

RUCKSACK ESSENTIALS – PLANNING FOR RETIREMENT

Recommend planning for retirement at least 24 months prior to your projected retirement date. Your timeline will be influenced by your situation and your personal priorities. The earlier you execute your retirement plan, the better! Start now to meet your transition goals and remove some of the stressors commonly associated with retiring from the military. This document was prepared with the traditional drilling soldier in mind. The information, resources and services are relevant for AGR soldiers but is not intended as a replacement to the AGR Office's and Fort Knox transition/retirement programming and services.

REQUIRES YOUR ATTENTION	RECOMMENDED ACTIONS	FOR MORE INFORMATION
IMPACTS INCOME		
RPAM Statement	Review your RPAM statement to ensure accuracy and make appropriate corrections. Be certain to obtain a copy of your RPAM statement for your records.	iPERMS RPAM Administrator 614-336-7277
Military Retirement Legacy	High-3: Number of years you serve X Average of your highest 36 months of basic pay X 2.5% Typically soldier draws retirement pay at age 60. Contact RSO to apply for retired pay.	Military Compensation https://militarypay.defense.gov/Pay/Retirement.aspx OHIO DOES NOT TAX MILITARY RETIRED PAY
Military Retirement Blended Retirement System	BRS: Number of years you serve X Average of your highest 36 months of pay X 2.0% (This results in about a 20% reduction in monthly retired pay. However, you have the opportunity to make up the difference by maximizing your TSP contributions and receiving the government matching funds.) Typically soldier draws retirement pay at age 60. Contact RSO to apply for retired pay.	Military Compensation https://militarypay.defense.gov/BlendedRetirement/
VA Offset or VA Waiver	The law requires that a military retiree waive a portion of their gross DoD retired pay, dollar for dollar, by the amount of their Department of Veterans Affairs (VA) disability compensation pay; this is known as the VA waiver (or VA offset). This means you receive tax-free compensation from the VA at your disability rate, and your military retirement pay is deducted by that amount. Therefore, a portion of your total retirement pay will be tax free.	DFAS https://www.dfas.mil/RetiredMilitary/ search VA Waiver Note: VA Offset is often confused with Concurrent Retirement Disability Program (CRDP). See CRDP information on next page.
Survivor Benefit Plan	The Survivor Benefit Plan is a Department of Defense sponsored and subsidized program that provides up to 55 percent of a service member's retired pay to an eligible beneficiary upon the death of the member. A military retiree pays premiums for SBP coverage upon retiring. Premiums are paid from gross retired pay, so they don't count as income. Reserve component members can elect coverage when they have 20 years of qualifying service for reserve retired pay.	DFAS SBP https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/ Retirement Services Officer 614-336-7277

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Concurrent Retirement Disability Program (CRDP)	<p>No application required. DFAS pays based on eligibility.</p> <p>CRDP is paid monthly and is subject to taxes. CRDP is a lifetime benefit.</p> <p>20 qualifying years of service, with a VA disability rating of 50 percent or greater and have reached retirement age. (In most cases the retirement age for reservists is 60, but certain reserve retirees may be eligible before they turn 60. If you are a member of the Reserve, your retirement age can be reduced below age 60 by three months for each 90 days of active duty (effective 28 January 2008) service you have performed during a fiscal year.</p>	<p>Defense Finance and Accounting Service</p> <p>https://www.dfas.mil/retiredmilitary/disability/crdp.html</p>
Combat Related Special Compensation (CRSC)	<p>Army HRC Application Required - Combat-Related Special Compensation (CRSC) provides tax-free monthly payments to eligible retired veterans with combat-related injuries. With CRSC you can receive an amount equal to or less than your length of service retirement pay and your VA disability compensation, if the injury is combat-related. As a result a soldier will receive their full military retirement pay, and a CRSC payment based on the percentage of their disability rating that is considered combat-related.</p>	<p>Note: Cannot receive both CRDP and CRSC. If eligible for both, DFAS will pay you the higher amount.</p> <p>Army HRC https://www.hrc.army.mil/</p> <p>Search CRSC</p>
Social Security	<p>Go to the Social Security Administration webpage to create a "my Social Security" account. You can review your earnings history, estimate retirement benefits and apply for retirement benefits.</p>	<p>Social Security Administration</p> <p>https://www.ssa.gov/</p>
Federal Employees Retirement System	<p>FERS Pre-Retirement Seminars</p>	<p>For course information and scheduling contact OIG-HRO at: 614-336-7388</p> <p>https://hr.ong.ohio.gov/Technicians/Retirement-Separation</p> <p>https://hr.ong.ohio.gov/AGR/Retirement-Separation</p>
Thrift Savings Plan	<p>Get the most out of your retirement savings by carefully developing a plan for your TSP account. All money matters should be discussed with DOD- Personal Financial Counselor or seek Consultation through Military OneSource.</p>	<p>TSP https://www.tsp.gov/living-in-retirement/</p>

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Military Injury Relief Fund	The Military Injury Relief Fund grants a one-time, tax-exempt monetary payment to military service members injured in active service as a member of the Armed Forces of the United States serving after October 7, 2001, and to individuals diagnosed with post-traumatic stress while serving after October 7, 2001.	MIRF Program 877-644-6838 opt. 3 Download application at: https://dvs.ohio.gov/wps/portal/gov/dvs/veteran-benefits/benefits-resources/military-injury-relief-fund
Ohio Veterans Bonus	The maximum benefit for in-country Afghanistan service is \$1,000. Serving on active duty (except active duty for training only) anywhere else in the world during the specified dates may receive \$50 a month up to a maximum benefit of \$500. Therefore the potential maximum bonus benefit is \$1,500.	Ohio Veterans Bonus Program https://veteransbonus.ohio.gov 877-644-6838
ESSENTIAL RECORDS		
Military Service Records	Review your records to ensure accuracy and be certain to obtain a personal set of these records.	Download a complete copy of your iPERMS records. ONG Records Custodian 614-336-7038
Medical Records	Review your records to ensure accuracy and be certain to obtain a personal set of these records.	Medical Records Manager 614-336-8713
Line of Duty (LOD)	LOD is the official documentation that establishes service connected injury, illness, and disease. These records should be in your possession.	LOD Manager 614-336-4194 Medical Records Manager 614-336-8713
INSURANCE		
Health Insurance TRICARE Select	For the Traditional Soldier without some other existing health insurance coverage. TRICARE for retired reserves is expensive! In 2019 the costs is: Member only: \$451.51/month Member + Family: \$1,083.40/month Tricare Select begins when you collect retired pay.	TRICARE Plans https://www.tricare.mil/Plans
SGLI and FSGLI Conversion	SGLI and FSGLI can convert to individual policy within the following timelines from retirement. However the premiums are much higher than SGLI and increase with age. <ul style="list-style-type: none">▪ SGLI to VGLI within 1 year and 120 days▪ FSGLI to Commercial Whole Life within 120 days▪ Recommend these decisions be made within 120 days from your retirement date	Department of Veteran Affairs - Insurance https://www.benefits.va.gov/INSURANCE/converting.asp
ONG Association Life Insurance	Very reasonably priced life insurance that can only be applied for while still in uniform.	ONGA 614-486-4186 http://ngaoh.org/insurance/

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DEPARTMENT OF VETERAN AFFAIRS		
Home Loan Guarantee	Lifetime benefit – No money down and no private mortgage insurance.	VA – Home Loans https://www.benefits.va.gov/homeloans/
Healthcare	VA Healthcare is provided free of charge for service connected injury, illness, and disease.	VA - Healthcare https://www.va.gov/health-care/
Enhanced Eligibility	If you are within 5 years of your last OEF/OIF/OND deployment, you should go to your nearest VA Medical Center to complete your enrollment and see a provider!	Enhanced Eligibility For Health Care https://www.va.gov/HEALTHBENEFITS/apply/returning_servicemembers.asp
Airborne Hazards And Open Burn Pit	Register if you served in Operations Desert Storm/Desert Shield (ODS), New Dawn (OND), or Iraqi Freedom/Enduring Freedom (OIF/OEF).	Registry https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/
Disability Compensation	In order to receive both your military retirement and VA Disability Compensation – Concurrent Retirement Disability Pay (CRDP), you must have 20 years of service and a 50% disability rating.	VA – Disability Compensation https://www.va.gov/disability/
Readjustment Counseling Vet Centers	Vet Center eligibility has expanded significantly, with National Guard and Reserve Components in mind. Check on your eligibility!	Vet Center Eligibility and Services https://www.vetcenter.va.gov/
Education Benefits	Contact the ONG Education Office to discuss what remaining benefits you have and when eligibility expires.	Education Service Officer 614-336-7023
Burial Benefits	VA provides military retirees 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.	VA – National Cemetery Administration https://www.va.gov/burials-memorials/eligibility/
OHIO BENEFITS-RESOURCES-SERVICES		
Ohio Department of Veteran Services	Ohio offers many services and supports for veterans and their families. Ohio's 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.	To learn more about Ohio's support for Veterans got to: https://dvs.ohio.gov/ or stop into your County Veteran Service Office

Transition Resources	Description	For More Information
RESOURCES AND SERVICES		
Employment Assistance Ohio National Guard Employment Enhancement Program (NGEEP)	NGEPP has leads throughout Ohio who develop relationships with employers, apprenticeships, and businesses seeking to train and hire Veterans. The NGEPP Team can...create, update, or review resumes and linked in profiles -assist in identifying "in demand jobs" and military friendly employers -assist in career planning and awareness -translate military skills and experience into the civilian market.	Find your regional NGEPP Specialist at: https://ong.ohio.gov/frg/FRG_employment.html
Ohio Means Jobs Centers Veterans	Transitioning to civilian life or you have previously separated from service, Ohio offers many benefits designed to assist you and your family. Ohio is working to provide you credit for your military training and experience.	Ohio Means Jobs - Veterans https://ohiomeansjobs.ohio.gov/wps/portal/gov/omj/job-seekers/build-your-career/for-veterans
County Veterans Service Office	Ohio offers many services and supports for veterans and their families. 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.	County Veterans Service Offices Contact Information https://dvs.ohio.gov/wps/portal/gov/dvs/resources-for-veterans/find-a-cvso
Psychological Health Coordinators	Psychological Health Coordinators (PHC) are a behavioral resource to guard leadership, members and their families. PHC's provide assessments and referrals for guard members with acute behavioral health needs, conduct briefings, help identify and build resources, and engage in crisis and critical incident response services.	Psychological Health Coordinators https://ohiocares.ohio.gov/CO NTA CT-US/Ohio-National-Guard/Psychological-Health-Coordinators 800-761-0868
Certified Personal Financial Counselors	Personal Financial Counselors (PFC) are available to help you and your family manage finances, resolve financial problems and plan for retirement.	To identify the Personal Financial Counselor in your area contact your Soldier and Family Readiness Specialist at: 800-589-9914
Military OneSource	MOS Transition Consultations help you navigate the resources, benefits and programs that pave the way for a successful transition to retirement. All of MOS services are available for 365 days after your retirement date.	MOS 800-342-9647 or visit www.militaryonesource.mil

Web Resources	Web Address - (Familiarize yourself with these sites that provide comprehensive retirement information, resources and services)
Army Retirement Services Office Soldier for Life	https://soldierforlife.army.mil/
Virtual Transition Assistance Program	https://www.armytap.army.mil/
County Veteran Services Offices	https://dvs.ohio.gov/wps/portal/gov/dvs/resources-for-veterans/find-a-cvso
Defense Finance and Accounting Services	https://www.dfas.mil/
Department of Defense Transition Assistance Program	https://www.dodtap.mil/
Department of Veteran Affairs	https://www.va.gov/ or https://www.ebenefits.va.gov/
Gray Area Retirees MyPay	https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/
MilConnect	https://milconnect.dmdc.osd.mil/milconnect/
My Army Benefits	https://myarmybenefits.us.army.mil
US Army Human Resource Command	https://www.hrc.army.mil

Important Notes: This checklist does not represent every State of Ohio benefit or federal benefit. However, it does include benefits and services most universally available to service members. Also there are several commercially available, however be leery of any sites charging for their services.

For retirement planning assistance, contact the offices listed below.

- Retirement Services Officer - [614-336-7277](tel:614-336-7277)
- Transition Assistance Advisors [614-336-4192](tel:614-336-4192) or [202-987-3919](tel:202-987-3919)

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/bcnc/bcnc.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 ActiveDuty - 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 HealthVet 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/>