INTRODUCTION – 5-10 minutes

Under NAVADMIN 243 14 Transition Goals Plans and Success, Reservists are supposed to receive retirement counseling via Career Development Boards and Mid-Term Counseling. However, based on measured reserve retirement process outcomes, that approach hasn’t proven successful.

We officially launched a Navy Reserve Forces wide Retirement Transition Outreach campaign, following last year’s version of this. The April 2019 Reserve Flag Officers pilot workshop at the Pentagon nearly unanimously agreed that this had been a gap area of Reserve career information for far too long, and that it was critical to roll out to the Force.

PERS-9 agreed, and is able to effect this outreach development and launch with executive support from as high as the CNO’s office, including the Chief of Naval Personnel and the Chief of the Navy Reserve, and operational support from my unit, NR NPC.

Throughout these briefing slides, you may see a little camera image in the corner, like in the bottom left of this slide. These are slides that we’ve found our in person audience enjoys capturing right away with their mobile device.

Emergencies: (in person events)
Platform orientation: (virtual events; chat, files, )
Handouts:
We have prepared several handouts for you, including agenda; checklist; Emergency procedures for weather or natural disaster, fire, lockdown, active shooter, etc. Emergency exits; Bathrooms (virtual)

Please do try to hold your Questions till the end of each of the 4 modules during this briefing; we may cover your question during the material, and have allotted time for those still burning questions after each module.
Do you expect a check or deposit to automatically appear in your mailbox or bank account when you reach the age at which you should be eligible to receive your Navy Reserve Retirement pay?

We’ll cover the terms and processes to help you ultimately receive that – “Retired with Pay.”

**Time expectations: Our workshop will be delivered in 4 modules over about 2-3 hours**

**Module A - Definitions and Terminology** – 30 minutes; to help establish a common baseline understanding and vocabulary.

**Module B - Points 101** – 15 minutes; to ensure all attendees have a thorough understanding of how Reserve Retirement Points work, and especially how they factor into the calculation of Retired Pay.

**Module C - Reserve Retirement Process**. 30 minutes; includes visual flow charts and a discussion of the actions you must take to ensure you receive your retirement & benefits as expected.

**Module D - Discussion module of various Common Uncommon & Case Studies**; 30 minutes.

Q&A time allotted – 15-75 minutes (varies by audience size, level of engagement)

I intend to allow for ample digestion of the content, with time on breaks between modules for questions and further discussion, if needed, to an audience of Reservists, on a Reserve drill period time schedule. For delivery to the Reserve Component in general, the briefing could be completed in a 3 hour drill period, say period 1, aligning to either VTU or SELRES drill period requirements on a drill weekend. The period 2 could be reserved as time the team delivering this briefing would be available for detailed questions or further discussions, 1:1, TriCare / VA / VSO / Financial Planning / Psychological health, etc.]

[Future developments could include incorporation as a NeL / online courseware, with credit as a correspondence course, for 1 drill point. It could be incorporated to the curriculum for NRUM, SOLC, AOLC, or Senior Enlisted Academy or Career Counselor training. Other Reserve Component member engagement and education efforts in progress include a video production to walk members through properly completing forms, to be launched via web/social tools.)
Please take a Quick Survey (10 questions, 2 minutes)

We would like to ask you a few questions to make sure we cover topics of interest.

1. Have you ever had a Reserve Retirements brief or counseling?
   1 – Never    2 – Last 5 years    3 – Last 3 years    4 – Last 2 years    5 – Within the year

2. What regarding YOUR reserve retirement are you most interested to takeaway from today’s briefing?

3. How much do you know about “Gray Area” retirees?

4. How much do you know about the Notice of Eligibility (NOE) Letter?

5. How much do you know about Reserve Component Survivor Benefit Plan

6. How much do you know about the impact of NDAA 2008 and 2015 on your retirement with pay eligibility?

7. How much do you know about the Annual Retirement Points Report / Annual Statement of Service History?

8. How much do you know about the actual Reserve Retirement process?

9. How much do you know about DD Form 2656 and DD Form 108?

10. How much do you know about Reserve Retirement benefits?

Before we begin, please complete a brief Pre-course survey. We'll use the survey real-time to tailor our discussions together, as needed, and to measure how well we improved your understanding and knowledge of Reserve Retirements. [Complete online OR if no wifi or preferable for briefing attendees - Have attendees get out a piece of paper and fold in half lengthwise; use top half for pre course survey; bottom half for post-course survey]

[The intent of this pre- and post-briefing survey effort is threefold:
- Offer the instructor an opportunity to tweak the content delivery to best serve the audience
- Measure the effectiveness of the briefing in informing and educating and engaging the reserve component member
- Reinforce the learning objectives and takeaways.]
Module A: 30 minutes. Let’s make sure we clarify some basics.

Throughout this briefing, we’ll refer to the Gray Area, or the period of time in which a member is Retired Without Pay. We’ll also refer to that future time period in which you will ideally be eligible for Retired Pay, or actually Retired With Pay. The colors we’ve used are relevant to help you identify Gray Area (gray) v. With Pay (green).

Retired Without Pay – (“Gray Area”) – Member has Retired from the Reserves via the processes established, so is no longer earning Reserve Retirement Points, nor pay, but is not yet collecting Retired Pay. This “Gray Area” is from that initial Retirement date, until age 60 or as reduced by NDAA. The "retired reserve" card for Gray Area retirees will be red/dark pink in color.

Retired With Pay - Member has Retired from the Reserves via the processes established, including applying for Retirement with Pay and the 2nd round of the RC-SBP elections, and is receiving Retired Pay from DFAS. Tricare coverage begins at age 60, regardless of NDAA age-reductions for receiving retired pay. When you leave the Gray Area, or if you directly Retire With Pay, a new military ID card with "Indefinite" in the expiration box will be required to ensure that DEERS is updated. The "retired reserve" card for retirees with pay will be light blue in color.

At age 60, you and your family are eligible for the same benefits as all other retired service members (https://www.tricare.mil/Plans/Eligibility/RSMandFamilies) - TRICARE Health Care. NOTE: This is based on the eligible retiree’s 60th birthday, not the retired pay eligibility date, and not the spouse’s 60th birthday.
We expect to educate you for your own benefit, but also to leverage you to help us get this information out to your commands, your people, your sailors enlisted and officer. We aim to empower you with information as you navigate this major career life event of retirement.

You regularly review your point capture, to ensure it is accurate and up to date, and that your qualifying years are accurately tabulated Review for accuracy early and often. If you have a problem now, start working on it! NOSC within 12 months v. NPC PERS-912 via MNCC >12 months

You provide and follow up with any corrections to your point capture
You have and can and do provide your orders for NDAA 2008/ 2015 retirement age-reducing periods of duty
You submit for your retirement at least 6 months in advance
Reduced age retired pay - under 10 US Code 12731; originally NDAA FY08/FY15
After 1/29/2008 & after 9/30/2014 12301 (ADT/ADSW/Mobilization) -- NOT 12310 (AT in practice)
Manually calculated by PERS-912 from SoS, eClient (DD214s), NROWS, endorsed orders when entering grey area AND AGAIN when retiring with pay
You make your RC-SBP elections within prescribed time
• DD Form 2656-5 RC-SBP Election Certificate
• Within 90 days of receipt of Notice of Eligibility (NOE)

You maintain up-to-date contact info
• Keep contact info up-to-date in DEERS via DMDC
• Keep NPC up-to-date of any changes (833-330-6622)

You must take an active role in your own retirement!

You regularly review your Point Capture
• Provide updates with supporting documentation
• Have orders available for NDAA 2008 & NDAA 2015 retirement age-reducing periods of duty, if needed

• Make your RC-SBP election within prescribed time
• DD Form 2656-5 RC-SBP Election Certificate
• Within 90 days of receipt of Notice of Eligibility (NOE)

• Submit your Retirement at least 6 months in advance
• Especially if applying for Retirement With Pay
• For Without Pay, or direct to With Pay (CAC – NSIPS)
• Use NSIPS Retirements & Separations module (check to ensure access)
• Keep contact info up-to-date with DFAS

• Regularly review your Point Capture
• Provide updates with supporting documentation
• Have orders available for NDAA 2008 & NDAA 2015 retirement age-reducing periods of duty, if needed

• Maintain up-to-date contact info
• Keep contact info up-to-date in DEERS via DMDC
• Keep NPC up-to-date of any changes (833-330-6622)

• Submit your Retirement at least 6 months in advance
• Especially if applying for Retirement With Pay
• For Without Pay, or direct to With Pay (CAC – NSIPS)
• Use NSIPS Retirements & Separations module (check to ensure access)
• Keep contact info up-to-date with DFAS

You maintain your contact information up to date with NPC via DEERS (legal name, mailing address, telephone number, email address(es).

Contact info: Reservist: NOSC, NSIPS Retiree: DEERS, NPC, DFAS
You also must keep NPC apprised of any change in dependency, such as marital status, birth, or death.
-While still serving, pre-retirement – DEERS
-While in a Pay status (Retired with Pay) - DFAS
-While in the Gray Area – NPC Maintain!

You will be notified of your retirement eligibility and the specific form and instructions for submitting your retirement application.

Keep copies of NOE, 2656-5, 10 month letter, 2656, 108, !
Spend only 1-2 minutes digesting this slide. It is just a PREVIEW of the Reserve Retirement process, focused on the member perspective.

You will see this slide again in Module C, Reserve Retirement Process. This is JUST A PREVIEW to help enable our entire discussion today.

In general, Reserve Retirements are referred to as Non-Regular Retirements, and are processed by PERS-9 to DFAS. Active Duty Retirements are referred to as Regular Retirements, and are processed by PERS-8 to DFAS.

The big takeaway from this slide, to keep at the top of your mind and to set your expectations: Reservists basically retire TWICE. Once to the Gray Area, and then again to With Pay.
Retired Pay is considered a DEFINED BENEFIT. TSP is considered a DEFINED CONTRIBUTION

This is the DFAS 'Retired with Pay' formula. It provides an accessible, quick calculation, to provide a rough estimation, only. Substitute .02 for .025 if you opted into or fall under Blended Retirement System (BRS).

High Three – A.k.a. - High 36 - Applies to those with **DIEMS Date on or after 8 September 1980**

“For those who entered military service after 7 September 1980, the base pay is calculated by adding the base pay available for the member (commensurate with their rank and longevity) for each of the 36 preceding months prior to drawing retired pay, and dividing that by 36 to get an average pay rate for the final 3 years.”

What this means, is taking the pay charts from the 3 years prior to Retirement with Pay. So, for Retirees With Pay in 2019 would reference the average base pay of the paygrade and years of service on the pay chart for the previous three years (ie, 2019, 2018, 2017). (using pay scales for the High Three years when you become eligible for Retired Pay; you’ll have to apply some assumptions about military base pay raises between now and that year in which you turn 60/eligible to receive pay.)  

[Entered service prior to 7 Sept 1980 - Final Pay]

Note that for purposes of entering the pay tables, a member’s longevity starts with the pay entry base date (PEBD) and continues to accrue as long as the member holds Retired status until the member starts to draw retired pay. In other words, the High 3 timeline starts in the pay chart (future year) when the member is eligible for Retired Pay.

Because of this standard, most reserve members will max out on the longevity scales by the time they reach age 60. Also note that should a member request and receive a discharge, instead of transferring to Retired Reserve status, at an age of less than 60 years, longevity would no longer accrue and base pay would be calculated on pay scales available at the discharge date.

COLA does not apply to Retired Pay.
This calculator in NSIPS uses the DFAS ‘Retired with Pay’ formula, with your career information.

NOTE: There is NO COLA – Cost of Living Adjustment – to your Retired Pay.

The “B” locks in to your High 36 average monthly base pay backward from your retired pay eligibility date (Age 60 or earlier), based on in what highest grade you completed 3 years (Time in Grade), and your longevity years of commissioned service at that grade by the year in which you are eligible for retired pay (ie, years in Gra Area count toward longevity in base pay charts.)

COLA only applies to SOCIAL SECURITY.
Here are some of the **benefit eligibility differences** between Retired Without Pay (Gray Area) and Retired With Pay, aside from receiving pay. Biggest difference, and one over which you have little control: TRICARE. **The second biggest difference** – and you’ll have some decisions to make among the available choices – is your Survivor Benefits. We’ll give you a preview of the TriCare differences, but defer to a TriCare rep to answer your specific questions and concerns. During this briefing, we’ll cover your available choices for the Survivor Benefit Plan.

As a drilling reservist, you may have been eligible for and opted to purchase coverage under TRICARE Reserve Select. For health care benefits / TRICARE, the bottom line is that Benefits for retired Reserve members are different depending on the sponsor’s age. [TRR = TRICARE Retired Reserve]

If **under age 60**, when you retire WITHOUT PAY, you may qualify to purchase **TRICARE Retired Reserve**. **Retired With Pay** - Remember, Tricare coverage begins at age 60, regardless of NDAA age-reductions for receiving retired pay. **At age 60**, you and your family are eligible for the same benefits as all other retired service members (https://www.tricare.mil/Plans/Eligibility/RSMandFamilies) - TRICARE Health Care. [Dual Military: TriCare seems to recommend that you enroll the older member aka first to age 60, OR the retiree from ACTIVE DUTY.]

Finally, **at age 65** all military retirees, whether from the Active Duty, Guard or Reserve, are eligible to use Medicare as their primary healthcare and TRICARE for Life (TFL) as their secondary. You may be eligible for dental coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP). **Learn more**

https://www.tricare.mil/Plans/Eligibility/RSMandFamilies  
https://www.va.gov/welcome-kit/  
https://www.tricare.mil/Plans/HealthPlans/TRR  
http://www.tricare.mil/DEERS

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**Definitions & Terminology: Benefits comparison chart**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Retired Without Pay (Gray Area)</th>
<th>Retired with Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Retired from the Reserves; no longer earning Retirement Points, or pay, and not yet collecting Retired Pay (<em>may</em> have SBP) • TRICARE RETIRED RESERVE (TRR) available at premium cost</td>
<td>• Retired from the Reserves, applied for and is receiving Retired Pay from DFAS (SBP) • TRICARE starts at age 60, shifts to secondary insurance at age 65</td>
</tr>
<tr>
<td>ID Cards</td>
<td><strong>Member:</strong> DD Form 2A (Res); (Red card) <strong>Dependents:</strong> DD Form 1172-1</td>
<td><strong>Member:</strong> DD Form 2 (Ret); (Blue card) <strong>Dependents:</strong> DD Form 1173</td>
</tr>
<tr>
<td>MWR Facilities</td>
<td>All to include commissary &amp; exchange</td>
<td></td>
</tr>
<tr>
<td>Medical Facilities</td>
<td><strong>Member:</strong> No, unless AD/ADT; <strong>Dependents:</strong> No</td>
<td><strong>Member:</strong> Yes, maybe (FY20+); <strong>Dependents:</strong> Yes</td>
</tr>
<tr>
<td>Legal Assist</td>
<td>Yes: <a href="https://www.va.gov/ogc/docs/LegalServices.pdf">https://www.va.gov/ogc/docs/LegalServices.pdf</a></td>
<td></td>
</tr>
<tr>
<td>Survivor Assist</td>
<td>Yes: <a href="https://www.va.gov/survivors/">https://www.va.gov/survivors/</a></td>
<td></td>
</tr>
<tr>
<td>Casualty Assist</td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td>Life Ins</td>
<td>No SGLI; VGLI if requested &amp; eligible: <a href="https://www.va.gov/life-insurance/">https://www.va.gov/life-insurance/</a></td>
<td></td>
</tr>
<tr>
<td>TRICARE</td>
<td><strong>Member:</strong> Yes, Tricare Retired Reserve <strong>Dependents:</strong> of qualified Retired Reserve member</td>
<td><strong>Member:</strong> Yes, until age 65 <strong>Dependents:</strong> Yes until age 65</td>
</tr>
</tbody>
</table>
Now, let’s get into some more complex terminology related closely to the details of retirement processing.

**Notice of Eligibility (NOE)** – By Law, you will receive your Notice of Eligibility (NOE) letter within 365 days after attaining 20 qualifying years. PERS-912 will mail all members who have attained 20 qualifying years a NOE letter to their address on file in Inactive Manpower and Personnel Information Management System and Defense Enrollment Eligibility Reporting System (DEERS). Read your NOE letter!

Your NOE will automatically be issued by PERS-912 within 1 year after your Annual Retirement Point Record (ARPR) indicates the completion of 20 qualifying years of service. Under normal conditions, PERS-912 issues the NOE approximately 3 months after the end of the anniversary year in which the member completes 20 qualifying years of service. There is no need to submit a request.


PERS-912 developed a spreadsheet tool to calculate the Retired Pay Eligibility Date, per the authority in the 2008 and 2015 NDAA's from 2008 and 2015. You may run your own unofficial calculation using the same spreadsheet. You MAY ALSO request PERS-912 Tier 2 perform a COURTESY CALCULATION. (Contact MNCC to request this.)

https://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/Pages/NDAA_Changes.aspx

PERS-912 will CALCULATE your DATE OF EARLY RETIREMENT SERVICE ELIGIBILITY UNDER 10 U.S. Code § 12731, from data in your Statement of Service point record, eClient (DD214s), NROWS (orders type and dates), and endorsed orders they may request you provide. (Unofficially – Retirement Without Pay; Officially and in writing- Retirement With Pay).
In order to enable our discussion today, let’s get right into defining some key terminology, so that we have a shared vocabulary. Let’s start with some fairly basic Reserve career management terms.

### Reserve Retirement Points
- The quantitative means of crediting time worked by a Reserve (or Guard) member, to correlate to active duty. Ultimately, these are for determining years of creditable service that have applicability to the computation of reserve (non-regular) retired pay.

### Anniversary Year
- The uniquely defined calendar year, specific to the member, in which Reserve Retirement Points are earned. You should absolutely know your anniversary year dates, to ensure you are strategic with regard to earning the minimum points in an anniversary year to achieve a Qualifying Year (more common), and to be planful so as to not overwork and lose credit for the work you do in an anniversary year (less common).

### Qualifying Year
- A “Good Year” in the Guard or Reserves means the service member earned a minimum of 50 Points.

### ARPR – (Annual Retirement Point Record)
- A detailed view showing Reserve Retirement Points earned by a member, by day and category, within one anniversary year.

### ASOSH – Annual Statement of Service
- The summary report of retirement points earned in one full year of reserve service, by anniversary date (UPDATE: use term STATEMENT OF SERVICE)

#### Definitions & Terminology: Statement of Service (ASOSH)

<table>
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<tr>
<th>PERIOD</th>
<th>INACTIVE POINTS</th>
<th>ACTIVE POINTS</th>
<th>QUALIFYING PTS</th>
<th>SERVICE</th>
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</table>

#### Where do I find my points (P)?
- **Anniversary Year (blue)**
  - Uniquely defined calendar year, specific to the member, in which Reserve Retirement Points are earned

- **Reserve Retirement Points (yellow)**
  - Quantitative means of crediting time worked by a Reserve (or Guard) member, to correlate to active duty

- **Qualifying Year (green)**
  - A “Good Year” in the Guard or Reserves means the service member earned a minimum of 50 Points

- **ARPR – (Annual Retirement Point Record) (red)**
  - Detailed view showing Reserve Retirement Points earned by a member, by day and category, within one anniversary year

**NOTE:** A reserve member COULD have a “Good Year” while simultaneously having UNSATISFACTORY PARTICIPATION: “Reservist Unsatisfactory Participation. This is likely most common for members not performing AT AND not having an APPROVED AT WAIVER for that FY. Unexcused absence from an annual training or from nine or more training units in a one year period often results in a discharge from the Reserve Component for failing to meet the training requirements.” In other words, the member may have 50+ retirement points in an anniversary year, yielding a Qualifying Year, but have Unsatisfactory Participation due to no AT or >8 UAs, and may be ADSEP’d as a result.
Reserve Component Survivor Benefit Plan (RC-SBP)

• **Purpose**
  - A supplemental program ("annuity") to provide survivor coverage starting as early as completion of 20 qualifying years of service, continuing through receipt of retired pay.
  - Ensures surviving spouse receives 55% of the deceased retiree's retired pay, if elected or implemented by "By Law." Extends to eligible reserve members in a drill status with 20+ qualifying years at the time of their death.

• **Eligibility**
  - Reservist with 20+ qualifying years of service, eligible to receive retired pay (age 60 or earlier).
  - Reservist who was medically retired with at least 15 qualifying years.
  - Reservist completed and returned to PERS
    ✓ RC-SBP Election Certificate (DD Form 2656-5)
    ✓ Within 90 days of receipt of Notice of Eligibility (NOE)

• Failure to complete and return will "default" to coverage (Option C).
• Declining coverage (Option A) requires notarized spouse signature.

• **Authority:** Title 10 U.S.C Chapters 73, subchapters II and III; DOD instruction 1332.42, Survivor Annuity Program Administration; DOD Financial management Regulation, Volume 7B, Chapter 54 and E.O. 9397 (SSN)

RC-SBP – (Reserve Component Survivor Benefit Plan) - The Reserve Component Survivor Benefit Plan (RC-SBP) enables people who served in Reserve Components to leave the people they care about with a benefit called an “annuity.”

This annuity is a monthly payment that lasts the lifetime of your beneficiary after you pass away.
(https://www.dfas.mil/retiredmilitary/provide/rcsbp.html)

Beneficiaries could include: surviving spouse, dependent children, “insurable interest”

RCSP: Reserve and National Guard Soldiers in non-drilling status with at least 20 years of service: Only if they enrolled with Option B or Option C when they received 20-Year Letter; or received the 20 year letter, are within the 90 day period, but have not made an RCSBP election; or should have received a 20 year letter. Death does not need to be in Line of Duty.

No SBP or RCSBP. Retired pay stops at the death of the Soldier.
• **No Dependents at NOE – No election option**
  Not married, no eligible children, and do not desire to elect a former spouse or insurable interest, then no election option. Member should decline coverage by electing Option A. However, if you acquire a spouse or child after the NOE, you have **ONE YEAR** to elect on RCSBP. You MUST submit supporting documentation.

• **Option A (Decline Election) – No cost**
  The member can decline to make an election for or against RCSBP coverage until attaining age 60. Consequently, there would be no coverage in the years between becoming retirement-eligible and attaining age 60. In addition, coverage for the time beyond age 60 would remain subject to the retiree’s election upon becoming entitled to retired pay. At that time the provisions of the standard RCSBP law would apply.

• **Option B (Deferred Annuity) - Estimated cost is about 6%.**
  A survivor annuity payable on the date the member would have attained age 60 (or Reduced Pay Eligibility Date, in 90 day aggregates prior to Age 60, per NDAA 2008 and 2015), if death occurs before that date. If death is after that date on which member is eligible to draw retired pay, the annuity begins the day after the date of death.

• **Option C (Immediate Annuity) - Estimated cost is about 10%.**
  A survivor annuity payable on the day after the date of the member’s death whether before or after age 60.

Options A, B, and C are your THREE MAIN OPTIONS.

The actual elections are far more detailed, but generally fall into one of the three main options, but differ in estimated cost.

We presenting this to you are NOT financial planners. We HIGHLY recommend discussing the available election options far in advance of accruing 20 qualifying years of service, with your spouse, AND with a financial planner.

This is a VERY personal financial decision, made shortly after accruing those 20 Qualifying Years, with net costs to be deducted from your future retired pay. You may change your elections in the future, as you apply for Retired Pay, but you may have to pay the annuity premium for a period of time (2 years and 1 month.)

You also MUST report any dependency status changes to PERS and to DEERS within 1 year of that qualifying life event, with supporting documentation, and your completed Election Change Certificate, or you will be stuck with what was previously elected – and pay for that directly out of your retired pay.

Please look carefully at the DD Form 2656-5, RC-SBP Election Certificate, when making your elections.
NPC as a whole has recently re-focused to its customers – for PERS-9 this is YOU! (RESERVE MEMBER)

In September 2018, BUPERS/NPC launched a 24/7 call center to help intake and ticket in a Service Request system, career management issues and concerns from Sailors just like you. In fact, issues and concerns ticketed to PERS-912 concerning Reserve Retirements have been consistently in the top 3 tickets by volume, since MNCC opened. This indicated a clear gap to leadership.

So again, this whole Retirement Transition Outreach effort has been designed to close this observed and quantitatively documented gap. The intent is to educate, inform, and engage with the Reserve Component member, to improve the efficiencies in the processing of Reserve Retirements, and the customer experience (that’s YOU!)

| Tier 0 – Member Self-Service (e.g., CAC log in to website, local NOSC) |
| Tier 1 - MyNavy Career Center (MNCC): Opened 24 SEP 2018 |
| 833-330-MNCC (6622) askmncc@navy.mil |
| Creates ticketed Service Requests (SR). Considered a service level above member self-service for all NPC functions regarding pay and personnel issues |
| Tier 2 – Case Management via Subject Matter Experts, once SR created; by assigned Navy Personnel Command (NPC) PERS code staff |

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| Tier 0 – Member Self-Service (e.g., CAC log in to website, local NOSC) |
| Tier 1 - MyNavy Career Center (MNCC): Opened September 24 2018 |
| Considered a service level above member self-service for all NPC functions regarding pay and personnel issues 833-330-MNCC (6622) askmncc@navy.mil. |
| Tier 2 – Case Management via Subject Matter Experts, by assigned PERS code staff within Navy Personnel Center (NPC) |

Reduced Pay Eligibility Age calculation (aka NDAA 08 and 15)

For more information, please visit:
https://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/Pages/NDAA_Changes.aspx

That link also has a calculator spreadsheet tool for Retired Pay Eligibility Date, per the authority in the 2008 and 2015 NDAAas from 2008 and 2015.
Q&A during break – 15 minutes

Any quick clarification needed on what we’ve covered so far? (Please hold detailed questions till after the entire briefing today.)

Remember, AT is funded by FY, while Qualifying / Good years are by the individual’s anniversary year.

For more information, we found a decent PODCAST: Understanding Guard and Reserve Points – How to Earn Points, and How they Affect Your Retirement (https://themilitarywallet.com/guard-reserve-points/)

Ok - Get ready to get tactical about your retirement points and qualifying years!

Remember, there are three basic case studies when it comes to Reserve Member Retired Pay calculations.

Scenario 1: Retired Without Pay (Gray Area)
Scenario 2: Retired With Pay
Scenario 3: Reservist to receive an Active Duty Retirement
Module B: 15 minutes. So, how do I know my anniversary year end date, or review my Reserve Retirement Points?

This is where to “pull your ASOSH” (Statement of Service aka point capture)

NSIPS – real time point capture >>> BOL – lags NSIPS; reflective only

Manual process; Updated every Saturday

Reserve participation requirements: Satisfactory Participation v. Qualifying Year
Minimum participation at anniversary date, including completion of annual active duty training

Annual Retirement Point Record (ARPR)/Annual Statement of Service History (ASOSH)

❖ ARPR/ASOSH viewing requires Command Access Card (CAC)
❖ No CAC: Call MNCC 1-866-827-5672/833 330-6622 / PERS 912 for verbal Reserve point total

Missing points: If earned within the last 12 months contact your NOSC. If older than 12 months, contact MNCC forward supporting documentation to PERS 912.

Once sent, generally allow 120 to 180 days for a manual update to post to your online record. If after 180 days the points have not posted online, call MNCC 1-866-827-5672 and a customer service agent will check the status. Members approaching critical career milestones, such as retirement, will generally have manual points updates posted within 30 days of submission.

For IRR members doing Correspondence Courses – be careful when “front loading” or “back loading” your courses as you run the risk of not having enough points for a qualifying year.

Points (FAQ) http://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/Pages/PointsFAQ.aspx
This is how in NSIPS to “pull your ASOSH” (Unofficial Statement of Service, aka point capture)

NSIPS – real time point capture

BOL – lags NSIPS; Reflective only; Manual process; Updated every Saturday
These are the steps to check your Statement of Service in NSIPS.

REQUESTING TRANSFER TO THE RETIRED RESERVE:
(New method, as of March 2019: Old method: letter – see below)
NSIPS Retirements and Separations Module (O6 and below)
O7 and above have special requirements for letter and CNO approval to retire. Contact Flag Matters.

NSIPS – Final Determination – for example, “2656 Incomplete” – Disapproved - drm
YOU MUST ATTACH THE COMPLETED, SIGNED FORMS TO YOUR RETIREMENT REQUEST IN NSIPS

Date
From:   Rating/Rank, Full Name, Designator
To: Commander, Navy Personnel Command (PERS-912)
Via: (1) Commanding Officer, Navy Reserve Unit (Note 1)
      (2) Commanding Officer, Navy Reserve Activity
Subj: REQUEST TO TRANSFER TO THE RETIRED RESERVE (Note 2)
Ref: (a) BUPERSINST 1001.39F
     (b) DTM 09-003

1. Per reference (a), I request transfer to the Retired Reserve and understand per reference (b) I must elect to transfer Post-9/11 GI Bill education benefits prior to my approved retirement date.

Note 2: Transfer to the Retired Reserve will be without pay if the member is not yet eligible to start receiving retired pay. Member will be notified by NAVPERSCOM (PERS-912) approximately 6 months before reaching eligibility for pay.

Note 3: Per the Uniform Retirement Date Act, 5 U.S.C., 8301, the effective date of retirement must be the first day of a month desired by the member. Requests should be submitted not earlier than 6 months and not later than 3 months prior to the requested retirement date. Personnel will not be transferred to the Retired Reserve without written authorization from NAVPERSCOM (PERS-912). The effective date of transfer must be a date within the term of an enlistment contract or extension. Requests to cancel previously submitted applications for retirement without pay should be sent to NAVPERSCOM (PERS-912) and be endorsed by the same chain-of-command through which the original request was submitted.
if you have your Statement of Service / ASOSH / ARPR with you now, you can find these things for yourself on your document.

Know where to look and what YOURS are. Find these items now on YOUR ARPR / ASOSH!

**Anniversary year** – dates listed; should correlate with your Reserve Affiliation Date. May change at points in your overall Navy career duty to status. (Prior enlisted, commissioning, SELRES affiliation, IRR, Break in Service, re-affiliation, etc.)

a. The start date (month and day) for each successive anniversary year will not be adjusted unless a member has a break in service. A break in service occurs only when a member transfers to the ISL, the temporary disability retired list, the Retired Reserve, or is discharged for a period greater than 24 hours. There is no break in service if a member transfers directly to another AC or RC of any Service.

b. Effective 1 October 1995, when a member with a break in service returns to active status in the RC or to active duty in the AC, the revised anniversary year start date shall be the date of re-entry. [MILPERSMAN]

Minimum 50 (>27 to remain on Active Status List); Maximum 365 (366 leap year)
Inactive 130 (Drills & Courses; Funeral Hours points can take you above 130)
This is the ARPR at the bottom. AGAIN: Remember, the minimum points for a qualifying year is 50. But the maximum is 365. 20 years of service could mean as few as 1000 retirement points (bare minimum participation year over year for a reserve career; or, as many as 7300 points, with 20 years of TOTAS! By law, there is a cap on the number of inactive duty points that can be accrued for retirement in a given year.

Reserve year ends on or after 30 Oct 2007: max of 130 Points
Reserve year ends on or after 29 Oct 2000: max of 90 Points
Reserve year ends on or after 23 Sep 1996: max of 75 Points
Before 23 Sep 1996: max of 60 Points

Typical SELRES example:
15 points – membership (partial credit for retirement year)
48 points – for all drill periods for all drill weekends (only 40 required)
12 points – for AT – Must have an AT for Satisfactory year!! (You can be separated for UNSAT participation due to failure to complete an AT, unless you have a waiver) Only 10 required.
Satisfactory performance year would be ~65 points minim.

SELRES final year prior to retirement example:
4 points – partial year
32 points – 8 ‘drill weekends’; you can take 8 AAs (max)
10 points – minimum AT days to be considered satisfactory participation (local split AT / no travel / 2 work weeks)

Another example: Strategic Sealift Officer (SSO), serving via their dedicated program office (IRR)
15 points – gratuitous
10 points – ADT
2 points – PFA/PHA requirements on drill time
23+ points – actively sailing on license, correspondence, mentorship / drills
This is an example of a broken service ASOSH. This actually illustrates a fair number of different things that can happen during a Reserve career, with regards to active v. inactive points, anniversary year dates, correspondence course points, and participation points. It shows how years that may not have been Good Years still add to a member’s total points, and how years of service may still tally forward even if they don’t accrue as Qualifying Years toward retirement. This could be problematic in the case of O4 (Statutory Limit) and E5 (High Year Tenure), both of which are 20 years of service, not 20 Qualifying Years.

The Navy’s Reserve Component members bring to bear a variety of personal career experiences.

This slide tells a story of the Reserve member experience, through several CLEs (Career Life Events), if you will, and how those experiences and events translate and appear on the member’s point record.

1 - Member on active duty

2 - Member transitioned to reserves as SELRES

3 - Member transitioned from SELRES to IRR/S2 (Not Good Years)

4 - Member earned 0 points but re-affiliated to SELRES, changing the anniversary year end-date; transitioned back to SELRES

5 - Member mobilized AND worked on JPME while mobilized (exception to Correspondence Course credit limitations on active duty);

then completed JPME 1 as a SELRES, and performed non-paid drill point work within the Naval Academy Information Program as a Blue and Gold Officer, so “overworked”

6 - Member transitioned to VTU (IRR – no AT authorized); then transitioned back to SELRES in a paid billet.
Total Career Points – Remember, the minimum points for a qualifying year is 50. But the maximum is 365. Know how many points you currently have. Estimate/plan how many points you aim to earn, and how, by the time you retire. Note that the 15 gratuitous points for a full participation year will be reduced with partial credit for retirement on a date within but not completing a full anniversary year.

YOU can increase your points in an anniversary year above 50 and up to 365 with a strategic, planful, timely combination of Correspondence Courses, Funeral Honors, Blue and Gold Officer duty; active duty ADT/ADSW/Mobilization/Recall, remembering that the current Maximum number of drill points that can be earned in a year is 130.

Total Qualifying Service – Know how many qualifying years you currently have. You may want to plan your retirement beyond 20 years, depending on career and life goals, HYT/continuation, and longevity factors.

NOTE: This example is from the older and now secondary ARPR/ASOSH view, via BOL. NSIPS has the same content, but may be laid out differently than what you have likely become used to seeing in BOL.

Remember: A reserve member COULD have a “Good Year” while simultaneously having UNSATISFACTORY PARTICIPATION: “Reservist Unsatisfactory Participation. Unexcused absence from an annual training or from nine or more training units in a one year period often results in a discharge from the Reserve Component for failing to meet the training requirements.” In other words, the member may have 50+ retirement points in an anniversary year, yielding a Qualifying Year, but have Unsatisfactory Participation due to no AT or >8 UAs, and may be ADSEP’d as a result.

Also Remember, AT is funded by FY, while Qualifying/Good years are by the individual’s anniversary year. This is likely most common for members not performing AT AND not having an APPROVED AT WAIVER for that FY.
Get ready – We’re going to dig into the process and forms next. Stand up, stretch, take a break, grab coffee or water.

Why Retirement Transition Outreach?
Delivering this briefing’s content, to the right audience, at the right time in the individual career timeline, in a way that makes sense to effectively engage the awareness of the reserve member, is a key element of the effort in progress to help reduce the failure rate in these key steps through the retirement transition.

You’ll want to pay close attention to this next section. This is where all the terminology and baseline understanding of about your point record comes into play, to help you know what to do to successfully receive your Retirement Pay that you earned, your TriCare health care benefit, and provide for a surviving dependent.
Module C – 30 minutes This brief covers what the current PROCESS IS, not WHAT THE PROCESS MIGHT BE by the year in which you would be applying for Retired Pay. Make sure you check back on the current process early and often as you approach that milestone, keeping your address and contact information up to date, and identifying your local resources to help you such as a Retired Activities Office or similar.

Remember: Reservists basically retire TWICE. Once to the Gray Area, and later With Pay. Some lucky ones will be able to retire just once, direct from drilling status to Retired with Pay. This is more common for RC members who have done multiple ADT / ADSW / Mobilizations, and/or joined later in life so are closer to Age 60. That is the big takeaway from this slide. Keep that at the top of your mind and set your expectations now.

RC Members, may spend up to TWENTY TWO YEARS in the Gray Area (Retired without Pay); for example, an enlisted RC member who joined at 18, and accrues 20 Qualifying Years without any break in service, and who decides to retire shortly after accruing that 20th Qualifying Year, would potentially only be 38 years old. Twenty two years later, that member would be eligible for Retired Pay. TWENTY TWO YEARS is a VERY LONG TIME in today’s technology and business process Transformation environment.

Notice that during the Gray Area, when you are Retired Without Pay, you literally do NOT have a Pay Account with DFAS. You won’t get a W2 for your annual taxes. DFAS literally will not be able to look you up in their system when you are in the Gray Area, because they will NOT have an account for you.

PRESENTATION OF FLAG.—Upon the transfer from an active status or discharge of a Reserve who has completed the years of service required for eligibility for retired pay under chapter 1223 of this title, the Secretary concerned shall present a United States flag to the member. The presentation of a flag under this section shall be at no cost to the recipient.
This question comes up a lot.

How about the 2656-5? Where can you get a copy of your RC-SBP Election Certificate? Also OMPF.

If not there, or you can't access: contact MNCC.

Create your own personal retirement “binder” and set of files. Use the checklist we developed as a guide.

Other critical admin to verify as you prepare to retire:

- Reschedule and submit all drill periods in EDM
- Verify all drills have been mustered and adjudicated in EDM
- Submit all NROWS orders for payprocessing
- Sign and submit all DTS vouchers for payprocessing
- Verify zero balance on GTCC
Verify YOUR Post 9/11 GI Bill facts

- Successfully transferred to your dependents
- Obligation End Date

milConnect
DS Logon OR CAC – 🪝 (DOD Email Certificate)

CAUTION:
Include in YOUR retirement timing plan your Post 9/11 GI Bill Service Obligation, along with any other contract or MSO (Military Service Obligation.)

Verify you have completely satisfied your Post 9/11 GI Bill Transfer of Education Benefits Service Obligation! There IS a change request submitted for NSIPS to flag for incurred service obligations. (This is not yet LIVE – May 2020.)

Understand the financial recoupment risk of not satisfying this obligation prior to retirement.

Login with CAC or DS Logon to MilConnect website to see your specific information. (This is also where you check to ensure that it HAS transferred properly!)

As of May 2020, PERS-912 IS also checking retirement requests for this Post 9/11 GI Bill benefit transfer service obligation.
PERS-912 is currently processing retirements based on Eligibility Date; expect the retirement to be completed six (6) months from receipt of a complete package.*

If you submitted your retirement application six months ago, your retirement has not been completed and you have not been contacted by PERS-912, please contact the My Navy Career Center (1-833-330-6622) immediately. **

by phone at 1-833-330-MNCC (1-833-330-6622) or email at askmncc@navy.mil

*This statement shows now on the NPC website as a banner (May 2020).

**NEW: All documents received and entered into the PERS-9 database now generate an automatic email notification from the MyNavy Career Center to the service member acknowledging receipt. If you are unsure if the MNCC has your correct name and address, and it is not in your submitted documents, you may contact them by phone at 1-833-330-MNCC (1-833-330-6622) or email at askmncc@navy.mil. **

PERS-912 is on glideslope for NO BACKLOG by 05 June (i.e., requests processed within 6 months of receipt). Previously, even one year ago in May 2019, PERS-912 was dealing with a “backlog”; i.e., of retirement packages taking nominally longer than 6 months to process. During that time, to recoup from that backlog, PERS-912 was processing packages in order received like a queue line. In other words, requests received in May 2019 would have taken till at least January 2020, which covers a SEVEN (7) month time horizon.

PERS-912 has successfully completed implementation and hiring of manning solutions that were identified in the 2017-2018 Lean Six Sigma project as a Root Cause. As of Monday February 10, PERS-91 anticipates NO BACKLOG (>6 months from date of receipt) of Retirements with Pay. In other words, between January and February 2020, these implemented manning solutions resulted in ~12 Retirement with Pay applications being processed by team staff per day, or ~360 per month. This accelerated pace, compared to ~220 per month as measured in 2018, successfully resolved the “Backlog.” However, PERS-91 STILL recommends that members submit their Retirement with Pay applications a minimum of 6 months in advance of eligibility date.

DFAS can only back pay 6 years. Annuities can only go back 6 years also (Example: if a spouse applied for benefits 6 years after) (Barring Act)
READ your NOE

When you’ve completed the years of service required to qualify for retired pay through a non-regular retirement, you will be notified by NPC/PERS-912 via the Notice of Eligibility (NOE) letter. At that time, you can choose to participate in the Reserve Component Survivor Benefit Plan (RCSBP). You have 90 days from receipt of the notice of eligibility to retire, to elect in writing, one of the three options available. Elections filed within the 90-day period are irrevocable unless revoked before the expiration of the 90-day period.

This is a template sample of what a Notice of Eligibility (NOE) Letter looks like. Note the specific language about the RC-SBP, and the 90 days requirement directing you to complete and return the RC-SBP Election Certificate, DD Form 2656-5. This applies to all reserve members upon receipt of the NOE, whether or not you currently have dependents, and whether or not you intend to retire right away. This letter is NOTICE that NPC PERS-912 Reserve Retirements sees that your record in fact reflects 20 qualifying years.

NOTE: The NOE does not in any way imply retired pay will be delivered to you, automatically.

You have 90 days from receipt of the NOE/RCSBP packet to enroll in RCSBP. Effective 1 Jan 2001, if an election is not received within the 90-day time frame, a member’s spouse will be automatically covered under an immediate annuity (Option C) based on the full amount of retirement pay.

Should you subsequently have a change in your marital status, you need to update your RC-SB via DD FORM 2656-6.

NOTE: This is a different form than the initial Election Certificate, 2656-5.

The amount of the monthly payment is a percentage of your retired pay, and that percentage depends upon the election you make when you sign up for RCSBP. This election is made via the election certificate (DD Form 2656-5). The Reserve Component Survivor Benefit Plan (RCSBP) is quite similar to the Survivor Benefit Plan (SBP) that covers non-reserve components of the armed services. However, there are a number of differences in eligibility, coverage and cost that reflect the unique nature of reserve service.
Reserve Component Survivor Benefit Plan

TAKE ACTION - DO NOT IGNORE

- **20 Qualifying Years:** Member is eligible once served at least 20 qualifying years

- **Last known address:** PERS 912E mails the RC-SBP packet to the Reserve Component Member’s **last known address** with Notice of Eligibility Letter (NOE).

- **Up to ONE YEAR:** By law, PERS- 912 has up to one year from the member accruing 20 Qualifying Years to mail the NOE packet.

- **90 DAYS:** Upon receipt NOE/RC-SBP packet, member has **90 Days** from the stamp date of the NOE to enroll in RCSBP and make an election.
  - A member currently on Active Duty, i.e., with a DSC Code in NSIPS of 211 vice 200, will not accrue qualifying years UNTIL regained by the Reserve Component, i.e., DSC Code changes back to 200.
    - This WILL delay the administrative process of mailing out your NOE packet.
    - You still MUST complete and return your election certificate within 90 days of receipt of your NOE letter.
• **Auto/Default:** Effective 1 Jan 2001, if an election is not received within the **90-day** time frame, a member’s spouse will be automatically covered under an immediate annuity (Option C) based on the full amount of retirement pay, and be in Auto/Default spouse coverage.

• Auto/Default will create additional administrative time required in the retirement process, due to PERS required to send and confirm receipt of the Default Letter.

• **Return the RCSBP within the 90 day deadline, by mail:**
  - **Commander**
    Navy Personnel Command (PERS-912E)
    5720 Integrity Drive
    Millington, TN 38055

  - Election Forms **should never** be submitted to a NOSC, PSD, or Reserve Unit.
Reserve Component Survivor Benefit Plan

TAKE ACTION - DO NOT IGNORE

• **WITHIN ONE YEAR:** Report within ONE YEAR to DEERS *and* to NPC any dependency status changes.
  - Dependency Status changes must be substantiated with the relevant legal documents, and include:
    ➢ Marital Status (Divorce Decrees, Marriage Licenses)
    ➢ Dependent children (Birth Certificates, Adoption Certificates, and Death Certificates)

Do not assume status changes reported to DEERS are reported to Navy Personnel Command.
Reserve Component Survivor Benefit Plan
TAKE ACTION - DO NOT IGNORE

- **Failure to complete RCSBP within 90 day window:** by law, automatic Option C coverage based on your full retired pay for your eligible dependents effective on the date of receipt of the NOE

  - Married Members: (Option C) Spouse/Child(s) coverage will be imposed.
  - Single members: (Option C) w/Child(s) will be imposed until child(s) reach age 22.
  - Single members: (Option A) no coverage will be imposed until age 60.
  - There is an 11 month window for terminating annuity, and if missed becomes irrevocable.
  - Members in Auto/Default coverage can opt out of RCSBP only after 2 years and 1 month (25 payments) or age 62 and 1 month.

  - Married members electing spouse coverage and then divorced and remarried, but did not submit a change election with documentation within 1 year deadline, the current spouse will be automatically covered. (Married Members: (Option C) Spouse/Child(s) coverage will be imposed.)
DD Form 2656 (Family of Forms) – 8 total 2656 forms!

DD Form 2656-5: Reserve Component Survivor Benefits Plan Election Certificate

This is the FIRST of the DD Form 2656 Family of Forms you will need to complete

- Retiree pays your eligible beneficiary or beneficiaries an inflation-protected annuity, based on your retirement pay
- Declining RC-SBP/SBP requires spousal signature
- A Notary must witness the Spouse signature

DD2656-5 Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate 8/1/2011

This form is THREE PAGES. The staff in PERS-912 receiving these retirement requests has noted a HIGH NON-COMPLETION / NON-RETURN RATE for this form, at approximately 90% of the NOEs they send out. YOU MUST COMPLETE and RETURN this form within 90 DAYS OF RECEIPT OF YOUR NOE. Or your election will DEFAULT.

Once you have received the NOE with your RC-SBP/DD Form 2656-5 return the RC-SBP election within 90 days regardless of intention to retire or not.
If you’re married or you have a dependent child when you receive your notice of eligibility for retirement, you will be automatically enrolled in RCSBP -- unless you choose not to participate within 90 days of the date of notification. Your spouse’s signature may be required.

If you choose not to participate in RCSBP, you remain eligible to participate at retirement (with pay) age. When you enroll, you must decide when you want your designated beneficiary’s benefit payments to begin. This option is called an immediate or deferred election.

DD Form 2656 is a full family of forms. They are officially hosted here:
https://www.esd.whs.mil/Directives/forms/dd2500_2999/

DD2656 Data for Payment of Retired Personnel 10/11/2018 NoP&R
DD2656-1 Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage 4/1/2009 NoP&R
DD2656-2 Survivor Benefit Plan (SBP) Termination Request 4/1/2009 NoP&R
DD2656-7 Verification for Survivor Annuity 4/1/2009 NoP&R
Here are some screen shots from a reserve member, currently in drill status with a CAC, from the NSIPS module Retirements and Separations. This is sometimes abbreviated as RnS. Most RC Members will apply for Reserve Retirement through NSIPS RnS module (new for reservists as of *March 2019*). Flag Officers submit via Flag Matters.

YOU MUST BE A RESERVE COMPONENT MEMBER to be able to apply for Transfer to the Retired Reserve via NSIPS. If you are on active duty, e.g., ADSW mobilization or recall, when you think you want to submit your request, you will first need to come off those orders including any terminal leave and be re-gained by the Reserve Component, before you can submit your request in NSIPS. You will literally have to have your DSC Code change from 211 Active Component to 200 Reserve Component for NSIPS to verify your eligibility and be able to electronically submit the request.

Look at the path and fields and options. Note the Save, Route for Approval, and Discard buttons, as well the Statement of Service button (Tier 0 – Self Service). If you are in a uniform and have a CAC now, similar to the Active Component members, NSIPS is where you will submit your actual Request to Retire, whether it be Retirement Without Pay or Retirement With Pay. Use the NOSC Chain of Command. If Retiring with Pay directly from drilling status, it may be faster to NOT submit via RnS, and instead directly submit the DD Form 108 and 2656 (as of Spring 2019). Ask your CC for the current guidance. If you are unsure, or think they are unsure, you can always contact MNCC and ask for the current guidance. You can ELECTRONICALLY TRACK YOUR REQUEST and the status of approval in NSIPS.

BOLO - Be on the Lookout for the NAVADMIN announcing the NSIPS 18.0 release, which will include the ability to electronically submit your retirement request once you’ve accrued 19 Qualifying Years. This is an important change that has taken over 3 years to incorporate, develop, and release, that will solve for administrative challenges faced by that 20 year HYT E5 / Statutory Limit O4, in particular, as well as enable members to effectively retire closer that date on which their 20th Qualifying Year posts in the system.
NSIPS: Submit your Request to Transfer to the Retired Reserve

1. Contact your NOSC Career Counselor
2. Access NSIPS; Go to Employee Self Service
3. Select Retirements and Separations module
4. Select Request Retirement/Separation
5. Drop down to select request type
6. Enter Requested Date (1st e.g. MM/01/YYYY)
7. Check for confirmed Eligibility (Green Circles)
8. If direct to Retirement with Pay, attach 2656 and 108
9. Submit Request; track routing and approvals

Contact and work with your NOSC Career Counselor to help guide you through the Retirement Request submittal process. They may have insights as to the timelines, processes, or your unique situation.

Reservists ALWAYS effectively retire on the FIRST of the MONTH, when retiring without pay, to the Gray Area.

Reservists ALWAYS effectively retire with pay on their 60th birthday, or as reduced in 90 day aggregates by periods of qualifying service, provided for via the law in NDAA FY2008 and FY2015, now incorporated to Title 10 US Code.

Remember when we started today and we said the BIG TAKEAWAY is that Reservists basically retire TWICE? You MUST apply for Retirement with Pay. It is NOT automatic. Approximately 10 months prior to age 60 or your previously calculated reduced pay eligibility date, PERS will mail a courtesy reminder letter to your address on record.
Once PERS has completed your retirement request and sent to the next step (i.e., approved you for transfer to the retired reserve, and/or sent your Application for Retired Pay forward to DFAS), you should receive from PERS in your mail your Retirement Orders. If you are Retiring Without Pay, we recommend you CALL MNCC and create a Service Request to find out what PERS-912 calculated your REDUCED PAY ELIGIBILITY DATE to be, based on your qualifying periods of active duty. You will WANT TO MAKE A GOOD and SAFE RECORD OF THIS DATE, as the date will NOT be noted in your RETIREMENT ORDERS letter for Retirement Without Pay (to the Gray Area).

These are template samples of what your Retirement Orders Letters may look like. With these, you will need to begin the process and appointment scheduling to obtain a new ID Card, as you will no longer have a CAC once you retire. (RAPIDS/ ID Card Office appointment scheduler online.)

When you complete your "good" twenty years (or longer) for retirement, part of your out-processing MUST be obtaining a NEW military ID card reflecting your new status.

In some cases, individuals, for various reasons, have missed their out-processing or transition assistance program appointments and not obtained this card. They may not worry about it because they incorrectly believe they have no benefits until age 60.

This is not only incorrect, but if DEERS doesn't have their information in their system, it may run afoul when it comes time to apply for your retirement pay. This may be the only place where they (NPC, PERS-912) may have your address! Remember, from the Gray Area, you do NOT have a DFAS Retiree Account, and you may not be in NSIPS.

You may not be eligible to purchase TRICARE Retired Reserve health plan (premium based) or TRICARE Young Adult healthcare if you are not enrolled in DEERS.
NSIPS: Check the Status of your Request to Transfer to the Retired Reserve

1. (1-4, as before) Access NSIPS as before:
5. NSIPS>Employee Self Service>Retirements and Separations>Request Home
6. If one or more request exists on the Service Member there will be a Requests box with the Approval Instance Number, Request Process Type (Original, Modification or Cancellation), Request Type (i.e. Regular Officer Retirement), an Approval Status (Pending, Approved or Disapproved), a Requested Date, a Creation Date and a button to [View Request].

Process for Command Separation Specialist to Check the Status of a Request for a user in their command:

1. Go to the NSIPS web page: https://nsipsprod.nmci.navy.mil/nsipscl/jsp/index.jsp
2. Click [OK] to acknowledge DOD NOTICE AND CONSENT BANNER
3. Select Self Service Account and click the [LOGON] button.
4. Click [Accept] button on the PRIVACY ACT STATEMENT
5. Navigate as follows: Main Menu> Retirements and Separations>Command Request Home
6. If any requests are pending action of the Command Separation Specialist, they will appear in the Inbound/Assigned Requests section (Inbox). If requests are still in routing they will appear in the All Pending Requests section. Approved requests will appear in the Approved Requests section. Disapproved Requests will appear in the Disapproved Requests section.
7. To see the details of a specific request Click on View Request hyper-link for that request.
8. The Request will open and a warning message will popup stating that the user does not have access to modify this request in its current status (if the request is not currently routed to them for action). Click [OK].
9. Click on the History hyper-link that exists in the top row of hyper-link buttons below the 'Retirements and Separations - Request' page heading and above the Service Member's Name.
10. A Request History pop-up will appear showing details of all routing steps the request has gone through so far including, Action Date/Time, User Name, Users Role, Resulting Status, Routed To and Role Routed to.
NSIPS: Check the Status of your Request to Transfer to the Retired Reserve

7. Click on [View Request] button.
8. The Request will open and a warning message will popup stating that the user does not have access to modify the request (if the request is not currently routed to them for action). Click [OK].
9. Click on the History hyper-link that exists in the top left below the 'Retirements and Separations - Request' page heading and above the Service Member's Name.

NOTE: the NOSC Career Counselor is the staff member assigned responsibility to create the user roles and assign the hierarchy within that NOSC, for both the NOSC staff (CO, XO, SEL, CC), and any unit-specific roles (unit CO, other critical reviewer as arranged with each unit and by each NOSC, unit CC).
NSIPS: Check the Status of your Request to Transfer to the Retired Reserve

10. A Request History pop-up will appear showing details of all routing steps the request has gone through so far including:
   • Action Date/Time,
   • User Name,
   • Users Role,
   • Resulting Status,
   • Routed To and
   • Role Routed to.

Launch the User Productivity Kits from the hyperlink within NSIPS for more training and other information.
READ your 10 Month Letter

On the left is a template sample of the 10 month letter that NPC sends out prior to eligibility for Retirement With Pay looks like.

On the right is the instructions flyer that should come with the 10 month letter.

Note the further paperwork requirements:
- Form 2656
- Form 108
- Blank Voided personal check for data verification
- Any marriage certificates, divorce decrees, death certificates, etc.
DD Form 2656 (Family of Forms) – 8 total 2656 forms!

https://www.esd.whs.mil/Directives/forms/dd2500_2999/

DD Form 2656: Data for Payment of Retired Personnel
• 5 page form with 3 pages of instructions

DD2656 Data for Payment of Retired Personnel 10/11/2018

2656 to be sent with 108 when applying for pay

This form is LONG. The staff in PERS-912 receiving these retirement requests has noted a HIGH ERROR RATE in completing this form. FOLLOW THE INSTRUCTIONS CAREFULLY and COMPLETELY.

There are several efforts in progress to help reduce the error rate on this form in particular:
- A YouTube video production with full script to virtually aid members through completing the form (near term)
- A data field validated fillable online version of the 2656, to mitigate the risk of the member incorrectly or incompletely filling out the 2656 (longer term)

DD Form 256 is a full family of forms. They are officially hosted here:
https://www.esd.whs.mil/Directives/forms/dd2500_2999/

DD2656 Data for Payment of Retired Personnel 10/11/2018
DD2656-1 Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage 4/1/2009
DD2656-2 Survivor Benefit Plan (SBP) Termination Request 4/1/2009
DD2656-3 Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate 8/1/2011
DD2656-7 Verification for Survivor Annuity 4/1/2009
DD 2656 (Family of Forms) – 8 total 2656 forms!

https://www.esd.whs.mil/Directives/forms/dd2500_2999/

DD Form 2656-6: Survivor Benefit Plan Election Change Certificate 4/1/2009

This is the form you would need to complete and return, ultimately to DFAS, should you have a qualifying life event to effect a change to your SBP elections. Marriage, Divorce, Re-Marriage, Death (of spouse of dependent child), Birth of a child would be examples of qualifying events. YOU MUST RETURN THIS FORM WITH SUPPORTING DOCUMENTATION.

DD Form 2656 is a full family of forms. They are officially hosted here:
https://www.esd.whs.mil/Directives/forms/dd2500_2999/

DD2656-1 Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage 4/1/2009
DD2656-2 Survivor Benefit Plan (SBP) Termination Request 4/1/2009
DD2656-5 Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate 8/1/2011
DD2656-7 Verification for Survivor Annuity 4/1/2009


- Used to change a Survivor Benefit Plan Election
- After retirement, Under certain circumstances
- Requires supporting documentation
- Marriage certificates, divorce decree, birth certificates, death certificates, etc.
DD Form 108 – Application for Retired Pay Benefits JUL 2002. This should be the easiest form you complete! 108 is the simplest form. Send it in 60 days prior to retirement date.

Pop quiz: At which point do you need to fill out the Form 108? [answer: about 6 months to a year prior to your RETIREMENT WITH PAY eligibility date!]

For DD Form 108, NPC does NOT need you to replicate your career participation summary, i.e. a Statement of Service, assuming your point record is already up to date:

“5. The following Instructions apply to the DD Form 108, items 9 through 17: Detailed completion of these items is not required. However, if these are not completed, you must write, across the corresponding spaces, a statement to the effect that you will accept records of service as maintained by the Department of the Navy. Use of such a statement does NOT preclude your right to have records corrected, if necessary.” (https://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/ReserveRetirements/Pages/default.aspx)

NOTE: This should have been done over the course of your career, by maintaining your point capture.

When you leave the Gray Area, or if you directly Retire With Pay, you will need to get a new military ID card with "Indefinite" in the expiration box; you will be required to ensure that DEERS is updated as part of your ID card appointment process.

The "retired reserve" card for retirees with pay will be light blue in color.

PERS-91 will review a member's record and establish a retired-pay eligibility date at the time the member is transferred to the Retired Reserve. Because recent periods of active duty may not be reflected in point totals at the time a member requests transfer to the Retired Reserve, members requesting transfer to the Retired Reserve should be proactive in bringing extended periods of qualifying active duty (performed after 28 January 2008) to the attention of PERS-912. This can be done as an attachment to the retirement request.
Let's briefly discuss some of the typical mistakes and errors that cause delays in processing your retirement, whether to the Gray Area (Without Pay) or directly to or eventually to With Pay. Calculating reduced pay eligibility age take a minimum of 3 hours per member, under the current manual process due to disparate systems; these issues significantly increase that retirement request processing time.

**These keep your request in status PENDING within PERS-912. THESE ARE WHAT HOLD UP YOUR RETIREMENT, especially PAY.**

In other words, they cause delays in processing your retirement request, due to the time required to manually fix or resolve, increasing cycle time and potentially adding to the backlog

Reduced Pay Eligibility Age calculation (aka NDAA 08 and 15)
For more information, please visit: https://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/Pages/NDAA_Changes.aspx
That link also has a calculator spreadsheet tool for Retired Pay Eligibility Date, per the authority in the 2008 and 2015 NDAAs from 2008 and 2015.
Let's briefly discuss some of the typical mistakes and errors that cause delays in processing your retirement, whether to the Gray Area (Without Pay) or directly to or eventually to With Pay. Calculating reduced pay eligibility age take a minimum of 3 hours per member, under the current manual process due to disparate systems; these issues significantly increase that retirement request processing time.

These keep your request in status PENDING within PERS-912. THESE ARE WHAT HOLD UP YOUR RETIREMENT, especially PAY.

In other words, they cause delays in processing your retirement request, due to the time required to manually fix or resolve, increasing cycle time and potentially adding to the backlog.

REMINDER:
PERS-912 developed a spreadsheet tool to calculate the Retired Pay Eligibility Date, per the authority in the 2008 and 2015 NDAs from 2008 and 2015. You MAY run your own unofficial calculation using the same spreadsheet. You MAY ALSO request PERS-912 Tier 2 perform a COURTESY CALCULATION. (Contact MNCC to request this.)
https://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/Pages/NDAA_Changes.aspx

PERS-912 will CALCULATE your DATE OF EARLY RETIREMENT SERVICE ELIGIBILITY UNDER 10 U.S. Code § 12731, from data in your Statement of Service point record, eClient (DD214s), NROWS (orders type and dates), and endorsed orders they may request you provide. (Unofficially – Retirement Without Pay; Officially and in writing- Retirement With Pay).
This slide is intended to help illustrate some of the common uncommon situations and concerns we are hearing while on travel across the Reserve Force, conducting Retirement Transition Outreach sessions through NOSCs (+Age and Continuation Waivers)

**Captains** (Female & Nurse Corps / 30 year statutory limit exemption): in an active status (USNR-R or USNR-S1) who are not on the promotion list to the next higher pay-grade will be transferred to the Retired Reserve, if qualified and requested, or be honorably discharged from the Navy Reserve not later than the first day of the month following the month in which the officer completes 30 years of commissioned service.

Note 1: Women and Nurse Corps officers who were commissioned in the Navy Reserve and were in an active status on 30 September 1996, are exempt from the above listed attrition policy and may remain in an active status, if otherwise qualified, until they become subject to the age restrictions of 10 USC 12308 or 10 USC 14509.

Common questions regarding the NDAA from 2008 and 2015 regarding early retirement:

1. Regarding NDAA 2008, which states “each 90-day aggregate of active duty completed in a fiscal year will allow a member to begin receiving retired pay three months earlier than age 60” from your NDAA page:
2. Does this have to be 90 days continuous? Or is it any summation of 90 days throughout the year? If they have to be continuous, does it have to be one set of orders? Or can it be back-to-back sets of orders? For example, I am on 29 days of E-AT followed immediately by 65 days of ADT for a total of 94 days. It is frequent for members to have to start on AT for 29 days prior to beginning long periods of ADT due to funding priorities.

This date – or # of eligible 90 day aggregates to reduce from the member’s 60th birthday - isn’t currently annotated anywhere in an existing pay or personnel system. This change IS in scope for the intended future “NP2”, Navy Pay and Personnel system, which had been a major focus of NPC’s Transformation initiatives in FY19 and FY20.
Some notable exceptions to retirements: statutory limits; age waivers; continuation (see also notes):

Captains: in an active status (USNR-R or USNR-S1) who are not on the promotion list to the next higher pay-grade will be transferred to the Retired Reserve, if qualified and requested, or be honorably discharged from the Navy Reserve not later than the first day of the month following the month in which the officer completes 30 years of commissioned service.

Note 1: Women and Nurse Corps officers who were commissioned in the Navy Reserve and were in an active status on 30 September 1996, are exempt from the above listed attrition policy and may remain in an active status, if otherwise qualified, until they become subject to the age restrictions of 10 USC 12308 or 10 USC 14509.

U.S. Code § 14509. Separation at age 62: reserve officers in grades below brigadier general or rear admiral (lower half) Each reserve officer of the Army, Navy, Air Force, or Marine Corps in a grade below brigadier general or rear admiral (lower half) who has not been recommended for promotion to the grade of brigadier general or rear admiral (lower half) and is not a member of the Retired Reserve shall, on the last day of the month in which that officer becomes 62 years of age, be separated in accordance with section 14515 of this title.

(U.S. Code § 14509)

10 U.S. Code § 12308. Retention after becoming qualified for retired pay. Any person who has qualified for retired pay under chapter 1223 of this title may, with his consent and by order of the Secretary concerned, be retained on active duty, or in service in a reserve component other than that listed in section 12732(b) of this title. A member so retained shall be credited with that service for all purposes.


10 U.S. Code § 12732. Entitlement to retired pay: computation of years of service.
This brief did not discuss:

Military “Buy Back Program” for Federal Service Retirement With At Least 15 Years of Service:
- Temporary special retirement qualification authority (the period beginning on October 23, 1992, and ending on December 31, 2001), per 10 U.S. Code § 12731a
- Medical retirement (Special rule for members with physical disabilities not incurred in line of duty, if the member has completed at least 15, and less than 20, years of service), per 10 U.S. Code § 12731b.Special rule for members with physical disabilities not incurred in line of duty

Sanctuary and Active duty retirement (aka Regular retirement)
TOTAS check: manually performed when a member has ~14 years of active time? NROWS orders for ADT (not AT or E-AT), mobilization/recall
If heading toward active retirement, reserve time will still count
Total inactive points converted to active years, with a cap (max) per year (60/75/90/130)
Sum/divided by 360 = years of active credit
So, when a member reaches 20 active years or TOTAS, then eligible for Title 10 USC 1405 regular retirement aka active duty retirement, but then the reserve time needs to be calculated, to determine the additional reserve credit for inactive time, to calculate the total of actual years of service, to determine the retired pay (which is in full months) TRICARE - TRICARE coverage is still available to you: Tricare Reserve Select (TRS) -> Tricare Retired Reserve (TRR) > TRICARE as a retiree post 60 -> Medicare?
Remember, you can get a full physical from the VA

Separation Pay re-payment of debt
Some members may have taken Separation pay from Active duty, that must be paid back in the form of a debt to the government before receiving retired pay.

What questions or concerns do you have?

- TRICARE & the Retiree
  - Recommend you visit the TRICARE Website
  - Get a full physical before you retire

- Blended Retirement System
  - New retirement system, does it change anything?
  - YES – Formula for 20+ Qualifying Years is 2.0% (vs. 2.5%)

- Post 911 GI Bill
  - Obligate 4 more years as a SELRES after benefit transfer

- Impact of Separation pay on Retirement
  - If you took separation pay from Active duty, you must pay that back before receiving Reserve retired pay
Where can I learn more about Reserve Retirements?

Looking for the most up-to-date news and communications about Reserve Retirements?

Visit Reserve Retirements page at: [https://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/ReserveRetirements/Pages/default.aspx](https://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/ReserveRetirements/Pages/default.aspx)

Talk with your NOSC Career Counselor

Or, Contact MyNavy Career Center
Phone: 833-330-MNCC (6622)  
Email: askmncc@navy.mil

Laws, directives, processes, and guidance, and even systems and forms CAN and DO change over time! Read the fine print and do your own due diligence on the laws and instructions, especially as you approach your own time milestones! Remember, it’s YOUR retirement!

10 U.S.C. Chapter 1223 - RETIRED PAY FOR NON-REGULAR SERVICE
SECNAVINST 5420
BUPERSINST 1001.39F
MILPERSMAN
RESPERSMAN

[https://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/ReserveRetirements/Pages/default.aspx](https://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/ReserveRetirements/Pages/default.aspx)

U.S. Navy Retired Activities Branch (under OPNAV 170C)
The mission of Retired Activities Branch under OPNAV N170C is to ensure the retired community is kept apprised of their benefits, entitlements, rights, privileges, changes in retirement law, and provide customer services to our retirees, families, annuitants and survivors.  
[https://www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx](https://www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx)


[https://www.esd.whs.mil/](https://www.esd.whs.mil/)
DD Form 2656 (Family of Forms)
DD Form 108
DD Form 2 – Retired ID Card
DD Form 363N – CERTIFICATE OF RETIREMENT
### Module A
- What is a “Gray Area” Retiree?
- What is the Notice of Eligibility (NOE) Letter?
- What is the Reserve Component Survivor Benefit Plan?

### Module B
- What is the MyNavy Career Center?
- What is the system of record for Reserve Retirement Points?
- What is the name of the program under which members who Retire Without Pay have medical insurance benefits available?
- At what age do members become eligible to Retire With Pay?
- What are the two variables in calculating your retired pay?
- What is the maximum number of points in an Anniversary Year: Inactive Points; Active Points; Total Points
- What is the minimum number of points in a Qualifying Year?

### Module C
- Which day of the month should be requested for your retirement date, if you are retiring without pay?
- How many days do you have from receiving your Notice of Eligibility (NOE) to make your RC-SBP elections?
- What forms must be completed and attached to your retirement request when retiring without pay?
- What forms must be completed and attached to your retirement request when retiring with pay?
- Name 3 systems to which a retiree will no longer have access when retired.
- Name 1 system that will be created when a member is approved for Retired Pay.
- What is a common item that when not kept up to date within DEERS and with NPC, can delay receiving Retired Pay?
- Who has the primary role in assuring your retirement gets processed correctly and on time?

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**Wrap-up: Quiz Yourself on key learning objectives**

You should now be able to easily and accurately answer the below questions.

**Module A**
- What is a “Gray Area” Retiree?
- What is the Notice of Eligibility (NOE) Letter?
- What is the Reserve Component Survivor Benefit Plan?

**Module B**
- What is the MyNavy Career Center?
- What is the system of record for Reserve Retirement Points?
- What is the name of the program under which members who Retire Without Pay have medical insurance benefits available?
- At what age do members become eligible to Retire With Pay?
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- What is the maximum number of points in an Anniversary Year: Inactive Points; Active Points; Total Points
- What is the minimum number of points in a Qualifying Year?

**Module C**
- Which day of the month should be requested for your retirement date, if you are retiring without pay?
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- Name 3 systems to which a retiree will no longer have access when retired.
- Name 1 system that will be created when a member is approved for Retired Pay.
- What is a common item that when not kept up to date within DEERS and with NPC, can delay receiving Retired Pay?
- Who has the primary role in assuring your retirement gets processed correctly and on time?
Assess your learnings.
Please take a couple minutes to complete our brief Post-course survey. We’ll use the survey to continue to improve and refine the delivery of this important content to other Reserve Component members, especially as we transition from this pilot Workshop to a force rollout, and to measure how well we improved your understanding and knowledge of Reserve Retirements.

[Complete online OR if no wifi or preferable for briefing attendees - Have attendees get out a piece of paper and fold in half lengthwise; use left half for pre course survey; right half for post-course survey]

REMEMBER: PERS-9 has a calculator that they use: a spreadsheet where service dates are entered and output pops a projected pay eligibility date.
You MAY run your own unofficial calculation using the same spreadsheet.
You MAY ALSO request PERS-912 Tier 2 perform a COURTESY CALCULATION. (Contact MNCC to request this.)
https://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/Pages/NDAA_Changes.aspx

If your calculations say you are getting close to pay eligibility, then it is probably time to make a call to MNCC and get an official determination.

1-833-330-6622 or askmncc@navy.mil.
Let the representative know that you are looking for a statement of service to determine your projected date for retired pay eligibility.
Mission First  Sailor Always

Questions?

Reminder of other peripheral benefits:
- You may be eligible for presentation of a flag, at no cost to you as the recipient. (10 U.S. Code § 12605. Presentation of United States flag: members transferred from an active status or discharged after completion of eligibility for retired pay
- Veterans Preference points in the federal hiring process
- Continue to serve as volunteer leaders within Navy League, Fleet Reserve, Sea Scouts, or similar
- Veterans and retiree and service-related organizations of all types
- Space-A travel! Hawaii, Europe, Asia …
- DoD Lodging benefits
- MWR benefits like renting travel trailers, staying in DoD campsites or lodging, fitness facilities,
- Veterans Parking spots at Home Depot & Lowe’s or other retailers!
- Wear your ballcaps or t-shirts; tell sea stories; inspire younger generation

More resources we found, as of May 2020:
http://www.tricare.mil/DEERS
https://www.va.gov/welcome-kit/
The Military Almanac (book)
Cac.mil
VA.gov
Military.com
MilitaryOneSource.com
MilitaryWallet.com

That concludes our brief –

What are your questions?
NPC as a whole has recently re-focused to its customers – including for PERS-9 the RESERVE MEMBER – YOU!

In September 2018, BUPERS/NPC launched a 24/7 call center to help intake and ticket in a Service Request system, career management issues and concerns from Sailors just like you. In fact, issues and concerns ticketed to PERS-912 concerning Reserve Retirements have been consistently in the top 3 tickets by volume, since MNCC opened. This indicated a clear gap to leadership.

So again, this whole Retirement Transition Outreach effort has been designed to close this observed and quantitatively documented gap. The intent is to educate, inform, and engage with the Reserve Component member, to improve the efficiencies in the processing of Reserve Retirements, and the customer experience (that's YOU!)

**Tier 0 – Member Self-Service** (e.g., CAC log in to website, local NOSC)

**Tier 1 - MyNavy Career Center (MNCC): Opened 24 SEP 2018**

833-330-MNCC (6622) askmncc@navy.mil

Creates ticketed Service Requests (SR).

Considered a service level above member self-service for all NPC functions regarding pay and personnel issues

**Tier 2 – Case Management via Subject Matter Experts, once SR created; by assigned Navy Personnel Command (NPC) PERS code staff**
Stay Connected and Informed!

- NPC website.
- Retired Affairs Offices,
- SECNAV Retiree Council annual meeting minutes,
- Shift Colors magazine (.pdf),
- Retiree Military Organizations, and even
- Reserve Officer Associate (ROA.org)

Anticipated briefing duration:

1 hour if presented without opportunity for Q&A

2-3 hours total including Q&A

Review, refresh, and update monthly (ideal); annually (minimum, via AT)
Many thanks for the year+ of collaborative efforts that have made this knowledge compilation possible!

- PERS-9 especially PERS-912 Reserve Retirements
- FFSC NSA Mid-South, especially the late Mrs. Julia Powell
- N095F Flag Matters, especially LCDR Monica Johnson
- CNRFC, especially Force Career Counselor NCCM Cedar
- OPNAV N17, especially Mr. Aaron Wagner
- and NOSC & RAO Phoenix, especially Stella Reyes