



## Been There – Done That! Transition Tips from Fellow Retirees

If you are retiring soon or attending an out-processing briefing, you will be inundated with information and it will be extremely difficult to remember everything you need to do. Many are time-sensitive tasks and missing one may cost you money and/or benefits. AMRA has put together this list of agencies and contact information that will be helpful to you as you move to the next chapter of your life – retirement!

### **Defense Enrollment Eligibility Reporting System (DEERS)**

[www.tricare.mil/DEERS](http://www.tricare.mil/DEERS)

**Phone: 1-800-538-9552**

**Note:** You must be registered in DEERS to be eligible for TRICARE. Sponsors are automatically registered but sponsors must register all eligible family members. You and your family members must keep your DEERS record and ID Cards up-to-date.

**Use RAPIDS website:** <https://www.dmdc.osd.mil/rsl/appj/site?execution=e2s1> to locate the nearest ID issuing site. ID cards are your key to benefits such as healthcare, base access, and Morale, Welfare & Recreation (MWR) benefits such as bowling, golf and fitness centers.

### **Defense Finance and Accounting Service (DFAS)**

[www.dfas.mil/retiredmilitary.html](http://www.dfas.mil/retiredmilitary.html)

**Phone: 1-888-332-7411**

Provides payment services to the U.S. Dept. of Defense. DFAS allows you to download tax statements (1099-R), retiree account statements, update contact info and manage retirement pay allotments online.

### **Pay and Personnel Center, U.S. Coast Guard**

[www.uscg.mil/ppc/ras](http://www.uscg.mil/ppc/ras)

**Phone: 1-800-772-8724**

Provides personnel and pay support and services to USCG retirees.

### **Life Insurance**

<https://www.benefits.va.gov/INSURANCE/apply-for-VGLI.asp>

Transition from Service members Group Life Insurance (SGLI) to Veterans Group Life Insurance (VGLI). You must apply within 1 year and 120 days from retirement. Apply online at

<https://giosgli.prudential.com/osgli/OnlineFillableAppController/NBEnrollment> or download and complete SGLV 8714 <https://www.benefits.va.gov/INSURANCE/forms/8714.htm>.

VGLI policyholders can convert their VGLI to an individual commercial life insurance policy at any time. Visit [www.benefits.va.gov/INSURANCE/converting.asp](http://www.benefits.va.gov/INSURANCE/converting.asp) for more information and a list of participating companies.

**Survivor Benefit Plan (SBP):** SBP is an insurance plan that will pay your surviving spouse a monthly payment (annuity) to help make up for the loss of your retirement income. You will pay premiums for this insurance. For more information, visit [www.dfas.mil/retiredmilitary/provide/sbp.html](http://www.dfas.mil/retiredmilitary/provide/sbp.html).

**Dental Care:** Compare TRICARE medical and dental plans. Most employers cannot compete against TRICARE medical but may have better dental and vision plans to suit your family's needs. If you choose the TRICARE Retiree Dental plan within 120 days of retirement, there will be no waiting period for expensive dental procedures. [www.trdp.org/retirees/](http://www.trdp.org/retirees/)

### **U.S. Department of Veteran Affairs (VA)**

<https://www.va.gov>

You may be entitled to VA health, home loan, education, and burial/memorial benefits. Have your record reviewed by the VA for any chronic health issues – even a 0% rating may serve you well in the future. Eligibility for disability compensation may be clarified by meeting early with the VA. For a comprehensive look at all benefits provided by the VA register at [www.ebenefits.va.gov/ebenefits/homepage](http://www.ebenefits.va.gov/ebenefits/homepage).

### **Education:**

As a Veteran, you may be eligible for educational benefits through numerous GI Bill programs. Once you've decided to use your [GI Bill benefits](#) it's important to choose the proper school and type of training. VA's decision-making tools will help you get the most from your benefits.

### **Employment:**

You are getting ready to retire. Where will you settle down? Do you want or need a second career or do you want a job to supplement your retirement? Does your spouse need a job? For many, you haven't "applied" for a position in over 20 years. Visit <https://www.fedsmith.com/2013/01/14/job-search-advice-for-veterans/> to find advice, tips and job search sites.

**Important Documents:** Request a copy of your military personnel and medical records. Request a copy of your military education transcripts; they will come in handy if you decide to further your education.

**NOTE:** Scan copies of all important documents (DD214, personnel and medical records, education transcripts, etc.) Keep all originals in a secure location. **NEVER** send originals when you are asked to provide documents! If you lose your DD214, you can obtain another one from the National Archives.

<https://www.archives.gov/veterans/military-service-records>

**Benefits Audit:** We strongly recommend that you visit your County Veterans Service officer (VSO) to ensure that you are aware of and signed up for all benefits to which you're entitled. If your county does not have a County VSO, please contact your state's Department/Division of Veterans Affairs

### **Join an Association!**

Your benefits are unique and need a watchdog that understands them – and YOU as a retiree. While you have many choices, we feel we can fulfill your need for the company of those who know who you are and what you have been through. We focus on you as a retiree and can provide the support you need as you transition to civilian life.

**Don't get discouraged; we are here to help you!**