

Transition Assistance Advisor Program

State and Federal Veterans Benefits Information and Assistance



Transition Assistance

Transition Assistance Advisors provide Soldiers and Family members' assistance in understanding and utilizing local, state, and federal veteran benefits and services. Transition services include:

- State and Federal Veteran Benefits
- Employment Resources
- Wounded Warrior Support/Transition
- Medical Retirement
- Military and Medical Records
- Retirement Benefits
- VA Healthcare and Compensation
- Out-Processing – Retirement, ETS and Medical Separation

RESOURCE	PHONE	WEBSITE/EMAIL
Education and Incentives Office	614-336-7023	https://ong.ohio.gov/programs/education/index.html
Employer Support of the Guard & Reserve	614-336-7444	http://www.esgr.mil/ State Pages
Employment Assistance	937-638-9378 or 380-206-7559	https://www.ong.ohio.gov/frg/FRG_employment.html
Health Services	614-336-4194	
JAG Office – Legal	614-336-7022	
Medical Detachment	614-336-7300	
Medical Records	614-336-7457	
Military Pay	(Traditional) 614-336-7404 (AGR/Tech) 614-336-7478	
Military Records	614-336-7038	
Ohio National Guard Scholarship Program	614-440-5379	https://ong.ohio.gov/programs/education/index.html
Personal Financial Counselors		https://ong.ohio.gov/contact_us.html (services and resources)
Psychological Health Coordinators	800-761-0868	https://ohiocares.ohio.gov/CONTACT-US/Ohio-National-Guard/Psychological-Health-Coordinators
Retention Office	614-376-5022	
Retirement Services	(Traditional) 614-336-7277 (AGR) 614-336-7119	
Soldier and Family Readiness Specialists	800-589-9914	http://ong.ohio.gov/ - Members Family Readiness & Warrior Support - Toolkit
OARNG Security Managers	614-336-4307 614-336-7034	ng.oh.oharng.list.j2-security-clearance@mail.mil
TRICARE Benefits Assistance	877-874-2273	www.tricare.mil Plans

To learn more about state and federal veteran benefits: <https://dvs.ohio.gov/wps/portal/gov/dvs/>

ALWAYS READY. ALWAYS THERE.

Rucksack Essentials Out-Processing – Benefits Overview and Recommended Actions

Eligibility and access to Veteran Benefits is determined by reviewing your military and medical records. No one will care more than you about your personal military records. Be absolutely certain to obtain a complete copy of these important files! The following information is specific to Traditional Soldiers out-processing (ETS, Retiring, Medical and other separations), for brevity sake, all will be referred to as ETS (with a few exceptions) in this document.

- **Military Service Records**

- Use your CAC access to download your military service records from iPerms.
 - DD214 – Record of active duty (Title 10) military service
 - Your NGB 22 (National Guard Report of Separation and Record of Service) will be **mailed to the home address you have listed in IPPS-A**. After ETS – Military records are stored at the National Archives in St. Louis Missouri - <https://www.archives.gov/>

- **Military Medical Records**

- SF180 - Request Pertaining to Military Records - AMEDD Record Processing Center- San Antonio, Texas
- Line of Duty (LoD) – Establishes Service Connection

County Veteran Service Offices/Commissions – 88 local County Veterans Service Offices (CVSOs) stand ready to assist veterans and their families in applying for the benefits they earned through their service in the United States Military.

Find your CVSO at: <https://dvs.ohio.gov/wps/portal/gov/dvs/resources-for-veterans/find-a-cvso>

Sign-Up to receive the Ohio Department of Veteran Services Benefits Newsletter today!

Benefit	Description	Eligibility	Action	Timeline	Notes
TRICARE - CHCBP	CHCBP is a premium-based health plan managed by Humana Military. Though not a TRICARE program, CHCBP offers continued health coverage (18–36 months) after TRICARE coverage ends.	CHCBP coverage within 60 days of loss of TRICARE or TAMP coverage, whichever is later.	For more information, go to www.tricare.mil/chcbp	60 days	
TRICARE Retired Reserve (Gray Area Retirees)	TRICARE Retired Reserve is a premium-based healthcare plan. Member only: \$444.37/month Member + Family: \$1,066.26/month	<ul style="list-style-type: none"> ▪ Members of the retired Reserve who are qualified for non-regular retirement ▪ Under age 60 ▪ Not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program 	https://www.tricare.mil/Plans/HealthPlans/TRR	Prior to receiving retirement pay and TRICARE Select	
VA Solid Start	Beginning in 2020 the VA will contact every service member that ETS and retire. Contact will be by email or phone.	Separating service members.	Ask questions regarding VA benefits and services that are specific to your interests. https://www.benefits.va.gov/benefits/solid-start.asp	90 days 180 days 365 days	

Benefit	Description	Eligibility	Action	Timeline	Notes
VA eBenefits	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.	Service members and veterans	Create a Premium Account – Provides access to view personal data about yourself in VA and DoD systems, apply for benefits online, check the status of your claims, update your address records, and more. To get a Premium eBenefits Account, you must verify your identity. https://www.ebenefits.va.gov	None	
Veterans Hiring Preference - 5 Point (Federal Jobs)	In the competitive service, 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	You are a 5 point preference eligible if your active duty service meets any of the following: For more than 180 consecutive days, other than for training, any part of which occurred during the period beginning September 11, 2001, and ending on August 31, 2010, In a war, campaign or expedition for which a campaign medal or badge has been authorized. (other)	If interested in Federal Employment recommend creating a USA Jobs profile. https://www.usajobs.gov	None	
Veterans Hiring Preference - 10 Point (Federal Jobs)	When an agency uses a category rating system, preference eligible veterans who have a compensable service-connected disability of 10 percent or more are placed at the top of the highest category on the referral list (except for scientific or professional positions at the GS-9 level or higher).	You are a 10 point preference eligible if you served at any time, and you: <ul style="list-style-type: none"> ▪ Have a service connected disability of at least 10%, OR ▪ Received a Purple Heart. 	If interested in Federal Employment recommend creating a USA Jobs profile. https://www.usajobs.gov	None	
Ohio National Guard Employment Enhancement Program Assistance (NGEEP)	Personalized employment assistance.	All ONG Soldiers and Airmen.	Sign-up today to have an Employment Specialist contact you.	None	https://ong.ohio.gov/frg/FRG_employment.htm!

Benefit	Description	Eligibility	Action	Timeline	Notes
SGLI to VGLI	With VGLI - 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 must apply within one year and 120 days from discharge. However, Veterans who submit their application within 240 days of discharge do not need to submit evidence of good health. If you have medical conditions that may make you uninsurable, you should protect yourself and apply within 240 days from separation because there is no health review during this period. If you apply within 120 days of separation, there will be no lapse in coverage.	Recommend you make your decision within 120 days from ETS. https://www.va.gov/life-insurance/options-eligibility/vgli/	Within 120days Within 240days 1 year and 120 days	
FSGLI Conversion	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 your ETS date.	Make your decision within 120 days from ETS. https://www.benefits.va.gov/insurance/convert.asp	120 days	
VA Home Loan Guarantee	VA Home Loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, enabling the lender to provide you with more favorable terms. VA Home Loan enables you to buy, build, repair, retain, or adapt a home for your own personal occupancy.	<ul style="list-style-type: none"> ▪ Six years National Guard service or ▪ Served for 90 days or more on active duty (Title 10) during a wartime period ▪ 90 cumulative days of full-time National Guard duty, of which, at least 30 of those days must have been consecutive* 	When using this benefit - Use a lender/broker that is very familiar with the VA Home Loan Guarantee! For more info on VA Home Loan Guarantee https://www.benefits.va.gov/homeloans/	None - Lifetime Benefit	*Full-time National Guard duty includes training or other duty in the member's status as a member of the National Guard under 32 U.S.C. §§ 316, 502, 503, 504, or 505 for which the member is entitled to pay from the United States. Full-time duty does not include drill or basic or initial training.
VA Healthcare	If you have a service connected injury, illness or disease you are eligible to apply for VA Healthcare. If your eligibility is confirmed by the VA, you will be assigned a Priority Group, provided a VA Healthcare ID and can receive VA Healthcare for eligible conditions. The VA also makes available other healthcare services for nonservice connected conditions for which you may pay a copay.	BLUF – YOU ARE ELIGIBLE FOR VA Healthcare if you have a documented service connected, illness, injury or disease. https://www.va.gov/health-care/	Recommend you use your County Veteran Service Office to file a VA Claim. The CVSO will assist you in submitting a fully developed claim and will advocate with the VA on your behalf. http://dvs.ohio.gov/main/county-veterans-service-offices.html	None – However, it benefits you and your Family to make this a priority.	

Benefit	Description	Eligibility	Action	Timeline	Notes
VA Healthcare Enhanced Eligibility Period	You can receive free VA health care for up to 5 years after discharge or release for any condition related to your service in Operation Enduring Freedom (OEF) in Afghanistan or Operation Iraqi Freedom (OIF) or Operation New Dawn (OND) in Iraq. Includes designated theaters of combat operations.	Served in a theater of combat operations after November 11, 1998.	Don't miss this window of eligibility. Remember it is the VA doing all the documentation. Just report to your nearest VA Medical Center to enroll and be seen by a provider. Once enrolled, you are enrolled for life. https://www.va.gov/directory/guide/allstate.asp	5 Years Relates only to enhanced eligibility period.	
VA Disability Compensation	Disability compensation is a monthly tax-free benefit paid to Veterans who are at least 10% disabled because of injuries or diseases that occurred or were aggravated during active duty or active duty for training. VA also pays Disability Compensation for disabilities from injury, heart attack, or stroke that occurred during in active duty training.	Documentation of a disease or injury incurred or aggravated during active military service. OHARNG drill and annual training can be service connected through a formal Line of Duty investigation.	If you have an approved LOD or documentation of a service connected injury, illness of disease you should report to your nearest VA Medical Center to begin the VA claim exam process.	No time limit has been set	
Airborne Hazards and Open Burn Pit Registry	Airborne Hazards and Open Burn Pit Registry The registry is a database of information about Veterans and Service members collected through a questionnaire. The registry will help the VA monitor health conditions affecting eligible Veterans and Service members. The VA will use the data to improve our programs to help Veterans and Service members with deployment exposure concerns.	OEF/OIF/OND/OFS Veterans and Service members who have deployed to the Southwest Asia theater of operations on or after August 2, 1990 as well as those who have deployed to Afghanistan or Djibouti after September 11, 2001 can use the registry questionnaire to report exposures to airborne hazards (such as smoke from burn pits, oil-well fires, or pollution during deployment), as well as other exposures and Health concerns.	Register at: https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/#page/home	No time limit has been set	Presumptive conditions have already been identified.

Benefit	Description	Eligibility	Action	Timeline	Notes
VA Burial Benefits	VA provides memorial services and allowances to help reimburse burial costs for a Veteran and/or his or her dependents. Burial benefits include burial at a national cemetery, an inscribed headstone, marker, or medallion, an allowance to partially reimburse the burial and funeral costs of a Veteran, a Presidential Memorial Certificate, and an American flag to drape over a Veteran's casket. VA burial allowances are flat rate monetary benefits that are generally paid at the maximum amount authorized by law for an eligible Veteran's burial and funeral costs. Eligible surviving spouses of record are paid automatically upon notification of the Veteran's death, without the need to submit a claim.	At least one of these must be true. The National Guard or Reserve member: <ul style="list-style-type: none"> Met their legal minimum active-duty service requirements, was called up to active duty and served their full term of service, and didn't receive a dishonorable discharge, or Was entitled to retirement pay at their time of death, or would have been entitled to retirement pay if they weren't under 60 years of age at the time of death, or For other eligibility options go to https://www.va.gov/burials-memorials/	Recommend incorporating this information in your living will and or Last Will and Testament. Inform loved ones.	NA	
VA Pension	VA Pension benefits are needs-based and your "countable" family income must fall below the yearly limit set by law.	Veterans (65 or older) must have at least 90 days of active duty, including one day during a wartime period. If the active duty occurred after September 7, 1980, you must have served at least 24 months or the full period that you were called up (with some exceptions).	If you know a veteran that this may apply to ... encourage them to go to their County Veteran Service Office to apply for VA Pension.	NA	
Educational Benefits	Depending on eligibility requirements and character of service, some education benefits extend beyond your ETS.	Programs to examine to determine your eligibility after separation or retirement include: Ohio National Guard Scholarship Post 911 GIBill Montgomery GIBill MGIB-AD-Chapter 30	Contact the Education Services Office to discuss your eligibility. Education Services Officer 614-336-7023 ONGSP Administrator 614-336-7143 GI Bill Manager 614-336-7293 https://ong.ohio.gov/program/s/education/index.html	Prior to ETS	
Military OneSource	Take advantage of Military OneSource services 24/7 for up to one year after separation or retirement. Services after 365 days may be provided through the Department of Veterans Affairs or other community resources.	Separation from Military Service With Military OneSource, you get: <ul style="list-style-type: none"> Personal Support Career Resources Education Assistance Financial and Tax Help 	Go to: MilitaryOneSource.mil or call 800-342-9647 for a full year of access to free transition resources.	365 Days	

Benefit	Description	Eligibility	Action	Timeline	Notes
Ohio Veterans Bonus	The Ohio Veterans Bonus program offers a bonus for military service since October 7, 2001. Active duty service member may receive \$100 for each month (up to a maximum of \$1,000) spent on activeduty service in Afghanistan. Eligible Veterans serving on active duty (except active duty for training only) anywhere else in the world during the above specified dates may receive \$50a month up to a maximum benefit of \$500. Total bonus cannot exceed \$1500 per individual.	Veterans may be eligible for a bonus if they served in the United States armed forces on active duty anywhere in the world for purposes other than training beginning October 7, 2001.	If eligible and you have not received the full benefit you are entitled to, apply at: https://dvs.ohio.gov/wps/port al/gov/dvs/resources-for-veterans/veterans-bonus or call: 877-644-6838	This benefit is subject to expiration, so don't delay.	
Ohio Military Injured Relief Fund	The purpose of the MIRF is to grant money to soldiers injured while serving in country under Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF).	Qualifying injuries include any physical injury suffered in the line of duty, or a diagnosis of post-traumatic stress disorder (PTSD) incurred while serving in country under OEF/OIF. The injury must have occurred while the service member was in receipt of hazardous duty, combat, or hostile fire pay in an OEF/OIF theater of operation.	If eligible, go to your County Veterans Service Office to complete a MIRF application.	This benefit is subject to expiration, so don't delay.	
Ohio National Guard Association Life Insurance	State Sponsored Life Insurance (SSLI) is a program that provides group term life insurance exclusively for National Guard members and their dependents.	Ohio National Guard Service. Must enroll prior to ETS.	To apply contact the Ohio National Guard Association at: Phone: 614-486-4186	Must be enrolled prior to ETS	
Combat Related Special Compensation (Retirees only)	Combat Related Special Compensation (CRSC) is a program that was created for disability and non-disability military retirees with combat-related disabilities. It is a tax free entitlement that you will be paid each month along with any retired pay you may already be receiving.	To qualify for CRSC you must: <ul style="list-style-type: none"> ▪ be entitled to and/or receiving military retired pay ▪ be rated at least 10 percent by the Department of Veteran's Affairs (VA) ▪ waive your VA pay from your retired pay ▪ file a CRSC application with your Branch of Service 	If eligible apply for CRSC through Army HRC at: https://www.hrc.army.mil/content/Apply%20for%20CRSC	When you begin collecting retirement pay	

Benefit	Description	Eligibility	Action	Timeline	Notes
Concurrent Retirement and Disability Pay (Retirees only)	Concurrent Retirement and Disability Pay (CRDP) allows military retirees to receive both military retired pay and Veterans Affairs (VA) compensation.	Retirees with 20 qualifying years of service, who have a VA disability rating of 50 percent or greater and have reached retirement age.	You do not need to apply for CRDP. If qualified, you will be enrolled automatically by DFAS. https://www.dfas.mil/retired/military/disability/crdp.html	When you begin collecting retirement pay	If qualified, you should be enrolled automatically, but you are encouraged to ask about it when applying for retirement to ensure there are no issues.
Ohio War Orphan & Severely Disabled Veterans' Scholarship	The Ohio War Orphan & Severely Disabled Veterans' Scholarship Program awards tuition assistance to the children of deceased or severely disabled Ohio veterans who served in the armed forces during a period of declared war or conflict.	60% VA Rating	Ohio Department of Higher Education - OWOS https://www.ohiohighered.org/ohio-war-orphans 614-752-9528	The application deadline is May 15th of every year. Can be used for 5 academic years prior to age 25.	

Thrift Savings Plan

You can find more information about post-separation withdrawals by visiting <https://www.tsp.gov/index.html>. The booklet Withdrawing From Your TSP Account for Separated and Beneficiary Participants also describes your TSP withdrawal options. In addition, you should read the TSP tax notice Important Tax Information about Payments from Your TSP Account. The booklet and tax notice are available on tsp.gov. ThriftLine: [877-968-3778](tel:877-968-3778)

Complete the ONG Alumni Program form today in order to receive the monthly ONG Newsletter and by monthly ONG video link.

For Additional Information and Assistance Accessing Benefits

Transition Assistance Advisors	614-336-4192 or 202-987-3919 https://ong.ohio.gov/programs/transition-assistance/index.html
County Veteran Service Offices	88 local County Veterans Service Offices (CVSOs) stand ready to assist veterans and their families in applying for the benefits they earned with their service in the United States Military. https://dvs.ohio.gov/wps/portal/gov/dvs/
Ohio Department of Veteran Services	ODVS: https://dvs.ohio.gov/wps/portal/gov/dvs/ 877-644-6838
Department of Veteran Affairs	VA - https://www.benefits.va.gov/guardreserve/
National Guard Employment Enhancement Program	Program Manager Cell: 937-638-9378 or 380-206-7559 Website: https://ong.ohio.gov/frg/FRG_employment.html
Ohio Means Jobs	https://ohiomeansjobs.ohio.gov/wps/portal/gov/omi/job-seekers/build-your-career/for-veterans
Soldier and Family Readiness Specialists	Call: 800-589-9914
OHIO Cares	Behavioral Health Resources – Call: 800-761-0868 Web: https://www.ohiocares.ohio.gov/

NATIONAL GUARD EMPLOYMENT ENHANCEMENT PROGRAM (NGEEP)

Northeast Ohio -
Cleveland/Akron/Canton

Brian Porter

Employment Support Specialist

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Email: bporter@interactivegov.com

Southeast Ohio -
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The Ohio **National Guard Employment Enhancement Program (NGEEP)** has Employment Specialists throughout Ohio who develop relationships with employers, apprenticeships, and businesses seeking to train and hire veterans, service members, and military family members.

Soldiers transitioning into the workforce from a deployment, retirement, end of time in service, or looking for a new career.

NGEEP can...

Assist in creating, updating, or reviewing resumes. Help identify "In Demand Jobs" with military friendly companies across Ohio. Provide helpful information on interview etiquette and techniques. Assist in career awareness and how to apply military skills and experience, service derived benefits, and programs toward employment.

NGEEP's intent is to find the employment and career opportunities that meets and exceed an individual's income needs. Our goal is to place individuals into well paying positions with benefits and long-term stability. Additionally, we look to connect and build relationships with military-friendly employers who appreciate and support our Soldiers, Sailors, Airman, and Marines

Please Scan below
to Register for
NGEEP Assistance



https://ong.ohio.gov/frg/frg_employment.html

Need Help with Financial Matters?

MAKE THE MOST OF YOUR MONEY

The Office of Financial Readiness Program offers **Personal Financial Counselors (PFCs)** to help you and your family manage finances, resolve financial problems and reach long-term goals such as getting an education, buying a home and planning for retirement.

SUPPORT & COUNSELING SERVICES

- Confidential financial consultations for individuals and families
- Referrals to military and community resources
- Support for service and family members during all stages of the deployment cycle
- Help with credit management and budgeting
- Assistance with navigating benefits
- Advocacy information and support

TRAINING AND WORKSHOPS

- Financial Planning for Deployment
- Developing Your Spending Plan
- Retirement Planning
- Life After Deployment
- Saving and Investing
- Managing Credit and Debt
- Stretching Your Money
- Military Benefits, Pay and Entitlements
- Strategies for Home Buying
- Thrift Savings Plan (TSP)
- Tax Preparation
- PFC Services Overview
- Blended Retirement System (BRS)

Personal Financial Counseling services are no cost, private and confidential.



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Veterans' Group Life Insurance Premium Rates (effective 04/01/2021)

Veterans Group Life Insurance – VGLI

Apply in one of these ways: <https://www.va.gov/life-insurance/options-eligibility/vgli/>

- Apply through the Office of Service members’ Group Life Insurance (OSGLI), using the Prudential website.
- Apply online through eBenefits
- Apply by mail or fax. Fill out the Application for Veterans’ Group Life Insurance (SGLV 8714).
- Fax the form to 800-236-6142, or mail it to:

OSGLI
 PO Box 41618
 Philadelphia, PA 19176-9913

We recommend that you make your decision within 120 days of separation while you are still covered under SGLI.

Insurance Amount	Age 29 & Below	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75-79	Age 80 & Over
400,000	28.00	36.00	48.00	64.00	84.00	132.00	240.00	396.00	588.00	904.00	1,712.00	1,800.00
390,000	27.30	35.10	46.80	62.40	81.90	128.70	234.00	386.10	573.30	881.40	1,669.20	1,755.00
380,000	26.60	34.20	45.60	60.80	79.80	125.40	228.00	376.20	558.60	858.80	1,626.40	1,710.00
370,000	25.90	33.30	44.40	59.20	77.70	122.10	222.00	366.30	543.90	836.20	1,583.60	1,665.00
360,000	25.20	32.40	43.20	57.60	75.60	118.80	216.00	356.40	529.20	813.60	1,540.80	1,620.00
350,000	24.50	31.50	42.00	56.00	73.50	115.50	210.00	346.50	514.50	791.00	1,498.00	1,575.00
340,000	23.80	30.60	40.80	54.40	71.40	112.20	204.00	336.60	499.80	768.40	1,455.20	1,530.00
330,000	23.10	29.70	39.60	52.80	69.30	108.90	198.00	326.70	485.10	745.80	1,412.40	1,485.00
320,000	22.40	28.80	38.40	51.20	67.20	105.60	192.00	316.80	470.40	723.20	1,369.60	1,440.00
310,000	21.70	27.90	37.20	49.60	65.10	102.30	186.00	306.90	455.70	700.60	1,326.80	1,395.00
300,000	21.00	27.00	36.00	48.00	63.00	99.00	180.00	297.00	441.00	678.00	1,284.00	1,350.00
290,000	20.30	26.10	34.80	46.40	60.90	95.70	174.00	287.10	426.30	655.40	1,241.20	1,305.00
280,000	19.60	25.20	33.60	44.80	58.80	92.40	168.00	277.20	411.60	632.80	1,198.40	1,260.00
270,000	18.90	24.30	32.40	43.20	56.70	89.10	162.00	267.30	396.90	610.20	1,155.60	1,215.00
260,000	18.20	23.40	31.20	41.60	54.60	85.80	156.00	257.40	382.20	587.60	1,112.80	1,170.00
250,000	17.50	22.50	30.00	40.00	52.50	82.50	150.00	247.50	367.50	565.00	1,070.00	1,125.00
240,000	16.80	21.60	28.80	38.40	50.40	79.20	144.00	237.60	352.80	542.40	1,027.20	1,080.00
230,000	16.10	20.70	27.60	36.80	48.30	75.90	138.00	227.70	338.10	519.80	984.40	1,035.00

Veterans' Group Life Insurance Premium Rates (effective 04/01/2021)

Insurance Amount	Age 29 & Below	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75-79	Age 80 & Over
220,000	15.40	19.80	26.40	35.20	46.20	72.60	132.00	217.80	323.40	497.20	941.60	990.00
210,000	14.70	18.90	25.20	33.60	44.10	69.30	126.00	207.90	308.70	474.60	898.80	945.00
200,000	14.00	18.00	24.00	32.00	42.00	66.00	120.00	198.00	294.00	452.00	856.00	900.00
190,000	13.30	17.10	22.80	30.40	39.90	62.70	114.00	188.10	279.30	429.40	813.20	855.00
180,000	12.60	16.20	21.60	28.80	37.80	59.40	108.00	178.20	264.60	406.80	770.40	810.00
170,000	11.90	15.30	20.40	27.20	35.70	56.10	102.00	168.30	249.90	384.20	727.60	765.00
160,000	11.20	14.40	19.20	25.60	33.60	52.80	96.00	158.40	235.20	361.60	684.80	720.00
150,000	10.50	13.50	18.00	24.00	31.50	49.50	90.00	148.50	220.50	339.00	642.00	675.00
140,000	9.80	12.60	16.80	22.40	29.40	46.20	84.00	138.60	205.80	316.40	599.20	630.00
130,000	9.10	11.70	15.60	20.80	27.30	42.90	78.00	128.70	191.10	293.80	556.40	585.00
120,000	8.40	10.80	14.40	19.20	25.20	39.60	72.00	118.80	176.40	271.20	513.60	540.00
110,000	7.70	9.90	13.20	17.60	23.10	36.30	66.00	108.90	161.70	248.60	470.80	495.00
100,000	7.00	9.00	12.00	16.00	21.00	33.00	60.00	99.00	147.00	226.00	428.00	450.00
90,000	6.30	8.10	10.80	14.40	18.90	29.70	54.00	89.10	132.30	203.40	385.20	405.00
80,000	5.60	7.20	9.60	12.80	16.80	26.40	48.00	79.20	117.60	180.80	342.40	360.00
70,000	4.90	6.30	8.40	11.20	14.70	23.10	42.00	69.30	102.90	158.20	299.60	315.00
60,000	4.20	5.40	7.20	9.60	12.60	19.80	36.00	59.40	88.20	135.60	256.80	270.00
50,000	3.50	4.50	6.00	8.00	10.50	16.50	30.00	49.50	73.50	113.00	214.00	225.00
40,000	2.80	3.60	4.80	6.40	8.40	13.20	24.00	39.60	58.80	90.40	171.20	180.00
30,000	2.10	2.70	3.60	4.80	6.30	9.90	18.00	29.70	44.10	67.80	128.40	135.00
20,000	1.40	1.80	2.40	3.20	4.20	6.60	12.00	19.80	29.40	45.20	85.60	90.00
10,000	0.70	0.90	1.20	1.60	2.10	3.30	6.00	9.90	14.70	22.60	42.80	45.00

Converting FSGLI to a Commercial Policy

Spouses who are insured under the Family SGLI program have the option to convert Spousal Coverage to an individual policy of insurance within **120** days from any of the following events:

- The date of the Service member's separation from the military
- The date of the Service member's divorce from current spouse
- The date of the Service member's written election (SGLV Form 8286A) to terminate Spousal SGLI coverage
- The date of the Service members written election (SGLV Form 8286) to terminate his/her SGLI coverage
- The date of the Service member's death.

Spouses covered under Family SGLI may convert their coverage to a commercial policy at standard premium rates, without having to provide proof of good health. The conversion policy must be a permanent policy, such as a whole life policy.

Other types of policies, such as Term, Variable Life, or Universal Life Insurance are not allowed as conversion policies. In addition, supplementary policy benefits such as Accidental Death and Dismemberment or Waiver of Premium for Disability are not considered part of the conversion policy. If a spouse wishes to convert Spousal SGLI Coverage, the spouse must apply for conversion within 120 days from any of the events listed above and **must** also:

Select a company from the Participating Companies listing -

<http://www.benefits.va.gov/INSURANCE/forms/ParticList.htm>

- Apply to a local sales office of the company selected
- Give a copy of the most recent Leave and Earnings Statement to the agent, showing the deduction for Spousal SGLI, along with an applicable proof of coverage from the list below:
- The Service member's separation document (Form DD-214 or NGB-22, or written orders)
 - The Certificate of Dissolution of Marriage between the spouse and the Service member
 - The Service member's FSGLI Spousal declination (SGLV Form 8286A)
 - The Service member's SGLI declination (SGLV Form 8286)
 - The Service member's proof of death (Report of Casualty Form DD 1300 or civilian death certificate)

Spousal Monthly Premium Rates - Effective July 1, 2019

Amount of Insurance	Age of Spouse						
	under 35	35-39	40-44	45-49	50-54	55-59	60 & Over
\$100,000	\$4.50	\$5.30	\$7.00	\$10.00	\$17.00	\$29.50	\$45.00
\$90,000	\$4.05	\$4.77	\$6.30	\$9.00	\$15.30	\$26.55	\$40.50
\$80,000	\$3.60	\$4.24	\$5.60	\$8.00	\$13.60	\$23.60	\$36.00
\$70,000	\$3.15	\$3.71	\$4.90	\$7.00	\$11.90	\$20.65	\$31.50
\$60,000	\$2.70	\$3.18	\$4.20	\$6.00	\$10.20	\$17.70	\$27.00
\$50,000	\$2.25	\$2.65	\$3.50	\$5.00	\$8.50	\$14.75	\$22.50
\$40,000	\$1.80	\$2.12	\$2.80	\$4.00	\$6.80	\$11.80	\$18.00
\$30,000	\$1.35	\$1.59	\$2.10	\$3.00	\$5.10	\$8.85	\$13.50
\$20,000	\$0.90	\$1.06	\$1.40	\$2.00	\$3.40	\$5.90	\$9.00
\$10,000	\$0.45	\$0.53	\$0.70	\$1.00	\$1.70	\$2.95	\$4.50

VA Loan vs. Traditional Mortgages

Military homebuyers have access to one of the most unique and powerful loan programs ever created. VA Home Loan--No maximum loan amount; however, VA does limit its guaranty; Veterans can borrow up to \$484,350 without a down payment in most of the country. See how the VA Loan compares to a traditional home mortgage:

VA Loans	Conventional Loans
<p>0% Down<i>(for qualified borrowers)</i></p> <p>VA Loans are among the last 0% down home loans available on the market today.</p>	<p>Up to 20% Down</p> <p>Conventional loans generally require down payments that can reach up to 20% to secure a home loan, pushing them out of reach for many homebuyers.</p>
<p>No PMI</p> <p>Since VA Loans are government backed, banks do not require you to buy Private Mortgage Insurance.</p>	<p>PMI Required</p> <p>Private Mortgage Insurance is a requirement for borrowers who finance more than 80% of their home's value, tacking on additional monthly expenses.</p>
<p>Competitive Interest Rates</p> <p>The VA guaranty gives lenders a greater degree of safety and flexibility, which typically means a more competitive rate than non-VA loans.</p>	<p>Increased Risk for Lenders</p> <p>Without government backing, banks are taking on more risk which, in turn, can result in a less-competitive interest rate on your home loan.</p>
<p>Easier to Qualify</p> <p>Because the loan is backed by the government, banks assume less risk and have less stringent qualification standards for VA Loans, making them easier to obtain.</p>	<p>Standard Qualification Procedures</p> <p>Conventional options hold stricter qualification procedures that can put homeownership out of reach for some homebuyers.</p>



Retiring or Separating from the Military?

**Go to MilitaryOneSource.mil or call 800-342-9647
for a full year of access to free transition resources.**

Master your transition to civilian life. Take advantage of Military OneSource services 24/7 for up to one year after separation or retirement. Services after 365 days may be provided through the Department of Veterans Affairs or other community resources. With Military OneSource, you get:

Personal Support

- Non-medical counseling to ease the emotional stress associated with transitions
- Spouse relocation and transition help to sort through renting vs. buying, choosing your next location, switching schools and other questions
- Connections to transition assistance programs that help you through this milestone
- Pre-separation counseling to identify transition needs and a personal plan

Education Assistance

- Sessions with an education consultant to identify benefits, such as Post-9/11 GI Bill, federal grants and tax deductions to take you to the next level
- Information on colleges and online resources, such as College Navigator and TA DECIDE

Career Resources

- Expert consultations on identifying career goals
- Help with mapping your military experience to civilian jobs via the Career Transitions database
- Spouse Education and Career Opportunities, or SECO, offering support for career exploration, education, training and licensing and more

Financial and Tax Help

- Financial planning with an accredited financial counselor, including strategies on saving for transition and building emergency funds
- Guidance on military benefits, such as converting your Servicemembers' Group Life Insurance plan to Veterans Group Life Insurance and transferring your GI Bill to your children and spouse
- Help identifying military tax deductions and allowances, such as combat pay exclusion and moving expenses
- Secure, easy-to-use tax filing software with 100 percent guarantee for accuracy by the software provider

When you're mastering your transition, we're on standby to help.
Call 800-342-9647 or visit MilitaryOneSource.mil.



Thrift Savings Program – Post-Separation Withdrawals

When you leave the uniformed services, you have a number of withdrawal options:

- **Leave your money in the TSP.** If you have \$200 or more your account, you can leave it in the TSP and take advantage of our low fees. Though you will no longer make contributions to your account, you'll continue to control how it's invested. You can also transfer money into your TSP account from an eligible employer plan or a traditional IRA. (If your vested account balance is less than \$200, we will automatically send you the entire amount in a single payment. You cannot leave it in the TSP.) If you have both a civilian and a uniformed services TSP account and you separate from federal civilian service or from the uniformed services (or both), you may combine your TSP accounts if you do so before the year you reach age 70½. Use Form TSP-65, Request to Combine Civilian and Uniformed Services TSP Accounts.
- **Begin receiving TSP installment payments.** You can choose to receive payments from your account monthly, quarterly (every three months), or annually. You can elect to receive a fixed dollar amount or have us calculate a payment based on your life expectancy. If you choose a fixed dollar amount for your payments and they're expected to last less than 10 years, you're allowed to transfer them to an IRA or eligible employer plan.
- **Make a single withdrawal.** At any time after you separate from service, you can withdraw part or all of your TSP account. There is no limit on the number of single withdrawals you can make, but processing times limit you to one every 30 days. You're allowed to transfer single withdrawals to an IRA or eligible employer plan.
- **Purchase an annuity.** You may choose to purchase a life annuity from our annuity vendor (minimum of \$3,500). Annuities are designed to provide you with monthly payments for life. Money you use to purchase an annuity is no longer part of your TSP account.

As long as you have enough money in your account, you can use any of these withdrawal options or any combination of them. And using one option does not stop you from using another one in the future. (Note that you can only have one installment payment plan at any one time.)

You can find more information about post-separation withdrawals by visiting tsp.gov. The booklet *withdrawing From Your TSP Account for Separated and Beneficiary Participants* also describes your TSP withdrawal options. In addition, you should read the TSP tax notice *Important Tax Information about Payments from Your TSP Account*. The booklet and tax notice are available on ontsp.gov.

If you use both traditional and Roth money to purchase your annuity, the \$3,500 minimum amount will apply to both types separately.

Contact Information

TSP Website: tsp.gov

ThriftLine: 1-877-968-3778

TSP Fax: 1-866-817-5023

TSP Mailing Address:

Thrift Savings Plan P.O. Box 385021 Birmingham, AL 35238

Military Service and Medical Records

Eligibility and access to Veteran Benefits is determined by your military personnel and medical records. No one will care more than you about your military records. **Be absolutely certain to retain a complete copy of these important documents!** There are several ways you can obtain your personnel records prior to and after leaving military service.

Prior to ETS/Retirement – Download a complete set of your service records from iPERMS.

For Medical Records contact the Medical Records Manager at 614-336-8713.

Your NGB 22 (National Guard Report of Separation and Record of Service) will be mailed to the home address you have listed in IPPS-A. Verify that your address is correct with your Unit Readiness NCO.

Separated/Retired from Military Service

1. milConnect

Submit a military records request to get your DD214 or other military service records through the milConnect website. (Chrome is the preferred web browser).

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

A Premium DS Logon account is needed to access this feature. Go to milConnect to sign in, register, or upgrade your DS Logon account.

Follow the steps below to submit a military records request.

1. From your signed-in homepage, click on Correspondence/Documentation. Select Defense Personnel Records Information (DPRIS) from the drop-down menu.
2. Choose the Personnel File tab.
3. Select Request My Personnel File.
4. Fill out the form. In the Document Index section, check the boxes next to the document(s) you'd like to request.
5. Click on the Create and Send Request button.

What types of records can I request with this tool?

You can request the following documents from your Official Military Personnel File to view and download.

- DD214
- DD215
- Report of Separation
- Other release papers
- Orders and endorsements
- Security clearance
- Performance reports
- Awards and decorations (commendatory items)
- Qualifications, licenses, and certificates

What happens after I request my military records?

You can check the status of your military records request by signing in to milConnect and going to the Personnel File tab within the Defense Personnel Records Information (DPRIS) section. You'll receive an email letting you know the request is being processed and a second email when your request is complete and your files are ready for you to view and download. You have 10 days to view or download the files or the file will be deleted and you will need to submit another request.

2. National Archives - National Personnel Records Center

The Standard Form 180, Requests Pertaining to Military Records (SF180) is used to request information from military records. You can request your military records from the National Archives in St. Louis, Missouri. Records can be requested: Online, by Mail, or by Fax

The following records are available through the National Archives:

- a. DD 214/ Separation Documents
- b. Official Military Personnel File (OMPF)
- c. Replacement Medals
- d. **Military Medical and Health Records (see attached chart)**

For more information go to <https://www.archives.gov/veterans>

3. **Ohio National Guard Records Custodian** – Veterans of the Ohio Army or Air Guard can contact the ONG Records Custodian at 614-336-7038 to make service records requests.

4. Changes to Military Records after you ETS/Retire

The secretary of a military department, acting through a board for correction of military records, has authority to change any military record when necessary to correct an error or remove an injustice. A correction board may consider applications for correction of a military record, including a review of a discharge issued by courts martial.

Army: <http://arba.army.pentagon.mil/index.html>

Navy (Includes USMC): <http://www.donhq.navy.mil/bcncr/bcncr.htm>

Air Force: <http://www.afpc.af.mil/Career-Management/Military-Personnel-Records>

Coast Guard: <https://www.uscg.mil/Resources/Legal/BCMR.aspx>

County Veteran Service Office/Commission – For local assistance in obtaining or correcting military records. Locate your CVSO at: <https://dvs.ohio.gov/wps/portal/gov/dvs/resources-for-veterans/find-a-cvso>

Requests for Medical Records

Obtaining your medical records can be a challenging process. Use the table below as a guide. Depending on your separation/retirement date, you may be directed to the Department of Veterans Affairs Records Management Center (VARMC). However, they do not provide medical records to individuals. VARMC only provides archived medical records to VA treatment facilities. Therefore, it is recommended that you submit a National Archives NPRC request for both service and medical records. Additionally, based on your separation date, requesting records from a branch specific entity may be in order. *(Note: The National Personnel Records Center at the National Archives is currently closed due to COVID. NPRC is only handling emergency requests at this time. For more information go to the National Archives Web Page.)*

Branch	Status	Separated or Retired Date	Medical Records Location
Army	Discharged, retired, or separated from any component	10/16/1992 to 12/31/2013	National Archives - National Personnel Records Center Veterans' Service Records https://www.archives.gov/veterans
		on or after 01/01/2014	AMEDD Record Processing Center 3370 Nacogdoches Road, Suite 116 San Antonio, TX 78217
Air Force	Discharged, retired, or separated from any component	05/01/1994 to 12/31/2013	National Archives - National Personnel Records Center Veterans' Service Records https://www.archives.gov/veterans
		on or after 01/01/2014	AF STR Processing Center ATTN: Release of Information 3370 Nacogdoches Road, Suite 116 San Antonio, TX 78217
Navy	Discharged, retired, or separated from any component	01/31/1994 to 12/31/2013	National Archives - National Personnel Records Center Veterans' Service Records https://www.archives.gov/veterans
		on or after 01/01/2014	Navy Medicine Records Activity (NMRA) BUMED Detachment St. Louis 4300 Goodfellow Blvd., Building 103 St. Louis, MO 63120

Branch	Status	Separated or Retired Date	Medical Records Location
Marine Corps	Discharged, retired, or separated from any component	05/01/1994 to 12/31/2013	National Archives - National Personnel Records Center Veterans' Service Records https://www.archives.gov/veterans
		on or after 01/01/2014	Navy Medicine Records Activity (NMRA) BUMED Detachment St. Louis 4300 Goodfellow Blvd., Building 103 St. Louis, MO 63120
Coast Guard	Discharged, retired, or separated from Active Duty - Reservists with 90 days active duty for training	04/01/1998 to 09/30/2014	National Archives - National Personnel Records Center Veterans' Service Records https://www.archives.gov/veterans
		on or after 09/30/2014	Commander CG PSC-bobs-mr Attn: PSC-BOPS-C-MR US Coast Guard Stop 7200 2703 Martin Luther King Jr. Ave. SE Washington, DC 20593-7200 Digitally signed e-mail requests may be sent to: MR_CustomerService@uscg.mil SF-180s may be faxed to 202-372-8440.

VA Medical Records

VA provides online tools that can help you review, organize, and share your VA medical records and personal health information.

- **VA Blue Button** is a feature of the My HealtheVet health management portal. It lets you review, print, save, download, and share information from your VA medical record and personal health record. With this tool, you can better manage your health needs and communicate with your health care team.
- **Veterans Health Information Exchange (VHIE)** gives your health care providers a more complete view of your health record to help them make more informed treatment decisions. Through VHIE, community providers who are a part of your care team can safely and securely receive your VA health information electronically.

For more information go to: <https://www.va.gov/health-care/get-medical-records/>