <http://www.insurance.va.gov/sgliSite/VGLI/VGLI.htm>.

3-6. VA MEDICAL CARE

The most visible of all VA benefits and services is VA's health-care system. From 54 hospitals in 1930, the VA health-care system has grown to include 171 medical centers; more than 362 outpatient, community and outreach clinics; 128 nursing home care units and 35 domiciliary units. VA health-care facilities provide a broad spectrum of medical, surgical, and rehabilitative care. With approximately 80,000 medical center beds, VA treats nearly a million patients in VA hospitals, 71,000 in nursing home care units, and 26,000 in private homes. VA's outpatient clinics register approximately 23 million visits a year. An estimated 2.7 million individual veterans receive care annually. VA currently is affiliated with 104 medical schools, 48 dental schools, and more than 850 other schools across the country. More than half of all practicing physicians in the United States have had part of their professional education in the VA health-care system. Each year, approximately 100,000 health professionals receive training in VA medical centers.

The VA may provide hospital care covering the full range of medical services. Outpatient treatment is available for all service-connected conditions or non-service-connected conditions in certain cases. Co-payments may be required depending on your degree of disability and your ability to pay. There is no special category for treating retired members; they are treated as veterans. Medical care is based on the limits of the VA

facilities in your local area. Eligibility for care is based on your status as determined by VA eligibility criteria. Your local VA office can provide specific information and will help determine your entitlements under the VA medical system. **Family members are not eligible for treatment in VA facilities unless they are also veterans.**

For more information visit the VA web site at <http://www1.va.gov/health/index.asp>.

3-7. VA DENTAL CARE

Dental care is distinct from medical care. As a result, the types and amounts of coverage are different, as noted below.

Before you separate: Early in your transition process, you and your family should have routine dental checkups. You should also ensure that your family members obtain necessary treatment under the TRICARE Family Member Dental Plan before your expiration of eligibility for the program. If problems are found early enough, work can be completed before separation, at little or no cost to you. Emergencies will also be taken care of until your separation.

Shortly after you separate: Within 90 days of your retirement, the VA will fix, on a space-available basis, dental conditions existing at the time of your retirement; however, if you received complete dental treatment from the military in the 90 days preceding your retirement, you will not be able to use the VA dental benefit. Your DD 214, Record of Release from Active Duty, will note whether or not you are eligible to obtain the space-available dental treatment from the VA. Once the VA provides the space-available dental treatment, dental treatment is not available through the VA except in certain cases. Contact your local VA office for more information at 1-877-222-8387 or visit the VA web site at

http://www.va.gov/healtheligibility/coveredservices/special_benefits.asp#6 .

CHAPTER 4

BENEFITS ADMINISTERED BY OTHER AGENCIES

4-1. SOCIAL SECURITY

Monthly retirement, disability, and survivor benefits under Social Security are payable to a veteran and dependents if the veteran has earned enough work credits under the program. A one-time payment of \$255 also is made upon the veteran's death and can be paid only to the veteran's eligible spouse or child entitled to benefits. In addition, the veteran may qualify at age 65 for Medicare's hospital insurance and medical insurance. Medicare protection also is available to people who have received Social Security disability benefits for 24 months and to insured people and their dependents who need dialysis or kidney transplants. Active duty or active duty for training in the U.S. uniformed services has counted toward Social Security since January 1957, when taxes were first withheld from a serviceperson's basic pay. Since 1 Jan. 1988, work as a member of the Armed Services reserve components while on active duty training also counts toward Social Security. Service personnel and veterans receive an extra \$300 credit for each quarter in which they received any basic pay for active duty or active duty for training after 1956 and before 1978. After 1977, a credit of \$100 is granted for each \$300 of reported wages up to a maximum credit of \$1,200 if reported wages are \$3,600 or more. No additional Social Security taxes are withheld from pay for these extra credits. Also, noncontributory Social Security credits of \$160 a month may be granted to veterans who served after 15 Sept. 1940, and before 1957. More information about Social Security credits

and benefits is available from any of the more than 1,300 Social Security offices. You may contact them at 1-800- 772-1213 or visit the Social Security web site at: <http://www.ssa.gov/>.

Supplemental Security Income.

For those age 65 or older and those who are blind or otherwise disabled, Supplemental Security Income (SSI) is provided in monthly payments, if they have little or no income or resources. States may supplement the federal payments to eligible persons and may disregard additional amounts of income. Although VA compensation and pension benefits are counted in determining income for SSI purposes, certain types or amounts of income do not count. Also, not all resources count in determining eligibility. For example, the person's home and the land it is on do not count, regardless of value. Personal effects or household goods, automobiles, and life insurance may not count, depending on their value. Information and assistance in making application for these payments may be obtained at any Social Security office.

4-2. NAVY/MARINE CORPS RELIEF SOCIETY

The purpose of the Navy-Marine Corps Relief Society is to provide emergency financial assistance to active duty and retired Navy and Marine Corps personnel and their families. NMCRS provides assistance with basic living expenses such as food, rent, utilities, assistance with emergency transportation, funerals, medical and dental bills, essential car repair, pay problems, and other emergency needs. Assistance is provided with loans or grants, depending on financial need. The following personnel are eligible for financial and other assistance provided by the Society:

- Active duty and retired

members of the regular Navy and Marine Corps Reserves on extended active duty, and certain retired reservists.

- ❑ Dependents and dependent Survivors of the above members. Indigent mothers (65 years or older) of deceased service members who have limited resources and no family to provide for their welfare.
- ❑ Ex-spouses “20-20-20” (un-remarried former spouses) whose marriage to a service member lasted for at least 20 years while the service member was on active duty.
- ❑ Uniformed members of the National Oceanic and Atmospheric Administration (NOAA).

NMCRS has a full-time budget counselor to help. Three visiting nurses are available to visit new mothers, and to assist with other health problems. Education loans are available for dependent spouses and children. Some locations have thrift stores that offer second-hand merchandise, including military and civilian clothing, small appliances, household items, and baby furniture. If you wish to donate to the shop, check with your local office for details.

Educational Programs. Educational financial assistance helps Navy and Marine Corps families pursue their academic goals. Assistance is limited to full-time undergraduate studies and vocational training. The amount of assistance provided is based on need and determined on a case-by-case basis. Some of the programs available are:

- ❑ Grants of up to \$2,000 per

academic year, available to dependent children of Navy or Marine Corps service members who died after retirement.

- ❑ Grants to unmarried, dependent children of Navy or Marine Corps personnel who died while on active duty.
- ❑ Vice Admiral E.P. Travers Scholarship and Loan:
 - Travers Scholarship: Grants of up to \$2,000 per academic year are available for dependent children and spouses of active duty members of the Navy or Marine Corps, as well as dependent children of retired personnel. Applicants must be enrolled or accepted as full-time undergraduate students at post-secondary institutions whose accreditation is accepted by the U.S. Department of Education, and have a minimum cumulative GPA of 2.0.
 - Travers Loan: This Program provides an interest-free loan of up to \$3,000 to the active duty service member for students in the same categories as the Travers Scholarships, who are undergoing undergraduate training. Loans are to assist with college-related costs and must be repaid in full by allotments within 24 months.

For more information, contact:

Navy-Marine Corps Relief Society
4015 Wilson Boulevard, 10th Floor
Arlington VA 22203-1977

Hours: Mon. - Fri. 0815-1615
(703) 696-4904

If you need emergency assistance after hours, call Society Headquarters Casework Pager:

1-877-600-0582 or ARC Armed Forces Emergency Service Center, 1-877-272-7337 or visit <http://www.nmcrs.org/>.

4-3. AMERICAN RED CROSS

The American Red Cross, a humanitarian organization led by volunteers guided by its Congressional Charter and the Fundamental Principles of the International Red Cross Movement, will provide relief to victims of disasters and help people prevent, prepare for, and respond to emergencies.

Red Cross disaster relief focuses on meeting the emergency disaster-caused needs of individuals and families. When a disaster threatens or strikes, they provide shelter, food, and health and mental health services, which address basic human needs. In addition, they help individuals and families to resume their normal daily activities independently. This may include a referral or a way to pay for what is needed most: groceries, new clothes, rent, emergency home repairs, transportation, household items, medicines, and occupational tools.

The Red Cross may also help those needing long-term recovery assistance when all other available resources, including insurance, government, private, and community assistance, are either unavailable or inadequate to meet the needs. All assistance is based on verified disaster-caused needs and all assistance is free—literally a gift as a result of the generous support of the American people.

Many local Red Cross chapters provide transportation to and from medical appointments and other essential trips for people who cannot provide their own transportation. This service is normally provided to seniors or persons with chronic

illnesses, such as dialysis patients or persons with HIV or AIDS.

For additional information contact your local Red Cross Chapter or call the Disaster Assistance information line at 1-866-GET-INFO (1-866-438-4636).

To make a donation, contact: 1-800-HELP-NOW (1-800-435-7669) or visit the Red Cross web site at <http://www.redcross.org>.

CHAPTER 5

MISCELLANEOUS INFORMATION

5-1. EDUCATIONAL OPPORTUNITIES AND SCHOLARSHIPS

As a retired Marine or FMCR member, you are eligible to enroll in courses offered by the Marine Corps Institute (MCI). The MCI offers correspondence-type courses of a non-tactical nature designed to complement the formal technical school program and to assist you in maintaining and increasing technical proficiency. If you are interested in taking a course or two, contact **MCI at 1-800-MCI-USMC (800-624-8768) or visit the MCI web site at**

<https://www.mci.usmc.mil/newmci/>.

You may send any correspondence to the **Marine Corps Institute, 912 Charles Poor Street SE, Washington Navy Yard, DC 20391-5680.**

Many civilian educational institutions and agencies will grant academic credit for off-duty courses, tests, or in-service training completed while serving on active duty. If you plan to continue your education and want to obtain credit for your military education and training experience, you should discuss this possibility with officials of the educational institution you plan to attend. To obtain academic credit, you will need to provide evidence of successful completion of courses, tests, and military training.

Ensure that a current copy of your DD Form 295 (Application for the Evaluation of Learning Experiences During Military Service) is kept in your permanent records.

A Verification of Military Experience and Training (VMET), DD Form 2586, can also be requested from your local Family Service Center or from HQMC Code MRRM. Visit the VMET web site at <https://www.dmdc.osd.mil/vmet/owa/vmeb.web.display.login> to obtain your DD Form 2586 as well other useful information. To request an official transcript for high school or college courses completed through off-duty study, write to the educational institution where the courses were taken.

Under certain conditions, some states provide scholarships for veterans, their children or both. The veterans' agency of your local state government can provide additional information. If you are looking for information about available scholarships for your children, you can obtain the current college financial aid handbook, **“Need a Lift?”**

The handbook is updated annually, is a complete financial aid reference guide for veterans, their dependents and members of The American Legion family. It contains information such as Federal and state veterans' benefits, possible scholarships for veterans and their dependents, possible scholarships for Legionnaires and their families, “Tips” on how to apply for admission to college and assistance with the financial aid process.

Also a comprehensive listing of colleges and universities, to include: basic information on tuition, room and board cost, and admission and financial aid deadlines and information on careers and a bibliography of resource materials. To download the 2010 edition of **“Need a Lift?”** visit <http://www.needalift.org>. It is 132 pages.

You can also obtain information regarding military scholarships, student loans and

student financial aid resources for students who are interested in pursuing careers in the military and for veterans and their dependents by visiting the FinAid web site at <http://www.finaid.org/military>. FinAid was established in the fall of 1994 as a public service.

This site has grown into the most comprehensive annotated collection of information about student financial aid on the web. Access to FinAid is free for all users and there is no charge to link to the site. FinAid has a stellar reputation in the educational community as the best Web site of its kind. It's comprehensive, it's informative, it's objective--and it's the first stop on the Web for students looking for ways to finance their education.

The Department of Education, Federal Student Aid Information Center in Washington, DC, provides information about student aid. By calling them, you may receive "The Student Guide," a free booklet about financial aid. The telephone number is **1-800-433-3243** or visit the web site at <http://studentaid.ed.gov>. Hours of operation are between 8:00 a.m.-8:00 p.m. (Eastern Standard Time), Monday through Friday.

5-2. POST 9/11 GI BILL: MARADMIN 389/09

VA web site: www.gibill.va.gov
HQMC Lifelong Learning: (703) 784-9550

- 36 months active duty since 9/11 = 36 months of tuition, equivalent to an undergraduate degree at any four-year public/state institution.
- BAH equivalent to a Sergeant with dependents for the ZIP Code at the institution attending.

- Up to \$1000 for textbooks, paid on an annual basis.
- Valid for 15 years after retirement date.
- Transfer to family Members: <https://www.dmdc.osd.mil/TEB>
- Minimum of 6 years service to transfer to spouse and 10 years to transfer to children. Eligible for retirement with 20 years of qualifying service on 1 Aug 2009, no additional service required.
- Approved retirement date after 1 August 2009, and before 1 July 2010. No additional service required.
- Eligible for retirement after 1 August 2009, and before 1 August 2010. One year of additional service is required.
- Eligible for retirement on or after 1 August 2010, and before 1 August 2011. Two years of additional service is required.
- Eligible for retirement on or after 1 August 2011, and before 1 August 2012. Three years of additional service is required.

All potential beneficiaries must have at least one month's worth of benefits assigned prior to retirement. After retirement, you can only revoke or change the amounts of benefits to registered beneficiaries. You can not add beneficiaries after retirement.

Children can not use after age 26. No age use restriction for spouse. The transfer must be applied for and approved prior to the

actual retirement date. Start that process one year before retirement.

5-3. APPOINTMENTS TO THE U.S. NAVAL ACADEMY

Presidential. The President of the United States can appoint 100 midshipmen each year. These appointments are limited by law to children and adopted children of officers or enlisted Marines who are retired or who died while retired with pay or granted retired or retainer pay, other than those granted retired pay under 10 U.S.C., sec. 6954.

If you are eligible for selection in the Sons of Deceased/Disabled Veterans category, you will not be eligible for selection in the presidential category. Adopted children must have been adopted before age 15. The Secretary of the Navy is authorized to approve waivers of this policy in cases where adoption proceedings have been initiated, but the adoption had not occurred before age 15 because of circumstances beyond the control of the foster parents. Stepchildren are not eligible. For additional information, write: **Candidate Guidance Office, United States Naval Academy, 117 Decatur Road, Annapolis, MD 21402-5018** or call at **(410) 293-4361**. You can also visit the web site at <http://www.usna.edu/Admissions/steps.htm>.

Congressional. The Vice President of the United States, each United States Senator, each Congress Representative, and the Resident Commissioner of Puerto Rico may have five appointees at the Naval Academy at any one time. The Vice President makes his appointments from the United States at large. Congressmen make their nominations from residents of the congressional district, which they represent. Send your applications for nominations directly to the Vice

President, your Senators, or your Representative.

From the Regular Navy or Marine Corps.

Each year, enlisted members on active duty in the regular Navy or Marine Corps are eligible to compete for 85 available appointments. Appointees must be graduates of the Naval Academy Preparatory School at Newport, Rhode Island.

From the Naval Reserve or Marine Corps Reserve.

Each year, enlisted members of the Naval and Marine Corps Reserve, whether on active or inactive duty, are eligible to compete for 85 available appointments.

From the Honor Military and Naval Schools.

Each designated honor military or naval school may nominate three honor graduates or prospective honor graduates each year to compete among themselves for ten midshipmen vacancies. The school concerned and the Chief of Naval Personnel handle submission of nominations.

From the Naval Reserve Officers

Training Corps Units. No more than three candidates may be nominated yearly by each of the educational institutions in which an NROTC unit is in operation to compete among themselves for vacancies at the Naval Academy.

Children of Deceased Veterans and Children of Holders of the Medal of Honor.

Those applying under the law providing for the children of personnel falling in this category may write to: **Superintendent, United States Naval Academy, ATTN: Nominations and Appointments Office, 117 Decatur Road, Annapolis, MD 21402-5019.**

Include the full name, grade, and organization of the deceased veteran or the holder of the Medal of Honor; the full name of the candidate for appointment of midshipman, date of birth, and such other pertinent information that will assist in a positive identification of both parents and the candidate.

5-4. UNIFORM CLOTHING

You are entitled to wear the uniform of the grade held when you were placed on the retired list. Occasions when wearing the uniform is considered appropriate include:

- Military funerals,
- Memorial services,
- Military weddings,
- Inaugurals,
- Patriotic parades on national or state holidays or other parades or ceremonies of a patriotic nature when any active or reserve United States military unit is taking part, or
- Meetings or functions where the majority of the membership is composed of honorably discharged or retired military members.

You have the choice of wearing the uniform currently worn by Marines or the uniform worn at the time of your retirement - but never mix the two! You may wear any ribbons, medals, and/or other decorations authorized or awarded to you in accordance with the uniform directives. Foreign decorations cannot be worn without at least one U.S. military decoration or service medal worn at the same time.

According to DoD Directive 1334.1, **wearing the uniform is prohibited:**

- At any meeting or Demonstration which is a function of, or sponsored by an organization, association, movement, group, or combination of persons which the Attorney General of the United States has designated as totalitarian, fascist, communist, or subversive, or as having adopted a policy of advocating or approving the commission of acts of force or violence to deny others their rights under the Constitution of the United States, or as seeking to alter the form of Government of the United States by unconstitutional means,
- During or in connection with the advancing of political activities, private employment or commercial interests, when an inference of official sponsorship for the activity of interest could be drawn,
- Except when authorized by competent service authority, when participating in activities such as public speeches, interviews, picket lines, marches, rallies or any public demonstration (including those pertaining to civil rights), which may imply service sanction of the cause for which the demonstration or activity is conducted,
- When wearing the uniform would tend to bring discredit upon the Armed Forces, or
- When specifically prohibited by Department of the Navy regulations.

With the exception of the Marine Corps Junior Reserve Officers' Training Corps

program, you are not allowed to wear the uniform if employed by a military school unless the Commandant of the Marine Corps specifically authorizes you. Send your requests for such authority to **Marine Corps Uniform Board, 2200 Lester Street, Quantico, VA 22134**. Include a written statement from school officials verifying the position you held and the length of employment. As long as there is not a shortage of uniforms, you may purchase any item of uniform clothing by following current directives. Articles may be purchased for your use. Prices established by the Marine Corps pricing publications will apply to all sales. Send applications for the purchase of enlisted or officer uniform items to the nearest Marine Corps Exchange. Include your name, grade, Social Security number, and home address.

Do not forget to include documentation to verify entitlement, such as the Commandant's approval letter, a copy of your DD Form 214 (*Armed Forces of the United States Report of Transfer or Discharge*) or DD Form 256 (*Honorable Discharge Certificate*).

5-5. POLITICAL ACTIVITIES

Unlike your active-duty counterparts, you are not subject to certain restrictions on political activities imposed by Department of Defense directives and Marine Corps regulations. The Hatch Act (5 U.S.C., secs. 7324-7327) applies to you only if an executive agency or the government of the District of Columbia employs you.

5-6. PUBLICATION OF ARTICLES AND SPEAKING ENGAGEMENTS

Do you plan to do any writing now that you are retired? Maybe you would like to write

an article, book, or script on a professional, political, or international subject based on your military experience. Although not a requirement, you can have your writings reviewed for security and policy by the Director of Public Affairs at Headquarters U.S. Marine Corps. If you plan to use this service, submit a typewritten, double-spaced original and six copies to **CMC (PA), Headquarters Marine Corps, 3000 Marine Corps, Pentagon 4B548, Washington, DC 20350-3000**. Articles less than 3,000 words are normally cleared in two weeks. There is no specified time limit for longer articles. Writing a speech instead? The same service is available. Forward a copy at least two weeks before you are scheduled to deliver the speech. Material for publication on professional, political, or international subjects **must** state: "*The opinions or assertions contained are those of the writer and are not to be construed as official or reflecting the views of the Marine Corps.*" Inclusion of classified material is prohibited in any article, book, or related material for public dissemination by military personnel, retired military, and civilian employees of the Marine Corps. The policy of security at the source applies, and in all cases the final responsibility of material intended for publication is yours.

5-7. APPLICABILITY OF THE UNIFORM CODE OF MILITARY JUSTICE

Even though you have retired, you are still subject to Article II of the Uniform Code of Military Justice and to trial by court-martial for violation of the Code.

5-8. AWARDS

Did you receive all of your authorized awards and decorations before retiring? If you did not, or if some items were lost or

destroyed, you can still obtain them by writing the **Navy Personnel Command, Retired Records Section (PERS 312D2), 9700 Page Avenue, St. Louis, MO 63132-5100**. Effective 1 Jan. 1999, the Personal Management Support Branch (MMSB) began maintaining retiree's records digitally vs. retiring them to the National Personnel Record Center. If your records are digital and have not been retired to the National Personnel Records Center, send your request to Headquarters, U.S. Marine Corps, Military Awards Branch, 3280 Russell Road, Quantico VA 22134. All requests should contain full name used while in the service, Social Security Number, Military Service Number (if applicable), date of birth, and period of service. Any request received at the Military Awards Branch from personnel whose records have been retired to the National Personnel Record Center will be readdressed to the Navy Personnel Command for appropriate action.

5-9. LAPEL BUTTON

There is a single basic design for the Honorable Discharge Button, FMCR Lapel Button, and Retired Personnel Lapel Button. Only the wording has been changed to fit each category. If you were transferred to the FMCR after 4 January 1963, you are entitled to a gratuitous issue of the FMCR Button; if you were transferred before that date you are authorized to purchase the button from Marine Corps Exchanges; and if you were retired permanently on or after 1 July 1955, you are entitled to the Retired Personnel Button. A silver button is issued to Active Component Marines with 30 years of active service and Reserve Marines with 30 years of qualifying service. A gold button is issued to Active Component Marines with less than 30 years of active service, Reserve Marines with less than 30 years of qualifying service.

You can purchase duplicate or replacement buttons from the Marine Corps Exchange or authorized military shops.

5-10. FOREIGN EMPLOYMENT

Article I, Section 9, Clause 8, of the Constitution prohibits any person "holding any Office of Profit or Trust" under the United States from accepting any present, office or title, "of any kind whatsoever," from a foreign government without the consent of Congress. Because you retain status as a member of the Marine Corps, thus continuing to hold an office of trust, this constitutional prohibition applies to you. As a result, the Comptroller General has permitted DFAS to withhold retirement pay in an amount equal to the payments received from a foreign government if you accept employment from that government without the consent of Congress.

The same prohibition applies if your employment by a private contractor requires you to be placed under the direction or control of a foreign government. In 37 U.S.C., sec. 908, Congress granted automatic consent to any request for employment by a foreign government provided the retired naval member first gained the approval of the Secretary of the Navy and the Secretary of State.

In a letter dated 1 June 1981, the Secretary of the Navy delegated authority to approve foreign employment requests to the Commandant of the Marine Corps. If you wish to accept such employment, apply directly to CMC (MMSR-6) for approval. Include a full description of the duties associated with the proposed employment and, if under the auspices of a private contractor, the nature of foreign government control over the position. Your request will

normally be approved if the foreign civil employment will not:

- Adversely affect foreign relations of the United States, in light of your status in relationship to the United States,
- Enable a foreign government to exert undue influence upon the United States,
- Jeopardize the United States' security,
- Violate any laws of the United States, or
- Require that you swear any allegiance to another government.

If your job meets these criteria, you will be given approval only for the job described in the original request. If the nature of the employment changes, but the employer remains the same, you will have to obtain additional consent.

5-11. REPLACEMENT OF LOST DOCUMENTS

For Marines who have been retired after 1997, mail or telefax requests may be submitted. You may download the request form that is listed at the *Download Records Request* form link from the web site <https://www.mmsb.usmc.mil/howtoget.htm> and send the request to **Commandant of the Marine Corps, Headquarters U.S. Marine Corps (MMSB-10), 2008 Elliot Road, Quantico, VA 22134-5030** or you can fax the request to (703) 784-5792.

Marines who retired before 1994 and 1997, should mail requests to the **Department of Veterans Affairs, Records Management**

Center (RMC), P.O. Box 5020, St. Louis, MO 63115.

Marines who retired before 994, should send requests to the **National Personnel Records Center, 9700 Page Avenue, St. Louis, MO 63132-5200.**

For more information, contact CMC (MMSB-10) at 1-800-268-3710 or (703) 784-3920.

5-12. TRAVEL, RESIDENCE, LOSS OF CITIZENSHIP, EFFECTS ON RETIRED PAY

You are not required to obtain permission from the Commandant of the Marine Corps to travel or reside in foreign countries; however, you must keep DFAS informed of your current home address for correspondence purposes (*see Chapter 2*). If you lose your citizenship or acquire foreign citizenship by your voluntary action inconsistent with your oath of enlistment to bear true faith and allegiance to the United States and thus contrary to your status as a member of the U.S. Armed Forces, you may lose both your status on the retired list or in the FMCR and entitlement to retainer or retired pay.

You can obtain guidance through the nearest U.S. Naval Attaché or other U.S. Diplomatic Consular Office. Citizenship in the United States is not forfeited by prolonged residence abroad; affirmative action by the U.S. citizen is required, such as acquiring foreign citizenship, expressly renouncing U.S. citizenship, or some other overt action inconsistent with the member's oath to bear true faith and allegiance to the United States.

5-13. RECORD OF EMERGENCY DATA FORM

You should keep your Record of Emergency Data (RED) form current because the Marine Corps will refer to it in case of an emergency. The RED contains your designated beneficiary who will receive unpaid pay and allowances to which you are entitled. It may also contain information that will be of future benefit to your family members.

Any changes in the number or status of your family members (due to your marriage, divorce, spouse's death, or the marriage or death of your children), requires you to submit an updated RED. Obtain this form at any Marine Corps administrative support office or contact CMC (MMSR-7) at **1-(800) 715-0968**. Also, you may update it via **Marine OnLine (MOL)** at <https://www.ol.usmc.mil>.

5-14. THE ARMED FORCES RETIREMENT HOME

The Defense Authorization Act, Public Law 101-510, which took effect in 1991, established the Armed Forces Retirement Home (AFRH), which combined the United States Naval Home (USNH) and the United States Soldiers' and Airmen's Home (USSAH) under the unified management of the Armed Forces Retirement Home Board.

AFRH is considered a model retirement community complete with facilities and services conveniently located in Gulfport, MS and Washington, DC. Visit the AFRH web site for more information at <http://www.afrh.gov>.

Veterans are eligible to become a resident of the AFRH if their active duty service in the military was at least 50% enlisted, warrant officer or limited duty officer and who are:

- Veterans with 20 or more years of active duty service and are at least 60 years old, or
- Veterans unable to earn a livelihood due to a service-connected disability, or
- Veterans unable to earn a livelihood due to non service-connected disability, and who served in a war theater or received hostile fire pay, or
- Female veterans who served prior to 1948.

There are two parts to the application process; an application filled out by the individual and a medical certification completed by a healthcare provider. Applicants must also provide additional documents, such as the DD Form 214, to establish their eligibility. Upon receipt of all the documents, it usually takes about one week for the admissions council to review the application.

Applicants must be free of drug, alcohol, and psychiatric problems, and never have been convicted of a felony. Married couples are welcome, but both must be eligible in their own right. At the time of admission applicants must be able to live independently. As an example of this, they must be able to take care of their own personal needs, attend a central dining facility for meals and keep all medical appointments. If increased health care is needed after being admitted, assisted living and long term care are available at both campuses.

To obtain additional information (i.e. fees, vehicle parking, family visits, etc.) or to obtain an application visit the website at

<http://www.afrh.gov> or contact the
retirement home at:

AFRH
3700 North Capital Street NW
Washington, DC 20011-8400
1-800-422-9988

CHAPTER 6

ACTION REQUIRED FOR SURVIVING MEMBERS

6-1. BURIAL BENEFITS

Burial in a National Cemetery.

National cemeteries are under the jurisdiction of the Department of Veterans Affairs (VA), National Cemetery Administration. Services for burial include the gravesite, headstone or marker, opening, and closing of the grave and perpetual care. Many national cemeteries have columbaria or gravesites for cremated remains. National cemeteries do not conduct burial on weekends or holidays.

Providing space is available at a national cemetery, you should make arrangements with a funeral director to handle the remains. The director will contact the superintendent of the cemetery to receive instructions about the required procedures. The VA will provide assistance in filing burial request applications; however, you must submit your application to the superintendent of the national cemetery for processing.

Gravesites are not assigned in advance for burial in a national cemetery; therefore, applications can only be made at the time of death of the member or eligible family member. For more information about burial in VA National Cemeteries, call **1-800- 827-1000** or visit <http://www.cem.va.gov/cem/bbene/vancais1.asp>.

Eligible Family Members. A spouse may be buried before or after the retired member in a national cemetery. This requires certification that the retired member will be buried in the assigned gravesite. An

unremarried spouse may also be buried in the same site if the member dies before the spouse. The same gravesite may be reserved for the member or the spouse of the member, providing the request is made at the time of burial.

If space is available, eligible children under age 21 and under certain conditions, unmarried adult children (at the discretion of the Secretary of the Army for Arlington National Cemetery, or the Chief, Memorial Affairs Directorate, VA) may be buried in the same gravesite where the parent has been, or will be, buried. Again, certification is required (with the exception of Arlington Cemetery for adjoining graves). Burial of additional eligible children may be made before the death of the service-connected parent. Gravesite and actual burial including opening, closing, and marking of the grave are provided without charge. Visit the web site for more information at <http://www.cem.va.gov>.

6-2. ARLINGTON NATIONAL CEMETERY (DEPARTMENT OF THE ARMY)

This cemetery is under the jurisdiction of the Department of the Army. Burial is limited to specific categories of military personnel and veterans except in the case of cremated remains to be placed in the columbarium. For scheduling funeral arrangements please contact the **Superintendent, Arlington National Cemetery, Arlington, VA 22211** at **(703) 607-8585**. For additional information call **(703) 607-8000** or visit <http://www.arlingtoncemetery.org/>.

6-3. REIMBURSEMENT OF BURIAL EXPENSES

The VA will pay a burial allowance if the veteran's death is service-connected. In some instances, VA will also pay the cost of transporting the remains of a service-disabled veteran to the national cemetery nearest the

home of the deceased that has available gravesites. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from the VA. **There is no time limit for filing reimbursement claims in service-connected death cases.**

VA will pay a burial and funeral expense allowance for veterans who, at time of death, were entitled to receive pension or compensation or would have been entitled to compensation but for receipt of military retirement pay. Eligibility also may be established when death occurs in a VA facility, a nursing home under VA contract or a state veterans nursing home. Additional costs of transportation of the remains may be paid. **In non-service-connected death cases, claims must be filed within two years after permanent burial or cremation.**

The VA will pay a plot allowance when a veteran is not buried in a cemetery that is under U.S. government jurisdiction under the following circumstances:

- The veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; or
- The veteran was in receipt of compensation or pension or would have been except for receiving military retired pay; or
- The veteran died in a VA facility.

The plot allowance may be paid to the state if a veteran is buried without charge for the cost of a plot or interment in a state-owned cemetery reserved solely for veteran burials. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed.

The VA will pay the cost of transporting the remains of the service-disabled veterans to the national cemetery nearest to their home having available grave space. The funeral director, if unpaid, may claim reimbursement for burial expenses. Otherwise the person who bore the veteran's burial expenses may claim reimbursement. For more information call the VA at **1-800-827-1000** or visit <http://www1.va.gov/opa/feature/index.htm>. Select "*Federal Benefits for Veterans and Dependents (2008 Edition)*," *List of Chapters*," and "*Burial Benefits*." You may also visit http://www.cem.va.gov/cem/bbene_burial.asp (There is an underscore between the "e" and "b" in bben_burial).

6-4. BURIAL FLAGS AND MILITARY HONORS

An American flag is available to drape the casket of an eligible member, after which it may be given to the next of kin, a close friend, or an associate of the deceased. The VA may also issue a flag for a member who was missing in action and is later presumed dead.

You can apply at any VA regional office or most local post offices. If requested by the surviving member, military honors may be provided by a Marine Corps activity or a local veterans' organization in proximity to the place of interment. You may also contact:

Military Funeral Honors Section
3280 Russell Rd., Quantico, VA 22134
(703) 432-9524, 1-866-826-3628

The funeral honors ceremony detail shall, at a minimum, perform at the funeral a ceremony that includes the folding of a United States flag, presentation of the flag to the veteran's family, and the playing of Taps. Unless a bugler is a member of the detail, the funeral honors detail shall play a recorded version of Taps using audio equipment that the detail shall provide, if adequate audio equipment is not otherwise

available for use at the funeral. For more information visit the web site at <http://www.militaryfuneralhonors.osd.mil>.

6-5. HEADSTONES OR GRAVE MARKERS

The VA, National Cemetery Administration will provide a headstone or marker upon request for the graves of deceased eligible veterans, retired, and active-duty service members at no charge to survivors (*this benefit is offered regardless of whether placement is in a national or private cemetery*). The VA will also provide a headstone or marker upon request for the graves of spouses or other eligible family members buried in a military, state veteran, or national cemeteries.

An application is not required for national cemeteries. Eligibility is the same as for burial in a national cemetery. The headstone or grave marker is provided without charge and shipped at Government expense to the consignee designated. The applicant must assume the cost of placing the marker in a private cemetery.

Applicants are cautioned to ensure that all information to be placed on the marker is correct before they provide it to the VA. Headstones and markers are also available for eligible members of a veteran's family who are buried in national cemeteries, without application, and for state-owned veterans' cemeteries. **This benefit does not apply to family members buried in private cemeteries.** If you have questions concerning a headstone or marker application you may call **1-800-697-6947** or visit http://www.cem.va.gov/CEM/hm_hm.asp.

Send your application (**VA Form 40-1330**) along with [veterans military discharge documents](#), to request a Government-

provided headstone or marker. Do not send original documents, as they will not be returned to: **Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Road Quantico, VA 22134-3903**

6-6. SOCIAL SECURITY DEATH PAYMENT

The Social Security Administration may make a lump-sum payment not to exceed \$255 to the eligible spouse or child entitled to benefits. The lump-sum death benefit can be paid upon the death of the insured person even if they were not receiving retirement or disability benefits at the time of death. The person entitled to the lump-sum payment has two years after the date of burial to file a claim for payment. Contact the Social Security office about eligibility and filing procedures at **1-800-772-1213** or visit <http://www.socialsecurity.gov/online/ssa-8.html>.

6-7. NATIONAL CEMETERY ADMINISTRATION

The National Cemetery Administration (NCA) honors veterans with a final resting place and lasting memorials that commemorate their service to our nation. The purpose of the National Cemetery Administration is:

- ❑ To provide burial space for veterans and their eligible family members
- ❑ To maintain national cemeteries as national shrines, sacred to the honor and memory of those interred or memorialized there
- ❑ To mark veterans' graves with a Government-provided headstone or marker and to provide Presidential Memorial Certificates in recognition of their service to a grateful nation

- To administer grants for establishing or expanding state veterans cemeteries.

For more information you may call **1-800-827-1000** or visit <http://www.cem.va.gov/>.

6-8. RETIRED OR RETAINER PAY

Entitlement to retired or retainer pay ends on the date of the member's death. The retired or retainer paycheck that the surviving spouse receives after the member's death, must be returned immediately to DFAS, because the check is not legally negotiable. It will be canceled and the appropriate portion of the proceeds will be credited to the member's pay account for subsequent payment to the designated beneficiary.

The arrears of retired pay due and unpaid on the date of the member's death is not part of the estate. The settlement of these arrears must be made to the beneficiary entitled to the settlement as authorized by law. You must return any other unnegotiated U.S. Treasury checks payable to the deceased member to the originating Federal agency. Attempting to cash this check after the member's death may result in a financial hardship for you because of the necessity to recover the proceeds of the check.

The determination about the beneficiary who is entitled to the payment of arrears of retired or retainer pay due and unpaid on the date of the member's death is under the jurisdiction of CMC (MHP-10). That activity will send you the appropriate claim form with instructions for the arrears of pay settlement. Your beneficiary will be sent appropriate claim forms with instructions for the arrears of pay settlement. If you have questions about your Record of Emergency Data (RED), call CMC (MMSR-7) at **1- 800-715-0968**.

6-9. UNIFORMED SERVICES IDENTIFICATION AND PRIVILEGE CARD

The Uniformed Services Identification and Privilege Card, DD Form 1172, provides eligible family members with a distinct ID card that identifies the holder as an authorized patron for the benefits and privileges indicated on the card, such as medical care, theater, commissary and exchange privileges.

Upon the death of a retired Marine, the surviving spouse and eligible children should take the DD Form 1172 to the nearest Realtime Automated Personnel Identification System (RAPIDS) site for reissuance. They will need to take a copy of the retired Marine's death certificate to support a change in the sponsor's status. If the nearest RAPIDS site is unknown, call CMC (MMSR-6) at 1-(**800**) **336-4649** to obtain the three sites closest to you.

A parent or parent-in-law of a deceased member who was, at the time of the member's death, dependent on the member for over one-half of his or her support and was living in a dwelling provided or maintained by the member may request a verified application for an identification card from CMC (MMSR-6).

6-10. MEDICAL CARE

Surviving unremarried spouses and eligible children continue to be eligible for the same medical care under the Military Health System that they were receiving before the retired Marine's death.

TRICARE For Life (TFL), which became effective 1 Oct. 2001, offers TRICARE benefits to Medicare-eligible military retirees and dependents that are enrolled in Medicare Part B.

By law, TRICARE is second payer to Medicare on all services covered by both Medicare and

TRICARE. TFL is an entitlement and does not require an enrollment fee, **but you do need a valid military ID card.**

To take advantage of TFL, you and your eligible family members' personal information and Medicare Part B status must be current in the Defense Enrollment Eligibility Reporting System (DEERS).

You may update your information at **1-800-538-9552** or by visiting your nearest ID card issuing facility. Visit www.dmdc.osd.mil/rsl to locate the nearest ID card facility.

Here's how TFL works for medical services:

- ❑ **Covered by Medicare and TRICARE:** Medicare pays the Medicare allowable amount; TRICARE pays your Medicare cost-share, as well as your Medicare deductible.
- ❑ **Covered by Medicare, but not by TRICARE:** Medicare pays its normal amount, and you pay the Medicare cost-share and deductible. TRICARE makes no payment.
- ❑ **Covered by TRICARE, but not by Medicare:** TRICARE pays the same as it would for a retiree not covered by Medicare. You pay the TRICARE deductible — for individuals and a different amount for families — and a 20% cost-share of the allowable amount. The deductible is separate from and in addition to your cost-share. Medicare makes no payment.

TFL's call center is ready to answer your questions. They'll also help you educate your doctor about your new TFL benefits.

Call **1-888-DOD-LIFE (1-888-363-5433)** or visit <http://www.tricare.mil/mybenefit/index.jsp>.

6-11. VA DEPENDENCY AND INDEMNITY COMPENSATION

Dependency and Indemnity Compensation (DIC) is a monthly benefit paid to eligible survivors of a:

- ❑ military service member who died while on active duty,
- ❑ veteran whose death resulted from a service-related injury or disease, or
- ❑ veteran whose death resulted from a non service-related injury or disease, and who was receiving, or was entitled to receive, VA Compensation for service-connected disability that was rated as totally disabling
 - for at least 10 years immediately before death,
 - since the veteran's release from active duty and for at least five years immediately preceding death, or
 - for at least one year before death if the veteran was a former prisoner of war who died after September 30, 1999.

The eligible survivors for DIC are:

The *surviving spouse* if he or she:

- ❑ validly married the veteran before 1 Jan. 1957, or
- ❑ was married to a service member who died on active duty, or

- married the veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the veteran's death began or was aggravated, or
- was married to the veteran for at least one year, or
- had a child with the veteran, and cohabited with the veteran continuously until the veteran's death, or
- if separated, was not at fault for the separation, and is not currently remarried.

***Note: A surviving spouse who remarries on or after 16 Dec. 2003, and on or after reaching age 57, is entitled to continue to receive DIC.**

The surviving child(ren), if he/she is:

- not included on the surviving spouse's DIC
- unmarried and
- under age 18, or between the ages of 18 and 23 and attending school.

(Note: Certain helpless adult children are entitled to DIC. Call 1-800-827-1000 for the eligibility requirements for those survivors).

The *surviving parent(s)* may be eligible for an income-based benefit. Read the fact sheet, *Parents' DIC*, by visiting <http://www.vba.va.gov> and type "DIC" in the search box. You may also call **1-800-827-1000** for more information.

The basic monthly rate of DIC will vary per year for an eligible surviving spouse. The rate is increased for each dependent child, and also if the surviving spouse is housebound or in need of aid and attendance. The VA also adds a transitional benefit to surviving spouse's monthly DIC if there are children under age 18.

The amount is based on a family unit, not individual children. It is paid for two years from the date that entitlement to DIC commences, but is discontinued earlier when there is no child under age 18 or no child on the surviving spouse's DIC for any reason. Benefit rate tables, including those for children alone and parents, are available at <http://www.vba.va.gov> and type "Rates" in the search box. You may also call the VA at **1-800-827-1000**.

Claimants should complete **VA Form 21-534** (*Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child*), and submit it to the VA regional office serving the claimant's area.

6-12. DEATH DUE TO A NONSERVICE-CONNECTED CAUSE

Dependency and Indemnity Compensation payments also may be authorized for surviving spouses, unmarried children under 18, helpless children, and those between 18 and 23 if attending a VA approved school, of veterans who were totally service-connected disability, if

- the veteran was continuously rated totally disabled for a period of 10 or more years immediately preceding death; or
- the veteran was rated for a period of not less than five years from the date of discharge from military service.

DIC Payments under this provision (Death due to Nonservice-Connected Cause) are subject to offset by the amount received from judicial proceeding brought on account of the veteran's death. When death occurred after service, the veteran's discharge must have been under conditions other than dishonorable.

Definition of Surviving Spouse:

- ❑ **Date of Marriage.** To qualify, a surviving spouse generally must have been married to the veteran one year or more, for any period of time if a child was born of the union.
- ❑ **Residence with Veteran.** The surviving spouse must have lived continuously with the veteran from the time of marriage until the veteran's death, except where there was a separation not due to the fault of the surviving spouse.
- ❑ **Surviving Spouse Remarriage.** Remarriage makes a surviving spouse ineligible based on the death of that veteran unless a court makes the remarriage void or annulled. A surviving spouse also may be ineligible if, after the death of the veteran, the spouse lived with another and was held out openly to the public to be the spouse.
- ❑ **Deemed-Valid Marriage.** If she or he meets the other qualifications, a spouse who married a veteran without knowing that a legal impediment to the marriage existed may be eligible for compensation.

Aid and Attendance. Surviving spouses and parents receiving DIC may be granted a special allowance to pay for aid and attendance if they are patients in a nursing

home or require the regular assistance of another person. The allowance is \$195 monthly, in addition to the DIC rate for a surviving spouse and \$197 monthly additional for a parent receiving DIC.

6-13. NONSERVICE-CONNECTED DEATH PENSION

Surviving spouses and unmarried children under age 18, or until age 23 if attending a VA-approved school, of deceased veterans with wartime service may be eligible for a nonservice-connected pension based on need. Pension is not payable to those with estates large enough to provide maintenance.

The veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge for disability. If the veteran died in service not in line of duty, benefits may be payable if the veteran had completed at least two years of honorable service.

Children who became permanently incapable of self-support because of a disability before reaching age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit. A surviving spouse who is a patient in a nursing home, is in need of the regular aid and attendance of another person or is permanently housebound may be entitled to higher income limitations or additional benefits, depending upon the type of pension received.

6-14. DEATH GRATUITY

Military services provide a death gratuity payment to a deceased service member's spouse or children. Parents, brothers or sisters may be provided the gratuity, if designated by the deceased. This is paid as soon as possible

by the last military command of the deceased. If the beneficiary has not been paid within a reasonable time, application may be made to the service concerned. The death gratuity is payable in case of any death in active service, or any death within 120 days thereafter from causes related to active service.

6-15. OTHER FEDERAL BENEFITS AVAILABLE TO SURVIVING SPOUSES

Home Loan Guarantees. The unmarried surviving spouse of a veteran who died on active duty or as the result of a service-connected disability is eligible for the home loan benefit. If you wish to apply for the home loan benefit as a surviving spouse, contact one of the VA Eligibility Centers.

In addition, a surviving spouse who obtained a VA home loan with the veteran prior to his or her death (regardless of the cause of death) **may** obtain a VA guaranteed interest rate reduction refinance loan. For more information, contact one of the VA Eligibility Centers at <http://www.homeloans.va.gov>.

CHAPTER 7

IDENTIFICATION CARDS

7-1. DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS) AND THE REAL-TIME AUTOMATED PERSONNEL IDENTIFICATION SYSTEM (RAPIDS)

The Defense Enrollment Eligibility Reporting System (DEERS) is a computerized database of military sponsors, families, and others worldwide who are entitled under the law to TRICARE benefits. DEERS registration is required for TRICARE eligibility.

DEERS was developed by the Department of Defense in response to a congressional mandate to improve the control and distribution of available military health care services. DEERS provides computerized information services for the enrollment of individuals eligible for Uniformed Services Benefits. To reduce potential fraud, waste, and abuse associated with obtaining benefits available to members of the Uniformed Services and their family members, the Realtime Automated Personnel Identification System (RAPIDS) was established in 1981 and implemented a more secure method for producing identification cards.

The DEERS database and RAPIDS application are integrally linked because RAPIDS is one of the primary means for updating information in DEERS. The DEERS Division of the Defense Manpower Data Center (DMDC) maintains the DEERS database. The DEERS/RAPIDS Operations Division (D/R Ops Div) of the DMDC is responsible for the RAPIDS program.

Registration in DEERS

Active-duty and retired service members are automatically registered in DEERS, but they must take action to register their family members and ensure they're correctly entered into the database. Mistakes in the DEERS database can cause problems with TRICARE claims, so it is critical to uphold and review your DEERS information.

To update your DEERS information visit your local uniformed services ID card center or contact the Defense Manpower Data Center Support Office (DSO) at **1-800-538-9552**. You can find the nearest uniformed services ID card center at: <http://www.dmdc.osd.mil/rsl/>.

7-2. YOUR RETIRED IDENTIFICATION CARD

Upon retirement, you will be issued a DD Form 2 Retired (Blue) ID card to replace your active-duty ID card. If your retired ID card is lost or damaged, you may get a replacement card from the nearest RAPIDS site. If you are not shown in the DEERS, the issuing activity may request verification of your entitlement by contacting CMC (MMSR-6) at **1-800-336-4649** and select option 6.

7-3. YOUR FAMILY MEMBERS' IDENTIFICATION CARDS

You and your family were enrolled in DEERS while you were on active duty, but once you retire, the ID cards must be reissued. Enrollment is accomplished by completing the DD Form 1172 and furnishing legal documents to establish proof of dependency. Failure to enroll eligible family members will result in refusal of benefits and privileges.

7-4. REPLACEMENT OF FAMILY MEMBERS' IDENTIFICATION CARDS

You may apply for renewal or replacement of the DD Form 1172 for your family members at any RAPIDS site. The DEERS representative at Headquarters Marines Corps may verify eligibility if there are any discrepancies found during the renewal or replacement process. If the family member is not listed in DEERS, you must provide sufficient documentation to show entitlement (e.g., retirement orders, DD Form 214, marriage certificate, documents dissolving prior marriages, birth certificates, etc.).

7-5. ELIGIBILITY FOR IDENTIFICATION CARDS

Those eligible to receive an identification card include:

- ❑ Spouses,
- ❑ Unremarried surviving spouses,
- ❑ Unmarried children/ stepchildren under age 21,
- ❑ Unmarried children/stepchildren under age 23 who attend college full-time and receive more than 50% of their financial support from you,
- ❑ Unmarried children/stepchildren of any age, if the child is incapable of self-support because of a mental or physical incapacity which existed before reaching age 21,
- ❑ Legal wards,
- ❑ Parents, parents-in-law or stepparents-in-law who receive

more than 50% of their financial support from you and who live in your household or a household provided by you,

- ❑ Unremarried former spouses who meet 20 years of service/20 years of marriage/20 years overlap (service with marriage criteria), or
- ❑ Unremarried former spouses who meet 20 years of service/20 years of marriage/15 years overlap (service with marriage criteria).

7-6. AUTHORIZED PRIVILEGES

Your identification card and those of your eligible family members serve not only as a means of identification, but also indicate certain entitled privileges, which may include Uniform Services medical care; civilian medical care; and commissary, exchange, and theater privileges aboard military installations. The issuing office will determine the privileges authorized.

General entitlement provisions include:

- ❑ You and your lawful spouse (including your unremarried surviving spouse) remain eligible for all privileges throughout your life except at age 65, you lose entitlement to civilian medical care if you become entitled to Medicare, Part A.
- ❑ Eligible unremarried former spouses are not entitled to medical care if they have employer-sponsored health coverage.

- Eligible children must live in your household for authorization of commissary privileges and must receive more than 50% of financial support from you if not living in your household for authorization of theater and exchange privileges.

- Parents or parents-in-law are never entitled to medical care under TRICARE.

For additional questions regarding your DEERS record, call the Defense Manpower Data Center Support Office (DSO) at **1-800-538-9552**.

CHAPTER 8

MEDICAL CARE

8-1. GENERAL

Who is entitled to hospitalization and medical care? Active duty and retired service members; spouses and unmarried children (including stepchildren) under the age of 21 (23 if full-time students) of active duty or retired service members; reserve component members on active duty for more than 30 days – under Federal orders; retired reserve component service members (once they have reached the age of 60 and are in receipt of retired pay) and their family members; widows or widowers and unmarried children under the age of 21 (23 if full-time students) of deceased active duty or retired service members; Medal of Honor recipients and their family members; and certain eligible former spouses of active duty or retired service members.

When the military service member retires from active duty, he/she and eligible family members will experience the TRICARE benefit in a different way than previously. Remember that a change in status, from active duty to retired, requires updating one's personal information in DEERS and enrolling yourself and your family on TRICARE as a retired family.

Retirees under 65. The retiree under 65 has decisions to make about which TRICARE program is best for him/her and eligible family members. Persons under age 65 who become entitled to Medicare Part A because of a disability or End Stage Renal Disease (ESRD) and who are enrolled in Medicare Part B receive health care under Medicare and TRICARE for Life (TFL)

(<http://www.tricare.mil/tfl>). Also check the web site to view the Fact sheet that explains changes when a sponsor retires or dies (<http://www.tricare.mil/factsheets>).

Retirees 65 and older. When the military retiree reaches age 65, his/her health care coverage changes from TRICARE to Medicare and **TRICARE for Life (TFL)**. There are important decisions to be made about purchasing **Medicare Part B** when one first becomes eligible for Medicare Part B, which is a necessary component of TFL. When a retired sponsor reaches age 65 and becomes eligible for TFL, his/her spouse maintains regular TRICARE eligibility until he/she (spouse) becomes 65 years old. Also check the web site to view the fact sheet that explains changes when a sponsor retires or dies (<http://www.tricare.mil/factsheets>).

8-2. RETIREE DENTAL PROGRAM

The **TRICARE Retiree Dental Program (TRDP)** is a voluntary dental benefits program first authorized in the National Defense Authorization Act of 1997. When the program began in February 1998, it offered limited basic and preventive dental coverage to Uniformed Services retirees and their family members. On 1 Oct. 2000, the scope of coverage was enhanced to form a more comprehensive dental benefits program never before available to this population. While the basic program is still in existence today, no new enrollments are being accepted.

The TRDP benefits are enhanced under the current TRDP contract to form the most comprehensive dental benefit program available to uniformed services retirees and their family members. The TRDP contract is administered by Delta Dental Plan of California. The TRDP is separate from the TRICARE Dental Program (TDP), which is available only to active duty family members

and reserve members and their family members.

The TRDP enrollment is voluntary and open to retired uniformed services members and their family members and National Guard and Reserve retirees and their family members, including “gray area” retired reservists who are entitled to retired pay but will not receive it until age 60. Enrollment is also open to certain surviving family members of deceased active duty sponsors and Medal of Honor recipients, and their immediate family members and survivors.

There is an initial 12-month commitment for new enrollees after which enrollment may be continued on a month-to-month basis. During the 30-day grace period from the coverage effective date, voluntary termination of enrollments is allowed without further enrollment obligation provided that no benefits have been used.

The TRDP offers dental coverage throughout the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, and Canada. All premiums are paid by the enrollee and vary depending on where the enrollee lives. Enrollees in the TRDP are advised that although they may receive dental services from any licensed dentist they choose, there are advantages to receiving treatment from a participating network dentist.

Eligible retirees and their family members can find answers to their questions about the program as well as enroll using Delta's dedicated TRDP web site at www.trdp.org, or by calling **1-888-838-8737** or **1-888-336-3260**.

DoD will terminate the enrollment of any enrollee, and any eligible family members of the enrollee covered by the enrollment in the following cases:

- ❑ Termination of the member's entitlement to retired pay,
- ❑ Termination of the member's status as a member of the Retired Reserve,
- ❑ A dependent child who loses child dependent status, or
- ❑ Remarriage of the surviving spouse.

Enrollees will be responsible for paying the full cost of the premiums; there will be no government subsidy.

8-3. VA MEDICAL CARE

Only retirees are eligible for medical care in VA facilities. The three priorities for admission are:

- ❑ **PRIORITY #1:** Service-incurred or aggravated disease or injury.
- ❑ **PRIORITY #2:** Disability retired military eligible to receive VA disability compensation who is in need of treatment for some ailment not connected with their service.
- ❑ **PRIORITY #3:** War veterans who were not separated for disability and who apply for treatment of a nonservice-connected disability (includes veterans of the Korean conflict period and the Vietnam era).

Contact your local VA office for additional information or **1-800-827-1000**. You may also visit the VA web site at http://www1.va.gov/health_benefits/.

8-4. TRICARE FOR LIFE

TRICARE For Life (TFL), which became effective 1 Oct. 2001, offers TRICARE benefits to Medicare eligible military retirees and dependents who are enrolled in Medicare Part B. By law, TRICARE is second payer to Medicare on all services covered by both Medicare and TRICARE. TFL is an entitlement and does not require an enrollment fee, but you do need a valid military ID card. If your military ID card has expired, simply go to your nearest military base to have a new one made.

Here's how TFL works for medical services:

Covered by Medicare and TRICARE:

Medicare pays the Medicare allowable amount; TRICARE pays your Medicare cost-share, as well as your Medicare deductible.

Covered by Medicare, but not by TRICARE: Medicare pays its normal amount, and you pay the Medicare cost-share and deductible. TRICARE makes no payment.

Covered by TRICARE, but not by Medicare: TRICARE pays the same as it would for a retiree not covered by Medicare. You pay the TRICARE deductible —\$150 for individuals and \$300.00 for families — and a 20% cost-share of the allowable amount. The deductible is separate from, and in addition to, your cost-share. Medicare makes no payment.

For more information you can call toll-free **1-888-DOD-LIFE (1-888-363-5433)** or visit the web site at <http://www.myTRICARE.com>.

8-5. CIVILIAN HEALTH CARE/TRICARE

You, your spouse, and your eligible children are entitled to necessary medical care (both inpatient and outpatient) from civilian sources under the TRICARE umbrella. To obtain benefits, you must have a valid identification card and be entered into the DEERS database. Eligible children under age 10 must also be entered into the system, but they can be treated on the basis of your identification card or that of your spouse. To obtain claim forms, pamphlets, or other necessary information, call TRICARE's Information Customer Service Line at **1-888-DoD-CARE (1-888-363-2273)**.

DoD TRICARE Managed Care Program.

TRICARE is the DoD regional managed care program for members of the uniformed services and their families and survivors and retired members and their families.

The main challenge for most is deciding which TRICARE option - **Prime, Extra, or Standard** - is best for them. Enrollment is only required for TRICARE Prime. Active-duty families who are assigned to a civilian Primary Care Manager (PCM) under TRICARE Prime or who use TRICARE Extra will save money compared to what they would spend if they used TRICARE Standard. There are **no enrollment fees for active-duty families**, however, **they must** complete an enrollment form to select Prime as their coverage plan. Retired military families have to consider expected savings from TRICARE Prime against the annual enrollment fees (\$230 for a single retired military; \$460 for a family). If you have other primary health care insurance, TRICARE Prime may not be your best option.

TRICARE Prime. This option is similar to a civilian Health Maintenance Organization (HMO), which serves as a central source for all your health needs. The heart of your “HMO” is a Military Treatment Facility (MTF), along with the TRICARE contracted Civilian Medical Providers called Preferred Provider Network (PPN).

Your care will be guided by a Primary Care Manager (PCM). This is a qualified health care provider or group of providers that supervises your care. A Health Care Finder (HCF) at the TRICARE Service Center will make test/specialty appointments for you. All active-duty service members will be enrolled in Prime and will continue to receive most of their care from military medical personnel. TRICARE eligible family members may enroll in Prime. Each person who enrolls in Prime has a military or civilian PCM who provides non-emergency routine medical care. The PCM also is the one who authorizes referrals for specialty care. For active-duty families, there is no enrollment fee for TRICARE Prime. Cost shares are less than under the other two options.

TRICARE Prime Advantages:

- ❑ No enrollment fee for active duty and families.
- ❑ Small fee per visit to civilian providers, and no fee for active duty members.
- ❑ No balance billing.
- ❑ Guaranteed appointments (access standards).
- ❑ Primary Care Manager supervises and coordinates care.
- ❑ Away from home emergency coverage

- ❑ Point-of-Service option (Very expensive to receive care outside Tricare Prime).
- ❑ Reduced catastrophic cap for retired military (\$7,500 now decreased to \$3,000).

TRICARE Prime Disadvantages:

- ❑ Enrollment fee for retired military and families.
- ❑ Provider choice limited.
- ❑ Specialty care by referral only.
- ❑ Not universally available.

TRICARE Extra. Under this option, Extra can be used by any TRICARE-eligible beneficiary, who is not active duty, not otherwise enrolled in Prime, and not eligible for [TRICARE for Life](#). Extra goes into effect whenever a Standard beneficiary chooses to make an appointment with a TRICARE network provider. TRICARE Extra, like TRICARE Standard, requires no enrollment and involves no enrollment fee.

Extra is essentially an option for [TRICARE Standard](#) beneficiaries who want to save on out-of-pocket expenses by making an appointment with a TRICARE Prime network provider (doctor, nurse practitioner, lab, etc.). The appointment with the in-network provider will cost 5% less than it would with a doctor who is a TRICARE [authorized or participating provider](#). Also, the TRICARE Extra option-user can expect that the network provider will file all **claims** forms for him.

TRICARE Extra Advantages:

- ❑ Co-payment 5% less than TRICARE Standard.
- ❑ No balance billing.
- ❑ No deductible when using retail pharmacy network.
- ❑ No enrollment fee.
- ❑ No forms to file.
- ❑ May use TRICARE Standard if you want.

TRICARE Extra Disadvantages:

- ❑ No Primary Care Manager.
- ❑ Provider choice is limited.
- ❑ Patient pays deductible and co-payment.
- ❑ Non-availability statement required for areas surrounding MTFs.

TRICARE Standard. A new name for the traditional Standard CHAMPUS. TRICARE Standard is the basic TRICARE health care program, offering comprehensive health care coverage, for people not enrolled in TRICARE Prime (Active duty service members are automatically enrolled in prime, and many other beneficiaries choose to enroll). TRICARE Standard does not require enrollment.

TRICARE Standard is a fee-for-service plan that gives beneficiaries the option to see any TRICARE-certified/authorized provider (doctor, nurse-practitioner, lab, clinic, etc.).

TRICARE Standard Advantages:

- ❑ Broadest choice of provider.
- ❑ Available throughout the world.
- ❑ No enrollment fee.
- ❑ May use TRICARE Extra if you want.

TRICARE Standard Disadvantages:

- ❑ No Primary Care Manager.
- ❑ Patient pays deductible, co-payment, and balance if the bill exceeds TRICARE allowable and provider is non-participating.
- ❑ May have claims forms to file.
- ❑ Non-availability statement required for areas surrounding MTFs.

What will TRICARE cost? On the next page is a chart that provides examples of cost shares for families under TRICARE. Representatives at the TRICARE Service Centers (TSC) can assist you and your family in obtaining the care and services you need.

If you have questions about TRICARE, you can contact your TRICARE region at:

Region	Telephone
<u>North</u>	1-877-874-2273
<u>South</u>	1-800-444-5445
<u>West</u>	1-888-874-9378
<u>Overseas Pacific</u>	1-888-777-8343
<u>Latin America and</u>	1-888-777-

<u>Canada</u>	8343
<u>Puerto Rico & Virgin Islands</u>	1-888-777-8343
<u>Europe</u>	1-888-777-8343

Dakota, Nebraska, Kansas, Minnesota, Iowa, Missouri, Washington, Oregon, California, Alaska, and Hawaii, **1-888-TRIWEST (1-888-874-9378)**.

North Region. Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, Delaware, Maryland, New Jersey, New York, Pennsylvania, District of Columbia, Virginia, North Carolina, West Virginia, Michigan, Wisconsin, Illinois, Indiana, Ohio, and Kentucky, **1-877-TRICARE (1-877-874-2273)**.

South Region. South Carolina, Georgia, Florida, Alabama, Mississippi, Tennessee, Louisiana, Oklahoma, Arkansas, and Texas, **1-800-444-5445**.

West Region. New Mexico, Arizona, Nevada, Colorado, Utah, Wyoming, Montana, Idaho, North Dakota, South

Active-Duty Family Members

	TRICARE Prime	TRICARE Extra	TRICARE Standard
Annual Deductible	\$0	\$150/individual or \$300/family for E-5 & above; \$50/\$100 for E4 & below	\$150/individual or \$300/family for E-5 & above; \$50/\$100 for E4 & below
Civilian Outpatient Visit	\$0	15% of negotiated fee	20% of allowable charges for covered service
Civilian Inpatient Admission	\$0	Greater of \$25 or \$13.90/day	Greater of \$25 or \$13.90/day
Civilian Inpatient Skilled Nursing Facility Care	\$0 per diem charge per admission	\$11/day (25 minimum) charge per admission	\$11/day (25 minimum) charge per admission
Civilian Inpatient Mental Health	\$0	\$20/day	\$20/day

Retired Military and Family Members

	TRICARE Prime	TRICARE Extra	TRICARE Standard (Standard CHAMPUS)
Annual Deductibles	\$0	\$150/individual \$300/family	\$150/individual \$300/family
Annual Enrollment Fees	\$230/individual \$460/family	\$0	\$0
Civilian copays: Outpatient Visit Emergency Care Mental Health Visit	\$12 per visit \$30 per visit \$25 per visit	20% of negotiated fees	25% of allowed charges
Civilian Inpatient Cost Share	\$11/day (\$25 minimum) charge per admission	Lesser of \$250/day or 25% of negotiated charges plus 20% of negotiated professional fees	Lesser of \$512/day or 25% of billed charges plus 25% of allowed professional fees
Civilian Inpatient Skilled Nursing Facility Care	\$11/day (\$25 minimum) charge per admission	\$250 per diem co-payment or 20% cost-share of total charges, whichever is less, institutional services, plus 20% cost-share of separately billed professional charges	25% cost-share of allowed charges for institutional services, plus 25% cost-share of allowable for separately billed professional charges
Civilian Inpatient Mental Health	\$40 per day	20% of institutional and professional fees	Lesser of \$169/day or 25% of allowable fees

CHAPTER 9

TRAVEL AND TRANSPORTATION ALLOWANCES

9-1. TRAVEL INCIDENT TO RETIREMENT

You can select a home and receive travel and transportation allowances from your last duty station to that address. You are eligible if you are a member of the regular Marine Corps or the Marine Corps Reserve on active duty who is retired for physical disability or placed on the Temporary Disability Retired List (without regard to length of service), or retired with pay for any other reason (includes transfer to the FMCR) with eight or more years of continuous active duty that precedes retirement or transfer. The term “continuous active duty” means successive periods of active duty with no single break of more than 90 days. Entitlements change monthly. You are encouraged to review your travel and transportation entitlements located in the Joint Federal Travel Regulations and attend entitlements counseling at your nearest Personal Property Shipping Office (PPSO) located within the Installation Transportation Office or Traffic Management Office.

Generally, you have **one year** from the date your active duty service ends to take advantage of the travel and transportation allowance entitlements unless you have an extension granted by the nearest local PPSO as delegated by HQMC (LPD-2). You can elect advance payment of travel and transportation allowances or transportation-in-kind (GTR or tickets).

You may select a home located:

- Any place within the Continental United States.
- Outside the United States if you were called or ordered to active duty to the first duty station.
- Any other place that will not exceed the cost the Government would incur had you selected a home at a CONUS location specified by the Marine Corps. Government transportation must be used where available for travel outside the CONUS. Therefore, for transoceanic travel to your selected home, send an application to the nearest Marine Corps installation for transportation arrangements or guidance. Include a certification on the original retirement orders that a specific city and country has been selected as your home upon retirement. You must be prepared to pay all costs associated with shipping your household goods OCONUS to the final destination from the farthest CONUS location (to ship to Korea, for example, you must pay from the CONUS shipping port to the final destination in Korea).

Upon your retirement or transfer to the FMCR, if you qualify for travel and transportation allowances to your selected home, you will also be entitled to travel and transportation allowances for your family members under the same conditions and limitations as prescribed for you. You may elect advance payment of these allowances. The finance office and/or administrative office (CPAC, IPAC, etc.) will provide transportation claim forms and filing instructions before retirement.

After you reach your selected home, be sure to immediately send a claim to the finance

office who last maintained your pay account, or if applicable, paid advance separation travel and transportation allowances. If you fail to file a final settlement claim within the time specified by the finance office, indebtedness collection action will be initiated against you for the total amount of the advance paid. You and your family members **must** complete the travel from the point of departure to the selected home for entitlement to separation travel and transportation allowances. If you are paid an advance and fail to complete the travel or only travel to a point less distant than the advance was paid for, you will owe the Government for the unearned portion of the advance payment. If you are moving to a foreign country, familiarize yourself with the foreign government's policy about customs requirements, allowable and restricted items, and documentation required by customs authorities for importation of personal property (e.g., household goods, privately owned vehicles). Arrangements will depend on the laws of the foreign country concerned. You may contact the U.S. Department of State or the American Embassy located in that country as an initial point of contact for those governments that maintain diplomatic relations with the United States.

9-2. AUTHORIZATIONS AND RESTRICTIONS SUMMARY FOR SHIPPING AND STORAGE OF HOUSEHOLD GOODS

AUTHORIZATIONS:

You may select a home of your choice within CONUS and have your household goods (within authorized weight allowances) shipped from your last, or any previous duty station, from a designated place in the United States, from storage, or any combination, to your selected home.

RESTRICTIONS:

- Once you have selected a home and received travel allowances, your selection is irrevocable as far as reimbursement for travel or shipment of household goods.
- See your PPSO about cost limitations if you want shipment sent to a location other than your selected home in CONUS (48 contiguous states).
- Household goods must be turned over to a carrier for shipment within one year after termination of active duty. This one-year time limitation for shipment and/or nontemporary storage of household goods may be extended only under the following specific conditions also identified in JFTR U5365-D, U5365-E, and U5365-F:
 - a. When you are confined in, or undergoing treatment at a Government or civilian hospital when you retire. Entitlement accrues only until one year after the date of discharge or termination of medical treatment. Further extension of the time limit may be authorized on a case-by-case basis.
 - b. When you are confined in, or undergoing treatment at a Government or civilian hospital for any period of time during the one-year period following retirement. Entitlement accrues until one year after the date of retirement plus a period equal to the period of hospitalization or treatment accruing within that year. An extension of the time limit for shipment may be authorized; however, further extension of the time limit for nontemporary storage at Government expense may not be authorized.
 - c. When you are undergoing education or training on the date of termination of active

duty to qualify for acceptable civilian employment, or begin education or training during the one-year period following retirement. If applicable, when education or training is involved, payment for nontemporary storage cost for any period in excess of one year from the date of retirement will be at your expense. The only benefit received under these circumstances is that the storage cost will be based on the Government storage rate.

d. When an unexpected event beyond your control prevents you from moving to the home of selection within the specified time limit. Extension of the time limit for shipment may be authorized only for the specific time period you anticipate is needed to complete the move. Such authorization in no way extends the Government's obligation for storage costs for longer than a period of one year from the date of retirement.

Requests for extensions of the one year time limit for shipment and nontemporary storage of household goods (for the reasons just cited) should be submitted at least 45 days prior to the expiration of the first and/or subsequent year of your entitlement as follows:

- 1st request will be submitted to the local TMO.
- All subsequent requests will be submitted to Commandant of the Marine Corps (LPD-2), Room 2309, 2 Navy Annex, Washington, D.C. 20380-1775 or fax to (703) 695-8160
ATTN: LPD-2.

Include a copy of your retirement orders and a copy of your DD214 with these applicable statements:

- A signed statement from a medical official indicating the inclusive date(s) of hospitalization or treatment and if applicable, the anticipated date of release from the hospital, or date the treatment will end.
- A signed statement from an official of the educational or training facility indicating the inclusive date(s) you attended the educational or training facility and if applicable, when the training will be completed.

AUTHORIZATIONS:

You may place all or any portion of your household goods in nontemporary storage at government expense for one year commencing from the date of discharge. You MUST purchase your own insurance for your household goods in nontemporary storage once it is converted to your expense.(INSERT PARA 8 STATEMENT FROM CMC MESSAGE YOU INCLUDED AS AN ATTACHMENT)

RESTRICTIONS:

The PPSO will select the most economical storage facility (commercial or Government) nearest to the place the household goods are located on the date of issuance of your retirement orders.

Nontemporary storage at government expense cannot exceed one year from your date of retirement.

AUTHORIZATIONS:

You may have your household goods that were placed in nontemporary storage shipped to your selected home provided your appropriation data has not expired (Fiscal Year of the date of retirement plus 5

additional Fiscal Years). See your PPSO about entitlement to temporary storage, when necessary, incident to shipment from nontemporary storage.

RESTRICTIONS:

Household goods must be turned over to a carrier or for shipment within one year after termination of active duty.

AUTHORIZATIONS:

You are authorized temporary storage that is cumulative and may accrue at place of origin, in transit, at destination, or any combination thereof in connection with the shipment of your household goods.

RESTRICTIONS:

This type of temporary storage is limited to an initial period **not to exceed 90 days** at Government expense. Additional storage, for not more than an additional 90 days, may be authorized when household goods cannot be withdrawn because of circumstances beyond your control. For this extension, you must submit a written request including the justification for the 90-day period to the appropriate PPSO. Extension requests exceeding a total of 180 days must be submitted to HQMC (LPD-2) for consideration 30 days prior to expiration.

CHAPTER 10

SURVIVOR BENEFIT PLAN (SBP)

10-1. GENERAL

Public Law 92-425 enacted the SBP on 21 September 1972. This Plan, which replaced the Retired Serviceman's Family Protection Plan (RSFPP), allows you to give a portion of your retired pay to protect designated survivors. Per DoD publication, DD Form 2656 is the required form that **must** be completed **prior to retirement!!!** Your administrative office will forward the DD Form 2656 to DFAS. If problems occur, please contact CMC (MMSR-6). Your SBP decision is irrevocable. If you have a spouse and/or child(ren) at retirement and decided not to elect coverage, you may not enroll in SBP at a later date. If you did not have any eligible family members when you retired, you may cover a spouse and/or child(ren) acquired after retirement as long as you do so within one year of the acquisition of the spouse and/or child(ren).

10-2. ANNUITY PAYMENTS

When Congress created the SBP, they wanted to ensure your survivors would be provided reasonable and continuous income replacement both before and after they become eligible for Social Security Benefits. There is no longer any reduction in the annuity paid to any beneficiaries. If you have SBP coverage, the survivor annuity paid to your designated beneficiary (when death occurs) is equal to 55% of the base amount you chose.

10-3. HOW OTHER FEDERAL BENEFITS AFFECT THE SBP ANNUITY

The other Federal benefit that affects SBP annuity is entitlement to Dependency and Indemnity Compensation (DIC) from the VA. If you die of a service-connected cause certain members of your family may be eligible for monthly, non-taxable DIC payments from the VA. If your surviving spouse is covered by SBP and is eligible for DIC, the payment under SBP will be reduced by the amount of the DIC payment and your surviving spouse **will** receive a proportionate refund of the costs. The total of the two monthly payments (DIC and SBP) will be equal to the full amount otherwise payable under the SBP election you made upon retirement. If the DIC is greater than the SBP payment, your surviving spouse will get a refund of all or a portion of the SBP cost.

10-4. WHAT TO DO IF CIRCUMSTANCES CHANGE AFTER RETIREMENT

- If you elected spouse coverage and your spouse dies or you are divorced, send a copy of the death certificate or the document dissolving the marriage to DFAS-CL immediately at: Defense Finance and Accounting Service, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130. You can also fax the decree to (800) 469-6559. The cost reduction of your retired pay will be suspended. If you remarry, send DFAS a copy of the marriage certificate and tell them whether or not you want to cover your new spouse. If the marriage certificate and the statement are not received within one year of the remarriage, the new spouse will be automatically enrolled in the SBP at the same level

of coverage you had for your previous spouse. Your new spouse will not be covered under SBP until you have been married for one year and the cost will not be deducted from your pay until the 13th month of the marriage.

- If you have child coverage (either child only or spouse and child) and you acquire a new child after retirement; send a copy of the birth certificate to DFAS-CL. You should also notify them when your youngest child reaches age 18 if that child is not attending college full time.
- If you have spouse only SBP coverage and later divorce that spouse, you must make a **deemed election** to voluntarily change the coverage from spouse to former spouse with a DD Form 2656-1, "Former Spouse Election Certificate;" or you can decline coverage altogether with a DD Form 2656-6, "Survivor Benefit Plan Election Change Certificate" by sending DFAS-CL a copy of the document dissolving the marriage. This must be done within **one year** of the date of divorce.
- If you have SBP coverage and are recalled to active duty for more than 30 days, the cost will be suspended until you again receive retired pay, but the coverage will remain in effect.
- If you have no spouse when you retire, you may cover any later acquired spouse under the SBP by sending a copy of the marriage certificate with a completely filled out DD Form 2656-6, "Survivor

Benefit Plan Election Change Certificate" to DFAS-CL. The new spouse will not be eligible for an annuity until you have been married for one year and the cost will not be deducted from your pay until the 13th month of the marriage.

- If you do not have sufficient pay remaining after other deductions to pay the SBP cost, or are not receiving retired pay for any period (i.e., pay is waived in the full amount for VA disability compensation), you must pay the SBP cost by direct remittance to DFAS. The law requires that the interest be charged on all delinquent SBP costs. If you owe SBP costs and die, the costs and interest, will have to be deducted from the annuity until the indebtedness is paid. If you are on a full VA waiver, you can ask the VA to withhold the SBP cost from your disability compensation payments and send the monthly remittance directly to DFAS-CL. If you have any questions concerning your SBP election and options, you should contact CMC (MMSR-6).

CHAPTER 11

THE RETIRED ACTIVITIES PROGRAM

11-1. OVERVIEW

In 1979, the Secretary of the Navy's Advisory Committee on Retired Personnel (ACRP) called on the Navy and Marine Corps to emphasize the value of the Retired Activities Office (RAO) to local commanders, to direct their support in working with selected retired military volunteers, and to help organize and operate an RAO on their installations and a Retired Advisory Committee in their geographical areas. The Secretary of the Navy (SECNAV) convened a working group which transformed these ideas into Department of the Navy (DoN) policy in the form of SECNAV Instruction 5420.169J.

SECNAV Instruction 5420.169J formally established the Retired Affairs Program and the ACRP. This program provides an avenue to ensure that the relationship between our retired Marines and the active force is reinforced and remains mutually beneficial and is part of the overall strategy to maintain responsibility to and for our retired forces. In 1995, the SECNAV's ACRP was renamed the SECNAV's Committee on Retired Personnel (CRP). In 1996, SECNAV Instruction 5420.169J changed the name of the program to the Retired Activities Program and renamed the SECNAV's CRP to the SECNAV'S Retiree Council (RC) to coincide with other service department programs.

11-2. MISSION

Throughout years of service to the Corps, Marines and their families have selflessly served and sacrificed as a way of life. The Corps has always honored its Marines and

their families by providing support and assistance at a level that has earned us the right to say, "we take care of our own." This feeling of "family" commitment should not be lessened upon the retirement of our Marines or their relocation to areas away from Marine Corps installations.

Retired Marines, their family members, and survivors are entitled to a myriad of lawful benefits, and privileges; therefore, it is imperative they be kept informed of changing programs, policies, and legislation that affect the retired military community. The Retired Activities Section (MMSR-6) is provided as the agency to act as the retired liaison with internal and external Department of Defense, government, and veteran affairs agencies.

11-3. RETIRED ACTIVITIES PROGRAM

The Retired Activities Program (RAP) consists of four principal elements: (1) HQMC, Retired Activities Section (MMSR-6), (2) Retiree Councils, (3) Retired Activities Offices (RAO's), and (4) Retired Personnel Seminars and/or Luncheons.

HQMC, Retired Activities Section (MMSR-6). MMSR-6 is responsible for ensuring that retired Marines, their family members, and survivors, are provided with the requisite support and assistance in matters dealing with their benefits and entitlements. MMSR-6's functions include, but are not limited to:

- Providing direct and indirect support to retired Marines, their family members, and survivors through phone calls, e-mails, personal interviews, and formal correspondence.

- Publishing quarterly, the “Semper Fidelis, Memorandum for Retired Marines,” pertaining to current issues affecting retired Marines, their families, and survivors.
 - Determining the eligibility of retired Marines and their family members for medical care and enrollment in the Defense Enrollment Eligibility Reporting System (DEERS); certifying applications for the Uniformed Services Identification and Privilege Cards (ID cards) for retired service members and their family members; processing requests and determining eligibility for ID cards and benefits for former spouses of Marines; serving as the focal point for military Real-Time Automated Personnel Identification System (RAPIDS) sites worldwide for the issuance of ID cards to retired service members and their family members; determining eligibility for continuance of ID card privileges for children of retired Marines who are full-time college students over age 21; serving as the liaison between the Chief, Bureau of Medicine and Surgery, Department of the Navy, and family members in the establishment of privileges for incapacitated dependent children over age 21; and serving as the liaison to the Personnel and Family Readiness Division (MR) for determination of parent’s dependency affidavits for retired Marines.
 - Sponsoring agency for the Navy and Marine Corps Retirement Guide (NAVMC 2642). This guide provides comprehensive information on entitlements, benefits, and privileges for retiring Marines and informs both regular and reserve component career Marines of options about long-range plans for their retirement years.
 - Maintaining liaison with the Secretary of the Navy’s Retiree Council (SECNAV’s RC); attending annual meetings with committee members and advertising committee member vacancies in the “Semper Fidelis, Memorandum for Retired Marines.”
 - Providing administrative oversight of the Survivor Benefit Plan (SBP), and the Reserve Component Survivor Benefit Plan (RCSBP), for the Marine Corps.
 - Processing and submitting for approval, requests for foreign employment.
 - Interacting and coordinating with internal and external Department of Defense, government, and veteran affairs departments and agencies in regard to retired service member issues.
 - **Retiree Councils.** Retiree councils consist of two components; the Secretary of the Navy’s Retiree Council (SECNAV’s RC), and the Local Retiree Councils established by designated installation commanders.
- SECNAV’s RC.** The SECNAV’s RC was established by the SECNAV to consider issues of significant importance to retired military personnel, their families, and their survivors. The Principal Deputy for Manpower and Reserve Affairs, Force Support and Families, serves as the Executive Director of the RC. The members are appointed to the RC per SECNAV Instruction 5420.169J and tasked to:

- Participate in all aspects of the Retired Activities Program.
 - Act as a liaison between the SECNAV and the Marine Corps retired community.
 - Assist in planning, implementing, and participating at Retired Personnel Seminars.
 - Participate in regional retired military councils and assist local installation RAOs.
- **Local Retiree Councils.** Local Retiree Councils are made up of retired service members, their family members, and survivors. They are established for the purpose of providing a communications link between the retired community and the installation commander.
- **Retired Activities Offices (RAOs).** The Retired Activities Office's responsibility is to provide the most effective and efficient support for our Retired Community. Accountability and supervision are essential for the future success of this program. The following are installations that have been designated as sponsoring commands for the RAO program:
 - MCB Camp Lejeune
 - MCAS Cherry Point
 - MCB Camp Pendleton
 - MCRD San Diego
 - MCB MCAS Miramar
 - MCAS/MCRD, Parris Island, SC
 - MCLB Barstow
 - MCAGTFTC Twenty-Nine Palms
 - MCLB Albany, GA
 - MCAS Yuma
- MCCDC Quantico
 - HQMC Henderson Hall
 - MCB Hawaii
 - MCB Okinawa
 - MCAS Iwakuni
- **Retired Personnel Seminars and/or Luncheons.** The Retiree Seminars and/or Luncheons are utilized to assist in the dissemination of information and policies of concern to retired military. These seminars should be conducted semi-annual by the RAO at each Marine Corps installation. The annual Retiree Seminars provide an excellent forum for two-way communications for retired and active duty military personnel.

11-4. INSTALLATION COMMANDERS

Installation Commanders provide the necessary leadership for the establishment of the local RAO. The installation commanders will:

- Ensure availability of funds for the establishment/operation of the Installation's Retired Activities Office.
- Provide funding to meet operational requirements by ensuring each office is furnished with desks, chairs, and phones, plus suitable seating for visitors. Critical items required, such as a computer, a modem, and printer should also be installed. Additional funding support for office supplies, printing, and postal charges should also be provided.
- Meet quarterly (or as deemed appropriate) with the Retired Activities Program Manager (RAPM)/Retired Activities Office

Director (RAOD) to discuss retired service member issues as they impact the local area.

- Appoint retired service members as members of advisory councils (commissary, clubs, etc.) on the recommendation of the RAPM/RAOD.
- Establish local retiree councils as designated.

11-5. RETIRED ACTIVITIES PROGRAM MANAGER (RAPM)

The foundation of this program is the most critical. Continuity and commitment are the key elements to this process; therefore, seven regional program managers have been designated to provide an organized approach and maintain a strong volunteer force. The major duties and responsibilities of the Retired Activities Office Director (RAOD) should consist of but are not limited to:

- Counseling retired service members (all services) and their family members on issues dealing with adjusting to retired life, survivor benefits, casualty assistance, and other personal service requirements faced by retired service members.
- Administering and coordinating the retired activities program for their area of responsibility, and providing services unique to retired service members and their families.
- Creating and maintaining the Standard Operating Procedures (SOP) for the Retired Activities Program specifically to their geographical area.

- Preparing, planning, publicizing, and coordinating the Annual Retired Appreciation Day aboard Marine Corps Installations.
- Developing and implementing an aggressive volunteer program with continuous recruitment efforts within the base, and local community. Supervising the volunteer program with current listing of volunteers, and maintaining an accurate account of volunteer hours.
- Attending committees in the community on military and retired activities issues.
- Coordinating and conducting semi-annual retiree seminars.
- Updating files, points of contact records, phone numbers/e-mail addresses, diary of daily appointments and visits/contacts with customers (retired service members and family members).

CHAPTER 12

SECRETARY OF THE NAVY'S RETIREE COUNCIL (RC)

The RC was established in 1968 as the Secretary of the Navy's Advisory Committee on Retired Personnel (ACRP). Its mission is to advise the Secretary of the Navy on matters relating to retired personnel and review the effectiveness of retirement programs and policies. The primary function of the Council is to make recommendations concerning improvements to benefits, privileges, quality of life, and morale aspects of the retired community along with other pertinent matters relating to retired personnel.

The Assistant Secretary of the Navy for Manpower and Reserve Affairs, Force Support and Families, serves as Executive Director and provides coordination, guidance and administrative support. The 24-member Council consists of three Marine officers, three Marine enlisted members, nine Navy officers, and nine Navy enlisted members, all in a retired status (regular, reserve, or fleet). Membership includes a broad representation of the retired community. The Council has two Co-Chairpersons: one is a Flag/General Officer, and the other is a Master Chief/Sergeant Major. Each position is filled by a member of the service opposite from that of the other position. The tenure for each office is normally three years. About one-third of the membership rotates off of the Council each year (usually seven to nine members).

In selected issues of the **Semper Fidelis**, prospective applicants are asked to submit a brief biographical sketch covering their civilian endeavors to include involvement with civic and service-oriented organizations. When received, the applicants are logged into an RC database. The original applications are then forwarded to the Co-Chairmen. The Co-Chairmen select at least three applicants per vacancy based on experience and expertise in the areas of transition/ mobilization, the Survivor Benefit Plan, TRICARE, and retired pay. Residency in areas of a high density of retired military personnel is also criteria for favorable consideration.

Information on the best-qualified candidates is then submitted for final selection (three nominees are submitted for each vacancy). Each applicant will be notified whether or not selected as a member of the RC.

The RC meets annually in the spring of each year in the Washington, D.C. area. Members are recalled to active duty for this meeting. Civilian attire is worn.

Visit the web site for additional information as well as other useful links benefits, programs and related areas of interest for military retirees and their families at <http://www.npc.navy.mil/CommandSupport/RetireeCouncil>.

CHAPTER 13

PERSONAL AFFAIRS RECORD

You should leave certain vital and necessary information for your family so that in the event of your death, important documents may be found with a minimum of effort. Some of the following information may not apply to you at this time. When you have completed your record, explain it to the members of your family and advise them where you will keep it on file.

NAME: _____
(*first/middle/last*)

ADDRESS: _____

CITY: _____ STATE: _____

ZIP CODE: _____ - _____

SOCIAL SECURITY NUMBER: _____ - _____ - _____

VA CLAIM NUMBER: C- _____

I. PERSONAL RECORD:

1. Place and date of birth:

2. Naturalization (if applicable):

(Certificate Number/Date Issued)

(Name and location of court granting naturalization)

3. Parents' names:

Father: _____
(*first/middle/last*)

Mother: _____
(*first/middle/last*)

4. Marriage:

To whom: _____
(first/middle/last)

Place and date: _____

5. Previous marriages:

(date/place/to whom married)
(date and place of dissolution of previous marriage)

6. Spouse's previous marriages:

(date/place/to whom married)
(how marriage ended: death/divorce/etc.)
(date and place of dissolution of previous marriage)

7. Name and address of your lawyer or trusted friend who may be consulted in regard to your personal or business affairs:

(name of lawyer or friend)
(street/city/state/zip code)

II. FAMILY RECORDS (location):

1. Birth certificates or other proof of date of birth of yourself and of each member of immediate family (required by insurance companies and Social Security Administration):

2. Naturalization (if applicable):

(Certificate Number/Date Issued)

(Name and location of court granting naturalization)

3. Marriage certificate:

4. Divorce papers or certified copies thereof:

III. OTHER IMPORTANT PAPERS:

1. Will

- I have not executed a will, or
- I have executed a will:

(1) Location:

(2) Lawyer's name and address:

(3) Executor's name and addresses:

(4) Witnesses' names and addresses:

2. Power of Attorney (*expires on death of member*):

- I have not executed a power of attorney, or
- I have executed a power of attorney dated ____/____/____, naming

(*agent or attorney*)

(*address/city/state/zip code*)

3. Federal Income Tax:

a. Copies of my Federal income tax returns and related papers are located at:

b. Copies of my Spouse's income tax and related papers are located at:

4. State and/or other taxes:

a. Copies of my _____ tax returns and related papers are located at:

**IV. SURVIVOR BENEFIT PLAN (SBP) AND RESERVE COMPONENT
SURVIVOR BENEFIT PLAN (RCSBP):**

1. Retirement/Transfer Date: _____

2. Type of election coverage: _____

3. Beneficiary Information:

a. Name: _____

b. Social Security Number: _____

c. Date of Birth: _____

d. Date of Marriage (if applicable): _____

e. Place of Marriage (if applicable): _____

4. Level of Coverage: _____

5. Reserve Component Survivor Benefit Plan (RCSBP) Option:

6. Copy of DD Form 2656 - Data For Payment of Retired Personnel (SBP enrollment form) is located at: _____

V. INSURANCE:

1. My life is insured as follows:

Government:

(type/policy no./amount)

Civilian:

(company name/policy no./amount)

The policies are located at:

Premium receipts are located at:

Add in any additional information you think would be helpful in the settlement of your estate:

VI. SOCIAL SECURITY DATA:

1. Social Security Number: _____ - _____ - _____

2. Location of Social Security card or stub:

3. Location of current Social Security employment record:

VII. PROPERTY OWNERSHIP OR INTEREST:

1. Real estate located at:

The property is encumbered by a:

(mortgage/trust/deed/etc.)

Taxes on the property are paid to:

The property is insured with:

(insurance company)

POLICY NO: _____

against _____

(fire/damage/liability)

My important papers are located at:

(location of deed/abstract/mortgage/insurance/contracts and other papers)

2. Add as many other entries as may be required to complete your record as to each piece of real estate in which you have an interest.

3. Automobile Record:

a. _____
(make/model/year/VIN)

b. Under _____ dated: ___/___/___ _____ (title no.)
(state)

c. This car is now licensed for use by:

d. The automobile is insured with:

(insurance company)

(1) Against: _____
(fire/theft/damage/collision/personal injury/property damage resulting from operation, etc.)

(2) The premiums are paid to:

(3) When is the premium due:

(every 1st of the month/quarterly/semi-annually, etc.)

e. Important papers are located at:

(location of title/mortgage/insurance and other papers)

VIII. BANK ACCOUNTS:

1. Checking account:

(account number, name of bank and location, joint or individual)

2. Savings account:

(account number, name of bank and location, joint or individual)

3. Add as many similar entries as may be required to show all bank accounts.

IX. SAFE DEPOSIT BOX:

1. Name of bank or trust company: _____

2. Location of key: _____

Key No: _____

X. UNITED STATES SAVINGS BONDS:

(where located)

1. Person(s) designated as: _____

(co-owner)

(beneficiary)

2. Savings bonds by serial numbers and denominations:

XI. STOCKS, BONDS, MUTUAL FUNDS, AND SECURITIES:

(serial numbers/location/amount)

XII. MEMORANDUM:

1. Enter any additional data regarding insurance, allotments, military record, instructions to family members, etc:

Signature: _____

Date: ____/____/____

2. If a copy of this statement has been given to your lawyer, trusted friend, etc., list that person's name and address:

(name and relationship)
(street address/city/state/zip code)

Signature: _____

Date: ____/____/_____

CHAPTER 14

INACTIVE RESERVE RETIREMENT

14-1. APPLICABILITY

This chapter is applicable to the United States Marine Corps for non-regular retirement.

14-2. OVERVIEW

This chapter provides an overview of the reserve component retirement system in chronological order of events in a Marine's career, including: Career Retirement Credit Record (CRCR), retirement point accrual, qualifying service, retired pay eligibility, issuance of twenty year letters, RC-SBP, retiree benefits, transferring to the retired reserves and the retirement application process. Information contained in this chapter provides an overview of current procedures. Additional information and guidance pertaining to this chapter is available on the HQMC website at www.manpower.usmc.mil under MMSR and Chapter 3 of the Separation and Retirement Manual.

14-3. CRCR

The CRCR is a document that summarizes the annual totals of retirement credit points resident in MCTFS. It reflects your entire career as a Marine. It is primarily your responsibility to ensure this document is correct.

14-4. RETIREMENT POINTS

By law, you may receive credit for up to 60 inactive points for retirement years that ended before 23 September 1996, up to 75 inactive points for retirement years ending on or after 23 September 1996 and before 30 October

2000, up to 90 points in the retirement year that includes 30 October 2000 and before 28 January 2008, and 130 in any subsequent year after 28 January 2008. 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 anniversary year.

14-5. QUALIFYING SERVICE

As a Marine in the reserve component, 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. The one caveat is if you have accumulated 15 years of qualifying service from 11 March 1993 to 31 December 2001 and were involuntary separated from the Selected Reserve (to include Active Reserve (AR Marines) as the result of unit deactivation/relocation or reduction of unit strength due to billet loss, you may have been eligible for retirement.

In order to become eligible for retired pay, as a reserve Marine you must meet the following minimum requirements.

- Be at least age 60. Exceptions are detailed in paragraph 14-7 of this chapter.
- Be in compliance with the reserve membership as established by U.S. Code Title 10, 12731.
 - Complete your last eight years in a reserve component if you completed 20 years of satisfactory service prior to 5 October 1994.
 - Complete your last six years in a reserve component if you completed 20 years of satisfactory

service between 5 October 1994 and 31 December 2001.

- Complete your last eight years in a reserve component if you completed 20 years of satisfactory service between 1 January 2002 and 30 September 2002 (and were discharged or retired).
- Complete your last six years in a reserve component if you completed 20 years of satisfactory service between 1 October 2002 and 24 April 2005.
- If your retirement occurs on or after 25 April 2005, there is no requirement to have served the last years of your career in a reserve status.

You must apply for retired pay by submitting an application to the branch of service you were assigned to at the time of your transfer.

14-6. ANNIVERSARY YEAR

Anniversary years are full-year periods (365 or 366 days) calculated from anniversary year dates.

The start date for each successive anniversary year will not be adjusted unless there is a break in service. A break in service for this purpose is any period where you were discharged for longer than 24 hours. Upon return to an active status, a new anniversary date will be established.

Partial year. A partial qualifying year is any period less than the full 365/366 year period where the minimum required points are earned as established in the Marine Corps Separations Manual (Figure 3-3).

Limits on retirement points: All reserve retirement points are recorded; however, only the following may be counted per anniversary year as established in U.S. Code Title 10, 12733:

- 1 July 1949 – 22 September 1996:
max of 60
- 23 September 1996 – 29 October 2000:
max of 75
- 30 October 2000 – 29 October 2007:
max of 90
- 30 October 2007 – present: max of 130

14-7. COMPUTATION OF RETIRED PAY

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 is:

Total number of creditable retirement points divided by 360.

This formula computes the number of equivalent years of service you have completed comparable to full time service. For example, 3,600 points equals 10 years. 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 prior to 8 September 1980 – “Final Basic Pay.” Multiply your years of satisfactory 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. **Note:** For Marines who retired after 1 January 2007 with more than 30 years of creditable service, the 75% limitation is removed.

- DIEMS date on or after 8 September 1980 – “High-3.” Multiply your years of satisfactory 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 Marine who transfers to the retired reserve awaiting pay at age 60 will normally be the 36 months before turning 60. Marines who are discharged may still request retired pay but may only use the basic pay for the 36 month period before their discharge.

Note: Separation or discharge rather than transferring to the retired reserve will impact your retired pay and should be carefully considered. A Marine who retires under the “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 Marine who is entitled to retired pay under either system. A former Marine is defined as an individual who elected discharge rather than transfer to the retired reserve anytime after receiving notification of eligibility to receive retired pay at age 60. In the case of a former Marine, regardless of the system under which the individual will receive reserve retired pay, longevity credit ceases on the date the former member was discharged.

14-8. TWENTY-YEAR LETTER

Within one year of completing 20 qualifying years of service for retired pay purposes, MMSR-5 will send you a letter stating such.

Upon receiving this letter, you have three options:

- Remain in the ready reserve and continue to perform inactive duty training, annual training, and active duty for training or remain on the active status list of the standby reserve and continue to perform unpaid training for the purpose of accumulating retirement points.
- Transfer to the retired reserve.
- Request discharge from the reserve component.

Note: Regardless of the option chosen, you are entitled, upon application, to receive retired pay at age 60.

14-9. REDUCTION OF RETIREMENT AGE

The standard eligibility for retired pay for non-regular service is age 60. However, NDAA 2008 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 may not be reduced below age 50. Full TRICARE eligibility for retiree health care benefits remains at age 60, but NDAA 2010 directed DoD to implement TRICARE Standard coverage for reserve retirees awaiting pay.

14-10. RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RC-SBP)

The Defense Finance and Accounting Service maintains a web based link which describes RC-SBP in detail at

<http://www.dfas.mil/retiredpay/survivorbenefits/SBPGuideBook.pdf>. Additional information follows below.

On 30 September 1978, Public Law 95-397 established the RC-SBP which allows reserve component members to purchase the same protection afforded active members under the Survivor Benefit Plan (SBP). RC-SBP allows retirement-eligible reserve members to elect to receive reduced retired pay during their lifetime in order to provide a continuation of a portion of retired pay, up to 55%, to a survivor upon your death. Within one year of reaching retirement eligibility, MMSR-5 will send a 20-year letter via the U.S. Mail system (see 14-6). Included in this mailing will be RC-SBP information and instructions for enrolling in the program by completing an RC-SBP election form (DD Form 2656-5).

You must complete, sign, and if applicable, your spouse must sign the DD Form 2656-5 and forward it to MMSR-5. Once completed, MMSR-5 becomes the custodian of your 20 year-letter and RC-SBP election.

You must return RC-SBP elections to MMSR-5 within 90 days of 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. Failure to do so will result in “automatic” spouse coverage, full base amount, for which premiums will begin to be owed at age 60.

Note: Spousal concurrence must be dated on or after your selection date and must be notarized.

14-11. SURVIVOR’S RC-SBP OPTIONS AND ELECTIONS

Although your RC-SBP coverage is immediately effective, you don’t begin paying for it until you begin drawing retired pay at age 60, or earlier if affected by the FY08 NDAA. Then, you pay a monthly SBP premium and a monthly RC-SBP premium for past protection and for continuing SBP coverage.

RC-SBP Options and Elections. 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 60th birthday (if you die before 60), or upon your death (if age 60 or older).
- Option C:** Provide an annuity beginning on the day after your death, regardless of your age at death.

If you chose Option A, you will not pay the RC-SBP premium at age 60, as no pre-age 60 protection will be received.

If you enroll in Option B or C, you will pay RC-SBP premiums. If you enroll in Option C, you will pay higher premiums because of a lengthier potential period of protection.

There are five RC-SBP 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. If you remarry, your new spouse must be married to you for one year, or be the parent of a child by that marriage.

- ❑ Child(ren) only: Coverage of children is limited to unmarried children under the age of 18, or under age 22 if in school or 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.
- ❑ 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).
- ❑ 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. No 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): If you have a former spouse upon becoming eligible to elect a survivor annuity, you may elect coverage for a former spouse, or if mandated by a divorce decree. If you have more than one former spouse, you must specify which former spouse is being covered. An election for a former spouse prevents payment of an annuity to a current spouse. Same limitations apply to the annuity payment as with spouse and child coverage, except only

children born of that marriage are eligible with former spouse coverage.

14-12. 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.

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.

14-13. 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.

14-14. SBP TERMINATION

You are entitled to terminate a SBP request by discontinuing participation in SBP, by electing to discontinue participation during the 25th – 36th month after commencement of payment of retired pay by completing DD Form 2656-2, Survivor Benefit Plan Termination Request, and mailing it to DFAS. You are 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.

14-15. PROCESSING A RC-SBP CLAIM

MMSR-5 is the only office that can process a claim under the Reserve Component Survivor Benefit program. Upon reception of a certified death certificate, MMSR-5 prepares all the necessary documents and forwards the claim to DFAS-Cleveland for payment calculation. DFAS-Cleveland builds the pay file and provides the payment to the claimant.

14-16. RETIRED PAY

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.

MMSR-5 will mail a retirement packet to you approximately four to six months before your date first eligible to receive retired pay. It is important you keep your address updated with HQMC so you may receive this packet. Once the packet is returned, MMSR-5 will obtain the approval for your retired pay.

The retirement application packet consists of the notification letter, DD Form 108 (Application for retired pay benefits) and DD Form 2656.

There is a six-year statute of limitations. If the retired pay application is filed more than six years after the date first eligible for retired pay, one day's retired pay is deducted for each day's delay.

14-17. BENEFITS

Categories of reserve retirees:

- Separated or discharged – Marine who, after receipt of their 20-year letter, chose to be released from the reserves.
- Retiree – Retiree who is in receipt of retired pay.
- Retired awaiting pay at age 60 (also known as gray area) – In receipt of awaiting pay at age 60 orders.

Retiree benefits. As a member of the Retired Reserve Awaiting Pay at Age 60, you are entitled to the following privileges:

- Use of the facilities of service clubs/open messes when local space

and staff capabilities permit and if authorized by membership rules.

- Retain your rank as a member of the Marine Corps Reserve.
- Wear the prescribed uniform upon appropriate occasion or ceremony.
- Space-available travel on military aircraft within the continental United States, upon presentation of a notification of eligibility for retired pay at age 60.
- Identification card, DD Form 2 MC (RES), for identification purposes only.
- Unlimited access to military exchanges and moral, welfare and recreation facilities as well as unlimited use of military commissaries.
- Certain TRICARE benefits. For more information, visit the TRICARE web site located at <http://www.tricare.mil>.

Upon becoming a with pay retiree, you are entitled to the same benefits and entitlements afforded active-duty members.

APPENDIX

RETIREMENT CHECKLIST

I. CHECKLIST

→ 12-24 months before separation:

- Ideally you should attend pre-retirement seminar with your spouse 24 months prior to retirement. This will allow you to take advantage of what you learn. The pre-retirement seminar is valid for 24 months and covers topics of concern such as retired pay, household moves, VA benefits, Social Security benefits, SBP and TRICARE just to name a few.
- Establish retirement date.
- See your Health Benefits Counselor at the TRICARE Service Center and inquire about the various plans (Prime, Standard and Extra). Visit the TRICARE web site at www.tricare.com.
- Schedule family medical check-up.
- Review Delta Dental Retiree Plan.
- Schedule final dental.
- Research other supplemental health care programs.
- Research and consider an alternate health plan, dental plan, and life insurance for yourself and/or family.
- Request and/or update your Official Military Personnel File (OMPF):
https://www.manpower.usmc.mil/portal/page?_pageid=278,1963381&_dad=portal&_schema=PORTAL
- Obtain your Verification of Military Experience and Training Document (VMET), DD Form 2586 at <https://www.dmdc.osd.mil/vmet>.
- Determine your final leave balance and plan leave dates.
- Complete your resume and begin job search.
- Submit Official retirement request to HQMC/MMSR-2/MMSR-5
- Submit Unit Diary request (4-14 months window prior to retirement).

→ 6 months before retirement:

- Submit Unit Diary request (4-14 months window prior to retirement).
- Complete any elective surgery/treatment
- Finalize Terminal Leave/Permissive TAD plans.
- Start final retirement physical.
- Get with your Sergeant Major to schedule your retirement ceremony.
- Arrange Household Goods Shipment and vacation of government quarters (if applicable). Research the procedures for the storage of your household goods at <http://www.globalsecurity.org/military/library/policy/dod/annex-s-1842.pdf>.
- Schedule an appointment with your local Veterans Administration representative to file for a disability rating and/or vocational rehabilitation. Marines may submit VA claims 180 days prior to separation or retirement. Claims submitted within 60 days of separation or retirement will be processed for administrative purposes only.

- Create/update wills and power of attorney. Consider any other legal requirements you may have relating to retirement, such as estate planning.
- Review DD Form 214 draft.
- Verify with IPAC that they have received your retirement package from HQMC.
- Determine any additional insurance requirements.
- Have DAV/VFW review medical records.
- Make a decision on the type of retired TRICARE and dental coverage you will elect.
- Schedule final dental appointment(s).
- Complete DD 2807, 2807-1 and 2697 (medical history) for Navy Physical SF600.
- Submit terminal leave request.

→3 months before detachment date:

- Pick up your HQMC retirement package from IPAC.
- Finalize allotments from retired pay.
- Report to PMO/vehicle registration, to begin out-processing paperwork
- Final physical should be complete.
- Copies of medical (3) & dental records (plus x-ray).
- Start to complete/process (early) application for VA disability determination. (VA Form 21-526)
- Elect Survivor Benefit Plan (SBP) via DD Form 2656. Notary required if less than full SBP elected.
- Establish the date for your Retirement Ceremony with the Sergeant Major.

II. INFORMATION ON THE RETIREMENT PHYSICAL

The purpose of the retirement physical is to establish your physical condition upon retirement and to identify service-connected ailments incurred while on active duty that may rate VA disability compensation. The final physical:

- a. Should document all medical problems.
- b. Should support further treatment/disability rating/support through the VA.
- c. Should be completed 3 months before requested retirement date.
- d. [**will not**] delay retirement if you fail to complete it.
- e. Should be completed as early as possible. Getting the physical done early in the retirement process will eliminate the hassle of last-minute requirements or even the necessity of completing it as a retired Marine, and allow your earlier application to the VA.
- f. Should be started **NO LATER THAN 6 MONTHS BEFORE** estimated date of departure (terminal leave and PTAD).

The medical forms that are required in support of the final physical are:

- a. Report of Medical History (DD Form 2807-01):
<http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2807-1.pdf>.
- b. Report of Medical Assessment (DD Form 2697):
<http://www.brooksidepress.org/Products/OperationalMedicine/DATA/operationalmed/Forms/DD/dd2697.pdf>.
- c. Medical Record - Chronologic Record of Medical Care (SF-600):
http://www.afcrossroads.com/famseparation/rem_docs/acc/Shaw_600-reintegration.pdf.

THIS IS FOR YOUR BENEFIT!

Turn in a copy of the Report of Medical Examination (SF 88) to IPAC.

You must certify in your orders that you are physically qualified for release from active duty.

If physical problems are discovered that could affect your retirement, notify your S-1, IPAC and MMSR **immediately**.

Only CMC approval of extreme hardship, hospitalization, or medical board submitted to the PEB will modify a retirement date.

- If found to have a service related condition that did not become evident until after retirement, petition the Board for Correction of Naval Records (BCNR) for correction of your medical records.
- BCNR decision will be decided by a three judge panel and is a lengthy process (DD Form 149).
- File for VA compensation as soon as you retire (VA Form 21-526), Veterans Application for Compensation or Pension.
- Will make it easier for you and your dependents to possibly establish a service connection should your health worsen or should you die of injuries incurred while on active duty.
- If found to have a disability, you will receive treatment for that disability on a first-priority basis.
- Your SRB/OQR, health and dental record must be turned into the command before the date of your release from active duty, and are filed with National Personnel Records Center, St. Louis, MO (complete SF-180 to request records).
- Ensure you make 3 copies of your health record, SRB/OQR and dental records. Take out dental x-rays and put them in personal record. Update and maintain personal records with any new documents.

- The VA will request your medical record from St. Louis, MO should you file for VA compensation.
- To speed up process and help establish service connection you must apply for a disability rating with the VA.
- Store records and important documents in a fire-proof safe.

III. ELECTIVE SURGERY

Throughout a career, elective surgeries and medical treatment are often delayed until the last possible opportunity. In preparation for retirement you must schedule surgery/treatment to include convalescent leave 6 months before retirement. Retirement will not be modified to accommodate elective surgery/rehabilitation.

Convalescent leave or being placed on limited duty after elective surgery will not delay retirement. An approved or mandatory retirement date will only be modified for the following medical reasons:

- a. Marine is hospitalized as an inpatient in emergency circumstances or,
- b. Medical Evaluation Board (MEB) is accepted at the Physical Evaluation Board (PEB) before the Marine's retirement date. Upon acceptance of the MEB at the PEB, a CMC approved retirement or discharge will be held in abeyance until the completion of the disability evaluation system process.
- c. A serious medical condition suddenly occurs that is likely to result in disability, and a military doctor and the Commanding Officer must certify the circumstances and condition.

IV. RETIRED PAY PLANS

The following factors determine applicable retirement pay plans and computation:

- a. Retired pay plans. Three methods based on Date Initial Entry Military Service (DIEMS) or Date Original Entry Armed Forces (DOEAF).
- b. HIGH 1. DOEAF before 8 Sept 1980= 50% of base pay at 20 years – 2.5 % increase for each additional year served.
- c. HIGH 3. DOEAF after 8 Sept 1980 = 50% of high 36 month average at 20 years. Automatically computed in MCTFS and reflected on HI36 screen when retirement approved and unit diary entry certified.
- d. Career Status Bonus/Redux. DOEAF after 1 Aug 1986 and select \$30K career status bonus (CSB) at 15 years = 40% of high 36 at 20 years (REDUX) with permanent decreased cost of living increases. Generally reduces retired pay by \$330,000.

Retired grade advancement on the retired list. Officers who served satisfactorily under a temporary appointment to a higher grade, will be advanced on the retired list to the highest grade satisfactorily held upon retirement (Title 10 U.S.C. Section 6151). Warrant officers will be advanced to the highest grade served satisfactorily, when active service plus service on the retired list totals 30 years (Title 10 U.S.C. Section 6334). Retired pay will be based on the grade held at retirement, or to which advanced on the retired list, whichever results in higher pay.

Enlisted grade advancement. Enlisted Marines in the FMCR, are entitled, when their active service plus the service in the FMCR totals 30 years, to be advanced on the retired list to the highest grade served on active duty satisfactorily, as determined by the Secretary of the Navy (Title 10 U.S.C. Section 6334).

Calculating retired/retainer pay:

- a. 29 days or less do not count for computation of a month.
- b. Retired Pay Multiplier (RPM).

Retired/Retainer Pay RPMs		Career Status Bonus	
Career Status Bonus not accepted		If accepted career status bonus at 15 yrs of service	
Yrs Service	RPM	Yrs Service	RPM
20	50.0%	20	40.0%
21	52.5%	21	43.5%
22	55.0%	22	47.0%
23	57.5%	23	50.5%
24	60.0%	24	54.5%
25	62.5%	25	57.5%
26	65.0%	26	61.0%
27	67.5%	27	64.5%
28	70.0%	28	68.0%
29	72.5%	29	71.5%
30	75.0%	30	75.0%
40	100.0%	40	100.0%

V. TAX DEDUCTIONS FROM RETIRED PAY

FICA (Social Security and Medicare) is not withheld from retired pay. Federal income tax is withheld from retired pay.

State income tax is not automatically withheld. State tax withholding must be requested by letter to DFAS London, KY on DD Form 2656. Monthly amount must be at least \$10, in even dollar amounts. Missouri, Colorado, and New Jersey do not have an agreement with DoD for voluntary withholding of state income tax. Residents of these states must pay any taxes owed at the end of the year. According to the "Retired Military Almanac 2009," the following states exempt all or some portion of military retired pay from state taxes: Alabama, Louisiana, North Carolina*, Hawaii, Massachusetts, Oregon*, Illinois, Michigan, Pennsylvania *, Kansas, Mississippi, Wisconsin, Kentucky*, New York*, * Certain qualifying conditions. The following states have no personal state income tax: Alaska, New Hampshire, Texas, Florida, South Dakota, Washington, Guam, Tennessee, Wyoming and Nevada. * Certain qualifying conditions.

Consult with your state revenue website for current treatment of military retired pay. Seek advice from a tax advisor regarding the amount of state income tax that you should withhold. It is in your best interest to check with the state where you are going to reside, after retirement, to determine if that state exempts retired pay from state income tax.

VI. ALLOTMENTS

Ensure your allotment total will not exceed your retirement pay, or your retired pay will be in a no pay due (NPD) status. Allotments should be finalized with DFAS three months before departure date. Allotments will continue from your retired pay unless stopped. You can start, stop, or change current allotments via MyPay: <https://myPay.dfas.mil> Retirees are permitted to have a maximum of six allotments, classified as discretionary allotments. DFAS web site: <http://www.dfas.mil/>

VII. SURVIVOR BENEFIT PROGRAM (SBP) ELECTION

- Purpose: To continue a portion of your retired pay after death to your spouse and /or minor child(ren).
- Formal SBP counseling is required 18 months and 90 days prior to retirement.
- Review MMSR-6 website and study SBP facts sheets. MMSR-6 will counsel and explain any details that are unclear. Call- 1-800-336-4649 :
https://www.manpower.usmc.mil/portal/page?_pageid=278,1950391&_dad=portal&_schema=PORTAL

DoD Actuary: <http://www.defenselink.mil/actuary/#>

Navy Mutual Aid: <http://navymutual.org/>

- If no election is made or received by DFAS, by law DFAS must enroll you at the full gross salary rate, and will deduct 6.5 % of your full gross salary.

- By law, SBP election form DD 2656 must be signed and notarized if less than the full amount is elected.
- Paid-up provision = 360 payments and age 70 with no further reduction of retired pay.

VIII. DD FORM 2656 DATA FOR PAYMENT OF RETIRED PAY

Read the instruction pages of the DD Form 2656 and comply with that guidance:

- a. Any combination other than (26.a) or (26.b) and (27.a) must obtain spouse's concurrence (section XII). Notary Public must be witness.
- b. The date of the spouse's signature in item (32.b) must not be earlier than the date of the member's signature in item (30.b).
 - DD Form 2656 must be received by DFAS before any payment of retirement pay.
 - Submit to DFAS "NO LESS THAN 30 days" before your detachment date to avoid delay.
 - Fax to DFAS Customer Service (RAPIDS) at 1-800-469-6559.
 - Keep a personal copy of this form for your own records.

IX. RETIRED/RETAINER PAYCHECKS

Your monthly retired/retainer paycheck is processed by DFAS to reach you on the first business day of the following month (e.g., you should receive your September payment on 1 October). If you are enrolled in the Direct Deposit Program, payments are transmitted through the Federal Reserve System and will arrive at your bank on the first business day of the following month.

Questions concerning your pay: If you have any inquiries about retired or retainer pay, call DFAS-CL at 1-800-321-1080 or (216) 522-5955. For inquiries about an SBP annuity, call DFAS-CL at 1-800-321-1080 or fax: 1-800-522-7748 or call MMSR-7 at (703) 784-9317.

X. SELLING LEAVE

- a. Only 60 days total leave can be sold in a career.
- b. Only Federal (25%) and State taxes are withheld (no FICA).
- c. Regular Leave Balance (RLB) is leave earned after 31 August 1976. Only base pay is paid for RLB.
- d. Saved Leave Balance (SLB) was leave due on 31 August 1976. Consists of Base Pay, non locality BAH, and BAS Monthly at the rate on the last day of active duty.

XI. DD Form 214

Review and sign your DD214 30 days before leaving for PTAD/Terminal Leave.

Start reviewing information that will be on your DD 214 “NOW” by looking at what is in MOL, MCTFS, schools, MOS’, qualifications, awards, etc.

Carefully review the draft of your DD 214. It is important to review and correct any mistakes on the form prior to signing official copies.

The DD Form 214 will be physically delivered to all separating active duty and demobilized Marines on the earlier date of (1) the effective date of separation or (2) the date PTAD, terminal leave and authorized travel time commence and the Marine permanently departs the command not expecting to return. Copies 1 and 4 will be delivered to the Marine when the Marine departs. All other copies will be distributed the day after the EAS by the administrative unit. A copy of the DD Form 214 should be provided to your local State and/or county registrar or VA rep.

XII. RETIRED ID CARDS AND CURRENT MAILING ADDRESS

Retired ID Cards. Your DD 214 and retirement orders are your application for a retired ID card for you and your family members. Any Common Access Card (CAC) Issuance site can issue cards. CAC site locations are listed on the home page, and you can schedule a appointments online at <https://www.dmdc.osd.mil/rsi>.

Current Mailing Address. If you move after your retirement, it is essential that you keep both DFAS and HQMC (MMSR-7 at (703) 784-9317) informed of your current mailing address. Phone numbers to these organizations can be found in the “Semper Fidelis, Memorandum for Retired Marines” that is sent to all retired Marines quarterly and available on-line.

XIII. SGLI and VGLI

After retirement, you receive 120 days of free SGLI coverage.

Veterans Group Life Insurance (VGLI) allows conversion of (SGLI) in an amount equal to or less than the SGLI coverage you had on active duty.

VGLI premium is much higher than SGLI and increase every five years at renewal time, based on your age at the time of renewal because of the guarantee provisions.

Coverage under VGLI is guaranteed, regardless of your current health. Go to the following web site to receive information on SGLI to VGLI conversion:

www.insurance.va.gov/sglisite/vgli/nevgli%20Faq.thm#7

Consider other commercial life insurance products which may provide better value.

XIV. WEBSITES TO ASSIST WITH JOB SEARCH

- a. Government jobs at U.S. Navy or U.S. Marine Corps installations: www.donhr.navy.mil
- b. Résumé preparation: <https://chart.donhr.navy.mil>
- c. Hard-copy instructions: <https://chart.donhr.navy.mil/info/Job%20Kit.pdf>
- d. Federal vacancies to include Defense and civilian agencies: www.opm.gov (usajobs or jobs@opm)
- e. Job Corps, Department of Labor: www.dol.gov/vets
- f. Federal and private-sector jobs: www.monster.com
- g. Federal and private-sector jobs: www.careermosaic.com
- h. Private-sector jobs: www.careermart.com
- i. Source of information for veterans: www.vetjobs.com
- j. Source of information for veterans: www.militaryconnection.com/jobs
- k. Private-sector jobs: www.craigslist.org

For former military personnel, there are two organizations which provide networking opportunities and announcements of job opportunities nationwide. Please send an email to fisherics@aol.com of the Marine Executive Association (MEA) and tjhammons@aol.com of NavNet and ask to be added to the job list.

RETIREMENT CHECKLIST (Short Form)

Task	Planned Date	Completed Within	Completed Date	Remarks
<input type="checkbox"/> Establish retirement date		12-24 months pre-retirement		
<input type="checkbox"/> Review all TRICARE medical plans to inquire about various plans		12-24 months pre-retirement		
<input type="checkbox"/> Schedule family medical check-up		12-24 months pre-retirement		
<input type="checkbox"/> Review Delta Dental Retiree Plan		12-24 months pre-retirement		
<input type="checkbox"/> Schedule final dental		12-24 months pre-retirement		
<input type="checkbox"/> Review other supplemental healthcare programs		12-24 months pre-retirement		
<input type="checkbox"/> Research alternate health, dental, and life insurance plans for yourself and/or family		12-24 months pre-retirement		
<input type="checkbox"/> Request and update your Official Military Personnel File (OMPF)		12-24 months pre-retirement		
<input type="checkbox"/> Obtain Verification of Military Experience and Training Document (VMET), DD Form 2586		12-24 months pre-retirement		
<input type="checkbox"/> Determine final leave balance and plan leave dates		12-24 months pre-retirement		
<input type="checkbox"/> Complete résumé and begin job search		12-24 months pre-retirement		
<input type="checkbox"/> Submit retirement request to HQMC (MMSR-2) or (MMSR-5)		12-24 months pre-retirement		
<input type="checkbox"/> Waivers or request outside 4 to 14 month window require AA Form and Command Endorsement completed		14 months pre-retirement		
<input type="checkbox"/> Unit Diary Request		14 months pre-retirement		
<input type="checkbox"/> Elective surgery/treatment				
<input type="checkbox"/> Terminal Leave/Permissive TAD preparation		6 months pre-retirement		
<input type="checkbox"/> Start final retirement physical		6 months pre-retirement		
<input type="checkbox"/> Retirement ceremony: Check with Sergeant Major		6 months pre-retirement		
<input type="checkbox"/> Arrange household goods shipment and clear government qtrs. (if applicable)		6 months pre-retirement		
<input type="checkbox"/> Contact VA to discuss disability rating and vocational rehabilitation		6 months pre-retirement		
<input type="checkbox"/> Update wills and power of attorney		6 months pre-retirement		
<input type="checkbox"/> Review draft of DD 214		6 months pre-retirement		

RETIREMENT CHECKLIST (Short Form)				
Task	Planned Date	Completed Within	Completed Date	Remarks
<input type="checkbox"/> Get your HQMC retirement package from IPAC		6 months pre-retirement		
<input type="checkbox"/> Determine any additional insurance requirements		6 months pre-retirement		
<input type="checkbox"/> Determine type of retired TRICARE and dental coverage		6 months pre-retirement		
<input type="checkbox"/> Final dental check up		6 months pre-retirement		
<input type="checkbox"/> Complete DD 2807, 2807-1 and 2697 for Navy physical SF 600		6 months pre-retirement		
<input type="checkbox"/> Submit terminal leave request		6 months pre-retirement		
<input type="checkbox"/> Retrieve your HQMC retirement package from IPAC		3 months pre-retirement		
<input type="checkbox"/> Finalize allotments from retirement pay		3 months pre-retirement		
<input type="checkbox"/> Report to PMO/vehicle registration		3 months pre-retirement		
<input type="checkbox"/> Final physical complete		3 months pre-retirement		
<input type="checkbox"/> Make three copies of medical and dental records including x-rays		3 months pre-retirement		
<input type="checkbox"/> Have DAV/VFW review medical records		3 months pre-retirement		
<input type="checkbox"/> Complete VA compensation Form 21-526		3 months pre-retirement		
<input type="checkbox"/> Complete and sign DD Form 2656 for retired pay, SBP election		3 months pre-retirement		
<input type="checkbox"/> Retirement ceremony: Establish date with Sergeant Major		3 months pre-retirement		
<input type="checkbox"/> Complete and sign DD 214		30 days before terminal leave		
<input type="checkbox"/> Establish local TRICARE and update DEERS finalize local address; decide whether TRICARE Prime, Standard or Extra		Within 30 days of retirement		
<input type="checkbox"/> Update automatic investments (non payroll)		NLT 30 days pre-retirement		
<input type="checkbox"/> Pay TRICARE Prime premiums		NLT 15 days before retirement		
<input type="checkbox"/> Obtain certified true copy DD 214		Copies 1 and 4 delivered to the Marine when departing on travel, PTAD and leave.		

RETIREMENT CHECKLIST (Short Form)			
<input type="checkbox"/>	Have retirement ID cards made for family	Retirement Day + 1	