

SFAC Transitions: Medical Separation and Medical Retirement



1517 Ellis Street
Building 1201
Fort Carson

Phone: (719) 526-5807

Web: www.carson.army.mil/acs

Hours:

Monday – Friday: 8 a.m. to 4:30 p.m.

Wednesday: 9 a.m. to 4:30 p.m.

*Closed on Weekends, Federal Holidays, and some training holidays.

Last Updated:
2/3/2021

You are almost done with the process!

- ▶ After your DA Form 199 is approved by the Physical Disability Agency (PDA), your name will be added to the Notification Roster, stating that you have been approved for discharge. This process may occur within 24 hours or up to 3 weeks. We will contact you when your name appears on the roster to schedule your **Leave Calculation Appointment**.
- ▶ From the date you are placed on the Notification Roster, you will have a window of **90** days to be completely out of the military. **You need to consider and have plans for the following:**
 1. Is your chain of command going to grant you PTDY and how much? Active Duty only, USAR/NG Not authorized, unless called to AD for more than 1 year.
 2. Consider selling some leave
 3. Living in on-post housing or renting? 30-day notice to vacate
 4. Are you shipping anything through JPPSO? (7-14 days out to pick up HHG). JPPSO Bldg. 1525 (Mountain Post Soldier Center) (526-3755). You must sign up on: move.mil, if you are using any form of JPPSO services.
 5. Start or complete the Transition Assistance Program (TAP) NOW!
 6. The Army's goal for the Transition Phase of IDES is to have you on leave or separated within 30 days of the notification. There is a high probability you will be on transition leave the **NEXT MONTH**, after signing the DA Form 199

Two Important Documents: Orders and DD-214

Company

DA 31
(Transitional
Leave)

DD Form 93
(Emergency
Data Card)

SGLI

NCOER/
OER /Final
Award/s

These documents reflect the accuracy of your orders and DD-214. Please update IPERMS & your SRB.

Personnel Files

Enlistment
Contract

Reenlistment
Contract

Current LES

Updated SRB

Deployment
Dates/Orders

Prior DD
214's

Certificates &
Training

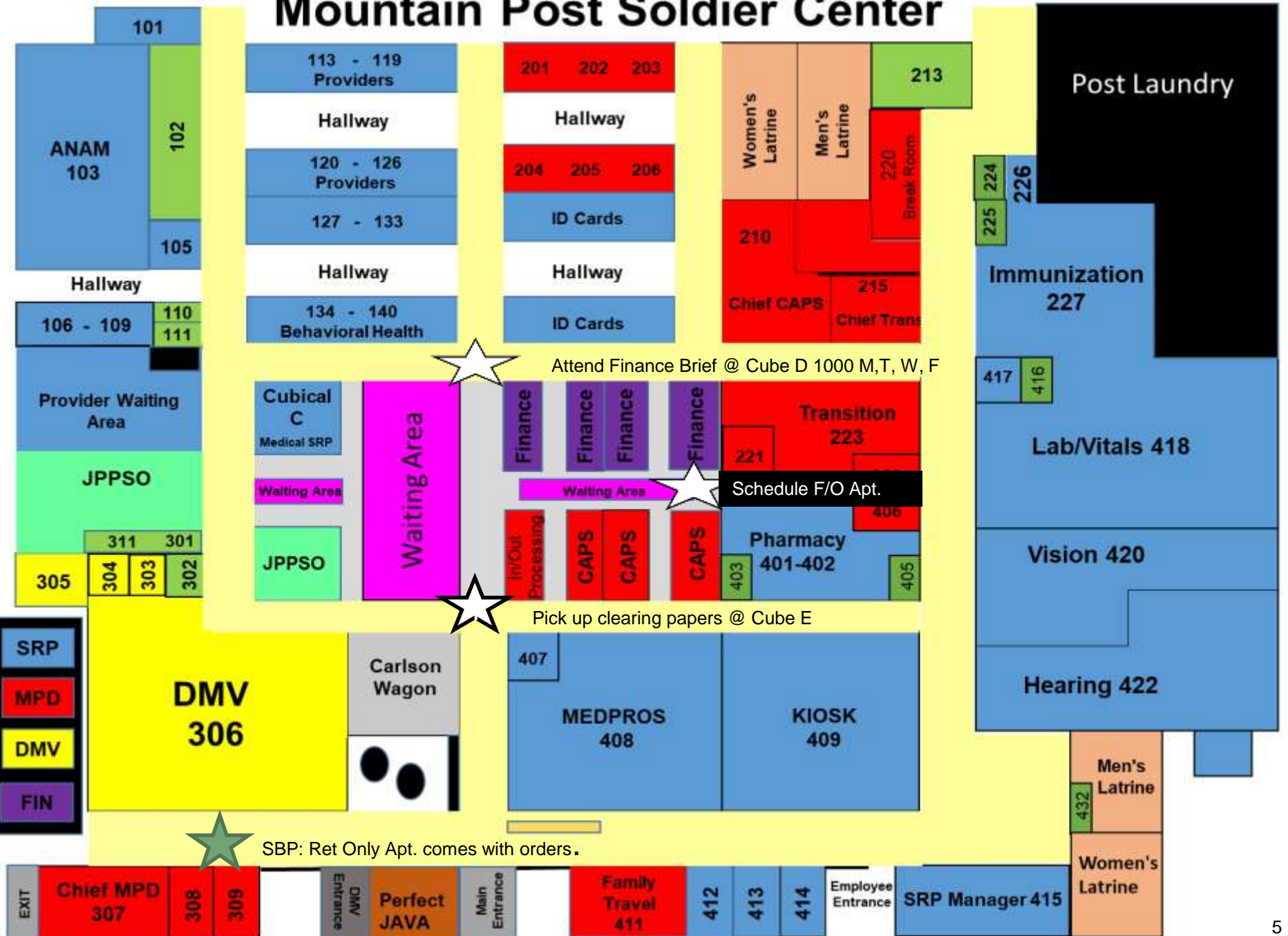
Clearing Fort Carson

- ▶ Mountain Post Soldier Center Building 1525 (Old Commissary, next to CIF)
- ▶ Requires Signed DA-31 and Orders
- ▶ Begin no sooner than 10 Working days prior to leave starting. No leave form required if you are cashing in leave

Things you can clear early:

1. CIF (requires early turn-in memo from CDR)- call or schedule through AKO
2. TAP (must be complete prior to your final out date)
3. VA HEALTHCARE (199, NARSUM, VA Proposed Ratings)

Mountain Post Soldier Center



Attend Finance Brief @ Cube D 1000 M,T, W, F

Schedule F/O Apt.

Pick up clearing papers @ Cube E

SBP: Ret Only Apt. comes with orders.

Final out

- ▶ Finance (Cube D)-the day of your final-out if you are taking terminal leave
 - ▶ The day prior to your final-out/separation day if no leave
 - ▶ Ensure accuracy of your Severance Pay (finance)
 - ▶ No sooner than the business day before your leave begins
-
1. DEERS (SRP 207-209)
 2. TRANSITIONS DD-214 (SRP Rm 221)
 3. CAPS (Cube E)
 4. Building 813, 3rd floor, drop off DD-214

DD Form 214

- ▶ Check for accuracy before signing – Your personal responsibility!
- ▶ DO NOT LOSE/ GIVE AWAY YOUR LAST COPY
- ▶ Copies:
 - #1 – **Service Copy**
 - #4 – **Member Copy**; only copy that contains reason for discharge and Character of Service.
- ▶ File your copies (1 & 4) in a safe place, Scan for secure Digital Storage/
Consider filing with the County/City Recorder, Colorado MVD (SRP) will store for free.
- ▶ Replace missing DD Form 214 immediately upon loss by going to:
<http://www.archives.gov/veterans/military-service-records>

ID card upon Discharge/ETS



- ▶ Visit nearest ID Card facility:
<https://www.dmdc.osd.mil/rsi>

- Retiree-ID up to your 65th birthday

- TDRL-ID for 3 yrs

- Separating-ID for 2 yrs (Commissary/PX/MWR), 6 months free medical care, must sign up with TRICARE

- Use VA Health ID to Access military installations (must register card)

- ▶ **You can only obtain new ID Card(s) on or after the day of your Discharge/RET date**

- ▶ Documents needed for your ID Card: *Two forms of valid ID, DD 214 and Discharge Orders*

Make an appointment online:

<https://rapids-appointments.dmdc.osd.mil/>



DS LOGON

- ▶ A DS Logon is an ID issued by DoD that will let you access many VA and DoD sites with one user username and password. Sites and resources that accept DS Logon include eBenefits, Myhealthvet, TRICARE Beneficiary Web Enrollment (BWE), MilConnect.

<https://myaccess.dmdc.osd.mil/identitymanagement>

- ▶ USE YOUR CAC TO ESTABLISH THIS PASSWORD BEFORE YOU COME OFF ACTIVE DUTY
- ▶ ENSURE YOU HAVE A PASSWORD FOR MYPAY



TAP

- ▶ Completion of TAP is Congressionally mandated, you will not be allowed to final out until you have completed this program.
- ▶ Transition Assistance Program (TAP), Bldg. 6237, 526-0410. Retiring Soldiers are eligible to receive services for life. MEB/IDES separating Soldiers (eligible for services for 180 days post separation).

SFAC contact for TAP

Ms. Laura Foster 719-524-7310

Life Insurance

Servicemen's Group Life Insurance



Veterans Group Life Insurance

- ▶ Free coverage for 120 days after discharge/or up to 2 years if 100% disabled
- ▶ **Submitting application within 240 days of discharge:**
No need to provide evidence of good health
- ▶ **After 240 days:**
Must provide evidence of good health, may be denied coverage
- ▶ No Contract, Terminate at any time
- ▶ Rates are based on Age and Coverage Amount
- ▶ \$10,000 - \$400,000
HOWEVER, coverage cannot exceed SGLI at time of separation from service

<https://giosgli.prudential.com>

www.ebenefits.va.gov

Travel



If moving away from Fort Carson you may request advance travel \$\$, see JPPSO located in the Mountain Post Soldier Center, Bldg. 1525 (Must have orders)

- ▶ Full Government move and/or partial DITY
- ▶ DITY
 - Keep all receipts of travel (e.g., lodging, weight tickets)
 - 7-14 days for pickup of HHG.

KEEP ORIGINAL DOCUMENTATION WHEN SETTLING TRAVEL VOUCHER

- **Not moving your things? Wagon Travel office (SRP) will purchase you a plane ticket home.**

Final Active Duty Military Pay

Finance final-out processing: Once you have your orders and approved signed DA Form 31, go to the Finance Section (Cube D) in Bldg. 1525 and attend the mandatory briefing M, T, W, F @1000

- ▶ Your final active duty military pay will be direct deposited into the same account you currently have on your date of separation. Finance recommends to not close your account for at least 1 year after your DOS. If you have questions contact 719-526-9233, or DFAS (www.dfas.mil)
- ▶ Final pay includes base pay, authorized allowances and any unused accrued leave; minus deductions
- ▶ **Month of separation LES is not accurate. DFAS will generate a correct LES approximately 45-60 days after DOS**
- ▶ Have a financial plan! **Emergency fund** in case payments are late!
- ▶ Consider selling some leave if you are concerned about gaps in pay

Example of last Pay Schedule

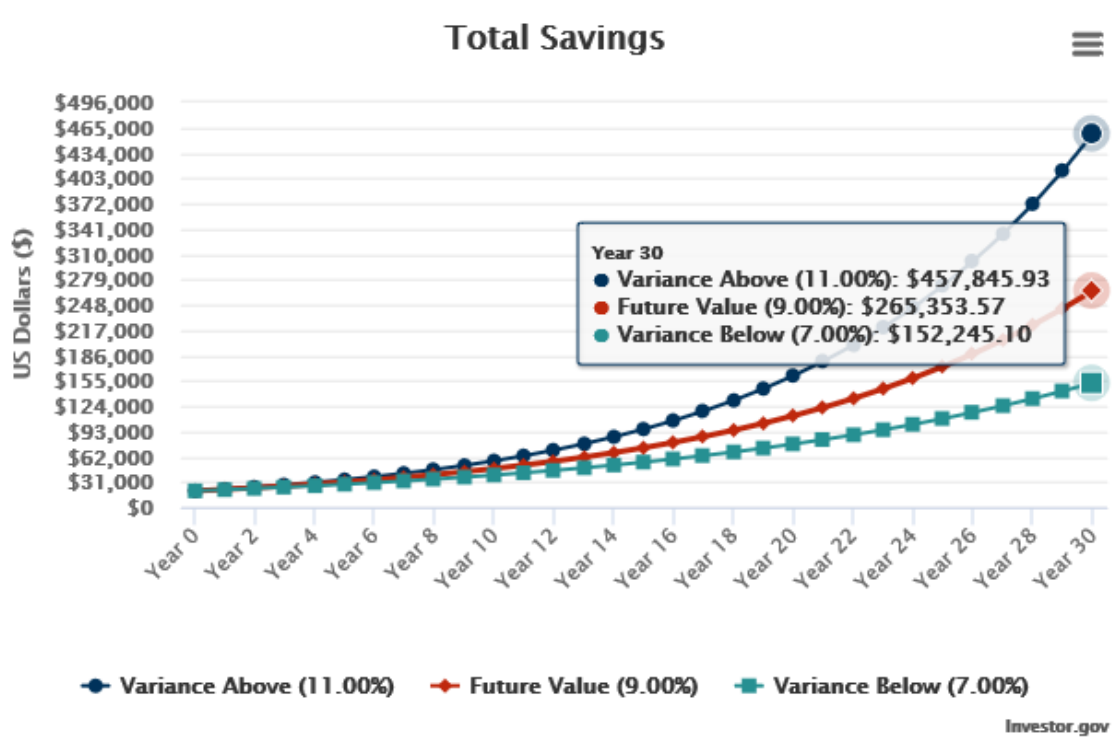
- ▶ If your Separation Date is **6/26/2020**.
 1. Your last regular mid-month pay would be **6/15/2020**
 2. Within 10-15 business days you will receive the first portion of your final Army pay due. This includes leave cashed and severance (if applicable), and any other active duty pay due. **7/15/2020**.
 3. Army finance will pay 80% of this final amount and hold the remainder until they perform an audit. 30-45 days.
 4. VA Pay should be paid the first of the following month **8/1/2020**.

***This is an estimate. If you are having pay issues call:

VA:	1-800-827-1000	(Comp & Pen issues)
Local Finance:	719-526-9233	(Severance and Active Pay)
DFAS:	1-800-756-4571	(Retirement Pay & SBP)

Thrift Savings Plan

- ▶ You stop contributing to TSP at retirement/separation. Your Options Include:
 1. Leave your Money with TSP. Continues to grow. Consider rebalancing you funds
 2. Roll TSP balance in to a Traditional or Roth IRA
 3. Withdrawal (not recommended) 10% penalty + applicable taxes
- ▶ May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined
- ▶ See the SFAC Financial Advisor for assistance
- ▶ Potential Growth of \$ 20,000 with no additional contributions after 30 years



Educational Planning



- ▶ The Fort Carson Education Center has a mandatory briefing for all Separating and Retiring Soldiers. They are located at 1675 Long Street, BLDG 1117. Call 719-526-2124 to receive information/for appointment.
- ▶ Consider VA Work Study: Work and study 20 hours a week and get paid!
- ▶ Voc. Rehab (VA Program, see VA located in Bldg 813, 3d floor)
 - Pay for books, supplies, computer, printer, E-5 w/Dependents BAH Rate
 - Tuition, small monthly allowance (if no Post 911 benefits are available)
 - Based on disability limitations
 - VA's Office, Bldg. 813, 3d floor, Room 338
- ▶ Post 9/11 GI Bill
 - Tuition, book stipend, and monthly housing allowance
 - May be transferrable to family members, eligibility varies and must apply early
 - Forever GI Bill, recent changes to program use and benefits
 - Yellow Ribbon Program, http://www.benefits.VA.gov/gibill/yellow_ribbon.asp





- ▶ VA/DOD Liaison Program (SFAC):
- ▶ Once you sign your DA Form 199, you need to see VA to enroll in the VA Health Care System. VA will need a copy of your signed 199, NARSUM, and VA Ratings.
- ▶ Establish Primary Care and/ or Mental Health Services anywhere in the United States. VA care is Free for Veterans with a VA rating at or above 50%.
- ▶ If your less than 50% you pay small copays of \$15 or \$50 for non service connected injuries and if the injury is service connected, care is free.

- ▶ Scheduling: Ms. Simmons 719-526-2345

VA Healthcare Liaisons

- ▶ Marie Hargrove, LCSW 719-526-8350
- ▶ Brian Murphy, LCSW 719-526-9675

Medical Care for Soldiers Receiving Severance Pay

- ▶ If your Army disability rating is less than 30% you must apply for these temporary health plans upon separation:
- ▶ Transitional Assistance Management Program
- ▶ No charge for 180 Days if using the MTF.
- ▶ May be subject to co-pays if using outside facilities
- ▶ Visit www.Tricare.mil/tamp if you have questions

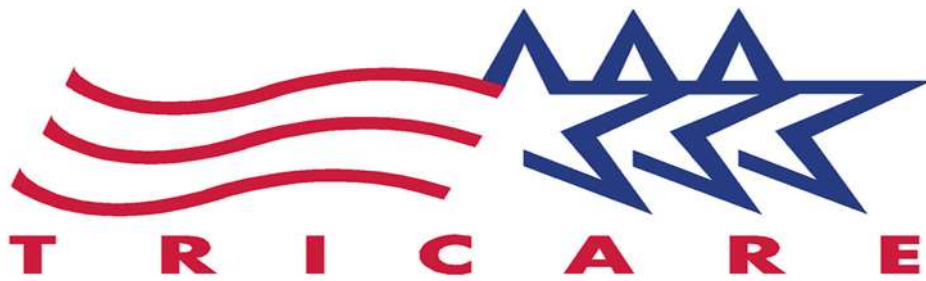
Options for family members after 180 days:

- ▶ MEDICAID (Means-Tested)
- ▶ Healthcare Exchange- **HealthCare.gov**
- ▶ Employer Based Coverage



ENROLLING IN A TRICARE:

- Beneficiary Web Enrollment (BWE) has moved: BWE is now inside milConnect. Inside milConnect, choose "Benefits" and then choose "Beneficiary Web Enrollment (BWE)" to access BWE. <https://milconnect.dmdc.osd.mil>
- Must be completely off Active Duty to enroll. If you do not enroll you and your family are ONLY eligible to use ER at a MTF
- Call your regional contractor
 - East: 1-800-444-5445
 - West: 1-844-866-9378



TRICARE Prime

(Group A BASD before 2018/01/01)

*Where TRICARE Prime is offered. <https://tricare.mil/Plans/PlanFinder>

Type of Coverage	Group A	Group B
Member Only	2019: \$297 2020: \$300	2019: \$360 2020: \$366
Member and Family	2019: \$594 2020: \$600	2019: \$720 2020: \$732

Retirees are lower priority than Active duty Soldiers and Families. You and your dependents will be subject to out-of-pocket costs if seeking care outside of the MTF



TRICARE Select (Group A BASD before 2018/01/01)

Annual Deductibles

Group A		0 enrolment fees	Group B	\$474 /\$948 per year
Individual \$ 150	Family \$300		I Network: \$158 Out-of- Network:\$317	F Network: \$317 Out-of- Network:\$634

Outpatient Care Visit: •Network: ◦Primary Care: \$30 ◦Specialty Care: \$46.
Most other services are billed at a cost share of 25%

▶ Catastrophic Cap

Group A	Group B
\$3,5000/family	\$3,703/family

For a full list of Tricare Select costs go to:
<https://tricare.mil/Costs/HealthPlanCosts/TS/RET>

RETIREMENT BRIEFING

Go to Fort Carson Homepage, select Menu in upper left of screen, under “Installation Support” select “Director of Human Resources” in the bottom left corner select “Online Transition Brief” then select Retirement Briefing.

Survivor Benefit Plan



- ▶ You will receive information from an SBP Advisor prior to your final out appointment. Your appointment will be made for you when your orders are cut. **Your Election is mandatory. If you do not discuss and change your elections you will accept SBP at the full amount.**
- ▶ Retired pay stops when you die. The Survivor Benefit Plan (SBP) helps make up for the loss of part of this income. If enrolled, it pays your eligible survivors an inflation-adjusted monthly income.
- ▶ Member cost is 6.5% of the retired base pay.
- ▶ Spouse and/or Children will get 55% of the Army retired pay for life.
- ▶ The SBP is generally an irrevocable decision. However, there are certain circumstances where an SBP participant can terminate their SBP coverage — for example, if there are no longer any eligible beneficiaries. Also, there are situations when SBP can be resumed, such as adoption.

Sample SBP Costs



(Ages: Member=44; Spouse=41; Youngest Child=12)

Base Amount	<u>Monthly Cost</u>			
	Spouse Only	Spouse & Child	Child Only	Annuity Amount
\$4000	\$260	\$260.04	\$ 6.00	\$2200
\$3000	\$195	\$195.03	\$ 4.50	\$1650
\$2000	\$130	\$130.02	\$ 3.00	\$1100
\$1000	\$ 65	\$ 65.01	\$ 1.50	\$550

This chart shows the relationship of the costs for Spouse, Spouse and Child, and Child Only SBP. For Child Only the child is the primary beneficiary and the cost is significantly higher than the child cost for Spouse and Child where the child is a secondary beneficiary and the spouse is the primary beneficiary.



CRSC

- ▶ **Combat Related Special Compensation**
(For Combat and Training related injuries)

Allows for concurrent receipt with less than 20 YOS

- ▶ Apply as soon as official VA rating is received
Contact Army Recovery Care Coordination Directorate (ARCCD) representative or Wounded Warrior Project (WWP) for assistance on application:

ARCCD Rep for (Non-SRU Soldiers)
Timothy Dixon RCC-VET GS Phoenix AZ VA
Phone: (520) 678-4889
Email: timothy.h.dixon.civ@mail.mil

WWP
Greg Morton 904-271-0169

Dental & Vision

- TRDP will be replaced by the Federal Employees Dental and Vision Insurance Program (FEDVIP). FEDVIP offers a choice of 10 dental carriers. This is the same plan offered to Federal Employees and will result in more options for coverage
- Enrollment is handled through BENEFEDS, which is the government-authorized and U.S. Office of Personnel Management (OPM)-sponsored enrollment portal
- Visit <https://Benefeds.com> to review your enrollment options

Questions

If you have questions please contact a SFAC
ACS Specialist at (719) 526-5807 or visit
<https://carson.armymwr.com/programs/soldier-family-assistance-center>
to contact us by email.