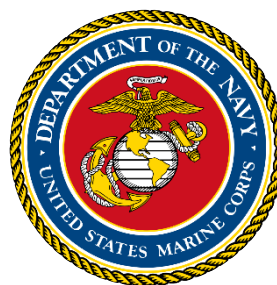




# STATEMENT OF BENEFITS GUIDE FOR MILITARY MEMBERS

Effective

June 18, 2019



Click on your Military Service seal  
above to link you directly to that  
Service benefits page

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*For use only upon official implementation by the Department of Defense*

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On behalf of the Department of Defense (DoD) and Department of Homeland Security (DHS), THANK YOU for your Service to the Nation. As a result of your dedication and commitment, you have earned various benefits and services outlined in this Statement of Benefits. These benefits are for Armed Forces members, Reserve Components (RC) and their families; although various DoD programs are outlined, most of these programs also apply to Coast Guard members as well. If there is a question whether a Coast Guard member can participate in a specific program, please contact your local Transition Relocation Manager.

This Statement of Benefits provides you with an overview of the benefits and services you may have earned, as well as resources available to assist you in obtaining your benefits in accordance with Title 10, U.S. Code, Chapter 58, Section 1155. Your assessment of these benefits will prepare you to make informed decisions when you transition, retire, or are released from active duty.

Remember that you can also click on your Service seal on the cover page to link you to your specific Service benefits page.

These benefits are for Service members who have been discharged or released, and have served **180 continuous days or more on active duty** in the Armed Forces in accordance with Title 10, U.S. Code, Chapter 58, Section 1142.

### **DoD & VA BENEFICIARY ACCESS**

The Department of Defense policy, DoD Manual (DoDM) 1341.02, Volume 1 “DoD Identity Management: DoD Self-Service (DS) Logon Program and Credential,” requires all active duty, National Guard, and Reserve, and Commissioned Corps members of the uniformed services to obtain a DS Logon credential when separating from active duty or from the uniformed services.

**DS Logon** – DS Logon provides a secure means of authentication to personally identifiable information and personal health information for all beneficiaries and other individuals with a continuing affiliation with DoD. You will need this to access eBenefits and other benefits-related websites that you currently use the CAC log-on option.

- If you already have DS Logon, you can log-on to the DMDC myAccess site (<https://myaccess.dmdc.osd.mil/>) and bring up your account.
- If you do not already have a DS Logon account, you can obtain your DS Logon credential using the DMDC myAccess site (<https://myaccess.dmdc.osd.mil/>) before you leave active duty.

### **eBenefits Registration** –

- eBenefits is a joint VA/DoD web portal that provides resources and self-service capabilities to Veterans, Service members, and their families to research, access and manage their VA and military benefits and personal information. eBenefits can be accessed at: [www.ebenefits.va.gov/ebenefits](http://www.ebenefits.va.gov/ebenefits).

Remember that once you transition from active duty/retire you turn in your CAC. Be sure to record your DS Log-on information. You will need this to access eBenefits and other sites that you currently use the CAC log-on option.

## **1. Effects of a Career Change**

Your military career had challenges and rewards, and you should be proud of your service. Now you are ready for a new career and will face new challenges as a civilian.

Stress is not an attitude, trait or personal characteristic. It is a physical response to situations that, if ignored, can lead to conflict, mental and physical exhaustion or even serious illness.

As you transition back to civilian life, you should identify your own indicators of stress and implement coping techniques that work best for you. Stress indicators can include the following symptoms: fatigue, headaches, trouble sleeping or sleeping too much, stomach problems, feeling nervous, and a desire to be alone. If you are suffering from any of these symptoms, you may want to seek assistance. Numerous resources are available to assist you, and your family members, during your transition and we will be going over many of them in this session.

Professionals are available for you to speak with, and many agencies exist to help ease your transition and the stress that accompanies it. Some of the professionals and agencies available on military installations are:

- **Chaplains**
- **Medical Clinic professionals**
- **Behavioral Health Teams**
- **Education Office** (for assessment and college credit information)
- **Military and Family Support Centers** (Army Community Service Center, Airman and Family Readiness Center, Navy Fleet and Family Services, Marine Corps Career Resource Centers)
- **Military and Family Life Counselors**
- **Service Specific:**
  - **Army** - Soldier For Life - Transition Assistance Program Centers
  - **Navy** - Fleet and Family Support Centers

- **Air Force** - Airman and Family Readiness Centers
- **Marine Corps** - Marine and Family Programs
- **Coast Guard** - Health, Safety and Work-Life Services Center

These centers have professional staff, programs and services to assist you and your family members in counseling, career workshops, resume writing, reference libraries, training, and job search assistance. Keep in mind that your family members are also transitioning into a new life and you will go through this together. They can be a source of comfort and encouragement during this time.

Some of the agencies outside of the military installations that can also help are:

- The Department of Veterans Affairs (VA), Vet Centers
- Military OneSource
- Military and Veteran Service Organizations (MSO/VSO)
- For further information go to: [veterans.house.gov/](http://veterans.house.gov/). Select Resources – Veterans Service Organizations

**VA Vet Centers** were established by Congress for the provision of readjustment counseling as a resource available to you and your family during and after your military service. VA Vet Centers are staffed with professionals, many of whom are Veterans, and are experienced and trained in providing mental health and readjustment counseling to Veterans, active duty Service members, and their families. Vet Centers are separate from VA Medical Centers and staff maintain the strictest levels of confidentiality. No information will be released to any person or agency without the written consent from the Veteran or Service Member, except in circumstances averting a crisis. For information go to: [www.vetcenter.va.gov](http://www.vetcenter.va.gov).

**Military OneSource** is a Department of Defense-funded information, referral and assistance program. Confidential services are provided worldwide through the call center and website 24 hours a day, 7 days a week, at no cost to eligible users. Transitioning Service members and their families can access [Military OneSource services up to 365 days post-separation or retirement](#). Masters-level consultants and counselors provide support for a wide range of topics, such as:

- Financial Counseling and Tax Filing
- Non-medical Counseling
- Spouse Education and Career Opportunities

- Relocation
- Health and Wellness Coaching
- Adult Disability and Elder Care
- Education
- Peer-to-Peer Support
- Adoption
- Special Needs
- Document Translation
- Language Interpretation Services
- Wounded Warrior and Caregivers
- Building Healthy Relationships

You can call Military OneSource toll-free at 800-342-9647. International calling options are available online at [www.militaryonesource.mil](http://www.militaryonesource.mil).

**Military and Veterans Service Organizations** are also valuable resources for assistance and guidance. Veteran Service Organizations provide advocacy, education, and other support for the unique issues facing Veterans. Many have their own job referral and registration services, sponsor job fairs, and provide networking opportunities. Military Service Organizations can provide assistance and representation for Veterans, Service members, and families. These organizations offer a wide variety of services, including scholarships for dependents of military personnel, and other support functions.

Research and explore social service agencies and support groups in your community. Search online for agencies and resources in your area. For more information you could attend VA's Community Integration Resources Military Life Cycle module, which will enhance your awareness of the various types of resources available in your local community, introduce you to skills to identify and vet community resources, and inform you when and how to connect with community resources.

**Sexual Assault and Prevention Resource Organization** has information explaining that Service members who were sexually assaulted are eligible for a confidential review of characterization of terms of discharge or separation in accordance with section 547 of NDAA for FY 2015. Information explaining that an enlisted Service member or a commissioned officer who made an



Unrestricted Report of sexual assault and is recommended for involuntary separation from the Military Services within one year of final disposition of his or her sexual assault case may request a general or flag officer (G/FO) review of the circumstances of and grounds for the involuntary separation in accordance with DoD Instructions 1332.14 and 1332.30.

## **2. Reserve Affiliation and Reserve Component Counselors at Installations**

If you served 8 years or more of active duty and no longer have a military Service obligation, you do not have to affiliate with the National Guard or Reserve. However, we strongly encourage you to join a Reserve Component so you can continue to serve the Nation.

If you served less than 8 years of active military Service, you must complete the remainder of your contractual obligation.

The information I am sharing with you today will inform you of your Reserve options and obligations. You can satisfy your obligation by becoming a member of the Ready Reserve in one of the following categories:

### **Selected Reserve**

The Selected Reserve (also called SELRES, or SR) are members of a U.S. Military Ready Reserve unit that are enrolled in the Ready Reserve program and the Reserve unit they are attached to.

- You may voluntarily affiliate with the Selected Reserve, either with a National Guard or Reserve unit or a Reserve individual program.
- Upon becoming a member of the Selected Reserve (SELRES), you may be recalled to active duty in time of war or national emergency. You may also be ordered to active duty involuntarily for up to 270 days, for any single contingency operation, without a declaration of a national emergency.
- You will participate and train as required by the Reserve category to which you belong. For National Guard and Reserve unit programs, this usually means a minimum of 1 weekend a month, and 2 weeks of annual training per year. For Reserve individual programs, the training requirement may be somewhat less.
- DoDM 1000.13, Volume 1, "DoD Identification (ID) Cards: ID Card Life-Cycle," authorizes issuance of a DoD Common Access Card (CAC) to members of the Selected Reserve (SELRES). Upon becoming a member of the Selected Reserve (SELRES), you may visit your local RAPIDS Site for card issuance.

## **Inactive National Guard**

- If you served in the Army, you may become a member of the Army National Guard and request transfer to the Inactive National Guard if unable to participate in regular unit training.
- Currently, only the Army maintains an Inactive National Guard. This consists of National Guard personnel in an inactive status, who are attached to a specific National Guard unit but do not participate in training.
- As a member of the Inactive National Guard, you would be recalled to active duty with your unit. To remain a member, you must muster once a year with your assigned unit.
- DoDM 1000.13, Volume 1 authorizes issuance of a DoD Form 2, “Armed Forces of the United States Identification Card (Reserve)” to members of the Inactive National Guard. Upon becoming a member of the Inactive National Guard, you may visit your local RAPIDS Site for card issuance.

## **Individual Ready Reserve (IRR)**

If you do not affiliate with one of the above programs, your military Service branch will automatically assign you to the Individual Ready Reserve (IRR).

- IRR consists mainly of individuals who have had training and who served previously in the Active Component. Other IRR members come from the Selected Reserve and have some of their military Service obligation remaining.
- IRR members may be involuntarily recalled upon declaration of a national emergency. Otherwise, participation requirements may include an annual day of muster duty to satisfy statutory screening requirements.
- IRR members may participate in voluntary temporary tours of active duty and military professional development education programs.
- DoDM 1000.13, Volume 1 authorizes issuance of a DoD Form 2, “Armed Forces of the United States Identification Card (Reserve)” to IRR members. Upon becoming an IRR member, you may visit your local RAPIDS Site for card issuance.

Explore the Reserve options in the geographic area where you plan to relocate and reside. If you want more information, you can contact a Reserve recruiter on your installation.

### **3. Verification of Military Experience and Training (VMET), DD Form 2586**

The purpose of the VMET session is to explain what the VMET is and explain how you obtain your VMET document.

#### **What is VMET?**

Verification of Military Experience and Training (VMET), DD Form 2586. This form documents and verifies your Military Experience and Training which is useful in discussing civilian occupations related to your military service, as well as, in translating military terminology and training into civilian terms. The VMET form is available to all eligible transitioning Soldiers, including eligible National Guard and Reservists.

Although VMET is not an official transcript, it assists you in verifying your military experience and training to potential employers, helps you write resumes, interview for jobs, negotiate credits at schools, and obtain licenses and certifications.

Download your VMET as soon as you decide to leave the Service.

You can access your VMET by signing on milConnect, using CAC or DS Logon, at:

<https://milconnect.dmdc.osd.mil/milconnect/>

Once you are logged in, select the "Correspondence/Documentation" banner; click on "DoD Transition Assistance Program (DoDTAP)." There you will find the "VMET" tab; select the VMET Document (DD-2586) option to retrieve and save your copy.

VMET is created from automated records on file. Missing information on members currently serving may be added through the standard personnel file submissions to the Defense Manpower Data Center (DMDC). Errors may or may not be corrected for transition from active duty or retired members. Please visit your local personnel office, or call DMDC at 1-800-727-3677.

We recommend you download DD Form 2586 at least 120 days before you transition from active duty since there is a quarterly update cycle on VMET. Access your VMET again before you transition so you have time to make corrections, if you find errors.

### **4. Civilian Occupations Corresponding to Military Occupations/O\*NET**

The purpose of this section is to inform you of the resources available through the Occupational Information Network (O\*Net) and other education and training tools. Resources like:

- Licensing and Certification
- American Job Centers (AJC), also known as Career One-Stop Centers
- Army Credentialing Opportunities On-Line (COOL)

- The United Services Military Apprenticeship Program (USMAP)
- Defense Activity for Non-Traditional Education Support (DANTES)

The O\*NET program was developed under the sponsorship of the DOL Employment and Training Administration. It is the Nation's primary source of occupational information. The O\*NET database contains information on hundreds of different occupations and describes job functions, tools used in specific jobs, and knowledge, skills, abilities, training and education required for the positions.

O\*NET contains career exploration tools and a set of valuable assessment instruments for workers and students looking to change careers. These tools include an Ability Profiler, Interest Profiler, and Work Importance Profiler. In addition, O\*NET helps with identifying industry standard keywords you use when writing your resume. This database is available at no cost and is continually updated. For more information, go to <https://www.onetonline.org/>.

As a part of O\*NET, the site “[www.mynextmove.org/vets/](http://www.mynextmove.org/vets/)” has useful information to assist in researching potential occupations. This site allows you to browse careers by keywords, or by MOC. You will learn more about this and other tools during the MOC Crosswalk Transition Assistance module.

*There are 2 primary types of credentialing: 1) Licenses, which are granted by a governing body in a particular profession or jurisdiction; and 2) certifications, which demonstrate unique skills or abilities.*

## 5. Licensing, Certification, and Apprenticeship Information

The purpose of the licensing and certification section is to inform you of some of the advantages of having credentials when pursuing an occupation outside of the military. Credentials help increase your employability.

Credentialing is the “umbrella term” for licenses and certifications. Some Federal, State, or local laws may require specific credentials to legally perform some jobs. Employers choose to hire only employees having certain credentials, or offer those employees a higher salary. Having credentials improves your prospects for promotion. Credentialed Service members demonstrate to prospective civilian employers that their technical skills are on par with their civilian peers.

### Licenses

Governmental agencies (Federal, State, or local) grant licenses to individuals to practice a specific occupation, such as a medical license for doctors, or State license requirements for school teachers. State or Federal laws or regulations define the standards that individuals must meet to become licensed. For these types of professions, licenses are typically mandatory.

## Certifications

Unlike a license, a certificate is issued by a non-governmental agency, associations, and even private sector companies. They may grant certificates to individuals who meet predetermined qualifications. These qualifications are generally set by professional associations (for example, the National Commission for Certification of Crane Operators), or by industry and product-related organizations (for example, Novell Certified Engineer). Certification is typically an optional credential; however, some employers may require a certification. For many occupations, more than one organization may offer certifications.

The DOL American Job Centers (AJC) website is another resource available to you to help you explore credentialing requirements for various career opportunities.

The web address is: [www.careeronestop.org/FindTraining/](http://www.careeronestop.org/FindTraining/)

Another DOL website that can assist you is: [www.dol.gov/vets/](http://www.dol.gov/vets/)

Be aware that licenses and certifications can be expensive. You may be able to use your GI Bill to help with the cost of credentialing. The VA can only pay for the cost of the test(s); The VA does not cover other fees connected with obtaining a license or certification.

However, it is important to check with the State in which you will reside for the required credential needed. Also, you should check with the particular occupation's professional organization to learn about the credentialing requirements. You will have a clear advantage in applying for jobs by having your licenses and certifications in order.

Regardless of the military training, experience, military licenses, or expert badges you have earned, transition from active duty to civilian credentials are required for many civilian jobs. Some credentialing authorities may grant credit for your military training or experience. For more information, see: [www.benefits.va.gov/gibill/licensing\\_certification.asp](http://www.benefits.va.gov/gibill/licensing_certification.asp).

It is also recommended to visit the Installation or Virtual Educational Office representative. In the past, financial resources available to help achieve a credential after leaving the Military were limited primarily to assisting with the cost of additional training and/or education that might be required. New legislation allows for payment of exam fees through the Montgomery GI Bill. Application and renewal fees are not typically covered.

### **6. Credentialing Opportunities On-Line (COOL)**

Each branch of the military has a COOL website. There, Service members can:

- Get background information about civilian licensure and certification
- Identify licenses and certifications relevant to your military rating

- Learn how to fill gaps between military training and experience and civilian credentialing requirements
- Learn about resources available to help gain civilian job credentials

### **7. U.S. Army Credentialing Opportunities On-Line (Army COOL)**

Army COOL helps Soldiers find information on civilian certifications and licenses related to their military jobs.

For more information, go to: <https://www.cool.army.mil/>.

### **8. U.S. Navy Credentialing Online (Navy COOL)**

The Navy COOL web site is designed for Navy personnel. It explains how you meet civilian certification and license requirements related to your rating, job, designator, and occupation.

For more information, go to: [www.cool.navy.mil](http://www.cool.navy.mil).

### **9. U.S. Air Force Credentialing Online (AF COOL)**

The Air Force COOL is designed for Air Force enlisted personnel. It assists Airmen with not only obtaining civilian industry recognized credentials and licensures for use upon transition, but also enhances their skillsets related to their Air Force Specialty Code (AFSC) while they are serving. AF COOL also assists members with purchasing the necessary study materials, preparatory courses (i.e., boot camps), and other items.

For more information, go to: <https://afvec.us.af.mil/afvec/Public/COOL/Default.aspx>.

### **10. U.S. Marine Corps Credentialing Online (Marine Corps COOL)**

The Marine Corps COOL web site is designed for Marine Corps personnel.

It explains how you can meet civilian certification and license requirements related to your MOS, job, designator, and occupation.

For more information, go to: [www.cool.navy.mil/usmc](http://www.cool.navy.mil/usmc).

### **11. United Services Military Apprenticeship Program (USMAP)**

USMAP is a program for active duty Service members who are serving in the U.S. Marine Corps, Coast Guard, or Navy that allows you to improve your job skills and complete different civilian apprenticeship requirements while on active duty.

DOL provides a nationally recognized certificate upon completion of the program and is widely acknowledged and accepted by many companies and organizations throughout the Nation.

The USMAP is a win-win in that it helps streamline and formalize different types of training in the military and civilian workforce, and also helps to bridge the gap between the two.

Participation in the USMAP does not require you to make any off duty investment of hours. You can complete up to half of the program through requirements achieved doing your job on active duty.

To apply, you need to speak with your education office professional for information and assistance. They provide instructions on completing your application. Once your application has been processed, you will receive instructional materials on how to record your hours toward completion of the program.

## **12. DoD SkillBridge**

If you are uncertain about what your job will be following release from active duty, DoD SkillBridge could help. The DoD SkillBridge program promotes civilian job and employment skills training which lead to civilian employment after transitioning off of active duty. DoD SkillBridge opportunities include civilian apprenticeships, internships and job training. These programs can offer a critical bridge to a new civilian career. The Army refers to its SkillBridge program as the Career Skills Program (CSP).

**Here are the basic rules:**

Service members must be within 180 days of their separation date and must have approval from their first field-grade level Commander in their chain of command to participate in a SkillBridge job skills training program.

**Contact your transition office if interested:**

More than 30 installations currently offer a SkillBridge program. If you are interested in finding out more, we encourage you to inquire with the transition office of the installation from which you are separating. While there are overall program guidelines, each Service has its own procedures for participating. The DoD SkillBridge website: <https://dodskillbridge.uslearning.gov>

**Please keep in mind:**

SkillBridge is still evolving and not every installation offers this program. It may be possible to attend a program at an alternate installation in an Administrative Absence status. Be sure to check with your transition office on the latest information and guidelines.

## **13. Defense Activity for Non-Traditional Education Support (DANTES)**

What is DANTES?

Since 1974, the Defense Activity for Non-Traditional Education Support, a DoD agency, provided quality educational opportunities to Service members worldwide. In the true collaborative spirit

of the voluntary education community, DANTES sponsored programs helped Service members navigate the postsecondary learning experience and attain academic achievement throughout their military careers and beyond.

DANTES mission is to help Service members achieve their educational goals by managing a portfolio of defense education programs. Website: [www.dantes.doded.mil](http://www.dantes.doded.mil).

## **SERVICE MEMBER SUPPORT**

During every step of a Service member's military career, education programs and services help foster personal and professional growth through learning.

- Enables access to quality post-secondary educational opportunities that prepare a Service member for college entrance and a successful learning experience.
- Equips education counselors with tools and resources to assist Service members with individualized guidance and face-to-face interaction.
- Expands the opportunities for obtaining college credits and completing degree requirements, leading to success in higher education.
- Supports Service members during transition into the Reserve, National Guard, or civilian workforce.

## **PROGRAMS AND SERVICES**

Programs such as Kuder-Journey, Online Academic Skills Course (OASC) and College Placement Skills Training (CPST), National Test Centers and National Test Prep, ensure that Service members have the program support necessary to identify post-secondary education goals, attain degree completion, and ultimately transfer valuable knowledge and skill sets to civilian life. Programs and services include:

- **College Preparation - OASC**  
Providing a starting point and enabling academic college readiness
- **Career & Education Planning - Kuder Journey**  
Assessing a Service member's interests and aptitudes in order to recommend appropriate education and career paths
- **Distance Learning Readiness Self-Assessment**  
Helping to determine a Service member's readiness for education outside a classroom setting
- **College Comparison Support Tool**



Comparing educational programs to assist with choosing the right academic institution

- **College Entrance Exams**  
Providing assistance with college admission and officer accession programs
- **Military Training and Experience Evaluation**  
Translating training courses and occupations into recommendations for college credit
- **Transcript Services**  
Delivering a Service member's academic and testing transcripts to colleges and universities for the award of credits that satisfy degree requirements
- **College Credit-by-Examination**  
Allowing Service members to earn college credit for knowledge they have already acquired
- **Teacher Credentialing and Transition Support**  
Fostering continued service to community upon separation from the military
- **Voluntary Education (VoEd) Community Support**  
Enabling education counselors to assist Service members with decisions based upon quality and value
- **Academic Institution Partnerships**  
Maximizing post-secondary educational opportunities for Service members, for the complete list of academic institution partnerships go to:  
<https://www.dodmou.com/Home>.
- **OCONUS Education Center Contact and Support**  
Providing education center support to Service members around the world in forward deployed areas

#### **14. DoDTAP Web Portal**

The DoDTAP web portal is a comprehensive resource with the capabilities to support separation, transition and retirement-related issues. It provides information to ensure Service members and their spouses are prepared for the next steps, whether pursuing additional education, finding a job in the public or private sector, or starting their own business.

From the DoDTAP web portal, Service members and military spouses can:

- Learn about the Transition Assistance Curriculum
- Determine how and where to prepare for their transition to civilian life
- Discover a host of online resources, including:

- VA benefits
  - Financial planning assistance
  - Assessing and documenting their skills for transition
- Access the DoDTAP website: [www.dodtap.mil](http://www.dodtap.mil)

## **15.America Job Centers - Priority of Service**

Once you separate, you can still get help with employment by contacting the nearest local DOL American Job Centers (AJCs) in your local community. They provide Veterans with Priority of Service (POS) and the same assistance and information as you would have received when attending the DOL One-Day. Post-9/11 Veterans can receive intensive services; this also applies to eligible National Guard and Reserve Service members.

AJCs are designed to provide a full range of assistance to all job seekers. The AJCs are now authorized under a statute called the Workforce Innovation and Opportunity Act (WIOA). The AJCs offer employment-related services both through a personal visit to the center, or online.

AJCs are conveniently located in communities and provide a wealth of information to all, including persons with disabilities and persons with limited English-speaking ability. Another reason for visiting an AJC is to connect to employment, education, and training services provided through local, State, and Federal programs. Each of these centers serves as a one-stop resource that links Service members to the national network.

The website, [www.careeronestop.org](http://www.careeronestop.org), is beneficial in finding career information. Its resources help you identify potential careers using your current occupation. By selecting a career on: [www.myskillsmyfuture.org/](http://www.myskillsmyfuture.org/), you can explore training, compare skills banks, examine typical job duties, and technology, and search employers and jobs. This site provides information about the field and current labor market information for the career selected.

Priority of Service (POS) means that you, as a Veteran, and eligible spouses, are given priority over other non-covered (or ineligible) persons for any DOL funded employment or training programs.

This is how it works. If you go to an Employment Service or an AJC, you go to the head of the line. If the resources are limited, lack of training dollars for instance, you would receive access to those services instead of other applicants.

Federal law requires all States to develop policies for the delivery of POS in their State workforce plan.

The workforce system and other DOL programs must enable Veterans and eligible spouses to identify themselves at the point of entry to the system or program, and Veterans and eligible spouses must be given the opportunity to take full advantage of the priority.

To be eligible for POS, you must be a Veteran or eligible spouse. The Veteran definition for POS means a person who served at least 1 day in the active military, naval, or air Service, and was discharged or released under conditions other than dishonorable.

If you are interested in learning more, call the toll-free help line at (877) US-2JOBS, or the website at: [www.servicelocator.org](http://www.servicelocator.org) to locate your nearest office.

## **16. DOL Website**

The DOL website helps you translate military skills and experience into civilian terms, build a resume, search for jobs, and provides essential interview tips and resources to link you with job search websites and databases. You can visit the DOL website at: [www.dol.gov/vets](http://www.dol.gov/vets)

## **17. Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)**

USERRA is a Federal law that establishes rights and responsibilities for uniformed Service members and their civilian employers.

The purpose of this topic is to provide you with some general information about USERRA, employment rights, and where to seek additional assistance.

DOL – VETS interprets and administers USERRA. VETS assists anyone who experienced problems with civilian employment related to their military Service; and information to employers about reemployment rights. VETS provides technical assistance and briefings to Service members, Veterans, employers, military units, or professional associations, and may involve conducting formal investigations when a Veteran or Service member alleges that their employment or reemployment rights were violated.

For example, if you leave your job to join the military, or are called up for active duty in the National Guard or Reserve and need to leave your job, when you return you may have reemployment rights to your job with your previous employer if you meet the eligibility criteria under USERRA.

Or, another example might be that you believe you are being discriminated against by an employer who is reluctant to hire you because of your military commitment.

This law protects you in those circumstances, but it's more complicated than that. USERRA clearly establishes that reemployment protection does not depend on the timing, frequency, duration, or nature of your Service as long as the basic eligibility criteria are met. The eligibility criteria for reemployment rights are:

1. Must leave civilian employment to perform a period of covered military Service.
2. While employed with a single employer, service cannot exceed 5 years, subject to a number of statutorily mandated exceptions.
3. Cannot have a disqualifying discharge (e.g. dishonorable, bad conduct, other than honorable).
4. Must submit a timely application for reemployment, which varies according to the time spent on active duty.

This applies to active duty, National Guard and Reserve Members.

USERRA also provides that the returning Service member be reemployed in the job that they would have attained had they not been absent for Military Service. It's called the "escalator" principle, and the Service member is hired back with the same seniority, status and pay, as well as other rights and benefits determined by seniority.

The law requires reasonable efforts (such as training or retraining) are made to enable the returning Service member to refresh or upgrade their skills to help them qualify for reemployment in the escalator position.

The time period an individual has to apply for reemployment or report back to work after Military Service is based on time spent on military duty.

USERRA requires that Service members provide advance written or verbal notice to their employers for all Military duty unless giving the employer notice is impossible, unreasonable, or precluded by military necessity. Service members are strongly encouraged to provide that notice in writing in order to avoid potential disputes or conflicts when they seek reinstatement with their civilian employers.

USERRA provides protection from discrimination. If you are a past or present member of the uniformed Service, have applied for membership in the uniformed Service, or are obligated to serve in the uniformed Service, then an employer may not deny you initial employment, reemployment, retention in employment, promotion, or any benefit of employment because of this status.

VETS assist anyone with a claim under USERRA. USERRA protects civilian job rights and benefits for Veterans and members of Reserve components. The Employer Support for the Guard and Reserve (ESGR) is another great resource.

For additional USERRA information and assistance, the website is: [www.dol.gov/vets/programs/userra/](http://www.dol.gov/vets/programs/userra/), or call, 1-800-336-4590, Option 1, to speak to an Ombudsman.

For more information, contact the VETS website at: [www.dol.gov/vets/programs/userra/index.htm](http://www.dol.gov/vets/programs/userra/index.htm), or go to: [www.benefits.va.gov/guardreserve](http://www.benefits.va.gov/guardreserve).

## **18.State Employment Agencies**

Once you leave active duty, there are State employment agencies that receive Federal funding to assist you in finding a job, and they provide a lot more than just job assistance. These offices are also called AJCs, but may be referred to differently by each State.

These AJCs offer you the best chance of finding employment. Veterans who use these centers receive priority for job referrals, testing, counseling, and other services. If you have not yet been to an AJC, I would strongly encourage you to go and take advantage of all the services that are available to you. Services and benefits vary from State-to-State; therefore, AJC registration must be done in person.

Every member of AJC is required to provide Veterans with Priority of Service. Most AJCs also have Veteran Employment Representatives specifically there to assist in a wide-range of employment and training related services and to overcome any significant barriers to employment (SBEs).

The Disabled Veteran Outreach Program (DVOP) specialists exclusively serve Veterans with SBEs. Their main focus is on Veterans who have SBE and deliver intensive one-on-one assistance to overcome those barriers using a case management approach to service delivery.

The Local Veterans Employment Representative (LVER) program has a staff who conduct employer outreach to develop job and training opportunities directly with businesses and industry associations. They are responsible in facilitating services to eligible Veterans through the AJCs and may engage in job search workshops and setting up job clubs.

The AJC system website has a resource that can help you identify potential careers using your current occupation. By selecting a career on [myskillsmyfuture.org](http://myskillsmyfuture.org), you can explore training, compare skills banks, examine typical job duties and technology, and search employers and jobs. This site also provides information about the field and current labor market information for the career selected.

In order to locate your nearest State Employment Office, use the telephone directory, or visit the service locator website at: [www.servicelocator.org](http://www.servicelocator.org).

## **19.State Job Boards**

Each State has its own job board. These job boards, which are typically electronic, have job postings and are found on the specific State website. Employers can search for job applicants using their State site and you can post your information, such as a job experience profile and/or resume, directly on most State job board sites. The website job boards serve as a place where individuals seeking employment and businesses seeking employees can be matched up and brought together to fit each other's needs. These job boards are free resources for employers and job seekers.

To explore State job boards go to: [www.careeronestop.org/jobsearch/cos\\_jobsites.aspx](http://www.careeronestop.org/jobsearch/cos_jobsites.aspx), and select the specific State.

## **20.Public and Community Service Opportunities (PACS)**

The purpose of the PACS is to encourage and assist you and your spouse in pursuing public and community service employment.

As a Veteran, you can put your military training and skills to greater use at the National, State, and local levels. Military Service has prepared and equipped you with experiences possessed by only a small percentage of the American population. While considering your transition options, consider non-profit, public and community service organizations such as schools, hospitals, law enforcement agencies, social service agencies and many more for employment opportunities.

These career fields enable you to share your military training to help address compelling community issues and challenges in education, public safety, health and human services, the environment, and more. Opportunities may include efforts to tutor children and adults, rehabilitate housing for low-income families, immunize children against preventable diseases, respond to natural disasters, mentor young people, help persons with disabilities and the elderly maintain their independence, and manage after-school programs for social and academic enrichment, to name a few.

At the Federal Government level, extraordinary efforts are made to attract trained military talent into the Federal Workforce. Transitioning Service members (soon-to-be Veterans) have technical skills in areas of critical importance, and many also already have security clearances required for some Federal positions.

There are as many reasons to serve as there are people who serve, from solving problems in your community to sharing your skills to serving your country. If you are interested in continuing to serve America, you are encouraged to explore public or community service options. For more information visit: [www.nationalservice.gov](http://www.nationalservice.gov).

## **21.AmeriCorps and Volunteering**

Serving in AmeriCorps following your military Service can be a bridge to your future career and community. AmeriCorps is a national service program that enables people of all ages help solve tough community challenges while advancing their careers and connecting with their community. AmeriCorps gives you exposure to careers that may seem out of reach today by providing opportunity to gain hands-on experience, learn new skills, and build connections that can improve your resume, job, or school applications. AmeriCorps is a way to keep serving your country and make a real difference in peoples' lives. AmeriCorps transitions military leaders into community leaders.

- (1) You can find volunteer opportunities in your community on sites, your State's Service Commission, or through local organizations in your community.
- (2) The Federal Government awards competitive grants to nonprofits, faith-based groups, and State and local government agencies to run vetted AmeriCorps programs. This year, 75,000 Americans (including more than 1,500 Veterans) will join AmeriCorps programs and serve in more than 21,000 communities across the country. Among other opportunities, AmeriCorps members provide peer-to-peer support to other Veterans and military families; fight wildfires on public lands and other ecological conservation; help communities struck by disasters; teach, tutor, and mentor disadvantaged youth; build and weatherize houses; serve in the healthcare field with doctors, nurses, counselors, and social workers; and meet many other urgent community needs.

AmeriCorps members receive a flexible education award that complements your GI Bill benefits, and full-time members receive a modest living allowance, health care benefits, and childcare assistance. Nearly 400 employers nationwide, including companies, State, and local governments, are Employers of the National Service – employers that prioritize hiring AmeriCorps alumni. Some AmeriCorps members can also be eligible for direct hiring into Federal Government Service.

For more information, visit: [www.AmeriCorps.gov/veterans](http://www.AmeriCorps.gov/veterans), to find an AmeriCorps position in your community and see profiles of Veterans who served in AmeriCorps. Opportunities are available for military spouses and dependents as well.

Volunteer service can be valuable for your transition into civilian life. If you are unemployed and looking for a job, volunteering will help improve your employment prospects and stay engaged in your job field and community. Research shows that volunteering, including through AmeriCorps increases a person's likelihood of finding a job by 27 percent nationwide and volunteers in rural communities have a 55 percent higher chance of finding a job.

Volunteering helps you build your resume, experience and job network, which can lead to employment opportunities. Consider choosing a volunteer opportunity based on your skills, experience, and employment objectives. If you do not have the experience or network connections for the job you want, look for a volunteer opportunity that offers a chance to gain

new skills and connections, as well as insight into the nature of the work you are interested in pursuing.

## **22. Troops to Teachers Program – “Proud to Serve Again”**

Have you considered teaching as a second career after the military? You are transitioning with skills, knowledge, and experience that could be translated into an invaluable role as a mentor, leader, and teacher. Education systems across the Nation are looking for qualified teachers. Service members and Veterans bring a rich combination of skills, which are a natural fit for the classroom. In fact, the skills that are honed in the military including leadership, initiative, discipline, teamwork, integrity, and the ability to thrive in an ever-changing environment contribute to making some of the best teachers.

**Troops to Teachers (TTT)** is a DoD program that helps put you on the best pathway to begin your next mission of becoming a K-12 public, charter or Bureau of Indian Affairs school teacher.

The goal of TTT is to provide every Service member interested in teaching with assistance to transition his or her leadership skills, training, and core values to a teaching career in grade K-12 schools. To meet this goal, a network of State TTT offices works to provide participants with counseling and knowledge about certification requirements, routes to State certification, and employment leads to secure a teaching position.

### **TTT Eligibility**

All current and former members of the U.S. Armed Forces, whose last period of Service is characterized as honorable, may participate in the program for counseling and referral services. These services help participants meet certification and licensing requirements to teach and subsequently help to secure a teaching position.

### **TTT Financial Assistance**

For Service members that meet certain criteria as defined by the legislation, financial assistance is provided (upon availability of funds) to eligible participants to assist with their transition to the classroom. The purpose of the financial assistance is to provide transition assistance for those becoming first-time teachers. The financial assistance is not available to those that became teachers prior to registration with TTT.

Members must register with TTT within 3 years after their separation or retirement date and prior to first day of teaching to apply for financial assistance. After program registration, the TTT National Office determines applicable financial assistance and incentives to assist with licensing costs or as an incentive for teaching in a high need school.

Over 20,000 of your fellow Service members have successfully transitioned to a second career as public school teachers through the TTT program. Service members and Veterans have a lot to



offer our Nation's youth in the classroom. Your commitment, sense of teamwork, and ability to lead are skills that make you a natural fit for teaching.

If you are passionate about continuing your Service to this Nation, inspiring young minds and are up for another challenge, our Nation's schools are waiting for you in a classroom nearby. Share your skills, knowledge and experiences and motivate the next generation to be the best they can be by becoming a teacher.

You owe it to yourself to consider teaching. It is not an easy career, but it can bring you great satisfaction and a chance to continue to give back to the Nation.

Registration is completed online by visiting [www.proudtoserveagain.com](http://www.proudtoserveagain.com). It is important to note that prospective participants must register within 3 years after their military separation or retirement date, and prior to their first day of teaching.

### **23. Federal Employment Opportunities**

Another option available, after you leave active duty, is working for the Federal Government. Let's spend a moment discussing some general information you need to know about Federal employment opportunities.

### **24. Veterans Preference in Federal Employment**

Veterans Preference gives eligible Veterans preference in appointment over many other applicants. Veterans Preference applies to all new appointments in the competitive service and many in the excepted service. Veterans Preference does not guarantee Veterans a job and it does not apply to internal agency actions such as promotions, transfers, reassignments and reinstatements.

Veterans Preference eligibility can be based on dates of active duty service, receipt of a campaign badge, Purple Heart, or a service-connected disability. Please know that not all active duty service may qualify for Veterans Preference.

Only Veterans discharged or released from active duty in the Armed Forces under honorable conditions are eligible for Veterans Preference. This means you must have been discharged under an honorable or general discharge.

If you are a "retired member of the Armed Forces", you are not included in the definition of preference eligible unless you are a disabled Veteran OR you retired below the rank of major or its equivalent.

The types of preference eligibles include disabled (10 point preference eligible), non-disabled (5 point preference eligible) and sole survivorship preference (0 point preference eligible). When agencies use a numerical rating and ranking system to determine the best qualified applicants

for a position, an additional 5 or 10 points are added to the numerical score of qualified preference eligible Veterans.

When an agency uses a category rating system, preference eligibles who have a compensable service-connected disability of 10 percent or more (CPS, CP) are placed at the top of the highest category on the referral list.

You must provide acceptable documentation of your preference or appointment eligibility. Acceptable documentation may be a copy of your DD-214, "Certificate of Release or Discharge from Active Duty," which shows dates of service and discharge under honorable conditions.

For more detailed information – see the Federal Employment Training Module on JKO (Joint Knowledge Online) <https://jko.jten.mil/courses/tap/TGPS%20Standalone%20Training/start.html> or visit the Feds Hire Vets website at: <https://www.fedshirevets.gov/job/edu/training/Continuing/menu.htm>.

## **25. Positions in the Federal Civil Service**

There are three main ways to acquire a Federal position:

- Competitive Appointment
- Excepted Appointment
- Special Hiring Authorities

In the competitive service, individuals must go through a competitive hiring process (i.e., competitive examining) before being appointed which is open to all applicants. This is known as a Competitive Appointment. This process may consist of a written test, an evaluation of the individual's education and experience, and/or an evaluation of other attributes necessary for successful performance in the position to be filled.

In the Excepted service, agencies set their own qualification requirements and are not subject to the appointment, pay, and classification rules in title 5, United States Code. However, they are subject to Veterans Preference. Excepted service positions are any Federal or civil service positions, which are not in the competitive service or the Senior Executive service.

## **26a. VEOA – Veterans Employment Opportunities Act**

Veterans eligible for VEOA have access to Merit Promotion positions. Eligible Veterans can apply to a merit promotion announcement that is open to candidates outside the agency, but not open to the general public like a competitive appointment. The Veteran competes against civil-service candidates only. A Veteran with a VEOA appointment will be given a career or career conditional appointment in the competitive service.

To be eligible Veterans must have separated under honorable conditions and be a:

- (a) preference eligible (defined in title 5 U.S.C. 2108(3)), **OR**
- (b) a Veteran who substantially completed 3 or more years of active Service.

VEOA eligible Veterans are not subject to geographic area of consideration limitations. When applying under VEOA, Veterans must rate and rank among the best qualified when compared to current employee applicants in order to be considered for appointment. Veterans Preference does not apply to internal agency actions such as promotions, transfers, reassignments and reinstatements.

If you are interested and eligible for this program, you should seek out agency merit promotion announcements open to candidates outside the agency. Applications should follow [USAJOBS.gov](https://www.usajobs.gov) application procedures.

## **26b. Veterans Recruitment Appointment (VRA)**

VRA is a special authority where agencies may appoint an eligible Veteran without open competition. Veterans may be appointed to any position they are qualified for, up to GS-11 or equivalent.

If the Veteran has 2 years of satisfactory employment, the Veteran is then converted to a career or career-conditional status as appropriate. Note, however, that a Veteran may be given a noncompetitive temporary or term appointment based on VRA eligibility. These appointments do not lead to career jobs.

Once on-board, VRAs are treated like any other employee within the organization and may be promoted, reassigned, or transferred.

To be eligible for VRA:

- (a) Disabled Veterans; **OR**
- (b) Veterans who Served on active duty in the Armed Forces during a war, or in a campaign or expedition for which a campaign badge has been authorized; **OR**
- (c) Veterans who, while Serving on active duty in the Armed Forces, participated in a U.S. military operation for which an Armed Forces Service Medal was awarded, to include Global War on Terrorism Service Medal (GWOTSM); **OR**
- (d) Recently separated Veterans (within the last 3 years).

Veterans claiming eligibility on the basis of Service in a campaign or expedition for which a medal was awarded must be in receipt of the campaign badge or medal.

You should contact the Federal Agency's Veteran Employment Program Office (VEPO) (if applicable) or Human Resources where you are interested in working to find out more about VRA opportunities. You can find a list of VEPO offices on the Feds Hire Vets website at <https://www.fedshirevets.gov/AgencyDirectory/index.aspx>.

### **26c. Thirty Percent or More Disabled Veterans**

Veterans who are thirty percent or more disabled may be given a temporary or term position for which they are qualified. Unlike VRA however, there is no grade limitation. If the Veteran has satisfactory performance, he or she may be converted at any time to a career-conditional appointment.

### **27. Special Hiring Authorities for Veterans**

There are several ways to get a Federal job. One way is by utilizing a Special Appointing Authority for Veterans, which is a noncompetitive appointment. Eligibility under these types of special authorities gives the Veteran a very significant advantage over others because there is no need to compete outside the special authority category.

As an example of how this works, if 2 candidates qualified for a particular position, the agency can simply appoint the eligible Veteran (using a special hiring authority) to the position for which the Veteran is qualified. Use of these special authorities is at the discretion of the agency.

To be eligible for a special hiring authority you must have been discharged or released from active duty in the Armed Forces with an honorable or general discharge.

We are going to talk about three authorities that are for Veterans exclusively, the Veterans Employment Opportunities Act (VEOA), the Veterans Recruitment Appointment (VRA), and the thirty percent or more disabled Veteran appointment authority.

### **28. Veteran Employment Program Offices**

A list of Veteran Employment Program Offices responsible for promoting Veterans' recruitment, employment, training and development, and retention within their respective agencies can be found at: <https://www.fedshirevets.gov/veterans-council/agency-directory/>.

*You should contact the Federal Agency Personnel Office in the location where you are interested in working to find out about available opportunities. You must submit an official document, dated 1991 or later, from the VA; or from a branch of the Armed Forces, certifying receipt of compensation for a Service-connected disability of 30 percent or more*

## 29. Six Month Restriction on Military Retirees



**PLEASE NOTE: THIS AUTHORITY REGARDING THE APPOINTMENT OF A RETIRED MEMBER OF THE ARMED FORCES TO DEPARTMENT OF DEFENSE POSITION WITHIN 180 DAYS OF RETIREMENT (AUTHORITY: Section 1111, National Defense Authorization Act for Fiscal Year 2017)**

### Section 3326(b) of the title 5, United States Code states:

- A retired member of the Armed Forces may be appointed to a position in the civil Service in or under the Department of Defense (including a non-appropriated fund instrumentality under the jurisdiction of the Armed Forces) during the period of 180 days immediately after retirement age if
  - the proposed appointment is authorized by the Secretary concerned or his designee for the purpose, and, if the position is in the competitive service, after approval by the Office of Personnel Management; or
  - the minimum rate of basic pay for the position was increased under section 5305 of this title.

Retirees should consult the Human Resources office of the hiring agency if they have questions.

For more information go to, [www.fedshirevets.gov/](http://www.fedshirevets.gov/), for on-line assistance and contact information.

## 30. USAJOBS

USAJOBS is the official job site of the U.S. Federal Government. Registering on the USAJOBS website allows you to search for Federal jobs, and follow helpful instructions on how to submit application packets.

For more information, go to: [www.usajobs.gov](http://www.usajobs.gov).

## 31. Go-Defense

If you are interested in a career in national defense, this website is very helpful. It includes many employment levels ranging from entry level to executive positions, as well as non-appropriated fund jobs. Additionally, this website has links to DoD agency websites.

For more information, go to <http://godefense.cpms.osd.mil>.

## 32. Veterans Federal Procurement Opportunities

In 1999, the Small Business Development Act set an annual government-wide goal that three percent of all prime contract/subcontract awards should be given to small businesses owned and controlled by Service-disabled Veterans each fiscal year. This automatically gives you an advantage over other small businesses when competing for government contracts.

In addition, Executive Order 13360 requires Federal procurement officials and prime contractors to provide small businesses owned and controlled by Veterans or Service-disabled Veterans with the maximum possible opportunity to participate in the performance of contracts awarded by any Federal agency, including subcontracts.

Service-Disabled Veteran-Owned small businesses are awarded government contracts through a sole-source or a set-aside award based on competition that is restricted to these firms. To find the competitive procurement announcements, visit [www.fbo.gov](http://www.fbo.gov).

Before the award of a contract, the Veteran-owned company must be registered in the Central Contractor Registration system at: <https://uscontractorregistration.com/central-contractor-registration-ccr/>.

There is a Mentor-Protégé Program offering substantial assistance to you if you are a small disadvantaged business. Be sure to check out what is available through the SBA. You will learn more about this and other opportunities through the 2 day optional Entrepreneurship Track we will discuss later on.

### **33. Hiring Preference in Non-Appropriated Fund (NAF) Jobs**

The purpose of this section is to inform you that you might be eligible for a one-time preference for a Non-Appropriated Fund (NAF) job.

NAF jobs are found on DoD and Coast Guard installations, as well as VA activities. NAF positions are filled by employees who work in three areas of the civilian work force: the career executive force; general work force; and entry-level workers. They may be skilled, semi-skilled or unskilled and may even be foremen or supervisors.

How do you determine if you are eligible for the hiring preference? You need one of the following:

- You are being honorably discharged under an involuntary separation that provides transition benefits
- Separating with a special separation benefit
- Separating with the voluntary separation incentive

Keep in mind that this is a one-time preference for you and your family members for NAF positions.

If you don't know if your separation warrants transition benefits, you may want to visit the personnel office for more information.

If you are interested in more information on NAF jobs, visit the website: [www.nafjobs.org](http://www.nafjobs.org).

### **34. Workforce Innovation and Opportunity Act (WIOA)**

Title I of WIOA, administered jointly by DOL and the U.S. Department of Education, focuses on providing individuals with access to employment, education, training, and support services to enter, and succeed in, the workforce. Title I of WIOA provides training and education opportunities to meet the needs of businesses looking for skilled workers and assists job seekers and those who want to further their careers. Through WIOA, local workforce development boards (local boards) coordinate training and education programs accessible to the community, in alignment with local workforce needs, to meet local employers' needs for skilled workers.

Local boards determine occupations that are "in-demand occupations" and on which funds will be spent for training. Customers who take advantage of programs providing services collaboratively, pursuant to title I of WIOA, choose the funded training programs that best benefit their personal situation and control their own career development by accessing career services.

Basic career services include initial assessment, job search and placement assistance, local labor market information, information and referral to other AJC programs about assistance, and follow-up services.

Individualized career services are also available, including comprehensive assessment, development of individual employment plans, group and individual counseling, case management, and short-term pre-vocational assistance. Training services are also available in the AJC.

If you would like to know more about WIOA, or the local AJC/One-stop, visit the WIOA website at: [www.doleta.gov/WIOA](http://www.doleta.gov/WIOA).

### **35. Small Business Administration (SBA) Entrepreneurship Track – Boots to Business**

Boots to Business (B2B) is the entrepreneurial training program offered by the SBA as part of DoD TAP. Many Veterans, and their spouses, are opening new businesses and growing or managing existing businesses as they transition from military to civilian life. Don't miss this opportunity to gain valuable business skills and learn about resources that can help you become a successful entrepreneur.

B2B is a two-step entrepreneurship training program offered by the SBA as a training track within TAP which helps participants improve business skills and learn to use and access tools and resources necessary to launch and maintain a successful business.

Step One- A 2 day TAP Entrepreneurship Track workshop. Industry experts, top university professors and representatives from SBA lead the course.

The curriculum for the 2 day B2B course consists of eight modules, including entrepreneurial mindset, financing, business plan development, franchising, market analysis, and the legal issues associated with business ownership.

To cover the spectrum of topics in the eight modules, a variety of instructors (often consisting of local lenders, franchise owners, lawyers, and successful Veteran business owners) provide specific instruction and guidance to participants.

Other resource partners, such as Veterans Business Outreach Centers, Small Business Development Centers, Women's Business Centers, and SCORE, bring their specific expertise to class discussions.

Step Two - After completion of the 2 day TAP Entrepreneurship Track workshop, participants wanting to pursue business ownership are encouraged to engage in follow-on services provided by SBA such as online courses offered by a consortium of entrepreneurship professors and practitioners, or using individualized SBA resources, such as local SBA District Offices or the SBA network of Veterans Business Outreach Centers at: [www.sba.gov/vboc](http://www.sba.gov/vboc).

Through a variety of pathways, Step 2 focuses on the fundamentals of helping attendees achieve a successful business start-up. Attending the B2B program does not disqualify you from attending any of the other 2-day Tracks. Transitioning Service members and spouses may participate in multiple tracks and all Service members and their spouses, no matter when they are transitioning, are eligible for the SBA Entrepreneurship Track.

B2B teaches Service members and their spouses to identify business opportunities, draft business plans, and launch new business enterprises, and is available free of charge to Service members and military spouses. It is also available "24/7" through the Joint Knowledge Online (JKO) system for those interested but unable to attend an in-person course.

Links are available on the websites: [www.sba.gov/bootstobusiness](http://www.sba.gov/bootstobusiness), and <https://sbavets.force.com/s/>, and <https://www.sba.gov/offices/headquarters/ovdb/resources/160511>.

Planning ahead is the key to a successful transition out of the Military. B2B offers information related to the benefits and challenges of entrepreneurship for Service members pursuing self-employment in private or non-profit sectors, or you may not be sure that you want to open a business right away. The skills you'll learn during B2B are applicable to many post-Service jobs, especially if you work at a small or medium sized company.



Visit your transition office for more information on how you can learn the basics to be a successful entrepreneur. To register for B2B class, please see the Transition Service Manager.

### **36. Permissive Temporary Duty (PTDY) and Excess Leave (EL)**

Permissive Temporary Duty (PTDY) and Excess Leave (EL) may be authorized for the purpose of job search and house hunting activities that facilitate the relocation to civilian life. This section applies only to a well-defined group of eligible personnel and will provide you with information on what the rules say about the amount of time allowed if you are planning to relocate. You can request excess leave or PTDY/Temporary Additional Duty (TAD), but not both. Granting PTDY (or EL) is subject to mission requirements and approval of the unit commander.

The purpose of this program is to authorize your time away from your assigned duties to assist with the types of things you'll need to do in your transition. It allows you the time to look for a job and go house hunting so you don't have to take chargeable leave. There are certain restrictions about returning to your separation site and you need to check with your command and personnel office for details.

You have the option of taking either PTDY or EL. I would recommend PTDY because excess leave is a no-pay status and should only be used in rare circumstances. EL is not available for retirees.

An authorized permissive absence may be taken in conjunction with a transition leave of absence by retiring members, members being separated involuntarily under honorable conditions, or members voluntarily separating through a military department force reduction or force-shaping program.

The permissive absence and transition leave of absence may be taken in a series of trips prior to separation, but the total number of days of combined permissive absence and transition leave of absence may not exceed 30 days.

Service members voluntarily separating at the end of a normal term of service (ETS, or end of active duty obligated Service) or involuntarily separating under conditions other than honorable are not eligible for permissive absence.

For you to be eligible for permissive absence, you must have been honorably discharged under a separation that provides transition benefits. If you are not sure what benefits you are eligible for, check with the personnel office for specific information.

Individuals who are eligible for permissive absence include:

- Members who involuntarily separated under honorable conditions (including VSI and SSB)

- Members retiring from active duty (including transfer to the Fleet Reserve and disability retirements)
- Members voluntarily separating through a military department force reduction or force shaping program
- Members who are being discharged for medical reasons. Certain conditions apply, but you may be eligible upon receipt of separation

The military Secretaries concerned may grant:

- A recalled Reserve component Service member, serving on active duty, a PTDY up to 30 days in conjunction with involuntary separation or release from active duty
- A recalled Reserve Component or active duty Service member PTDY up to 30 days after the Service member receives approval for retirement based upon at least 20 years of accumulated active duty Service

**Time Frames:**

No more than 30 days EL can be granted.

If you are a retiree or separating for a reason that confers transition benefits, you may take up to 20 days PTDY for job hunting, house hunting, or other relocation activities.

If you are stationed overseas, or if you are an Outside Continental United States (OCONUS) resident not stationed at your home of record, you may take up to 30 days PTDY. OCONUS residents must use the 30 days PTDY only for house and job-hunting to the State, territory, possession, or country of their domicile.

If you are overseas, have a legal residence in the United States, and you plan to return to your home State after involuntary separation or retirement, you may be authorized up to a total of 30 days transition PTDY. The domicile is defined as your home of record, or the place from which you were called-up or ordered to active duty, the place of first enlistment, or your place of permanent legal residence.

If you are overseas and not planning to return to your OCONUS domicile after involuntary separation or retirement, you may only receive a maximum of 20 days transition PTDY.

There are some rules you need to be aware of when it comes to PTDY:

- You cannot combine it with liberty weekends, special liberty, or holidays, to extend the period of actual job/house hunting activities beyond the days authorized

- It can also be taken in conjunction with chargeable leave at no cost to the government
- It may be taken in conjunction with transition leave (immediately upon completion of all separation processing) but the total number of days of combined permissive absence and transition leave may not exceed 30 days
- You can take the PTDY all at once, or in increments, except in cases of disability retirement or separation in which time constraints dictate that it is taken all at once, or not at all

You are to contact your supporting personnel office for additional information regarding PTDY. You should also meet and discuss applying for and obtaining approval for PTDY with your Commander.

### **37. Travel and Transportation Allowances**

The move accompanying your separation/retirement is different from the other ones you've done in the military.

As a separating Service member you are authorized travel and transportation allowances from your last duty station to your home of record (HOR) or place entered active duty (PLEAD).

If you are retiring, you are authorized travel and transportation allowances from your last duty station to a home of selection (HOS) anywhere in the United States, to a home of record, or to the place you entered active duty outside the United States.

Some individuals get confused between the HOR and HOS. The HOR is the place recorded as the individual's home when commissioned, appointed, enlisted, inducted, or ordered into a tour of active duty. The HOS is any destination within the United States.

Eligible retirees and certain involuntary separatees (e.g., with separation pay and at least 8 years continuous active duty) are authorized for storage and shipment of household goods for up to full year. Household goods may be shipped to:

- Any destination within the United States
- HOR outside the United States: HOR is the place lived when they entered the military
- The place outside the United States from which they were initially called to active duty

All other separatees are authorized storage and shipment of household goods up to 6 months. Items may be shipped to the location in which they collected separation travel pay.



**Travel must begin within established time frames. If you are separating with less than 8 years of service, or being discharged under adverse conditions, you are eligible to request shipment of household goods and 6 months storage of household goods and home of record move.**

Separated members must begin travel within **180** days. Retirees must begin travel within 1 year after separation/retirement. In limited circumstances, you may be allowed an extension of the time limit to move. To request an extension visit the transportation office for more information.

In some circumstances, you may be able to extend your stay in military housing for up to 180 days after separation. These extensions are allowed for individuals who are eligible involuntary separatees, or a Selected Early Retirement Board (SERB) retiree. Be aware that you will have to pay a rental rate and that housing is available on a space permitting basis. Contact the Base Housing Office for more information.

Storage time frames are similar to moving timeframes. Household Goods (HHG) may be moved to the HOR/HOS. The HHG must be turned over to the transportation officer within the 180 days/1 year time limit. HHG may be stored for up to 180 days for separatees and 1 year for retirees.

There are additional guidelines on transportation and allowances. You are strongly encouraged to contact the Personal Property or Transportation Office to schedule a personalized appointment with an expert in this area.

One last thing we need to discuss is the Department of Defense Dependents School Extension. Subject to Status of Forces Agreements (SOFA) overseas, and providing each child has completed the 11th grade by the Service member's date of separation, extensions may be granted for dependents of Service members who are involuntarily separating from active duty.

They must meet the criteria outlined in Title 10, U.S. Code, Section 1141, "Involuntary Separation" or being separated due to a medical condition.

There are many additional resources on this topic. You can check out Military and Family Support Center Relocation Assistance Program/Relocation Assistant point of contact (in USMC), or go to: [www.militaryonesource.com](http://www.militaryonesource.com) or look up the Joint Travel Regulations (JFTR) website at: <http://www.defensetravel.dod.mil/>.

Additionally, you can check out MILPERSMAN 1320-220, as well as the DoDI 1332.36 – "Overview of PCS Travel and Transportation Allowances Table."

### **38. Contact Information for Housing Counseling Assistance**

This subject is really three-fold. It encompasses military housing, rental property and the U.S. Department of Housing and Urban Development (HUD).

If you live in government quarters, you must arrange a time for a member of the housing staff to come and perform a pre-inspection and explain the requirements for cleaning and vacating quarters, as well as options available to get this accomplished.

If you are moving from a rental property, notify the landlord as soon as possible. The Housing Office can assist you if any problems arise in conjunction with your military separation.

The HUD mission is to create strong, sustainable, inclusive communities, free from discrimination, and provide quality affordable homes, all with the goal of improving quality of life for everybody.

The HUD website lists State resources and a variety of program offices for assistance. There is information on:

- Avoiding foreclosure
- Financing home improvements
- Buying and selling a home

The HUD Veteran Resource Center (HUDVET) has a wide variety of HUD homeless assistance programs and services for Veterans. HUDVET also helps with some of the tougher issues Veterans can encounter, such as combat-related domestic violence, runaway youth, and affordable housing for individuals with disabilities.

If you want to explore some options and information from HUD, call the VA care line number which is: 1-877-424-3838, or if your issues are around military housing, you can write "housing office."

### **39. U.S. Department of Education Federal Aid Programs**

In an earlier section, I pointed out the education benefits you can receive through the military. However, it is important for you to know about other financial aid programs you can take advantage of as well.

The Federal Student Aid Programs, authorized under the Higher Education Act and administered by the U.S. Department of Education, include grants, loans and work-study programs. These Federally funded programs help provide money for college to eligible students through the student's post-secondary institution.

It is important to note that Veterans' educational benefits can be used in conjunction with Federal Student Aid.

Additionally, there is a Veterans Upward Bound Program available to help you refresh your academic skills so you can successfully complete your college program.

To learn more about these programs, please make sure to sign up for the DoD Education Track. You will learn more about grants and low-interest loans offered through the Federal Student Aid Programs. For additional information, visit the Department's website at: <https://studentaid.ed.gov/sa/>.

#### **40. Other Federal, State, or Local Education/Training Programs and Options**

Now that we've talked about military education benefits and Federal Student Aid, let's focus on additional education options you may want to take advantage of during your transition.

As I mentioned earlier, it's important to visit the base education office. Each military Service has Education Service Specialists (ESS), Education Services Officers (ESO), and professional counselors who can provide you with information and guidance on the educational opportunities available and how to proceed along this path.

Those resources can include learning about the different undergraduate, graduate, or certificate programs there are and the options you have through military programs. These programs include a variety of services, such as:

- College-level testing
- Professional military education
- Veterans benefits
- Tuition assistance
- Financial aid
- Deferments
- Distance learning

Speaking to an ESS / ESO about your career or educational path is an important part of preparing to transition from active military Service. You are encourage you to take advantage of the subject matter expertise and knowledge at the base education office.

## 41. Information on Availability of Healthcare and Mental Health Services

The next several sections deal with all the health care options available for you and your family. The best way to get all of this information explained to you is to attend VA Benefits and Services and talk to a TRICARE representative. They can tell you specifically what you are eligible for and how long that coverage will last. Medical coverage can be very expensive, so it is important you are aware of what is available so you make the best choice for your own unique situation. As a reminder, affiliation with the Reserve or National Guard provides certain TRICARE coverage.

A comprehensive medical evaluation, the Separation History and Physical Examination (SHPE) to include a Mental Health Assessment (MHA), is a requirement for all separating Service members. The SHPE and MHA facilitate documentation of the health status of separating Service members, assists in the transfer of care from the DoD to the VA, and supports the evaluation of VA disability claims. For members filing a disability claim with the VA, the Separation Health Assessment (SHA) performed by VA, may be used to meet the SHPE requirements when the VA exam is completed and returned to the DoD prior to separation as part of the VA “Benefits Delivery at Discharge (BDD)” program.

Members wishing to take advantage of the VA disability claim BDD option are encouraged to begin the process 180 days prior to their separation. When you attend the mandatory VA Benefits and Services, the VA Benefits Advisor will explain the BDD program.

### **Service members are required to complete a SHPE and MHA prior to separation.**

The requirement can be completed:

- 1) During Service member scheduled DoD-performed SHPE and MHA,
- 2) As part of Integrated Disability Evaluation System (IDES) process, Or
- 3) During VA disability exam (SHA) as part of BDD

Reference DoDI 6040.46

One service available to you is the DoD Mental Health Self-Assessment Program. This is a mental health and alcohol screening and referral program provided for military families and Service members affected by deployment and mobilization. It is a voluntary and anonymous program offered online, by phone, and through special events held at installations and Reserve units. To get further information go to: [http://screening.mentalhealthscreening.org/military\\_ndsd](http://screening.mentalhealthscreening.org/military_ndsd).

Anonymous, self-assessments are available for depression, bipolar disorder, alcohol use, post-traumatic stress disorder (PTSD), and generalized anxiety disorder. Individualized results and military health resources, including TRICARE, Vet Centers and Military OneSource are provided at the end of every assessment. If you are looking for further information on services available to Service members and veterans, visit <http://afterdeployment.org>.

Active duty Service members can self-refer for mental health if seen at a Medical Treatment Facility (TRICARE Operations Manual 6010.56-M, Feb 1, 2008 Chapter 16 Addendum B; TRICARE Policy Manual 6010.57-M, Feb 1, 2008 Chapter 7 Section 3.10.).

Each Service offers clinical and non-clinical prevention, education, and treatment programs, as well as various campaign efforts, that address mental health and substance abuse disorder (SUD) services for active duty and Guard and Reserve Components, as well as services for family members. Additionally, TRICARE offers the full range of services for mental health and SUD treatment options to include: acute psychiatric hospitalization, SUD inpatient/residential detoxification and rehabilitation, partial hospitalization, intensive outpatient treatment, outpatient therapy and medication assisted treatment, such as buprenorphine or methadone, for treatment of opioid use disorder, to include opioid treatment programs and office-based opioid treatment from an authorized prescriber. Contact your TRICARE regional managed care support contractor for your eligibility status for these services.

National Guard Service members may also seek assistance regarding mental health and substance use disorder counseling and treatment resources from the National Guard Bureau's Psychological Health Program. The website for the program is: <https://www.jointservicesupport.org/PHP/Default.aspx>.

This website contains a locator for how to contact your State National Guard Director of Psychological Health and local psychological health resources. Additionally, the Yellow Ribbon Reintegration Program (YRRP) promotes the well-being of National Guard and Reserve members, their families, and communities by connecting them with resources throughout the deployment cycle. The website for the program is: <https://www.jointservicesupport.org/YRRP/Default.aspx>.

All Service members, once deployed as part of a contingency operation, are asked to complete post-deployment mental health assessments for issues such as depression, PTSD, substance use problems, and other mental health concerns at 6 months, 1 year, and 2 year post-redeployment anniversary.

DoD's *inTransition* Program is a confidential coaching program that answers questions about treatment options, provides information about community resources, and secures an appointment with a behavioral health provider at your new location.

All Service members who have seen a behavioral health provider within 1 year of separation from active duty are automatically enrolled in the *inTransition* Program and will be contacted by an *inTransition* Coach. You will have the ability to opt-out when you are contacted by the *inTransition* Coach.

Now I will discuss three main types of VA coverage for your transition.

1. If you are a Combat Veteran discharged from active duty on or after January 28, 2003, you can receive enhanced enrollment placement for 5 years after the date you leave the Service.
2. An activated Reservist or National Guard member who was on active duty in a theater of combat operation after November 11, 1998, and left Service under any conditions other than dishonorable. If you enroll with VA under the Combat Veteran Authority, you may be able to keep enrollment eligibility even after the 5 year period ends.



3. Conditions identified in the Separation History and Physical Examination (SHPE) may also make you eligible for care in the VA after separation. If you believe you have such conditions, you should file your claim with the VA and try to have your disability exam performed as soon as possible so it may meet the separation exam requirement.

The VA also offers specialized treatment of mental health issues, such as PTSD and substance use disorders. These treatments include pharmacotherapy, psychotherapy, group therapy, and for opioid use disorder, medication assisted treatment. The VA recently changed its policy regarding the eligibility of former Service members with less than honorable discharges, and separated Service members with urgent mental health or substance use problems are now considered a high priority for VA care. One does not necessarily need to have service-connected disability to be eligible for VA care.

Community alcohol, drug, and mental health treatment facilities and programs around the country may be found via the Behavioral Health Treatment Services Locator at [www.findtreatment.samhsa.gov](http://www.findtreatment.samhsa.gov). This website has information on locating physicians and treatment programs authorized to treat opioids, such as prescription pain relievers.

For active duty family members seeking outpatient mental health and substance use disorder treatment, referral, and preauthorization are not required if the family member seeks care within the network from an individual professional provider of care (e.g. psychiatrist, psychologist, clinical social worker, licensed mental health counselor, etc.). TRICARE will review the course of treatment and ensure it is medically necessary. (TRICARE Operations Manual 6010.56-M, February 1, 2008, Chapter 16, Addendum B; TRICARE Policy Manual 1610.57-M, February 1, 2008, Chapter 7, Section 3/10).

### **Suicide Prevention Resources for Veterans, Families and Friends**

The Veterans Crisis Line is available for Veterans and their families and friends, who may be the first to realize a Veteran is in emotional distress, to reach out for support when issues reach a crisis point, even if it is not a suicidal crisis. The Veterans Crisis Line is a toll-free, confidential resource that connects Veterans in crisis, and their families and friends, with qualified VA responders.

Veterans and their family and friends can **call 1-800-273-8255 and Press 1**, chat online at: [www.VeteransCrisisLine.net](http://www.VeteransCrisisLine.net), or send a text message to 838255, to receive free, confidential support 24 hours a day, 7 days a week, 365 days a year; even if they are not registered with the VA or enrolled in VA health care.

I remind you to attend the VA Benefits and Services, at which time you will have the opportunity to talk with a professional VA liaison in more detail on benefits, programs, and resources available through VA.

For active duty family members seeking mental health appointments, the first eight visits do not require preauthorization if the family member seeks care within the network. (TRICARE Operations Manual 6010.56-M, February 1, 2008, Chapter 16, Addendum B; Tricare Policy Manual 1610, 57-M, February 1, 2008, Chapter 7, Section 3/1)

## **42. Separation History and Physical Examination (SHPE)**

All separating active duty Service members and Reserve and National Guard members (if they served a minimum of 180 days on active duty or 30 days in a contingency operation) must now complete a Mental Health Assessment (MHA) and physical exam prior to separation (or release from active duty). This requirement can be met by a DoD performed exam, called the Separation History Physical Exam (SHPE), or, if applying for VA benefits prior to separation, with the VA Separation Health Assessment (SHA). Additionally, Reserve Component Service members who do not otherwise qualify may request a SHPE in order to document duty-related health conditions that may not have been captured during other physical exams.

The purpose of the SHPE or SHA examination is to make sure that medical conditions you developed during your service, that require ongoing care, or that may require care in the future, are identified and documented in your Service Treatment Record (STR). You will be asked to complete a MHA, DD Form 2978 and a medical history form, DD Form 2807-1, prior to your DoD physical examination.

This examination helps to identify medical needs and ensure a smooth transition of your medical care upon separation. It also documents your health status as you separate to enable the Veterans Benefits Administration to establish Service connection for medical conditions you developed due to military Service. You may apply for VA benefits either prior to your separation or at some point in the future. The SHPE or SHA is the first place that VBA staff look when reviewing the STR to assess connection to military Service.

If you are applying for VA benefits prior to separation through the Benefits Delivery at Discharge (BDD) program, the SHA you receive from the VA will meet the DoD exam requirement. The DOD and VA continue to work together to reduce the burden of this process for the Service member, with the key goal of avoiding the need for duplicate exams. If you do not choose to apply for VA benefits, or don't have enough time to complete the BDD process prior to separation, you will receive your SHPE through your Military Treatment Facility (MTF). We recommend starting this process at least 6 months prior to your separation date.

It is essential that your STR is up to date prior to your medical exam. The STR is a chronological record documenting the medical and dental care and treatment received primarily outside of a hospital (outpatient). The STR should also include summaries of any inpatient hospital care and mental health treatment provided during periods of active military Service or related to conditions caused by military Service. The Military Health System (MHS) must maintain your STR per DoD policy and U.S. health care laws. When you file a claim for benefits, a copy of the STR will be provided to VA using electronic systems. You should review your record, especially if you

had care outside of the MHS, in preparation for the annual Periodic Health Assessment, and as you prepare for the SHPE or SHA. You are entitled access to your entire record, and to ask for a printed copy or digital copy, if that is what you need.

Convenient, on-line access to your medical record, to include all the content of the STR, continues to improve through the TRICARE Online Patient Portal and the MHS GENESIS Patient Portal. No prior registration is necessary to sign on with your CAC card to access this information. In 2018, the system added access to all of the notes written in the electronic health record, as well as all of the documents stored in the “electronic filing cabinet”, that includes the scanned copies of your old paper STR. As you prepare for the SHPE you should review your “Problem List” to make sure that important conditions are listed there, as well as review the “Documents” section to make sure that any material from other health care systems sent to your record room are captured. You can also use this system to check on the progress of your paper record scanning. Call your Primary Care Manager or visit your Military Treatment Facility records room to address any missing information.

In addition to health record access and other health services, TRICARE Online has a Service Separation page with instructions, forms, and links to VA sites to help prepare for the SHPE or SHA. The site can be reached at: <https://www.tricareonline.com>.

### **43. Transitional Healthcare Benefit/TRICARE**

Your health care options may be different depending on whether you retire from active duty, or if you separate, or are released from active duty.

You can always visit the TRICARE website’s Plan Finder, [www.tricare.mil/planfinder](http://www.tricare.mil/planfinder), to learn about options based on your status, including TRICARE options for retirees. The Plan Finder allows you to enter specific information, answers questions and explains your options.

If you are eligible for TRICARE, then you can explore your TRICARE program options at: [www.tricare.mil](http://www.tricare.mil).

### **TRICARE COVERAGE FOR RETIRED MEMBERS AND FAMILY MEMBERS**

If you retire from active duty, or if you are a Retired Reserve member turning age 60 and you have submitted your retirement application to your Reserve Component, your TRICARE eligibility as a retired Service member begins the day you retire. You may submit a request to enroll in a qualifying retiree TRICARE health plan up to 12 months from your retirement date. To maintain continuous health coverage, you will have to enroll back to your retirement date and pay all enrollment fees back to that date. Certain family members also remain eligible for TRICARE benefits when you retire, including your spouse and unmarried dependent children, among others. If you go on terminal leave prior to retirement, you and eligible family members remain covered by your current TRICARE program until your retirement date.

**COUNSELOR NOTE: TRICARE Health Plans have changed. As of January 1, 2018 retirees and their eligible family members must enroll in either TRICARE Prime or TRICARE Select by the effective date of retirement to be eligible for continuous health care coverage. TRICARE Select has replaced TRICARE Standard. TRICARE Select is very similar to the former TRICARE Standard, however the significant difference is you must be enrolled in TRICARE Select to qualify for coverage.**

## TRICARE Health Plans

Service members planning to retire are encouraged to enroll in TRICARE plan as soon as they retire.

Under age 65 when you retire:

**TRICARE Prime:** Must be enrolled and pay annual enrollment fee. A beneficiary may enroll outside of a Prime Service Area, more than 30 minutes (but less than 100 miles) from a Military Treatment Facility (MTF)/enhanced Multi-Service Market (eMSM), so long as they waive primary and specialty Access to Care (ATC) standards and MTF Commander/eMSM Manager, or designee, approves the enrollment. TRICARE Prime is not offered to retirees outside of the 50 United States and the District of Columbia.

*You may only change enrollment between plans during the annual Open Enrollment season held for 3 weeks beginning mid-November. Outside of Open Enrollment, you can only start or change plans after a Qualifying Life Event (QLE) such as a change in status, birth, marriage, change in location, etc. You have 90 days after a QLE to take action. See [www.tricare.mil](http://www.tricare.mil) for list of QLEs. Visit [www.tricare.mil/retiring](http://www.tricare.mil/retiring) for more information.*

**TRICARE Select:** Must be enrolled. Currently no enrollment fee (Available outside of the 50 United States and the District of Columbia)

**US Family Health Plan (USFHP):** Must be enrolled, a TRICARE Prime Option and pay annual enrollment fee. (Available in designated locations)

**TRICARE Young Adult (TYA):** For qualifying young adults. Must be enrolled and pay monthly premiums. TYA is available with TRICARE Prime or TRICARE Select plans.

**Dental Coverage with Retirees:** Retirees are eligible to obtain both dental and vision insurance through the Federal Employee Dental and Vision Insurance Program, managed by the Office of Personnel Management. Federal Employee Dental and Vision Insurance Program (FEDVIP) offers a choice between 10 dental and 4 vision insurance carriers. Enrollment is voluntary. Eligible sponsor must enroll in a FEDVIP dental and/or vision plan within 60 days of the date of retirement. In addition, TRICARE beneficiaries can only enroll or change FEDVIP plans during the federal benefits open season which mirrors TRICARE from the second full week in November to

the Monday of the second full week in December, or if you experience a Qualifying Life Event (QLE). QLEs that apply to FEDVIP differ from TRICARE's QLEs. All information about FEDVIP can be found at [www.benefeds.com](http://www.benefeds.com).

Retired and over age 65 or otherwise qualified for Medicare:

**TRICARE For Life (TFL):** A Medicare-wraparound coverage option for TRICARE beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or place of residence. Medicare does not pay for health care outside of the 50 United States, District of Columbia, and the US Territories, however Medicare Part B still needs to be purchased to be TFL overseas. Overseas TFL is treated as if TRICARE Standard was still in existence. TFL beneficiaries are also eligible for FEDVIP dental and vision insurance coverage. All premiums and copays apply.

## TRANSITIONAL ASSISTANCE MANAGEMENT PROGRAM

If you are separating from active duty, then you **may** be eligible for the Transitional Assistance Management Program (TAMP). TAMP provides 180 days of premium-free TRICARE transitional health care benefits after regular TRICARE benefits end. Later in this presentation, you will also hear about the Continued Health Care Benefit Program (CHCBP), which is a premium-based plan that gives you temporary health coverage for 18-36 months when you lose all eligibility for TRICARE.

This information is for individuals who are eligible for transitional health care through the Transitional Assistance Management Program (TAMP).



**TAMP offers 180 days of premium-free health care to you and your eligible family members after you separate from the military. If you're eligible, TAMP starts the day after you separate from service. TAMP eligibility is not automatic, as individuals must meet one of the six qualifying criterion as described below.**

**To be eligible for the 180 day transitional medical and dental benefits, you must be:**

- (1) Involuntarily separated from active duty for a reason that designates transitional benefits; or
- (2) A Reservist separated from active duty after serving more than 30 days in support of a contingency operation; or
- (3) Separated from active duty after being involuntarily retained on active duty in support of a contingency operation; or
- (4) Separated from military Service following a voluntary agreement to remain on active duty for one year or less in support of a contingency operation.

(5) A member who receives a sole survivorship discharge; or

(6) Separated from active duty and agree to become a member (affiliate) of the Selected Reserve of the Ready Reserve of a Reserve Component the day immediately following last day of active duty (If there is a gap in affiliation, the member will not qualify for TAMP).

**NOTE: In this instance, a member may not be coded in the HR system that automatically conveys TAMP benefits. The member must work with their gaining Reserve unit to obtain this transitional benefit and there can be no break in Service. The Reserve unit must update the member's Selected Reserve status in the Military Personnel Data System (MilPDS) for the Defense Enrollment Eligibility Reporting System (DEERS). DEERS conveys the transitional healthcare based on the MilPDS Selected Reserve update as the TA-180 is reflected on the ID card for qualifying members and family members.**

You must make sure that you and your family members are enrolled and that your status reflects eligibility for TAMP in the Defense Enrollment Eligibility Reporting System (DEERS). Contact your personnel office and/or your command unit if you have questions regarding eligibility.

While you are on active duty, you may verify or update DEERS information for yourself or your family members by contacting or visiting a local identification (ID) card issuing facility. To locate the nearest personnel office or ID card facility, visit the DEERS website at: <https://milconnect.dmdc.osd.mil>.

Once DEERS is updated to authorize the 180-day TAMP coverage, you and your eligible family members will be automatically enrolled in TAMP with TRICARE Select coverage effective the day after your discharge date.

If this does not occur within 90 days of your separation date, please check with your Uniformed Service or Reserve Component to make sure the appropriate information has been transmitted to DEERS.

Be aware that if you or your family members were enrolled in TRICARE Prime immediately prior to your separation, you can re-enroll in TRICARE Prime, if available, up to 90-days from the start of TAMP to avoid a break in coverage. You may also to be eligible to enroll in the US Family Health Plan, a TRICARE Prime option available through networks of community-based not-for-profit health care systems in six areas of the U.S. For more information on how to enroll in a TRICARE health plan, visit [www.tricare.mil/enroll](http://www.tricare.mil/enroll).

You should visit the TRICARE website at, <https://tricare.mil/planfinder>, to receive specific benefits based on your status and to learn more about the two TRICARE options for retirees. This site allows you to enter specific information, ask questions, and explains the services available.

If you are eligible for TRICARE, you can explore your TRICARE program options at: [www.tricare.mil](http://www.tricare.mil). If you are losing TRICARE or are not TRICARE-eligible, you can find other health care coverage options at: [www.healthcare.gov](http://www.healthcare.gov). For more information, visit: [www.tricare.mil/aca](http://www.tricare.mil/aca) or call your TRICARE regional contractor.

If you want more information on transitional health care, visit the website at: [www.tricare.mil/mybenefit](http://www.tricare.mil/mybenefit).

### Dental Coverage During TAMP

During TAMP, dental care is provided on a space-available basis in military dental treatment facilities. However, you need to know that space-available dental care is very limited and not available for dependents.

### Health Insurance Marketplace

The Marketplace helps uninsured people find health coverage. View Health care coverage options for military Veterans at: [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans). If you're enrolled in TRICARE or the Veterans health care program, you're considered covered under the health care law.

If you're a Veteran who isn't enrolled in VA benefits or other Veteran's health coverage, you can get coverage through the Health Insurance Marketplace.

If you're a Veteran enrolled in (or are a beneficiary of) a VA health care program, you may have dependents who aren't eligible for a VA health care program. They can get coverage through the Health Insurance Marketplace.

When you fill out the Marketplace application, they will tell you if you qualify for private insurance plans. You might qualify for lower costs based on your household size and income. If you don't qualify for lower costs, you can still use the Marketplace to buy insurance. Plans cover essential health benefits, pre-existing conditions, and preventive care.

A Special Enrollment Period may allow consumers to enroll in a Marketplace plan outside of the annual Open Enrollment Period if they experience a Qualifying Life Event. You may qualify for a Special Enrollment Period if you (or anyone in your household) lost qualifying health coverage. Some examples of qualifying coverage include: Coverage through a job, or through another person's job. Visit [www.healthcare.gov](http://www.healthcare.gov) and answer a few questions to find out if you qualify for a Special Enrollment Period to enroll in or change plans.

To apply or learn more visit [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans), [www.healthcare.gov](http://www.healthcare.gov), or call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. Find someone nearby to help you apply at: <https://localhelp.healthcare.gov/#intro>.

## 44. Financial Management

The Financial Management portion of this session deals with financial information and resources. It's important to be aware of the financial resources that are available to help you during this transition.

The goal of the financial management module is to familiarize you with the tools and requirements for the criterion-based Financial Plan. You will develop the spending plan as you navigate the transition process. You should continue to work on your spend plan and include your spouse in that endeavor.

There are courses offered by the personal Financial Management Program. Counselors can assist you with financial management planning.

If you are a member of the National Guard or Reserve, or not located near a military installation, Military OneSource can offer financial management assistance at, 1-800-342-9647, or you can access their website at, [www.militaryonesource.mil](http://www.militaryonesource.mil).

If you want to research financial information on your own, you may want to consider the following websites: [tsp.gov](http://tsp.gov), [saveandinvest.org](http://saveandinvest.org), or [cfpb.gov](http://cfpb.gov). Also, the Service member's Civil Relief Act and Military Lending Act provide a wide range of protections for individuals on active duty.

If you are separating from the military prior to retirement, you need to carefully compare your current benefits to what is available in the civilian sector. These benefits include paid leave, paid holidays, enlistment bonuses, and tax-free portions of pay, pension plans, health care and retirement health care plans.

Also, consider your non-cash benefits such as gym memberships, theaters, recreation programs, commissary and exchange. After transition, you will pay for many of the free or low cost services you access on the installation while on active duty.

One benefit that you retain whether you are separating or retiring is your contributions to the Thrift Savings Plan or TSP. TSP is a defined contribution retirement/savings plan similar to a civilian 401K plan with the purpose of providing retirement income. The value of a TSP account in retirement depends on how much you and, in some cases, the government contributes during your working years and the earnings from those contributions. Unlike participation in the Uniformed Services retirement system, participation in the TSP is optional.

The amount contributed into the plan, and earnings you receive, belong to you, even if you have not served long enough to receive Uniformed Services retired pay. If you have a vested account balance of \$200 or more after leaving military Service, you can leave the money in the TSP until later, or you can withdraw the account at any time. If you have less than \$200, TSP will automatically send you a check for the amount and close the account.



There are two types of post-separation withdrawals, a partial and a full withdrawal. This is a retirement savings plan, any withdrawals or distributions prior to age 59 1/2 are subject to penalties. Additionally, withdrawals of traditional TSP funds are subject to income tax at the time of withdrawal.

Making a withdrawal from your TSP prior to retirement can be a very costly decision. Be sure to discuss your options with a financial counselor or planner before taking action.

1. A partial withdrawal is taking out \$1,000 or more and leaving the rest in the account until withdrawing at a later date.
2. A full withdrawal can be made in three options: a single “lump sum” payment, series of monthly payments, or a TSP life annuity. There are withdrawal deadlines you need to be aware of. If you have a TSP account and are interested in withdrawing from your contributions, you need to see the TSP representative on base, or go to [www.tsp.gov](http://www.tsp.gov).

Another topic you should know about is the Survivor Benefit Plan (SBP). SBP is specifically for retirees. All active duty Service members are automatically covered under SBP at the full amount while on active duty. Basically, upon your death, your retired pay stops. This means that the survivors will be left without a substantial income source.

SBP is a government-subsidized, annuity continuation program that will pay an inflation-protected annuity to a surviving spouse, or other designated beneficiary. At the time of retirement, you must decide if you wish to keep this coverage. If you choose to continue SBP, you will be required to pay premium from your monthly retirement annuity to maintain SBP coverage. SBP premiums and benefits are based on the “base amount,” or benefit level elected.

Election of SBP is an important financial decision and should be considered carefully. Your spouse will be required to sign the SBP Election Form and must be included in the decision making process. Coverage may be selected for a spouse, spouse and children, children only, former spouse, former spouse and children, or if the member does not have a spouse or children they may be able to cover an “insurable interest” (such as, a business partner or parent). If you are divorced, review your divorce decree to determine if the court requires you to elect coverage.

Failure to accept or decline coverage will result in your being automatically covered at the full-retired pay amount. There are, of course, alternatives to SBP such as investments, or permanent and term life insurance. There are many resources to help you make informed decisions about your options, including talking to the Legal Office and the Military and Family Support Centers Financial Counselor.

As you can see, getting as much information as possible about your financial management plan is one of the most important aspects of your separation from the military. Explore various websites to include [www.tsp.gov](http://www.tsp.gov), [www.saveandinvest.org](http://www.saveandinvest.org), [www.cfpb.gov](http://www.cfpb.gov), [www.military.com](http://www.military.com) or

[www.militaryonesource.mil](http://www.militaryonesource.mil), and/or call the Thrift line at 1-877-968-3778 to learn more about your particular financial situation.

## 45. Separation Pay

A topic you are surely interested in is separation pay. Public Law and Assistant Secretary of Defense Policy established separation pay to monetarily assist certain involuntarily separated or released members from active duty.

Separation pay eligibility and amounts are determined by the type of separation. The specifics on eligibility vary greatly from person to person based on the specific reasons for separation. Your personnel office can provide more details on your particular eligibility.

Personnel medically separated for a disability incurred in a combat zone or from combat-related operations may be entitled to an enhanced disability separation pay. For more information, contact the administration/personnel office.

You may also be eligible for final pay at separation that would include any earned entitlements and pay for accumulated leave. That amount will be reduced by any outstanding balances on advance pay you may have received, along with unearned bonus recoupment and other debts you've incurred throughout your Service. Also, do not forget about taxes.

In addition, some transactions already in process could result in additional payments to you after separation, or may create a debt. You are responsible for repayment of all debts owed the Federal Government. Specific questions about separation pay issues should be directed to your military personnel office. The actual amount of separation pay is computed by the local finance office.

Title 10, Chapter 59, Section 1174, Separation Pay Upon Involuntary Discharge or Release from Active Duty or Department of Defense Instruction 1332.29, Eligibility of Regular and Reserve Personnel for Separation Pay.

**NOTE: Service members who received separation pay need to review the law (10 U.S. Code §1174 (h)). (1) covers offset for retired pay, (2) covers offset for disability compensation and policy (Department of Defense Instruction 1332.29, Section 3.6.2) governing Separation Pay, which includes guidance on the possibility for recoupment of the entire amount of separation pay by the VA if the members subsequently becomes eligible for disability retired pay.**

DoDI 1332.18, "Disability Evaluation System (DES)," which incorporated and cancelled the Directive-Type Memorandum (DTM) on Implementing Disability-Related Provisions of the National Defense Authorization Act of 2008, dated March 18, 2008, contains information on separation pay for those medically separated.

## **46. Unemployment Compensation**

You may be familiar with unemployment benefits in the civilian sector, but did you know transitioning military members may be eligible for unemployment compensation?

You may qualify for Unemployment Compensation for ex-Service members (UCX) when you separate or retire. The UCX law provides payment for specific reasons. Different States have different requirements and rules for eligibility. You should contact the State where you will be looking for work. Receiving unemployment while you are looking for work will help provide financial stability in the event it takes a long time to find a job. Remember, the military has paid into UCX on your behalf. Keep in mind, due to National Defense Authorization Act NDAA 16, those using Post- 9/11 GI Bill are no longer able to draw unemployment compensation at the same time.

To begin the process, you will have to file a claim in your State. Visit and register at your local AJC. Staff will assist you in filing your claim. The State Workforce Agency then determines your eligibility and makes a determination on your claim.

If you are interested in learning more about unemployment compensation, you can also check this website: [www.servicelocator.org/](http://www.servicelocator.org/). This website has links to each State where you can locate your specific UCX information.

## **47. General Money Management**

We have talked about assistance, programs, and plans that may help with your financial transition. Let's spend some time talking about personal finances, such as your general money management, savings, and investment.

Money management encompasses how you handle monetary assets. The basic rule of thumb is to have at least 3 to 6 months living expenses in a savings account in the event of lost wages and other emergencies. Having this financial cushion as you make your transition will reduce some of the stress transition brings. It's a good idea to set a savings goal now and start aiming to reach that goal as quickly as possible. If you are close to your separation or retirement date, your savings efforts may need to be especially aggressive.

If you haven't already done so, transition is a good time to set some financial goals. To reach these goals, you'll want to have some helpful tools. Businesses use financial reports to track their financial condition, these same reports can help you determine your financial condition. The two documents you will likely find most helpful are a balance sheet and a cash flow statement.

A balance sheet is a snapshot of your current financial status and includes information on what you own (assets), and what you owe (liabilities). Gathering this data into a single document helps you calculate your net worth and provides a starting point for financial goal setting.

A cash flow statement is used to summarize income and expense transactions that have taken place over a specific period of time, such as a month or a year. It tells you where your money came from and where it went.

Once you've compiled your balance sheet and cash flow statement, you're ready to construct a working spending plan or budget. While a budget is a requirement for all transitioning Service members, your spending plan will also help you navigate the changing financial situations you'll encounter as you transition from military to civilian life. A spending plan is a living document and should be reviewed and updated as circumstances change.

There are many resources available to assist you with developing a budget. You can visit the Military and Family Support Centers and meet with financial Counselors, or access financial planning on-line. Military OneSource – [www.militaryonesource.mil](http://www.militaryonesource.mil) - has more information on budgeting.

If you find that you would like assistance in managing credit or reducing debt, the Personal Financial Management Program at the Military and Family Support Centers offers financial counseling and education on these topics. These programs are not always accessible after your transition.

In addition, there are scores of companies you can find online who have a lot of experience in helping people handle their debts. It is advisable to thoroughly research online options.

For more information and assistance, visit the financial specialist at your command or installation.

#### **48. Personal Savings and Investment**

We talked about budgeting and debt reduction. Now let's shift our attention to discussing savings and investments. I will provide an overview of the information but again I encourage you to talk with a subject matter expert about your personal financial situation at the installation.

Most banks and credit unions offer savings accounts designed to help you reach your short and long-term financial goals. When opening a savings account, look for a Federal Deposit Insurance Corporation (FDIC) or National Credit Union Association (NCUA) - insured savings account that offers competitive interest rates.

Check withdrawal and deposit guidelines carefully, as some institutions limit the amount of free transactions available. Generally, savings accounts do not provide high interest earnings on deposits. For higher interest earnings, you may want to invest in a variety of products that improve earnings on investment. **There are four common types of investments:**

1. The first, and probably most inexpensive type of investment, is a bond, specifically, the U.S. Savings Bond. Companies, cities, States and the Federal Government sell bonds to help raise money to run their particular institutions. The safety of a bond is based on the financial stability of the issuing entity. Prior to investing in a bond, research the issuer and understand the terms of the bond.
2. Another investment type is a Certificate of Deposit, or CD. CDs are insured savings accounts issued by commercial banks and savings and loans. A CD differs from a traditional savings account in that it has a specific fixed term, generally a minimum deposit amount, and typically a fixed interest rate. When a CD matures (reaches the end of the specified term of deposit), the owner can withdraw the money and any accrued interest. CDs generally offer a slightly higher interest rate than a standard savings account.
3. Stocks are another type of investment. When buying a stock, you purchase an ownership share in a company. Companies sell stocks to raise capital. Stocks are not insured and investors may lose some or all value of their stock investments. Most investors purchase stocks through a broker. The broker transaction may take place face to face or online via an online brokerage firm. Broker fees vary so be sure to do your research before committing. You can also save on broker fees by buying some stocks directly from the issuing company.
4. The most common type of investment is mutual funds. A mutual fund is an investment vehicle comprised of a pool of funds, from many investors, for investing in securities. Mutual funds may invest in stocks, bonds, money market instruments, or a combination of multiple securities categories. The key advantage to a mutual fund is professional management of the investment portfolio to match the fund objectives. Mutual funds are not insured and investors may lose some or all of value of their investment.

If you want to know more about savings and investments, go to, [saveandinvest.org](https://www.saveandinvest.org), which is sponsored by the Financial Industry Regulatory Authority, Inc. (FINRA). This is another valuable resource for online education and information.

#### **49.State Veteran Benefits**

Many States offer Veterans benefits beyond the ones you would already be eligible for through the Federal VA.

Additional benefits may include:

- Educational grants and scholarships
- Special exemptions or discounts on fees and taxes

- Home loans
- Veteran's homes
- Free hunting and fishing privileges

Each State manages its own benefit programs and some States are very extensive, while others are minimal.

The website <https://www.va.gov/statedva.htm> has a link for each individual State and shows the types of Veterans benefits your State offers. I encourage you to take advantage of the benefits you have earned by visiting your State VA.

## **50. Commissary, Exchange, and Morale, Welfare, and Recreation (MWR) Benefits (Retirees and Honorably Discharged Veterans)**

Military commissary, exchange, and MWR facilities have been essential elements of your military non-pay compensation and benefit package while you served. Depending on your separation status, honorably discharged veterans (including Honorable and General (under honorable conditions)) may be eligible for access to some or all of these services when you separate.

### **1. Full Commissary, Exchange, and MWR Privileges**

The following groups of honorably discharged veterans and their eligible dependents are authorized full commissary, exchange, and MWR privileges. MWR privileges include on-installation MWR facilities and the new online MWR travel booking engine at [AmericanForcesTravel.com](http://AmericanForcesTravel.com).

- Uniformed services retirees, including voluntary, temporary, and permanent disability retired list retirees of the active and Reserve components
- Former uniformed service members eligible to receive retired pay at age 60 for non-regular service who have been discharged from their respective Service or agency and maintain no military affiliation
- Medal of Honor recipients who are not eligible under another separation status
- Veterans with 100 percent service-connected disability or unemployability as rated by the Department of Veterans Affairs



**REMINDER: If you separate or retire and elect to live in a foreign country, you may not be eligible to use commissary and exchange stores in that foreign country due to treaty, Status of Forces Agreement (SOFA), or military base agreements between the United States and the host country. It is advisable to check into these limitations before making your decision.**

### **2. Two-year Commissary, Exchange, and MWR Access**

Active duty members of the armed forces who are involuntarily separated from active duty and members of the Selected Reserve who are involuntarily separated from the Selected Reserve, who are eligible for transitional health care under section 1145 of title 10, United States Code, and their eligible dependents who are also eligible for transitional health care under this statute are authorized two-years of commissary, exchange and MWR access beginning on the date of the involuntary separation. MWR access includes on-installation MWR facilities and the new online MWR travel booking engine at [AmericanForcesTravel.com](http://AmericanForcesTravel.com).

### **3. Veterans Military Exchange Online Shopping Benefit and Military Star Card**

In 2017, the Department of Defense approved the expansion of a lifelong online military exchange shopping benefit to all *honorably discharged veterans*.

Shopping the exchanges online (through the Army and Air Force Exchange Service, Marine Corps Exchange, Navy Exchange and Coast Guard Exchange) gives you access to exclusive military pricing, special offers, tax-free shopping, and more. Online orders are delivered to your door. Veterans save millions of dollars through this expanded benefit each year. All earnings from this program are used by the Services to support quality of life programs including child and youth programs, fitness centers, outdoor recreation, and more. This benefit does not authorize installation access or in-store shopping for veterans who do not otherwise have such privileges.

Veterans can go to [www.shopmyexchange.com](http://www.shopmyexchange.com), [www.mynavyexchange.com](http://www.mynavyexchange.com), [www.mymcx.com](http://www.mymcx.com), [shopcgx.com](http://shopcgx.com) or [VetVerify.org](http://VetVerify.org) to verify their eligibility and establish an online account. Note: you may be asked to submit discharge paperwork (DD214) for review to verify your eligibility.

To complement the veterans military exchange online shopping benefit, honorably discharged veterans are also eligible to retain or apply for the Military Star card, which features one of the lowest retail credit APRs available. You can apply at [MyECP.com](http://MyECP.com).

**NOTE: Before you separate it is your responsibility to update your MILSTAR personal information (mailing address, etc.) as they finish their transition. You must out-process at the customer service counter with their local exchange and further information and assistance can be provided there.**

### **51. Voting Assistance**

While on active duty, you are covered by the Uniformed and Overseas Citizens Absentee Voting Act, commonly referred to as, UOCAVA.

UOCAVA citizens are active members of the Uniformed Services, the Merchant Marine, their family members, and U.S. citizens residing outside the United States as defined by 52 U.S.C. § 20310 (1).

As you transition back to civilian life, you will no longer be covered by the UOCAVA. You and your eligible family members should notify your local election official of your change in voter registration status and update your information to vote locally. You can do this in either one or two easy steps.

If you have voted absentee or locally and are staying in the same voting residence after separation:

**Step 1:** Notify your election official of your change in status and that you will be voting at the poll site in future elections. A sample letter ([www.fvap.gov/uploads/FVAP/VAO/staying\\_template.docx](http://www.fvap.gov/uploads/FVAP/VAO/staying_template.docx)) is provided for your convenience.

If you voted absentee or locally and are moving to a new State or county after separation:

**Step 2:** Notify your election official of your change in status and that you will no longer be voting in that jurisdiction. A sample letter ([www.fvap.gov/uploads/FVAP/VAO/moving\\_template.docx](http://www.fvap.gov/uploads/FVAP/VAO/moving_template.docx)) is provided for your convenience.

**Step 3:** Complete a National Voter Registration Form ([www.eac.gov/nvra/](http://www.eac.gov/nvra/)) to register as a civilian.

Additional information about registering to vote locally can be found on your State/Territory Election websites ([www.fvap.gov/links](http://www.fvap.gov/links)).

If you will be remaining or moving abroad after separation from the military, you will be covered by UOCAVA as an overseas citizen instead of in your military capacity. You can find additional information on voting assistance for Service members, their families and overseas citizens at: [www.fvap.gov/military-voter/transition](http://www.fvap.gov/military-voter/transition).

## 52. Legal Assistance

Military installations have legal assistance offices available to assist you with legal matters such as: will preparation, powers of attorney, review of most contracts, debit/credit problems, landlord/tenant issues, family law, tax law, and estate planning. All of these services are a no-cost benefit to you for your active duty Service.

Legal assistance provides quality legal services regarding personal civil legal matters to eligible persons by educating them regarding their personal legal rights and responsibilities. Legal assistance officers are well versed in the special issues facing those retiring and separating from military Service. Speak with a licensed attorney before relying on the information contained within a legal assistance website to make a decision or take any action. Contact your local



installation legal assistance offices or use the Legal Services Locator to find the nearest military legal office within the continental United States.

Retirees can use the installation legal and financial offices on a space-available basis, and depending on the location, may have to wait to see a representative. The installation legal and financial offices will specify the services available. It is helpful to call as far in advance as possible. Retirees residing overseas may have restrictions on privileges based upon SOFA.

If you need more information on this topic, go to: <https://legalassistance.law.af.mil/>.

### **53. Post-Government (Military) Service Employment Restriction Counseling**

DoD Components shall provide guidance on relevant Federal and DoD Government service employment restrictions, as part of out-processing procedures, to military members who are leaving Federal Service. The guidance will provide you information on what is permissible, career-wise, after leaving the military.

A brief summary of the most common post-government employment restrictions includes:

- Personal Lifetime Ban
- After leaving government service, you may not represent another individual or company to the government regarding particular matters you worked on while in government service.
- Seeking or Negotiating for Post-Government Employment
- Official Responsibility 2 Year Ban  
For 2 years after leaving government service, you may not represent someone else to the government regarding particular matters that were pending under your responsibility during the last year of government service.
- Trade or Treaty 1 Year Ban
- For 1 year after leaving government service, you may not aid, advise, or represent someone else regarding trade or treaty negotiations that you worked on during the last year of government service.
- Compensation for Representation to the Government By Others

You cannot decline this counseling, as it is required. Contact the installation legal office (Staff Judge Advocate or legal counselor's office) to ensure you receive a post-government (military) employment restriction briefing or counseling from an ethics official.

**COUNSELOR'S NOTE: IT IS IMPORTANT THAT COUNSELORS STRESS THIS VERY IMPORTANT REQUIREMENT TO ALL RETIREES AND SEPARATEES WHO PARTICIPATED IN AN ACQUISITION OR CONTRACT VALUED IN EXCESS OF \$10M.**

Section 847 of the National Defense Authorization Act for Fiscal Year 2008 **requires** military officers serving in the grade of O-7 or above who participated personally and substantially in an acquisition valued in excess of \$10M; **OR** a military member in any grade who served as a program manager or deputy program manager for an acquisition program; procuring contracting officer; administrative contracting officer; source selection authority; member of the source selection evaluation board; or chief of a financial or technical evaluation team for a contract in excess of \$10M; **AND** who have a tentative offer of employment or compensation from a defense contractor to perform specific duties for that contractor within 2 years of leaving DoD to obtain written advice from their component Ethics counselor regarding the proposed employment.

Members to whom this requirement applies should seek advice from their servicing component Ethics counselor.

**NOTE: THIS VERY IMPORTANT INFORMATION TO ALL RETIREES AND SEPARATEES IN THE GRADES OF O-7 OR HIGHER.**

Section 1045 of the Fiscal Year 2018 National Defense Authorization Act has imposed certain prohibitions on lobbying activities with respect to the Department of Defense by officers of the Armed Forces in the grade of O-7 or higher following separation from Military Service. If you currently serve in this grade band, you should contact your servicing component Ethics office for specific post-government employment advice.

#### **SEC. 528. NOTIFICATION OF MEMBERS OF THE ARMED FORCES UNDERGOING CERTAIN ADMINISTRATIVE SEPARATIONS OF POTENTIAL ELIGIBILITY FOR VETERANS BENEFITS.**

(a) NOTIFICATION REQUIRED. A member of the Armed Forces who receives an administrative separation or mandatory discharge under conditions other than honorable shall be provided written notification that the member may petition the Veterans Benefits Administration of the Department of Veterans Affairs to receive, despite the characterization of the member's Service, certain benefits under the laws administered by the Secretary of Veterans Affairs.

(b) DEADLINE FOR NOTIFICATION. Notification under subsection (a) shall be provided to a member described in such subsection in conjunction with the member's notification of the administrative separation or mandatory discharge or as soon thereafter as practicable.

It is important to note that despite the characterization of Service, you may always petition the Veterans Benefits Administration of the Department of Veterans Affairs to receive certain

benefits under the laws administered by the Secretary of Veterans Affairs. For those who may anticipate a less than honorable characterization, this is an especially important topic to discuss with the VA counselor in VA Benefits and Services.

**NOTE: Written acknowledgment of the restrictions is required by all Service members.**

## **VA BENEFITS AND SERVICES**

Your attendance is mandatory by law and DoD policy that you attend the VA Benefits and Services before separating, retiring or being released from active duty. The briefings provide all the information regarding the VA and the laws, benefits, programs, and services administered by the Secretary of Veterans Affairs.

**NOTE:** It is mandatory that every transitioning Service member attend the VA Benefits and Services.

**The topics below are covered during the VA Benefits and Services.**

### **1. Education Benefits (Post-9/11 GI Bill Chapter 33), (Montgomery GI Bill Chapter 30), (Veterans Educational Assistance Program), (Vietnam-era, etc.)**

This section deals with your VA educational benefits and the following education programs that may be available to you.

It is important to know your education benefits and VA programs available to you could be affected by your contract, the amount of time you served in the military, and the characterization of your discharge. The goal of the VA Benefits and Services briefing is for you to learn everything about your education benefits. The Post-9/11 GI Bill is for individuals who served on active duty after Sept. 10, 2001, and received an honorable discharge.

The MGIB includes one program for Active Duty, called MGIB-AD, and one for Selected Reserve, called MGIB-SR.

You may be eligible for more than one VA education benefit, but you can only get payments from one program at a time. You can only get 48 months of benefits under any combination of VA education programs. For example: If you qualify for both MGIB-AD and MGIB-SR benefits, you can get 36 months of funding at your MGIB-AD payment rate and then an additional 12 months at your MGIB-SR payment rate, for a total of 48 months.

If you are eligible for MGIB-SR or MGIB-AD and choose to use it, you must waive your eligibility for any benefits under the Post-9/11 GI Bill. This is a choice that cannot be reversed. That's why it's so important to carefully consider each GI Bill to see how far it gets you on the career path you've set for yourself.

### *Post-9/11 GI Bill (Chapter 33)*

Post-9/11 GI Bill benefits are available to active duty Service members, National Guard, Reservists, Veterans, and family members. Under the Post-9/11 Bill, there are various types of training and assistance available, including institutions of higher learning undergraduate and graduate degrees, flight training, vocational/technical training, and more.

You must have served honorably for at least 90 aggregate (total) days on active duty after September 10, 2001, or have been honorably discharged from active duty for a service-connected disability and served 30 continuous days after Sept. 10, 2001.

To receive 100% of the benefit, you must have served a total of 36 months of active duty service or have been discharged for a service-connected disability after 30 days of continuous service. For those who served fewer than 36 months, the percentage of benefit ranges from 40% to 90%.

Benefits are also available to members of the Army National Guard and Air National Guard based on qualifying service under Title 32. This includes members who had full-time service in the National Guard for the purpose of organizing, administering, recruiting, instructing, or training; those who were activated in support of a national emergency; and those members under Title 10 active duty supporting named contingency operations.

The Forever GI Bill is recent legislation that contains several changes that affect Post 9/11 GI Bill recipients, past and future. Most of the changes enhance or expand education benefits—for example, the 15-year time limitation to use Post-9/11 GI Bill benefits is eliminated for:

- Veterans who left active duty on or after Jan. 1, 2013
- Children who became eligible for the Fry Scholarship on or after Jan. 1, 2013
- All Fry scholarship-eligible spouses

Additionally, if your school closed, VA can now restore benefits and give relief to those affected. There are more changes with this legislation with later effective dates and these will be discussed during the VA Benefits and Services briefing.

If eligible for the Post-9/11 GI Bill program, you may be able to transfer unused educational benefits to your spouse or children, if you meet certain criteria.

**NOTE: Transferability of education benefits is a retention incentive. In order to transfer educational benefits to a family member, military members must make an irrevocable election to convert from their existing educational program (such as the Montgomery GI Bill) to the Post-9/11 GI Bill. This transfer of educational benefits to dependents can ONLY be made while serving in the Armed Forces WHILE ON ACTIVE DUTY (as in before retirement or separation). Members who join the Selected Reserve may have the option to transfer unused benefits to family members.**

Additionally, the military member must be on active duty, have Served a minimum of 6 years of service up to a maximum of 16 years of an additional Service commitment on active duty or in the Selected Reserve. If you are separating from active duty in less than 4 years, you are probably not eligible to transfer education benefits. See your career counselor or education office for more information.

When transferring benefits to family members, all Service members acknowledge the following statement:

“I understand and agree to remain in the Armed Forces for the period required.  
I understand that failure to complete that Service may lead to an overpayment by the Department of Veterans Affairs for any payment made. (Service documentation will remain on file with the Service.)”

I encourage all who have transferred educational benefits to their family members to log into milConnect and ensure they have, or will have, completed their required obligated Service before separating. The Obligation End Date is reflected at the top of the page under “Sponsor” and on the “Approval Form.”



**ONCE RETIRED OR SEPARATED FROM THE MILITARY, MEMBERS ARE NO LONGER ELIGIBLE TO TRANSFER THEIR EDUCATIONAL BENEFITS.**

## **ELIGIBLE TO TRANSFER THEIR EDUCATIONAL BENEFITS. *Montgomery GI Bill Selected Reserve (MGIB-SR) (Chapter 1606)***

If you're a member of the Army, Navy, Air Force, Marine Corps, or Coast Guard Reserve; Army National Guard; or Air National Guard, you may be able to get up to 36 months of education and training benefits under the Montgomery GI Bill Selected Reserve, or MGIB-SR, program.

You can use these benefits for a variety of trainings, such as college degree and certificate programs, technical or vocational courses, licensing and certificate tests, and much more. Eligibility for this program is determined by the Selected Reserve components, and VA makes the payments. Eligibility ends on the day of separation from the Selected Reserve, unless you were mobilized.

To be eligible for this benefit you must meet the following requirements:

- Have a six-year obligation to serve in the Selected Reserve signed after Jun. 30, 1985. If you are an officer, you must have agreed to serve six years in addition to your original obligation.
- Complete your initial active duty for training, or IADT.
- Receive a high school diploma or an equivalency certificate before completing IADT.
- Remain in good standing while serving in an active Selected Reserve unit.
- You will also retain MGIB-SR eligibility if you were discharged from Selected Reserve service due to a disability that was not caused by misconduct. Your eligibility period may be extended if you are ordered to active duty.

## **2. VA Health Administration**

The Veterans Health Administration (VHA) is America's largest integrated health care system, providing care at [1,255 health care facilities](#), including 170 medical centers and 1,074 outpatient sites of care of varying complexity (VHA outpatient clinics), serving 9 million enrolled Veterans each year

## **3. VA Health Care**

If you qualify for VA health care, you'll receive coverage for the services you need to help you get and stay healthy. Each Veteran's medical benefits package is unique. Yours will include care and services to help:

- Treat illnesses and injuries
- Prevent future health problems
- Improve your ability to function

- Enhance your quality of life

All Veterans receive coverage for most care and services, but only some will qualify for added benefits like dental care. The full list of your covered benefits depends on:

Your priority group, the advice of your VA primary care provider (your main doctor, nurse practitioner, or physician's assistant), and the medical standards for treating any health conditions you may have

More detailed information on VA health care to include the opportunity to enroll in VA health care will be covered in the VA Benefits and Services briefing.

#### **4. VA Dental Care**

Some separating service members may be eligible for VA dental care.

You may be eligible for a **one-time free dental exam** if you served in active duty for 90 days or more, and your DD Form 214 does not show that you received a complete dental examination and all appropriate dental care prior to your separation. You must apply to VA for this free dental care within 180 days (6 months) after discharge.

VA provides **dental care** to Veterans who meet certain eligibility requirements. Covered services may include cleaning and x-rays, fillings, crowns, bridges, and more.

If you experienced "dental trauma" while in an active duty status, you may be eligible for lifelong dental care associated with this trauma and receive a service-connected disability rating.

If you don't meet any of these criteria and you still need dental care, VA does have a reduced cost **dental care insurance program** you may wish to apply for. VA offers all eligible Veterans and family members the opportunity to purchase dental insurance at reduced cost through the VA Dental Insurance Program.

#### **5. VA Vet Center**

Vet Centers are community-based centers that offer readjustment counseling in a safe and confidential environment to eligible Veterans, active duty Service members, and their families. These are small, intimate facilities located off-base and comfortably located in your community.

A core goal of Vet Centers is to promote access to care by helping you and your family overcome any barrier that you might be experiencing. For example, all Vet Centers have evening and Saturday hours to accommodate your busy schedule. Some communities even have mobile Vet Centers that travel to places where there is no permanent local Vet Center. In addition, over 70 percent of Vet Center staff are Veterans, the majority of whom served in combat theaters.

**NOTE: This topic is not about Federal VA Benefits.**

## **6. State and Local Health Care and Mental Health Services**

State departments of health promote public health through policy initiatives, research, and service programs. Often, a State's public health administration is combined with the provision of social services. "Health" generally encompasses behavioral and environmental health as well as physical well-being, illness, and communicable diseases.

Social service websites may include information and programs dealing with welfare, early childhood development, foster parenting, poverty, juvenile delinquency, sex offenders, aging, public assistance, and rehabilitation. There may also be listings of private social service agencies.

A great resource for what is available in your State is: [www.statelocalgov.net](http://www.statelocalgov.net).

## **7. Other VA Health Care and Other Benefits**

VA offers many types of health benefits and services. Our primary care provides services such as inpatient care and preventative care, and we also offer a range of specialty care services that can help safeguard your whole health.

VA Primary Care is driven by Patient Aligned Care Teams, or PACTs. PACTs are built around the idea of team-based care. This better serves you because you have an entire team willing to focus on your health care. You're used to this type of care—this is the same type of care you had in the service.

VA also offers specialized health care services to certain groups. This includes gender specific care such as clinics dedicated to female Veterans, complex care Coordination that provides services to Veterans that live with spinal cord disorders; blindness; amputations; and cognitive, psychological, and emotional disorders.

Much more detailed information will be covered in the VA Benefits and Services briefing.

## **8. Continued Health Care Benefits Program**

VA will talk to you about the type of health care that is available to you if you meet the eligibility criteria. If you aren't eligible for any of those types of coverage, and you separate from the military voluntarily, you are not eligible to use any of the military treatment facilities or TRICARE. That's where the Continued Health Care Benefits Program (CHCBP) comes into play.

CHCBP is temporary health care coverage that you are eligible to purchase for a period of 18 months, including pre-existing conditions coverage. This program is premium-based health care that is similar to, but not a part of, TRICARE and is administered by Humana Military Healthcare Services.



The CHCBP program extends health care coverage to you when you lose your military benefits. It is available to you and your family, certain un-remarried former spouses, and children who lose military coverage.

To obtain this coverage, you must enroll and pay premiums to CHCBP within 60 days after your separation from active duty (if you don't have TAMP benefits), or the loss of eligibility for military health care.

Many employer programs may require continuous health care coverage. By purchasing CHCBP, it acts as a "bridge" between military health benefits and a new job's medical benefit. This allows you and your family to receive continuous medical coverage.

It is important that you research your different health care options. CHCBP may be the best option for temporary health care coverage. However, participation is completely optional. If you want coverage, you are required to purchase coverage.

A common question, with regards to separation, is what about pregnancy? The best option for any pregnant Service member separating, or whose spouse is pregnant, is to talk to a representative at the military treatment facility. Make sure you know your coverage.

You may also want to look at the Service regulations that cover this topic. Regardless of your situation, you should ask your service personnel office and military treatment facilities for detailed information about health care provisions and application procedures. Also, you need to know that application does not constitute approval. Each application is evaluated on individual merit.

If you want more information on CHCBP, visit: [www.humana-military.com](http://www.humana-military.com), or call the Tricare Customer Service at: 1-800-444-5445.

## **9. Veterans' Group Life Insurance (VGLI)**

With Veterans' Group Life Insurance (VGLI), you may be able to keep your life insurance coverage after you leave the military for as long as you continue to pay the premiums.

You'll need to apply for VGLI within one year and 120 days of leaving the military. If you sign up within 240 days of leaving the military, you won't need to prove you're in good health. If you sign up after the 240-day period, you'll need to submit evidence that you're in good health.

## **10. Service members' Group Life Insurance (SGLI)**

You will receive information on converting your "Service members' Group Life Insurance" (SGLI) to Veterans Group Life Insurance (VGLI) when you attend the VA Benefits and Services briefing.

In a collaboration of the Veteran Affairs, Department of Defense, Defense Finance and Accounting Service (DFAS), Defense Manpower Data Center and the Uniformed Services, the Service members' Group Life Insurance (SGLI) Online Enrollment System (SOES) is now available. SOES is a web-based system that allows Service members to validate or change SGLI or Family SGLI (FSGLI) coverage amounts and beneficiaries quickly and easily without using paper forms. SOES is available 24 hours a day and provides detailed guidance to Service members that enables them to make informed decisions on their life insurance policy elections.

### **11. Traumatic Injury Protection under Service members' Group Life Insurance (TSGLI)**

TSGLI (also known as Service members' Group Life Insurance Traumatic Injury Protection) provides short-term financial support to help eligible service members recover from a severe injury. If you were covered by SGLI and experienced a traumatic injury while serving in the military, VA Life Insurance Service can show you how to file a claim for TSGLI or appeal a past decision.

### **12. Family Service members' Group Life Insurance (FSGLI)**

Family SGLI, also known as Family Service members' Group Life Insurance (FSGLI), offers coverage for the spouse and dependent children of service members covered under full-time SGLI. You have the option to convert spousal FSGLI coverage to a permanent, individual insurance policy (such as whole life) within 120 days from the date of your separation and more information on this will be provided in the VA Benefits and Services briefing.

### **13. Service-Disabled Veterans Insurance (S-DVI)**

Service-Disabled Veterans' Life Insurance (S-DVI) provides low-cost coverage to eligible service members. Detailed information will be covered in VA Benefits and Services on S-DVI.

### **14. Veterans' Mortgage Life Insurance (VMLI)**

If you have a severe service-connected disability that we've concluded was caused—or made worse—by your service, you may be able to get Veterans' Mortgage Life Insurance (VMLI). In the event of your death, this mortgage protection insurance can help your family pay off the home mortgage on a home that's been adapted to meet your needs

### **15. Transitional Health Care Benefit**

If you're a transitioning Service member, the Transition and Care Management, or TCM program, can assist you in connecting with the appropriate VA health care and resources as needed to help ease your transition from active duty to Veteran status.

Every VA medical center has a TCM team ready to welcome Post-9/11 Veterans into the VA health care system. TCM teams help coordinate your care and help you navigate your way

through the VA system. Case Managers, who are either nurses or social workers, ensure you maximize your VA benefits and help tailor health care services to your individual needs. The TCM team will talk with you to see if you can benefit from ongoing case management services to address physical, emotional, and social concerns associated with being a new Veteran readjusting to civilian life.

The best way to get information tailored to your particular circumstances is to attend the VA Benefits and Services, and to also talk to a TRICARE representative. They can tell you specifically what benefits you are eligible for and how long that coverage will last. Medical coverage can be very expensive, so it is important you are aware of what is available to you so that you can make the best choice for your situation.

You are encouraged to ask questions when you attend the VA Benefits and Services briefing. We recommend you explore the VA website: [www.va.gov](http://www.va.gov) or call the VA toll-free number: 1-800-827-1000.

## **16. VA Disability Benefits**

VA disability compensation (pay) offers a monthly tax-free payment to Veterans who got sick or injured while serving in the military and to Veterans whose service made an existing condition worse. You may qualify for VA disability benefits for physical conditions (like a chronic illness or injury) and mental health conditions (like PTSD) that developed before, during, or after service.

You will also be taught to navigate the VA website for filing a claim, as well as what documentation you are required to submit when filing your claim.

## **17. Benefits Delivery at Discharge (BDD)**

When you attend the mandatory VA Benefits and Services, the VA Benefits Advisor will explain the “Benefits Delivery at Discharge (BDD)” program. You will learn the criteria and timeline for applying under BDD how you can access this program; and how they can help you speed up the process of having your disability claim adjudicated.