



Service Leavers Guide



Service Leavers' Guide

This booklet has been produced to provide help and advice on a range of topics as you plan for your transition to civilian life. It aims to give useful information on the sort of help you can get, who can provide it and the action you need to take.

The information in this booklet is not a definitive statement of the law. All contact details were correct at time of print (09/2011). It can also be found on Defence intranet at www.mod.uk/ defenceintranet/aboutdefence/whatwedo/personnel/spva/serviceleaverspack.htm

Termination Timeline

9 – 6 months	 □ Arrange to have final medical at your current unit □ Arrange dental examination □ Arrange Resettlement Officer interview □ Arrange assignment to terminating unit if needed (RN only) □ Arrange move from MOD accommodation on discharge
6 – 3 months	☐ Make sure your JPA record is accurate
3 – 1 months	 □ Attend final medical examination □ Claim refund of any resettlement fees □ Contact the mail office with forwarding address □ Check medical and dental documents are with terminating unit ■ IMPORTANT – complete and return AFPS Form Pen1 □ Check unit terminating routine □ Get a copy of your Testimonial (Army & RAF only) □ Return all appropriate clothing and equipment □ Leave MOD accommodation □ Eligible Foreign or Commonwealth personnel subject to immigration control on discharge should apply for leave to remain in the UK up to 10 weeks before discharge date.
Last month	 □ Take terminal leave □ Return Armed Forces ID card □ Return service stores and record books (if no reserve liability)

Contents

	The Termination Process	Page
	General (including):	4
	Medical and Dental JPA Records	4 5
	Terminal Leave	6
	Travel Entitlements, Resettlement	7
		,
	Resettlement, Jobs and Housing	10
	The Career Transition Partnership Regional Resettlement Centres	10 12
	Educational Support	13
	Housing Solutions	15
	Housing Matters Magazine	16
	SPACES	17
	XPAX Personal Accident Insurance	18
	Pay, Pensions and Other Benefits General	20
	Armed Forces Pension Schemes	20
	Armed Forces Pension Scheme 1975 (AFPS 75)	23
	Armed Forces Pension Scheme 2005 (AFPS 05)	25
	Reserve Forces Pension Scheme (RFPS)	26
	Veterans and War Pension	27
	Armed Forces Compensation Scheme	28
	Pension Contacts	29
	Dependant's Fund & Dependant's (Income) Trust	30
	Help From Service and ex-Service Organisations	
	General	32
C .= & C (((())	Veterans UK – 'Supporting Services Through Life'	33
	Veterans Welfare Service	34
	Useful Sources of Information	35
	Royal British Legion	40
	SSAFA Forces Help	42
W.	Reserve Forces and Cadets	
	Reserve Liability	46
	The MOD Defence Discount Scheme	49
	Royal Navy Reserves	50
	Royal Marines Reserve	52
	Territorial Army	54
	RAF Reserves	56
	Cadet Forces	58
	SaBRE	60

Enclosed in Folder

Termination Timeline

Armed Forces Pension Schemes Application Form – AFPS Form Pen 1 Consent for Release of Personal Details to Charities Form

The Termination Process

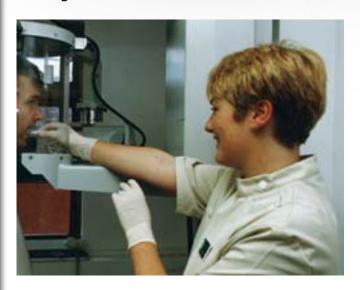


General

Before you leave, there are a number of important procedures to follow. To help you to make the necessary arrangements in the short time available, we have provided a timeline of events, which is enclosed in the folder and appears on page 1 of this booklet.

Terminating Routine

All units have their own terminating routine. They will give you details of what is expected of you at unit level and you should follow that direction in conjunction with the advice given in this guide.



*These arrangements do not cover Northern Ireland, where the aim is that all patients should have access to treatment within a reasonable timescale.

Medical and Dental

A full medical examination is required before you leave; this should be carried out approximately 3 months before your last day of service.

If you do not attend your Release Medical before starting your Terminal Leave your termination date may be delayed.

Should you wish to have a final dental check up you should arrange an appointment at a Defence Dental Services (DDS) dental centre 6 to 9 months prior to completion of service.

Important

Do not forget – you will need to register with a GP and a dentist wherever you settle after you leave.

You will need to complete a **Form GMS 1** to register, this is available from any GP surgery.

As a veteran you will be entitled to priority access to NHS secondary care for any conditions which may be related to your service, whether you receive a war disablement pension or Armed Forces Compensation Scheme payment or not. This is subject to the clinical needs of all patients – make sure your GP knows you are a veteran.*

For those Subject to Immigration Control

Seek guidance in order to ensure that applications for Settlement/Leave to Remain in the UK are made in good time to enable access to public funds, housing assistance and eligibility to work upon discharge.



Your JPA Record

It is important that you keep your JPA record up to date, especially during the months leading up to your termination date. Information from your JPA record is used for a number of different things including; pension payments, delivery of your Certificate of Service, veterans badge, P45 and will form (if held).

It is recommended that you check and update your personal details by accessing your JPA Self Service record and clicking on:

- Personal information including the permanent home address (found under JPA Self Service – Employee)
- Honours and Awards (found under the Extra Information Types)
- Bank Account Information (found under Payroll Information)
- Education & Qualifications (found under Professional Details)
- Competencies (found under Professional Details)
- Post Discharge Contact Details (found under Resettlement)
- Pension Application (Pen 1) (found under JPA Self Service – Employee)

You are able to change some of the details yourself whilst others require the assistance of a HR administrator. You must update your permanent home address details into those of your post-termination address; this is vital as your P45 and all other post termination paperwork will be sent to this address. This is not the same action as "update post discharge contact details" mentioned on page 10 of this guide. Once you have changed your permanent home address, ask your Unit HR staff to annotate this address as your "Primary Address" on JPA. If you are unsure about any of this, you should approach your HR administrator without delay.

Your Terminal Benefits and Pension

An AFPS Form Pen 1 (pension application form) is included in this pack. If you need any help or advice completing it, details of who to contact are shown on the form.

You must complete and return the form. It is a legal requirement and your terminal benefits and/or pension will not be paid unless you do so.

Mail

You **must** remember to give your discharging unit's mail office a forwarding address. If you live in Service Families Accommodation (SFA) we recommend you use the Post Office redirect service. You can get more information about this from any Post Office or see www.royalmail.com

Personal References

If you would like a personal reference your line manager, without obligation, may be able to provide you with one. You must arrange it yourself, please allow plenty of time.

Security

If you have travel plans remember to check with your security staff. This applies for **2 years** from your termination date, unless you have DV clearance, in which case it applies for **5 years**.

Service Clothing and Equipment

These must be returned before you start your terminal leave, but you will retain some items if you have a Reserve Liability.

Leaving MOD Accommodation

Occupants of Single Living Accommodation (SLA) should make arrangements to hand accommodation back. If you live in Service Families Accommodation (SFA) your rent may go up if you do not move out. Make sure you notify Defence Estates of your termination date.

Terminal Leave

If you have completed your training and served over 6 months, you will be entitled to terminal leave. You will get one day for each completed month of reckonable service up to a maximum of 20 days.



Terminal leave is the same as any other leave but you are free to take up paid civilian employment during this time.

If you are admitted to hospital during your terminal leave make sure that your family, friends, or the hospital staff contact your unit to let them know the nature of your illness or injury and the length of time you expect to be in hospital. Your last day of service may be extended to cover the period you are an in-patient.

Armed Forces Act 06

You are subject to the Armed Forces Act 06 until your termination date. Once you have left the Service you can still be charged with any offence committed against the Act while you were still serving, provided this takes place within six months of your termination date. For the purposes of any disciplinary action you will be treated as an ex-Regular and will be tried by Court Martial.

Re-Entry After Your Termination Date

If you want to re-enter the Services after your termination date you should apply to an Armed Forces Careers Office. Re-entry will depend on your past record, an interview and current vacancies.

If you re-enter soon after leaving you may be able to re-join in the same rate or rank held on termination. Your previous Regular reckonable service may count towards seniority, pay and pension.

Travel Entitlements on Termination

If you terminate at your own request, travel expenses to your civilian address will not be paid unless you have more than 4 years service.

The amount you can claim will depend on your country of attestation and where you are serving at termination. Once you know your termination date, and where you will be travelling to, your termination unit HR admin staff will be able to give you more information.*

Applications for Rail Warrants or air travel should normally be arranged through your unit HR admin staff and unit travel office. They must give approval before any arrangements are made.

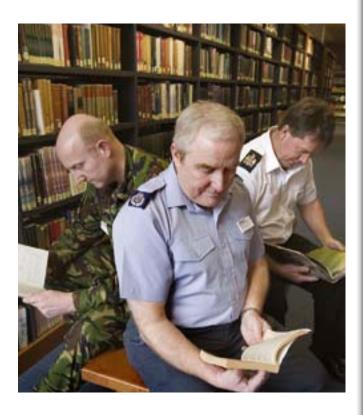
Claims for motor mileage allowance (MMA), actual public transport costs or additional fees should be made on JPA Form F016. You should make sure you submit all claims to unit HR admin staff before going on terminal leave. Payments will be made through JPA direct to your account. (Please note – all claims may be subject to audit so, to avoid any delays, provide copies of receipts.) The form can be downloaded from the JPAWEB at: www.ipublish.dii.r.mil.uk/nlapps/docs/default-asp?id=4260

Resettlement

You are responsible for dealing with your resettlement arrangements, but help is available from MoD during this time.

The full range of Resettlement services becomes available 2 years before your proposed termination date.

*Note: If you were attested overseas and your service is terminated prematurely or for misconduct, any application for travel expenses to a home overseas will be referred to JPAC PACCC for a decision on entitlement.



Ideally, you will have started the Resettlement process already. You will have spoken to your individual unit Resettlement Officer (they have different titles in each of the Services).

In basic terms, the Resettlement help is a three line process. How much you are entitled to depends on when you enlisted and how long you have served. If you are medically discharged, you are automatically entitled to all the help available.

The first line is your unit Resettlement Information Office. They will be able to advise you on just what you are entitled to and the administrative process to access it. They will give you MOD Form 1173 or 1173A which you will need to register for the Resettlement Services.

The second line involves the Service Resettlement Advisors (SRAs). They have different titles in each of the Services. They give information and advice by regular briefings and individual interviews. They also make the referrals to the Regional Resettlement Centres (RRCs) for personnel who want to use their facilities.

The third line is the Career Transition Partnership (CTP). When you have completed 5 years service, if you enlisted before **1 September 2002**, or 6 years if you enlisted after, you are entitled to the full range of services provided by the CTP at the RRCs.

These include workshops and training courses on all aspects of beginning a new career in civilian life. You can also do a civilian work attachment.

If you completed less than 5 years your SRA will advise what CTP services you can use.

To help with your resettlement preparation you have Graduated Resettlement Time (GRT). GRT allows you to take paid time off from your usual Service employment to undertake resettlement activities.

The amount of GRT you receive depends on how long you have served. You need to have completed 5 years service if you enlisted before 1 September 2002, or 6 years if you enlisted after this date.



The amount of GRT you are entitled to increases the longer you serve. GRT ranges from 4 to 7 weeks. You can claim an Individual Resettlement Training Costs (IRTC) grant to help with the costs of a resettlement training course.

Your SRA will give you more information.

If you are not eligible for help from the CTP you can still get help finding a job from the Regular Forces Employment Association (RFEA). More information about the services they offer is on pages 10–11, or you can ask your SRA.

Note: Whatever the length of your service, if you are medically discharged you are entitled to all the resettlement services, including GRT and IRTC.

Resettlement, Jobs and Housing



The Career Transition Partnership



The Career Transition Partnership (CTP), a partnership between the MOD and Right Management, offers wide ranging support to Service leavers and ex-Service personnel

in finding a job. This is done using the resources of the Regular Forces Employment Association (RFEA) and the Officers Association (OA).

If you are still serving and you have not registered with the CTP via JPA, you should complete MOD Form 1173 (available from your Unit Resettlement Office) and have it authorised by the appropriate authority; this form will then be forwarded to your nearest CTP Regional Resettlement Centre (RRC). They will contact you to discuss what help you need. If you have already registered with CTP via JPA, you only need to make sure that they



have your post discharge contact details. You should update these details via JPA Self Service under the Resettlement heading. Click on the "Post Discharge Contact Details" link and complete all of the address, phone number and email address fields.

If you have already left the Service and registered with the CTP prior to termination you should have been advised about the job finding service and contacted at your civilian address. However, if you have heard nothing from the CTP (or the RFEA/OA) you should contact them on their helpline; the number is on page 11.

If you did not register with the CTP prior to termination and it is less than 2 years since you left the Service, you can still register to access job finding support by contacting the RFEA Admin Team in Birmingham by email: CETAdmin1@ctp. org.uk or by telephone on: 0121 236 0058.

If you left more than 2 years ago the RFEA and OA will continue to provide you with a life-long job finding service.

How the Job Finding Service Works

When you register the CTP will aim to establish the type of job you are looking for, your salary expectations and where you wish to work. This will be fed into the CTP job matching database. Finding suitable jobs for the database is a continuous process mainly undertaken by the RFEA and the OA.

Vacancies from employers, head hunters and recruiters are scrutinized by RFEA and OA **Employment Consultants before input to the** database. All new vacancies are immediately accessible to all staff within the RRCs, RFEA and OA offices, so any office can advise you on each vacancy.

The jobs on the database include all trades, grades, levels and functions, in all sectors of commerce, industry, charities and the public sector. You will also be able to access jobs beyond the UK through this database.

The CTP targets a wide range of employers from small local companies to large multinationals. RFEA and OA promote ex-Service personnel as highly employable people by direct liaison with thousands of employers. The employers themselves gain a high quality, no cost recruitment service and access to thousands of senior executive, managerial, technical and supervisory staff or skilled operatives with trades, qualifications and expertise.

By visiting www.ctp.org.uk, following the links to RightJob and using your password (issued on registration) you can search and apply on-line direct to the employer. The Employment Consultants will monitor these vacancies and, if necessary, search the database to identify suitable Service leavers and notify them.





A recent National Audit Office report stated that over 95% of those Service leavers who register with CTP find employment within 6 months of leaving and comparison with other nations showed that:

"the United Kingdom is at the forefront of providing tailored, professional help to military personnel as they leave".



Career Transition Partnership

For more information visit the CTP website: www.ctp.org.uk

Call your nearest RRC, their details are on page 12. Or call the helpline on: 020 7484 1851



RFEA Tel: **0845 873 7165** Web: www.rfea.org.uk



The Officers Association Tel: **020 7808 4170** Tel (Benevolence): **0845 873 7140**

Web: www.officersassociation.com

Address for RFEA or Officers Association: First floor, Mountbarrow House, 6-20 Elizabeth Street, London SW1W 9RB

Regional Resettlement Centres

RRC Aldergrove

Building 33, Alexander Barracks, RAF Aldergrove BFPO 808. Tel: **02894 421639**

RRC Aldershot

Wellington House, St Omer Barracks, Aldershot, Hants GU11 2BG. Tel: **01252 348336**

RRC Catterick

St Aidans Road, Catterick Garrison, North Yorkshire DL9 3AY. Tel: **01748 872930**

RRC Cottesmore

RAF Cottesmore, Oakham, Rutland, Leicestershire LE15 7BL. Tel: **01572 812241** Ext: **7718**

RRC Herford

Block 1, Hammersmith Barracks, Germany BFPO 15. Tel: **00 49 5221 880466**

RRC Plymouth

Building SO27A, HMNB Devonport, Plymouth PL2 2BG. Tel: **01752 553376**

RRC Portsmouth

Rodney Block, HMS Nelson, Portsmouth PO1 3HH. Tel: **02392 724130**

RRC Rosyth

Building 3016, HMS Caledonia, Rosyth, Fife KY11 2XT. Tel: **01383 425086**

RRC Tidworth

D Block, Delhi Barracks, North Tidworth, Hants SP9 7AE. Tel: **01980 602689**

RRC Uxbridge

Building 147, RAF Uxbridge, Middlesex UB10 0RZ. Tel: **01865 815443**



Educational Support

The Armed Forces Learning Credits Scheme helps support personal development. Standard Learning Credits (SLC) fund small-scale learning whilst Enhanced Learning Credits (ELC) are designed to provide help towards the cost of gaining further or higher education qualification. During your service you may have registered for and made use of ELC which you can continue to claim for up to 10 years after your termination date. To help optimise financial support for Service leavers SLC or ELC can also be combined with the Individual Resettlement Training Cost (IRTC) grant to pay towards the cost of tuition fees.

If using ELC the learning must lead to a nationally recognised qualification at Level 3 or above (or national equivalent) on the National Qualification Framework/Qualifications and Credit Framework and the course provider must be on the ELC Administration Service (ELCAS) approved list.

Additionally, Service leavers with over 6 years service, and who are ELC registered having completed the minimum 4 years ELC scheme membership, will have the opportunity to access a first full Level 3 qualification (equivalent to two GCE A levels or vocational equivalent), or a first higher education qualification (a foundation degree or first undergraduate degree or national equivalent) free from tuition fees. This support applies to Service leavers who entered their resettlement or left the armed forces on or after 17 July 2008. Again, an approved provider must be used.

Full details of the ELC scheme and the state subsidy to pay towards the full cost of tuition fees can be found on the ELCAS website: www.enhancedlearningcredits.co.uk from where you can also download a claim form.





The website provides links to the full policy and the documents needed to support your application, prove your identify and your period of service.

Help and Advice

For general enquiries about the learning credit schemes, your eligibility and the qualifications you wish to study seek advice from your single Service education/learning and resettlement adviser, **not ELCAS**. The ELCAS role is to administer your application, not provide advice and guidance on your eligibility or education or resettlement needs.

For those who have left Service the completed application form should be submitted to the single Service authority listed below:

Royal Navy

FLEET-FOST-TE EL3R RESET SO3C, Floor 3, Leach Building, Whale Island, Portsmouth PO2 8BY (telephone: 02392 625954). Those personnel still serving in the Royal Navy are not to use this point of contact but are to consult the staff in their local RN Education Centre.

Army

HQLF, DETS (A), Ramillies Building, Marlborough Lines, Andover, SP11 8HJ (telephone: 01264 381 580). Those personnel still serving in the Army are not to use this point of contact but are to consult staff in their Army Education Centre.

Royal Air Force

Learning Credits Administrator, Room 24, Air 22 Training Group Learning Forces, Building 28, Hunter Block, RAF High Wycombe, Naphill, Buckinghamshire HP14 4UE (telephone: 01494 495957 or 495603). Claimants are encouraged to refer to the RAF Learning Forces website for further information. Service leavers in their resettlement phase are to consult the staff in their local Learning Centre.

Other Routes to National Further and Higher Educational Support

In addition to support available through the learning credits schemes, Service leavers are also advised to check the national position on existing support with their relevant education authorities. There may already be existing 'free' provision by another route e.g. those aged between 19–25 years are already entitled to a first full level 3 in England. For those who fulfil the residency requirement there is free entitlement to undertake a first degree/HNC and HND level course in Scotland. In Wales residents also attract support for FE and HE provision. It makes sense for Service Leavers to explore all possible sources of funding in support of achieving a national qualification.



FLEET-FOST-TE EL3R RESET SO3C

Floor 3, Leach Building, Whale Island, Portsmouth PO2 8BY

Tel: **02392 625954**



HQLF, DETS (A), ECL Manager

Ramillies Building, Marlborough Lines, Andover SP11 8HJ

Tel: 01264 381580



Learning Credits Administrator

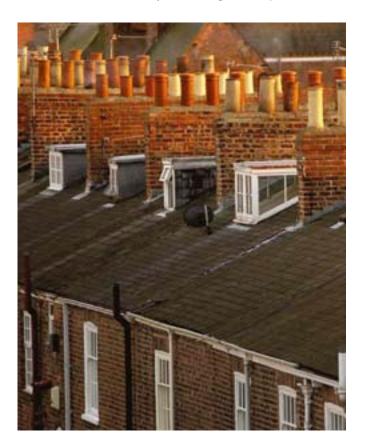
Room 24, Air 22 Training Group Learning Forces, Building 28, Hunter Block, RAF High Wycombe, Naphill, Buckinghamshire HP14 4UE

Tel: **01494 495957** or **495603**

Housing Solutions

The JSHAO can provide you and your dependants with housing information and advice. They can also help finding placement in social housing when you leave Service. They can assist in welfare/compassionate cases and find housing for separated families from overseas on their return to the UK.

Whilst you are still serving, you can attend 'Housing Solutions' education briefings run by JSHAO or the one-day 'Housing: the Options'



courses at RRCs. Either of these can help you to make an informed housing choice when you leave service.

JSHAO have a database of housing information and contacts provided by the 400 UK Local Authorities and most of the UK's housing associations. There is a comprehensive list of estate agents and residential letting agents, details of specialist relocation companies and advice on house purchase provided by the Council of Mortgage Lenders. For more information see their website: www.cml.org.uk

JSHAO has details of many of the varied low cost home ownership schemes available today, including New Build HomeBuy in which part of a property is bought and part rented, and Open Market HomeBuy, where applicants buy part of a property with an interest free government loan and commercial shared equity schemes.

The MOD nominations scheme

This scheme, run by JHSAO may help you if you are living in Service Families Accommodation (SFA) or Substitute Service Families Accommodation (SSFA) and are looking for council or housing association accommodation. Applications should be made within 6 months of your termination date.

For more information, speak to the Nominations staff at JSHAO at the contact number below.



Joint Service Housing Advice Office

Building 183, Trenchard Lines, Upavon, Wiltshire SN9 6BE

WIIISTIIIE SING ODL

Tel (civilian): **01980 618925**

Email: LF-JSHAO-Mailbox@mod.uk

Housing Matters Magazine

The JSHAO team produce Housing Matters magazine which has a distribution of 10,000 copies monthly worldwide.

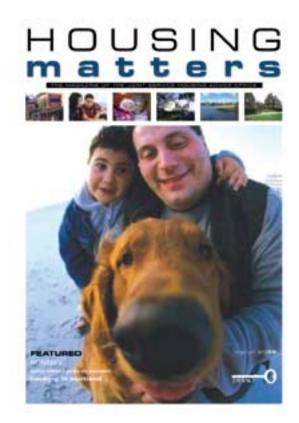
Each month the magazine focuses on a particular region within the UK and a unique housing issue. These have included features on the different types of mortgage, housing and contents insurance, housing benefit and housing schemes for single ex-Service personnel.

Regular features include a monthly round up of average house prices in the different regions of the UK, details of ex-MOD married quarters for sale, details of upcoming housing briefings and a monthly list of mortgage best buys.

Copies are available from your unit, HIVES, RRCs and on-line. Additional copies may be obtained through the JSHAO at the address on page 15.

SSAFA Housing Advice

When you have left the Service you can still get information, help and advice on housing matters from SSAFA Forces Help. Their contact details are on **page 43** or you can contact their Housing Officer (Information) c/o JSHAO or via the details below.





SSAFA Forces Help Tel (civilian): 01722 436400 Military: 94331 2400

Web: www.ssafa.org.uk/housing

SPACES: Single Persons Accommodation

English Churches Housing Group (ECHG) runs SPACES, which is designed to help single ex-Regulars find accommodation when they leave the Service. The project is based within the Resettlement/Welfare complex at Catterick Garrison, North Yorkshire.

Their primary aim is to help the most vulnerable group of Service leavers, especially those with less than 6 years' service, although SPACES will work with any single Service leaver regardless of their length of service or reason for discharge.

SPACES make all referrals to the single persons accommodation available at Mike Jackson House in Aldershot (pictured) and The Galleries in Richmond, North Yorkshire.

If you contact SPACES within 6 months of being discharged they will actively work to secure accommodation for you. If you wait longer than 6 months, they can still help with information and advice. All your information will be treated in strict confidence.

ECHG also manage a housing service operating within the Military Corrective Training Centre at

Colchester working closely with the Head of Welfare and staff.

SPACES actively seek these types of accommodation:

- Local Authority stock
- Housing Association stock
- Supported Housing
- Housing projects run by charities
- Foyer Accommodation
- Private Landlords approved by the Local Authority
- Private Landlords accessed via rent bond guarantee schemes





SPACES is managed by **ECHG**, part of The Riverside Group, working with the JSHAO.



SPACES Regional Resettlement Centre

St Aidans Road, Catterick Garrison, North Yorkshire DL9 3AY

Tel: **01748 833797** or **872940** Military: **94731 2940**

Fax: **01748 835774**

Email: spaces@echg.org.uk Web: www.spaces.org.uk

Leaving the armed forces and still want to live life full on?

XPAX Personal Accident Insurance and Optional Life Cover for former members* of the Armed Forces includes:

- 24/7 worldwide cover, at home, on or off duty and in your civilian employment
- Sport, holiday, traffic accident and injuries
- Injuries caused by nuclear, chemical, biological, radiological, war other than between major powers and terrorist attacks
- Optional cover for your family

*If you're already a PAX policyholder, we'll transfer your cover seamlessly as long as you call us and arrange a new XPAX policy within 10 days of leaving the forces.

Call 0800 212 480 (UK) and +44 20 8662 8102 (from overseas) – whether you've got a PAX policy or not – for XPAX Personal Accident Insurance and Optional Life Cover.

Hours 09.00 – 17.30, Mon – Fri. (GMT) Calls may be recorded for monitoring or training purposes.

Email: paxinsurance@ars.aon.co.uk Website: www.paxinsurance.co.uk

PAX Personal Accident Insurance (including Personal Liability) is underwritten by Chartis Insurance UK Limited. PAX Optional Life Insurance is underwritten by Alico (American Life Insurance Company). PAX Legal Protection Insurance is underwritten by Brit Insurance Limited. The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

