

# *Headquarters U.S. Air Force*

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*Integrity - Service - Excellence*

## **PRESEPARATION COUNSELING**



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# *Introduction*

- **Why do you have to do Pre-separation Counseling?**
  - **Mandated by Title 10, NLT 365 days before your AD order ends**
  - **Purpose: to introduce benefits and services**
  - **COLOR CODING KEY USED FOR SLIDE-DECK, QUICK REFERENCE;**
    - **Red - Congress/DoD/AF really wants you to know this**
    - **Jade – Job seeking as a Vet**
    - **Teal – Troops-to-Teachers**
    - **Fuchsia – Federal Employment information**
    - **Blue – Business (starting/running your own business)**
    - **Grey - Unemployment Compensation per state**
    - **Yellow – Information about Military or Veteran Benefits (AD & Reserve)**
- **Counseling provides you references/resources for planning transition**
  - **Referrals provided to agency experts**
- **302 AW includes the following DoD Training Day materials (so you don't have to attend an all-day brief):**
  - **Managing Your Transition**
  - **Financial Planning for Transition**



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# ***Transition Requirements Overview***

- **Initial Counseling – completed prior to pre-separation**
- **Pre separation Counseling**
- **Pre separation DoD Training Day (mandatory- NO exemptions)**
- **VA Benefits and Services Briefing (mandatory-NO exemptions)**
- **Department of Labor (DOL) One-Day (mandatory-some exemptions)**
- **Capstone/ITP Review (the final step in the transition process)**
- **Additional 2 day tracks**
  - **Accessing Higher Education**
  - **Career Exploration and Planning Track**
  - **Entrepreneurship**
  - **DOL Employment Track**



## *DS Logon & eBenefits Registration*

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- **DS Logon provides a secure means of authentication to personally identifiable information (PII) and personal health information (PHI) for all beneficiaries and other individuals with or without a DoD ID card/CAC.**
- **If you already have DS Logon, log-on to the DMDC myAccess site (<https://myaccess.dmdc.osd.mil/>) on the computer now**
- **If you do not already have a DS Logon account, set on up on the computer now using the DMDC myAccess site (<https://myaccess.dmdc.osd.mil/>)**
- **Using your DS Logon, access eBenefits now. We will verify you are registered**



# *Verification of Military Experience and Training (VMET), DD Form 2586*

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- The VMET documents and verifies your military experience and training
  - Not an official transcript
  - Helpful for negotiating credits at schools and writing your resume
  - Created from automated records on file
  - Updated quarterly
- As part of this counseling, members should download/print VMET now at: <https://milconnect.dmdc.osd.mil/milconnect/>
- Missing info may be added through standard personnel file submissions to Defense Manpower Data Center (DMDC)
  - Refer to FAQs on website and/or call DMDC at 1-800-727-3677



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# ***Effects of a Career Change***

- **Become aware of affects of career change**
- **Think about the challenges that lie ahead; identify your circumstances and the resulting changes/challenges**
- **Identify your own indicators of stress**
- **Identify coping techniques that work for you**
- **Referral contact information**
  - **Chaplain**
  - **Medical professionals**
  - **Education office**
  - **A&FRC**
  - **Vet Centers**
  - **Military and Family Life Counselors**
  - **Military OneSource**
  - **Veterans Service Organizations (VSO)**



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# Managing Your Transition

- Determine YOUR;
  - Goals
  - Priorities
  - Expectations
  - Plan to stay healthy
- Consider the goals, priorities, expectations and health needs of family members

## Common Transition Concerns:

- Getting a job
- Moving or relocating
- Being with spouse/family 24x7
- Having enough money
- Dealing with VA
- VA benefits
- Healthcare
- Housing
- In-laws
- Entering civilian life

What are your top 3 transition concerns?

1. Update resume with gained experience on recent AD order
2. Enroll/continue/complete PME for my current grade
3. Enroll/continue/complete next level of degree/certification

Submit





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# ***Managing Your Transition***

- **While it is a planned separation, a reservist on AD orders coming to an end is considered an “involuntary separation” according to section 1141 of USC 10**
- **Determine which of the below circumstances apply to you;**
  - **(Tricare qualifying) Full Time military member (AGR/ART)**
  - **(Tricare qualifying) Part Time military member (TR), no other employment**
  - **(Tricare qualifying) Part Time military member (TR) + job outside the military**
    - **You should not be restricted by enrollment periods because transitioning from the military constitutes a “change of job” (a qualifying event)**
  - **You have an employed spouse**
  - **You have dependents that require child/elderly care**
  - **You are the sole person responsible for paying for and/or arranging dependent care/transportation (no spousal help-- either because you don't have one or because you are the one that takes care of this)**





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# Managing Your Transition

## ■ Recognizing the signs of stress

### Signs of Stress

#### Behavioral

- Behavioral or personality changes
- Withdrawal
- Moodiness (e.g., sadness, anxiety)
- Irritability and anger
- Changes in eating patterns
- Clinging among family members
- Increase of tobacco and alcohol use
- Problems at school and/or work
- Loss of enthusiasm for hobbies and interests
- Fear or lack of response from children
- Excessive or runaway spending

#### Physical

- Headaches and illnesses
- Sleep disturbances, fatigue, and nightmares
- Unexplained crying or tearfulness

#### Cognitive

- Low self-esteem or increased self-criticism
- Difficulty feeling safe
- Desire to isolate from others



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# ***Managing Your Transition***

- **Transition often results in challenges in the following domestic areas;**
  - **Intimate relationships**
  - **Family Stresses**
  - **Marital Discord and/or Domestic Violence**
  - **Parenting**
  - **Managing family caregiving needs without AD military benefits**
  - **Figuring out how to balance education/career pursuits**
- **Unique/different, transition induced challenges for women;**
  - **Need to secure gender specific healthcare/private settings for women (offered by the VA)**
  - **Taking on additional burdens of traditional family roles**
  - **Assuming full time Family Caregiver responsibilities (for younger and/or older generations)**



# *Managing Your Transition*

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- **Warning Signs/Risk Factors for Suicide:**
  - **Feel hopeless/trapped, like there's no way out**
  - **Increased anxiety, agitation, sleeplessness or mood swings**
  - **Feel like there is no reason to live**
  - **Engage in risky activities without thinking**
  - **Have increasing alcohol or drug abuse**
  - **Withdraw from family and friends**
  - **Feel overwhelming guilt or shame**
  
- **Four resources that are a phone call, click or text away;**
  - **Military/Veterans Crisis Line**
    - **Call 1-800-273-8255**
    - **Text messaging to 838255**
    - **Online Chat <https://www.veteranscrisisline.net/get-help/chat>**
  - **Defense Suicide Prevention Office**



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# ***Managing Your Transition***

- **Ways to achieve resiliency/mitigate stress;**
  - **Eat well, drink water**
  - **Get rest**
  - **Exercise**
  - **Breathing/meditation**
  - **Maintain a routine**
  - **Acknowledge, name, and accept your feelings**
  - **Break tasks into small tasks**
  - **Let friends be friends**
  - **Take breaks**
  - **Listen to music**
  - **Laugh**
  - **Be FLEXIBLE – don't try to impose your will on something out of your control**



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# ***Managing Your Transition***

**Strategy for being Flexible;**

**When you are stressed ask yourself, “Can I change this situation?”**

- **Yes? Make a plan and execute**
- **No? Accept the situation**



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# ***Managing Your Transition***

- **Transition and the Family, questions to consider;**
  - **What are your loved one's expectations about transition off of AD?**
    - **How do they differ from yours?**
  - **What roles/responsibilities and routines will change after?**
  - **What signs might indicate stress in family members?**
  - **What assistance can be provided during this stressful time?**
- **Which of the following family concerns apply?**
  - **Finances**
  - **Household responsibilities**
  - **Family caregiving (day care/after school care/elderly care)**
  - **New employment/return to previously existing FT employment**



# Managing Your Transition

- Having already identified the circumstances that apply to you, it should be easier to state your answers to the following

You	Your Family
Your top 3 transition concerns	Your families top 3 transition concerns
Your expectations	Your families' expectations
Your goals	Your families' goals
Your priorities	Your families' priorities
Your plan for you to maintain a healthy lifestyle	Your plan for your family to maintain a health lifestyle

- These can be added to your Individual Transition Plan (ITP), provided to you by Airmen & Family Readiness





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# Managing Your Transition

## ■ Transition and the Family; good communication practices

- Share concerns, expectations, fears, and opportunities
- Engage family members in the planning process
- Include family members in educational opportunities
- Invite family members to attend training and classes, share handouts and notes with them, explore resource websites together, and delegate transition tasks so everyone feels they are a contributor
- Acknowledge the challenges your transition presents to the family
- Look for signs and symptoms of stress
- Reassure family members that these are normal experiences associated with transition
- If family members are not comfortable discussing issues with you, encourage them to talk to friends, family, or professionals who can answer their questions and relieve their concerns
- Conversations should be constructive and inclusive, not venting; venting should be reserved for friends or a counselor; someone who is not emotionally invested.



# Managing Your Transition

- A common way for families to de-stress is to do activities together
- Which of these free or low-cost activities can your family do together?

Free	Cost
Walking	Movie
Hiking	Camping
Running	Concert
Biking	Attend Sporting Events
Reading	Zoo
Talking	Museum
Cooking	Water Park
Cleaning	
Games (board games or sports)	
Volunteering	



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# ***Managing Your Transition***

- **Mentors can help with various aspects of transition**
  - **Career transition**
  - **New Job**
  - **Start a business**
  - **Find a college/university/trade school**
  - **Network**
  - **Listen to your concerns**
- **Characteristics of a mentor**
  - **Positive Attitude**
  - **A role model**
  - **Takes a personal interest in you**
  - **Shares knowledge/ideas**



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# ***Financial Planning for Transition***

- **Items to collect to create a financial plan;**
  - **LES**
  - **List of household expenses**
  - **List of debts**
  - **List of savings/assets**
  - **Budget Template (one can be found JKO under “community” tab)**
    - <https://jkodirect.jten.mil/Atlas2/page/desktop/DesktopHome.jsf>



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# ***Financial Planning for Transition***

- **Goals; identifying them will help in your planning**
  - **Short term financial goal (less than 2 years) -**
  - **Medium term financial goal (between 2-5 years) –**
  - **Long term financial goal (over 5 years) -**
- **Need to be SMART (Smart, Measurable, Attainable, Realistic, Time-based)**
- **Which of these goals are NOT SMART?**
  - **Building savings to \$5,000 by August of next year**
  - **Stop spending more than I make and save money.**
  - **Have enough money to buy a house in 5 years.**
  - **Use allotment to save 5% each paycheck for a down payment on a new car**
  - **Save 10% of my salary.**
  - **Pay off \$4,500 in credit card debt in 12 months**
  - **Create an emergency saving fund.**
  - **Increase student loan payment by \$200 to pay off debt sooner**



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# Financial Planning for Transition

- Consider all aspects of compensation when determining income
  - Your Income (Gross – taxes/allotments/garnishments = Net)
  - Your Spouses Income or Child Support/Alimony
  - Annuities
  - Identify pay and/or benefits that are taxable vs non-taxable

Taxable	Non-Taxable
Base Pay CONUS Cola	BAH BAS Clothing Allowance OCONUS Cola DLA FSA Per Diem TLA



# Financial Planning for Transition

- Use link to determine civilian equivalent to your military salary

<https://militarypay.defense.gov/Calculators/RMC-Calculator/>

The screenshot shows the "MILITARY COMPENSATION" website. At the top left is the Department of Defense seal. To its right is the text "MILITARY COMPENSATION" and a search bar. Below this is a navigation menu with links: HOME, ABOUT, BLENDED RETIREMENT, PAY, CALCULATORS, BENEFITS, and REFERENCES. The breadcrumb trail reads "HOME > CALCULATORS > RMC CALCULATOR". The main heading is "Regular Military Compensation (RMC) Calculator". Below this is a paragraph defining RMC as the sum of basic pay, average basic allowance for housing, basic allowance for subsistence, and the federal income tax advantage that accrues because the allowances are not subject to federal income tax. It states that RMC represents a basic level of compensation which every service member receives, directly or indirectly, in-cash or in-kind, and which is common to all military personnel based on their pay grade, years of service, and family size. Another paragraph explains that the calculator will compute regular military compensation based on user inputs and that it is the approximate amount of an equivalent civilian salary. A final paragraph notes that the information requested is necessary to determine cash salary elements and estimate the marginal Federal tax bracket, and that no identifying data is requested or retained. Below the text is the "RMC Calculator" form with the following fields: Grade (E-8), Years of Service (10), Tax Filing Status (Single), Family Size, Including Yourself (0), and Living OCONUS or Not Receiving BAH (Yes/No). A "Calculate RMC" button is at the bottom.

U.S. DEPARTMENT OF DEFENSE  
MILITARY COMPENSATION

Search militarypay.defens:

HOME ABOUT BLENDED RETIREMENT PAY CALCULATORS BENEFITS REFERENCES

HOME > CALCULATORS > RMC CALCULATOR

### Regular Military Compensation (RMC) Calculator

Regular Military Compensation (RMC) is defined as the sum of basic pay, average basic allowance for housing, basic allowance for subsistence, and the federal income tax advantage that accrues because the allowances are not subject to federal income tax. RMC represents a basic level of compensation which every service member receives, directly or indirectly, in-cash or in-kind, and which is common to all military personnel based on their pay grade, years of service, and family size.

This calculator will compute your regular military compensation based on your inputs. Regular military compensation is the approximate amount of an equivalent civilian salary.

The information requested is necessary to determine your cash salary elements and estimate your marginal Federal tax bracket. No identifying data is requested nor retained by this web site.

#### RMC Calculator

Grade	<input type="text" value="E-8"/>
Years of Service	<input type="text" value="10"/>
Tax Filing Status	<input type="text" value="Single"/>
Family Size, Including Yourself	<input type="text" value="0"/>
Living OCONUS or Not Receiving BAH	<input type="radio"/> Yes <input type="radio"/> No





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# ***Financial Planning for Transition***

- **Expenses**
- **Planned Expenses**
  - **Consider differences in Healthcare and Life Insurance expenses before AD orders, while on orders, and after orders end**
  - **Rent/Mortgage**
  - **Utilities**
  - **Transportation (loans/gas/scheduled maintenance)**
  - **Food**
  - **Personal (clothes/manicures/haircuts/gifts, etc)**
  - **Leisure/entertainment**
- **Unplanned Expenses**
  - **Emergency home/car repairs**



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# *Financial Planning for Transition*

- **Relocation Costs**
  - **Won't apply to most reservists coming of AD orders, but may**
  - **Consider taxes and tax benefits**
  - **Consider cost-of-living differences when you end 180/PCS orders and return**
  - <https://www.bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx>
  - **Will you need moving truck services?**



# Financial Planning for Transition

- Consider taxable vs non-taxable items when determining expenses

The image shows a screenshot of a military compensation calculator interface. The background is a computer monitor displaying a form with various fields and values. Overlaid on the screen are several callout boxes:

- Base Pay \$34,000** (green rounded rectangle)
- BAS and BAH \$26,000** (green rounded rectangle)
- Total Compensation \$60,000** (green rounded rectangle)
- \$34,000: Taxes \$10,288** (blue rounded rectangle)
- \$60,000: Taxes \$19,000** (blue rounded rectangle)

The background form includes the following visible text and values:

Grade	E-6
	6
	Single
	false
	N/A
	20050
	\$35,103.60
Annual Basic Allowance for Housing	
Ann. Basic Allowance for Subsistence	
Ann. Allowances (BAH + BAS)	
Number of Exemptions for Previous Calendar Year	
	\$10,650.00
	\$24,453.60
	15%
Tax Advantage	
Total Regular Military Compensation	

www.smartasset.com

Click **NEXT** to continue.



# *Financial Planning for Transition*

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- **Healthcare Considerations for Reservists going on/off AD orders;**
- **With Tricare Reserve Select (TRS) members need to pay attention to:**
  - **Cost of premiums**
  - **Cost of medicines**
  - **Cost of copays**
  - **In Network/Out of Network Cost differences**
- **The above are included at no cost under Tricare Prime (eligible with AD orders of 30+ days)**
- **Reservists on AD orders MUST use prime—dependents can use TRS**
- **Some 180+ day AD orders qualify for Transition Assistance Management Program (TAMP) - coverage which continues 180 days after order ends**
- **Transitioning from the military is considered a change of job, entitling you to special enrollment (you're not constricted by enrollment periods)**



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# Financial Planning for Transition

- Here are some healthcare terms that apply to Tricare Reserve Select
- Try and match the terms with the correct definition

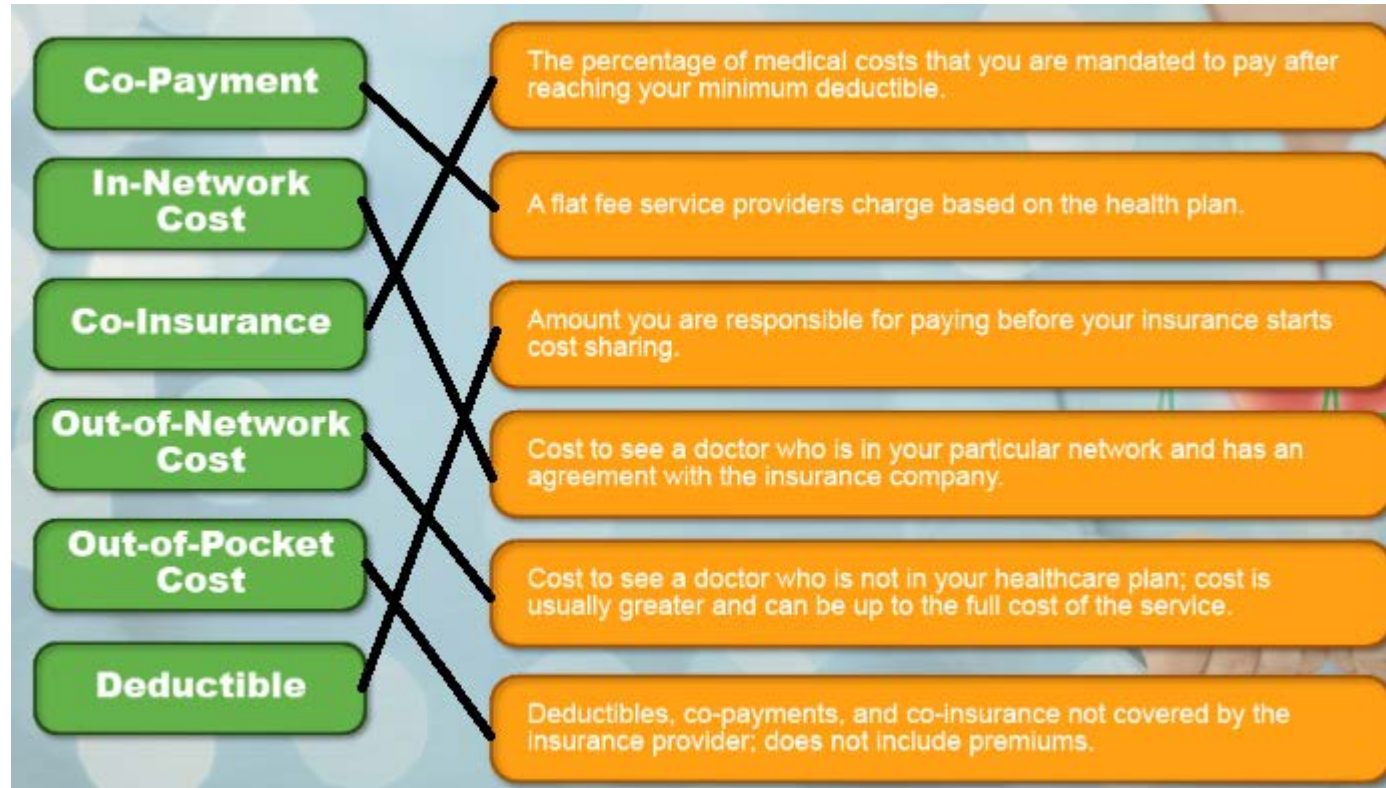
<b>Co-Payment</b>	The percentage of medical costs that you are mandated to pay after reaching your minimum deductible.
<b>In-Network Cost</b>	A flat fee service providers charge based on the health plan.
<b>Co-Insurance</b>	Amount you are responsible for paying before your insurance starts cost sharing.
<b>Out-of-Network Cost</b>	Cost to see a doctor who is in your particular network and has an agreement with the insurance company.
<b>Out-of-Pocket Cost</b>	Cost to see a doctor who is not in your healthcare plan; cost is usually greater and can be up to the full cost of the service.
<b>Deductible</b>	Deductibles, co-payments, and co-insurance not covered by the insurance provider; does not include premiums.



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# Financial Planning for Transition

- Here are some healthcare terms that apply to Tricare Reserve Select
- Try and match the terms with the correct definition











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# ***Financial Planning for Transition***

- **Preferred Provider Organization (PPO)**
  - **Pay less to providers in the plan**
  - **Able to use outside doctors/hospitals for additional cost**
- **Health Maintenance Organization (HMO)**
  - **Coverage limited to in-network doctors**
  - **Out-of-network not covered, except emergency**
  - **May be required to live/work in coverage area**
  - **Focus on prevention and wellness**
- **Exclusive Provider Organization (EPO)**
  - **Covered only if using doctors in-network, except emergency**
- **Point of Service Plan (POS)**
  - **Pay less to use doctors/hospitals in-network (need referrals to see specialists)**
- **Catastrophic Plans**
  - **Must be under 30 years of age**
  - **Lower premium, flexible for choice of provider**
  - **High deductible**



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# ***Financial Planning for Transition***

- **Disability Insurance**
  - **Military members continue to receive pay when ill/injured**
  - **In the civilian sector, this coverage must be purchased**
- **Term Life Insurance (Service Group Life Insurance or SGLI)**
  - **Only provides coverage for a certain term (based on number of years/age)**
  - **SGLI coverage will end when you leave the military**
  - **If wanting to continue term life insurance once SGLI ends, keep in mind that if you wait to do this 20 years after joining the military, you will be older and prices will be higher**
- **Universal/Whole Life Insurance**
  - **Provides coverage as long as premiums are paid**
  - **Builds cash value**
  - **Have a guaranteed benefit/pay out when insured dies**



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# ***Financial Planning for Transition***

- **Debt**
  - **Credit Card**
  - **Loans, including a mortgage**
- **Determining your Financial Solvency/Debt to Income Ratio;**
  - **Monthly payments / Pre-tax Income = Debt to Income (DTI) %**
  - **</= 33% acceptable**
  - **</= 34 – 49% cautious about accepting more debt**
  - **</= 50% seek financial assistance**
- **Credit Report/Fair Isaac Corporation (FICO) Score**
  - **There is only one free credit report site: [annualcreditreport.com](http://annualcreditreport.com)**
  - **Credit Report determines FICO; generally range from 600-750**
  - **Credit Score Factors**
    - **Payment history – 35%**
    - **Amount owed – 30%**
    - **Length of credit history – 15%**
    - **New credit accounts – 10%**
    - **Types of credit – 10%**



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# ***Financial Planning for Transition***

- **What entities look at/use your credit report;**
  - **Insurance Companies**
  - **Creditors**
  - **Government Agencies**
  - **Employers**
  - **Landlords**
- **Correcting a report**
  - **Request missing positive info be added**
  - **Request erroneous info be removed**
  - **Request outdated info be removed**
- **Other Areas that impact credit report/score**
  - **Public info (arrests, convictions, judgements, tax takings and liens)**
  - **Damaging items – provide written explanation to lender**
  - **Negative info – should be removed after 7 years**



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# ***Financial Planning for Transition***

- **Fair Credit Reporting Act**
  - **Things it gives you that you may not know about;**
    - **Seek damages from violators**
    - **Identify theft victims have additional rights**
    - **Active-Duty Military personnel have additional rights**



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# ***Financial Planning for Transition***

- **Fair Credit Reporting Act**
  - **Things it gives you that you may not know about;**
    - **Seek damages from violators**
    - **Identify theft victims have additional rights**
    - **Active-Duty Military personnel have additional rights**



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# ***Financial Planning for Transition***

- **Asset = anything of value that you can convert into cash**
- **Examples;**
  - **Savings**
    - **Emergency; 2 weeks pay/\$1000 (whichever is greater)**
    - **Reserve; 3- 6 months of pay**
    - **Goal-Getter; for an item you want (car, vacation, etc.)**
  - **Real Estate**
  - **Personal Property (jewelry, etc.)**
  - **Investments (Mutual Funds, etc.)**
  - **Retirement Plans (IRA, 401K, TSP, etc.)**





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# ***Financial Planning for Transition***

- **Two categories of retirement pension plans;**
- **Defined Benefit Plan**
  - **Funded mostly by employer;**
    - **Ultimate retirement benefit is definite & determinable as \$ amount/% of wages**
  - **Employer assumes all responsibility and risk**
  - **Considered type of compensation (similar to separation/unemployment pay)**
- **Defined Contribution Plan**
  - **Funded mostly by employee**
    - **Ultimate benefit to be paid is not defined**
  - **Examples of these: 401K, Roth, TSP**
  - **Portable – property of employee/transfer with them when changing jobs**
  - **Benefit depends on the contributions made**



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# ***Financial Planning for Transition***

- **1 Jan 2018 – Blended Retirement System went into effect**
- **Combined a defined benefit pension plan with a TSP account**
- **Allows those that don't complete a full 20 years with some portable retirement benefits when they leave the service**
  
- **After leaving federal service, members that have at least \$200 can leave account where it is to keep growing**
- **Reasons why this might be a good idea;**
  - **Low administrative costs (lower than the industry average)**
    - **Those with a TSP account paid \$0.38 for every \$1000 in 2016**
  - **Can transfer eligible \$ into traditional IRAs into TSP**



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# ***Financial Planning for Transition***

- **Members leaving the military before serving 20 years can also;**
  - **Transfer their TSP – to IRA, Civilian TSP, or another eligible account**
  - **Withdraw from TSP – you will pay taxes and penalties, and lose a portion of your money (up to one third)**
  - **Low administrative costs (lower than the industry average)**
    - **Those with a TSP account paid \$0.38 for every \$1000 in 2016**
  - **Can transfer eligible \$ into traditional IRAs into TSP**
  
- **Common Retirement Fund Concepts you should know**
  - **Some companies have waiting periods to be able to contribute**
  - **Some companies have waiting periods to be guaranteed to receive the pay out of the company match – called vesting**
  - **Two types of Vesting schedules;**
    - **Graduating – you may be partially vested after a certain number of years to receive a PERCENTAGE of the matching funds**
    - **Cliff Vesting – after a certain number of years you are fully vested and can receive 100% of the matching funds**



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# *Financial Planning for Transition*

- Now that several types of assets have been covered you are ready to determine your net worth:
- **Assets – Liabilities = Net Worth**

- Your home: probably your most valuable asset
- Rental properties, business, time share
- Vehicles
- Checking and savings accounts
- Investments, TSP, IRA, mutual funds
- Annuities, life insurance policies
- Personal property: high-value jewelry, electronics, artwork, rare coins, collectibles
- Retirement pension: to determine value, use the current amount (at retirement) of the pension you will be receiving to add to your net worth



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# ***Financial Planning for Transition***

- **Compensation & Salary Package comparison**
  - **Total Value of employees salary, benefits and other payments (bonuses and commissions)**
  - **Examples of Military benefits;**
    - **Healthcare**
    - **Discounted shopping (BX, commissary, gas, pharmacy)**
    - **Low maintenance investment (TSP) fees**
    - **Free/inexpensive extra-curricular activities**
  - **Examples of benefits you might see in civilian sector;**
    - **Days off (vacation/sick days)**
    - **Healthcare**
    - **Long Term Care**
    - **Parking**
    - **Gym Membership**
    - **In-house child care**



# Financial Planning for Transition

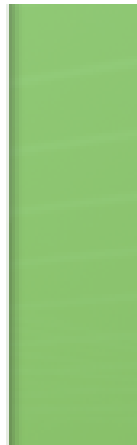
## ■ Comparing compensation packages for two fictitious companies;

### Company A - \$45,000

- 3 weeks annual/sick leave **\$2,595**
- \$150/month for parking **\$1,800**
- Full healthcare coverage for employee **Varies**
- Free annual gym membership **Varies**
- 401(k) with match up to first 5% **\$2,250**
- Paid federal holidays **Equal**

### Company B - \$48,000

- 10 days annual/sick leave **\$1,846**
- \$250 monthly healthcare stipend **\$3,000**
- Paid federal holidays **Equal**





# *Financial Planning for Transition*

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- **Social Security Entitlement**
  - **Full retirement – age at which a person is entitled to full/unreduced retirement benefits**
    - **Sliding scale, depends on year of your birth**
    - **Current age: 67 for those born after 1960**
    - **Amount you receive depends on:**
      - **Age in which you apply/start receiving it**
      - **Amount withheld from your paycheck over your working life**
  - **[www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator)**
  - **[www.socialsecurity.gov/retire2](http://www.socialsecurity.gov/retire2)**
  - **Mandatory withdraw age for annuities (401k/TSP) – 59½ - 70½**



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# ***Financial Planning for Transition***

- **Three main ways to work toward your financial goal**
  - **Increase Income**
    - **Build savings as much as you can while you are on AD orders**
  - **Decrease Expenses**
    - **May produce quickest results, but may not be best for family**
  - **Decrease Debt**





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# Financial Planning for Transition

## ■ Which of these might work for increasing your income;

A grid of eight purple rounded rectangles, each containing a different strategy for increasing income. The strategies are arranged in two columns and four rows.

- Spouse gets job
- Use eBay, Craigslist, or a yard sale to sell items you no longer use
- Use internet to research the best prices for more expensive purchases
- Seek out temporary or seasonal work
- Review and change tax filing status and exemptions
- Enroll in federal or state programs
- Active-duty person gets part-time job
- Apply for unemployment entitlement



# Financial Planning for Transition

## ■ Which of these might work for decreasing your expenses?

Downgrade the cable package or eliminate	Use public transportation or carpool	
Bundle packages for cable, Internet, and cell phone	Turn off lights & appliances when not using	Cook at home and pack your lunch; plan menus around food on sale
Re-shop for auto, home, and life insurance	Ask utility companies about a budget plan for consistent utility bills	Use coupons/Groupon for shopping, dining out, and recreational activities
Eliminate land line; use cell phone	Ask for veteran and military discounts	Shop at thrift stores
Review current cell phone plan to determine if any extras can be removed	Send e-mail rather than calling	Cancel services that are a "want" and not a "need" such as gaming and video services
Check books/ebooks/movies out from library	Find friends who can trade services; babysitting, pet-sitting, etc.	



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# Financial Planning for Transition

## ■ Which of these might work for decreasing your debt?

An infographic with a light beige background and a grid of 12 red rounded rectangular buttons. Each button contains a white text-based strategy for reducing debt. The strategies are arranged in two columns. The first column contains six buttons, and the second column contains six buttons, with the last button in the second column being slightly offset to the right.

- Pay off debts by paying the debts with the highest interest first
- Consider consolidation loans
- Pay lowest balance first and roll payment into next debt
- Contact credit card companies and negotiate a lower interest rate
- Stop using credit cards
- Seek help if you are in serious debt
- Pay more than the minimum payment
- Ask if accrued interest and late fees can be waived by creditors if in debt management program
- If you get a raise, use the additional money to pay down a debt
- Pay down debt using a power pay plan ([www.powerpay.org](http://www.powerpay.org))
- Shop for the lowest interest rates; refinance when possible



# Financial Planning for Transition

## ■ Certain programs/protections that apply to Reservists, only on Active Duty:



- Service Member Civil Relief Act (SCRA) - Protection areas that apply only under AD: rental agreements, security deposits, evictions, installment contracts, credit card interest rates, mortgages, civil judicial proceedings, income tax payments

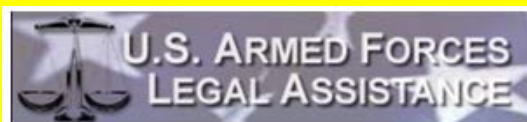


- Internal Revenue Service; AD entitled you to special tax breaks and incentives – no more automatic deadline extensions for filing your taxes or moving expenses deduction. The uniform deduction and reservist travel deduction may no longer be applicable – read current tax law to be sure.

## ■ Certain programs/protections that continue to apply in Reserve Status:



- Military Lending Act – ensures service members aren't charged more than 36% interest, mandatory allotments from paycheck and mandatory waivers of consumer protection laws not allowed. Creditor can't charge penalty for prepayment of loans.



- US Armed Forces Legal Assistance (AFLA)-Free legal services



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# ***Financial Planning for Transition***

- **As a transitioning service member, you're part of a targeted population;**
  - **Identify the Red Flags for spotting a scam:**
  - **Promises of guaranteed riches**
  - **Pressure to act right now**
  - **Special Opportunity just for you**
  - **You've won!**
  - **I'm just like you**
  - **I'm specially trained**
- **Check out the following link for more:**  
<https://www.sgbconline.com/assets/files/wu1HjCek/2016/12/21/>



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# ***Financial Planning for Transition***

- **MyPay After Transition**
  - **After 13 months of separation, you'll no longer have access to your W-2s or LESes, as such you should save/print a copy of all W-2s and LESes**
  - **Update the following (takes 7-10 business days to take effect)**
    - **Email address**
    - **Mailing address**
    - **Security questions**
    - **Review/updated direct deposit info**
- **Access to Military One Source ends 180 days after military separation**
- **Airmen & Family Readiness access ends when DoD ID card expires**



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# *Financial Planning for Transition*

- Select the type of transition which applies to you;

A vertical stack of three blue rounded rectangular buttons with white text. The top button is labeled 'SEPARATING', the middle button is labeled 'RETIRING', and the bottom button is labeled 'RETIRING RESERVIST'. A horizontal dashed line is positioned between the top and middle buttons.

SEPARATING

RETIRING

RETIRING RESERVIST





# *Sexual Assault & Prevention Resource*

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- Options for Service members who were sexually assaulted;
  
- IAW section 547 of NDAA for FY 2015 service members are eligible for;
  - Confidential review of characterization of terms of discharge/separation
  
- IAW DoD Instructions 1332.14 and 1332.30, service members who made an Unrestricted Report and recommended for involuntary separation within one year of final disposition of his or her sexual assault case may;
  - request a general or flag officer (G/FO) review of the circumstances of and grounds for the involuntary separation





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# ***Civilian Occupations Corresponding to Military Occupations/O\*NET***

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- **Licensing and Certification**
- **American Job Centers (AJC)**
- **Defense Activity for Non-Traditional Education Support DANTES**
- **O\*NET resources**
  - **[mynextmove.org](http://mynextmove.org) (useful information to assist in researching potential occupations)**
- **Program and features**
  - **Career Exploration Tools, etc.**



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# ***Licensing, Certification and Apprenticeship Information***

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- **Credentialing**
  - **Licenses**
  - **Certifications**
- **Department of Labor American Job Centers (DOL AJC)**
  - [www.careeronestop.org/FindTraining/](http://www.careeronestop.org/FindTraining/)
  - [www.veterans.gov](http://www.veterans.gov)
  - [www.dol.gov/vets](http://www.dol.gov/vets)
- **GI Bill utilization:** [www.benefits.va.gov/gibill/licensing\\_certification.asp](http://www.benefits.va.gov/gibill/licensing_certification.asp)



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# ***Credentialing Opportunities On-Line (COOL)***

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**Each branch of the military has a COOL website. There, Service members can:**

- **Get background information about civilian licensure and certification**
- **Identify licenses and certifications relevant to your military rating**
- **Learn how to fill gaps between military training and experience and civilian credentialing requirements**
- **Learn about resources available to help gain civilian job credentials**
- **U.S. Air Force Credentialing On-Line (AF Cool)**

**<https://afvec.us.af.mil/afvec/Public/COOL/>**



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## ***DoD SkillBridge***

- **Still evolving - not every installation currently offers programs**
  - **More than 30 installations currently offer**
- **Initiative promotes the civilian job training authority for transitioning service members**
  - **Can participate in civilian employment training, including apprenticeships and internships**
  - **Must be 180 days from DOS**
  - **Approval from their first field-grade level commander in their chain of command**
  - **Programs must offer a high probability of employment and be provided to the service member at little or no cost**
- **[www.dodskillbridge.com](http://www.dodskillbridge.com)**



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# *Defense Activity for Non-Traditional Education Support (DANTES)*



*Education Support to the DoD - Worldwide*



- **Service member support:**
  - **Enables access to quality post-secondary educational opportunities that prepare service members for college entrance**
  - **Counselors assist members with individualized guidance**
  - **Expand the opportunities for obtaining college credits and completing degree**
  - **Support service members during transition into the civilian workforce**
- **For more information about programs and services visit:**  
[www.dantes.doded.mil](http://www.dantes.doded.mil)



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## ***DoD TAP Web Portal***

- **Comprehensive resource to support sep/ret related issues**
- **Service members and military spouses can:**
  - **Learn about the Transition Assistance curriculum**
  - **Determine how and where to prepare for their transition to civilian life**
  - **Discover a host of online resources, including:**
    - **VA benefits**
    - **Financial planning assistance**
    - **Assessing and documenting their skills for transition to civilian life**
- **Access the DoDTAP website: <https://www.dodtap.mil>**



# *American Job Centers – Priority of Service (POS)*

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- Gives the Veteran and eligible spouses priority over other non-covered persons for any DOL funded employment or training programs
- Relation to State Employment Offices
- Types of available services
- Service locator
  - [www.servicelocator.org](http://www.servicelocator.org)
- Finding Career information
  - [www.careeronestop.org](http://www.careeronestop.org)
  - [www.myskillsmyfuture.org](http://www.myskillsmyfuture.org)



# *Department of Labor (DOL) Veterans Employment Training Service(VETS) Website*

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- **Helps translate military skills and experience into civilian terms**
- **Build a resume, search for jobs, and provides essential interview tips and resources**
  - **[www.dol.gov/vets](http://www.dol.gov/vets)**





## *Department of Labor (DOL) One-Day, DOL Employment Track & Service Sponsored Transition Workshops/Seminars*

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- **Department of Labor One-Day Employment Workshop (DOLEW)**
  - **Provides information on various job search techniques, labor market information, resume and interview skills, and more**
  - **Also will help with individual transition planning, employment assistance, small business information, POS for Veterans in all DOL funded employment and training programs**
  - **Spouses or caregivers are strongly encouraged to attend the DOLEW.**
- **DOL 2-day Employment Track**
  - **Provides more in depth employment information**

**Mandatory to attend the DOL One-Day Workshop (some exemptions)**



# ***Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994***

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- **Eligibility**
- **Timelines**
- **Notification requirements**
- **DOL Veterans Employment and Training Service (VETS) interprets, and administers USERRA**
  - **[www.dol.gov/vets/programs/userra/index.htm](http://www.dol.gov/vets/programs/userra/index.htm) or [www.benefits.va.gov/guardreserve](http://www.benefits.va.gov/guardreserve)**
- **Employer Support for the Guard and Reserve**
  - **<http://esgr.mil/USERRA/What-is-USERRA.aspx> or call (800) 336-4590, Option 1 to speak to an Ombudsman**



## *State Employment Agencies*

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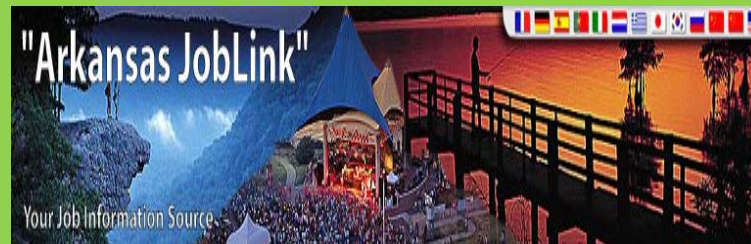
- Called the American Job Center but may be referred to differently by each state
- Dedicated veterans employment representatives
  - Disabled Veteran Outreach Program (DVOP) Specialist
  - Local Veterans' Employment Representative (LVER)
- Available services
  - Provide employment, training and placement services
  - Identify potential careers [www.myskillsmyfuture.org](http://www.myskillsmyfuture.org)
- Locate nearest state office at [www.servicelocator.org](http://www.servicelocator.org)



## State Job Boards

- Each state has a job board for their state
- Employers can search for applicants
- Applicants can search for positions
- To explore state job boards go to:

[www.careeronestop.org/jobsearch/cos\\_jobsites.aspx](http://www.careeronestop.org/jobsearch/cos_jobsites.aspx) and select the specific state





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# ***Workforce Innovation and Opportunity Act (WIOA)***

- **Provides training and education opportunities to meet the needs of businesses looking for skilled workers**
- **Allows local boards to manage training and education programs that are accessible to the community and meet local employers' needs for skilled workers**
- **They determine which “demand” occupations to expend training funds on**
- **[www.doleta.gov/WIOA](http://www.doleta.gov/WIOA)**



# *AmeriCorps and Volunteering*

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- Can find volunteer opportunities in your community at [www.nationalservice.gov](http://www.nationalservice.gov) your state's Service Commission, or through local organizations in your community
- Serving in AmeriCorps post transition can be a bridge to your future career and community
  - [www.AmeriCorps.gov/veterans](http://www.AmeriCorps.gov/veterans)
- Volunteering
  - Can help improve your employment prospects and stay engaged in your job field and community
  - Helps build your resume experience and job network



# *Troops to Teachers – “Proud to Serve Again”*

- Have you ever considered teaching as a second career after the military?
  - Education systems across the nation are looking for qualified teacher
  - You being a rich combination of skills which are a natural fit for the classroom
  - The skills that are honed in the military include leadership, initiative, discipline, teamwork, integrity and the ability to thrive in an ever-changing environment which contribute to making some of the best teacher

[www.proudtoserveagain.com](http://www.proudtoserveagain.com)





# *Federal Employment Opportunities*

- Another option available, after you leave active duty, is working for the Federal Government.
- USAJOBS is the official job site of the U.S. Federal Government , go to: [www.usajobs.gov](http://www.usajobs.gov)
- Interested in a career in national defense go to: <http://godefense.cpms.osd.mil>



**looking for a job**





# *Veterans' Preference in Federal Employment*

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## ■ Eligibility

- Five point preference
  - Exemptions – O4 and above
- Ten point preference
  - Have a service connected disability OR received a Purple Heart
- Must provide acceptable documentation of your preference or appointment eligibility
  - Copy of DD Form 214 showing dates of serve and discharge under honorable conditions, is acceptable documentation
- For more detailed information go to <https://jkodirect.jten.mil>



## *Veterans' Preference in Federal Employment, cont'd*

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- **There are three main ways to acquire a Federal position:**
  - **Competitive Appointment**  
Individuals must go through competitive hiring process
  - **Excepted Appointment**  
Agencies set their own qualification requirements and are not subject to the appointment, pay and classification rules in title 5
  - **Special Hiring Authorities**  
Noncompetitive appointment
  
- **There are three authorities that are exclusively for Veterans**
  - **Veterans Employment Opportunities Act (VEOA), Veterans Recruitment Appointment (VRA) and the thirty percent or more disabled Veteran appointment authority.**



# *VEOA-Veterans Employment Opportunities Act*

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- **A Veteran with a VEOA appointment will be given a career or career conditional appointment in the competitive service**
- **Veterans eligible for VEOA have access to Merit Promotion positions**
- **To be eligible Veterans must have separated under honorable conditions and be a:**
  - **Preference eligible (defined in title 5 U.S.C. 2108 (3)) OR A veteran who substantially completed 3 or more years of active service.**



# *Veterans Recruitment Appointment (VRA)*

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- **Special authority which allows agencies to appoint an eligible Veteran without open competition**
  - **Can be appointed when qualified up to a GS-11 or equivalent**
- **Two years of satisfactory employment then converted to a career-conditional**



# *Thirty Percent or More Disabled Veterans*

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- **May be given a temporary or term position for which they are qualified, no grade limitation.**
- **Should directly contact the federal agency personnel office in the location where you are interested working to find out about available opportunities**
- **Must submit an official document, dated 1991 or later, from VA certifying receipt of compensation for a service-connected disability of 30% or more**
  - [www.fedshirevets.gov/AgencyDirectory/index.aspx](http://www.fedshirevets.gov/AgencyDirectory/index.aspx)



# *Veterans Employment Program Offices*

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- A list of Veteran Employment Program Offices responsible for promoting Veterans' recruitment, employment, training and development, and retention within their respective agencies can be found at:

<https://www.fedshirevets.gov/veterans-council/agency-directory/>



# *Hiring Preference in Non-Appropriated Fund (NAF) Jobs*

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- **Eligibility requirements**
  - **One time hiring preference if:**
    - **Are an involuntary separatee and have an honorable discharge with the Separation Program Designator (SPD) code that conveys transition benefits**
    - **Are separating with a special separation benefit**
    - **Separating with the voluntary separation incentive**
- **More information can be found at: [www.nafjobs.org](http://www.nafjobs.org)**



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## ***Six Month Restriction on Military Retirees***

- **Retirees must wait 180 days after retirement before employment with the Department of Defense(including non-appropriated fund instrumentality)**
- **Retirees may be appointed to a position during the 180 days if**
  - **the proposed appointment is authorized by the Secretary concerned or his designee for the purpose, and, if the position is in the competitive service, after approval by the Office of Personnel Management; or**
  - **the minimum rate of basic pay for the position was increased under section 5305 of this title.**
- **For more information go to, [www.fedshirevets.gov/](http://www.fedshirevets.gov/)**



# Veterans Federal Procurement Opportunities



- Interested in starting your own business?
  - Three percent of all prime contract/subcontract awards should be given to small businesses owned and controlled by Service-disabled Veterans each fiscal year
  - Company must be registered in the Central Contractor Registration system at: <http://federalcontractorregistry.com>
- To find competitive procurement announcements go to: [www.fbo.gov](http://www.fbo.gov)
- There's also a Mentor-Protégé Program offering substantial assistance if you are a small disadvantaged business.



# *Small Business Administration (SBA)*

## *Entrepreneurship Track – Boots to Business*

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- Entrepreneurial training program offered by the SBA
- B2B is two-step program- improve business skills, learn to use and access tools and resources
- Step One is the two-day track – B2B:
  - Teaches participants entrepreneur mindset, financing, business plan development, franchising, market analysis, and the legal issues
- Step Two: Focuses on the fundamentals of developing a business plan and achieving a successful business start-up



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# *Permissive TDY (PTDY) and Excess Leave (EL)*

- **May be authorized for the purpose of job search/house hunting activities that facilitate the relocation to civilian life**
  - **Only applies to a well-defined group of eligible personnel**
    - **Members eligible include:**
      - **Members who involuntarily separated under honorable conditions (including VSI and SSB)**
      - **Members retiring from active duty (including transfer to the Fleet Reserve and disability retirements)**
      - **Member voluntarily separating through a military department force reduction or force shaping program**
      - **Members who are being discharged for medical reasons (certain conditions apply)**



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# ***Permissive TDY (PTDY) and Excess Leave (EL), cont'd***

- **The military Secretaries concerned may grant PTDY for house hunting/job hunting.**
  - **A recalled Reserve Component service member, serving on active duty, PTDY up to 30 days in conjunction with involuntary separation or release from active duty**
  - **A recalled Reserve Component or active duty service member PTDY up to 30 days after the service member receives approval for retirement based upon at least 30 years of accumulated active duty service**
- **Timeframes:**
  - **No more than 30 days of EL can be granted**
  - **Those eligible for PTDY, can take up to 20 days for job hunting, house hunting, or other relocation activities (CONUS)**



# *Travel and Transportation Allowances*

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- **If retiring, you are authorized travel and transportation allowances from your last duty station to a home of selection (HOS) anywhere in the United States or home of record (HOR), or to the place you entered active duty outside the United States**
- **If separating, you are authorized travel and transportation allowances from your last duty station to your home of record (HOR) or place entered active duty (PLEAD).**
- **Eligible retirees and certain involuntary separatees (e.g., with separation pay and at least eight years continuous active duty) are authorized storage and shipment of household goods for up to one full year.**
  - <http://www.defensetravel.dod.mil/>



# **Contact Information for Housing Counseling Assistance**

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- **Base housing**
  - **Must arrange a time for a member of the housing staff to come and perform a pre-inspection and explain the requirements for cleaning and vacating quarters**
- **Rental property**
  - **Notify the landlord as soon as possible**
  - **Housing Office can assist if problems arise in conjunction with your military separation**
- **HUD**
  - **Mission is to create strong, sustainable, inclusive communities, free from discrimination and provide quality affordable homes**



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# ***Contact Information for Housing Counseling Assistance, cont'd***

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- **HUD provides information on:**
  - **Avoiding foreclosure**
  - **Financing home improvements**
  - **Buying/Selling a home**
- **HUD Veteran Resource Center (HUDVET) has a wide variety of HUD homeless assistance programs/services for veterans**
  - **Combat-related domestic violence**
  - **Runaway youth**
  - **Affordable housing for individuals with disabilities**
- **More information can be found through the VA care line: (877) 424-3838**



# *U.S. Department of Education Federal Aid Programs*

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- **The Federal Aid Program**
  - **Includes grants, loans, and work-study programs**
  - **Veterans' educational benefits can be used in conjunction with federal student aid**
- **For addition information, visit the Departments website at :**  
<https://studentaid.ed.gov/sa/>
- **There is also a Veterans Upward Bound Program designed to refresh your academic skills in order to successfully complete your college program:** <https://www2.ed.gov/programs/triovub/index.html>





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# ***Other Federal, State, or Local Education/Training Program Options***

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- **Visit the Base Education Office**
  - **Can provide you with information regarding the educational opportunities**
  - **Able to learn about the difference undergraduate, graduate, or certificate programs there are and options through military programs such as:**
    - **College-level testing**
    - **Professional military education**
    - **Veteran's benefits**
    - **Tuition assistance**
    - **Financial aid**
    - **Deferments**
    - **Distance learning**





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# *Information on Availability of Healthcare and Mental Health Services*

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- **DoD Mental Health Self Assessment(MHA) Program**
  - **Mental health and alcohol screening and referral program for service members/families affected by deployment and mobilization**
  - **Voluntary and anonymous program**
  - **Anonymous, self-assessments are available for depression, bipolar disorder, alcohol use, post traumatic stress disorder (PTSD) and generalized anxiety disorder**  
further info go to :

[http://screening.mentalhealthscreening.org/military\\_ndsd](http://screening.mentalhealthscreening.org/military_ndsd)



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# ***Information on Availability of Healthcare and Mental Health Services, cont'd***

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- **DoD's *inTransition* Program**
  - **Confidential coaching program that answers questions about treatment options, provides community resources, and secures appointment with behavioral health provider**
- **Service members who have seen a behavioral health provider within one year of separation from active duty will be automatically be enrolled**
  - **Have the ability to opt-out when contacted**



# ***Information on Availability of Healthcare and Mental Health Services, cont'd***

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- **Each Service offers clinical and non-clinical prevention, education, and treatment programs that address mental health and substance abuse disorder (SUD)**
- **TRICARE offers a full range of services for mental health and SUD treatment options as well**
- **All service members who have deployed part of a contingency operation are asked to complete post-deployment mental health assessments for issues such as depression, PTSD, substance use problems, and other mental health concerns at six months, one-year, and two-year post-redeployment anniversary**



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# *Information on Availability of Healthcare and Mental Health Services, cont'd*

- **Coverage through Department of Veterans Affairs**
  - **VA also offers specialized treatment of mental health issues and SUD**
    - **Would include members who received a dishonorable discharge (bad conduct discharge) and separated service members with urgent mental health or substance abuse problems**
      - **Does not necessarily have to be a service connected to disability to receive care**
- **Community alcohol, drug, and mental health treatment facilities and programs may be found at [www.findtreatment.samhsa.gov](http://www.findtreatment.samhsa.gov).**
- **Combat Veteran: Discharged from AD on or after 28 Jan 2003 – receive enhanced enrollment placement for 5 years from date of separation**



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# ***Information on Availability of Healthcare and Mental Health Services, cont'd***

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- **Suicide Resources for Veterans, Families and Friends**
  - **Veterans Crisis Line**
    - **Confidential resource that connects Veterans in crisis with a qualified VA responder**
    - **1-800-273-8255, press option 1.**
    - **Chat online at: [www.VeteransCrisisLine.net](http://www.VeteransCrisisLine.net), or send a text message to 838255 to receive free, confidential support 24 hours a day, seven days a week – even if not registered with the VA or enrolled in VA health care**



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# *Separation History and Physical Examination (SHPE)*

- **Separation History and Physical Examination (SHPE) – comprehensive medical evaluation**
  - **NOW a requirement for ALL service members**
  - **Ensure any medical condition requiring ongoing care are identified and documented in the military medical record**
- **Reserve and Nation Guard who have served a minimum of 180 days on AD or 30 days in a contingency operation must complete the SHPE PRIOR to release from AD**
- **Will help establish service connection for any medical conditions that have developed if planning to apply for VA benefits, whether now or in the future**
- **<https://www.tricareonline.com>**



# *Transitional Healthcare Benefit/TRICARE*

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- **Retirees must enroll in either TRICARE Prime or TRICARE Select by their effective date of retirement to be eligible for continuous health care coverage.**
- **Retirees are eligible to obtain both dental and vision insurance through the Federal Employee Dental and Vision Insurance Program(FEDVIP).**
- **Visit the TRICARE website's Plan Finder, [www.tricare.mil/planfinder](http://www.tricare.mil/planfinder), to learn about options based on your status, including TRICARE options for retirees**





# *Transitional Healthcare Benefit/TRICARE, cont'd*

- **Separatees may be eligible for TAMP**
- **To be eligible for the 180 day transition medical and dental benefits you must be:**
  - **(1) Involuntarily separated from active duty for a reason that designates transitional benefits or**
  - **(2) A reservist separated from active duty after serving more than 30 days in support of a **contingency operation**; or**
  - **(3) Separated from active duty after being involuntarily retained on active duty in support of a **contingency operation**; or**
  - **(4) Separated from military Service following a voluntary agreement to remain on active duty for one year or less in support of a **contingency operation**.**
  - **(5) A member who receives a sole survivorship discharge; or**
  - **(6) Separated from active duty and agree to become a member of the Selected Reserve of the Ready Reserve or a Reserve Component the day immediately following last day of active duty**



# *Transitional Healthcare Benefit/TRICARE, cont'd*

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- **Transitional health care is not an automatic TRICARE benefit.**
  - **Must make sure you and your family members are enrolled in the Defense Enrollment Eligibility Reporting System (DEERS)**
- **While on active duty you can verify or update DEERS information for yourself or your family members by contacting or visiting a local identification (ID) card issuing facility**
- **Visit the TRICARE website “Plan Wizard” at, [www.tricare.mil/mybenefit](http://www.tricare.mil/mybenefit), to receive specific benefits based on your status and to learn more about the three TRICARE options for retirees**



# *Transitional Healthcare Benefit/TRICARE, cont'd*

- If eligible for TRICARE, explore your TRICARE program options at: [www.tricare.mil](http://www.tricare.mil)
- If losing TRICARE or are not TRICARE-eligible, find other health care coverage options at: [www.healthcare.gov](http://www.healthcare.gov)
- For more information, visit: [www.tricare.mil/aca](http://www.tricare.mil/aca)
- Dental Coverage for member eligible for TAMP is provided on a space-available basis in military dental treatment facilities
  - Space-available dental care is very limited and NOT available for dependents



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# *Transitional Healthcare Benefit/TRICARE, cont'd*

- **Health Insurance Marketplace**
  - **The Marketplace helps uninsured people find health coverage**
  - **Health care coverage options for military Veterans can be found at:  
[www.healthcare.gov/veterans](http://www.healthcare.gov/veterans)**
  - **If enrolled in TRICARE or Veterans health care, you are considered covered under the health care law**
  - **If not enrolled in VA health coverage, member can get coverage through Marketplace**
  - **Marketplace is also for dependents who aren't eligible for a VA health care program**



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# *Financial Literacy and Preparedness for Transition*

- One of the Common Career Readiness Standard (CRS)
- Additional financial classes are offered at the Airman and Family Readiness Center
- If Guard or Reserve and not located near a military installation, Military OneSource can offer financial assistance at (800) 342-9647 or their website: [www.militaryonesource.com](http://www.militaryonesource.com)
- Other websites available for research at: [www.tsp.gov](http://www.tsp.gov), [www.saveandinvest.org](http://www.saveandinvest.org), [www.cfpb.gov](http://www.cfpb.gov) or [www.military.com](http://www.military.com)



# ***Financial Literacy and Preparedness for Transition cont'd***

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- **Compare your current military benefits to what is often offered in the civilian sector**
  - **Paid leave, paid holidays, enlistment bonuses, tax-free portions of pay, pension plans, health care and retirement care plans**
- **Also consider non-cash benefits**
  - **Theaters, gym, recreation programs, commissary and exchange privileges**
    - **After transition you will likely pay for the free or low cost services you access on the installation while on active duty**



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# ***Financial Literacy and Preparedness for Transition cont'd***

## **■ Thrift Savings Plan (TSP)**

- Defined contribution retirement/savings plan similar to a civilian 401K plan**
- Benefit you keep once you separate or retire is the contributions you made**
- If have vested an account balance of \$200 or more after leaving military service, you can leave the money in the TSP until a later date or withdraw the account at any time.**
- If less than \$200, TSP will automatically send you a check for the amount and close the account**
- Retirement income received from TSP accounts depends on how much you contribute during your working years and the earnings to those contributions**



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# *Financial Literacy and Preparedness for Transition, cont'd*

## ■ Thrift Savings Plan (TSP)

- Any withdrawals or distributions prior to age 59 and a half are subject to penalties and income tax at the time of withdrawal
  1. A partial withdrawal is taking out \$1,000 or more and leaving the rest in the account until withdrawing at a later date
  2. A full withdrawal can be made in three options: a single “lump sum” payment, series of monthly payments or a TSP life annuity.

There are withdrawal deadlines you need to be aware of. If you have a TSP account and are interested in withdrawing from your contributions visit [www.tsp.gov](http://www.tsp.gov)





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# *Financial Literacy and Preparedness for Transition, cont'd*

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- **Survivor Benefit Plan (SBP) – for retirees**
  - **Optional insurance plan that will pay the surviving spouse and/or children a monthly payment, or annuity, to help make up for the loss of retirement income**
  - **Required to pay a premium from your monthly retirement annuity to maintain SBP coverage**
  - **Failure to accept or decline coverage will result in automatic enrollment at the full retirement pay amount**



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# Separation Pay

## ■ Separation Pay

- Established to monetarily assist certain involuntarily separated or released members from active duty
- Determined by the type of separation
- Personnel medically separated for a disability incurred in a combat zone or from combat-related operations may be entitled
- May also be eligible for final pay at separation that would include any earned entitlements and pay for accumulated leave.

**NOTE: Service members who received separation pay need to review the law (10 U.S. Code §1174(h)(2)) and policy (Department of Defense Instruction 1332.29, Section 3.6.2) governing Separation Pay, which include guidance on the possibility for recoupment by the VA if the member subsequently becomes eligible for disability retirement pay.**



## *Unemployment Compensation (UCX)*

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- Different states have different requirements and rules for eligibility
  - You should contact the state where you will be looking for work
  - Receiving unemployment while you are looking for work will help provide financial stability in the event it takes a long time to find a job
- Due to NDAA 16, those using Post 9/11 GI Bill are no longer able to draw unemployment compensation at the same time
- <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/Find-Unemployment-Benefits>



## *State Veterans Benefits*

- States offer Veterans benefits beyond the ones you would already be eligible for through the VA
- Additional benefits may include:
  - Educational grants and scholarships
  - Special exemptions or discounts on fees and taxes
  - Home loans
  - Veteran's homes
  - Free hunting and fishing privileges
- Each state manages its own benefit programs and some states are very extensive, while others are minimal
- For more information visit: <https://www.va.gov/statedva.htm>



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# ***Commissary, Exchange and Moral, Welfare and Recreation (MWR) Benefits (Retirees and Honorably Discharged Veterans)***

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## **■ Full Commissary, Exchange, and MWR Privileges**

- Uniformed services retirees, including voluntary, temporary, and permanent disability retired list retirees of the active and Reserve components**
- Former uniformed service members eligible to receive retired pay at age 60 for non-regular service who have been discharged from their respective Service or agency and maintain no military affiliation**
- Medal of Honor recipients who are not eligible under another separation status**
- Veterans with 100 percent service-connected disability or employability as rated by the Department of Veterans Affairs**



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# ***Commissary, Exchange and Moral, Welfare and Recreation (MWR) Benefits cont'd***

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- **Two-year Commissary, Exchange, and MWR Access**
  - **Active duty members of the armed forces who are involuntarily separated from active duty and**
  - **Selected Reserve who are involuntarily separated from the Selected Reserve, who are eligible for transitional health care under section 1145 of title 10, United States Code, and their eligible dependents who are also eligible for transitional health care under this statute**



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# ***Commissary, Exchange and Moral, Welfare and Recreation (MWR) Benefits cont'd***

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- **Veterans Military Exchange Online Shopping Benefit and Military Star Card**
  - **All honorably discharged veterans are approved for the lifelong benefit of online military exchange shopping and are eligible to retain or apply for the Military Star card**
  - **Veterans can go to [ShopMyExchange.com](http://ShopMyExchange.com), [mynavyexchange.com](http://mynavyexchange.com), [mymcx.com](http://mymcx.com), [shopcgx.com](http://shopcgx.com) or [VetVerify.org](http://VetVerify.org) to verify their eligibility and establish an online account. Note: you may be asked to submit discharge paperwork (DD214) for review to verify your eligibility.**



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# ***Voting Assistance***

- **Will no longer be covered by *The Uniformed and Overseas Citizens Absentee Voting Act* upon separation**
- **Need to notify local election official of change in voter registration status and update information to vote locally**
- **There are ways you must notify election officials if staying in same voting residence or relocating after separation**
  - **Letter sent to voting officials**
  - **Complete Voter registration form, if moving**
- **Additional information about registering to vote locally [www.fvap.gov/links](http://www.fvap.gov/links)**





## *Legal Assistance*

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- **Legal offices can help with:**
  - **Will preparation, powers of attorney, review of most contracts, debit/credit problems, landlord/tenant issues, family law, tax law and estate planning**
    - **These services are a no-cost benefit to you for your active duty Service**
- **Retirees can use the installation legal and financial offices on a space-available basis**
  - **Retirees residing overseas may have restrictions on privileges based upon SOFA**
- **For more information visit: <https://legalassistance.law.af.mil>**



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# *Post Government (Military) Service Employment Restriction Counseling*

- **Required for all DOD personnel who leave military Service for the private sector**
  - **Give you information on what is permissible, career-wise, after leaving the military**
- **Most common post government employment restrictions:**
  - **Personal Lifetime Ban**
  - **Official Responsibility Two-Year Ban**
  - **Trade or Treaty One-Year Ban**
- **NOTE: There are additional restrictions for retired military personnel and Reservists' foreign employment, which require contacting the legal office for counsel. Failure to do so may result in forfeiture of retired pay.**
  - \*\*Cannot decline this counseling as it is required**



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# ***Personal Self Assessment/Individual Transition Plan (ITP)***

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- **The ITP is one of the CRS for your transition**
- **The ITP is a framework used to fulfill realistic career goals based upon your individual skills, knowledge, experience, and abilities**
  - **Your game plan for a successful transition to civilian life**
- **Specific sections coincide with the path you take.**
  - **For example, if you are planning on pursuing further education at a college, you will complete the education section of the ITP**
- **Staff at the A&FRC can assist if needed**



# *Career Readiness Standards (CRSs)*

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- **Common CRSs - EVERYONE must produce these deliverables and they will be verified during Capstone**
  - **Completed the DoD Standardized Individual Transition Plan (ITP) – should bring this document when attending the Transition GPS Workshop**
  - **Register on eBenefits**



- **Additional CRSs below must be completed depending on your post transition goals**
  - **Post transition financial plan**
  - **Completed gap analysis OR presented a job offer letter**
  - **Associated CRS with the chosen 2 day track**
    - **A completed resume or provide verification of employment if attending the DOL Employment Track.**
    - **A complete comparison of higher education options if attending the DoD Education Track.**
    - **A complete comparison of vocational technical training institution options if attending the DOL Vocational Track.**



## *Statement of Benefits*

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- **Members are required to have a statement of benefits no later than 30 days before separation or retirement**
- **A List of your statement of benefits can be found in “Statement of Benefits Guide for Military members” on [www.DoDTAP.mil](http://www.DoDTAP.mil) under Resources/FAQ’s page.**
- **Interactive component on the guide allows members to select their military service seal on the cover page, which will link them directly to their service specific benefits page.**
- **Various DoD programs are outlined in the guide, most entitlements also apply to Coast Guard members through the Department of Homeland Security**



# *VA Benefits and Services Overview*

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- Attendance is mandatory by law and DoD policy before separating, retiring or being released from active duty. Topics will include:
  - Education Benefits
    - Post 9/11 GI Bill, Chapter 33
    - Montgomery GI Bill, Chapter 30
    - Veterans Assistance Program
    - Vietnam-era, etc.



## *VA Benefits, cont'd*

### ■ **Post 9/11 GI Bill**

- **If eligible for the Post-9/11 GI Bill program you may be able to transfer unused educational benefits to your spouse or children, if you meet certain criteria**
- **Transferability of education benefits is a retention incentive**
- **In order to transfer educational benefits to a family member, military members must make an irrevocable election to convert from their existing educational program (such as Montgomery GI Bill) to the Post-9/11 GI Bill**
  - **This transfer can ONLY be made while Serving in the Armed Forces WHILE ON ACTIVE DUTY**
  - **Members who join the Selected Reserve may also have the option to transfer unused benefits to family members**





## *VA Benefits, cont'd*

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### ■ **Post 9/11 GI Bill**

- **Additionally, the military member must be on active duty, have served a minimum of six years service up to a maximum of 16 of an additional service commitment on active duty or in the Selected Reserve**
- **If you are separating from active duty in less than four years, you are probably not eligible to transfer education benefits**
- **For more information contact the education office**



## ***VA Benefits, cont'd***

- **Topics discussed during the briefings include:**
  - **VA Health Administration**
  - **VA Health Care**
  - **VA Dental Care**
  - **VA Vet Center**
  - **State and Local Health Care and Mental Health Services**
  - **Other VA Health Care and Other Benefits**
  - **Continued Health Care Benefits Program**
  - **Veterans' Group Life Insurance (VGLI)**
  - **Service members' Group Life Insurance (SGLI)**
  - **Traumatic Injury Protection under Service members' Group Life Insurance (TSGLI)**
  - **Family Service members' Group Life Insurance (FSGLI)**



## *VA Benefits, cont'd*

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- **Topics discussed during the briefings include:**
  - **Service-Disabled Veterans Insurance (S-DVI)**
  - **Veterans' Mortgage Life Insurance (VMLI)**
  - **VA Life Insurance**
  - **Transitional Health Care Benefit**
  - **VA Disability Benefits**
  - **Benefits Delivery at Discharge (BDD)**



# ***State and Local Health Care and Mental Health Services***

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- **Promote public health through policy initiatives, research and service programs**
- **Social service websites may include information and programs dealing with welfare, early childhood development, foster parenting, poverty, juvenile delinquency, sex offenders, aging, public assistance, and rehabilitation**
  - **May also provide listings of private social service agencies.**
- **For more information of what is available in your state, visit:**  
[www.statelocalgov.net](http://www.statelocalgov.net)



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# ***Continued Health Care Benefits Program (CHCBP)***

- **Temporary health care coverage you are able to purchase for a period of 18 months, including pre-existing conditions coverage**
  - **Is a premium-based health care that is similar to, but not a part of, TRICARE and is administered by Humana Military Healthcare Services**
- **To obtain this coverage, you must enroll and pay premiums to CHCBP within 60 days after your separation from active duty**
- **For more information on CHCBP, visit: [www.humana-military.com](http://www.humana-military.com), or call the Tricare Customer Service at: 1-800-444-5445**



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# QUESTIONS?

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# FOR MORE INFORMATION

## EMAIL:

HQAFRC.A1RY.TAPWorkflow@us.af.mil

## HQ AFRC SHAREPOINT:

<https://afrc.eim.us.af.mil/sites/A1/A1R/A1RY/SitePages/TAP.aspx>