

KANSAS ARMY NATIONAL GUARD

RETIREMENT INFORMATION HANDBOOK



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PURPOSE: This handbook is designed for Soldiers and their families to help simplify reserve retirement procedures. It will provide basic information, current as of publication,

- on how Soldiers qualify for a reserve retirement,
- guidance on the Reserve Component Survivor Benefit Plan (RC-SBP),
- applying for retired pay
- reduced retirement age, and
- other helpful information regarding the retirement process.

AREAS OF RESPONSIBILITY:

SOLDIER:

Soldiers have a definite responsibility in their retirement process. Responsibilities have been identified below at various milestones in a Soldier's career:

➤ At Enlistment or Appointment:

- Provide the unit with substantiation of all prior service data. If prior service, make sure all service (including points) is captured on the Retirement Points Accounting Statement (RPAM). This statement is also referred to as NGB 23.

➤ Annually While in a Reserve Status:

- Review in IPERMS the NGB 23A with unit personnel and make known any discrepancies for correction. The NGB 23 is updated annually and placed into IPERMS the month following a Soldier's AYE (anniversary year ending).

➤ Upon Receipt of 20 Year Letter:

- Make election of options for Survivor Benefit Plan. Review the NGB 23 for accuracy. Secure copies of all retirement related paperwork in a safe place. (20 Year Letter and SBP elections (DD 2656-5) will be needed when applying for retired pay).

➤ At Age 58, Complete Application for Retirement Pay:

- If a current member of the Kansas National Guard when beginning the process for retired pay, contact the unit for application and assistance. If Soldier is in the Retired Reserves (Gray Area Retiree), Ft. Knox will mail the application to the Soldier at age 58, therefore, it is important that Ft. Knox has your current address.

****REMEMBER YOU MUST APPLY FOR RETIRED PAY, IT IS NOT AUTOMATIC****

It is every Soldier's responsibility to maintain all military records that document time served. Please ensure that the following documents are in IPERMS:

SERVICE DOCUMENTS

- DD Form 4/1 (Enlistment Contracts)
- DA 1059's
- DD Form 214 (Active Duty Report)
- NGB Form 22 (National Guard Service Report)
- Reserve Orders (Transfer between Services or Discharge from Service)
- Promotion Orders/Reduction Orders

RETIREMENT POINTS DOCUMENTS

- ARPC Form 249-E, DARC Form 249, or DA Form 1380 (Army Reserve)
- NGB Form 23 (National Guard - Army)
- AF Form 526 (Air Force - National Guard & Reserve)
- NAVPERS Form 1070-61 (Navy Reserve)
- NAVMC Form 768 (Marine Corps)
- CG HQ Form 4973 (Coast Guard)

UNIT PERSONNEL:

- Review the annual NGB 23A with the individual soldier.
- Submit completed DD Form 2656-5 to the RPAM NCO within 60 days of Soldier receiving 20 Year Letter.
- Assist soldier in completing forms.
- Refer questions to State Headquarters, Enlisted Personnel Section (RPAM NCO)

RPAM NCO:

- Maintain the Retirement Points Accounting Management (RPAM) database for all active and discharged members of the Kansas Army National Guard since 1 June 1991 (effective date of automation). The source of data to update the RPAM database includes: SIDPERS, D02 files from DFAS (pay records), NGB 23 from other states for interstate transfers, ACCP files from NGB, and retirement point accounting forms from the other armed forces.
- Issue 20 Year Letters / 15 Year Letters to eligible Soldiers.
- Create monthly NGB 23A printouts and scan into IPERMS.
- Receive completed DD Forms 2656-5 from units and submit to Ft. Knox within the 90 day time period.
- Input all SIDPERS transactions pertaining to retirement information.
- Submit monthly reports to NGB.

RPAM – THE BASICS

The Army National Guard's current Retirement Points Accounting Statement (RPAM) is a yearly printout of your retirement points. This statement is placed directly in your IPERMS account the month following your Anniversary Ending Date (AYE), which is listed in the top right hand corner of the RPAM statement. **It is every Soldier 's responsibility to review their statement annually and to ensure that it is correct.**

Frequently Asked Questions

- What is an AYE and what establishes it? The AYE date is established by the date the member entered into active service or into active reserve status in a Reserve component. This rule was implemented on 1 October 1995. Before this date, the AYE is calculated according to when the member first joined a Reserve component (active or inactive). Any civilian break in service will adjust the AYE. Service in the ING (Inactive National Guard), and ROTC without SMP are considered breaks in service. So as long as there is no break in service the AYE is the month and day (minus one day) that you were initially assigned military status according to the rules above.
- How are points earned? Points are awarded as follows: a) Inactive Duty Training (IDT), points are awarded for performance of: (1) Unit Training Assemblies (UTAs) calculated at one point per UTA. (2) Readiness Management Assemblies (RMAs) calculated at one point per RMA. b) Membership points: earned at a maximum of 15 points per AYE. c) Correspondence Courses (ACCP) points are awarded at a rate of 1 for every 3 credit hours completed. *NOTE: Visit the ACCP web site at <https://www.atsc.army.mil/ACCP/AIPDNEW.ASP> to enroll in courses and printout history statements. d) Active Service points includes Active Duty (AD), Active Duty for Training (ADT), Active Duty Special Work (ADSW), and are credited at 1 point for each day performed. e) Other duties (i.e. medical treatment appointments, special details and unit training meetings) when a soldier is put on orders for NO PAY and Retirement Points only would fall under AD points.
- What do I look for on the RPAM? Check all service dates and status. Check for proper credit of points earned in year calculated. Review the detailed report, which shows all IDT periods performed, AD performed and any ACCP credit earned. **If there are any discrepancies, provide the appropriate supporting documentation to your unit to enable the changes to be made.** If all information is correct, you don't have to do anything.
- Why are my retirement points important? A Soldier must earn 50 points a year to make that year a creditable year or a "good" year. A minimum of 20 "good" years is needed to acquire a 20 Year Letter, which guarantees retired pay. Remember to earn 50 points in your AYE each year, not 50 points by calendar year.
- How much money will I make at age 60? This varies with each Soldier, depending on rank, total points earned and pay scales in effect at the time you retire. Your annual statement will give you an estimation of what you could receive at age 60. (<https://www.hrc.army.mil/site/reserve/soldierservices/retirement/retirementcalc.asp>)

ARMY NATIONAL GUARD CURRENT ANNUAL STATEMENT

SGT SMITH BRUTUS
 000-00-0000
 HHC 612 EN BN
 28846 TRACY RD
 WALBRIDGE, OH 43465-9768
 Notice of Eligibility: NO

Date Prepared: 2000/07/31
 AYE: 02/27
 BASD:
 Output Reason: Inquiry

Anniversary Year Ending Date
 (Formerly Retirement Year End)

Basic Active Service Date
 (Only for soldiers in an Active Duty Status)

Highest Grade Held: E06

Highest grade held providing the reduction in grade was not for disciplinary reasons.

Indicates whether a soldier has received a 20 year letter

Membership points. Points earned by being a member of a Reserve Component. Maximum of 15 per year.

Begin/End Date of retirement year

See below*

Total of the points in IDT, MEM, ACCP, AD columns

Total years/months/days of creditable service for retired pay for each period

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
1987/01/02	1988/01/01	F1	0	15	0	162	V	177	177	01/00/00
1988/01/02	1989/01/01	C1	15	15	0	15	V	45	45	00/00/00
1989/01/02	1990/01/01	C1	47	15	0	16	V	78	76	
1990/01/02	1991/01/01	C1	28	--	0	23	V	--	--	
1991/01/02	1992/01/01	A1	0	14	0	30	V	95	95	
1992/01/02	1993/01/01	A1	0	0	0	365	V	365	365	
1993/01/02	1994/01/01	A1	0	0	0	366	V	366	366	
1994/01/02	1995/01/01	A1	0	--	0	129	V	--	--	
1995/01/02	1996/01/01	D4	0	10	0	0	V	139	139	
1996/01/02	1997/01/01	D4	0	0	0	0	V	15	15	
1997/01/02	1998/01/01	H3	0	0	0	0	V	0	0	
1998/01/02	1999/01/01	B1	0	0	0	77	V	77	77	
1999/01/02	2000/01/01	B1	0	0	0	59	V	59	59	
2000/01/02	2001/01/01	B1	0	0	0	79	V	79	79	
2001/01/02	2002/01/01	B1	52	15	15	15	V	97	90	
GRAND TOTALS						1166		1592	1583	10/00/00

Total points earned for retired pay. Prior to 23 Sep 96 the maximum IDT points (IDT, MEM & ACCP) a soldier could earn was 60. Between 23 Sep 96 and 30 Oct 00 the maximum was 75. Between 30 Oct 00 and 29 Oct 07 the maximum was 90. After 30 Oct 07 the maximum was increased to 130. **Must have 50 points minimum for a good retirement year.**

*MMSI

MILITARY MEMBERSHIP STATUS IDENTIFIERS

F1 - United States Air Force Reserve
 C1 - Air National Guard Unit Member
 A1 - United States Army Regular Service
 D4 - United States Army Reserve Control Group (Reinforcement)
 H3 - Non-Military, Civilian Break
 B1 - Army National Guard Unit Member

Verification Status. "V" indicates valid documents have been presented and are on file to verify service & points. "B" indicates that no document is on file to verify the service/points. NOTE: Points and service will not be credited in last two columns if verification status is "B".

Total years, months & days of service for retired pay

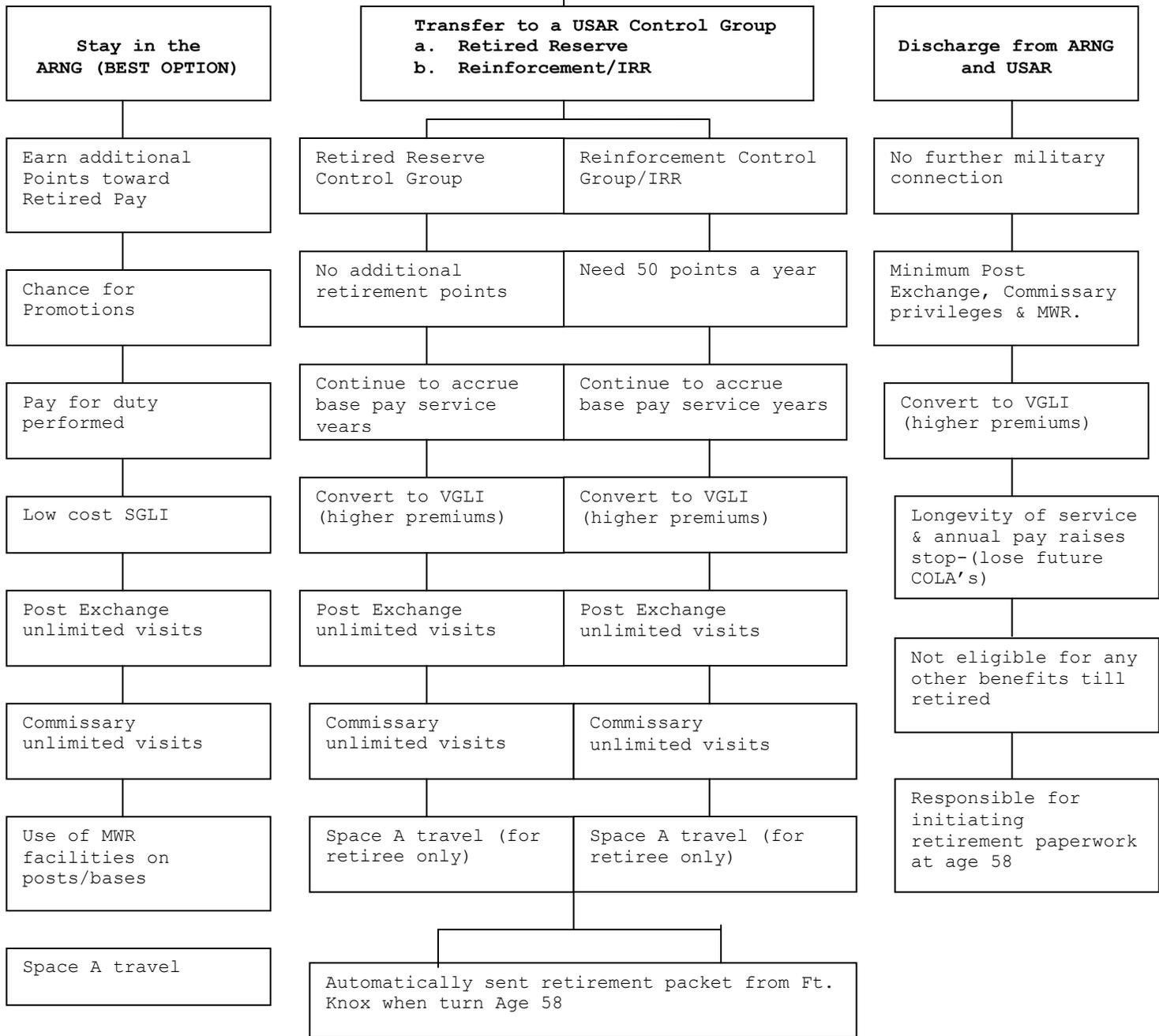
DISTRIBUTION:
 1 - Soldier
 1 - Requestor
 1 - State Use

References: AR 135-180 - Qualifying Service for Retired Pay Nonregular Service, 1 Jul 87
 NGR 680-2 - Automated Retirement Points Accounting System, 1 Mar 89

I HAVE JUST RECEIVED MY "20 YEAR LETTER"
 (Notification of Eligibility for Retired Pay)

WHAT OPTIONS DO I HAVE?

1. Stay in the ARNG
 2. Transfer to a Control Group of the USAR
 3. Accept Discharge from ARNG & USAR status.



DEFINITIONS

TWENTY YEAR LETTER/NOTICE OF ELIGIBILITY (NOE) FOR RETIRED PAY: In order to receive reserve retired pay, a Soldier must have received a "20 or 15 year letter" advising them they have qualified to receive retired pay. Notice of eligibility is generated automatically by the Enlisted Personnel section, by authority of the Adjutant General. Normally Soldiers will receive their NOE within 30 days after their AYE date in conjunction with obtaining 20 qualifying years of creditable service. Soldiers who are involuntarily separated/discharged, due to the outcome of a MOS Medical Review Board (MMRB), may receive their NOE in conjunction with obtaining at least 15 years of creditable service. **The 15 year letter is issued manually by the RPAM NCO only when separation orders are issued.**

GRAY AREA RETIREE: A Soldier who chooses to retire anytime after receiving their 20 Year Letter but has not reached the age of 60 and is transferred to the USAR Control Group (Retired Reserves).

HONORABLE DISCHARGE AND TRANSFER TO THE USAR CONTROL GROUP (RETIRED RESERVE): Soldier will be considered a Gray Area Retiree and be eligible for limited benefits until age 60. Time spent in the Retired Reserve counts for longevity. Example: If Soldier had a 20 Year Letter at time of transfer, time spent in the Retired Reserves will count toward years of service for pay. Soldier will be eligible for all Cost of Living raises (COLA's) that have occurred while Soldier is a member of the Retired Reserves.

HONORABLE DISCHARGE AND TRANSFER TO THE USAR CONTROL GROUP (REINFORCEMENT/IRR): Soldier who has received a 20 Year Letter will be able to earn more retirement points (i.e. correspondence course, annual training). If soldier does not earn the minimum of 50 points per retirement year, HRC-Ft. Knox will notify the soldier with a non-participant letter which will give the soldier a choice of discharge or transfer to the Retired Reserves. There is a one time waiver to stay in the IRR, but if Soldier fails to earn the minimum points again, Soldier will have to make a choice and be discharged or transferred. If Soldier fails to return the non-participant letter by the suspense date, Soldier will be discharged which could affect their retired pay. Time spent in the IRR will count toward years of service for pay.

HONORABLE DISCHARGE FROM THE KANSAS ARNG AND RESERVE OF THE ARMY: Soldier will be discharged from the Kansas ARNG and not transferred to any component. Soldier will have no military status, hence, no benefits. Soldier will not accumulate years of service for longevity which could affect the Soldier's retired pay.

RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RCSBP)

Ensure completed election form (ORIGINAL **DD form 2656-5**) is **received in Enlisted Personnel (Attn: RPAM NCO) within 90 calendar days of receipt of the Notification of Eligibility (NOE) for Retired Pay (Twenty Year Letter)**, otherwise Soldiers may be considered to have made an election that they may not want and would be liable for the premiums once they receive retired pay. **The election made in this plan is IRREVOCABLE**, except as indicated.

Retired pay stops at death! The Reserve Component Survivor Benefit Plan (RCSBP) is the only program that allows Soldiers to leave a percentage of future military retired pay as a monthly annuity to beneficiaries. Read this information very carefully and if married, discuss it with your spouse. Gather facts and data unique to the situation, consider options, and then decide what is best.

RCSBP pays a benefit at death. The Plan doesn't make a single, lump sum payment like insurance; instead RCSBP pays benefits to eligible survivors each and every month.

Eligibility: By completing the satisfactory years of service that qualify for retired pay usually, Soldiers are eligible to participate in the RCSBP. The RCSBP packet is sent to Soldier's current unit with the Twenty Year Letter. Soldiers have 90 days from receipt of the RCSBP packet to make the election and return the form to their current unit for forwarding on to Enlisted Personnel. **(Enlisted Personnel requests a 60 day response time to allow the RPAM NCO time to correct any errors and send to HRC-Ft. Knox within the 90 day requirement).**

Failure to respond within the 90 days could result, if Soldiers have dependents, in an automatic Option C coverage for spouse and/or children and the member will be responsible for the premiums. If Soldiers do not have dependents and fail to respond within the 90 days, they will have automatic coverage under Option A. Also, if Soldiers elect Option A and fail to provide spousal concurrence, they will automatically have Option C and will be responsible for the premiums.

Spousal concurrence is required for anything less than full coverage or selecting "Child Only Coverage." Soldiers who elect under RCSBP coverage anything less than full coverage or selecting "Child Only Coverage" will be required to complete a **DD Form 2656-5** and acquire spousal consent. This form as required by law must be notarized.

If Soldiers are on an AGR tour, they are still eligible to participate in the RCSBP. If they elect RCSBP coverage and for some reason don't complete 20 years of active duty for retirement, their dependents would have protection. If they make an RCSBP election and retire from active duty, the RCSBP election will be void, and they will be allowed to make a new Survivor Benefit Plan (SBP) election as any other retiring member.

Note: If Soldiers do not have a spouse or dependent children at the time they are entitled to make a RCSBP election, but later acquire a spouse or children, they may elect RCSBP coverage for that spouse or children within one year of

acquisition.

Options - Soldiers have three options regarding RCSBP for their family. (Section IV of the DD 2656-5)

Option A (Decline to make an election until age 60 (or before if eligible for reduced retirement age):

If Soldiers choose not to participate in the plan at this time, and they live to draw retired pay, they will be given another opportunity to enroll in the Survivor Benefit Plan (SBP).

Note: Beneficiaries will not receive any portion of Soldier's retired pay if not enrolled.

Option B (Deferred annuity): Provide coverage for an annuity to begin upon eligibility to draw retired pay usually at age 60.

For example: Option B elected at age 45 and the Soldier dies at age 47, beneficiary will not receive annuity for 13 years; when the Soldier would have been age 60 (Exception- if the Soldier was eligible to draw retired pay before age 60).

Option C (Immediate annuity): Provides coverage for an annuity that begins immediately regardless of age at time of death.

For example: Option C elected at age 45 and the Soldier dies at age 47, beneficiary would receive the annuity effective the day after the Soldier's death.

Beneficiaries - A beneficiary is the person who receives the RCSBP payments when Soldiers die. The RCSBP has six beneficiary options:

- 1. Spouse Only:** This means the spouse they are married to when they die. A spouse may receive RCSBP payments for life. The spouse must have been married to the Soldier at the time of eligibility or married for at least one year before the Soldier's death.
- 2. Spouse and dependent children:** The spouse is the primary (or first) beneficiary. If the spouse dies or remarries before age 55, RCSBP payments will be made to eligible children in equal shares. Single children remain eligible for the Plan until age 18 (or 22 if full time student). Children disabled before age 18 (or 22 if full time student) will get RCSBP payments for life if they cannot support themselves because of the disability.

Note: When declaring a child disabled, attach a doctor's statement to the election indicating what the disability is, when the disability began and whether or not the disability is permanent.

3. Children Only: RCSBP payments go to eligible children only, as defined in paragraph two above. If married, spouse must concur in writing with this election.

4. Former Spouse.

5. **Former Spouse and Children:** If Soldiers elect coverage for a former spouse/former spouse and children then they cannot elect coverage for the current spouse and/or children of the current spouse.

a. If Soldiers have a former spouse when eligible to elect RCSBP coverage, they may designate a former spouse/former spouse and child as a beneficiary. The child must have resulted from marriage to that former spouse. Children of other marriages may not be included.

Costs and benefits under this option are identical to those for spouse/spouse and child coverage. When electing former spouse coverage, Soldiers must complete a "Election Statement for Former Spouse Coverage", (DD 2656-1) signed by both the Soldier and their former spouse, and the Soldier must forward it with a copy of divorce decree and property settlement, if applicable, to Enlisted Personnel. When former spouse coverage is elected, the current spouse, if any, will be informed of that election.

b. If Soldier participates in the RCSBP with either spouse or spouse and child coverage, and later divorce, they may elect to change to former spouse coverage. This change must be made within one year of the divorce or the former spouse will not be entitled to the annuity.

6. **Insurable interest:** This option only applies if Soldiers are unmarried and have no dependent children at the time of election. An insurable interest person is one who has a basis to expect some financial benefit or advantage from the continuance of the Soldier's life.

a. If Soldiers are not married and have no children, they may be able to elect coverage for an insurable interest person. This may be a close relative or a business partner. If they are not married and have only one child, they may elect insurable interest coverage for that child regardless of the child's age or dependency status. Any other person may qualify if the Soldier provides proof that person benefits in some manner from the Soldier's continued life (a business partner for instance).

b. After initial election, coverage under this option may be changed to cover a newly acquired spouse and/or child, however, this must be done within one year of marriage or acquiring a child. Another insurable interest person cannot be named.

Note: An insurable interest election for a beneficiary who is not a former spouse can be canceled at any time. However, there will always be a cost deduction from their retired pay.

c. To request discontinuation of participation for an insurable interest beneficiary, submit a written request to HRC-FT KNOX, Attn: AHRC-PDR-RCR, 1600 Spearhead Division Avenue-Dept 420, Ft. Knox, KY 40122-5402, stating the desire to terminate insurable interest coverage.

Level of Coverage: If the base amount chosen is less than full coverage, the Soldier's spouse must concur. They may elect to provide an annuity based on their

entire base retired pay (full coverage) or on a lesser base amount (reduced coverage).

Monthly Annuity: The annuity to beneficiary is reduced by an amount for the cost of the RCSBP portion.

Monthly annuity payments to beneficiary are determined by the option Soldiers elect, the base amount selected and the actuarial factor based on the ages of Soldier and beneficiary at the time of election.

The beneficiaries' annuity will be 55 percent of the amount of retired pay designated as the base amount.

The payments stop if the spouse remarries before age 55. However, if that marriage later ends, the spouse may again receive RCSBP payments. If the spouse/former spouse remarries after age 55, the RCSBP annuity continues.

Payments are increased by cost-of-living adjustments and by the same percent as retired pay increases.

Cost: Soldiers do not pay for this program until they start drawing retired pay usually at age 60. The monthly cost will be withheld from pay and will be based on the pay tables in effect at that time.

There is no additional cost to cover children under a spouse and child election, unless the child will be an eligible beneficiary when the Soldier reaches age 60.

If Soldiers lose their spouse through death or divorce before age 60 and have no beneficiary at age 60, there is no cost for the Plan. If beneficiary dies after the Soldier receives retired pay, the cost stops.

There will always be a small cost deducted from retired pay if Soldiers elect children only coverage even though the child is no longer an eligible beneficiary when they reach age 60.

However, there is no cost deduction if the child dies while still an eligible beneficiary.

There are two possible costs associated with RCSBP. These costs are not paid until Soldiers begin receiving retired pay. The two costs are: Basic SBP cost and Reservist Portion cost. **(SBP calculator can be found at www.hrc.army.mil)**

1. Basic SBP Cost: (All RCSBP elections have a basic SBP cost).

a. **Spouse/Former Spouse:** If the SBP base amount is \$1,275 or less, then the monthly SBP cost is 2.5 percent of the first \$675 plus 10 percent of the remainder. If the SBP base amount is \$1,276 or more, then the monthly SBP cost is 6.5 percent of the SBP base amount.

b. **Children:** The cost to cover children is also based on a percentage of the SBP base amount. It depends on the Soldier's age, the age of the youngest child and the age of the spouse (if applicable).

c. **Insurable Interest:** The cost is 10 percent of full monthly retired pay, plus 5 percent for each full 5 years the beneficiary is younger than the Soldier. However, the total cost cannot exceed 40 percent of monthly retired pay. If Soldiers are younger than the beneficiary, the monthly cost is 10 percent of retired pay, plus an actuarial cost based on their age and the beneficiaries' age.

2. Reservist Portion Cost: If RCSBP Option B (Deferred Annuity) or Option C (Immediate Annuity) is elected, there is a Reservist Portion cost added to the basic cost to cover the additional benefit and assured protection should the Soldier die before drawing retired pay. The Reservist Portion cost is based on a percentage of the SBP base amount and depends on their age and the age of beneficiary at the time the RCSBP election is made.

Remarriage: These elections are irrevocable and must be made within one year of the remarriage. If Soldiers lose their spouse through death or divorce and later remarry, they have the following options:

- resume coverage for new spouse.
- if they elected less than full coverage, they may increase coverage up to the maximum allowable.
- withdraw from participation.

Current spouse must concur if Soldier withdraws. If they previously elected spouse and children coverage, this election will not terminate children coverage. If none of the above options are elected, Option 1 above will automatically be assumed. These options are not available if former spouse coverage is in effect through a court order.

If Soldiers make a former spouse election (other than court ordered) and later acquires a spouse and or a child, former spouse coverage can be changed to cover the new spouse and or child. The election change must be received within one year of the date that the spouse and/or child were acquired and meet the following conditions:

- If coverage was voluntarily elected without a written agreement or court order, they only need to submit a new election with former spouse concurrence.
- If the election was made to carry out the terms of a written agreement, a new written agreement allowing the Soldier to drop former spouse coverage in favor of spouse coverage, signed by the Soldier and former spouse, must be submitted with the election change (DD 2656-6).
- If the written agreement is part of a court order, a court order which modifies the provisions of all previous court orders relating to the agreement must be submitted with the election change (DD2656-6).

Discontinuation: Section 641, Public Law 105-85, provides a one-time, one year window for Soldiers to discontinue participation in the Plan. The one-year window begins on the second anniversary of receipt of retired pay and ends on the third anniversary.

A participant who is eligible to discontinue participation must send a **DD Form 2656-2, Survivor Benefit Plan (SBP) Termination Request**, to the appropriate DFAS

address listed on the form.

Once participation is discontinued under these provisions:

- There will be no refund of premiums properly collected.
- No benefits will be paid in conjunction with your previous participation.
- They may not resume participation for any category of beneficiary.

Federal Income Tax: The amounts withheld from an individual's retired pay for RCSBP coverage are excluded from income for federal income tax purposes. The monthly annuity paid to the beneficiary is subject to inclusion in income for federal income tax.

Automatic Coverage: Spouse and/or children will automatically qualify for an immediate RCSBP annuity if Soldiers die after completing 20 years of satisfactory service for retirement but:

- Before they can be notified of eligibility for RCSBP.
- During the 90 day period after being notified of eligibility for RCSBP.

Exception: If former spouse coverage is in effect through a court order stating that they must elect coverage for former spouse, then the former spouse will be awarded the annuity.

CHANGES TO COVERAGE: Events that trigger eligibility to change coverage include:

- Marriage, Remarriage,
- Acquiring a dependent child,
- Divorce,
- Death of spouse.

Soldier must complete a DD Form 2656-6, Election Change Certificate, within 1 year of the event.

Common Errors: Listed below are common errors made that delay or invalidate a RCSBP election. Use this list and the instructions with the **DD Form 2656-5**, as a guide:

- Social security numbers are not entered on the election form.
- The election is mailed after expiration of the 90-day limit.
- The option and level of coverage are not indicated on the election form.
- The Soldier doesn't sign the election form.
- The spouse doesn't sign the election form when required and not notarized when appropriate.

Assistance: Please contact RPAM NCO in Enlisted Personnel at State Headquarters if you have further questions.

APPLICATION FOR RETIRED PAY

Retired pay begins on your 60th birthday (or earlier if qualify for reduced retirement age); however, **you must apply for it**. You can be paid retroactively but it cannot start until you apply for it. There is however, a six year statute of limitations which specifies that if the retired application is filed more than six years after age 60, one day's retired pay will be lost for each day's delay over six years. If you elected to transfer to the Retired Reserve, your application will be mailed to you during the month of your 58th birthday. If you elected separation/discharge in lieu of transfer to the Retired Reserve you must request application either through the U.S. Army Human Resources Command (HRC) by calling toll free at 1-800-318-5298 or by calling the RPAM NCO in Enlisted Personnel at State Headquarters.

After filling out the application, it is mailed to Ft. Knox where they will verify service, process the application, publish orders placing the soldier on the Retired list, forward these orders to the soldier and to DFAS. This can take up to 12 months to complete.

Retirement Packet will include:

- DD Form 108 (Application for Retired Pay Benefits)
- DD Form 2656 (Data for Payment of Retired Personnel)
- SF 1199 (Direct Deposit)

- You will be required to submit various other forms with submittal of your packet. A current NGB 23C is now required and will be attached to the DD Form 108 in lieu of filling out the bottom half of the form.

REDUCED RETIREMENT AGE

Effective 28 January 2008, section 12731(f) of Title 10, U.S. Code authorizes reduced eligibility age for Soldiers of the Ready Reserve who serve on active duty in support of a contingency operations including the wars in Iraq and Afghanistan or active service authorized by the President or the Secretary of Defense under Title 32, USC, Section 502(f) for purposes of responding to a national emergency declared by the President or supported by Federal funds.

(1) Soldiers meeting the eligibility criteria, as indicated above, are eligible for reduced retirement below 60 years of age by three months for each aggregate of 90 days, not consecutive days, performed in any fiscal year after the effective date, indicated above. A day of active duty may be included in only one aggregate of 90 days for the purpose of reducing retirement age.

(2) The eligibility age for purposes of reduced retirement age may not be reduced below age 50 for Soldiers meeting the eligibility criteria.

(3) Soldiers will be responsible to maintain the appropriate source documents, i.e. DD Form 214 (Certificate of Release or Discharge from Active Duty); DD Form 215 (Correction to DD Form 215), DD Form 220 (Active Duty Report),

NGB Form 22 (Report of Separation and Record of Service), Leave and Earning Statements, and Mobilization and REFRAD orders.

Please contact State Headquarters (RPAM NCO) for assistance when completing application for reduced eligibility age. HRC-Ft. Knox requires extra documentation and it must also be noted on all forms that you are eligible and applying for early retirement.

KEEP YOUR ACCOUNT STATUS UPDATED

It is very important to keep HRC-Ft. Knox (502-613-8950) updated with address changes so that you will receive your Application for Retired Pay in a timely manner.

Once you are receiving retired pay, please keep DFAS informed of any changes affecting retired pay, (i.e. change of address, financial institution change, or changes to RC-SBP plan due to death or divorce).

If the Soldier has any issues concerning retired pay, they can write or call DFAS at:

DFAS
U.S. Military Retirement Pay
PO Box 7130
London, KY 40742-7130
1-800-321-1080

Please keep a copy of your election and RC-SBP instructions with your insurance papers and other related documents. The instructions on the forms will assist your survivors with claim processing. Make sure your spouse knows what benefits to expect or not to expect.

Retired Soldiers are responsible for making sure their families understand that applications must always be made to the appropriate government agencies before survivor benefits can be paid. It is also a retired Soldier's responsibility to advise their families to file applications for any benefits for which they might be eligible. In other words, the government won't come looking for you!

HELPFUL WEBSITES

<https://www.hrc.army.mil> Human Resource Command
<http://www.dfas.mil> Defense Finance and Accounting Service / MyPay
<http://www.tricare.mil> TRICARE Retired Reserve information
<http://www.trdp.org> TRICARE retiree dental plan
<http://www.va.gov/> Veterans Benefits
<http://www.insurance.va.gov/index.htm> SGLI/VGLI
<http://www.archives.gov/st-louis/> (eVetRecs) - order your military records
<http://www.armygl.army.mil/retirees.asp>
<http://www.armygl.army.mil/rso/echoes.asp> Army Echoes - 16 page bulletin published 3 times a year. Keeps recipients informed of significant changes to laws and benefits that affect them and discusses recent or upcoming changes.

ID CARD LOCATIONS

<u>SITE NAME</u>	<u>SERVICE</u>	<u>PHONE</u>	<u>CAC</u>
184 th Intel Wing McConnell AFB, Wichita	ANG	316-759-7433	Yes
190 th Air Refueling Wing Forbes Field, Topeka	ANG	785-861-4131	Yes
Ft. Leavenworth	USA	913-684-4452	Yes
Ft. Riley	USA	785-239-3654	Yes
KSRTI, Salina, KS	ARNG	785-822-6610	Yes
JFHQ, Topeka, KS	ARNG	785-274-1517	Yes
Coast Guard Pay & Personnel Center, Topeka	USCG	785-339-3600	Yes
287 th , Wichita, KS	ARNG	316-681-6200	Yes
635 th , Hutchinson, KS	ARNG	620-728-4200	Yes
891 st , Iola, KS	ARNG	620-365-4034	Yes
287 th , Hays, KS	ARNG	785-623-6431	Yes

