

# FINAL FORMATION

## M-day Guard & Reserve

**RETIREE**  
**NO DEPLOYMENTS-NO LINE OF DUTY INJURIES**



### **1. If you have Tricare Reserve Select it will end the day of your retirement.**

- a. You can convert this to Tricare Retired Reserve if you want. Cost FY 2020 for single is \$444.37 and for Family it is \$1,066.20/month.
- b. For Tricare payments, copays, deductibles you will be either Group A is anyone who joined the military before Jan 2018. Group B is anyone who joined the military in/or after Jan 2018.
- c. You can convert to Continued Health Care Benefit Program the Quarterly cost for an individual is \$1,553 and for a family \$3,500. If you do not want to do the Tricare Retired Reserve, or look at your employer insurance.
- d. Tricare Dental will end the day of your retirement. You can enroll in the Benefeds Retiree Dental. May choose from 10 dental programs. If you do nothing you will have to wait for open season. Website is [www.benefeds.com](http://www.benefeds.com). If you have Tricare Retired Reserve you may keep Benefeds for vision or when you turn 60 years old, you may enroll for Benefeds vision.
- f. When you reach of the age of 60 you will have Tricare and you must choose Tricare Prime or Tricare Select. Tricare Prime has an annual cost, and Tricare Select has no cost at this time. You have 90 days from your retirement date to make a decision. If you do not enroll in either Tricare program you will have direct care, meaning you have to go to the base which may negatively impact your level of care.
- g. When you hit age 65 you have to enroll in Medicare Part A and B for Tricare for Life. If you do not have Medicare B it will end your Tricare benefit.
- h. Anytime you are eligible to sign up for Medicare B and you don't it will affect your Tricare. The other thing is if you do not sign up for Medicare B when you are eligible and do it later, there could be a finance charge that you will pay the rest of your life.

**2. You are eligible for VA home loan, you are not eligible for VA Health unless you can successfully submit a VBA claim for a military related injury. Once service connected, you then become eligible for VA healthcare.**

**3. SGLI ends 120 days after your retirement date. You may convert to a civilian policy thru VA website or you can sign up for the Veteran's Group Life Insurance (VGLI).**

**4. FSGLI it ends 120 days after your retirement date. You can convert to a civilian policy thru VA website.**

**5. Traumatic Service Life Insurance that you were paying (part of your SGLI payment) a \$1.00 for each month ends the day of your retirement date.**

**6. Through DMDC "My Access Center", sign up for DS Logon so you are able to access Ebenefits, check your GI Bill information, military records, DD214, etc. You need to be sure it is a .mil site before entering any information.**

**7. Survivor Outreach Service (SOS) is available to your family members if anything happens to you for life. . The SOS can assist with determining which benefits your family members may be entitled to. For a complete list of SOS Coordinators and their contact information please visit:**  
<https://co.ng.mil/Family/Survivor-Outreach-Services/>.

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### INFORMATION CONTINUED FROM FRONT PAGE...

8. I suggest as Retiree any time that there is Retiree event go to so you can keep aware of any changes that may be happening with your benefits. You may find other resources that are available to you at Retiree events.

9. As Retiree read the retiree newsletter that you are eligible for they are online or you can get them hard copy. This newsletter will have numbers you may need. (ex. Army Echoes)

10. Survivor Benefit Plan – this form is important, if you get married or divorce you have up to a year to update. For more information talk to Retirement Service Officer.

11. You still have access to JAG office – you can still get wills, power of attorney and medical power attorneys done.

12. If you want to apply for Pre-Need Burial Eligibility in a National Cemetery you can do that now. (Example at Fort Logan) This prevents your loved ones from having to deal with this in the event of your passing. What that does it makes it when the time comes your dependents just have to pull out the Eligibility and will not have to look for DD214.

The Transition Assistance Advisor can answer any questions or concerns you have, 720-250-1173. There is no time limit for services and can help you no matter your status with the military.

For contact information on any of these resources visit:  
[co.ng.mil/family](http://co.ng.mil/family)