

Ohio Army National Guard
Active Guard & Reserve (AGR)
Retirement Handbook



***“Thank you for your honorable
service”***

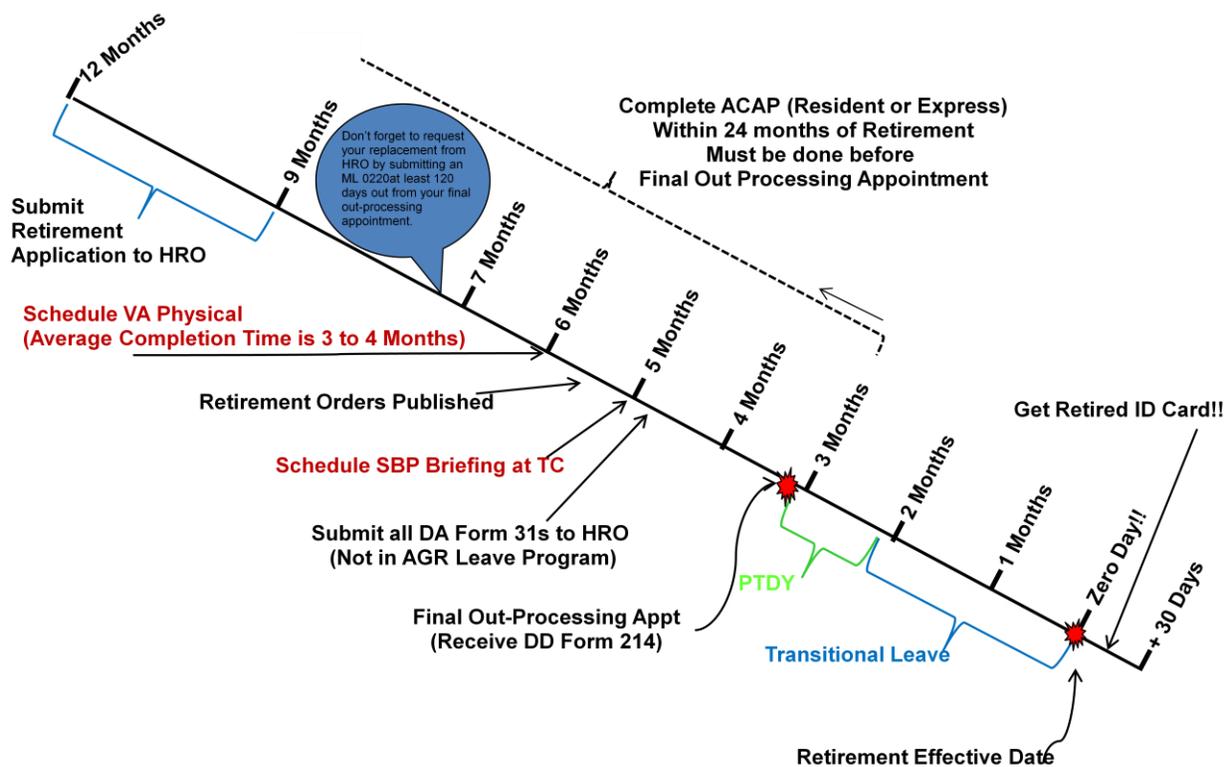
Table of Contents

Intent	3
The Retirement Application Letter	4
Sample Retirement Application Letter	5
Transition Assistance Program (TAP/ E TAP).....	6
Transition Assistance Program (TAP/ E TAP) @ WPAFB	7
Map to TAP Class @ WPAFB	8
Base Hotel / WPAFB Temp Lodging	9
The Benefits Delivery at Discharge Program (BDD) Phase I & Military Retirement Physical...	10
Example BDD Program & Military Retirement Physical.....	13
Map of Fort Knox, KY.....	14
The Benefits Delivery at Discharge Program (BDD) Phase II.....	15
HRO Administrative Requirements	16
Example Retirement Out-Processing Checklist (HRO only).....	17
Sample Unit Clearance Letter.....	18
Retirement Out-Processing	19
Final Out-Processing Information.....	22
Expedited Out-Processing.....	23
Retirement Pay Advice	24
TRICARE Benefits	28
Additional Benefits	29
AGR Retirement Checklist	30
FEEDBACK	33

Intent

From the Transition Course to Out-processing, this booklet will provide guidance on how to prepare for each step along the way. It will guide you on where to go, what to bring, and what you need to know. This is a step-by-step guide on how to transition to civilian life. The intent of this guide is to provide a road map of steps, shortcuts and things you should know before you go. If you are reading this booklet in preparation of your pending AGR retirement, **CONGRATULATIONS – JOB WELL DONE!**

Simplified Timeline



The Retirement Application Letter

THE ROADMAP

- WHAT:** This is your application for retirement from the AGR program.
- WHEN:** Within 2 years of retirement date and *the earlier the better*.
- HOW:** Utilize the sample retirement application. Send the original through command channels to the AGR Retirement Services NCO.
- WHY:** This will allow your chain of command to be notified. This will allow them to prep your retirement awards and additional requirements.

THINGS TO KNOW BEFORE YOU DO YOUR LETTER

- What Retirement Plan do I fall into:

Final Basic Pay – Initial entry into the Military before 8 Sep 80

High-3 – Initial entry into the Military between 8 Sep 80 and 31 Jul 86

High-3 unless eligible for and elect CSB/REDUX at 15 – Initial entry into the Military after 31 Jul 86

- **This is your RETIREMENT** – make sure you put the same effort into it as you would any other pending action. Once it's done – It's DONE!
- Make sure you have a date in mind! We often receive retirement applications from AGR soldiers wanting to retire in less than 30 days, and want us to arrange it. Please make sure you have time to complete the retirement process to take care of yourself.
- There are two options for the leave you have earned:
 1. **Use it as Transitional Leave** – Leave used in the days prior to your actual Retirement Date. This leave is applied as block leave and not eligible to be broken into increments.
 2. **Sell it --** You can sell back to the government up to 60 days leave (maximum) over your total career. That is, unless you have earned leave in a Combat Exclusionary Zone and that accrued leave is still on the books. Then you can sell up to 90 days over your career. Leave sold back is paid based on your actual Base Pay Rate; BAH, BAS and any other incentives are not included in selling accrued leave. Leave sold is also taxed prior to distribution back to you. This tax is a combined rate (State and Federal) of around 27%.

Sample Retirement Application Letter

UNIT LETTERHEAD

OFFICE SYMBOL

Date

MEMORANDUM THRU

XXXXXXXX (Unit/Battalion/Directorate)

XXXXXXXX (MSC/Brigade)

FOR Human Resources Office, AGR Branch (NGOH-HRO-M), 2825 West Dublin Granville Road,
Columbus, Ohio 43235-2789

SUBJECT: Application for Retirement

1. I submit this application for retirement effective _____. (*Last day of a month*)
 - a. NAME:
 - b. SSN: XXXX (*Last 4 Digits*)
 - c. HOME ADDRESS:
 - d. UNIT OF ASSIGNMENT:
 - e. RETIREMENT DATE:
 - f. CURRENT LEAVE BALANCE:
 - g. LEAVE TO ACCUMULATE:
 - h. TOTAL LEAVE DAYS:
 - i. APPROXIMATE TRANSITION LEAVE DATE:
 - j. PCS REQUESTED: (Good for one year with possibility to extend out to three)
 - k. Benefits Delivery at Discharge Program (BDD) PROGRAM REQUESTED: (Automatic unless under 180 days out)

2. Point of contact for this correspondence is the undersigned at (*Phone and Email*)...

AGR Soldier Signature Block

Transition Assistance Program (TAP/ E TAP)

THE ROADMAP (Note: E TAP Class is for E9 or O6 and above.)

WHAT: This four day program is to assist you in the transition from the military to civilian life. The classes focus on job hunting, current hiring practices, resumes, interviews, VA Benefits, etc. Classes are held bi-weekly throughout the year and run Tuesday through Thursday (0800-1630) and end on Friday (0800-1430).

WHEN: Within 24 months of retirement date. Suggest best use of the class is about 12 to 18 months out from transition leave.

WHERE: Bldg 2, Area A, Wright Patterson Air Force Base, Dayton, Ohio. Please see page 7, 8, and 9 for directions and map.

HOW: Schedule by calling the WPAFB Family Support Center receptionist, at (937) 257-3592. Once scheduled, notify your command for orders completion and accurate funding. Please use DTS for travel. To schedule lodging, please contact **WPAFB Temporary Lodging at (937) 257-3810.**

WHY: During out-processing at Ft Knox, you will need to turn in DD Form 2648 (Pre-separation Counseling Checklist) - You will receive this at the TAP Class.

SHORTCUTS

- It is a good idea to have a resume completed prior to arrival.
- If you have further questions, you may contact the TAP Manager at (937) 257-7804.

THINGS TO KNOW BEFORE YOU GO

- If you are within commuting distance of WPAFB, you will need to get your Pre-separation counseling (DD 2648) done prior to this class. This service is available on a walk in basis every Monday after 1300 hours at the Family Support Center.
- Arrive at WPAFB early on first day to register. Suggest arrival prior to 0730 using Gate 12A. It is busy at the gate in the morning. You will need your ID to get on base.
- Uniform: Business Casual for the week.
- Local employers/HR personnel (who were former military) typically come in and give mock interviews. PARTICIPATE! It is well worth it to participate just to get a feel for what to expect.
- DO NOT leave without a completed DD Form 2648.
- Turn in a copy of your completed DD Form 2648 to the AGR Office.

Transition Assistance Program (TAP/ E TAP) @ WPAFB

AIRMAN & FAMILY READINESS CENTER (AREA A, BLDG 2)
2000 ALLBROOK DRIVE
WRIGHT-PATTERSON AFB, OHIO 45433

From Columbus, OH:

- Take I-70 W to Exit 44 (I-675) to Exit 24 (Rt. 444 Broad Street.) Turn right and proceed through town (6 lights) to Broad Street and Dayton Drive. Turn right at the 6th light.
- (Gate 1A) Turn left at the first light and proceed to Bldg. 2. Turn left at Chase & Allbrook Streets and park in lot next to Bldg. 2 (Airmen & Family Readiness Center entrance).

From Cincinnati, OH:

- Take I-75 N to I-675 to Columbus. Take the Rt. 444 / Broad Street exit (left turn) and then follow instructions for personnel coming from Columbus, OH.

From I-75 N:

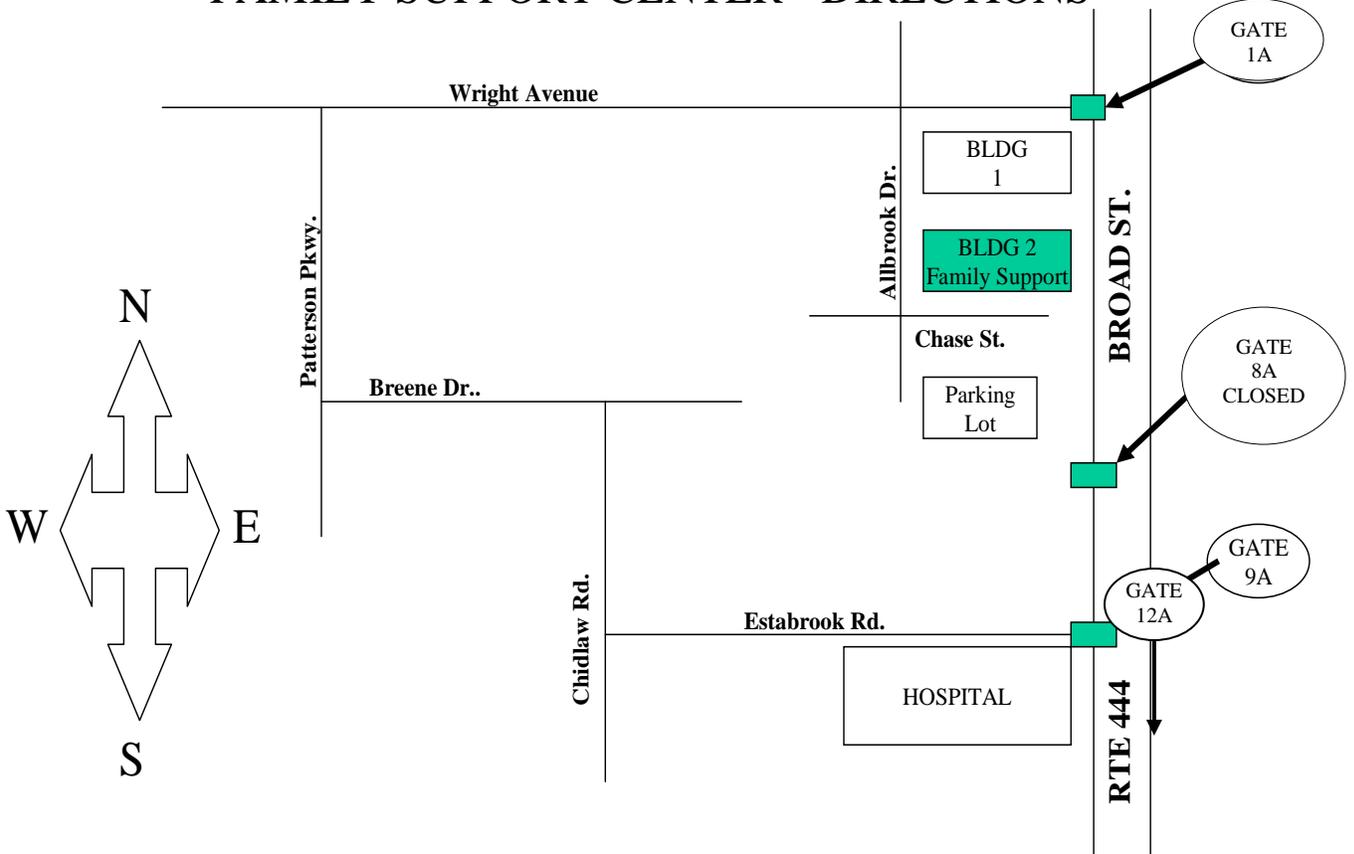
- Proceed to I-70 E to Exit 44 and follow directions for personnel coming from Columbus, OH.

From Locations West of Ohio:

- Use I-70 E and go to Exit 44. Then follow directions for personnel coming from Columbus.

Map to TAP Class @ WPAFB

FAMILY SUPPORT CENTER - DIRECTIONS



BEFORE 6PM: Thru Gate 1A, Left at Light (Allbrook Dr.), Left on Chase St., Parking Lot on Right, Enter Building thru FSC Entrance

AFTER 6PM: Thru Gate 9A, Right on Chidlaw Rd., Left on Breen Dr., Right on Patterson Pkwy, Right on Wright Ave., Right on Allbrook Dr., Left on Chase St., Parking Lot on Right. Enter thru FSC Entrance

Base Hotel / WPAFB Temp Lodging

Hope Hotel and Holbrooke Conference Center

Reservations: **(937) 879-2696**

DSN: 787-1285

Hope Hotel

Building #823, Area A, Gate 12A

Wright-Patterson Air Force Base, Ohio 45433-5000

From I-675

1. At Exit-20 turn left onto Dayton - Yellow Springs Rd. and follow to Ohio 444.
2. Turn left on Ohio 444.
3. At the next light, turn right. (As if to go through Gate 12A)
4. As you make the turn, bear right and turn into the entrance of the Hope Hotel.

Conveniently situated on Wright-Patterson Air Force Base, we have easy street access at Gate 12A on Route 444 – no base pass required. From here, you are just minutes away from sites and attractions, that highlight our region's eclectic blend of Midwest charm, rich aviation history, and the best in shopping and entertainment.

WPAFB Temporary Lodging:

Reservations: **(937) 257-3810**

The Benefits Delivery at Discharge Program (BDD) Phase I & Military Retirement Physical

THE ROADMAP

- WHAT:** The BDD Program is designed to assist soldiers claiming VA disability at the time of your retirement. It offers you an efficient, effective, and high quality claims process that will quicken the resolution of your VA claim from 18 months to 3 to 6 months. You will also have a full Military Retirement Physical Phase I and Phase II.
- WHEN:** Within 4 - 6 months before your retirement date. The initial VA BDD briefing is only conducted on Tuesday, Wednesday, and Thursday weekly.
- WHERE:** **Military Retirement Physical:**
Central Exams, Ireland Army Hospital, Ft. Knox, KY
VA BDD Briefing:
Building 1109 Spearhead Division Drive, B Wing Basement Fort Knox, KY
- HOW:** Schedule through the AGR Office by calling the AGR Retirement Services NCO at 614-336-7119. The AGR office will schedule your appointments. Your travel will need to be done in DTS. For lodging at Ft. Knox, call IHC Hotel (Base Lodging), (502) 943-1000.
- WHY:** This is the first step in establishing your retirement physical and VA Disability Claim.

SHORTCUTS

- Gather every piece of medical documentation about **YOU** from every source you can think of, such as:
 - Army Medical Records and Dental Records.
 - Medical records from any Military Treatment Facility such as Wright Patterson Medical Center (WPAFB).
 - Treatment records from any Primary Care Manager (Civilian Doctor) you have seen.
 - Treatment records from any Specialist you have seen.

Only a **diagnosis** from a medical doctor will work for the VA. Permanent Profiles and LODs are not source documents.

Hint: Think in terms of Diagnosis, Prognosis, and Long Term Limitations. These are the key items the VA is looking for when making a VA disability determination.

BDD Phase I Cont.

Make a copy of everything for yourself! You will turn in your medical records to the VA Rep at this time. Please make sure you receive a **memorandum of receipt** for turning in your medical/dental records.

PHYSICAL: You must fast from 2100 hours the night before.

REPORT: 0730 hrs at Ireland Army Hospital Central Exam Station. This is on a FIRST COME, FIRST SERVE basis so be there 20 minutes to a half hour before doors open if you don't want to be last in line! The exam station is located on the second floor.

UNIFORM: Army Physical Fitness Uniform for the Medical Exam.

- **Have in your possession the following for the Physical Exam at Central Exams**
 - ID Card
 - Glasses, reading glasses, contacts (no contacts 12 hours prior to exam)
 - Medical Records (to include profiles)
 - Tape Test/Body Fat Measurement
 - Pap smear Results – within 12 months (females)
 - Mammogram Results (females over 40)
 - List of your prescriptions and any over the counter drugs

BDD Phase I Cont.

- **VA INTERVIEW:** AGR Retirement Services NCO will schedule an appointment time.
- **REPORT:** The VA Briefing is 1230 sharp. They will close the doors and you won't be allowed in if late, so plan to be there about 15 minutes early!! We will try to schedule a one-on-one with the VA Rep that might replace this group brief.
- **UNIFORM:** ACU or Class B for the VA briefing
- **Hand Carry/Have In Hand ALL of the documents listed below for the VA Interview**
 - Copy or Original Medical/Dental records (Both Civilian and Military).
 - All AGR Tour Orders from the beginning of your AGR career.
 - All DD 214s that illustrate your active duty periods.
 - Copy of birth certificates for all dependent children.
 - All of your dependant's SSNs.
 - Divorce decrees for spouse and self (if applicable).
 - Marriage Certificate (current).
 - Any prior marriage info (for you) ...ex-spouse name, address, SSN, date of marriage and date of divorce. ** If your current spouse had a prior marriage, you will need the information for their former spouse(s) as well.
 - Direct deposit information bank name, routing and account #.

*** The VA Rep will ask you where you would like your physical. I would strongly suggest Louisville area. They complete these daily and do a Great Job!

Example BDD Program & Military Retirement Physical

*** Military Retirement Physical Phase I and II – Central Exams, Ireland Army Hospital, Ft. Knox, KY**

1. You need to fast (nothing except water) starting at 2100 hours the night before your scheduled examination date. You should also be in a relatively quiet environment for at least 24 hours prior to the exam (this will assist with your hearing test).
2. Report to Ireland Army Hospital Central Exam Station, (502) 624-9593, Ft Knox, KY at **0730 hours** _____ for **phase I** of your retirement physical. PT uniform is required. POC is _____. Bring the following:
 - ID Card
 - Medical Records
 - Glasses (No Contacts)
 - Black Ink Pen
 - List of prescriptions and any over the counter drugs
 - Profiles
 - Body Fat Worksheet
 - Pap smear - recent within a year (Females)
 - Mammogram (Females over 40)
3. Report to Ireland Army Hospital Central Exam Station at _____ for **Phase II** of your retirement physical. PT uniform is required. POC is _____.

Bring the following: Your Military Medical Records

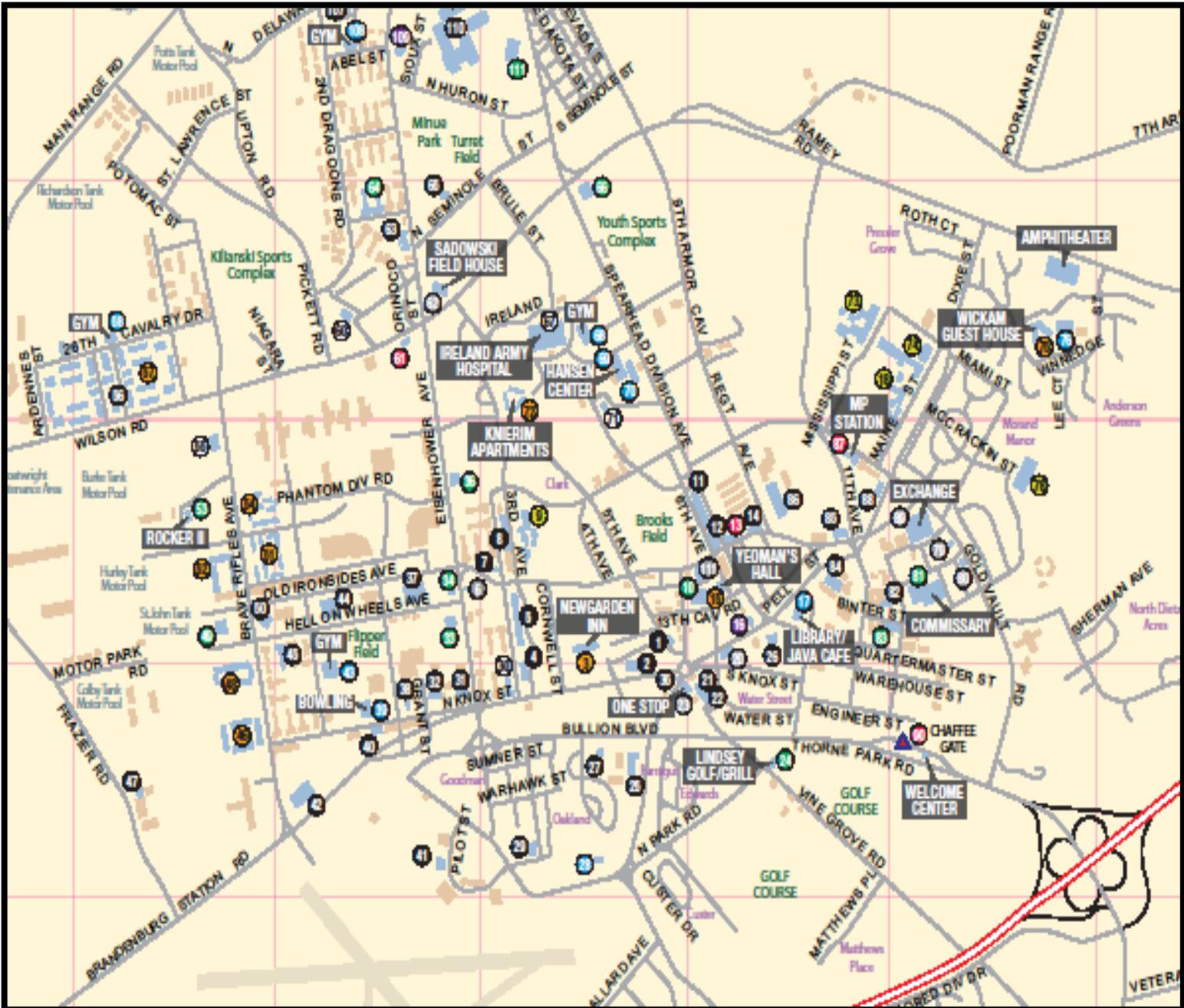
*** VA Brief and INTAKE Claim – Building 1109, B Wing, Room 024 Basement, Ft. Knox, KY**

4. Report to the Ft. Knox VA Representatives at _____, located in Building 1109, B Wing Room 024 Basement (502) 942-3970, for completion of your VA Briefing and VA INTAKE claim initiation. The POC is Mr Cross.
5. Hand carry “**ALL**” medical records with you in order to start VA Claim procedures. You will turn your records into the VA and receive a receipt that you will need at final out-processing. You will not get your records back; please make copies before you go.
6. Hand carry “**ALL**” AGR Tour orders from beginning of your AGR status and any DD 214s that illustrates your active duty periods.
7. Have in hand or know “**ALL**” of your dependant’s SSNs and DOBs. Also have with you any prior marriage information (for you and your current spouse)... Ex-Spouse Name, address, SSN, date of marriage and date of divorce. Copy of all birth certificates for dependent spouse and children.
8. You will need your banking information (Bank, Address, Account #, Routing #).
9. The VA in Ohio will contact you after your retirement date to finish your VA claim.

***** Please call the AGR Retirement Services NCO at 614-336-7119 immediately if you should need to cancel this appointment *****

Map of Fort Knox, KY

Directions from North of Fort Knox: From I-65, take Exit 125 and stay in the right lane to the Gene Snyder Freeway. Take Exit 1 (about 11 miles), then turn left at the light onto 31 W to Fort Knox (about 18 miles). There are three more lights before the Salt River Bridge at West Point and three more lights after it. When entering Fort Knox, be prepared to have your vehicle searched and 100% photo ID is required of all occupants.



The Benefits Delivery at Discharge Program (BDD) Phase II

THE ROADMAP

- WHAT:** Continuation of the Benefits Delivery at Discharge Program. Phase II is the validation of the disability claim you started in Phase I.
- WHEN:** Upon notification from the VA (usually with 15 days of filing your VA Disability Claim at the VA briefing.) The appointments are with VA contracted Doctors and Health Care Specialists. These appointments are scheduled about 45-60 days after your Phase I visit.
- WHERE:** Various sites throughout the Louisville, KY area. We suggest that you map out your appointments (Google maps, GPS, etc.) these appointments can be up to 10 miles apart.
- HOW:** After your BDD Phase I briefing and initial VA claim is initiated, you will be notified by the VA Department, by mail, for your VA follow on appointment(s). *(If you have not heard from the VA Medical Center within 30 days of your initial appointment at Ft. Knox, please contact the AGR Office for coordination assistance.)* Upon notification of your scheduled VA appointment(s), call the AGR Retirement Services NCO at 614-336-7119. Your travel will need placed in DTS.
- WHY:** This phase acts as the VA's validation of all the medical information you provided in your initial claim during BDD Phase I

THINGS TO KNOW BEFORE YOU GO

- You will be seen by the VA's doctor(s) or VA Contracted Health Care Providers to verify all information/current medical status. They will not see your medical records. The exam will be based off your discussion with your VA Rep. Depending on the number and type of claims; you might be seen by several doctors and/or specialists.
- Uniform: Casual civilian clothes, wear comfortable clothing.
- Females bring documentation of your last mammogram and Pap smear during this portion of the physical process; the VA might need to complete a Mammogram and possible Pap smear.
- Take a current list of prescription/medications.

HRO Administrative Requirements

THE ROADMAP

- WHAT:** AGR Office validation of administrative paperwork for the final out-processing.
- WHEN:** 30 days prior to start of transitional leave or PTDY.
- WHERE:** AGR Office at Joint Force Headquarters (Beightler Armory).
- HOW:** Upon notification of your scheduled appointment or 30 days prior to the start of transitional leave or PTDY, call the AGR Retirement Services NCO at 614-336-7119. Your travel will need placed in DTS for this appointment and make your reservation for Fort Knox, KY.
- WHY:** This phase completes the validation of all administrative requirements prior to the scheduling of your final out-processing.

THINGS YOU NEED TO HAVE FOR THIS APPOINTMENT:

During this time, we will cover Transitional Leave and PTDY. We will set your final out-processing appointment with Fort Knox, KY. Please ensure all documents below are current and up to date.

- DA 2-1
- PQR Jr
- RPAM
- DD 93
- SGLV 8286
- Unit Clearance Letter (see page 18)
- DA 2648 (TAP Form & Certificate)
- Tour Orders (AGR)
- DD 214s
- DA 31 (to be completed during this appointment)
- Memo from VA for Medical & Dental record turn in

Example Retirement Out-Processing Checklist (HRO only)

NAME: _____ Retirement Date _____

SSAN: _____ Trans Leave Date _____

UNIT: _____ Out-processing Date _____

HOME/CELL PHONE _____

HOME E-MAIL _____

SERVICES SECTION	MEDICAL/ORDERS
<input type="checkbox"/> Memo Received <input type="checkbox"/> Add to Sep List <input type="checkbox"/> Add to FTSMCS <input type="checkbox"/> Run RPAM Statement <input type="checkbox"/> Pull Leave Days <input type="checkbox"/> Forward DD 214/ Prev Orders to Soldier <input type="checkbox"/> TAP Briefing Completed <input type="checkbox"/> DD 2648 Completed	<input type="checkbox"/> Date Step I Physical <input type="checkbox"/> Date Step II Physical <input type="checkbox"/> VA Appointment
FINAL OUT PROCESSING	Items to Fort Knox for Final Out-processing
<input type="checkbox"/> Send Files to Fort Knox & copy of retirement order <input type="checkbox"/> Out Proc Travel DTS <input type="checkbox"/> Add Order to FTSMCS <input type="checkbox"/> Add to PAT Tracker <input type="checkbox"/> File AGR Personnel File	<input type="checkbox"/> DA 2-1 <input type="checkbox"/> PQR Jr <input type="checkbox"/> RPAM <input type="checkbox"/> DD 93 <input type="checkbox"/> SGLV 8286 <input type="checkbox"/> Unit Clearance Memo (pg 18) <input type="checkbox"/> DA 2648 <input type="checkbox"/> DD214 <input type="checkbox"/> 23's <input type="checkbox"/> Tour Order (AGR) <input type="checkbox"/> DA 31 <input type="checkbox"/> Med/Dent VA Memo <input type="checkbox"/> Retirement Order (AGR) <input type="checkbox"/> Time Worksheet <input type="checkbox"/> Packet to Fort Knox

Sample Unit Clearance Letter

Unit Letterhead

Office Symbol

Date

MEMORANDUM FOR US Army Transition Point, Fort Knox, Kentucky 40121-5000

SUBJECT: Installation Clearance

This certifies that MSG, JOHN DOE SAMPLE, 000-00-0000, separating for the purpose of retirement on 31 December 2004, has cleared this unit of all individual and unit property responsibility. This includes verification of the follow:

- a. Individual Clothing and Equipment.
- b. Organizational clothing and equipment.
- c. Leave records.
- d. Debts due the government.

Commander's Signature Block

Retirement Out-Processing

THE ROADMAP

- WHAT:** The final step in being released from the Army.
- WHEN:** 1-2 days prior to beginning Transitional Leave or PTDY.
- WHERE:** **One-Stop, Bldg 1384 (White Hall)**

At the Transition Office, you will:

- Begin to draft your out processing paperwork.
- Finalize your Survivor Benefit Plan (SBP) options (**Your Spouse will need to attend**).
- Attend a finance briefing.
- Sign your DD Form 214.
- Pick up your retirement flag and lapel pin.
- Head for home.

HOW: After completion of BDD Phase II, notify the AGR Retirement NCO to schedule your out-processing date. The AGR Retirement NCO will coordinate this date with Ft. Knox.

WHY By this point, your VA claim is the only item left. It will take about four to six months to process. You will need to get your retirement ID card on your first official date of retirement (updates DEERS).

SHORTCUTS

- Spouse needs to come with you.
- Have banking information to include account and routing numbers.
- Have SSN's and date of birth info for SBP.
- Hand carry your dental records.
- **COPIES!**
- On the following page is a table depicting the information/documents needed, the office that needs them and the total number of copies you will need.
- If staying on post, please be aware of PT routes and road closures.

Retirement Out-Processing Cont.

THINGS TO KNOW BEFORE YOU GO

- Your Spouse needs to go with you.
- Arrive as early as possible to the Transition Office. Strongly suggest arriving at Ft. Knox the night before. Transition office opens at 0900. Try to be there when the doors open!
- Finance brief starts at 1130.
- Awards – If you are given a Federal Award that is not indicated on your DA 2-1, take a copy of the orders and certificate to be placed on your final DD Form 214.
- Uniform – Class A, B, or ACUs, BE IN UNIFORM! (Ft. Knox requirement).
- Plan for completion by approximately 1400.
- Take a change of clothes for the ride home.
- Drive home with a smile on your face!

Final Out-Processing Process

TRICARE Office (Information on TRICARE Standard or Prime) Opens Daily at 0800 till 1630
Ireland Army Hospital, Ft. Knox, KY (Located at main entrance in glassed in area by the pharmacy)

Retirement Services Officer: Mrs. Jolene Culpepper Opens Daily at 0900
(This is the same office as the ID Card Office)
White Hall, Bldg 1384, Room 103 (502)624-1765 FAX: (502)624-4186

Survivor Benefit Plan Counselors: Mrs. Zeitz, Mr. Williams, & Mrs. Harding
White Hall, Bldg 1384, Room 103 (502)624-7236/4315/6419/4641

DD Form 214 Review Point of Contact: Mrs. Tina Van Ess
White Hall, Bldg 1384, Room 103 (502)624-6995 Email: tina.m.vaness.ctr@mail.mil

RETIREMENT FINANCE BRIEFINGS ARE HELD DAILY AT 1130
Fort Knox Finance Office: (502) 624-5633/6416/6842/2918/4835/6569

DD Form 214 Final Out-processing Point of Contact: Mrs. Tina Van Ess
White Hall, Bldg 1384, Room 103 (502)624-6995 Email: tina.m.vaness.ctr@mail.mil

Ft Knox VA Office (located in Building 1109, B Wing Room 024 Basement (502) 942-3970),
Turn in Copy of retirement orders and DD214 to assist in the processing of VA Claim. POC Mr. Cross

Final Out-Processing Information

Retirement Services Officer: Mrs. Jolene Culpepper

White Hall, Bldg 1384, Room 102A (502)624-1765 FAX: (502)624-4186

Survivor Benefit Plan Counselors: Mrs. Zeitz, Mr. Williams, & Mrs. Harding

White Hall, Bldg 1384, Room 103 (502)624-7236/4315/6419/4641

INFORMATION REQUIRED FOR (SBP) SURVIVOR BENEFIT PLAN BRIEFING:

Dependent information (SSN, birth date, address, date of marriage)

Banking Information (routing and account numbers, complete bank address) **-Even if you want your retired pay to go to same bank account you have now**

Divorce decree (Only if SBP was awarded to former spouse)

DD Form 214 Final Out-processing Point of Contact: Mrs. Tina Van Ess

White Hall, Bldg 1384, Room 103 (502)624-6995 Email: tina.m.vaness.ctr@mail.mil

ITEMS REQUIRED FOR DD FORM 214 FINAL OUT-PROCESSING:

Please make copies before you report. Soldiers must report in Duty Uniform.

Per the Fort Knox CG policy, Soldiers stationed on Fort Knox will not report before 0900

Soldiers stationed other than Fort Knox –Should report at 0900

Retirement and Transition Orders (2 copies each)

Updated DD Form 93 (on January 2008 form)

Updated SGLV 8286 (Life Insurance Form)

DD Form 2648 (Mandatory – Pre-separation Counseling Checklist) (Signed by an ACAP Counselor)

DA Form 31(s) for Transition Leave and/or Permissive TDY (2 copies each)

ERB/ORB/2-1

Installation and Unit Clearance Papers or Clearance Memorandum – (Finance requirement)

Original Medical Records (with Retirement Physical) or VA receipt in lieu of Medical Records

Original Dental Records or VA receipt in lieu of Dental Records

Orders for Foreign Service (if Foreign Service is not listed on your ERB/ORB/2-1)

PLEASE BRING PROOF OF AWARDS, BADGES, MILITARY EDUCATION – (40 HOURS OR MORE), AND OVERSEAS DEPLOYMENTS IF *NOT* LISTED ON THE ERB/ORB/DA 2-1

RETIREMENT FINANCE BRIEFINGS ARE HELD DAILY AT 1130

Fort Knox Finance Office: (502) 624-5633/6416/6842/2918/4835/6569

ACAP Office: (502) 624-2227

VA Office: (502) 942-3970/9312

New Garden Inn: (502) 943-1000

Transportation: (502) 624-3927/3943

CIF: (502) 624-3772/3037

Ireland Army Community Hospital, Central Exams: 1-800-493-9602 or (502) 624-9325

Additional Resources: http://www.knox.army.mil/garrison/dhr/ag/mpd/rso/retire_proc.aspx

Expedited Out-Processing

If you want to retire:

FROM	TO	YOU CAN	REMARKS
180 Days	90 Days	1) Attend TAP Class @ WPAFB 2) Complete Retirement Physical and BDD Phase I & II 3) Have your VA Claim Expedited 4) Out process @ Ft Knox	Caveat – The more time allowed, the better the results! Ft. Knox local policy does not allow you to physical prior to six months before your retirement date!
60 Days	45 Days	1) Attend TAP Class @ WPAFB 2) Retirement Physical @ Ft. Knox 3) Visit your local VA Office to start the disability claim process 4) Out process @ Ft Knox	VA claim will be processed through Ohio and can take up to 36 months for completion.
45 Days	15Days	1) Attend Pre-Retirement Briefing @ WPAFB 2) Retirement Physical @ Ft Knox 3) Visit your local VA Office to start the disability claim process 4) Out process @ Ft Knox	WPAFB Retirement Counselors will do a one day briefing for those with employment already lined up for after retirement. Available every Monday on walk in basis after 1300 hours. VA claim will be processed through Ohio and can take up to 36 months for completion

NOTE - Timeframes reflect days prior to beginning TRANSITIONAL LEAVE - NOT actual retirement date!

Retirement Pay Advice

THINGS TO KNOW BEFORE YOU GO

- Your final month of AGR pay will be held for 7 to 15 days while DFAS does an audit of the account. *(You will not receive your final active duty paycheck until approximately 1 week after the end of the month you retire. For example: Your retirement date is 30 June, you will not get that check until approximately 10 July).*
- Transition Leave and Permissive TDY Leave slips need to be turned in to the AGR Services Sergeant before your final out-processing visit to Ft. Knox.
- Your first retirement check is received one full month after you retire. For example: Your retirement date is 30 June, you will receive your first retirement check on 1 August.
- Retired Pay – paid by DFAS-Cleveland
- Retiree Account Statement (RAS) issues only when there's a pay change (COLA, allotment, taxes, etc.)
- May use “myPay” to make online changes to pay.....reissue 1099Rs, change bank account, ect.
- Permitted to have up to 6 “discretionary” / 9 “non-discretionary” allotments
- Current allotments will rollover (as long as they don't exceed retired pay
- CFC, VEAP and SGLI deductions automatically stop upon retirement

Military Service and Social Security

Earnings for active duty military service or active duty training have been covered under Social Security since 1957. Social Security has covered inactive duty service in the armed forces reserves (such as weekend drills) since 1988. If you served in the military before 1957, you did not pay Social Security taxes, but we gave you special credit for some of your service.

Social Security and Medicare Taxes

While you are in military service, you pay Social Security taxes just as civilian employees do. In 2005, the tax rate is 7.65 percent, up to a maximum of \$90,000. If you earn more, you continue to pay the Medicare portion of the tax (1.45 percent) on the rest of your earnings.

Retirement Pay Advice Cont.

How your work qualifies you for Social Security

To qualify for benefits, you must have worked and paid Social Security taxes for a certain length of time. In 2005, you will receive four credits if you earn at least \$3,680. The amount needed to get credit for your work goes up each year. The number of credits you need to qualify for Social Security benefits depends on your age and the type of benefit for which you are eligible. No one needs more than 10 years of work.

Extra Earnings

Your Social Security benefit depends on your earnings, averaged over your working lifetime. Generally, the higher your earnings, the higher your Social Security benefit. Under certain circumstances, special earnings can be credited to your military pay record for Social Security purposes. The extra earnings are for periods of active duty or active duty for training. These extra earnings may help you qualify for Social Security or increase the amount of your Social Security benefit. Social Security will add these extra earnings to your earnings record when you file for benefits.

If you served in the military from 1940 through 1956, including attendance at a service academy, you did not pay Social Security taxes. However, we will credit you with \$160 a month in earnings for military service from September 16, 1940, through December 31, 1956, if:

- You were honorably discharged after 90 or more days of service, or you were released because of a disability or injury received in the line of duty; or
- You are applying for survivors benefits based on a veteran's work and the veteran died while on active duty.

You cannot receive these special credits if you are receiving a federal benefit based on the same years of service, unless you were on active duty after 1956. If you were on active duty after 1956, you can get the special credit for 1951 through 1956, even if you are receiving a military retirement based on service during that period.

If you served in the military in 1957 through 1977, you are credited with \$300 in additional earnings for each calendar quarter in which you received active duty basic pay.

If you served in the military in 1978 through 2001, you are credited with an additional \$100 in earnings, up to a maximum of \$1,200 a year, for every \$300 in active duty basic pay. After 2001, additional earnings are no longer credited. If you began your service after September 7, 1980, and did not complete at least 24 months of active duty or your full tour, you may not be able to receive the additional earnings. Check with us for more information.

NOTE: In all cases, the additional earnings are credited to the earnings that we average over your working lifetime, not directly to your monthly benefit amount.

Retirement Pay Advice Cont.

Your Benefits

In addition to retirement benefits, Social Security pays survivors benefits to your family when you die. You also can get Social Security benefits for you and your family if you become disabled. For more information about these benefits, ask us for a copy of *Understanding the Benefits* (Publication No. 05-10024).

When you apply for Social Security benefits, you will be asked for proof of your military service (DD Form 214) or information about your reserve or National Guard service.

When you are eligible for Medicare

If you have health care insurance from the Department of Veterans Affairs (VA) or under the TRICARE or CHAMPVA program, your health benefits may change or end when you become eligible for Medicare. You should contact the VA, the Department of Defense or a military health benefits advisor for more information.

You can work and get retirement benefits

You can retire as early as age 62. However, if you do, your Social Security benefits will be reduced permanently. If you decide to apply for benefits before your full retirement age, you can work and still get some Social Security benefits. There are limits on how much you can earn without losing some or all of your retirement benefits.

These limits change each year. When you apply for benefits, we will tell you what the limits are at that time and whether work will affect your monthly benefits.

When you reach your full retirement age, you can earn as much as you are able and still get all of your Social Security benefits. The full retirement age in 2005 is 65 and 6 months, but it will gradually increase until it reaches age 67 for people born in 1960 and later. To help you decide the best time to retire, contact us for a copy of *Retirement Benefits* (Publication No. 05-10035).

Contacting Social Security

For more information, visit our website at www.socialsecurity.gov or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We can answer specific questions and provide information by automated phone service 24 hours a day. We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

Retirement Pay Calculator Benefits

Retired Pay Estimates

Retirement Estimate Form Help

*The Retired Pay Estimator does not consider any prior reduction in grade which may negatively impact your retired pay.

Last Name:

Rank:

Pay Date:

1405 Date:

DIEMS Date:

TAFMS Date:

Effective Date of Rank:

Projected Retirement Date:

TAFCS Date: (Officers Only)

Did you take a REDUX payment? YES NO

ACTING SERVICE MILITARY LEAVE AND			
GRADE	PAY DATE	YRS SVC	
E7	930503	17	
Active Service		12	1 13
Inactive Service Prior to 1 June 1958		0	0 0
Retirement Points After 1 June 1958		2	6 20
Medical and/or Dental School and Internship		--	-- --
Total 1405 Service			14 13

Subtract this
from BASD on
1405 worksheet
(1995/09/03)

discrepancies to your unit clerk.
"B" because points are not credit

Begin Date (yyyymmdd)	End Date (yyyymmdd)
1985/03/12	1985/08/11
1985/08/12	1985/11/08
1985/11/09	1986/03/11
1986/03/12	1987/03/11

Date Prepared: 2010/09/03
 AYE: 03/11
 BASD: 1998/03/22
 Notice Of Eligibility: YES
 Highest Grade Held: W05
 Output Reason: Request

<https://w20.afpc.randolph.af.mil/retsepcalcnet35/Default.aspx>

TRICARE Benefits

What Happens to My Benefits When I Retire

TRICARE has exceptional health plans for our military service members, retirees and their families. If you are a uniformed service member preparing for retirement, there are important health care issues you need to consider. Here is a quick and simple guide to help you understand your medical, dental and pharmacy benefits and assist in your smooth transition. There are additional resources and Web sites listed below each chart.

Other items to think about:

- TRICARE Dental Program
- Pharmacy Benefits
- TRICARE Standard & Prime

For more information, contact your local health benefits advisor, beneficiary counseling and assistance coordinator, TRICARE service center, or visit the TRICARE Web site at www.tricare.osd.mil.

See also:

- [Retirees Web Site](#)
- [TRICARE: The Basics](#) Fact Sheet
- [Choosing TRICARE Standard](#) Fact Sheet
- [TRICARE for Life](#) Fact Sheet
- [TRICARE Plus](#) Fact Sheet
- [TRICARE Prime Remote](#) Fact Sheet
- [TRICARE Point-of-Service Option](#) Fact Sheet
- [College Students and TRICARE](#) Fact Sheet

VA Information

VA Information: <http://www.va.gov>

By Phone:

Benefits: 1-800-827-1000
 Education: 1-888-GIBILL-1
 Insurance: 1-800-697-6947
 Gulf War: 1-800-749-8387
 TDD: 1-800-829-4833

VA Home Loans

This might be an option if needing to relocate

VA Dental & VA Medical

Good information to have for low cost treatment

VA Disability Information:

- **VA rates disabilities 0% - 100%**

- Each % has an assigned dollar amount
- 2009 amounts: from \$123 (10%) to \$2932 (100%)
- Unrelated to Military rank (since '93)
- Free VA medical care for service-connected conditions
- Monthly payments
- Begin at 10% (CAN be 0% disabled)
- Tax-free
- 30% & higher = Extra dependent allowance
- *For most retirees*, offsets Military retired pay \$-for-\$
- Note: VA math 10%+10%+10% doesn't always equal 30%

% dis	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	\$123		
20	243		
30	376	\$421	\$453
40	541	601	644
50	770	845	899
60	974	1064	1129
70	1228	1333	1409
80	1427	1547	1634
90	1604	1739	1837
100	2673	2823	2932

***No Change for 2010 and 2011 As There Was No COLA Increase**

Additional Benefits

Army Emergency Relief

Provides financial assistance to retirees that have emergency financial need.

Army Echoes

Official bulletin for Retired Soldiers and family members, it reports changes to retired benefits and entitlements.

My Army Benefits Calculators

<http://myarmybenefits.us.army.mil/>

Final PCS

Good for period but can be extended upon request.

Survivor Benefit Plan

Plan an election and coverage that works for you.

Service members' Group Life Insurance and Veterans' Group Life Insurance

Although you have coverage for 120 days after your retirement, you will need to research and develop a good plan for future coverage.

SGLI & VGLI

- SGLI is FREE for 120 days after retirement (or up to 2 years if 100% disabled)
- No physical required to convert SGLI to VGLI (if done within 120 days after ret)
- VGLI is a 5-yr renewable term policy
- Premiums may be paid by allotment, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%) / semi-annually (3.75%) / annually (5%)
- Submit the first month's VGLI premium with your application
- If terminally ill, may receive up to 50% of policy's face value

Thrift Savings Plan

- You stop contributing to TSP at retirement
- Your options at retirement :
 - 1 -- do nothing and draw returns; or
 - 2 -- roll into an IRA
 - May resume active participation if you become a federal civilian employee

Additional Benefits

“Space-A” Travel

- Retirees may travel within CONUS or OCONUS
- Family members allowed to travel CONUS with the Military sponsor
- Benefit ends for Family members with death of retiree
- <http://www.amc.af.mil/amctravel/index.asp>

Post 9/11 GI Bill / Transferring Post 9/11 Benefits

Transfer of benefits prior to retirement.

- Must transfer before you separate
 - If eligible to receive the Post 9/11 GI Bill: go to DoD website:
<https://www.dmdc.osd.mil/TEB>
 - Depending on when you hit 20 years of Active Service may require additional years of service to transfer
 - Ability to make changes ends upon death of Service Member
-
- For individuals eligible for retirement on August 1, 2009, no additional service is required.
 - For individuals eligible for retirement after August 1, 2009, and before August 1, 2010, 1 year of additional service is required.
 - For individuals eligible for retirement on or after August 1, 2010, and before August 1, 2011, 2 years of additional service is required.
 - For individuals eligible for retirement on or after August 1, 2011, and before August 1, 2012, 3 years of additional service is required.

AGR Retirement Checklist

Name: _____
 Retirement Date: _____
 Transitional Leave Date: _____

Out-Processing Dates:
BDD Phase I Date: _____
BDD Phase II Date: _____
Final Out Proc: _____

Date Completed	Action/Document
	Turn in Retirement Application Letter through chain of command to AGR Office
	Call AGR Services Sergeant to begin Retirement Processing (614) 336-7119
	Schedule TAP Class at WPAFB – 937-257-3592 (Orders will be cut by your unit if travel is required) NOTIFY AGR Services Sergeant of scheduled dates
	Turn in completed DD 2648 from TAP to AGR Office (You must have this for out-processing!)
	Copy Military Medical File (you will turn it in to the VA during BDD I and not get it back!)
	Get copies of med docs from civilian providers – make sure they include diagnosis of any conditions you have currently
	Schedule BDD Phase I Physical and VA Briefing (with AGR Services SGT)
	DTS Orders for BDD Phase I (The AGR office will cut these, you just need to pull from USPFO)
	Schedule GSA transport for BDD Phase I visit to Ft. Knox
	Medical Record receipt from VA (You will need this for out-processing)
	Call AGR Service SGT upon receipt of letter from VA for BDD Phase II physical appointments (They will only notify you!)
	Orders for BDD Phase II (The AGR office will cut these, you just need to pull from USPFO)
	Schedule GSA transport for BDD Phase II appointments
	Ensure final OER/NCOER complete (You will need a copy for out-processing)
	Update DA 2-1 (This will help in preparing your DD 214)
	Complete Transitional Leave/Permissive TDY DA 31s (turn in to AGR Services SGT with approval signatures)
	Complete DA 4187 (if selling leave)
	Complete Unit Clearing Statement (App C) and turn in to AGR Services SGT (You must have this for out processing)
	Schedule Final Out Processing! (Make sure your spouse is available! - Call AGR Services SGT at 7119 to schedule)
	Orders for Final Out Processing (These are placed in DTS)
	Retirement Order (AGR office will cut and send to you)
	Discharge Order (State will cut and send out distribution)
	Submit completed TRICARE Prime enrollment form, with payment, by the 20th of the month before your official retirement date to avoid a break in coverage (if applicable – See Section IX TRICARE Benefits after Retirement)
	Complete Final Travel Voucher (make sure to check accompanied if you took your spouse!)
	Get Retirement ID Card made on 1st Retirement Day!

FEEDBACK

We are asking for your feedback that would enable the AGR Retirement Services NCO to keep the information in the booklet as current as possible. A lot of people complain, but you can't fix it if don't know there is problem. If you see items that have changed or need addressed, please submit your feedback.
