

Navy Retirement & Separation Resource Guide

Your Comprehensive Guide to Support Your Transition



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Section 1 - Introduction

1.1 Why I Wrote This Guide

“This is a very complicated case, Maude. You know, a lotta ins, a lotta outs, a lotta what-have-yous. And, uh, a lotta strands to keep in my head, man.” – The Dude

Transitioning out of the military can feel overwhelming, with conflicting and incomplete information scattered across multiple sources. I created this guide to simplify the process, consolidate key resources, and make retirement planning easier.

This is not a career advice manual—it’s a resource to help you navigate the administrative and logistical aspects of transitioning from military to civilian life while highlighting benefits you might be entitled to. Drawing on my experience as a recently retired Active-Duty Senior Naval Officer, I’ve included practical insights, high-level overviews of key topics, and links to essential websites, forms, and documents.

Whether you’re a fellow Naval Officer or any Service Member leaving active duty, my goal is to provide clarity and actionable information to make your transition smoother. This guide will continue to evolve and incorporate updates. You can always download the latest version for free at www.navyretirementguide.com.

1.2 Why Should You Trust This Guide?

“Yeah, well, you know, that’s just, like, your opinion, man.” – The Dude

1. **Experience:** I served 30 years as a Navy officer, retiring on January 1, 2023. Over nine months, I developed the first version of this guide based on my research and experiences. I continued to update this guide and incorporate insights from other veterans.
2. **Dedication:** This guide is not a business venture. While I briefly sold an early version on Amazon, I prioritized making it freely available to help as many service members as possible.
3. **Attention to Detail:** As a nuclear-trained officer, I’m meticulous about researching references and validating information.

1.3 How Should I Use this Guide?

“...I cannot solve your problem, sir. Only you can.” – Mr. Jeffrey Lebowski

You can read this guide from cover to cover, but it is meant to be a ready reference. Periodically review sections during your transition and ensure you are on track with the checklist. It's organized into two major areas: Preparation for retirement and post-retirement.

Remember, your decisions – especially financial ones like the Survivors Benefits Plan and healthcare – depend on your unique situation on your situation. Beware of those who have the one size fits all solution.

1.4 What if I Find Errors or Disagree with the Contents?

“New shit has come to light.” – The Dude

If you identify errors or have suggestions, please reach out to me at pek@fastmail.com. I strive to update this guide every six months, but I also make real-time changes as needed (e.g., NAVADMIN SkillBridge policy change).

NOTE: *I use the terms retirement, separation, and transition throughout this guide. I attempt to clarify when the guidance is specific to retirement or separation.*

Section 2 – Retirement Planning Timeline

The timeline below focuses on the mandatory administrative actions that need to be done during your transition. I also included some key dates for optional items to enhance your transition, such as enrollment in IVMF O2O and ACP in the timeline. John Cordle also provides an excellent timeline in his book, [*Broadside Cartoons presents One Stop Transition Planner: Transition Guide for All Military Personnel*](#), which includes additional items for consideration. You should also consider the timing of your retirement date. Colonel Douglas Fowler wrote a research paper, [*The COLA Trap: Picking the Wrong Retirement Date Could Cost You Thousands*](#), while attending the Air War College that discusses the implications of your retirement date on cost of living adjustments.

2.1 Events Keyed to Your Retirement Date

>12 Months Prior

- ☐ Submit your retirement request via NSIPS.
***MY THOUGHT:** Even if you are approaching high-year tenure, submit your request and don't wait for NPC to initiate the paperwork.*
- ☐ Attend initial pre-separation counseling.
- ☐ Register for and attend the Transition Assistance Program (TAP) Class.
- ☐ Establish access to [myPay](#) and [DS Logon](#) with a username and password.
***MY THOUGHT:** Although you might have a CAC after you retire (e.g., government employee), most won't. Ensure you have access without the need for a CAC after you retire.*
- ☐ Conduct a self-assessment of your medical history and ensure any issues are in your medical record – having it documented in your record is essential.
***MY THOUGHT:** Seek medical treatment while you are still on active duty. If you plan to work after separation/retirement, you will have more flexibility for rehabilitation, procedures, and recovery while still on active duty.*
- ☐ Check eligibility and register in the [Airborne Hazards and Open Burn Pit Registry](#).
- ☐ Review your record in NSIPS – this is the source used for DD 214 generation. Anything missing will need to be added manually. Submitting these documents in Salesforce <https://navynpc.my.salesforce.mil/> 7.1
- ☐ to update your record. Contact your Command CPPA for assistance. Use the Awards memo to provide proof of all awards for inclusion on your DD Form 214. (See [Appendix B](#) for additional info)
***MY EXPERIENCE:** Keep your award memo and supporting document until you have verified the awards on your finalized DD Form 214.*

6-12 Months Prior

- ☐ If executing a post-retirement move, schedule Household Goods Transportation Counseling.
- ☐ Research potential life insurance options.

MY THOUGHT: *Don't wait until you have started the process of documenting your health status to support your VA claim. That health information will be disclosable to your potential insurance company – and your rates will likely be higher.*

- ☐ Keep track of your medical expenses.

MY THOUGHT: *Part of my benefits package was a Flexible Spending Account (FSA). One of the challenges I faced was determining how much to withhold from my paycheck the first year. Had I kept track of my healthcare-related spending I would have been more confident in the amount to withhold. Although a great benefit, you risk losing unspent money – knowing your typical healthcare costs is a definite plus.*

- ☐ Submit [DD Form 2870](#) to the facility that maintains your medical and dental records to obtain a copy of your medical record. DoD Instruction 6040.45 reiterates that the DoD Health Records are the property of the U.S. Government, not the beneficiary. The patient has the right to a copy of all information. The medical facility may provide a CD and/or link to an electronic copy via the DoD Safe website.

MY EXPERIENCE: *I was able to transfer the electronic copy to my work address using OneDrive, then print the files for review. The email with the link to the medical record cannot be sent to a DoD email address.*

- ☐ Contact [Syracuse University](#) (IVMF) 7-8 months before separation to begin using their services and identify a certification to pursue (e.g., PMP) starting at the 6-month mark.
- ☐ Submit your Separation Questionnaire (DD 2656) and amplifying documents to your command for submission into Salesforce. Contact your Command CPPA for assistance.

6 Months Prior

- ☐ Schedule your Separation History and Physical Examination (SHPE). This exam is supposed to be conducted between 90 and 180 days before your retirement date or the start of terminal leave.
- ☐ Eligibility begins if you intend to submit a pre-retirement VA Disability Claim using the BDD Program.

4-6 Months Prior

- ☐ Schedule your exit dental exam (the exam should be performed within 90 days of retirement).
- ☐ Determine how much leave you will take and/or sell back.
- ☐ Provide Separation Leave Papers to PSD/TSC.

- ☐ Consider talking to your physician to schedule a sleep study.

3 Months Prior

- ☐ 90 days marks the end of eligibility to submit a pre-retirement VA Disability Claim using the BDD Program.
- ☐ Complete the TAP Capstone event (this may be completed earlier).
- ☐ Obtain a Veteran's Preference Letter from [eBenefits](#) if you intend to seek a government job.
- ☐ Complete dental cleaning (DD Form 214 BLK 17 should be checked if a dental visit was performed within 90 days of retirement).
- ☐ Schedule and conduct eye appointments. If applicable, get updated glass and contact lens prescriptions. Order regular glasses and reading glasses if applicable.
- ☐ See your Agency Program Coordinator to close out your government travel card.
- ☐ Because it is worth repeating - verify you have set up a username and password to access your [DFAS \(myPay\) Account](#) (your retired ID is not a CAC; also update your security questions to retrieve your password reset and contact email).
- ☐ If you haven't done so already, ensure you establish accounts with the following secure login partners – some of these will support access to multiple websites you will need to access after retirement:
 - ☐ Login.gov (VA)
 - ☐ Id.me
 - ☐ [DoD Self-Service Logon \(DS Logon\)](#)
 - ☐ [milConnect \(Defense Manpower Data Center\)](#)
- ☐ Begin applying for jobs.
MY EXPERIENCE: *Most employers prefer to talk seriously to job candidates who can start within 90 days.*
- ☐ Finalize household goods move.
- ☐ Use [NPPSC 1800/1](#), NPPSC Fleet Reserve/Retirement Checklist to assist in your final preparations.

60 Days Prior

- ☐ If you submitted a complete separation package on time (120 days prior to separation), the DD 214 should be available for review and electronic signature in NSIPS.

30 Days Prior

- ☐ Download your files from your Navy Personnel Command website. You will not have access to these files once you turn your CAC in.
- ☐ Make an ID card appointment for you and your dependents using the [ID Card Office Online](#) or in person. This appointment does not need to occur on your retirement day; however, your status in DEERS will not change until you obtain your retired ID.

- ☐ Obtain an electronic copy of any additional Dental and Medical Records that were generated after your last records pull.
- ☐ Eligibility begins to enroll for eye and/or dental coverage through [BENEFEDS](#).

2 Weeks Prior

- ☐ If filing a post-discharge VA Claim, contact a VSO to develop a plan for completing your VA claim.
- ☐ Order any prescriptions for medications you may need if you will not be using a Military Pharmacy to fill your prescription post-retirement.
NOTE: *Your Active Duty copayment is \$0 using all available TRICARE pharmacy options; however, when you retire only the Military Pharmacy option is \$0. You will need to pay if you use the TRICARE Pharmacy or retail options.*

Post Retirement

- ☐ Obtain your retirement ID (U.S. DoD/Uniform Services Sponsor Identification and Privilege Card) and turn in your CAC.
NOTE: *This will result in an update to DEERS; you will be automatically disenrolled from TRICARE. Don't panic – read the next step.*
- ☐ Sign up for TRICARE via the [website](#), phone (East 1.800.444.5445, West 1.844.866.9378), or Mail.
REMINDER: *After DEERS is updated to reflect your retirement status, you have 90 days from your retirement date to enroll and not have a break in coverage. If you don't enroll within 12 months of retirement you will need to wait until the next TRICARE open season or for a Qualifying Life Event.*
- ☐ **Reminder:** *SGLI and FGLI coverage will continue for 120 days after retirement.*
- ☐ Contact your new PCM and schedule your annual physical. This is especially important if you had any referrals on active duty because all active referrals are cancelled effective the day you retire; you will need to see your civilian doctor for new referrals.
MY EXPERIENCE: *Although TRICARE showed I was registered with my new PCM, nine months later when I attempted to make my annual exam appointment, I discovered that although indicated as my PCM in TRICARE, the PCM was not taking new patients. This resulted in a delay finding a new PCM and scheduling an appointment.*
- ☐ Register for [VA Health Care](#) if you are eligible.
- ☐ Create a Premium My [HealtheVet](#) account.
- ☐ Submit your disability claim with your local VSO if not filed pre-separation (See [Section 5.4](#) for additional info).
- ☐ If eligible, register with the [VA Burial Pre-need program](#).
- ☐ Apply for a [Veteran ID Card \(VIC\)](#), [Veteran's Health Identification Card \(VHIC\)](#), or print Proof of Insurance.

- ☐ If you didn't have a dental visit within 90 days prior to separation (as evidenced by no checkmark in DD Form 214 BLK 17) you are eligible for a free evaluation and treatment within 180 days of your separation.
- ☐ Active Duty dental coverage will end on the last day of your retirement month.
- ☐ Consider donating your old uniforms to a Sea Cadet unit near you www.seacadets.org.

2.2 Events Keyed to Other Milestones (Not to Your Retirement Date)

60 Days Before PTDY/Terminal Leave

- ☐ Provide PTDY Orders/Approved Request (Job and House Hunting) to MILPERS.
- ☐ Submit the following documents¹:
 - ☐ DD Form 2586, [Verification of Military Experience and Training \(VMET\)](#)
 - ☐ [Joint Service Transcript \(JST\)](#)
 - ☐ [DD Form 2656](#)
 - Retired Pay Information
 - Lump Sum Election
 - Survivor Benefit Plan
- ☐ [DD Form 2558](#), if you have allotments that need to be stopped
- ☐ [DD eForm 2648](#), CAPSTONE completion required
- ☐ [NPPSC 1900/1](#), NPPSC Separations Questionnaire
- ☐ Copy of approved leave chit from NSIPs.
- ☐ Copy of Permissive TDY orders (20 days max).
- ☐ Completed Command Check-out Sheet.

30 Days Before PTDY/Terminal Leave

- ☐ Verify draft DD Form 214 in NSIPS.
- ☐ Ensure you have contact information with your supporting admin (and they have yours) in the event there are any issues with your separation during terminal leave.

Before Employment

- ☐ Submit [DD Form 2945](#) to receive a "Letter of Opinion", "30-Day Letter", or "Safe Harbor Letter" from Legal regarding post-service employment restrictions. This is not always required – consult with your JAG to determine if necessary.

¹ Requirement delineated at the U.S. Naval War College – your command requirements may differ

Section 3 - Transition Preparations

3.1 Organizations and Resources for Transition Support

Note: \$ Indicates that access to all/some resources may require payment

3.1.1 Apprenticeship Certification Training (ACT) Now Education

Their website summarizes what they are about, “The resource for your free resources for our military community.” In addition to their role as a directory of services, they provide free access to Coursera (including some certifications), Intuit bookkeeping certification, CompTIA Security+ Exam Voucher, and Splunk. There is also a way to get a free Master’s Degree in Management and Financial Planning; however, there is a quota.

<https://www.actnoweducation.com>

3.1.2 American Corporate Partners (ACP)

This organization matches you up with a corporate mentor based on your intended career path. The program lasts one year and involves monthly interaction with your mentor. It is the responsibility of the service member to drive the agenda for these meetings. If you and your mentor aren’t a perfect fit, you can talk to ACP and make a change. In addition, ACP provides a Women’s Veteran Mentoring Program, Advisor.net online Q&A community, and an Active Duty Spouse Program.

<https://www.acp-usa.org/>

3.1.3 Blue Water Advisors (\$)

This company hosts a career progression cohort as well as conducts a one-day career progression seminar. The sessions take place in Norfolk, VA. They also provide several resources, including Videos on tailoring LinkedIn, interview preparation files, resume guidance, negotiating compensation, and links for 30 minutes of various mentoring sessions (e.g., financial, SBP). *I did not attend this; however, it received excellent reviews from colleagues who attended and interacted with BWA.*

<https://www.bluewater-advisors.com/copy-of-event-scheduling>

3.1.4 Candorful

They connect veterans and transitioning service members with experienced interview coaches to provide a series of three mock interviews. Each session includes immediate verbal feedback as well as written feedback. Service members will use the portal to select a coach for each interview. Additional mock interviews are available; a donation is requested in return for these additional interviews.

candorful.org

3.1.5 Commit Foundation

COMMIT seeks to provide high touch transition support that becomes the standard nationwide so veterans in all communities can access services helping them identify their passions, build strong networks, and leverage their skills in civilian careers.

<https://www.commitfoundation.org/>

3.1.6 DoD SkillBridge Program

Transitioning personnel are eligible to participate beginning 6 months before retirement with command approval. The website is wonky and not the way to find a SkillBridge opportunity – LinkedIn is an efficient way to find opportunities. See Section 3 for additional information.

<https://skillbridge.osd.mil/>

3.1.7 Easterseals Veteran Staffing Network (VSN)

A non-profit staffing agency that connects employers to military talent and assists veterans and their spouses to find meaningful jobs. They provide online training and one-on-one personal career coaching to help translate military experience to the civilian workforce, create a career development plan, develop a resume, target potential employers, develop a networking strategy and work on your interview skills. Additionally, they provide Tuesday Talks online to provide additional information (e.g., LinkedIn, Networking, Personal Branding).

<https://www.veteranstaffingnetwork.org/>

3.1.8 FourBlock

A non-profit organization dedicated to supporting transitioning service members to find meaningful civilian careers. Personnel enroll in a 10-week course (1 session per week) that includes presentations by a different corporate partner and a topic to support transition (e.g., networking, resumes). These sessions provide the opportunity to interact with FourBlock coaches, corporate representatives, and fellow transitioning service members. You will also be assigned a coach for one-on-one sessions – interaction tailored based on your need.

<https://fourblock.org/>

3.1.9 Hiring Our Heroes

This organization is affiliated with the U.S. Chamber of Commerce Foundation with a focus to connect the military community with meaningful employment opportunities. The three focus areas are fellowship programs (internship programs and industry-focused programs), hiring events (in-person and virtual), and education & networking. In addition, there are resources for military spouses and a job board.

<https://www.hiringourheroes.org/>

3.1.10 LinkedIn

Military personnel preparing to separate are eligible for 1-year of free LinkedIn Premium access <https://socialimpact.linkedin.com/programs/veterans/premiumform>. LinkedIn provides an excellent platform to network, research future careers, and access training (e.g., PMP,

Interview Preparations, Drafting a Resume). If you are new to LinkedIn, I recommend starting by following these people and groups:

- Michael Quinn – LINKEDIN Guidance, Transition, Job Search
- Tyrone Hewitt – Transition
- VET S.O.S. Podcast
- Veteran Mentor Network

3.1.11 Military Officer's Association of America (MOAA) (\$)

MOAA is an independent, nonprofit, politically nonpartisan organization that advocates for military personnel matters. MOAA provides transition assistance resources (e.g., resume review; webinars (some free), health and TRICARE information). MOAA membership is required for full access to resources.

https://www.moaa.org/?utm_source=landingpg&utm_medium=logotop&utm_campaign=Joinmoaa

3.1.12 Navy Credentialing Opportunities On-Line (NAVY COOL)

Navy COOL helps Navy service members find information on certifications and licenses related to their military occupations for use in their upcoming civilian careers. Eligible members can register for funding to take credential exams, re-certifications, and maintenance fees. The program has a limited budget and is first-come, first-served basis. In 2022 Officer funding was put on hold in May. You must have a minimum of 2 months of service remaining at the time you will take the certification exam.

<https://www.cool.osd.mil/usn/index.html>

3.1.13 Ruehlin Associates (\$)

Executive-level Career Transition Seminar. Each warfare community has a lead to schedule/fund (e.g., 1110s via CNSL N1). The 5-day event is held in Norfolk or Pax River. Contact Ruehlin directly if you can't find your community lead. Some communities will pay the Ruehlin fees, some will also pay for travel/lodging.

<https://www.ruehlinassociates.com/>

3.1.14 Syracuse University D'Aniello Institute for Veterans & Military Families (IVMF) Onward to Opportunity (O2O) Program

Career skills program, to include career training, professional certifications (e.g., PMP, Six Sigma), and employment services support. You can access services starting 6 months before your approved retirement date. There is an application process that will require a link to your LinkedIn profile, non-military email address, VA Service letter, or DD Form 214. Other resources include research analytics and information on entrepreneurship, community service, and higher education.

You will have 6 months to complete your selected curriculum and take your certification exam. After the 6 months, you will be ineligible to join a future cohort since this is a grant-funded program, and each participant is only allowed to join one cohort and utilize one Learning

Management System (LMS) license. You will still have access to your originally assigned course and digital library for a year following enrollment.

<https://ivmf.syracuse.edu/>

MY EXPERIENCE: *I accessed the website and completed the application at the start of July (once I was within 6 months of retirement) and was informed that I would be part of the September cohort. I was able to engage with my faculty liaison and they adjusted my start date to the August cohort. Lesson learned, if you want to begin at 6 months out, then get in contact with them at 7 or 8 months out. I completed the required Six Sigma Green Belt coursework in September and took (and successfully passed) my certification exam in October.*

3.1.15 USO Transition Program

Provides professional development services in preparation for transition. USO transition specialists will assist to develop a personalized action plan. This program provides information regarding education, employment, financial readiness, mentorship, and veterans' benefits.

One-on-one personalized support is available as well as online resources and webinars.

<https://www.uso.org/programs/uso-transition-program>

3.1.16 VETS2INDUSTRY

Initially founded as a free resource library to provide access to Veteran Service Organizations, as well as other military resources and benefits. This organization grew to also provide online networking events and a place for recruiters and transitioning military (and spouses) to connect to explore career opportunities. Recently, they also added the ability to create a free candidate profile and upload your resume to your profile.

<https://vets2industry.org/about-v2i/>

3.1.17 Vets2PM (\$)

Provides courses to support earning several professional certifications (e.g., PMP, Cyber Professional, aPHR). After signing up, you will also receive some free resources and a collection of good information. A subscription is required for some items.

<https://vets2pm.com/>

3.1.18 50 Strong

Provides online networking events in addition to training sessions (e.g., networking, career prep). Additionally, the organization works to connect service members to SkillBridge opportunities. Employers participating in this network displayed strong follow-up and involvement. They also have a presence on LinkedIn.

<https://www.50-strong.us/>

3.2 DoD SkillBridge Program

The SkillBridge program provides an opportunity for service members to gain valuable civilian work experience through specific industry training, apprenticeships, or internships during the

last 180 days of service. Refer to the DoD SkillBridge website for additional details on the program: <https://skillbridge.osd.mil/resources.htm>.

3.2.1 Program Requirements

3.2.1.1 Navy

- [NAVADMIN 064/23, SkillBridge Employment Skills Training Guidance Update](#)
- [NAVADMIN 160/22, SkillBridge Employment Skills Training Guidance](#)
- [DoDI 1322.29](#)

Any Sailor or Officer must register and apply for SkillBridge approval via <https://myeducation.netc.navy.mil>. This site can be accessed using a CAC or DEERS Information (DoD EDI or SSN).

The maximum time one can participate in SkillBridge prior to separation is limited by paygrade as follows:

PAYGRADE	TIME LIMIT (DAYS)
E1 – E5	180
E6 – O4	120
O5 – O10	90

O5 and above are not permitted to participate in SkillBridge if their billet would be gapped. Additionally, OPNAV N13 approval is required.

Any Officer seeking to participate in SkillBridge must have completed their minimum service requirement for commissioning and if they accepted a retention bonus, the period of the service obligation must be complete.

Any member who received service-funded education (including Tuition Assistance), is not permitted to begin a SkillBridge opportunity until all obligated service for that education is complete.

DON Initial and Annual Ethics Training (DON-679353) must be completed within 12 months of the SkillBridge start date.

3.2.1.2 US Marine Corps

- [NAVMC 1700.2B](#)

3.2.2 How to Find an Opportunity

3.2.2.1 SkillBridge Website

<https://skillbridge.osd.mil/locations.htm>

You will inevitably do a google search and find this SkillBridge page. If you are trying to find a SkillBridge opportunity, this is not the spot for one-stop shopping. Although there are over 1600 approved programs on this page, it does not include all opportunities and locations. The best use for this page is to find out if the companies you are interested in are associated with SkillBridge and find the email address for each company's point of contact. This email address provides a path for you to reach out and start a conversation about potential opportunities.

3.2.2.2 LinkedIn

<https://www.linkedin.com>

Search "DoD SkillBridge" on LinkedIn Jobs. You can combine this with a location and/or company name. Every opportunity isn't listed here, but it is worth your time and effort to do this search. Consider following Dave Schantz on LinkedIn for additional insight into SkillBridge.

NOTE: *Network and find someone inside the company first! Just like with your job hunt, you need to spend time networking and learning about the company you are applying to. Having someone on the inside who recognizes your name or who can provide a referral is important.*

3.2.2.3 The SkillBridge Experience

NOTE: *I applied for and conducted my SkillBridge internship prior to implementation of NAVADMIN 064/023.*

The following is based on my experience as well as feedback I received talking with shipmates who also participated in the SkillBridge program. Don't be discouraged because there are many opportunities and people out there that want to help.

I started my SkillBridge journey at the SkillBridge website and was very disappointed to find limited opportunities listed for Rhode Island. After seeing posts from Dave Schantz on LinkedIn, I changed my approach.

I recommend performing a search using LinkedIn. Select the Jobs field in LinkedIn and in the Search by title, skill, or company data field, type in SkillBridge. When the city, state, or zip code data field appears, type in the city or state you are interested in. This should result in numerous SkillBridge listings. You can then use the company filter to easily view the companies. You can also type in #SkillBridge in the search box which will reveal additional resources and leads.

I also recommend using the DoD SkillBridge website to find the SkillBridge point of contact for each company you are interested in. I then searched LinkedIn using that person's name to message them and inquire about potential SkillBridge opportunities in my area.

Although most companies have one or more people who are designated the SkillBridge leads, they might not have visibility on all SkillBridge opportunities within the organization. In my case, I contacted the organization's SkillBridge point of contact and that person had me submit an online application which included uploading a resume. Following that, I waited several weeks with no response. I then decided to reach out to my LinkedIn contacts who worked at

the company. Within a few days, I conducted a Zoom call and was subsequently offered a SkillBridge opportunity.

The company representatives that I talked to were very upfront that they were interested in my skill set, but they did not currently have an open position for me. Throughout my three months at the company, everyone was very supportive and explored many options to keep me there. Unfortunately, in my case, the open positions in the company were too far for me to commute to (I had already decided I was not going to move so that my four kids would not have to move during High School). The company officials also attempted to make a new position for me to fill; however, the timing didn't work in my favor as the company went through a temporary hiring freeze and an internal reorganization.

Many of the people I have talked to expressed that although a job was not guaranteed, most opportunities had a clear path to a job at that company if the SkillBridge experience was positive. After talking to people, I identified three groups of internships.

The first group are personnel who are matched up with a specific job opportunity. In these cases, personnel were recruited with the intent to hire them into a specific position if the candidate demonstrated a good fit. I talked to several personnel who spent 2-6 months learning a specific role and then getting hired to continue in that role.

The second group are personnel who are not matched with a specific job but are assigned to a specific type of work (e.g., project management). These cases allowed the candidates to be exposed to multiple job roles within an area of expertise. This also allowed multiple groups within the company to interact with the candidate and facilitated conversations and relationships to develop. Many of these opportunities resulted in the candidate finding a job with the company.

The third group are personnel who are brought into a company although there isn't a specific open position that matches their desired job. In this case, the company allowed the candidate to explore various career opportunities and learn about day-to-day activities at a civilian company. This case was my SkillBridge experience. The company that recruited me was very clear up front that they did not have a job opening in the area of work I was looking at. The company provided me with excellent opportunities to interact with various groups at the company to help me understand their corporate culture and understand day-to-day operations. This was a great opportunity to step away from the Navy and immerse me in a civilian work environment. Additionally, the time allowed me to continue to network outside the company.

The most important thing I learned during this internship was an understanding of how a public company functions. I didn't fully appreciate the difference between a public and private company when I read *From CO to CEO: A Practical Guide for Transitioning from Military to Industry Leadership*.

Section 4 – Separation History and Physical Exam (SHPE)

4.1 Overview

Don't confuse this visit with a regular visit or the VA Claim appointment. The primary purpose of the SHPE is to ensure the service member does not have any medical condition that might constitute a disability that should be processed by the Physical Evaluation Board. The SHPE was not a hands-on medical assessment, rather it was a paperwork review that involved discussions with the physician. Although this is not your VA Claim appointment, it is a good opportunity to take time to honestly evaluate your health and ensure that you complete the required forms and declare any issues you have.

4.2 Preparation

I was directed to complete the applicable portions of the following forms before arriving for my SHPE appointment:

- A locally prepared form that acknowledged that I read the Manual of the Medical Department, [NAVMED P-117](#), Articles 15-20 and 15-21
- [NPPSC 1900/1](#), NPPSC Separations Questionnaire
- [DD Form 2697](#), Report of Medical Assessment
- [DD Form 2807-1](#), Report of Medical History
- [DD Form 2808](#), Report of Medical Examination

4.2 Key References

4.2.1 [NAVMED P-117](#)

Article 15-20 (Separation from Active Duty) and Article 15-21 (Retirement from Active Duty) delineates the following requirements:

- Separation examinations and evaluations shall be performed within 180 days of the last day of active duty.
- A DoD-performed physical exam may be accepted if performed 90 days and 12 months before scheduled separation; however, a medical assessment must be completed no more than 30 days prior to separation from active duty.
- The following are required to be completed as part of the separation evaluation:
 - DD Form 2807-1 reviewed by the examiner.
 - Physical examination documented on DD Form 2808.
 - Determination by the examiner if the service member is physically qualified for separation.

- All service members who will be over the age of 35 at their effective date of separation shall be offered to screen for Hepatitis C antibodies; NAVMED 6230/1 must be completed if testing is requested.
- A mental health assessment completed within 180 days of separation.
- The completed DD Form 2807-1 and 2808, the results of the Hepatitis C test (if done), and mental health assessment will be uploaded into the member's electronic medical record.

4.2.2 [DoD Instruction 6040.46](#)

This directs all active-duty members to complete the SHPE before retirement/separation from active duty and the examiner to record the exam results on DD Form 2808. It also provides timeline requirements for the completion of the SHPE.

Section 5 - Veteran's Affairs Disability Claim and Benefits

5.1 What is a Service-Connected Disability

A “service-connected disability” is a disease or injury resulting in a disability, based on all the evidence, which was incurred in the line of duty during military service (without regard to whether it was during combat or a period of war). If the disabling condition was preexisting, then a service-connected disability considers if it was aggravated during service.

5.2 Establishing if a Disability is Service Connected

5.2.1 Direct Service Connection

Facts, shown by evidence, establish that a particular injury or disease resulting in a disability was incurred while in service in the Armed Forces.

5.2.2 Aggravation During Service

Preexisting injury or disease is considered to have been aggravated while in service in the Armed Forces.

5.2.3 Proximity

Disability is proximately due to, or the result of, a service-connected disease or injury considered to be service-connected. An example would be a veteran developing cardiovascular disease due to a service-connected amputation of a lower limb.

5.2.4 Caused by Medical Care Provided by the VA

Disability caused by VA-provided medical care or vocational rehabilitation is treated as if it were service-connected.

5.2.5 Application of Statutory Presumptions

Certain diseases as established by law or regulation are considered to have been incurred in or aggravated by service in the Armed Forces, even without evidence of such disease during the period of service.

5.3 When Can I Submit a Claim?

5.3.1 Pre-Discharge Claim

5.3.1.1 Benefits Delivery at Discharge (BDD) Program

- File 90-180 days before you leave the military.

- VA health exam administered while on active duty.
- Expedited VA decision 30-45 days after separation and receipt of DD Form 214.

5.3.1.2 Fully Developed Claim (FDC)

- <90 days remaining on active duty.
- Submit evidence along with your claim.
- Expedited processing compared to Standard Claim.

5.3.1.3 Standard Claim

- Not required to submit supporting evidence.
- Significantly increased processing time.

5.3.2 Post-Discharge Claim

5.3.2.1 Fully Developed Claim (FDC)

- Up to one year from separation to complete.
- Submit evidence to support your medical claim.
- Expedited processing compared to Standard Claim.

5.3.2.2 Standard Claim

- Not required to submit supporting evidence.
- Significantly increased processing time.

MY OPINION: *The VA is recommending personnel submit a BDD claim as the preferred claim type. Some VSOs will not assist to file a BDD claim. I elected to use my local AMVETS VSO who wanted to wait until after I separated to begin meeting and file my claim.*

CONSIDERATIONS: *If you submit your claim within 1 year of retirement, any benefits will be paid from your retirement date. Another consideration is that when you apply for a job you will be asked if you are disabled; if you receive a VA disability rating, then you should report to your future employer that you are disabled. Depending on what you do post-retirement, you will likely need to take some time off to attend your VA compensation and pension exam appointments. What happens is you need to appeal your claim – some VSOs will not assist if you didn't use them to file your claim.*

5.4 How Do I Apply?

5.4.1 Do it Yourself (Online or by Mail)

MY OPINION: *You don't have experience submitting a VA claim, so don't do this yourself. Leverage the expertise of a VSO. I'm not including the do it yourself link – if you want to pursue this method, best of luck. I met many people in the VSO waiting room who had done it themselves but were now appealing and needed a VSO. Many VSOs won't assist if you filed the initial claim yourself.*

5.4.2 Work with a Veteran Service Organization (VSO)

The following site can be used to find a VSO to assist you

<https://www.ebenefits.va.gov/ebenefits/vso-search>

MY OPINION: Use the experts at a VSO of your choice – don’t file by yourself and don’t waste your money finding someone who will charge you (now or perhaps when you get receive your claim).

MY EXPERIENCE: During visits to my VSO, I talked to several people who recently separated and had decided to submit a BDD without assistance. Obviously, they weren’t there trying to get help because everything went well. Although I know several people who self-filed a claim and were happy with the result, I experienced more who regretted it. I am sure there are people out there with a bad VSO experience, but I haven’t met anyone who stated that.

5.4.3 Work With a Private Organization

Caution if this is the route you take. It is unlawful for any person or organization to charge a fee to assist in the preparation of a VA claim unless the VA has made its initial decision on the claim. Many of these organizations advertise and claim, “No Fee Until We Win”.

5.5 Assessing Your Health to Prepare to File Your Claim

- Submit [DD Form 2870](#) to obtain a copy of your medical records.
- Obtain copies of medical referrals that might not be in your military medical record.
- Use [DD Form 2807-1](#) Report of Medical History to conduct a self-assessment to determine your health issues. After you obtain your medical records, use DD Form 2807-1 to assist while you review your medical records.

MY THOUGHT: Complete the self-assessment and then revisit the list occasionally over a few weeks. Consider having your spouse and close family members review the checklist – they might have a different perspective that reveals additional issues you may down-play.

MY EXPERIENCE: Until one of my kids noted that I was often breathing loudly I hadn’t considered putting that on my claim – that observation made a big difference in my final claim results.

- If you identify medical issues that weren’t documented in your medical record, make an appointment with your primary care physician to get them documented.
- Review [38 CFR Chapter I Part 4 Subpart B](#) to familiarize yourself with the conditions associated with various disability ratings.

5.6 Paperwork to File Your Claim

5.6.1 VA Forms

FORM NR	TITLE	NOTES
21-526 EZ	Application for Disability Compensation and Related Compensation Benefits	Basic application
21-22	Appointment of Veterans Service Organization as Claimant's Representative	Needed to appoint a VSO
21-686c	Application Request to Add and/or Remove Dependents	Support submitting a claim for additional benefits based on number of your dependents
21-674	School Attendance Report	If claiming benefits for a Veteran's child who is ≥ 18 , < 23 and attending school
21-4142	Authorization to Disclose Information to the Department of Veterans Affairs	Grants the VA permission to obtain your personal information from a non-VA source (e.g., Private Dr. or Hospital)

5.6.2 Additional Paperwork

- Copy of all medical records, including referrals. Dental records might not be necessary if you don't have any potential dental claim. Talk to your VSO and determine if they prefer digital or paper copies.
- Previous DD Form 214s if applicable.
- Current DD Form 214. Provide a Memorandum of Service if you don't have your DD Form 214 yet.
- DD Form 2807-1/Separation Physical (Complete blocks 1-29 if the physical has not been completed)
- If applicable:
 - ☐ Marriage Certificate (current spouse)
 - ☐ Birth Certificates (spouse and dependent children)
 - ☐ Divorce Decree(s)
 - ☐ Social Security Cards (spouse and dependent children)

NOTE: The VA announced that starting 1 April 2023 transitioning service members applying for VA disability compensation under the Benefits Delivery at Discharge (BDD) program need to submit their new VA Disability Benefits Questionnaire (VA DBQ) with the claim. You can find

additional information and the form at

https://www.benefits.va.gov/compensation/dbq_publicdbqs.asp

- The VA DBQ is Part A - Service Member Identification and Self-Assessment of DD Form 3146 is available at <https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd3146.pdf>
- Guidance to help you complete this form is located at https://www.benefits.va.gov/compensation/docs/SHA_DBQ_Part_A_Guidance.pdf
- Per the General Services Administration, CUI must be encrypted when emailed and contain CUI banner markings.

5.7 After Submitting Your Claim

5.7.1 Timeline

A VA representative should contact you within 90 days of your claim submission. Upon submitting your claim, you will receive a confirmation number to help track the status of your claim. After submission, the following are the different status updates you should receive:

- Claim Received – VA acknowledges receipt of your claim.
- Initial Review – Reviewing claim.
- Evidence Gathering, Review, and Decision – Ask for evidence from the member, healthcare provider, or government agencies; review the evidence, and decide.
- Preparation for Notification – Preparing to mail your claim decision packet.
- Claim Complete – Notification via U.S. mail that includes the details of the claim decision.

MY EXPERIENCE: *I submitted my claim through the VSO on 22 Feb 2023 and received my first VA payment on 1 Sep 2023. The following was my timeline (days/weeks reflects the time since I submitted my claim):*

- | | |
|----------------|--|
| <i>2 days</i> | <i>VA website updated to “Claim Receive”. The website also listed all my claims and noted that AMVETS was representing me. I discovered the VA iPhone App and switched to monitoring that.</i> |
| <i>2 weeks</i> | <i>Status updated to “Initial Review”.</i> |
| <i>3 weeks</i> | <i>Status updated to “Evidence Gathering, Review, and Decision”. A notification also stated, “VA Development Letter Sent.” I never received this letter, nor was a letter posted on the VA website.</i> |
| <i>7 weeks</i> | <i>I received an email from the VA that informed me that a contract examiner was assigned to conduct my compensation and pension exams. The email stated, “in the coming days, you will receive a phone call from VES...It is important not to</i> |

miss your scheduled exam, so please confirm the date, time, and location of your appointment.”

- 8 weeks I received an email from VES that informed me I had an online compensation and pension exam scheduled. The next day I received a phone call from VES to confirm the emailed appointment date and time. Additionally, the VES representative informed me I had 2 additional appointments scheduled.*
- 9 weeks I received a letter with the date and location of my 2nd appointment.*
- 10 weeks In-Person Exam 1 – Audiologist
Online Virtual Exam - General*
- 11 weeks In-Person Exam 2 – Spirometry*
- 12 weeks In-Person Exam 3 - General Exam*
- 21 weeks In-Person Exam 4 – X-ray
In-Person Exam 5 – Spirometry (re-do)*
- 25 weeks My VSO emailed to tell me my claim was complete, and he provided my combined and individual disability ratings. I then opened the VA App where my status was updated to “Claim Complete”, and the disability rating area was populated. I also went to the VA letters and documents area to generate my benefit summary and service verification letter. This summary includes if this rating is considered permanent and any monthly award amount.*
- 26 weeks Within a week of receiving my initial notification, I received a comprehensive package of information from the VA to explain their claims decisions and provide a summary of benefits.*
- 28 weeks Received first VA benefits deposit on the 1st of the month; this did not include backpay.*
- 34 weeks Received backpay to cover the period from when I retired (1 Jan) to the date of my first VA payment (31 Aug)*

5.7.2 Compensation and Pension (C&P) Exam

5.7.2.1 Basics

The VA will contact you to schedule and conduct a C&P exam (these could be in-person, a telehealth exam, or both). You will require a minimum of one visit for a claim. Additional visits will be needed for mental, dental, eye, ear, and traumatic brain injury claims.

5.6.2.2 Travel Reimbursement

If an in-person exam is scheduled, the VA will attempt to find a provider within 100 miles of your residence. You will be reimbursed (mileage, tolls, and parking) for travel to and from the

exam unless you are still on active duty. As of 1 January 2025, the reimbursement rate was \$0.415/mile and distance was calculated using Bing Maps from your home to the authorized facility via the fastest and shortest route. You should receive the reimbursement check in the mail a few weeks after the appointment.

NOTE: *Don't confuse the intent of the various types of medical appointments:*

- **Normal Physician Visit:** *Your goal is to meet with your physician to communicate your health problems and seek to resolve those issues.*
- **SHPE:** *Conducted to ensure the service member does not have any medical condition that might constitute a disability that should be processed by the Physical Evaluation Board.*
- **C&P Exam:** *Assist in determining if you have a service-connected disability and rating that disability. This visit is not about treating your medical needs. This is not the time to discover new ailments and position to get the big claim, but this is also not the time to be a hero. You need to relate your typical condition.*

NOTE: *Although I didn't do either of these things, I received the following recommendation from several people:*

- *Record the C&P exam if you live in a one-party consent state to ensure shared understanding and prevent misinterpretations. If you choose to do this, the examiner has the ultimate discretion to allow recording, and if they refuse, you cannot force them. Insisting on recording could potentially impact your claim if the physician cancels the exam and reports it as a "failure to report."*
- *Develop a cheat sheet indexed by your medical record page number to provide support for claims and to identify items the physician might have missed.*

5.8 Schedule for Rating Disabilities (38 USC 1155)

The VA evaluates a disability based on a schedule of ratings (based on average impairment of earning capacity) and assigns ratings from 0% to 100% based on the severity of the disability. Ratings are assigned in 10% increments.

The following document provides the general policy for disability ratings for specific conditions <https://www.ecfr.gov/current/title-38/chapter-I/part-4>

5.9 Appealing VA Claim Decision

Appellate Rights – you can go before a court/board to defend your claims. If you submit your claim on active duty, you might be able to get JAG or VSO assistance (some VSOs will not work your claim while on active duty or get involved with an appeal for a claim they didn't file). If you submit once retired, you can get support from a Veteran's Service Organization (if they assisted in preparing the submission).

5.10 Disability Rating Math

When a veteran has more than one service-connected disability, the VA uses a formula to determine the combined rating of disability. There are two methods available to compute your overall disability rating. Either method will yield the same result.

5.10.1 Manual Computation

Sample - Assume you received the following disability rating for three service-related claims: 30%, 20%, 10%

- 30% Rating (Highest Disability Rating)
 - $(\text{Highest Disability Rating}) \times (\text{Initial Efficiency Rating}) = \text{Overall Disability Rating}$
 - $30\% \times 100 = 30\%$
- $(\text{Efficiency Rating}) - (\text{Disability Rating}) = \text{New Efficiency Rating}$
 - $100 - 30\% = 70$
- 20% Rating (Next Highest Disability Rating)
- $(\text{New Efficiency Rating}) \times (\text{Disability Rating}) = \text{Rating}$
 - $70 \times 20\% = 14\%$
- $(\text{Efficiency Rating}) - (\text{Disability Rating}) = \text{New Efficiency Rating}$
 - $70 - 14\% = 56$
- 10% Rating (Next Highest Disability Rating)
- $(\text{New Efficiency Rating}) \times (\text{Disability Rating}) = \text{Rating}$
 - $56 \times 10\% = 5.6\%$
- $(\text{Efficiency Rating}) - (\text{Disability Rating}) = \text{New Efficiency Rating}$
 - $56 - 5.6\% = 50.4$
- Round to nearest 10...50%

5.10.2 38 CFR 4.25 [Table I](#)

- Arrange disability ratings from highest to lowest.
- Select the highest disability with its corresponding value on the vertical axis and select the next highest disability value on the horizontal axis. Select the value at the intersection of the column and row.
- Use the newly calculated value to look up the corresponding value on the vertical axis and select the next highest disability value on the horizontal axis. Select the value at the intersection of the column and row.
- Repeat until all disability ratings are assessed.
- Round to the nearest 10 for your overall disability rating (5 will be rounded up).

5.11 Disability Ratings

[VA Unemployability.](#)

[Temporary Total Disability](#)

Total Disability Rating. Evaluated as 100% service connection; however, this can be reexamined to see if the condition improves.

Permanent and Total Disability. This is a rating classification used by the VA when it believes that a Veteran's condition is so severe that it will not improve. In rare situations, such as fraud, the VA could lower the rating in the future.

5.12 Significance of Service-Connected Disability Ratings

Your state might also provide additional benefits based on your disability rating.

Total Combined Disability Rating (%)	Significance
0	<ul style="list-style-type: none"> Current condition does not qualify for monthly disability compensation; however, a rating of 0% could be increased in the future if the condition worsens and possibly eligible for VA Health Care. Possibly eligible for: <ul style="list-style-type: none"> Travel Pay Reimbursement Associated with Health Care VA Dental Care VA Vision Care If enrolled in VA Health Care, assigned Priority Group 6 Eligible for Service-Disabled Veterans Life Insurance (S-DVI) or Veterans Affairs Life Insurance (VALife) [see section 10]. 10-pt Veteran Preference for Federal Jobs Burial and Plot Allowance
≥ 10	<ul style="list-style-type: none"> See Section 6.3 for Veterans Disability Compensation Rates VA Medical Care for the identified disability Vocational Readiness and Employment (if VA vocational rehabilitation counselor assesses the veteran has a serious employment handicap) If enrolled in VA Health Care, assigned Priority Group 3 Exemption from VA Loan Funding Fee Possible Veteran Readiness and Employment support if there is a serious handicap <i>RI Residents see Appendix A</i>
≥ 20	<ul style="list-style-type: none"> See Section 6.3 for Veterans Disability Compensation Rates
≥ 30	<ul style="list-style-type: none"> See Section 6.3 for Veterans Disability Compensation Rates
≥ 40	<ul style="list-style-type: none"> See Section 6.3 for Veterans Disability Compensation Rates USAJOBS Hiring Preference If enrolled in VA Health Care, assigned Priority Group 2
≥ 50	<ul style="list-style-type: none"> See Section 6.3 for Veterans Disability Compensation Rates Eligibility for Concurrent Retired and Disability Pay (CRDB) begins If enrolled in VA Health Care, assigned Priority Group 1

100	<ul style="list-style-type: none"> • See Section 6.3 for Veterans Disability Compensation Rates • Survivors' and Dependents' Educational Assistance • Dental Care • Civilian Health, and Medical Programs of the Dept of Veterans Affairs (CHAMPVA) • Specially Adapted Housing Program Veteran Benefit • Dependents Education Assistance Program (Chapter 35)
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5.13 Veteran Disability Compensation

The following are some of the award rates for 2025. There are additional rates applicable to other situations available on the [VA website](#). Veteran's Disability Compensation benefits are not automatically adjusted for annual cost-of-living increases; however, Congress generally passes legislation annually to increase the benefit using the Social Security cost-of-living adjustment (COLA).

5.14 Concurrent Receipt

This program allows eligible military retirees to recover some or all their retired pay that retirees waive when taking VA disability pay. There are two programs under concurrent receipt. If you qualify for both types of payments, you can choose only one.

5.14.1 Concurrent Retirement and Disability Pay (CRDB)

CRDB allows military retirees to receive both military retired pay and VA compensation. CRDP was phased in between 2004 and 2014. CRDB is not a tax-free entitlement.

To qualify, you must be eligible for retired pay to qualify for CRDP. You may be entitled to CRDP if you are a regular retiree (>20 years) with a VA disability rating of $\geq 50\%$.

Once the VA notifies DFAS of your qualifying VA disability rating, your CRDB will begin – no application necessary.

There are other criteria for reserve retirees and personnel retired under Temporary Early Retirement Act (TERA); however, those are beyond the scope of this guide.

<https://www.dfas.mil/RetiredMilitary/disability/crdp/>

5.14.2 Combat-Related Special Compensation (CRSC)

CRSC allows military personnel with combat-related disabilities to receive both military retired pay and VA compensation. CRSC is a tax-free entitlement.

To qualify, you must be entitled to and/or receiving military retired pay, rated VA disability $\geq 10\%$, waive your VA pay from your retired pay, and file a CRSC application with your Branch of Service. Disabilities must be considered combat-related injuries incurred as a direct result of armed conflict, hazardous duty, an instrumentality of war, or simulated war.

You must apply to your Branch of Service to receive CRSC pay.

<https://www.dfas.mil/RetiredMilitary/disability/crsc/>

5.15 Special Claims

5.15.1 Temporary Disability Rating After Surgery or Cast

If you had surgery or received other treatment at a VA hospital, approved hospital, or outpatient center for a disability related to your military service (service-connected disability), the surgery requires at least one month of recovery time, and the surgery resulted in severe issues (e.g., like being required to use a wheelchair or crutches). If you didn't have surgery, you had one or more major joints immobilized by a cast.

The benefits include health care, added compensation during recovery, and a temporary 100% disability rating (for 1-3 months).

5.15.2 Being Unable to Work (Individual Unemployability)

If you can't work because of a service-connected disability, you may qualify to receive disability compensation or benefits at the same level as a Veteran who has a 100% disability rating. To be eligible, you have:

At least one service-connected disability rated at 60% or more disabling, or two or more with one rated at 40% or more disabling and a combined rating of 70% or more.

- and -

You can't maintain substantially gainful employment because of your service-connected disability.

The benefits could include health care and compensation.

Section 6 – Financial Considerations

Disclaimer: *The information provided in this section is based on my personal experiences and research. I am not a certified financial planner or advisor. The content is intended to offer general information and insights into my own experiences with financial planning and should not be considered professional financial advice. For personalized financial planning and advice, please consult with a qualified financial professional.*

6.1 Pay

6.1.1 Final Active-Duty Paycheck

Your final active-duty paycheck might not be deposited on your last scheduled pay date. Prior to DFAS issuing your final paycheck, TSC Norfolk will audit your account 10-15 days prior to separation and the final worksheet is sent for payment within 72 hours of your final separation date. The DD 2656 must be sent to DFAS at least 45 days prior to separation/retirement. The DD 2656 can be sent directly to DFAS via the AskDFAS portal <https://corpweb1.dfas.mil/askDFAS/custCategories.action?pgModId=12>.

MY EXPERIENCE: *I received my final paycheck on the normal DFAS scheduled pay date.*

6.1.2 Retired Pay

6.1.2.1 General

Retirement pay is calculated using the Final Pay method to determine the retired pay base. Retired Base Pay = 2.5% x (number of years of service) x (average of the member's highest 36 months of basic pay). The 2.5% is prorated for partial years completed.

You should receive your first retired paycheck on the first business day of the month following your retirement date; however, that is contingent upon DFAS receiving your completed retirement package, including a signed DD Form 2656. Future payments are deposited on the first day of the month unless that day is a weekend or holiday. If so, you will be paid on the last business day of the prior month. DFAS will send you a welcome letter with a breakdown of your pay and deduction.

NOTE: *On 30 Jan, I received my DFAS letter dated 20 Jan (retired 1 Jan). Although my paperwork was submitted well in advance of my retirement (6 months in advance), DFAS had not received my SBP information or my DD Form 2894 Designation of Beneficiary Information. I was directed to submit DD Form 2894 and DD Form 2656 SBP Election Certificate. If your SBP information isn't received, DFAS will automatically enroll you in full SBP coverage – Spouse Only. There was no designated CPPA at the USNWC which contributed to my issues.*

6.1.2.2 Cost of Living Adjustment (COLA)

BLUF: COLA adjustments are posted here:

<https://militarypay.defense.gov/Pay/Retirement/cola/>

All military retirements are protected from inflation by an annual COLA based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Retired pay is adjusted each year, effective December 1st, based on the percentage increase, if any, between the current year's average third-quarter CPI-W from last year's third-quarter CPI-W. If the CPI-W decreases, retirement pay will not be adjusted. The adjustment is applied to your January payment.

$$\text{Cost of Living Adjustment (FY23)} = \frac{CPI-W_{Jul\ FY23} + CPI-W_{Aug\ FY23} + CPI-W_{Sep\ FY23}}{CPI-W_{Jul\ FY22} + CPI-W_{Aug\ FY22} + CPI-W_{Sep\ FY22}}$$

The first COLA adjustment after retirement is calculated based on when you retired. A memorandum is issued each year that indicates your COLA adjustment based on when you entered service, types of retirement (e.g., High-3, REDUX), and retirement date.

Remember that active duty pay raises will no longer affect your pay, only COLA adjustments will be applicable.

6.1.3 Sources of Compensation

There are multiple potential sources of retirement pay. The following describes each pay and explains the relationship among the different types of pay.

6.1.3.1 DoD Retirement Pay.

This is what you likely think of when someone says retired pay. This pay is funded from the DoD Military Retirement Fund (MRF). If you receive a VA Disability Rating that entitles you to compensation, your retired pay will be reduced dollar-for-dollar (referred to as the VA Waiver or VA Offset) by the amount of your VA Disability Compensation, unless you fall under CRDB or CRSC. Although overall you won't receive any additional money, you will receive the VA Disability Compensation portion tax free.

6.1.3.2 Concurrent Retirement and Disability Pay (CRDB).

Restoration of compensation for veterans who receive a VA disability rating $\geq 50\%$. If this applies to you, you will receive the entire amount of your Navy retirement pay (funded by the MRF) plus the full amount of your VA Disability Compensation (funded by the VA). This is a restoration of your regular retired pay and thus does not result in changing the taxable status of your retired pay.

6.1.3.3 Combat-Related Special Compensation (CRSC).

Compensation for veterans with a combat-related disability. To qualify you must be retired and entitled to retirement pay, and have a VA disability rating of $\geq 10\%$, and your DoD retirement

pay was reduced by the amount of your VA disability payment. In addition, you had > 20 years of service, or you were retired for medical reasons with > 30% disability rating, or you are covered under the Temporary Early Retirement Act, or you are on the Temporary or Permanent Disability Retired List. You will need to complete and submit DD Form 2860 (Claim for Combat-Related Special Compensation) – the proper address for your Service is listed on the form. CRSC is not taxable because it is designated as disability income.

6.1.3.4 VA Disability Compensation.

This is the compensation you receive based on your VA Disability Rating. This compensation is funded from the Veteran's Affairs budget. Per IRS Publication 907, this compensation is not considered as income and is not subject to Federal Tax.

6.1.4 myPay

Once you are retired you will be able to view an Electronic Retiree Account Statement (eRAS) which is equivalent to the LES you received on active duty. This statement can be viewed or downloaded from your myPay account. If you sign up for alerts, just like with your LES you will get a notification when the eRAS is posted. I have not found a schedule of eRAS postings; however, they appear to post on the same schedule as the LES. Your myPay password must be changed every 150 days.

DFAS provides a quarterly retiree newsletter at <https://www.dfas.mil/retnews>

6.1.5 Retired Pay Allotments/Taxes

Survivor Benefit Plan (SBP) premiums are deducted pre-tax.

TRICARE, FEDVIP Dental, and/or Vision plan premiums will be deducted post-tax.

Military retirement pay is not considered earned income; thus, Social Security (FICA) and Medicare payroll taxes will not be deducted.

If January 1st falls on a Saturday or Sunday, you will be paid on the last Friday in December. This means that you will receive 13 retirement payments for that year, thus your retirement income could significantly change from year to year. This occurs in 2023 and will occur again in 2028.

Your annual tax statement will be provided on IRS Form 1099-R instead of a W-2 following retirement.

6.1.6 Tax Considerations After Active Duty

NOTE: My retirement date of 1 Jan made it a little cleaner regarding taxes. Additionally, I retired in a state that does not tax retired military pay. If you retire mid-year or have a state tax on your retirement, you will need to study the situation to ensure you don't end up having to pay a significant tax during the next tax season. Your retirement pay will likely be undertaxed if you continue working after you depart the Navy.

Many retired military members are surprised by the amount of federal income tax they owe when they file their first federal income tax following retirement. If you start a civilian job and have military retirement pay, you will likely move into a higher income tax bracket and not have sufficient tax withheld throughout the year.

The IRS tax withholding calculator is located at <https://www.irs.gov/individuals/tax-withholding-estimator> will help.

TIP: I subscribed to [Devin Carroll's email distribution list](#) to receive various cheat sheets and updates on social security, Medicare, and federal taxes. He doesn't blow up my inbox and I find the emails and cheat sheets informative.

6.1.7 Civilian Pay to Equal Military Take-Home Pay Calculator

MOAA built this calculator to help retiring or separating members better understand what civilian salary they'll have to earn to realize the same take-home pay they had in the military. Remember that this is just a first-level calculator. You also may need to account for civilian contributions to a 401(k)-retirement plan, health insurance, and other expenses.

<https://prep.moaa.org/content/benefits-and-discounts/finance/Calculators/civilian-pay-to-equal-military-take-home-pay/>

6.1.8 Contacting DFAS

DFAS' Cleveland Center. DFAS-CL can be reached at (800) 321-1080 (0800-1700 Eastern Time), or online at <https://www.dfas.mil/>

6.2 Survivor Benefits Plan (SBP)

MY OPINION: SBP is a personal decision based on your unique circumstances. Educate yourself (and your spouse) and do your math, but ensure you consider the following: the SBP payment is taken before taxes, COLA adjusted, and the fact that our government underwrites this program. The other challenge if you decide to go with SBP is to decide how much of my basic pay to cover.

SBP provides continuation of income to your spouse and/or children (until 18 or 22 if enrolled in college) upon the service member's death.

6.2.1 Basics

- Upon death, your spouse/children will receive 55% of the base amount of coverage you selected.
- Select the base amount of coverage from \$300 up to your full retirement pay.
- The coverage will increase per the COLA rate.
- SBP premium is taken out pre-tax (not taxable).
- SBP income is taxable.

6.2.2 Cost

- The cost for coverage of a spouse is the lesser of a) 6.5% of the base amount or b) 2.5% of the first \$725 plus 10% of the remainder.
- You will pay premiums until both conditions are satisfied; you have paid for 30 years, and the service member turns 70.
- SBP payments will cease if your spouse passes before you do.
- If you elect coverage for child/children, the premium will be charged based on the age of the youngest child.
- The cost for spouse and children will be a combination of the two criteria above. You will stop paying when the youngest child turns 18 (22 if enrolled in school).
- If you don't decide otherwise, you will automatically have full coverage for your dependent spouse and children. Regardless of what your command states, the DoD instruction permits you to make changes up to the day you retire – your spouse must concur (notary needed) if you elect not to take 100% coverage.

6.2.3 Change/Discontinue Coverage

[Public Law 105-85](#)t, Section 641 provides that during the third year of retirement (i.e., between the 25th and 36th months of your retirement), you have a one-time option to discontinue your Survivor Benefit Plan (SBP) participation. If you are married and covering a spouse (or child), your spouse must agree with your decision to discontinue participation. To learn more about this one-time option and how to discontinue refer to <http://go.usa.gov/xPfXA>. Additionally, you may be able to withdraw from SBP due to qualifying VA disability.

6.2.4 Additional Resources

- [SBP Financial Analysis Tools](#) (DoD Office of the Actuary)
- [DFAS Survivors and Beneficiaries Info](#)
- [SBP Calculator](#)

6.2.5 Other Considerations

Refer to the DoD Office of the Actuary statistics; this will show the probability of your spouse receiving 1, 5, 10, 20, and 30 years of SBP benefit.

If you are considering a strategy to decline SBP and replace it with Term Life Insurance, consider the following:

- Some life insurance companies have maximum coverage limits (e.g., Navy Mutual Aid limit is \$1.5M per individual).
- Some life insurance companies limit the length of terms based on the insured person's age (e.g., USAA will not sell you a policy that extends beyond your 80th birthday).

I considered layering 3 term policies as an alternative to SBP. This would have included 30-yr \$1M, 20-yr \$500K, and 10-yr \$500K. The best rates I found to support executing my 30/20/10-year term plan would cost:

Standard Rate: \$692/month

Preferred Rate: \$532/month

Preferred Best Rate: \$448/month (no heart, sleep, or mental conditions)

6.3 Thrift Savings Plan

6.3.1 Thrift Savings Plan (TSP) Overview

6.3.1.1 Traditional Overview

- The withdrawal amount is added to your Adjusted Gross Income (AGI) for that year.
- The government will withhold 20% Federal tax withholding on any withdrawal.
- A 10% early withdrawal penalty applies until you turn 59.5 unless you are retired.
- Required Minimum Distributions = (Year-End Value of all IRAs/Distribution Period Value (based on age)). This is mandatory by 1 Apr the year following the year you turn 73 (increases to age 75 in 2033).
- If you don't take your minimum RMD, the IRS will charge you a 50% penalty plus make you take the withdrawal.

6.3.1.2 Roth Overview

- You have paid taxes on this money; you don't pay taxes when you withdraw (if you follow the rules)
- 10% early withdrawal penalty until you turn 59.5.
- Does not require withdrawals until after the death of the owner (beneficiaries of a Roth IRA are subject to the rules).

6.3.2 TSP Options

- **Do Nothing and Keep Your Funds in TSP.** You will no longer be permitted to make contributions; however, you can still change your investment mix.
- **Purchase a Life Annuity (Single Life or Joint Life).** This is done by TSP through their TSP annuity vendor. The minimum annuity purchase is \$3,500; this applies to your traditional and Roth balance separately. Once the funds have been disbursed, you cannot cancel the annuity, change the annuity option, or change the joint annuity. [Link to Annuity Fact Sheet.](#)
- **Withdraw All or a Portion of Your Balance.**
 - A \$200 minimum balance is required to keep your account open.
 - You can transfer traditional TSP funds to a Roth IRA, but you will pay taxes on the amount transferred at the time you transfer it.
 - You cannot transfer Roth money to a traditional IRA since that would result in you paying taxes on the same money twice.

- You can choose if withdrawals come out of your traditional or Roth account; however, you can't choose which specific fund is withdrawn from. TSP will withdraw an equal percentage for each traditional or Roth fund you own.

6.4 Insurance

6.4.1 Veteran's Life Insurance Options.

Servicemember's Group Life Insurance (SGLI) will expire 120 days after separation. You may qualify for an extension of SGLI coverage for up to two years from your separation date if you have a qualifying condition, including loss of use of both hands, both feet, both eyes, one hand and one foot, one foot and one eye, one hand and one eye, total loss of hearing in both ears, or organic loss of speech.

<https://www.va.gov/life-insurance/options-eligibility/sgli/?postLogin=true>

MY OPINION: Shop for life insurance before you reach age 39; typically, rates rise significantly as you enter your 40s

6.4.2 Veteran's Affairs Life Insurance (VALife).

This program began on 1 January 2023 and replaced S-DVI. This is a whole life insurance policy with guaranteed acceptance if you meet eligibility criteria. Coverage is available up to \$40K (\$10K increments). Full coverage takes effect two years after enrollment as long as premiums are paid during those first two years.

Eligibility: All Veterans who are 80 and under, with a VA disability rating of 0 to 100 percent – there is no time limit to apply. Those 81 and over may also be eligible if they meet specific criteria.

The Premium depends on your age and the amount of coverage desired. Sample monthly premiums are provided below (1 January, 2025):

AGE	10K	20K	30K	40K
35	\$18.30	\$36.60	\$54.90	\$73.20
45	\$26.60	\$53.20	\$79.80	\$106.40
55	\$40.10	\$80.20	\$120.30	\$160.40

<https://www.va.gov/life-insurance/options-eligibility/valife/>

6.4.3 Veteran's Group Life Insurance (VGLI).

Veterans who are under 80 and have a VA disability rating of 0% to 100% are eligible to apply. The policy goes into force after a two-year period if premiums are paid.

MY OPINION: This is a viable option for people who are hard to insure – this is an expensive option if you are healthy.

6.4.4 Long-Term Care Insurance.

Information about long-term care insurance can be found at www.ltcfeds.com.

Section 7 – Understanding Your DD Form 214

(Refer to MILPERSMAN 1070-340 and BUPERSINST 1900.8F)

This section was updated to reflect changes the Navy implemented to comply with DODI 1336.01. The DD 214 was formerly known as the Certificate of Release or Discharge from Active Duty – it is now the Certificate of Uniformed Service.

7.1 What is a DD Form 214?

The DD 214 provides an authoritative source of information regarding your service that can be used to verify military service for benefits, retirement, education, employment, VA loans, and membership in veterans' organizations. You will receive a Member and Service copy, these were previously issued as numbered copies (e.g., Copy 1 – Service Member, Copy 4 – Member) and were referred to as the short and long form.

7.2 How Do I Avoid Errors in the DD Form 214?

I recommend doing what is within your control, such as accurately completing [NPPSC 1900/1](#) (Primary source of data for the DD Form 214) and scrubbing your awards in NSIPS (see Section 8.5 and Appendix B). Data for the DD 214 comes from NSIPS electronic service record (ESR), official military personnel file (OMPF), and service treatment records.

7.3 Correcting the DD Form 214

If you find errors on your DD Form 214, a corrected DD Form 214 will be issued to replace the previous DD 214. Previously a DD 215 was used for corrections; however, this was eliminated because DoD is now able to reissue the DD 214. There are a few paths to correct your DD Form 214.

7.3.1 Correcting Administrative Errors

7.3.1.1 Transaction Service Center (TSC)

TSC Norfolk assumed responsibility for DD 214 corrections from PERS-312. You can request changes in writing from:

Transaction Service Center
(ATTN) Reserve Center of Excellence (RCOE)
1755 Powhatan #229 Bldg A-48
Norfolk, VA 23511

TSC Norfolk's 24/7 call center can be reached at 833.330.6622.

7.3.1.2 National Personnel Records Center (NPRC)

If you were discharged greater than 25 years ago, then you need to reach out to the National Personnel Records Center (NPRC). In addition to clerical errors, they may be able to support correction of service type awards. NPRC is not authorized to amend records by changing substantive information. Substantive information includes, but is not limited to character of service, reason for separation, time-in-service, and social security number.

7.3.1.3 Board for Correction of Naval Records (BCNR)

Although this is likely not your case, I am including this for completeness. If you were discharged more than 60 years ago then you would need to go through the Board of Correction Review process. Refer to Section 8.3.2 for contact information. Changes in separation dates or other significant information will require a BCNR to be approved before corrections can be made.

7.3.2 Correcting Errors or Injustices to Your Record

7.3.1.1 Upgrade a Discharge

If you are requesting a discharge upgrade and it has been less than 15 years since you were separated from the navy, you must apply to the Navy Discharge Review Board (NDRB) using DD Form 293. If more than 15 years or if you have already applied to the NDRB, you can apply to BCNR using DD Form 149.

7.3.1.2 Injustices

If you have exhausted other resources to remedy your issue, you can bring your case to the Board for Correction of Naval Records. You will need to complete a [DD Form 149](#) to request correction of military records. You are responsible for obtaining and submitting clear, legible evidence to persuade the Board to grant your requested change. Applications must be filed within 3 years following the discovery of the error. If greater than 3 years, the submitter must explain the delay. You can find additional information on the [Board for Correction of Naval Records](#) website.

7.4 Lost DD Form 214

Visit <https://www.va.gov/records/get-military-service-records> to request a replacement copy

7.5 Validation of Awards

All your awards (especially unit awards) will likely not be in your records. If you don't act, all the awards you earned will not appear on your DD Form 214.

Step 1: Preparation

- List all the awards you earned using [NPPSC 1900/1](#), NPPSC Separations Questionnaire.

Step 2: Verify the contents of your OMPF and NSIPS (personal and unit awards)

- <https://nsips.cloud.navy.mil/my.policy>
- <https://www.bol.navy.mil/bam/>
 - Select OMPF
 - Search field code 32 (PG 13s) and 37 (Awards)
 - Download and print; highlight any awards that are missing in NSIPS

Step 3: Unit Awards

- Print or save your history of assignments in NSIPS
- Employee Self Service>Electronic Service Record>View>History of Assignments
- Search for unit awards via BOL and print out the summary with the award in question highlighted
- <https://www.bol.navy.mil/bam/> and select Navy Personnel Command Document Services

Step 4: Personal Awards

- Personal awards you may have on hand cannot be mailed into NPC; they must be entered into NDAWs by an NDAWs administrator, then mailed to PERS-313

Step 5: Document Missing Awards

- Draft a missing awards memo and provide proof of missing awards (See [Appendix B](#))

7.6 Missing Awards

MY OPINION: *Spend some time documenting your awards; however, all awards aren't created equal. It might not be worth the time and effort to try to track down your 7th Sea Service Ribbon – this also applies to any award that isn't associated with benefits.*

Based on my research (there could be additional award benefits that I am not aware of; for state benefits, I only looked at RI) the following benefits are associated with the following awards. Medal of Honor and Purple Heart benefits are not listed below; if you have either of those then you likely know the full extent of those benefits.

- Distinguished Service Cross (Navy Cross or Air Force Cross): Arlington Burial
- Distinguished Service Medal: Arlington Burial
- Silver Star: Arlington Burial
- Expeditionary Medal (Armed Forces, Navy Expeditionary, GWOT): Qualify for veterans' preference, Vet Center Services, RI War Veteran License Plate
- Campaign Specific Medal (Iraq Campaign Medal): Eligibility for Vet Center Services, RI War Veteran License Plate
- Armed Forces Service Medal: Establishes your eligibility for protection under the Vietnam Era Veterans' Readjustment Assistance Act (see Section 10).
- Combat Action Ribbon: Potential to validate future VA claims related to combat action.

Section 8 - Healthcare Options After Retirement

All the government-affiliated healthcare options rely on the data recorded in [DEERS](#). If this information is incorrect, you might not qualify for some plans. If you have issues acquiring health care, one of the first things you should do is to verify what DEERS says (e.g., location, dependent age, dependent enrollment in college).

My Experience: *I retired on 1 Jan (Sunday), started my new job on 2 Jan, and received my retired ID on 6 Jan. Once I received my retired ID card, my status in DEERS changed from Active to Retired. The change in DEERS status triggered TRICARE to disenroll my family from TRICARE (Don't Panic; this is how this is supposed to work; you will still be covered if you sign up for TRICARE within 90 days of your retirement). Later that day I accessed the Beneficiary Web Enrollment link on the milConnect website to enroll my family and me in TRICARE Prime and select our PCM (this cannot be done until your DEERS status changes to retired). My wife and kids were able to keep the same doctor they used while I was on active duty. My local base clinic does not accept retirees, so I was able to select a PCM off-base (I called TRICARE several weeks before to determine if I would need to see a PCM on base). If you complete your TRICARE registration within 90 days of retirement, the TRICARE coverage start date will revert to your retirement date.*

Using the website, you can enroll online and submit your initial payment (you will pay the first 3 months of premiums) with a credit card (Visa, Mastercard, or Discover) or you can print out and mail a form and check to enroll. You will also select how you will pay monthly premiums following the 3 months you paid for. The payment methods are 1) pay the contractor directly each period, 2) establish an allotment from your retirement check, or 3) recurring electronic fund transfer.

I did not purchase dental coverage through FEDVIP because my wife (teacher) had a plan through her work that provided excellent coverage at a significantly lower price point than those available to me (although based on my research the FEDVIP plans were competitive). I encourage you to look at other available options before making your decision.

I selected a vision plan through FEDVIP. I talked to several vision stores that quoted me approximately \$120 for an annual eye exam. My quick math was that an eye exam for me and one other in my family justified the annual plan cost.

8.1 TRICARE

When you retire, the status change will trigger your disenrollment from TRICARE Prime. You have 90 days from retirement to enroll in TRICARE. If you don't enroll within 90 days of

retirement, you may request a retroactive enrollment within 12 months of your retirement. Your next opportunity to enroll in TRICARE is during the next open season.

CAUTION: *If you retire and don't enroll in TRICARE Prime or Select, you lose TRICARE coverage and only be able to receive care at military hospitals and clinics if space is available. Priority #1 for the day after retirement should be signing up for TRICARE. A friend's daughter broke her fingers days before his retirement, and she was given a referral to see a specialist a few days later after his retirement. He was shocked to find that the referral was cancelled because he hadn't signed up for TRICARE – He, like many, thought he was covered for 90-days.*

TRICARE open season usually runs from the second Monday in November until the second Monday in December. You can make changes to your TRICARE plan during the open season and the changes will take effect on 1 January. Outside of the open season, you can only change your plan or providers if you have a Qualifying Life Event (QLE).

You and your spouse can sign up for different plans; in this case each of you will be charged at the individual rate for the plan instead of the family rate. You can elect to pay the enrollment fee either monthly or annually. If you have another health plan, TRICARE will be a secondary payor to that primary plan.

8.1.1 TRICARE Prime

<https://www.TRICARE.mil/Plans/HealthPlans/Prime>

TRICARE Prime is like a Health Maintenance Organization (HMO). This is a managed care option available in prime service areas primarily using military hospitals and clinics, although you can obtain a drive time standards waiver if you live outside of the prime service area. TRICARE Prime is not available overseas.

You are permitted to select a Primary Care Manager (PCM); however, if you don't select one TRICARE will choose one for you. The PCM will refer you to a specialist if they can't provide specialized care. Your PCM works with a regional contractor for referrals and authorizations, accepts your copayment, and files claims for you. When you follow the Prime rules, your out-of-pocket costs are limited to your annual catastrophic cap.

If a retiree or a retiree family member becomes individually eligible for Medicare Part A, that individual is ineligible to enroll in TRICARE Prime if Medicare eligibility was based on age.

MY OPINION: *TRICARE Prime may be a good choice if you are looking for fewer out-of-pocket costs but accept less freedom of choice for providers.*

8.1.2 TRICARE Select

<https://www.TRICARE.mil/Plans/HealthPlans/TS>

A self-managed, preferred provider organization (PPO) plan that is available only to retirees residing in the United States. A TRICARE Select Overseas plan is available in overseas locations.

Instead of a PCM, there are various network and non-network providers. Appointments are scheduled with a TRICARE-authorized provider and referrals are not required for most primary and specialty appointments. Some services may require pre-authorization from your regional contractor. You don't need a referral or pre-authorization in most situations. Fees paid for out-of-network care do not contribute to your catastrophic cap.

When a retiree or a retiree family member becomes individually eligible for Medicare Part A, that individual is ineligible to enroll in TRICARE Select.

MY OPINION: *TRICARE Select may be a good choice if you don't live in a TRICARE prime area or want more freedom of choice for providers.*

8.1.3 US Family Health Plan (USFHP)

<https://tricare.mil/Plans/HealthPlans/USFHP>

This is a TRICARE Prime option available through networks of community-based, not-for-profit healthcare systems in six areas in the U.S. The regions covered by USFHP are extremely limited outside of the Northeast. You may not use services within the Military Health System (including military hospitals or clinics) except in emergencies. You must be under the age of 65 to enroll in USFHP.

Although very similar to TRICARE Prime described above, there are some differences. This plan includes wellness programs, disease-management programs, chiropractic care, discounts on fitness centers, optometry (annual eye exam and discount on lenses), hearing aids, and acupuncture. This plan does not allow the use of the TRICARE Pharmacy Program. Instead, your prescription drug coverage is offered through your USFHP provider with the following plans:

CY 2025	Home Delivery (90 Day Supply)	Retail Network (30 Day Supply)
Generic	\$13	\$16
Brand Name	\$38	\$43
Non-Formulary	\$76	\$76

If you are enrolled in TRICARE Prime, you can shift your provider to USFHP at any time during the year if you are in an eligible area.

Annual eye exam is available as part of this coverage along with discounts or allowances for eyewear

8.1.4 TRICARE Select Overseas

<https://www.TRICARE.mil/selectoverseas>

This may be your only option when you live overseas.

8.1.5 TRICARE Pharmacy Program

<https://www.TRICARE.mil/pharmacy>

If you have TRICARE Prime, TRICARE Select, or TRICARE for Life you may have prescriptions filled at military pharmacies, TRICARE Pharmacy Home Delivery (limited availability overseas), TRICARE retail network pharmacies, or at non-network pharmacies.

Retirees enrolled in USFHP aren't eligible for the TRICARE Pharmacy Program, they must use a USFHP pharmacy provider.

Once you are retired, selected brand-name maintenance medications may only be filled twice at retail pharmacies and then must be filled via home delivery or a military pharmacy.

<i>Prices Effective Jan 2025</i>	Military Pharmacy (90 Day Supply)	TRICARE Pharmacy Home Delivery (90-day Supply)	Retail Network (30-day Supply)
Generic	\$0	\$13	\$16
Brand Name	\$0	\$38	\$43
Non-Formulary	TBD if Medical Necessity	\$76	\$76

8.1.6 TRICARE for Life (TFL)

<https://www.TRICARE.mil/Plans/HealthPlans/TFL>

Although you likely won't separate or retire directly into TFL, I have included this section to provide a brief introduction. TFL is a Medicare-wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and B, regardless of age or place of residence. Your coverage begins the first day that your Medicare Part A and Part B coverage are effective. There are no enrollment forms or fees associated with TFL. Once you have both Part A and B, you automatically receive TRICARE benefits under TFL. You will pay Medicare Part B premiums. TRICARE Open Season does not apply to TRICARE for Life. TFL support you and your spouse, not other dependents.

8.1.7 Key Terms

Catastrophic Cap (CC)	The most you pay out of pocket for a covered service each year
Covered Services	TRICARE provides a page that lists all medical services and supplies you are eligible to receive under your plan. You can search for covered services here: https://www.TRICARE.mil/CoveredServices
Exclusions	Services and supplies that are not medically or psychologically necessary. A partial list of exclusions is included here: https://TRICARE.mil/CoveredServices/IsItCovered/Exclusions
Group A or B	The price you pay for TRICARE coverage depends on your group. Group A entered service before 1 Jan 2018 Group B enter service on or after 1 Jan 2018
Medically Necessary	TRICARE covers only services and supplies that are deemed medically necessary
Pre-authorization	TRICARE contractor must review a requested health care service or prescription drug to determine if it is medically necessary and appropriate
Referral	When your PCM sends you to another provider for care you will need an approval, or you will be subject to higher out-of-pocket costs

8.1.8 Enrolling in TRICARE

<https://www.TRICARE.mil/enroll>

You may enroll online (<https://milconnect.dmdc.osd.mil>) and select Manage Health Benefits), by phone (see below), or by mail (<https://www.TRICARE.mil/enroll>).

REGION	PHONE	WEBSITE
East Region	1.800.444.5445	www.TRICARE-east.com
West Region	1.844.866.9378	www.TRICARE-west.com
Overseas (Eurasia-Africa)	+44.20.8762.8384 1.877.678.1207	TRICARElon@internationalsos.com
Overseas (Latin America and Canada)	+1.215.942.8393 1.877.451.8659	TRICAREphl@internationalsos.com
Overseas (Pacific-Singapore)	+65.6339.2676 1.877.678.1208	Sin.TRICARE@internationalsos.com
Overseas (Pacific-Sydney)	+61.2.9273.2710 1.877.678.1209	sydTRICARE@internationalsos.com

CY25 TRICARE Rates for Group A
Retired Service Members and Their Families
(Group A: Enlisted/Appointed before 01JAN18)

	TRICARE Prime	TRICARE Select Network / Out-of-Network
Enrollment	\$372/individual \$744/family	\$181.92/individual \$364.92/family
Deductible	\$0	\$150/individual \$300/family
Catastrophic Cap (Annual)	\$3,000	\$4,261
Preventive Care	\$0	\$0 / \$0
Primary Care	\$25	\$37 / 25%
Specialty Care	\$38	\$51 / 25%
Emergency Room Visit	\$77	\$140 / 25%
Urgent Care Center Visit	\$38	\$37 / 25%
Ambulatory Surgery	\$77	20% / 25%
Inpatient Admission	\$193	\$250/day up to 25% of hospital charges, plus 20% of separately billed services

8.2 Federal Employees Dental and Vision Insurance Program (FEDVIP)

<https://www.benefeds.com/tools/search-plans>

BENEFEDS administers the enrollment, plan change, and premium payment process for FEDVIP. Enrollment and policy changes can be made during the open season or in the event of a Qualifying Life Event (FEDVIP and TRICARE Qualifying Life Events (QLE) are not identical). Unlike TRICARE, price changes are not limited by an annual Cost-of-Living Adjustment; FEDVIP and OPM work together to determine premiums.

Separation/retirement from active duty is a QLE that supports your initial enrollment during a period 31 days before and 60 days following separation/retirement. If you pre-enroll 31 days before your retirement date, then you will not have a gap in dental coverage. If you enroll within 60 days after retirement your coverage will not begin until the first day of the month following enrollment. If you miss that 60-day window, you will need to wait for the next open season (open season runs from the Monday of the second full work week in November through the Monday of the second full work week in December). Paying for FEDVIP will occur by allotment from your retirement check (after tax).

You must be enrolled in a TRICARE plan to be eligible for Dental or Vision plans. There are three enrollment types: self, self plus one, and self and family. Family plans cover the member along with the spouse, unmarried children under age 21 (non-students) or 22 (full-time students), and children over age 21 if incapable of self-support. Coverage will continue for the next plan year

unless you change or cancel it during the open season. FEDVIP premium payment will be by an after-tax payroll deduction.

The plans available to you will appear after you input your zip code.

IMPORTANT NOTE: *Although you can enroll as stated above, you can only disenroll during the open season. In the rush to get coverage, you might get in a situation where you take dental/vision benefits from your FEDVIP and then you get hired and your new company has a better deal. In this event, you need to wait until the open season to disenroll from FEDVIP unless you have a QLE. If your family had FEDVIP vision coverage while on active duty, you will need to reenroll if you retire.*

8.2.1 Dental

8.2.1.1 Providers

There are seven national providers (Aetna, Blue Cross Blue Shield, Delta, GEHA, MetLife, United Concordia, United Healthcare) and five regional providers (Dominion National, EmblemHealth, HealthPartners, Humana, Triple-S). You will type in your zip code on the website and only those providers available to you will be presented.

8.2.1.2 Key Terms

Class A	Preventive care (e.g., cleaning)
Class B	Intermediate care (e.g., fillings, gum therapy, non-surgical tooth extraction)
Class C	Major (e.g., crowns, root canal)
Coinsurance	Percentage or fixed cost that you must pay the insurance agency. This amount usually varies according to the treatment category
Exclusive Provider Organization (EPO)	There is no coverage if services are used outside of the network
High Tier Plan	Generally, better for those who need more advanced dental care. Compared to a Standard Plan they feature a higher maximum benefit, lower out-of-pocket expense for major treatments, and lower copay, but usually requires a higher monthly premium
Maximum Benefit	The maximum amount the plan will pay in a designated period (usually annual or lifetime)
Participating or Preferred Provider Organization (PPO)	Dentists participating with this organization are in-network and agree to charge the patient a certain fee for covered services. Increased cost if out-of-network provider used
Plan Allowance/ Maximum Allowable Charge	Maximum an in-network provider can charge for a covered service

Standard Tier Plan	<p>Generally, better for those who only need preventative dental care and basic care (e.g., filling)</p> <p>Compared to a High Plan they feature a lower monthly premium, but offer a lower maximum benefit, higher coinsurance payment, and higher out-of-pocket cost for significant treatments</p>
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8.2.2 Vision

- Supplemental vision coverage to TRICARE health care coverage (this TRICARE coverage is typically an eye exam or other service to diagnose or treat a medical condition of the eye).
- There are five nationwide and international vision providers (Aetna, Blue Cross Blue Shield, MetLife, United Healthcare, VSP)
- Covers routine eye exams and vision correction without a referral. Eyeglass frames and lenses, or contact lensed instead of glasses, at many eye doctor offices or optical retail stores. Lens options and UV coatings. Discounts on eye surgery.
 - You are eligible to enroll if you are enrolled in a TRICARE health plan. Active-duty families are also eligible if enrolled in a TRICARE health plan.
 - Like Dental Plans, there are typically High and Standard plans.

For perspective on costs, the cost of a single eye exam and prescription at a national eye chain in my area was quoted at \$120.

8.2.3 Considerations to Find a Plan

- Assess the dental and/or vision needs of you and your family members.
- Determine if a High or Standard plan is appropriate.
- Review plan exclusions and limitations.
- Identify available in-network providers in your area. Recommend talking directly to your provider to verify they take your plan. If your provider leaves the network for any reason, you will need to find another provider – you will not be able to change your plan until an open season or a QLE occurs.

FEDVIP provides a tool to compare plans; however, the devil is in the detail. The specific coverages, rates, exclusions, and other details are contained in the plan brochures. Before making your final decision, read the brochure.

8.2.4 How to Enroll in a Plan

- Verify your eligibility.
- Create a My BENEFEDS account.
- You will provide personal information and create a user ID and password.

- Enroll (if you want to enroll in dental and eye plans, you must enroll in each separately). You will be able to search and compare plans after creating your account, but before officially enrolling.
- Your enrollment will automatically continue each year unless you cancel/change your enrollment during the FEDVIP open season.

8.3 Veteran Administration Health Care

The VA provides a Health Care Benefits Overview that is available here:

<https://www.va.gov/healthbenefits/resources/publications/hbco/index.asp>

8.3.1 Eligibility

Not all Veterans are eligible for VA Health Care and in most cases, family members and dependents are not eligible for VA Health Care. The decision will be based on several factors that, if accepted, will place a Veteran in one of eight priority categories. Eligibility criteria assessed include:

- VA rating for service-connected disability
- Earned a Purple Heart or were a Prisoner of War
- Combat Veteran who separated within the last 5 years
- Eligibility for Medicaid benefits
- Family income below the income threshold
- Service in Vietnam, Southwest Asia during the Gulf War, or Camp Lejeune during certain time periods

8.3.2 Available VA Health Care Services

- Medical Care
- Dental Care
- Vision Care (routine eye exams and preventive vision testing)
- Preventive Care (e.g., check-ups)
- Outpatient Care (e.g., mental health care and substance abuse counseling)
- Inpatient Care (e.g., surgery)
- Medication and supplies
- Well-being services

8.3.3 How to Apply for VA Health Care

Collect required paperwork, including discharge papers (DD Form 214 Member-4), most recent tax return, account numbers for your other insurance programs (if applicable), and complete VA Form 10-10EZ using one of the following options:

- Online <https://www.va.gov/health-care/apply/application>
- Call 877.222.8387 (option 1), M-F 8 AM to 8 PM EST
- Visit VA Medical Center <https://www.va.gov/find-locations>
- Print out and mail the application to Health Eligibility Center, 2957 Clairmont Road, Suite 200, Atlanta, GA 30329

8.3.4 Finding Out Your Rating

- Call 877.222.8387 (Option 0) if you haven't heard back a week after you applied
- If denied, you will receive a letter indicating the reason
- If accepted, you will receive a phone call from the VA personalized benefits handbook mailed by VA after enrollment. In addition:
- You will be assigned to one of eight priority groups; your priority group may affect how much (if anything) you will need to pay for those services
- Make an appointment with your local VA Medical Center to get your photo taken and obtain your Veterans Health Identification Card (VHIC)

8.3.5 Costs

- Veterans with service-connected disabilities rated 50% or greater are exempt from any copayments.
- Some enrolled veterans are required to pay copayments for medical services and outpatient medications related to the treatment of nonservice-connected conditions. Copayment amounts vary by priority category and type of service.
- The VA has the authority to bill most health care insurers for nonservice-connected care; any insurer's payment received by the VA is used to offset a Veteran's VA copayment "dollar for dollar".
- The VA is statutorily prohibited from receiving Medicare payments (with a few specific exceptions).

8.4 Retiree Eyeglasses

SECNAVINST 6810.1 (AFI 44-117/Army Regulation 40-63) permits retirees, regardless of rank, who require vision correction to receive one pair of standard issue (5A or 5AM frames) or half-eye spectacles per year through the Naval Ophthalmic Support Training Activity (NOSTRA). <https://www.med.navy.mil/Naval-Medical-Readiness-Logistics-Command/Naval-Ophthalmic-Readiness-Activity/Ordering/how-to-order-retiree/>

If you have a TRICARE plan and receive treatment at a Military Treatment Facility, contact your MTF and they will place the order through the Spectacle Request Transmission System (SRTS).

If you have a TRICARE plan, but you aren't authorized treatment at an MTF (or live greater than 50 miles from the MTF), submit DD Form 771 along with your mailing address, daytime phone number, and email address to NOSTRA.

Requests can be submitted using one of these methods:

- Email: usn.yorktown.nmrlc-detnoraytva.mbx.nora-customer-service@health.mil
- Fax: 757.887.4647 (annotate fax with “Retiree Order”)
- Mail:

NOSTRA Customer Service
 160 Main Road, STE 350
 Yorktown, VA 23691-9984

If you have any questions, you can contact NOSTRA customer service during regular business hours at 757.887.7600 Option 1

8.5 TRICARE and Various Health-Related Savings/Spending Accounts

IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans contains detailed information.

<https://www.irs.gov/publications/p969>

IRS Publication 502, Medical and Dental Expenses contains information regarding allowable expenses.

<https://www.irs.gov/forms-pubs/about-publication-502>

8.5.1 Health Savings Account (HSA)

An HSA consists of two parts, a savings account, and a High-Deductible Health Plan. This plan allows you to contribute pre-tax dollars to pay qualified healthcare expenses (e.g., deductibles), but generally, these funds cannot be used to pay premiums. Unlike an FSA, you do not have a time limit to spend these funds. The 2025 contribution limits are \$4,300 for individuals and \$8,550 for families.

To be eligible to participate in an HSA, you cannot be enrolled in any government-sponsored medical plan. Retirees and their dependents who are enrolled in TRICARE are not eligible to participate in an HSA. If you want to participate in an HSA, then you must disenroll from TRICARE.

8.5.2 Flexible Spending Arrangement (FSA)

If your employer offers this, you can contribute pre-tax money to pay qualified health care expenses. Some employers may choose to contribute to this account. The 2025 contribution limit is \$3,300 per employee; however, your employer may set a lower limit. You must spend the money you put aside on health care expenses during that year unless your employer allows a grace period (normally up to 2.5 months) and/or carry-over (maximum \$660).

Retirees and their dependents who are enrolled in TRICARE may use an FSA; however, it is important to know that FSA funds cannot be used to pay your TRICARE premiums. The FSA may be used to pay for deductibles and copayments, prescription medications, over-the-counter medications, and more.

[MOAA](#) and [FSASTORE](#) provide excellent calculators to assist you in determining how much to contribute to an FSA. FSASTORE also has an online [shopping site](#) which, even if you don't use them, provides a good sense of what your FSA dollars can be spent on.

8.5.2.1 Dependent Care Flexible Spending Account (DCFSA)

Like an FSA, this account allows you to use pre-tax dollars to pay for dependent (<13 years old or those incapable of self-care) care services (e.g., daycare). The maximum contribution in 2025 is \$5,000 for a married couple filing jointly and \$2500 for a married person filing separately.

8.5.2.2 Limited-Purpose Flexible Spending Account (LPFSA)

Like an FSA, this account allows you to use pre-tax dollars to pay for eligible dental and vision expenses. The maximum contribution in 2025 is \$3,200.

Retirees and their dependents may use an LPFSA while enrolled in TRICARE.

8.5.3 Health Reimbursement Arrangement (HRA)

An HRA is a tax-advantaged arrangement that reimburses individuals for qualified health care costs. There are five kinds of HRAs, including group health plan HRAs, qualified small employer HRAs (QSEHRAs), individual coverage HRAs (ICHRAs), excepted benefit HRAs, and retiree only HRAs.

You can participate in an HRA if you have a TRICARE plan if certain conditions are met. See [IRS Notice 2015-7](#) for additional details.

Section 9 - Additional Information and Benefits

This section is a catch-all for information you should know about but didn't fit elsewhere in this guide. This is an eclectic collection of information from terminal leave to a reminder that your TSA Pre-Check benefit ends upon separation.

9.1 Pre-Retirement/Separation

9.1.1 Household Goods (HHG)

Non-Temporary Storage for a period of 1-year is authorized. An extension may be authorized if a Service member is undergoing hospitalization or medical treatment. HHG must be turned over for transportation within 3-years following termination of active duty. Further extensions may be granted on an annual basis. Storage of HHG is available for up to 1-year. [The Joint Travel Regulations](#) (revised 1 July 2022) Section 0518B provides additional information.

9.1.2 Leave

- Permissive Temporary Duty (PTDY). Authorization for Job/House Hunting. Members stationed in CONUS may receive up to 20 days of leave if retiring (OCONUS may receive up to 30 days). PTDY may be combined with chargeable leave and/or terminal leave. You will need to return to your command following the completion of PTDY leave. [MILPERSMAN 1320-22](#) provides additional information.
- Separation Leave (aka, Terminal Leave). Leave which expires on the day of separation from the Navy. Active-duty members are not required to return to their command. All pre-separation counseling and administrative processing must be completed prior to departure for leave. If you are a military officer engaged in off-duty employment while on terminal leave you are prohibited by 18 U.S.C. §205 and 18 U.S.C. §203 (criminal statutes) from representing a non-Federal employer or any other third party back to the Government. Note: This restriction does not apply to enlisted service members. [MILPERSMAN 1050-120](#) provides additional information.
- Lump-Sum Payment for Accrued Leave. Generally, not to exceed 60 days of basic pay. [MILPERSMAN 1050-400](#) and [MILPERSMAN 7220-340](#) provide additional information.

9.1.3 Retirement Orders.

The effective retirement date is normally the first day of the month. For voluntary retirements, orders will be released approximately 6 months prior to the actual retirement date.

[MILPERSMAN 1800-020](#) provides additional information.

9.1.4 Travel.

A Service member and dependent are authorized to travel to a new home (aka Home of Selection (HOS)) from the last permanent duty station within 3 years of the Service member's termination from active duty unless additional time is authorized. An extension may be granted for up to 6 years if the Service member has a certified and ongoing medical condition.

[The Joint Travel Regulations](#) (revised 1 July 2022) provide additional information

9.1.5 Uniformed Services Identification (USID) Card.

The Next Generation Uniformed Services Identification Card is issued to retired and reserve members, dependent family members, and other eligible individuals to facilitate access to benefits, privileges, and DoD bases. You can obtain a retired status USID on or after your separation date. Although I haven't found any negative implications if you don't, you are supposed to get a new ID for your family members (this ID will indicate that the sponsor is in a retired status).

9.1.6 Uniforms.

Retired officers and enlisted personnel are authorized to wear their uniform, insignia, and qualification corresponding to their rank or rating indicated on the retired list at ceremonies or official functions when the dignity of the occasion and good taste dictate. Additionally, retired personnel may wear their uniform while instructing a cadet corps or similar organization at approved Naval or Military academies/institutions. While wearing the uniform, facial hair must be properly groomed and not exceed 2 inches in length. U.S. Navy Uniform Regulations NAVPERS 15665I Section 61002 contains additional information.

9.2 Benefits

9.2.1 Burials & Memorial.

After your retirement, you can apply online to verify your eligibility for burial in a VA cemetery. If approved, VA will save your pre-need claim form, supporting paperwork, and decision letter to expedite processing when you need it. If eligible you will be entitled to a gravesite at any VA national cemetery with available space, opening and closing of the grave, perpetual care, and a government-furnished headstone or marker at no cost to your family. A copy of your decision letter should be maintained with your important papers.

www.va.gov/burials-memorials/pre-need-eligibility

At-sea burial of cremated or intact remains is available (your designated representative should contact Navy and Marine Corps Mortuary Affairs Office at 1.866.787.0081).

www.mynavyhr.navy.mil/Support-Services/Casualty/Mortuary-Services/Burial-at-Sea/

9.2.2 National Park Pass.

Veterans may receive a free lifetime pass to more than 2,000 federal recreation sites, including national parks, wildlife refuges, and forests. The pass covers entrance fees for a driver and all passengers in a personal vehicle at national parks and national wildlife refuges, as well as

standard amenity fees at national forests and grasslands, and at lands managed by the Bureau of Land Management, Bureau of Reclamation and U.S. Army Corps of Engineers. Veterans can present a DoD ID Card, Veteran Health ID, Veteran ID Card, or veteran's designation on a state-issued U.S. driver's license or ID card at a participating federal recreation area.

<https://www.nps.gov/planyourvisit/pickup-pass-locations.htm>

9.2.3 Post-9/11 GI Bill.

Factsheets, handouts, and forms available at link.

https://www.benefits.va.gov/gibill/handouts_forms.asp

9.2.4 Social Security.

If you were on active duty (including active duty for training) between 1957 and 2001, you may have extra Social Security wage credits added to your earning record. From 1978 through 2001 for every \$300 in active-duty basic pay, you are credited with an additional \$100 in earnings up to a maximum of \$1,200 per year. In January 2002, Public Law 107-117, the Defense Appropriations Act, stopped the special extra earnings credits for service after that date.

Additional information is available at:

<https://www.ssa.gov/benefits/retirement/planner/military.html>

9.2.5 State Benefits for Veterans.

Check with your state to determine the benefits available to you. The American Legion's and National Association of State Directors of Veterans Affairs (NASDVA) websites include a link to each state and some territories.

<https://www.legion.org/veteransbenefits/state>

<https://nasdva.us/resources/>

9.2.6 TSA PreCheck.

Military retirees and veterans are not eligible for free TSA PreCheck. Although you still have a DOD ID number on your retiree USID Card, once your DEERS status changes you will be disenrolled from TSA PreCheck if membership was based on your active duty status.

<https://www.tsa.gov/travel/frequently-asked-questions/>

9.2.7 Unemployment Compensation for Ex-Servicemembers (UCX).

The UCX Program provides unemployment compensation benefits to Service Members transitioning to the civilian labor market who meet the following eligibility criteria:

Active duty or Active Reserve Status during the claim base period.

- Honorably discharged.
- Completed the first full term of service (Reservist must complete 180 days of continuous active duty).
- Meet state eligibility requirements.

To apply, you must bring your DD Form 214, social security card, and your military and/or civilian job history/resume to your state employment office.

UCX Fact Sheet: https://oui.doleta.gov/unemploy/docs/factsheet/UCX_FactSheet.pdf

State Criteria:

<https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/unemployment-benefits.aspx?lang=en&frd=true>

9.3 Recognition of Service

9.3.1 Presidential Letter of Appreciation.

If you have 30 years of total active military service, you are eligible to request a Letter of Appreciation signed by the Commander in Chief. Submit the following information to pers_835_retirements@navy.mil:

- Work email address
- Personal email address
- Official work mailing address
- Home mailing address
- Post-retirement home mailing address
- It may take up to six months to receive this letter.

9.3.2 Retirement Flag.

Per 10 USC 8261, upon release from active duty or retirement to the Fleet Reserve, the Secretary of the Navy shall present a U.S. flag to the member. The flag shall be provided at no cost to the recipient.

9.3.3 Certificate of Retirement.

Several months after retirement my retirement certificate arrived in the mail. If you don't receive your certificate of retirement, you can contact MyNavy Career Center at:

<https://my.navy.mil>

Email: askmncc@navy.mil

901.874.662

9.4 Miscellaneous

9.4.1 Solid Start Program.

Service members can expect three calls from qualified Solid Start representatives over the first year of separation. The VA will attempt to contact you around the 90-, 180-, and 365-days post-separation. They will call the phone number you have listed in eBenefits. The call will originate from 1.800.827.0611.

The VA Solid Start representatives will not ask you for financial information and will only discuss topics you are comfortable with.

<https://www.benefits.va.gov/transition/solid-start.asp>

9.4.2 Vietnam Era Veterans' Readjustment Assistance Act (VEVRAA).

Although Vietnam is in the title, this does not define the scope of this act as amended in 2014 by Title 38 of U.S. Code 4212. This act prohibits federal contractors and subcontractors from discriminating in employment against protected veterans and requires employers to take affirmative action to recruit, hire, promote, and retain these individuals.

You are a Veteran if you served on active duty in the U.S. Military and were discharged or released from service under conditions other than dishonorable. There are four subcategories of Veteran status (you could be in multiple categories):

- Disabled Veteran. A Veteran of U.S. military who is entitled to compensation (or who but for the receipt of military retired pay would be entitled to compensation) under laws administered by the Secretary of Veteran Affairs, or a person who was discharged or released from active duty because of a service-connected disability.
- Recently Separated Veteran. Any Veteran during the 3-year period beginning on the date of such Veteran's discharge or release from active duty in the U.S. military.
- Active-Duty Wartime or Campaign Badge Veteran. Veteran who served on active duty in the U.S. military, ground, naval or air service during a war or in a campaign or expedition for which a campaign badge has been authorized.
- Armed Forces Service Medal Veteran. A Veteran who, while serving on active duty in the U.S. military who participated in an operation for which an Armed Forces service medal was awarded pursuant to Executive Order 12985 (61 FR 1209)

Section 10 - Legal Considerations

Disclaimer: The following information is a summary of the rules I found during my retirement research. DoD personnel should contact their legal office to discuss their specific situation. If you think these situations apply to you, please consult with legal professionals.

10.1 Uniform Code of Military Justice (UCMJ)

- If you receive military compensation in retirement, you agree to remain subject to the UCMJ. Retired reservists are not subject to the UCMJ unless receiving hospitalization from the armed forces.
- Title 10, U.S.C. § 801-946a Article 2(a) of the UCMJ states: “The following persons are subject...Retired members of a regular component of the armed forces who are entitled to pay...members of the Fleet Reserve and Fleet Marine Corps Reserve.”

10.2 Job Hunting/Negotiations

- Once you begin to seek employment with a prospective employer, you may not take any official action that will affect the financial interests of that prospective employer. [5 C.F.R. 2635.604]
- Once you start negotiating with a prospective employer, you can’t take any official action that will affect the financial interests of your prospective employer. [18 U.S.C. § 208]
- You may accept travel expenses from a prospective employer during the interview process if that is part of their normal hiring process; however, if the amount paid by a prospective employer exceeds \$1000 (guidance as of Nov 2022), then you must file an OGE 450 Form.
- Consider submitting [DD Form 2945](#) to receive a “Letter of Opinion”, “30-Day Letter”, or “Safe Harbor Letter” from Legal regarding post-service employment restrictions. This is not always required – consult with your JAG to determine if necessary.

10.3 Terminal Leave

- Military officers are prohibited from holding a “civil office” with a state or local government. [10 U.S.C. § 973(b)]
- Military personnel are authorized to accept and receive pay for a civilian position in the U.S. government concurrent with their military pay. [5 U.S.C. § 5534a]
- Active-duty restrictions remain in force, including restrictions on political activities.
- Although you may work on terminal leave or participate in SkillBridge; military officers are prohibited from representing their employer to the government. Enlisted members are not subject to this prohibition. [18 U.S.C § 203 and 205]

10.4 Employment

10.4.1 DoD Employment

- Retired military members may not be selected to fill a DoD civil service position for 180 days following retirement. The Service Secretary may waive this prohibition; however, DoD Instruction 1402.01 requires “intensive external recruitment” before granting the waiver. This law does NOT prevent military retirees from working for other federal agencies, such as the Department of Homeland Security, within 180 days of retirement. [5 U.S.C. § 3326 JER 9-700b]

10.4.2 Foreign Employment

- Retired members of the uniformed services are required by 37 U.S.C. § 908 to obtain Congressional consent to accept civil employment (and compensation for that employment) and payment for speeches, travel, meals, lodging, or registration fees, or accepting a non-cash award. If a retired member accepts foreign compensation without prior approval, the retired pay is subject to withholding. Navy retirees can contact the Chief of Naval Personnel/OPNAV N1 legal counsel at (703)604-3399 or navyfge.fct@navy.mil.

10.4.3 Private Sector Employment

- For 1 year after leaving government service, you may not represent, aid, counsel, or assist in representing in connection with any contract with DoD. This does not apply to enlisted personnel. [18 U.S.C. § 207(1)]

10.5 Representing a Third Party to the U.S. Government

- Lifetime ban against making, with the intent to influence, any communication to or appearance before an employee of the U.S. on behalf of any other person in a particular matter involving a specific party in which the employee participated personally and substantially as an employee, and in which the U.S. is a party or has a direct and substantial interest. [18 U.S.C. § 207(a)(1)]
- For two years following the employee’s termination of service) and applies only to those who had official responsibility for a matter that was pending during the employee’s last year of Government service. In other words, even though the employee was not “personally and substantially” involved in a particular matter, if the matter fell within his or her official responsibility during the last year of service, the employee is barred from communicating (with the intent to influence) with any Government employee on the same issue. [18 U.S.C. § 207(a)(2)]
- For one year after government service ends, from knowingly representing, aiding, or advising based on covered information, any other person concerning any ongoing trade or treaty negotiation in which, in the last year of Government service, the employee

participated personally and substantially. This applies even to “behind-the-scenes” assistance. [18 U.S.C. § 207(b)]

- There are additional restrictions for all flag and general officers whose pay rate is equal to or greater than 86.5 percent of the rate for level II of the Executive Schedule. [18 U.S.C. § 207(c)]

Section 11 – Digital Tools and Resources

There are several websites and apps that you will need to access post-retirement. Although you might have a Common Access Card (CAC) in your post-Service career, ensure you establish alternative access to these sites. Several of the websites offer multiple options which may include a site-specific password and/or access via a secure sign-in partner. The following is a summary of the sites you will likely access:

11.1 milConnect (Defense Manpower Data Center)

- SUMMARY: In addition to serving as a secure sign-in partner, you can directly log into milConnect and update COVID vaccination status, manage health benefits (including TRICARE signup), transfer education benefits, manage SGLI, view health care coverage, obtain proof of health care coverage, retrieve correspondence, and update your name in DEERS.
- ACCESS: CAC or DS Logon
<https://milconnect.dmdc.osd.mil/milconnect/public/logoff>

11.2 myPay (DFAS Account)

- SUMMARY: You are probably used to access this site for your LES and W-2. Once you are retired you will be able to view a Retiree Account Statement (RAS) equivalent to the LES you received on active duty. Additionally, you will be able to access your annual tax statement which will be an IRS 1099-R instead of a W-2 following retirement. You must change your password every 150 days.
- ACCESS: CAC or Site-Specific Login ID
<https://mypay.dfas.mil/>

11.3 Healthcare

11.3.1 My HealtheVet

- SUMMARY: The Basic Account provides access to health journals, record and track personal information, health measurements, and print a health insurance card. The Premium Account (which is free) allows full access to the site features, including Medical Records, Secure Messaging, Appointments, and DoD Military Service Information.
- ACCESS: Site-specific login ID or secure sign-in partner (Login.gov, ID.me, DS Logon)
<https://www.myhealth.va.gov/mhv-portal-web/home>

11.3.2 Beneficiary Web Enrollment Website on milConnect

- SUMMARY: Check medical and dental enrollments, contact information, and pharmacy coverages for sponsors and family members. Start medical enrollment, start plan change, and medical dis enrollment.
- ACCESS: CAC or DS Logon
<https://milconnect.dmdc.osd.mil/milconnect/>

11.3.3 MHS GENESIS (MHSG)

- SUMMARY: New secure patient portal for Military Health System (Replacing the TOL Patient Portal) to view/download/transmit your health data, book/cancel appointments, request prescription refills, view clinic notes/lab results, exchange messages with your health care team, complete pre-visit questionnaire, and look up health information.
- ACCESS: CAC or DS Logon
<https://my.mhsgenesis.health.mil/pages/home>

11.3.4 TOL Patient Portal

- SUMMARY: This site included Secure Messaging and TRICARE Online and is being replaced by the MHS GENESIS Patient Portal. Health record data will be available until the site is decommissioned on 1 April 2025.
- ACCESS: CAC or DS Logon
<https://www.TRICAREonline.com/tol2/prelogin/mobileIndex.xhtml>

11.3.5 TRICARE East (Humana), Overseas (MyCare Overseas), and West Regions (Health Net Federal Services)

- SUMMARY: Check eligibility, make payments, request enrollment card, check referral status, check claim status, and view your explanation of benefits.
- ACCESS: TRICARE Log in or DS Logon
<https://infocenter.humana-military.com/beneficiary/service/account/login>
<https://portal.TRICARE-overseas.com/wps/portal/osb/TRICARE-overseas/home/>
<https://www.TRICARE-west.com/>

11.3.6 TRICARE for Life

- SUMMARY: Check eligibility, check claims status, view your explanation of benefits, and send a secure email to customer service
- ACCESS: Site login or DS Logon
<https://www.TRICARE4u.com/wps/portal/tdb/TRICARE4u/home/>

11.3.7 TRICARE Pharmacy (Express Scripts)

- SUMMARY: Switch eligible medications to home delivery, track order, order refills, set up automatic refills, speak with a pharmacist, and view your explanation of benefits
- ACCESS: TRICARE Log in or DS Logon
<https://militaryrx.express-scripts.com/>

11.5 Veteran Affairs

- SUMMARY: You can use this site to apply for benefits, manage your benefits, manage your health records, download your VA letters, update VA/DoD personal information, manage/share VA health records, and update your eBenefits Employment Center profile.
- ACCESS: Use a VA site-specific login ID or secure sign-in partner (Login.gov, ID.me).
<https://www.va.gov/>

11.6 Login.gov

- In addition to access to some of the sites listed above, Login.gov can be used to access USAJOBS and the CBP Trusted Traveler Program.
- <https://Login.gov>

Appendix A1 - Florida Veterans Benefits

The following highlights some of the Veteran's benefits available for Florida residents. Refer to the Florida Department of Veterans Affairs for additional details at <https://www.floridavets.org>

Tax

- Florida does not have a State Income Tax.
- Property Tax
 - VA certified service-connected disability $\geq 10\%$ shall be entitled to a \$5,000 deduction on the assessment of their home for tax exemption purposes.
 - Exempt from taxation if honorably discharged and certified with a service-connected, permanent, and total disability.
- Total and permanently disabled veterans are exempt from county and municipality building license or permit fees when making certain improvements to their residence to make the dwelling habitable or safe.

Education

- Disabled Veterans Tuition Waiver
 - State universities and community colleges will waive undergraduate tuition for a recipient of a Purple Heart or other combat decorations superior in precedence that fulfills specific criteria.
- Yellow Ribbon GI Education Enhancement Program
 - The following RI schools participate in the program: Brown, Bryant, Johnson and Wales, New England Institute of Technology, and Salve Regina.
 - Additional information on the program is available at: <https://www.va.gov/education/yellow-ribbon-participating-schools/>

Division of Motor Vehicles

- Driver's License
 - Qualifying Veterans are entitled to a no fee Veteran designation on their drivers' license. This designation can be used to show proof of status for discounts at participating merchants. Present a DD-214 which shows an Honorable or Under Honorable Conditions discharge from active duty.
 - Any veteran honorably discharged from the Armed Forces who has been issued a valid identification card by the Department of Veterans' Affairs in accordance with s. [295.17](#), has been determined by the United States Department of Veterans Affairs or its predecessor to have a 100-percent total and permanent service-connected disability rating for compensation, or has been determined to have a service-connected total and permanent disability rating of 100 percent, is in receipt of disability retirement pay from any branch of the United States Armed Services, and who is qualified to obtain a driver license under this chapter is exempt from all fees required by this section.

- Veteran License Plates
 - There are several specialty Veteran license plate designs available.
 - If discharge was honorable or under honorable conditions and a Florida resident continuously for five years with a domicile in Florida, you may apply for a free disabled veteran license plate for an owned or leased vehicle.

100% Disabled Veteran State ID Card

- The Florida Department of Veterans' Affairs will issue an ID card to a permanent resident with a 100% service-connected, permanent and total disability rating. This card can be used as proof of eligibility for any state benefit except exemption of homestead property taxes.

Outdoor Activities

- 25% state park discount for honorably discharged veterans.
- \$10 state forest annual entrance pass for honorably discharged veterans.
- Free lifetime state park and forest entrance passes for honorably discharged veterans with service-connected disabilities.
- Military Gold Sportsman's License (hunting, saltwater & freshwater fishing) for purchase at a County Tax Collector's Office for \$20 (normally \$100).
- Exemption from Hunter Safety Skills Day by completing one of the online courses and reading the current year's hunting regulations.
- [Operation Outdoor Freedom for Wounded Warriors](#) (30% VA disability or Purple Heart recipients)
- Restricted Species Endorsement Exemptions

Concealed Weapons or Firearms Licenses:

- Applications by active military members and veterans are expedited. Firearms training/competency requirement for the issue of a concealed weapon or firearm license is validated with documentation of active-duty status or honorable discharge from military service.

Other

- Within 60 months of discharge, initial business license fees may be waived. Additional information is available using this [link](#).

Appendix A2 - Rhode Island Veterans Benefits

The following highlights some of the Veteran's benefits available to RI residents. Refer to the RI Office of Veterans Services for additional details.

State Veteran's Office

- Rhode Island Office of Veterans Services
- <https://vets.ri.gov/i-am-find-your-benefits/post-911-veteran>

Tax

- State Income Tax.
 - Beginning in 2023, RI exempts all military retired pay from state taxes.
 - Military Disability Retirement Pay is not included in taxable income.
- Property Tax
 - Exemptions vary by city and town in RI (e.g., if 100% disability: Exeter \$0, East Greenwich \$300, East Providence \$16,460).

Education

- Disabled Veterans Tuition Waiver
 - For permanent RI residents with $\geq 10\%$ disability rating – eligible for free tuition at RI Public College/University (must complete the Free Application for Federal Student Aid (FAFSA) before applying).
 - This does not cover the required fees or the cost of books.
- Yellow Ribbon GI Education Enhancement Program
 - The following RI schools participate in the program: Brown, Bryant, Johnson and Wales, New England Institute of Technology, and Salve Regina.
 - Additional information on the program is available at: <https://www.va.gov/education/yellow-ribbon-participating-schools/>

Division of Motor Vehicles

- Driver's License Veteran Designation
 - If you received an honorable discharge, you will need a DD Form 214 or proof of military record along with a completed Veteran Designation Form to receive a RI Driver's License with a crest for your service. This can be done at the DMV or at a AAA office.
 - You will still pay the normal license fee.
- Free Rhode Island Vehicle Registration and Driver's License for Disabled Veterans
 - Eligible if you received an honorable discharge for service during a wartime period and meet one of the following requirements: Loss of use of appendages, grant received from VA for a specially adapted vehicle, VA combined 100%

disability rating or considered “individually unemployable” due to a service-connected disability.

- Veteran License Plates

TYPE	PROOF	VEHICLES	COST	NOTES
Disabled Veteran (100% Disability)	DD Form 214 and Dept of VA Providence Form	Passenger or Commercial (<6300 lbs.)	No Fee (\$32.50 for remakes)	Sticker designating branch of service; War Veteran designation if DD Form 214 includes a campaign ribbon or expeditionary medal
Prisoner of War	DD Form 214	Passenger or Commercial (<10,001 lbs.)		
Purple Heart		Passenger, Commercial (<12,000 lbs.), and Motorcycle		
Veteran	DD Form 214	Passenger, Commercial (<12,000 lbs.), and Motorcycle		

Additional Benefits for Veterans with a 100% VA Disability Rating:

- RI hunting and fishing licenses
- State Park Disability Pass
- Goddard Park Golf Course Fee Exemption

Veteran Networking

- Rhode Island Veterans Network is a group that has a presence on LinkedIn that provides a forum for veterans and current members of the military in the Rhode Island area to connect and network. The group also occasionally meets in-person and virtually.

Appendix B - Sample Awards Documentation

DD MMM YYYY

From: XXX, USN

To: XXX, Military Personnel Office

SUBJ: AWARDS DOCUMENTATION ICO XXX

- Encl: (1) NAVPERS 1070/880 – Awards Record
- (2) NAVPERS 1070/605 – History of Assignments
 - (3) NAVPERS 1070/613 – Armed Forces Expeditionary Medal
 - (4) NAVPERS 1070/613 – Armed Forces Service Medal
 - (5) NAVPERS 1070/613 – Global War on Terrorism Service Medal
 - (6) BOL Unit Awards – Global War on Terrorism Expeditionary Medal
 - (7) BOL Unit Awards – Joint Meritorious Unit Award
 - (8) BOL Unit Awards – Joint Meritorious Unit Award
 - (9) NAVPERS 1070/613 – National Defense Service Medal
 - (10) NAVPERS 1070/613 – National Defense Service Medal
 - (11) NAVPERS 1070/613 – NATO Service Medal
 - (12) BOL Unit Awards – Battle E Ribbon
 - (13) NAVPERS 1070/613 – Battle E Ribbon
 - (14) NAVPERS 1070/613 – Battle E Ribbon
 - (15) NAVPERS 1070/613 – Battle E Ribbon
 - (16) BOL Unit Awards – Battle E Ribbon
 - (17) NAVPERS 1070/613 – Meritorious Unit Commendation
 - (18) BOL Unit Awards – Meritorious Unit Commendation
 - (19) NAVPERS 1070/613 – Meritorious Unit Commendation
 - (20) NAVPERS 1070/613 – Meritorious Unit Commendation
 - (21) NAVPERS 1070/613 – Meritorious Unit Commendation
 - (22) NAVPERS 1070/613 – Navy Pistol (Expert) Ribbon
 - (23) NAVPERS 1070/613 – Navy Unit Commendation
 - (24) NAVPERS 1070/613 – Navy Unit Commendation
 - (25) NAVPERS 1070/613 – Overseas Service Ribbons
 - (26) NAVPERS 1070/613 – Southwest Asia Service Medal
 - (27) NAVPERS 1070/613 – Sea Service Deployment Ribbon
 - (28) NAVPERS 1070/613 – Sea Service Deployment Ribbons
 - (29) NAVPERS 1070/613 – Sea Service Deployment Ribbon
 - (30) NAVPERS 1610/2 – Sea Service Deployment Ribbon
 - (31) NAVPERS 1610/2 – Sea Service Deployment Ribbon
 - (32) SURFLANT Ship History of NORMANDY

1. Enclosure (1) was generated from BUPERS Online; however, several awards are missing from my record. Enclosure (2) provides a listing of the commands and time periods I was assigned to those commands for use to cross-reference with unit award listings.

2. Enclosures (1) through (32) support the inclusion of the following awards on my retirement DD Form 214:

AWARD	NUMBER OF AWARDS/DEVICES	DOCUMENTATION
Armed Forces Expeditionary Medal	1	Encl (3)
Armed Forces Service Medal	1	Encl (4)
Defense Meritorious Service Medal	1	Encl (1)
Defense Superior Service Medal	1	Encl (1)
Global War on Terrorism Service Medal	1	Encl (5)
Global War on Terrorism Expeditionary Medal	1	Encl (6)
Joint Meritorious Unit Award	2	Encl (7)&(8)
Meritorious Service Medal	5	Encl (1))
National Defense Service Medal	2	Encl (9)&(10)
NATO Service Medal	1/Kosovo	Encl (11)
Navy Battle 'E' Ribbon	5	Encl (12)-(16)
Navy Meritorious Unit Commendation	5	Encl (17)-(21)
Navy Pistol Ribbon	1/Expert 'E'	Encl (22)
Navy Unit Commendation	2	Encl (23)&(24)
Navy and Marine Corps Achievement Medal	3	Encl (1)
Navy and Marine Corps Commendation Medal	2	Encl (1)
Overseas Service Ribbon	2	Encl (25)
Southwest Asia Service Medal	1/Bronze Star	Encl (26)
Sea Service Deployment Ribbon	7	Encl (27)-(32)

3. This listing does not include my end of tour award (Legion of Merit award in routing).

XXXXXXX
CAPT USN

Appendix C - My Personal Timeline

Section 1 provides the administrative requirements to support retirement. The timeline below is provided to show my experience. You will see that many timeline items were completed earlier than required, with no ill consequence.

2021

- April ACP: Enrolled with ACP; Mentor Assigned
- September Ruehlin: Contacted COMNAVSURFLANT to obtain Seminar quota
- October Ruehlin: Attended Ruehlin Seminar in Norfolk, VA
LinkedIn: Commenced actively networking and growing LinkedIn network
- November LinkedIn: Completely overhauled my LinkedIn Profile
Developed a generic resume
Contacted NPC to state my intention to retire and ask questions about the process

2022

- January Submitted retirement request via NSIPS
FourBlock: Enrolled with FourBlock for the Spring Cohort
LinkedIn: Replaced LinkedIn military photo with civilian photo
SkillBridge: Began researching potential SkillBridge opportunities
- February SkillBridge: Accepted into SkillBridge internship with Raytheon
LinkedIn: Added #Opentowork
- March Met with Admin retirement led to discuss the administrative requirements
Attended local TAP course (previously attended Executive TAP in 2018) and completed the required CAPSTONE
- April Submitted the following retirement paperwork to Admin
DD Form 2586, Joint Service Transcript, DD Form 2656, DD Form 2648, NPPSC 1900/1, Awards Memo (see enclosure (1)), copy of approved leave chit from NSIPS, copy of Permissive TDY Orders
- May Received NSIPS notification that my retirement was approved
Requested and received a copy of my medical record (electronic)
Completed TS/SCI read-out; Requested termination of JWICS account
Turned in Government Travel Card

June	Received retirement orders (I did not get them via NSIPS, my personnel officer received them and forwarded a copy to me) PMP Certification complete
July	SkillBridge: Commenced SkillBridge internship Scheduled Separation History and Physical Exam (SHPE) Applied to enroll in the Institute for Veterans and Military Families (IVMF) Onward to Opportunity (O2O) Program
August	Completed SHPE (~1 hr.) Submitted revised copy of NPPSC 1900/1 to admin (previously submitted an incomplete copy while waiting to conduct my SHPE) Enrolled with Candorful (Interview Coaching); I should have done this in June Commenced enrollment with IVMF O2O; Six Sigma Green Belt Certification Enrolled with Coursera
October	SkillBridge: Completed SkillBridge internship with Raytheon Completed Job Hunting TDY Commenced Terminal Leave Submitted first Job Application Turned off NIPR and SIPR accounts; turned in SIPR Token
November	1 st Turned-in Naval War College Badge and submitted command check-out sheet to Admin 2 nd Completed Six Sigma Green Belt Certification 4 th Final Dental Exam 14 th Accepted Job Offer 30 th Final Dental Cleaning Completed Tableau Desktop II Intermediate Course, sponsored by ACP Requested and received copies of Dental Records and recent Medical Records (covering period from May to present)
December	8 th Final Eye Exam (glass and contact prescription) 21 st Received draft DD Form 214 (with many errors noted) 29 th Established BENEFEDS account and signed up for Vision Plan 30 th Picked up prescription glasses and reading glasses from base clinic 31 st Ordered medications 18 th Contacted VSO to prepare VA Claim <ul style="list-style-type: none"> • Stephen Boland, Veterans of Foreign Wars • 380 Westminster St. Rm 320 • Stephen.boland@va.gov

2023

January	<p>1st Official Retirement</p> <p>2nd Began Civilian Job</p> <p>5th Received Retired ID and Enrolled in TRICARE Prime</p> <p>10th Received Initial DD Form 214</p> <p>25th Initial Meeting with VSO</p> <p>27th Received Corrected DD Form 214</p>
February	<p>22nd Submitted VA Claim</p> <p>VA Development Letter Sent</p>
March	<p>14th Original submission for SBP for Spouse and Children reported in MyPay; annotated as only Spouse previously</p> <p>16th 1st VA Solid Start Phone Call (although I missed the call)</p>
April	<p>15th Received retirement flag</p> <p>25th Began VA C&P Exams</p>
July	<p>28th Last VA C&P Exam</p>
August	<p>15th Received VA Claim Decision</p>

2024

January	Received Retirement Certificate
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2025

January	<p>10th Received notification that I could submit paperwork to terminate participation in SBP</p>
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Appendix D - Recommended Reading

I read many books to help prepare me to transition out of the Navy. Out of all those books, these are the only three that I recommend.

- Braden, Thomas *A Veteran's Guide to Transition: Active Duty to Government Service*. Independently published, 2021. Available at: <https://www.amazon.com/dp/B08Z83W9BK/>
- Cordle, John *Broadside Cartoons presents One Stop Transition Planner: Transition Guide for All Military Personnel*. Independently published, 2020. Available at: <https://www.amazon.com/Broadside-Cartoons-presents-Transition-Planner/dp/B08QRXTBZX>
- Dalton, Steve *The 2-Hour Job Search: Using Technology to Get the Right Job Faster*. TEN SPEED PRESS, 2020.
- Toti, William J. *From CO to CEO: A Practical Guide for Transitioning from Military to Industry Leadership*. FOREFRONT BOOKS, 2022.

Appendix E - Useful Forms and Checklists

DEPARTMENT OF DEFENSE FORMS

The current forms are available at <https://www.esd.whs.mil/Directives/forms/>

DD FORM	REV DATE	TITLE
214	Feb 2022	Certificate of Uniformed Service
215	Feb 2022	Correction to Form 214/214-1, Certificate of Uniformed Service
256	Jan 1950	Honorable Discharge Certificate
363	Jan 1999	Certificate of Retirement
771	Jul 1996	Eyewear Prescription
1172-2	Apr 2020	Application for Identification Card/DEERS Enrollment
1173S(PRIV)	Oct 1993	U.S. Uniformed Services Identification and Privilege Card
2558	Dec 2017	Authorization to Start, Stop, or Change an Allotment
2586	Jan 2010	Verification of Military Experience and Training (VMET)
2648	Oct 2019	Service Member Pre-Separation/Transition Counseling and Career Readiness Standards Eform for Service Members Separating, Retiring, Released from Active Duty
2656	Mar 2022	Data for Payment of Retired Personnel
2656-1	Apr 2009	SBP Election Statement for Former Spouse Coverage
2656-2	Jul 2020	SBP Termination Request
2656-6	Apr 2009	SBP Election Change Certificate
2656-7	Jul 2020	Verification for Survivor Annuity
2656-8	Jul 2020	SBP Automatic Coverage Fact Sheet
2656-10	Jul 2020	SBP/Reserve Component (RC) SBP Request for Deemed Election
2807-1	Oct 2018	Report of Medical History
2808	Jul 2019	Report of Medical Examination
2860	Jul 2011	Claim for Combat-Related Special Compensation (CRSC)
2870	Nov 2023	Authorization for Disclosure of Medical or Dental Information
2876-1	Jan 2025	TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form (EAST)
2876-2	Jan 2025	TRICARE Prime Enrollment, Disenrollment and Primary Care Manager (PCM) Change Form (WEST)

2945	May 2022	Post-Government Employment Advice Opinion Request
3043-1	Jan 2023	TRICARE Select Enrollment, Disenrollment, and Change Form (EAST)
3043-2	Jan 2023	TRICARE Select Enrollment, Disenrollment, and Change Form (WEST)
3043-3	Jan 2023	TRICARE Select Enrollment, Disenrollment, and Change Form (OVERSEAS)
3146	May 2024	Separation Health Assessment

NPPSC FORMS

The current forms are available at
<https://www.mynavyhr.navy.mil/References/Forms/NPPSC-Forms/>

1800/1	May 2024	Fleet Reserve/Retirement Checklist
1900/1	Dec 2024	Separations Questionnaire
1900/2	Dec 2024	Separations Checklist

VETERANS ADMINISTRATION FORMS

<u>10-10EZ</u>	Apr 2023	Application for Health Benefits
<u>21-22</u>	Jul 2023	Appointment of Veterans Service Organizations as Claimant's Representative
<u>21-4138</u>	July 2024	Statement in Support of Claim
<u>21-4142</u>	Aug 2024	Authorization to Disclose Information to the Department of Veterans Affairs
<u>21-526 EZ</u>	Nov 2022	Application for Disability Compensation and Related Compensation Benefits
<u>21-674b</u>	Oct 2021	Request for Approval of School Attendance
<u>21-686c</u>	Aug 2022	Application Request to Add and/or Remove Dependents

References

Active-Duty Officer Retirement Timeline

<https://www.mynavyhr.navy.mil/Career-Management/Retirement/Active-Duty-Officer-Retirement-Timeline/>

Bureau of Personnel Instruction (BUPERSINST) 1900.8F. Certificate of Release or Discharge from Active Duty CH-3 (9 Mar 2022)

<https://www.mynavyhr.navy.mil/References/BUPERS-Instructions/>

Department of Defense Instructions (DoDI):

<https://www.esd.whs.mil/Directives/issuances/dodi/>

1000.28	Armed Forces Retirement Home (AFRH) CH-1	1 Feb 2010
1322.29	Job Training, Employment Skills Training, Apprenticeships, and Internships for Eligible Service Members CH-1	5 May 2020
1332.35	Transition Assistance Program (TAP) for Military Personnel	26 Sep 2019
1332.42	Survivor Benefit Plan	30 Dec 2020
1336.01	Certificate of Uniformed Service (DD Form 214)	17 Feb 2022
1348.34	Presidential Recognition Upon Retirement from Military Service	17 Aug 2022
1402.01	Employment of Retired Members of the Armed Forces	9 Sep 2007
6040.46	The Separation History and Physical Examination (SHPE) for the DoD Separation Health Assessment (SHP) Program	14 Apr 2016

The Joint Travel Regulations (JTR). (1 Jan 2025)

Section 0510, Retirement and Separation

<https://www.travel.dod.mil/Policy-Regulations/Joint-Travel-Regulations/>

Manual of the Medical Department (MANMED), NAVMED P-117

Article 15-20, Separation from Active Duty (Change 167, 15 Feb 2019)

Article 15-21, Retirement from Active Duty (Change 167, 15 Feb 2019)

<https://www.med.navy.mil/Directives/>

Military Personnel Manual (MILPERSMAN)

<https://www.mynavyhr.navy.mil/References/MILPERSMAN/>

1050-120	<u>Separation Leave</u>	<u>22 Aug 2002</u>
1050-400	<u>Accrued Leave Creditable Upon Retirement</u>	<u>20 Apr 2012</u>
1070-340	DD Form 214, Certificate of Release or Discharge From Active Duty	15 May 2023
1320-220	Permissive Temporary Duty (PTDY) Authorization for Job/House Hunting	14 Jul 2009
1800-010	General Guidelines for Conducting Ceremony for Retirement or Transfer to the Fleet Reserve	2 Oct 2013
1800-020	Effective Date of Retirement, Issuance of Retirement Orders and Authorization	24 Feb 2016
1800-040	Placement on Retired List and Responsibility of the Retiree	22 Aug 2002
1800-070	Benefits of the Armed Forces Retirement Home	22 Aug 2002
1900-015	Separation, Fleet Reserve, and Retirement Document Submission	02 Nov 2022
1900-040	Transfer to the Retired List, Retired Reserve, or the Fleet Reserve in a Restricted Status	11 Nov 2021
1900-808	Physical Examination for Separation CH-85	21 Nov 2023
7220-030	Computation of Disability Retired Pay	7 Dec 2005
7220-340	Lump-Sum Payment for Accrued Leave	25 Sep 2018
7220-370	Pay Accounts of Retiring Personnel	2 March 2012

NAVADMINs

[160/22](#), SkillBridge Employment Skills Training Guidance (22 Jul 2022)

[064/23](#), SkillBridge Employment Skills Training Guidance (03 Mar 2023)

Secretary of the Navy Instruction (SECNAVINST) 6810.1, Ophthalmic Services (14 Apr 2015)

This instruction is also annotated as Army Regulation 40-63 and AFI 44-117

[https://www.secnave.navy.mil/doni/Directives/06000 Medical and Dental Services/06-800 Orthopedic Services/6810.1.pdf](https://www.secnave.navy.mil/doni/Directives/06000%20Medical%20and%20Dental%20Services/06-800%20Orthopedic%20Services/6810.1.pdf)

Statement of Benefits Guide for Military Members (18JUN19)

Note: This was rolled out in 2019 with a press release that said it would be updated on the DoD TAP website; however, it is no longer posted. This is a link to the original still posted on a website. Although good information, it is not updated.

[https://www.172aw.af.mil/Portals/64/Helping Hands/Helping Hands/Family Readiness/Statement_of_Benefits.pdf?ver=fps1iNrHc1UiulqFcXxetg%3D%3D](https://www.172aw.af.mil/Portals/64/Helping%20Hands/Helping%20Hands/Family%20Readiness/Statement_of_Benefits.pdf?ver=fps1iNrHc1UiulqFcXxetg%3D%3D)

United States Code

<https://uscode.house.gov/browse/&edition=prelim>

Title 5 – Government Organization and Employees

- § 3326, Appointments of Retired Members of the Armed Forces to Positions in the Department of Defense
- § 5534, Dual Employment and Pay During Terminal Leave from Uniformed Services

Title 10 – Armed Forces

- § 8261, Presentation of United States flag upon retirement
- § 801-946a, Uniform Code of Military Justice
- § 973, Duties: Officers on Active Duty; Performance of Civil Functions Restricted

Title 18 – Crimes and Criminal Procedure

- § 203, Compensation to Members of Congress, Officers, and Others in Matters Affecting the Government
- § 205, Activities of Officers and Employees in Claims Against and Other Matters Affecting the Government
- § 207, Restrictions on Former Officers, Employees, and Elected Officials of the Executive and Legislative Branch
- § 208, Acts Affecting a Personal Financial Interest

Title 37 – Pay and Allowances of the Uniformed Services

- § 908, Reserves and Retired Members: Acceptance of Employment, Payments, and Awards from Foreign Governments

Title 38 – Veteran’s Benefits

- § 1155, Authority for schedule for rating disabilities
- § 4212, Veterans’ employment emphasis under Federal contracts

United States Code of Federal Regulations:

Title 5 – Administrative Personnel

- § 2635, Standards of Ethical Conduct for Employees of the Executive Branch

Title 38 – Pensions, Bonuses, and Veterans' Relief

- Part 4, Schedule for Rating Disabilities
<https://www.ecfr.gov/current/title-38/chapter-I/part-4>