

VGLI

A five-year term life insurance policy available to those who had SGLI while on active duty. <http://www.insurance.va.gov>

USFHP

Uniformed Services Family Health Plan – A plan that serves enrolled retirees and Families in areas around former Public Health hospitals. <http://www.usfhp.com>

USFSPA

Uniformed Services Former Spouses' Protection Act — A law pertaining to division of retired pay and election of SBP as determined by state courts. <http://www.armyg1.army.mil/rso/docs/FSPA/usfspa.doc>

PERSONALIZE THIS PAMPHLET

Using <http://www.armyg1.army.mil/rso/rso.asp> as your source, note the following:

Phone and e-mail for your RSO:

Your RSO's homepage:

From that homepage, dates of preretirement briefings:

For more information, these are some of the pamphlets prepared by HQDA, Army Retirement Services that are available from your RSO and are available at <http://www.armyg1.army.mil/retire>.

- Which Retired Pay Plan Are You Under?
- The Survivor Benefit Plan (SBP) — Basic Questions Answered
- Survivor Benefit Plan — Facts vs. Myths
- Uniformed Services Former Spouses' Protection Act
- Retiree Casualty Assistance Checklist



Get Ready for Retirement...

It's the Rest of Your Life!



PREPARING FOR RETIREMENT

Retirement takes planning, planning that should include the Soldier and the Family. You should not expect someone else to take care of your retirement for you or let it happen by chance. Would you take even a short Family trip without knowing your destination, your route and everything you needed for the trip? Of course not.

As a general rule, you should not retire on impulse. Each Soldier and Family should look ahead toward that day when retirement is possible – and then consider the options. If you plan to retire in the next two years, it's a good idea to review the following steps and subjects. While the thought of retiring is daunting to some, proper planning will put it in perspective.

OFFICES TO CONTACT

Following are three important offices to contact before you decide to retire.

FIRST — Contact the human resources specialist at your personnel office to see if you are eligible to retire.

SECOND — Contact your Retirement Services Officer (RSO) for information on retirement benefits and entitlements; retired pay; the Survivor Benefit Plan (SBP); health benefits; and for the preretirement briefing schedule. RSOs are listed at <http://www.armyg1.army.mil/rso/rso.asp>.



Retirement is where you'll be spending the rest of your life – you need to prepare for it.

THIRD — Contact your Army Career and Alumni Program (ACAP) office (<http://www.acap.army.mil>) for information on finding a job.

FOURTH — Arrange for your preretirement physical as early as possible.

THROUGHOUT — Share and discuss information with your Family!

SUBJECTS TO STUDY

Getting ready to retire means learning about and keeping current on a wide variety of subjects. Following are a few of these subjects and their websites. For more information, including a copy of the preretirement briefing, visit the Army Retirement Services site <http://www.armyg1.army.mil/retire>.

COMBAT-RELATED SPECIAL COMPENSATION (CRSC)
A special payment for retirees with combat-related disabilities whose retired pay is reduced by disability pay received from the Department of Veterans Affairs (VA). <http://www.crsc.army.mil>

CONCURRENT RETIREMENT AND DISABILITY PAYMENTS (CRDP)

A special payment for retirees rated by the VA as at least 50 percent disabled whose retired pay is reduced by VA disability pay. <http://www.dfas.mil/rapay/disability/crscandcrdp.html>.

DENTAL INSURANCE

The TRICARE Retiree Dental Program (TRDP) is a fee-for-service plan, funded entirely by enrollee-paid premiums. <http://www.DDPdelta.org>

DEPENDENCY & INDEMNITY COMPENSATION (DIC)

A VA tax-free benefit paid to surviving spouses and children of Veterans who die of a service-connected disability. <http://www.vba.va.gov/survivors/>

HOME OF SELECTION

The retirement site selection made within one year of retirement to which household goods will be shipped at government cost. <http://www.armyg1.army.mil/rso/docs/Pre/Pre-Retirement-Briefing.ppt> (Slide 44)

RETIRED PAY

Payable during the retiree's lifetime; calculated by length of service, pay grade, and amount of active duty pay. <http://www.dfas.mil/rapay.html>

How can you provide payment for your Family after your death? See the next entry.

SURVIVOR BENEFIT PLAN (SBP)

An option for a retiree to elect to receive reduced retired pay so that payments can go to surviving spouse and/or children after the retiree's death. <http://www.armyg1.army.mil/rso/sbp.asp>

TRICARE

A three-option health care program available to eligible beneficiaries who are not yet Medicare-eligible. <http://www.tricare.mil>

TRICARE FOR LIFE (TFL)

A combination of TRICARE and Medicare coverage for Medicare-eligible, uniformed services beneficiaries. <http://www.tricare.mil/tfl>

VETERANS BENEFITS

The Department of Veterans Affairs (VA) is your source for information on a host of programs including home loans and education. <http://www.va.gov>

VA DISABILITY COMPENSATION

Tax-free compensation from the VA, based on service-connected disability. <http://www.vba.va.gov>