Reserve Retirement Workshop:
Reserve Pay and Benefits

NR NPC, PERS-9, MILLINGTON, TN
Reserve Retirements Overview

We are all good and patriotic Americans and your service is appreciated by a grateful Nation, but let’s talk benefits and dollars!

Module A
- Quick survey
- Definitions & Terminology
  - Helpful introduction to the basic terminology related to Reserve Retirements, Points Capture and related milestones
  - 5 minute break

Module B
- ARPR & ASOSH 101
  - Deep Dive into how Reserve Retirement Points work
  - 5 minute break

Module C
- Reserve Retirement Process
  - Discussion of your required actions and best practices to ensure you receive your retirement & benefits as expected
  - Course evaluation
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?
   _______________________________________________________________________________________
   _______________________________________________________________________________________

Please use the following “Likert Scale” (1-5) to evaluate your current level of knowledge regarding Reserve Retirements.

1 – Nothing at all  2 – Very little  3 – Some understanding  4 – I could define it  5 – I could teach it

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?
Reserve Retirement Process Overview

Reserve Service Member

- Earn Retirement Points
- Complete 20 qualifying years
- Receive NOE Letter
- 2656-5
  - Within 90 days of receiving NOE, EVEN IF NO DEPENDENTS and/or NOT YET RETIRING: COMPLETE
  - And RETURN YOUR RC-SBP ELECTION CERTIFICATE To NPC PERS-912
- Decide to Retire
- Request to “Transfer to Retired Reserve”
- NSIPS R & S module
- Process Retirement without Pay
- Process Retirement with Pay
- Recommend starting 1 year prior but at least 6 months to Age 60 Or Age reduced per NDAA FY 2008 & NDAA FY 2015
- Mail out packet to Member:
  - Retirement Orders letter
  - Certificate of Appreciation
  - Retirement Information Sheet
- Reserve and/or Active Pay accounts
- No Pay account: “Gray Area”
- Retiree Account

NOSC

- Generate & mail out NOE, RC-SBP Election Certificate (DD Form 2565-5), & Official SOS
- Submit retirement application
- Other:

NPC (Tier 1 - MNCC & Tier 2 - PERS 912)

- By law, NPC has up to 365 days after member completes 20th year to send NOE

DFAS

- Process
- Pay

Within 90 days of receiving NOE, EVEN IF NO DEPENDENTS and/or NOT YET RETIRING: COMPLETE
- And RETURN YOUR RC-SBP ELECTION CERTIFICATE To NPC PERS-912

2656

- 2656
- 108
- 108

By law, NPC has up to 365 days after member completes 20th year to send NOE

Recommend starting 1 year prior but at least 6 months to Age 60 Or Age reduced per NDAA FY 2008 & NDAA FY 2015

Mail out packet to Member:
- Retirement Orders letter
- Certificate of Appreciation
- Retirement Information Sheet

NPC will send pay eligibility letter 10 months prior to address on file

JUN-19

Version 2: NOSC Memphis Pilot (Version 1 was Flag pilot in May 2019)

NPC PERS-912 Reserve Retirements 4
Your Personal Responsibilities

You must take an active role in your own retirement!

- 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)

- 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

Keep copies of NOE, 2656-5, 10 month letter, 2656, 108!
Definitions & Terminology: RC Members & Retirees

**Reserve Component Member (serving)**
- Serving in the Reserves
- Earning Points, and maybe Pay
- Has a DFAS myPay account
  - SELRES, VTU, some IRR, mobilized or recalled to active duty

**Retired Reservist**
- "Retired Without Pay" (Gray Area)
  - Retired from the Reserves
  - Not yet collecting Retired Pay
  - No longer earning Retirement Points, or Pay
  - Will NOT have a DFAS myPay account
  - "Transferred to the Retired Reserves"

**Retired Reservist**
- "Retired with Pay"
  - Retired from the Reserves
  - Receiving Retired Pay from DFAS
  - Pay *MAY* begin before age 60
  - WILL have a DFAS myPay retiree account established
  - TRICARE benefits: age 60
Definitions & Terminology: ASOSH

- **Anniversary Year (blue)**
  - Uniquely defined calendar year, specific to the member, in which 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
Definitions & Terminology

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

• **Notice of Eligibility (NOE)**
  - Within 365 days after attaining 20 qualifying years, you will receive your Notice of Eligibility (NOE) letter
  - Within 90 days of receiving your NOE, you MUST complete and return your RC-SBP Election Certificate (2656-5)
  - Following any subsequent change in dependents (birth, death, marriage, divorce), you MUST complete and return, WITH SUPPORTING DOCUMENTATION, an SBP Election Change Certificate (DD Form 2656-6)

  - NDAA FY 2008 enacted Annual Inactive Points Limit Modification and Early Retirement Service Eligibility
  - NDAA FY 2015 enacted Early Retirement Service Eligibility across Fiscal Years Provision

You **may** need to provide copies of your orders with retirement request in order to verify NDAA eligibility

• **RC-SBP – (Reserve Component Survivor Benefit Plan)**
  - Enables people who served in Reserve Components to leave the people they care about with a benefit called an “annuity”
### Definitions & Terminology: Benefits comparison chart

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Retired Without Pay (Gray Area)</th>
<th>Retired with Pay</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>• Retired from the Reserves; no longer earning Retirement Points, or pay, and not yet collecting Retired Pay</td>
<td>• Retired from the Reserves, applied for and is receiving Retired Pay from DFAS</td>
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<tr>
<td></td>
<td>• TRICARE RETIRED RESERVE (TRR) available at premium cost</td>
<td>• TRICARE starts at age 60, shifts to secondary insurance at age 65</td>
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</tbody>
</table>

| ID Cards                  | Member: DO Form 2A (Res); (Red card) Dependents: DO Form 1172-1                               | Member: DO Form 2 (Ret); (Blue card) Dependents: DO Form 1173                    |

| MWR Facilities            | All to include commissary & exchange                                                          |                                                                                  |
|---------------------------|------------------------------------------------------------------------------------------------|                                                                                  |
| Medical Facilities        | Member: No, unless AD/ADT; Dependents: No                                                      | Member: Yes; Dependents: Yes                                                     |

| Legal Assist              | Yes: [https://www.va.gov/ogc/docs/LegalServices.pdf](https://www.va.gov/ogc/docs/LegalServices.pdf) |                                                                                  |
|----------------------------|-------------------------------------------------------------------------------------------------|                                                                                  |
| Survivor Assist           | Yes: [https://www.va.gov/survivors/](https://www.va.gov/survivors/)                          |                                                                                  |
| Casualty Assist           | Yes                                                                                            |                                                                                  |
| Life Ins                  | No SGLI; VGLI if requested & eligible: [https://www.va.gov/life-insurance/](https://www.va.gov/life-insurance/) |                                                                                  |
| TRICARE                   | Member: Yes, Tricare Retired Reserve Dependents: of qualified Retired Reserve member           | Member: Yes, until age 65 Dependents: Yes until age 65                           |
Definitions & Terminology (Reserve Retired Pay Formula)

**Reserve Retired Pay Formula**

*Retired Pay/month, before taxes*

\[
P / 360 \times 0.025 \times B = $\$
\]

- **P** – total number of retirement points per Statement of Service
- **B** – “High Three” average of 3 years of base pay of the grade in which you retire (future year pay chart)

Just a rough estimation, for example:
- **O5, 22 yrs with 4200 points**
- **O5, 22 yrs (2019 Base = $9521.40)**

\[
\frac{4200}{360} \times 0.025 \times 9521.40 = $2777.08
\]

MONTHLY

(Pre-taxes, not including RC-SBP premiums, and no accounting for any TRICARE plan premium)
Definitions & Terminology

NSIPS also has a retirement pay calculator:

Members should check their international leave destinations for CDC travel health advisories at:
http://wwwnc.cdc.gov/travel/notices

CIMS Calculators
Retirement
Selective Reenlistment Bonus (SRB)
Survivor Benefits Program

EDM
Create and view Individual IDT Requests
EDM Home Page

NSIPS
ARPR / ASOSH 101

Statement of Service [NSIPS]/
Annual Retirement Point Record (ARPR) / Annual Statement of Service History (ASOSH) [BOL]

- Self-service access with a CAC
  - Primary via NSIPS > Retirements & Separations mod
  - Secondary via BOL > ASOSH Online

- If you do NOT have a CAC
  - Contact MyNavy Career Center (833-330-6622)

NSIPS is now the official source for point capture!

No access to the Retirements & Separations module? You must file a trouble ticket with NSIPS help desk!
ARPR / ASOSH 101: NSIPS Statement of Service

1. **Employee Self Service**
   - Electronic Service Record
     - View
     - Task

2. **Retirements and Separations - Check Eligibility**
   - Statement Of Service
   - When Will I be Eligible?

3. **Generate New Unofficial Statement of Service**

4. **Generate New Unofficial Statement of Service**
ARPR / ASOSH 101

NSIPS
Retirement and Separations Module (RnS)
Statement of Service

Bupers Online (BOL)
ARPR/ASOSH
Definitions & Terminology: ASOSH

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

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ARPR / ASOSH 101

Anniversary Year & Qualifying Year / Total Points & Total Qualifying Service

• Anniversary Year & Qualifying Year
  • Captured on ASOSH
  • 50+ points for a good, qualifying year

• Total Points & Total Qualifying Service
  • Total points is the sum of all points, active and inactive
  • Total Qualifying Service is the sum of all “good” years

Anniversary Year: 21FEB18 - 20FEB19

Total Qualifying Service: 190000

For Official Use Only - Privacy Sensitive. Any misuse or unauthorized disclosure can result in both civil and criminal penalties.
ARPR / ASOSH 101

Annual Retirement Point Report – Points review

• **Inactive Points**
  • Drills, Correspondence Courses & Funeral Honors
  • 1 point per drill period – 4 points per drill weekend
  • Max 130 Inactive Points per year
    • (this has changed over time: 60/75/90/130)

• **Active Points**
  • AT / ADSW / ADT / MOB / IA etc.
  • 1 day equals 1 point
  • Max 365 Active Points per year

(Max Total Points is also 365)

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## Point capture review

### Annual Statement of Service History

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**Inactive Points**
- 15 points for Membership
- 1 point per drill period
- 4 drill periods for a drill weekend

**Year by year review**
- Details balance between Active and Inactive points
- Qualifying year – need a “1” in Service
- May show partial years (YY/MM/DD)
Reserve Retirement Process Overview

Reserve Service Member

- Earn Retirement Points
- Complete 20 qualifying years
- Receive NOE Letter

2656-5
Within 90 days of receiving NOE, EVEN IF NO DEPENDENTS and/or NOT YET RETIRING:
- COMPLETE
- And
- RETURN
- YOUR
- RC-SBP
- ELECTION CERTIFICATE
To NPC PERS-912

NOSC

- Generate & mail out NOE, RC-SBP Election Certificate (DD Form 2565-5), & Official SOS

NPC (Tier 1 - MNCC & Tier 2 - PERS 912)

- By law, NPC has up to 365 days after member completes 20th year to send NOE

- Recommend starting 1 year prior but at least 6 months to Age 60
- Or
- Age reduced per NDAA FY 2008 & NDAA FY 2015

- Recommend sending pay eligibility letter 10 months prior to address on file

- Mail out packet to Member:
  - Retirement Orders letter
  - Certificate of Appreciation
  - Retirement Information Sheet

DFAS

Reserve and/or Active Pay accounts

No Pay account: "Gray Area"

Retiree Account

Other:
Sample Notice of Eligibility (NOE) Letter

- **Notice of Eligibility (NOE) Letter**
  - Sent from PERS-912
  - By law, Within 365 days of completing 20th Qualifying Year
  - Be on the lookout
  - MUST complete and return the RC-SBP Election Certificate

- **RC-SBP – (Reserve Component Survivor Benefit Plan)**
  - Election Certificate (2656-5) - enclosed with the NOE
  - Must be completed and submitted to PERS-912
  - Within 90 days of receipt of the NOE letter - OR -
  - Default: spouse coverage based on full retired pay
DD Form 2656 (Family of Forms) – 8 total 2656 forms!

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

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

- RCSBP/SBP pays your eligible beneficiary or beneficiaries an inflation-protected annuity, based on your retirement pay
- Declining RCSBP/SBP requires spousal signature
- A Notary must witness the Spouse signature
NSIPS: Retirements and Separations Module - Request
Sample “10 month letter” from NPC: Application for Retired Pay Benefits

NAVY PERSONNEL COMMAND
5720 INTEGRITY DRIVE PERS-912
MILLINGTON TN 38055

1839
PERS-912/Eint
<Date>

From: Commander, Navy Personnel Command

Subj: APPLICATION FOR RETIRED PAY BENEFITS

Ref: (a) 10 U.S.C. 12731

Enc: (1) Retired Pay Application Packet

1. Enclosed is a copy of an application for retired pay at age 60. This letter does NOT constitute an official notification of eligibility for early retirement under reference (a). Eligibility requirements are stated in enclosures (1). If you have not previously applied, please complete the DD Form 108 and DD Form 2656 and return them to the address listed below. All forms must be signed and dated to be valid.

2. The following are the forms required to complete the DD Form 108:

   a. Item 3: The earliest date pay may commence is your 60th birthday or the day after completion of 30 years of qualifying service, whichever is later unless early retirement is authorized under NDAA FY2008.

   b. Item 8: Indicate current assignment, if any. If retired or discharged, indicate date of transfer to the Reserve, discharge, or separation.

   c. Item 9-47: Detailed completion 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.

3. Submissions of the following may expedite the processing of your application. If you do not have a copy in your personal file, you do not have to contact NPC for copies, our office has access to retrieve copies from your official military personnel file.

   a. A copy of your Notice of Eligibility (NOE) for Retired Pay at age 60 and a copy of the Reserve Component Survivor Benefit Plan (if completed when your NOE was issued). Any documents due to change in marital status since you completed the retired reserve, i.e., full divorce decree and settle agreement signed by a Judge, original death certificate of spouse, marriage certificate, court order changing your name. Provide all account information you would like to be credited by mail for additional documentation requirements.

   b. Our records have your grade, name, and address listed as
      + Ranks + First + Middle + Last + DOB +
      + STREET +
      + CITY + STATE + ZIP +

      Your total service as
      + TOTS_YR + years = TOTS_MTHS + months = TOTS_DAYS + days =

      Please return this letter to the above address and number on all correspondence. If you have a change of address or phone number, before your effective pay date, please report the information to the address above or by calling 1-888-330-6622 immediately.

   c. Complete the application for retired pay (DD Form 108) and (DD Form 2656) include a void check for data verification, are required before we can process your application. You may obtain the forms by accessing: http://www.public.navy.mil/bu/pers-npc. Once you have accessed the site, click on “Careers Info” at the top of the page, then find “Reserve Personnel Management” on the left, click on “Forms for Download”; scroll down to the “Retirement Pay Application Forms” and download all four forms.

Please carefully examine all instructions, download and complete the forms, and mail them to: Commander, Navy Personnel Command, Pers 912, 5720 Integrity Drive, Millington, TN 38055. (Note that the address on the back of the DD Form 108 is not correct at this time and is being revised within DOD). The forms should be mailed in sufficient time to reach us no later than 90 days prior to your birthday. Ten working days after you have mailed your retired pay application contact the Call Center toll free at 1-866-827-5672 for verbal confirmation of receipt.

If you do not have access to a computer, you may access one at your local library. Should you be unable to pursue either of these methods of obtaining the necessary forms, you may call the toll free number listed above to request the required forms.
**DD Form 2656 (Family of Forms) – 8 total 2656 forms!**

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

**WARNING:** Read the instructions at the end of the form in that order prior to completing.

**PART I – RETIRED PAY INFORMATION**

<table>
<thead>
<tr>
<th>Section</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. NAME</td>
<td>(full, first, middle, last)</td>
</tr>
<tr>
<td>2. SSN</td>
<td></td>
</tr>
<tr>
<td>3. DATE OF BIRTH</td>
<td>(DD/MM/YYYY)</td>
</tr>
<tr>
<td>4. RETIREMENT / TRANSFER DATE</td>
<td>(DD/MM/YYYY)</td>
</tr>
</tbody>
</table>

**SECTION II – DIRECT DEPOSIT / EFT/ EFT-PAYMENT INFORMATION**

<table>
<thead>
<tr>
<th>Section</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. NAME</td>
<td>(include compartment number)</td>
</tr>
<tr>
<td>2. CITY</td>
<td></td>
</tr>
<tr>
<td>3. STATE</td>
<td></td>
</tr>
<tr>
<td>4. ZIP CODE</td>
<td></td>
</tr>
</tbody>
</table>

**SECTION III – SEPARATION PAYMENT INFORMATION**

<table>
<thead>
<tr>
<th>Section</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>15. PAYMENT TYPE</td>
<td>Received (check one)</td>
</tr>
<tr>
<td>16. BONUS AMOUNT</td>
<td></td>
</tr>
<tr>
<td>17. OTHER</td>
<td></td>
</tr>
</tbody>
</table>

**DD FORM 2656, OCT 2018**

PREVIOUS EDITION IS OBSOLETE

**DD Form 2656 (Family of Forms) – 8 total 2656 forms!**

**DD Form 2656-6:**

**Survivor Benefit Plan Election Change Certificate**

- 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.

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**SECTION II - CURRENT COVERAGE**

7. **MY CURRENT COVERAGE IS:** (X one)

   - **NO COVERAGE**
   - INSURABLE INTEREST
   - SPOUSE ONLY
   - CHILD ONLY
   - SPOUSE AND CHILD
   - FORMER SPOUSE
   - FORMER SPOUSE AND CHILD
   - SUSPENDED COVERAGE (See NOTES)

**NOTE:** Suspended coverage occurs when the member loses his/her spouse beneficiary to death or divorce, or his/her former spouse beneficiary remains before age 55, or his/her children exceed the age for eligibility.

**SECTION III - CONDITIONS THAT TRIGGER ELIGIBILITY TO CHANGE COVERAGE**

8. **I am requesting a change in coverage based on:** (X one if any)

   - MARRIAGE: A member, who does not have a spouse at the time of initial eligibility, may provide SBP for the first spouse acquired after retirement by electing coverage before the first anniversary of that marriage. Coverage and cost begin on the first anniversary of the marriage (coverage begins immediately upon the birth of a child to the member and spouse beneficiary).

   - REMARRIAGE: A member whose spouse coverage is suspended due to death of the spouse or divorce, has three options upon remarriage (choose one option only by placing an X in the appropriate block):
     1. Resume existing level of coverage for my new spouse (A appropriate block in Section IV);
     2. Increase existing level of coverage - up to full retired pay (Complete Section IV);
     3. Not resume any SBP coverage for my new spouse (Complete Sections VI and VII).

   The following additional option is available for members who have former spouse coverage, who remarry and the member is allowed to discontinue that coverage:

   - Select coverage for my new spouse if my current coverage in former spouse coverage (Complete Section IV)

**NOTE:** An election in Section IV which increases my initial level of coverage will result in an amount owed that is equal to the difference between the amount of SBP costs that would have been incurred if the new level of coverage had originally been elected and the amount of SBP costs that have incurred to date. This amount must be paid in full by the employee. If the election is not made in accordance with the employee's prior notice, the employee will not be eligible for the additional level of coverage.

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https://www.esd.whs.mil/Directives/forms/dd2500_2999/
Form 108 – Application for Retired Pay Benefits

**DD Form 108**
- Single page form with 1 page of instructions
- **Submit at least 6 months before retirement date**

**Recommend reading instructions before filling out**
- **Block 3:** Retired Pay Eligibility Date (Date on which you WILL be Age 60 or per NDAA FY2008 & NDAA FY 2015 Reduced Retired Pay Eligibility Date (NOT the date you retired, or the date you completed the form, or your Date of Birth, or your PEBD)
- **Blocks 9-17:** Detailed completion of these items is not required. Write across the corresponding spaces a statement to the effect that you will accept Navy records.
- Have questions, contact MyNavy Career Center
- **Block 18:** Individual will not receive retired pay unless completed AND SIGNED

**DD Forms 108 & 2656 can be found at:**
- [https://www.esd.whs.mil/Directives/forms/dd2500_2999/](https://www.esd.whs.mil/Directives/forms/dd2500_2999/)
- [https://www.public.navymil/bupers-npc/career/reservepersonnelmgmt/ReserveRetirements/Pages/defaul t.aspx](https://www.public.navymil/bupers-npc/career/reservepersonnelmgmt/ReserveRetirements/Pages/defaul t.aspx)
Common Mistakes and Errors Seen by PERS-912

It’s YOUR Retirement! YOUR $$$

Discrepancies in name, date of birth, SSN (corporate database personal data conflicts with member-provided data)

- Confirm and use accurate, legible personal data

Unable to contact member

- Keep your contact information up to date with PERS-912 and in DEERS, especially from Gray through to Pay

Retirement Without Pay requests

**Request sent in late, or member keeps participating**
- Recommend starting at least 6 months in advance
- Request not endorsed
  - SELRES = NSIPS, NOSC (IRR = fax/paper)
- Missing required participation points for retirement eligibility
  - Check and submit for corrections to Statement of Service annually throughout career
- Member already in a discharge status with 20 or more years of service (e.g., E5 SELRES HYT)
  - NOSCs consider allowing transfer to VTU with authorized absences, without a PERS-913 waiver for HYT, pending completion of retirement processing
  - OR: Discharge must be cancelled prior to transferring to a retired status
- EOS date expired (enlisted); and not at HYT (enlisted) or Statutory Requirements (officer)
  - Must be under current contract prior to retirement
- Time in grade requirements not met
  - See BUPERSINST 1001.39F for table by paygrade
Common Mistakes and Errors Seen by PERS-912

It’s YOUR Retirement! YOUR $$$!

Discrepancies in name, date of birth, SSN (corporate database personal data conflicts with member-provided data)

- Confirm and use accurate, legible personal data
- **Unable to contact member**
- Keep your contact information up to date with PERS-912 and in DEERS, especially from Gray through to Pay

Retirement With Pay requests

**Request sent in late** (processed by date received!)

- Recommend starting 1 year prior, or at least 6 months prior to 60 or reduced eligibility age
- PERS-912 is currently processing Reserve Retirements With Pay received in October - November 2018.

#1 Used older version of DD Form 2656

- Current is October 2018 – includes Blended Retirement System boxes for information

#2 Missing signatures including witness signatures, when reducing and declining SBP coverage

- Sign & witness on same date
- Proofread and crosscheck

#3 Dependency status changes not reported or supporting document required (marital status or dependent children)

- Marriage license, divorce decree, re-marriage, death
- Certificates of birth, death, or adoption

#4 Required forms not submitted with requestor

- Submit complete DD Forms 2656 & 108
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
### 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?**
**Please take a Quick Survey (10 questions, 2 minutes)**

**We would like to ask you a few questions to evaluate your takeaways from this briefing**

### 1. How soon do you plan to retire?
- 1 – Never
- 2 – Next 5 years
- 3 – Next 3 years
- 4 – Next 2 years
- 5 – Within the year

### 2. What regarding YOUR reserve retirement did you find most valuable from today’s briefing?

________________________________________________________________________________________________
________________________________________________________________________________________________

Now, that we’ve covered all the material, re-evaluate your current level of knowledge regarding Reserve Retirements.

### 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?
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

Talk with your NOSC Career Counselor

Or, Contact MyNavy Career Center
Phone: 833-330-MNCC (6622)
Email: askmncc@navy.mil
Questions?
Thanks to N095F Flag Matters, PERS-912 Reserve Retirements, NR NPC, FFSC NSA Mid-South, and NOSC & RAO Phoenix, for the year+ of collaborative efforts that have made this knowledge compilation possible!
Cornell Law School – [https://www.law.cornell.edu/](https://www.law.cornell.edu/) - **Legal Information Institute (LII):**

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