



# OPTIMIZING WARFIGHTING READINESS THROUGH PERMEABILITY

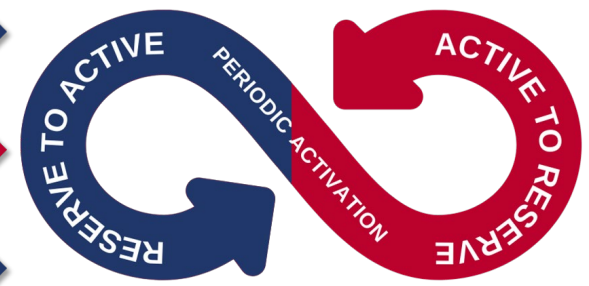
## BACKGROUND

**FRAGO 1-2024:** By maximizing the potential of our Reserves, we will forge a lethal Total Force that is greater than the sum of its parts.

**Permeability is the ability for talent to move with ease between the Active and Reserve Components, and on Active-Duty status via periodic activation.**

## CURRENT STATE

- Reserve Component Marines have extensive experience and skillsets gained in both their military and civilian roles, but the Service has limited visibility on the depth and breadth of their skills and experience.
- Reserve Component Marines are often unaware of gaps in Service capability that they could help fill.



## OPPORTUNITY

- The Service has immense potential to leverage the diverse skillsets of Marine Reservists to more effectively meet Service requirements.
- Reserve Component Marines aspiring to serve in the Active Component can unlock greater opportunities for themselves through enhanced engagement and available billet visibility.

## PERMEABILITY – RC → AC + AD

**RESERVE COMPONENT MARINES HAVE 3 OPTIONS TO SERVE FULL-TIME:**

Transfer to the Active Component or serve for a period of time on active duty

- 1) Transfer to the Active Component (AC)**
  - The existing Return to Active-Duty (RAD) and Prior Service Enlistment (PSEP) Programs provide opportunities for RC Marines to transfer to the AC to better meet Service inventory requirements.
    - Officer: Return to Active Duty (RAD)
    - Enlisted: Prior Service Enlistment Program (PSEP)
  - Marines who enter/return to the AC assume all pay, benefits, entitlements, and promotions provided to AC Marines.
- 2) Serve on Active Duty in the Active Reserve (AR)**
  - Marines who serve on full-time active duty for the purpose of organizing, administering, recruiting, instructing, or training the Reserve Component.
  - AR Limited Tour is available and provides flexibility to Marines who serve in a specific AR billet, for a set length of time.
- 3) Serve on Active Duty on Active Duty Operational Support (ADOS)**
  - ADOS provides Reserve personnel augmentation for both Active and Reserve components, in support of existing and emerging requirements of the Marine Corps Total Force to meet short-term administrative, operational, and exercise support requirements.
  - Marines who serve on ADOS are afforded all pay, benefits, and entitlements afforded to AC Marines, along with a decreased retirement eligibility age.

## PERMEABILITY – AC → RC

**AT THE END OF ACTIVE DUTY SERVICE, A MARINE'S OPTIONS INCLUDE:**

Enter the Selected Reserves (SelRes) and choose how to serve or, enter\* the Individual Ready Reserve (IRR) with no drilling obligation

## AC→RC PATHWAYS



- DIRECT AFFILIATION PROGRAM (DAP)**
- Active Component (AC) to SMCR or IMA
  - Duty Station Incentive
  - Lateral Move Options
  - 6 mo. extension of AD TRICARE Benefits
  - Involuntary Mobilization Deferment for 2 years
  - Bonuses / Obligation
    - \$\$\$ / 3 years
    - \$\$ / 2 years
    - \$ / 1 year

- CAREER INTERMISSION PROGRAM (CIP)**
- Temporary transfer from AC to IRR before completion of AC contract
  - Eligible for a one-time, 1-3 year(s) pause
  - Guaranteed return to AC
  - Maintain full AD TRICARE Benefits
  - Monthly stipend 1/15<sup>th</sup> basic pay
  - One-time CONUS PCS

\* Marines who complete their initial contractual period of active duty but have time remaining on their Military Service Obligation (MSO), default to the IRR.

\*\* Marines in the IRR may choose to serve on periodic activation opportunities to earn pay and additional retirement benefits.



# OPTIMIZING WARFIGHTING READINESS THROUGH PERMEABILITY

## RESERVE BENEFITS BY THE NUMBERS



PROGRAM	TYPICAL PAY		OBLIGATION		MEMBER HEALTHCARE		MEMBER + FAMILY HEALTHCARE		RETIREMENT		
	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MEDICAL	DENTAL	MEDICAL	DENTAL	ELIGIBILITY	CP	
<b>E4 OVER 4</b>	IRR	\$0.00	\$0.00	no obligation	no obligation	N/A	\$31/mo	N/A	\$111/mo	eligible at 60 or earlier	N/A
	IMA	\$408.84	\$7,951.86	no monthly*	AT (12 days)	TRICARE Reserve Select \$52/mo	\$12/mo	TRICARE Reserve Select \$257/mo	\$93/mo	eligible at 60 or earlier	1 mo pay at 12 YOS
	SMCR	\$408.84	\$7,951.86	1 weekend	AT (14 days)	TRICARE Reserve Select \$52/mo	\$12/mo	TRICARE Reserve Select \$257/mo	\$93/mo	eligible at 60 or earlier	1 mo pay at 12 YOS
	AR	\$6,091.55	\$73,098.60	Full-time	Full-time active	\$0	\$0	\$0	\$12 - \$32/mo	Mirrors AC	5 mo pay at 12 YOS
<b>E5 OVER 6</b>	IRR	\$0.00	\$0.00	no obligation	no obligation	N/A	\$31/mo	N/A	\$111/mo	eligible at 60 or earlier	N/A
	IMA	\$480.24	\$9,233.91	no monthly*	AT (12 days)	TRICARE Reserve Select \$52/mo	\$12/mo	TRICARE Reserve Select \$257/mo	\$93/mo	eligible at 60 or earlier	1 mo pay at 12 YOS
	SMCR	\$480.24	\$9,233.91	1 weekend	AT (14 days)	TRICARE Reserve Select \$52/mo	\$12/mo	TRICARE Reserve Select \$257/mo	\$93/mo	eligible at 60 or earlier	1 mo pay at 12 YOS
	AR	\$6,942.05	\$83,304.60	Full-time	Full-time active	\$0	\$0	\$0	\$12 - \$32/mo	Mirrors AC	5 mo pay at 12 YOS
<b>O3 OVER 6</b>	IRR	\$0.00	\$0.00	no obligation	no obligation	N/A	\$31/mo	N/A	\$111/mo	eligible at 60 or earlier	N/A
	IMA	\$951.04	\$16,751.37	no monthly*	AT (12 days)	TRICARE Reserve Select \$52/mo	\$12/mo	TRICARE Reserve Select \$257/mo	\$93/mo	eligible at 60 or earlier	1 mo pay at 12 YOS
	SMCR	\$951.04	\$16,751.37	1 weekend	AT (14 days)	TRICARE Reserve Select \$52/mo	\$12/mo	TRICARE Reserve Select \$257/mo	\$93/mo	eligible at 60 or earlier	1 mo pay at 12 YOS
	AR	\$10,677.78	\$128,133.36	Full-time	Full-time active	\$0	\$0	\$0	\$12 - \$32/mo	Mirrors AC	5 mo pay at 12 YOS
<b>O4 OVER 10</b>	IRR	\$0.00	\$0.00	no obligation	no obligation	N/A	\$31/mo	N/A	\$111/mo	eligible at 60 or earlier	N/A
	IMA	\$1,157.88	\$20,202.60	no monthly*	AT (12 days)	TRICARE Reserve Select \$52/mo	\$12/mo	TRICARE Reserve Select \$257/mo	\$93/mo	eligible at 60 or earlier	1 mo pay at 12 YOS
	SMCR	\$1,157.88	\$20,202.60	1 weekend	AT (14 days)	TRICARE Reserve Select \$52/mo	\$12/mo	TRICARE Reserve Select \$257/mo	\$93/mo	eligible at 60 or earlier	1 mo pay at 12 YOS
	AR	\$12,616.08	\$151,392.96	Full-time	Full-time active	\$0	\$0	\$0	\$12 - \$32/mo	Mirrors AC	5 mo pay at 12 YOS

PLEASE NOTE CALCULATIONS ARE APPROXIMATE AND BASED ON THE FOLLOWING CAVEATS:

- 2024 Pay and Entitlement Rates
- SMCR/IMA Typical Annual Pay = (Monthly Pay x 12) + 2 weeks pay + 1/2 BAH (Quantico, with dependents) + 1/2 BAS (\$460.25/Enlisted or \$316.98/Officer)
- TRICARE Benefit rates rounded to the nearest dollar
- \* 0-48 drills to be used throughout FY

## RESERVE RETIREMENT BY THE NUMBERS

Reserve Marines who accumulate 20 or more years of qualifying service are eligible for reserve retirement pay when they reach age 60 or, in some cases, a lesser qualifying age—down to age 50.

One year of qualifying reserve service is one where a Marine earns at least 50 points through the following ways:

- 1 point for each day of active service or drill period
- 15 points/year for active status membership in a reserve component

**2%** MULTIPLIER FOR BRS DEFINED BENEFIT CALCULATION **X** **POINTS** TOTAL ACCRUED POINTS DIVIDED BY 360 **X** **RETIRED PAY BASE** AVG HIGHEST 36 MONTHS OF BASE PAY

The Blended Retirement System (BRS) provides a:

- Defined contribution of 1% after 60 days of honorable service, and up to an additional 4% matching contribution after 24 months of honorable service.
- One-time, lump-sum continuation pay bonus, paid at 12 YOS, in return for additional obligated service. RC CP is 1 x 1-month base pay.
- Defined benefit – a specific monthly retirement amount - after 20 years of honorable service.

AD YIS	RESERVE TIME																				TOTAL POINTS	ESTIMATED BRS MINIMUM DEFINED BENEFIT AT AGE 60						
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		E6	E7	E8	E9	O4	O5	O6
2	365	365	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	1632	\$418	\$488	\$533	\$610	\$835	\$925	\$1,029
3	365	365	365	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	1948	\$499	\$582	\$637	\$728	\$996	\$1,104	\$1,228
4	365	365	365	365	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	2264	\$580	\$677	\$740	\$846	\$1,158	\$1,283	\$1,427
5	365	365	365	365	365	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	2580	\$660	\$771	\$843	\$964	\$1,319	\$1,462	\$1,626
6	365	365	365	365	365	365	50	50	50	50	50	50	50	50	50	50	50	50	50	50	2896	\$741	\$865	\$947	\$1,082	\$1,481	\$1,642	\$1,826
7	365	365	365	365	365	365	365	50	50	50	50	50	50	50	50	50	50	50	50	50	3212	\$822	\$960	\$1,050	\$1,200	\$1,643	\$1,821	\$2,025
8	365	365	365	365	365	365	365	365	50	50	50	50	50	50	50	50	50	50	50	50	3528	\$903	\$1,054	\$1,153	\$1,319	\$1,804	\$2,000	\$2,224
9	365	365	365	365	365	365	365	365	365	50	50	50	50	50	50	50	50	50	50	50	3844	\$984	\$1,149	\$1,256	\$1,437	\$1,966	\$2,179	\$2,423
10	365	365	365	365	365	365	365	365	365	365	50	50	50	50	50	50	50	50	50	50	4160	\$1,065	\$1,243	\$1,360	\$1,555	\$2,127	\$2,358	\$2,622
11	365	365	365	365	365	365	365	365	365	365	365	50	50	50	50	50	50	50	50	50	4476	\$1,146	\$1,337	\$1,463	\$1,673	\$2,289	\$2,537	\$2,822
12	365	365	365	365	365	365	365	365	365	365	365	365	50	50	50	50	50	50	50	50	4792	\$1,227	\$1,432	\$1,566	\$1,791	\$2,450	\$2,716	\$3,021
13	365	365	365	365	365	365	365	365	365	365	365	365	365	50	50	50	50	50	50	50	5108	\$1,308	\$1,526	\$1,670	\$1,909	\$2,612	\$2,895	\$3,220
14	365	365	365	365	365	365	365	365	365	365	365	365	365	365	50	50	50	50	50	50	5424	\$1,389	\$1,621	\$1,773	\$2,027	\$2,774	\$3,074	\$3,419
15	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	50	50	50	50	50	5740	\$1,469	\$1,715	\$1,876	\$2,145	\$2,935	\$3,254	\$3,618
16	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	50	50	50	50	6056	\$1,550	\$1,810	\$1,979	\$2,263	\$3,097	\$3,433	\$3,818
17	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	50	50	50	6372	\$1,631	\$1,904	\$2,083	\$2,381	\$3,258	\$3,612	\$4,017