



AFSA Retiree and Veteran Affairs Newsletter

- AFSA LEGISLATIVE AWARENESS WEEK

AFSA's Legislative Awareness Week Begins 6 October and runs through 12 October 2019. We've taken the liberty to provide you with some tools and information to support your activities during the week. At AFSA's website (www.hqafsa.org) under the top drop down menu for "Legislative" you will find a tab for "Legislative Awareness Week" click on that tab. There you will find: the 2019 Legislative Power Point Presentation, 2019/20 Legislative Platform, Legislative Awareness Week (LAW) Announcement, LAW Documents (Day 1-5), open letters to the President and Congress and lastly 27 Years of AFSA's Legislative Accomplishment from 1992-2019.

We are hopeful that you find these tools useful and they will aid you in informing the public what AFSA has done and what we will continue to do on behalf of our membership on the legislative front.

- TRICARE OPEN SEASON AND FEDERAL BENEFITS OPEN SEASON BEGIN NOVEMBER 11

Open season is an annual period when you can enroll in or change health plans for the next year. Now is the time to think through whether you or your family members want to make changes to your current health, dental, and vision plan coverage.

Two open seasons run at the same time this fall: TRICARE Open Season and Federal Benefits Open Season. TRICARE Open Season applies to anyone enrolled in or eligible for a TRICARE Prime or TRICARE Select health plan. Federal Benefits Open Season is for enrollment in the Federal Employees Dental and Vision Insurance Program (FEDVIP). Both the TRICARE and FEDVIP open seasons begin on November 11 and end on December 9. Enrollment choices made during this period will take effect on January 1, 2020.

"Open season is a good time to look at 2020 costs and think about how much health, dental, or vision coverage you'll need for the coming year," said Mark Ellis, with the Policy and Program Section of the TRICARE Health Plan at the Defense Health Agency. "If you aren't sure what your options are, or want to learn the key components of TRICARE and FEDVIP plans, visit the TRICARE and FEDVIP websites."

On the TRICARE website, you can use tools, like the TRICARE Plan Finder and TRICARE Compare Cost Tool. These resources help you see which plans you're eligible for and help you to compare plans and costs. On the FEDVIP enrollment website, you can enroll in or make changes to your FEDVIP plan. The website also provides tools to help you find the right dental and/or vision plans for you and your family.

What can you do during TRICARE Open Season?

If you're eligible to participate in TRICARE Open Season, you have three choices for your 2020 health coverage:

- Do nothing. If you want to stay in your current TRICARE health care plan, you don't have to take any action. You'll continue in your current health plan through 2020 or as long as you're eligible.
- Enroll in a plan. If you're eligible for a TRICARE Prime option or TRICARE Select but not enrolled, you can enroll in a plan now.
- Change plans. If you're already enrolled in a TRICARE Prime option, or TRICARE Select, you can switch plans and switch between individual and family enrollment.

If you choose to enroll in a plan or change a plan, visit "Enroll or Purchase a Plan" on the TRICARE website for details.

TRICARE Open Season doesn't apply to TRICARE For Life (TFL) or premium-based plans. TFL coverage is automatic if you have Medicare Part A and Medicare Part B. As described in the TRICARE Plans Overview, you can purchase premium-based plans (for example, TRICARE Retired Reserve and TRICARE Young Adult) at any time.

Outside of TRICARE Open Season, you can only enroll in or make changes to your TRICARE Prime (including the US Family Health Plan) or TRICARE Select plan following a Qualifying Life Event (QLE). A QLE is a certain change in your life, such as marriage, change of address, losing or gaining other health insurance, or becoming eligible for Medicare. Different TRICARE health plans may be available to you and your family members after a QLE.

Learn more about TRICARE Open Season at www.tricare.mil/openseason.

- **IT'S TIME FOR A RETIRED PAY ACCOUNT CHECKUP:**

It's important to regularly review and update your retired pay account. Keeping your account current will ensure that we can get in touch with you if there is information you need to know about your retired pay and help make sure that outdated information doesn't cause difficulties for you or your loved ones down the road.

Use this handy roadmap to perform a retired pay checkup at least once a year.

1. Is your mailing address current?

You might be surprised to learn that we get a lot of returned mail. If you've moved and haven't told us, we won't know how to reach you. Let's keep the lines of communication open! Log in to your myPay account and check your "Correspondence Address" under "Pay Changes" on the side menu as part of your annual account check-up: <https://mypay.dfas.mil>

2. Do you have a current email address in myPay?

Make sure we have an email address in myPay and that it is current. Email is our easiest and fastest way to communicate with our members. If we have your email address, you will hear news faster.

Take a minute right now and check to make sure your email address(es) are current. At the top of your myPay account menu, select "Personal Settings" and then in the side menu on the left, select "Email Address" to view the email address(es) you have on file with us. Make sure you indicate the primary email address you want us to use, and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use.

3. Is your federal and state income tax withholding correct?

If your income changes, you move to another state, or there are changes in the tax laws, you should look at the federal or state income tax withholding information we have in your account. Don't wait until tax season to discover your withholding is incorrect!

You can verify and update your tax withholding information yourself in myPay. Click on "Federal Withholding" or "State Withholding" under "Pay Changes" in the menu on the left to see if your withholding is correct.

4. Are your allotments correct?

Review your allotments at least once a year. Look under "Pay Changes" for "Allotments" in the menu on the left side of your myPay account. Check each allotment and the allotment amounts. Make sure each allotment is current and the amount is correct.

Please keep in mind that some allotments cannot be changed using myPay. Some of the common allotments that cannot be changed using myPay include FEDVIP, Tricare and NSGLI. If you have a question about any allotments that you cannot change on myPay, please contact that company or organization directly.

5. Have there been changes in your family?

If you get married, lose a spouse, or have a child, the change can affect your account. You may need to change your income tax withholdings or notify us to change your Survivor Benefit Plan information.

If there have been any changes in your family, please send us a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), as well as a request for how you want us to update your account.

Always notify DFAS as soon as possible about a major life change. You can fax your documents to 1-800-469-6559 or mail them to DFAS, 8899 E 56th Street, Indianapolis, IN 46249-1200. Make sure your Social Security Number is clearly visible on each document so we can identify your account to update it.

6. Is your Arrears of Pay beneficiary correct?

Who did you choose as a beneficiary for any arrears of retired pay that may be due when you pass away? Make sure your designation is current and confirm that your beneficiary's address is up to date.

You can check this information by clicking on the "Beneficiary for Arrears" link under "Pay Changes" in the menu on the left side of your account in myPay. You can make changes to your designation and update their address information through myPay.

7. Is your Survivor Benefit Plan (SBP) coverage and beneficiary(ies) correct?

Your Retiree Account Statement (RAS), available in myPay, has a lot of information on it about your pay, deductions, taxes and SBP. The SBP section has five lines on it for members who participate in SBP. The most important for you to check: your type of coverage, and date of birth of your spouse beneficiary (if applicable). See the article in this issue, Checking Your SBP Coverage on Your Retiree Account Statement, for more details on how to verify your SBP coverage using your RAS.

- CHOOSING GI BILL APPROVED SCHOOLS

Find GI Bill approved schools and compare benefits with the GI Bill Comparison Tool. You can use your GI Bill benefits at some—but not all—schools. Use the resources listed below to search for GI Bill approved schools, compare the benefits you'll receive at different schools, and get more advice to help you choose a school.

- Learn about GI Bill benefits at different schools
 - o Find out which schools we've approved
 - o Use our school search tool
 - o Learn about the Principles of Excellence program, which requires schools that get federal funding through programs such as the GI Bill to follow certain guidelines.
 - o Learn about the Principles of Excellence program guidelines
 - o Find schools that take part in the Yellow Ribbon Program, which can help you pay for school costs not covered by the Post-9/11 GI Bill
 - o Learn more about the Yellow Ribbon Program
 - o Check what benefits you'll get at different schools
- Use our GI Bill Comparison Tool (<https://www.va.gov/gi-bill-comparison-tool>)
 - o Get guidance on choosing and paying for a school
 - o Watch our "Know Before You Go" video to get advice from other Veterans based on their experiences using the GI Bill.
 - o Read our "Factors to Consider When Choosing a School" guide to using the GI Bill.
 - o Download the guide (https://www.benefits.va.gov/gibill/docs/factsheets/choosing_a_school.pdf)
 - o Visit the Consumer Financial Protection Bureau's Paying for College website for tools and resources to help you make smart decisions about paying for your college education
- Visit the Paying for College website (<https://www.consumerfinance.gov/paying-for-college>)
- Go to the U.S. Department of Education's College Scorecard website to compare schools by programs, degrees, location, and size. Get more information about the schools you're considering, average annual cost, graduation rate, and average salaries of school alumni
- Visit the Federal Trade Commission's consumer website for helpful tips and information on managing money, credit, and debt. Visit the Federal Trade Commission's website (<https://www.consumer.ftc.gov/>)
- **MILITARY RETIREMENT BENEFITS**

Military retirement marks a point in transitioning that requires a bit more planning and preparation than other milestones. Luckily, the military is on your side and does its best to prepare military and families for that ultimate transition to civilian life: military retirement. After all, it has likely been at least 20 years since families of a career-driven service member lived in one location for more than three years.

While a few VA retirement benefits will overlap with common veteran's benefits, retirees receive a few extra benefits that only 20 years time in service can grant.

First things first: don't forget to apply for a veterans retirement ID card. Unlike veterans serving less than 20 years, who have limited options in obtaining a veterans ID card, retired military veterans can be eligible to receive a DD Form 2 ID card, which is blue in color.

Next are military retirement benefits. Detailed information about these VA benefits can be found at the U.S. Department of Veterans Affairs. Anything that requires a form for enrollment, such as VA Health Care and the GI Bill, can be found at eBenefits. (<http://www.benefits.va.gov/benefits/>)

Retirement Pay – Military retirement pay is dependent on the number of years served and when the service member enlisted. A breakdown of how military retirement pay is calculated can be found at “Understanding Military Retirement Pay.” This also includes a breakdown of retirement COLA and CBS/Redux. Military retirement pay can be managed on the DFAS website. (<https://militarybenefits.info/understanding-military-retirement-pay>)

Disability – All disability is calculated on a per case basis. Disability claims must be submitted to the VA and processed; one claim per separate injury.

Veterans Group Life Insurance – The VGLI is just one type of life insurance available to retired veterans. The VA also offers Service-Disabled Veteran Insurance, or S-DVI, as well as Veterans Mortgage Life Insurance, which aids in the settling of a mortgage in the event of death. There is also Financial Aid Counseling for beneficiaries as well as assistance in online will preparation.

VA Home Loan – The VA Home Loan is not only available to veterans, but to their surviving spouses as well. Active duty service members may also be eligible for this loan, which may be something to consider when approaching retirement.

VA Health Care – Enrollment can be done online or in person at a local VA Medical Center, at which time eligibility is determined. This health care is only coverage for the veteran. Additional health insurance would be necessary for dependents.

VA Dental Care – Although dental care through the VA is limited, it is available to veterans with a service-connected dental disability. A single visit is also available through for veterans within 180 days of discharge if a full dental examination was not conducted prior to discharge.

GI Bill® – Education benefits are available for eligible veterans, or for their family members should they choose to transfer benefits. More information on the GI Bill can be found on our Veterans Education Page. Most likely, if you are a retired military veteran, you will receive 100% of your GI Bill benefits. This can be an opening step to your civilian career post military. (<https://militarybenefits.info/education/>)

Veterans Discounts – Many businesses offer discounts that favor retirees. We’ve compiled lists of the most popular military and veterans discounts, which vary based on the business and the location. (<https://militarybenefits.info/military-and-veteran-discounts>)

For more information on veterans benefits available to you, visit the websites of the city, county, and state you reside in. These should have information on state and local benefits offered to veterans and retirees who live in those areas.

- **HOW LONG DOES A RETIREE QUALIFY FOR A FINAL PCS?**

Deciding where and when to make that final move right after you get out of the military can be hard. You may have found a civilian job at or near your last duty station, but still want to keep the option of moving later in your back pocket. Or you may just not know yet where it is you want to move.

When you retire from the military, you are permitted a last move to whatever location you choose within the U.S., a place that is known as your "home of selection." However, what you heard about being able to receive indefinite yearly extensions for that move is not true -- there are hard and fast time cap rules.

According to the regulation that governs military travel, your final move must be made within one year of your retirement, unless you apply for and receive an extension. Those extensions can be granted for almost any reason, as long as a transportation official signs off on it. You can ask for an extension five times, pushing your final move to six years after your retirement date, according to the regulation.

But transportation officials warn that, like all entitlements, the application of the rules are at the discretion of the individual services. This means that while the regulation may give you a maximum six-year extension, the services may choose to grant a shorter one. The best thing for you to do would be to check with your local transportation office for specifics.

- **LEAVING THE MILITARY: CIVILIAN PAY AND BENEFITS**

A lot of changes occur when you leave the military, especially in the area of pay and benefits. You may not have spent a lot of time analyzing your military pay and benefits package, but as you transition out of the military, you'll need to closely examine what you'll be paid in the civilian world and what your benefits will cost. Here are a few points to consider:

Taxes may take a bigger bite: Military tax-free allowances like the Basic Allowance for Housing (BAH) or Basic Allowance for Subsistence (BAS) don't exist in the civilian world. Virtually all compensation you'll receive will be taxable. Given this, you might take home a smaller percentage of your civilian pay because some of it will go toward taxes that might not have applied to your military income. As you're comparing military and civilian pay, be sure to understand the tax differences and plan accordingly.

Insuring your family can be expensive: Benefits like health, dental and vision insurance don't come with a big price tag in the military. Sure, you may be forking over co-payments, but there's no monthly premium for the insurance. In the civilian world though, the cost of these benefits can be substantial. Not only will you likely be responsible for co-payments and deductibles, but you'll also have to pay some amount for the coverage. To better understand this impact, be sure to ask prospective employers for a breakdown of total expected costs for a year under their plans.

Your new employer might help you save for retirement: One civilian benefit isn't available in the military: retirement plan matching contributions. Can you say free money? Though not always offered, some employers will actually match the savings you put into their retirement plans. Some match dollar-for-dollar up to a certain amount. Others only match a percentage.

If a prospective employer offers a match, be sure to include it in your calculation of what you'll be making. Though not part of your take-home pay, it can sometimes be a pretty big benefit and an opportunity you don't want to miss out on.

Of course, there are other elements of civilian pay packages you'll want to consider as well. But, as the previous points illustrate, it's important to look beyond just the monthly or annual salary you might earn in a civilian job. After all, not all paychecks are created equal

- **ARE YOU A VETERAN IN CRISIS OR CONCERNED ABOUT ONE?**

Did you know that VA offers same day services in Primary Care and Mental Health at 172 VA Medical Centers across the country? Make the Connection Resource Locator. Talk with other Veterans who have walked in your shoes on RallyPoint. Contact the Veterans Crisis Line (1-800-273-8255 and press 1, Chat, or Text 838255.)