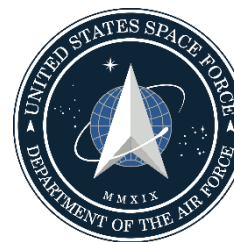
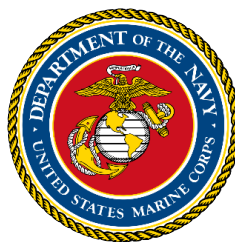




# PRE-SEPARATION COUNSELING RESOURCE GUIDE

Effective

October 2023



Access service-specific websites by  
clicking on the seals above.

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**Disclaimer:**

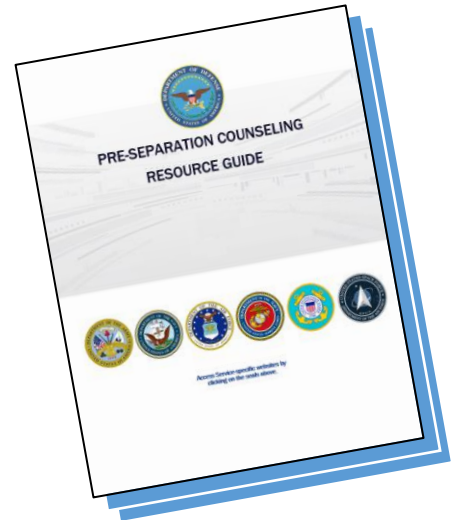
The information provided herein does not constitute a formal endorsement of any company, its product, or services by the U.S. Department of Defense (DoD). Specifically, the appearance or use of external hyperlinks does not constitute endorsement by the DoD of the linked websites or the information, products, or services contained therein. The DoD does not exercise any editorial control over the information found at these locations. While this information provides informational resource materials to assist military personnel and their families in identifying or exploring resources and options, the resources provided are not exhaustive.

All websites and URLs in this guide were active at the date of publication. However, web content is subject to change without notice. Users of this guide are advised to confirm information is current.

# TRANSITION RESOURCE DOCUMENTS

## Pre-Separation Counseling Resource Guide

On behalf of the Department of Defense (DoD) and Department of Homeland Security (DHS), THANK YOU for your service to the nation. As a result of your dedication and commitment, you have earned valuable benefits and access to numerous programs and services, which are outlined in this Pre-Separation Counseling Resource Guide. These benefits are for Armed Forces members, Reserve Components (RC), and their families. Although various DoD programs are outlined, most of these programs also apply to Coast Guard members. If there is a question on whether or not a Coast Guard member can participate in a specific program, please contact your local Transition Office.



Pre-Separation Counseling provides a lot of information on the many benefits, services, resources, and programs available during and after transition. This guide provides you with the basic information including hyperlinks, to start you on your journey and research programs that may be beneficial to you as you transition. Knowing about these benefits and programs is the first step in helping you make informed decisions when you transition, retire, or are released from active duty.

Pre-Separation Counseling is divided into ten steps based on the topics covered and are designed to help you transition into the next phase of your life:



- STEP 1: Plan for Your Transition
- STEP 2: Build Your Transition Team
- STEP 3: Know Your VA Benefits
- STEP 4: Plan for Health/Mental Care and Insurance
- STEP 5: Plan for Civilian Employment/Vocational Training
- STEP 6: Learn about Federal Employment
- STEP 7: Plan for Further Education
- STEP 8: Consider Starting a Business
- STEP 9: Explore Additional Information and Benefits
- STEP 10: Know Where to Go for Assistance

## TAP Interagency Website Guide

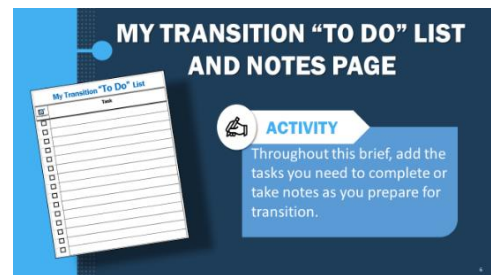
In addition to the Pre-Separation Resource Guide, there is one other document which will help on your transition journey. The TAP Interagency Website Guide provides all the websites provided during TAP courses. The websites are organized by topic to allow for easier use. You can download this document from the link or by using the QR code.

Link: [www.TAPevents.mil/resources](https://www.TAPevents.mil/resources)



## MY Transition To Do List

Throughout the Resource Guide (RG), you will find a small version of the icon below that is hyperlinked to the *My Transition "To Do" List* and a "Notes" page. Click on the icon to be taken directly to those pages where you can list action items and collect information on benefits and resources to explore later.

This is a large, detailed view of the "My Transition 'To Do' List" form. The form has a title "My Transition 'To Do' List" at the top. Below the title is a small icon of a checklist and the word "Task". The form consists of a table with a "Task" column and a "Notes" column. There are 10 rows of empty space for listing tasks and taking notes. The form is tilted slightly to the right.

# STEP 1: Plan for Your Transition

## Effects of Career Change

Whether you are retiring or separating from the military or leaving active-duty status, this is a major change in your life. Just as any major change, it will be exciting as well as present challenges to overcome.

Transitioning can be stressful and may seem like you are losing a part of your identity, but it also opens a whole range of new possibilities. By approaching your transition as an opportunity for personal and professional growth, you will take a giant step toward reframing your identity and moving forward with a positive transition experience.

As you start the process, it is a good time to begin thinking about the changes that lie ahead and plan for those that you know will cause stress. This list may include obtaining employment, finding a place to live, covering the financial gap between military and civilian paychecks, and understanding non-TRICARE insurance. The first step is to plan for your transition. By doing so, you can decrease the stress and apprehension that may accompany your transition to civilian life.



## Transition Assistance Program (TAP)

TAP is a congressionally-mandated program. In 2011, Congress enacted legislation, Title 10 U.S.C., to ensure that transition assistance was provided consistently to all transitioning service members. Over time, those laws were reviewed and adapted to ensure relevancy in content, process, and program.



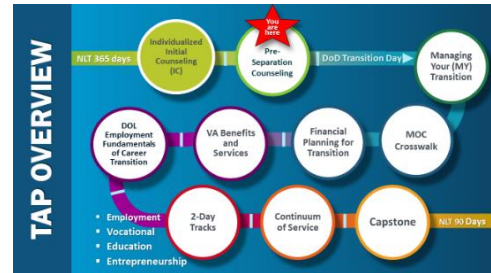
Current TAP legislation and policy documents:

- Title 10, U.S.C, Sections 1142, 1143, and 1144
- National Defense Authorization Act (NDAA) Fiscal Year (FY) 19 – John S. McCain – Section 552 – Improvements to TAP
- NDAA FY20 – Sections, 570c, 570f
- Department of Defense Instruction (DoDI) 1332.35 – Transition Assistance Program (TAP) for Military Personnel



## TAP Overview

TAP is an outcome-based, multi-part curriculum with standardized learning objectives that prepare you to transition to the Reserves, National Guard, or civilian life by providing support as you work to meet the required Career Readiness Standards (CRS).



## Career Readiness Standards (CRS)

CRS are the deliverables, developed by the TAP interagency partners, which demonstrate you are prepared to transition effectively. During TAP, the CRS service members are required to complete are identified during Individualized Initial Counseling (IC). Some CRS are completed by attending a TAP workshop or briefing while others will require you to complete an activity or produce a document. A review of the CRS occurs during Capstone to determine if the CRS have been completed or if a warm handover is required.



## TAP Components and Courses

### Individualized Initial Counseling (IC):

During the individualized one-on-one counseling session with a TAP/Transition counselor, you and your counselor should have:

- 1) Completed a personal self-assessment.
- 2) Begun development of your Individual Transition Plan (ITP).
- 3) Initiated the "Service Member Pre-Separation/Transition Counseling and Career Readiness Standards e-Form for Service Members Separating, Retiring, Released from Active Duty (REFRAD)," more commonly referred to as the DD Form 2648.
- 4) Determined a tier level.



The DD Form 2648, in either print or electronic form, will be signed after completing your Pre-Separation Counseling and again after completion of Capstone.

**Self-Assessment/Individual Transition Plan (ITP):** The self-assessment provides an awareness of topics and areas beneficial in transition which you may not have considered and determines the need for services and additional resources. The ITP includes the steps required to complete the TAP process. This document is a roadmap for you to use to guide you through YOUR transition process. Due to the differences in the culture between the services, each branch of service has a service-specific ITP based on standard mandated requirements.

A tier level is determined based on the conversation with your counselor, the self-assessment, and the ITP. The tier level guides which courses and CRS are mandatory for your personal transition from military service.

It will be beneficial for you to return to your ITP frequently throughout the transition process to be sure you are on track to complete all the required elements.

If you have not completed all components of IC, contact your TAP counselor immediately. It is critical to identify and document your TAP requirements accurately.

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**CRS:** Complete a Self-Assessment and initiate the ITP

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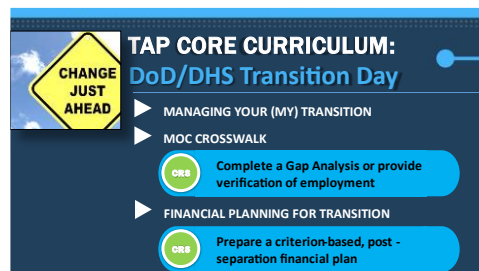
**Pre-Separation/Transition Counseling:**

This brief is delivered by the TAP/Transition counselor to provide information on the services, benefits, and resources available during and after transition.



**ACTION:** Signing the DD Form 2648 to acknowledge receipt of counseling.

**TAP Core Curriculum:** These are mandatory classes which may be waived depending on your IC and tier assignment. The core curriculum consists of three full days of instruction for DoD/DHS Day, VA Day, and the DOL One-Day.



- **DoD/DHS Transition Day** contains three different courses—Managing Your Transition (MYT), MOC Crosswalk (MOC), and Financial Planning for Transition (FP). Each course provides information and resources for use during and after transition.



- **Managing Your Transition (MYT)** presents a review of the TAP process, curriculum, and mandatory components followed by topics important to acknowledge and understand during transition and associated resources. This course discusses common transition concerns such as the loss of purpose, stress as a positive aspect of transition, cultural differences between military and civilian sectors, the importance of a mentor throughout the transition process, and reliable resources available during and after transition.
- **MOC Crosswalk (MOC)** assists with identifying skills obtained in the military and information on translating military skills to the civilian workplace and resume. The MilGears Interest Profiler is used to determine a potential civilian career and align your current skills with skills required for that career. This exercise reveals gaps in knowledge, skills, and credentials for the career you wish to pursue.

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**CRS:** Complete a Gap Analysis or provide verification of employment

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- **Financial Planning for Transition (FP)** is the final touchpoint for the Congressionally-mandated financial literacy program for all service members. This course builds on your knowledge already obtained from previous courses and addresses changes in finances that may occur due to transition.

Within FP, you will:

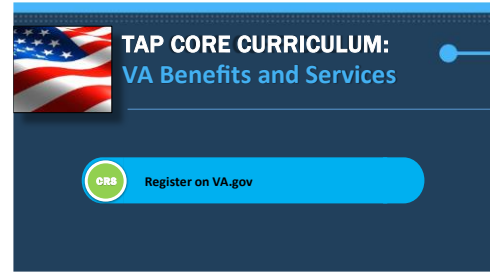
- Calculate the civilian equivalent of your current military salary to predict future salary requirements.
- Understand the tax liability changes that will affect your take home pay.
- Review the importance of having savings during transition.
- Understand how credit, debt, and loans can affect your finances.
- Review options for the Thrift Savings Plan (TSP) after transition.
- Review other topics affected by transition.

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**CRS:** Prepare a criterion-based, post-separation financial plan

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- **Department of Veterans Affairs (VA) Benefits and Services** provides information on how to use the VA benefits and services earned during your military career to support a successful transition.

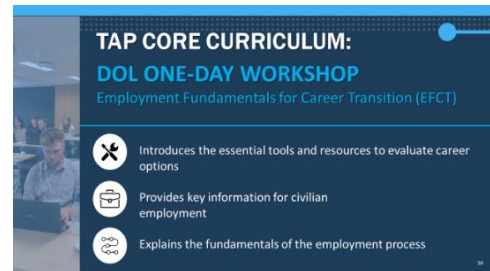



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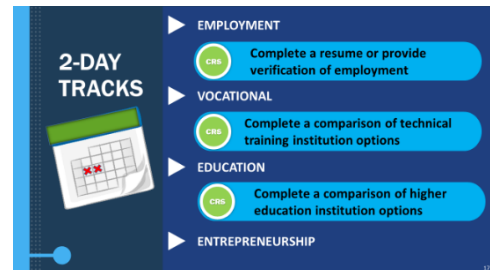
**CRS:** Register on VA.gov

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- **Department of Labor (DOL) Employment Fundamentals of Career Transition (EFCT)** provides a high-level overview of the employment process and information to develop a resume, conduct career research, prepare for networking and interviewing events, and ultimately secure meaningful employment.



**Two-Day Tracks:** These tracks are designed to provide topic-specific information on a possible path for transition: Employment, Vocational, Higher Education, and Entrepreneurship.



- **Employment Track: DOL Employment Workshop (DOLEW)** covers emerging best practices in career employment including the use of emerging technology to network and search for employment. During the employment track, you will draft a resume.

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**CRS:** Complete a resume or provide verification of employment

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- **Vocational Track: DOL Career and Credential Exploration (C2E)** offers an opportunity to complete a personalized career development assessment of occupational interest and ability and be guided through a variety of career considerations. During the vocational track, you will conduct a comparison of two schools, training programs, or credentials.

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**CRS:** Complete a comparison of technical training institution options.

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- **Education Track: Managing Your (MY) Education (MYE)** assists with identifying the education requirements that support personal career goals. During the education track, you will conduct a comparison of two colleges or universities.

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**CRS:** Complete a comparison of higher education institution options.

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- **Entrepreneurship Track: Small Business Administration (SBA) Boots to Business (B2B)** provides an introductory understanding of business ownership.

**Continuum of Military Service Opportunity (Active Component Only)** is available for all service members in the active component. Those who have served **8 years or more** of active duty and have completed their military service obligation may continue to serve as a reservist. This opportunity is available for both separating and retiring service members depending on their situation.

If you served **less than 8 years** of active military service, you must complete the remainder of your contractual obligation.

You can complete your obligation by becoming a member of the Ready Reserve in one of the following categories:

- **Selected Reserve (SELRES):** Participation in the SELRES generally requires participation in training one weekend a month, and two weeks a year. This type of reserve service allows you to be recalled to active duty.
- **Individual Ready Reserve (IRR):** Those who choose not to become a member of the SELRES will automatically be assigned to IRR. IRR members may be involuntarily recalled upon declaration of a national emergency. Otherwise, participation requirements may include an annual day of muster duty to satisfy statutory screening requirements.

Be sure to explore the Reserve and Guard options in the geographic area where you plan to reside. It is possible to live in one location and be part of a Reserve/Guard unit in another.

For more information, contact a prior service or Reserve recruiter on your installation.

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**CRS:** Complete a continuum of Military Service Opportunity counseling (AC only)

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## Capstone/ITP Review and Warm Handover:

The last step in the process prior to separation is to complete a Capstone. This occurs no later than 90 days before you transition from active duty and will verify you have met your required CRS and have completed an ITP.



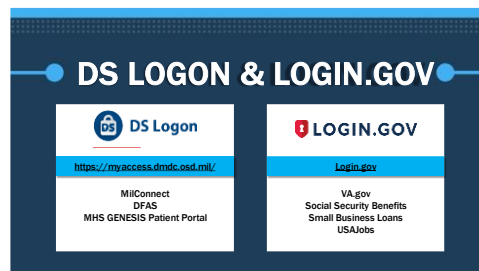
If you have not met your CRS or if you feel you need additional assistance, a warm handover to the appropriate agency is provided.

- Assistance with **employment** – Employment Navigators and American Job Centers.
- Assistance with **housing** – VA Benefits Advisors and Transitioning Service Member Resource Connection.
- Assistance with **peer support/community reintegration** – Military OneSource.

**ACTION:** Sign the DD Form 2648 to acknowledge completion of the required components of TAP.

## DoD & VA Beneficiary Access Post-Transition

While on active duty, you have used a Common Access Card (CAC) to access DoD and VA accounts and websites. Before you turn in your CAC, it is *highly* recommended you create a DS Logon and a Login.gov account. Doing so will allow you to maintain access to DoD and VA websites and access your benefits.



**DS Logon:** Provides a secure means of authentication for websites containing personally identifiable information (PII) and personal health information (PHI). Creating a DS Logon is easier while on active duty when using your CAC. This can be accomplished by accessing the DMDC myAccess site at <https://myaccess.dmdc.osd.mil/>.

Websites requiring DS Logon:

- MilConnect
- DFAS
- MHS Genesis Patient Portal

**Login.gov:** Login.gov uses strong multifactor authentication (MFA) and identity verification to protect you and your benefits. Just as with DS Logon, it is easier to create this login when you have a CAC.

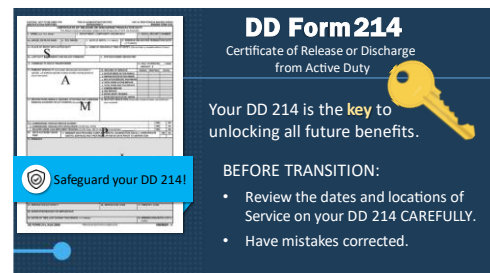
Websites requiring Login.gov:

- VA.gov
- Social Security Benefits
- Small Business Loans
- USAJobs

**Remember,** you will turn in your CAC when you separate or retire from active duty. Without a DS Logon and Login.gov account, you will not be able to access many necessary and useful websites. When you create your DS Logon account, be sure to record your log in name, password, and verification image. When you create your Login.gov account, be sure you record your email address, password, and personal key.

### DD Form 214 (DD 214)

The DD Form 214 is a complete and thorough document that verifies your proof of military service. The *Certificate of Release or Discharge* form is issued through the Department of Defense and is typically provided during the final out-processing appointment or after retirement or separation has occurred.



The DD 214 generally provides the following information:

Date and place of entry into AD	Home address at time of entry
Date and place of release from AD	Home address after separation
Last duty assignment and rank	Military job specialty
Military education	Foreign service credited
Decorations, medals, badges, citations, and campaign awards	Total creditable service
Separation information: <ul style="list-style-type: none"> <li>• Type of separation</li> <li>• Character of service</li> <li>• Authority and reason for separation</li> <li>• Separation and reenlistment eligibility codes</li> </ul>	

Due to the amount of personal information included on your DD214, it is recommended you safeguard this document just as you would other personal documentation such as your birth certificate.

Each service has a different procedure for receiving the DD 214. Check with your TAP counselor if you are unsure of the process.

### **Managing Your (MY) Transition Timeline (MYTT):**

This is not a required component of TAP; however, it is a great resource to help with transition planning. This basic timeline indicates individual topics that should be considered such as applying for VA healthcare and when to engage with the various portions of TAP. This document is comprehensive, interactive, and developed with input from the services, DOL, VA, and SBA, along with other program partners.



**DON'T FORGET** to take a minute to review the information presented in STEP 1 and add your action items to the "To Do" list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Identify the CRS you are required to complete and list them.
- Have your DD2648 and ITP been initiated? If not, add this task to the list.
- List the tracks or courses you are interested in exploring or completing.
- Write down any questions you have about specific topics or tasks.





## STEP 2: Build Your Transition Team

### Effects of Career Change

During your time in the service, you most likely had a team to provide guidance, support, motivation, and have your back. The same is true in your transition. You need a team! Your team during transition will provide you with guidance, support, information and help you grow your network which is key to finding employment.

Ideally, this team will be made up of individuals in the transition space, individuals who have transitioned recently, and those who are fully engaged in civilian life. Each of these groups provides valuable insight, information, and resources to ensure you have a successful transition. Exactly who should be on your team is up to you, but below is a list of possibilities.



### TAP Staff and Counselors

There are many resources available to transitioning service members, both in and out of the service. TAP staff and counselors lead the list with their extensive knowledge in the transition space. These professionals are available to all throughout the transition process.



- **Service Transition or TAP Offices:**
  - **Army** – Transition Assistance Program Centers; [www.armytap.army.mil](http://www.armytap.army.mil)
  - **Navy** – Fleet and Family Support Centers; <https://ffr.cnic.navy.mil/Family-Readiness/Fleet-And-Family-Support-Program/Work-and-Family-Life/Transition-Assistance/>
  - **Air Force** – Military and Family Readiness Centers; <https://www.afpc.af.mil/Airman-and-Family/Transition-Assistance-Program/>
  - **Marine Corps** – Marine Career Resource Center; <https://usmc-mccs.org/services/career/transition-readiness/> / <https://usmc-mccs.org/services/family/>
  - **Coast Guard** – Health, Safety and Work-Life Services Center; <https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Health-Safety-and-Work-Life-CG-11/Office-of-Work-Life-CG-111/Work-Life-Field-Offices/>

- **Space Force** – Military and Family Readiness Centers;  
<https://www.afpc.af.mil/Airman-and-Family/Transition-Assistance-Program/>

### **Installation Resources Beyond the TAP Counselor/Office**

These on-installation resources have professional staff, programs, and services to assist service members and their family members with counseling, career workshops, resume writing, reference libraries, training, and job search assistance.

- Military and Family Life Counselors
- Army Community Service Center (Army Specific)
- Chaplains
- Medical Clinic professionals
- Behavioral Health Teams
- Education Office (for assessment and college credit information)

### **Off-Installation Resources**

- American Job Center (AJC)
- VA Vet Center
- Military OneSource
- Military and Veteran Service Organizations (MSO/VSO)

**American Job Centers (AJC)** provide free help to job seekers for a variety of career and employment-related needs. Nearly 2,400 AJCs, funded by the U.S. Department of Labor’s Employment and Training Administration, are located throughout the United States. Veterans are provided priority of service at many AJCs. To find your nearest AJC, visit:

<https://www.careeronestop.org/LocalHelp/AmericanJobCenters/american-job-centers.aspx>.

**VA Vet Centers** are located in your community to help you and your family build meaningful connections, develop tools for achieving success, and aid in the transition from military service. Vet Centers provide individual, group, marriage, and family counseling; community engagement; and referral services to veterans and service members who served in combat operations, areas of hostility, stateside deployments or endured military service-related trauma. Eligibility varies based on military experience including those with service in the National Guard, Reserves, and Coast Guard. Services are free and do not require enrollment in the VA Healthcare System or a service-connected disability rating. For more information, visit [www.vetcenter.va.gov](http://www.vetcenter.va.gov), or contact the Vet Center Call Center 24/7 at 877-927-8387.

**Military OneSource** is a DoD-funded program that is both a call center (800-342-9647), website (MilitaryOneSource.mil), and mobile app (My Military OneSource) providing comprehensive information, resources, and assistance on every aspect of military life at no cost to service members and their families. Transitioning service members, including Coast Guard, and their immediate family, can access Military OneSource up to 365 days post separation or retirement. Trained consultants and counselors provide support for a wide range of topics as shown below.

Get free and confidential expert help 24/7 at Military OneSource. Call toll-free at 800-342-9647, use the chat option at [www.MilitaryOneSource.mil](http://www.MilitaryOneSource.mil), or download the My Military One Source app. International calling options are available online at [www.militaryonesource.mil](http://www.militaryonesource.mil).

**Military and Veteran Service Organizations (MSO/VSO)** are valuable resources for assistance and guidance. MSOs and VSOs provide advocacy, education, and other support for the unique issues facing veterans. Many have their own job referral and registration services, sponsor job fairs, and provide mentor and networking opportunities. These organizations also offer a wide variety of services, including scholarships for dependents of military personnel, and other support functions. Find more information about MSOs/VSOs at <https://benefits.va.gov/vso/index.asp>.

## Interagency Partners

Multiple government agencies work together to provide content and resources to support service members during and after transition.

### DoD TAP

DoD TAP is comprised of the DoD TAP lead agency and the services. DoD TAP provides guidance and policy to the Services who implement the program as best fits the culture of the service. Two resources of support from DoD TAP are the DoD TAP and EventPLUS websites. DoD TAP is a comprehensive resource with the capabilities to support separation, transition, and retirement-related issues. TAP EventPLUS provides a schedule of all available TAP classes worldwide, houses the participant guides for all TAP courses, and includes the Transition Online Learning (TOL) portal for online self-paced TAP courses.

DoDTAP website: [www.dodtap.mil](http://www.dodtap.mil)

TAP EventPLUS: [www.tapevents.mil](http://www.tapevents.mil)



## **DOL Vets**

The mission of DOL Vets is to prepare America’s veterans, service members, and their spouses for meaningful careers, provide them with employment resources and expertise, protect their employment rights, and promote employment opportunities. DOL provides the Employment Fundamentals for Career Transition, Employment Workshop, and Career and Credential Exploration courses.

From the DOL Vets website, you can:

- Find a job
- Learn about veteran employment services and apprenticeships
- Explore eligibility for veterans preference
- Access employment resources for spouses

For more information, visit the DOL Vets website at <https://www.dol.gov/agencies/vets>.

## **VA Veterans Resources**

VA develops and delivers the VA Benefits and Services course and maintains the VA website, <https://www.va.gov>, which is the entrance portal for all things related to VA.

From the main page of the VA website, you can access:

- Healthcare: <https://www.va.gov/health-care/>
- Disability: <https://www.va.gov/disability/>
- Education: <https://www.va.gov/education/>
- Records: <https://www.va.gov/records/>

## **SBA Office of Veterans Business Development**

The Office of Veterans Business Development’s (OVBD) mission is to support small business programs for all veterans and their families. SBA develops and delivers the Boots to Business course as well as maintains a website to support veterans in small business. OVBD offers a number of programs and services to assist aspiring and existing veteran entrepreneurs.

On the OVBD website, you can:

- Find a business guide
- Learn about funding programs
- Learn about federal contracting
- Enter the SBA learning center

For more information, visit the SBA OVBD website, <https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-veterans-business-development>.

## Additional Support Sources

Additional support is available through the local community as well as from the service member's personal network.

- **Family Members** are an integral part of the transition team. Be aware that the family is also transitioning into a new life, and therefore, may have similar experiences as the service member. A family can be a source of comfort, encouragement, and support during this time.
- **Military Colleagues** can provide support during the transition the process.
- **Veterans and Mentors** are valuable resources for transition. Those who have been through the transition process will have a lot of wisdom to share and can assist by providing guidance.
- **Social Network** includes various groups of friends and relatives. This group has far-reaching employment potential due to unknown employment contacts and opportunities. A social network expands exponentially with all contacts made. To utilize this vast system of contacts requires all individuals to be aware of your transition from the military and subsequent employment search.
- **National Resource Directory (NRD)** is a searchable database of resources vetted for service members, veterans, family members, and caregivers. For more information, visit <https://nrd.gov>.
- **VA Benefits Advisors (BA)** work at military installations around the world. VA Benefits Advisors are available to inform service members, veterans, and family members about VA benefits and services they can use while still in uniform. You can have one-on-one assistance sessions where the advisor can explain benefits, connect you to local support, and help you prep for your transition through VA's portion of TAP.



**DON'T FORGET** to take a minute to review the information presented in STEP 2 and add your action items to the "To Do" list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Explore resources available on your installation.
- Research resources available off installation.
- Consider additional support resources.





## STEP 3: Know your VA Benefits

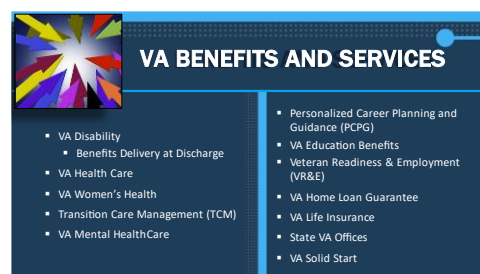
### Effects of Career Change

A major change once you transition is the change in your benefits. Understanding these benefits is crucial to ensure you are utilizing all the benefits you earned as part of your military service. If you are unsure about any of the VA benefits, ask the VA Benefits Advisors on the installation, call the 1-800 number, or send an email. Don't wait for someone to tell you. You need to be your own advocate and ask.



### VA Benefits and Services

As part of TAP, VA conducts a one-day course led by a VA Benefits Advisor called VA Benefits and Services. The course offers interactive exercises, real-life examples, and covers important topics like family support, disability compensation, and education and health care benefits. The VA Benefits and Services course is broken into six different modules that align with the major themes of a service member's transition journey.



The following is an overview of some of the benefits and services detailed during the VA Benefits and Services course. For more specific information, review the VA Benefits and Services Participant Guide found at <https://benefits.va.gov/transition/tap.asp>, or schedule a one-on-one session with a VA Benefits Advisor available at most installations within the TAP office.

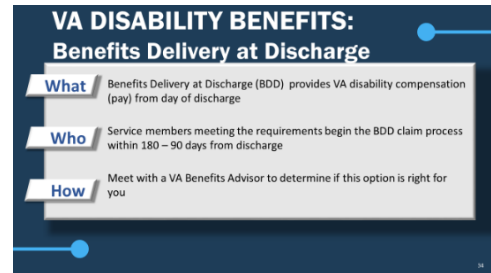
### VA Disability Benefits

VA disability compensation (pay) offers a monthly tax-free payment to veterans who were wounded, ill, or injured while serving in the military and to veterans whose existing condition has worsened due to their service. You must apply for this benefit and be found qualified to receive disability benefits. VA disability benefits are provided for physical conditions (such as a chronic illness or injury) and mental health conditions (such as PTSD) that developed before, during, or after service.

For more information visit <https://www.va.gov/disability/>.

## Benefits Delivery at Discharge (BDD)

Service members who plan to file for disability can do so prior to separation through the VA Benefits Delivery at Discharge (BDD) program. To use this program, completed claims must be filed between 180-to-90 days prior to separation. To meet this timeline, all necessary documents must be collected and appointments completed prior to the 180-90-day submission window. If you are interested in filing for disability using BDD, make an appointment with a VA Benefits Advisor as soon as possible to ensure you have enough time to complete your application.



For more information visit <https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/>.

## VA Health Care

VA's whole health approach is a comprehensive, patient-centered approach to help veterans achieve their greatest wellbeing. Veterans can receive coverage for most care and services, but only some will qualify for added benefits like dental care. Each veteran's medical benefits package is unique. Every medical package will include care and services to help:

- Treat illnesses and injuries
- Prevent future health problems
- Improve your ability to function
- Enhance your quality of life

With VA health care, a veteran is covered for regular checkups with a primary care provider and appointments with specialists such as cardiologists, gynecologists, and mental health providers. Veterans can access health care services like home health and geriatric (elder) care, medical equipment, prosthetics, and prescriptions. VA's primary care provides services such as preventative care and inpatient care as well as a range of specialty care services that can help safeguard your whole health.

For more information visit <https://www.va.gov/health-care/>.

## VA Women's Health

VA Women's Health offers primary care services including gynecologic care, birth control, preconception counseling, menopausal support, and screenings (like cervical and breast cancer screenings). VA also provides reproductive and fertility health services, maternity care, and other specialty services.

To help women veterans understand the medical services provided for women, the VA also offers an online, self-paced course on women's health care services. In the **Women's Health Transition Training (WHTT)** course, participants learn about a wide range of health care services. T

The course is open to all women who either are currently serving or have previously served in the military. Service women who will be transitioning to civilian life or the reserve components within the next calendar year are strongly encouraged to participate. The training is designed to complement, not replace, the VA Benefits and Services course.

For more information about VA women's health care, visit <https://www.va.gov/health-care/health-needs-conditions/womens-health-needs/>.

In addition, all transitioning service women and women veterans can learn more about the Women's Health Transition Training at <https://www.va.gov/womenvet/whtt/>.

### **VA Liaison and Post-9/11 Military2VA Case Management Program**

The VA Liaison and Post-9/11 Military2VA (M2VA) Case Management Program assists service members in proactively connecting them with a VA healthcare representative and/or services as well as community resources to support their transition from active duty to civilian life.

Every VA medical center has a Post-9/11 M2VA Case Management team ready to welcome Post-9/11 veterans and provide education, advocacy, care coordination, and care monitoring to foster their integration into the VA health care system. The Post-9/11 Case Management team objectives are to ensure Post-9/11 veterans are informed about available care, services, and resources and collaborate on developing a holistic care plan that is tailored to each veteran.

For more information, visit <https://www.va.gov/POST911VETERANS/index.asp>

### **VA Mental Health Care**

VA offers specialized treatment of mental health concerns such as post-traumatic stress disorder (PTSD), effects of military sexual trauma (MST), depression, grief, anxiety, substance use disorders, women's reproductive mental health problems (e.g., premenstrual dysphoric disorder and postpartum depression), and other needs.

Available treatment options include outpatient, residential, and inpatient care; pharmacotherapy; individual and group psychotherapy; and couples counseling.

Call or visit your local VA medical center to determine your eligibility for VA mental health care as eligibility is expansive for some programs.

There are some VA mental health services you can access without being enrolled in VA health care. For example, regardless of disability claim or enrollment status, community-based Vet Centers offer free individual and group counseling for veterans and their families if the veteran served in a combat zone, area of hostility, mortuary affairs, drone crew or experienced MST. Vet Centers also provide the following services:

- VA benefits assistance
- Bereavement (grief) counseling
- Employment counseling
- MST related counseling
- Substance abuse assessment and referral

For more information about VA mental health services and resources visit <https://www.mentalhealth.va.gov/>.

VA and community mental health, alcohol, and drug treatment programs around the country may be found at <https://www.maketheconnection.net/resources/>.

This website has information on providers and treatment programs authorized to treat substance abuse involving prescription pain relievers or opioids.

### **VA Dental Care**

VA provides dental care to veterans who meet certain eligibility requirements. Covered services may include cleaning and x-rays, fillings, crowns, bridges, and more.

If a veteran experienced “dental trauma” while in an active-duty status, they may be eligible for lifelong dental care associated with this trauma and receive a service-connected disability rating.

For veterans who do not meet the criteria for either program, but still need dental care, VA offers a reduced cost dental care insurance program. VA offers all eligible veterans and family members the opportunity to purchase dental insurance at reduced cost through the VA Dental Insurance Program.

For more information visit <https://www.va.gov/health-care/about-va-health-benefits/dental-care/>.

### **VA Education and Training Benefits**

Through military service, most Service members earn education benefits with the option to use the benefit or transfer the benefit to a dependent.

- Post-9/11 GI Bill is for individuals who served on active duty after September 10, 2001, and received an honorable discharge.

- Montgomery GI Bill (MGIB) includes two programs: MGIB-AD for active duty and MGIB-SR for selected reserves.

### Post-9/11 GI Bill (Chapter 33)

Post-9/11 GI Bill benefits are available to active duty service members, National Guard, Reservists, veterans, and family members. Under the Post-9/11 GI Bill, there are various types of training and assistance available including institutions of higher learning undergraduate and graduate degrees, flight training, vocational/technical training, and more.

To be eligible, you must:

- have served honorably for at least 90 days on active duty after September 10, 2001, or
- have been honorably discharged from active duty for a service-connected disability and served 30 continuous days after September 10, 2001, or
- Received a Purple Heart on or after September 11, 2002, and honorably discharged after any amount of service.

To receive 100% of the benefit, you must have served a total of 36 months of active duty service, received a Purple Heart, or have been discharged for a service-connected disability after 30 days of continuous service.

For those who served fewer than 36 months, the percentage of benefit ranges from 50% to 90%.

Benefits are also available to members of the Army National Guard and Air National Guard based on qualifying service under Title 32.

Eligibility for Post-9/11 GI Bill will be covered more fully in the VA Benefits and Services brief.

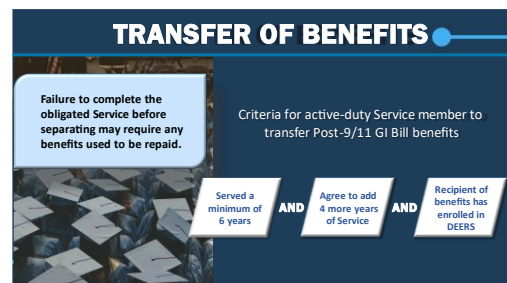
If eligible for the Post-9/11 GI Bill program, a service member may be able to transfer unused educational benefits to a spouse or children, if certain criteria are met.

### Transferring your GI Bill Benefits

Transferability of education benefits is a retention incentive, and therefore, DoD determines the eligibility requirements to transfer GI Bill benefits to eligible dependents.

Criteria for transfer of educational benefits:

- Be on active duty – transfer of benefits **CANNOT** happen after separation or retirement



- Served a minimum of 6 years
- Agree to an additional 4 years of service
- Previously elected to change benefits from the MGIB to the Post 9/11 GI Bill
- Person receiving the benefits is enrolled in DEERS

When transferring benefits to family members, all service members **MUST** acknowledge the following statement:

*"I understand and agree to remain in the Armed Forces for the period required. I understand that failure to complete that service may lead to an overpayment by the Department of Veterans Affairs for any payment made." (Service documentation will remain on file with the service.)*

If educational benefits have been transferred, it is strongly advised the service member log into MilConnect and ensure completion of the required obligated service before separating or retiring. The Obligation End Date is reflected at the top of the page under "Sponsor" and on the "Approval Form."

For more information on the transfer of GI Bill Benefits, visit <https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>.

**Failure to complete ANY of the service obligation will cause your transferred benefits to be revoked and will result in a required repayment of used portions of the Post 9/11 GI Bill.**

### **Montgomery GI Bill Active Duty (MGIB-AD)**

Montgomery GI Bill Active Duty or MGIB-AD program can be used for a variety of trainings such as college degrees and certificate programs, technical or vocational courses, licensing, and certificate tests, and much more. A service member may be eligible for education benefits through this program by having an honorable discharge **and** meeting the requirements of one of the MGIB categories listed on the MGIB-AD website.

The MGIB can be converted to the Post-9/11 GI Bill, but once the choice is made, the choice is permanent and not reversible.

For more information, visit <https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>.

### **Montgomery GI Bill Selected Reserve (MGIB-SR) (Chapter 1606)**

If you're a member of the Reserves, Army National Guard, or Air National Guard, you may be able to get up to 36 months of education and training benefits under the Montgomery GI Bill Selected Reserve (MGIB-SR) program.



You can use these benefits for a variety of trainings, such as college degrees and certificate programs, technical or vocational courses, licensing, and certificate tests, and much more.

Eligibility for this program is determined by the Selected Reserve components. Eligibility for MGIB-SR ends on the day of separation from the Selected Reserve unless you were mobilized.

You will also retain MGIB-SR eligibility if you were discharged from Selected Reserve service due to a disability that was not caused by misconduct. Your eligibility period may be extended if you are ordered to active duty.

The VA Education Benefits link is <https://www.va.gov/education/about-gi-bill-benefits>.

### **Personalized Career Planning and Guidance (PCPG)**

Personalized Career Planning and Guidance (PCPG) offers free educational and career guidance, planning, and resources to veterans and their dependents who are eligible for a VA education benefit. These services may be available to the service member/veteran or family member within six months of separation and up to one-year post-separation.

To learn more about this program, visit <https://www.va.gov/careers-employment/education-and-career-counseling/>.

### **Veteran Readiness and Employment (VR&E)**

VR&E assists veterans with a service-connected disability that limits their ability to work or prevents them from working. The program assists with exploring employment options and addresses training needs through support-and-service tracks to help the veteran find and keep a job as well as live as independently as possible. In some cases, family members may also qualify for certain benefits.

To learn more about this program, visit <https://www.va.gov/careers-employment/vocational-rehabilitation/>.

### **VA Home Loan Guaranty Program**

The VA home loan guaranty is an earned benefit that can assist eligible service members, veterans, and certain surviving spouses to become homeowners. By using VA Home Loan Guaranty Program, eligible personnel can:

- Buy, build, repair, or adapt a home.
- Refinance an existing home loan to reduce the interest rate.

- Improve a home by installing energy-efficient features like solar heating and cooling systems, water heater insulation, storm windows and doors or other approved improvements.

For more information on VA Home Loans, visit <https://www.va.gov/housing-assistance/>.

## **VA Life Insurance**

VA has many different types of life insurance to assist separating service members and their families.

For more information on VA life insurance options, visit <https://www.va.gov/life-insurance/>.

### **Veterans' Group Life Insurance (VGLI)**

During the VA Benefits and Services course, VA will provide information on converting Servicemembers' Group Life Insurance (SGLI) to Veterans Group Life Insurance (VGLI). With VGLI, the veteran can retain life insurance coverage after separation or retirement as long as the premiums continue to be paid. To convert SGLI to VGLI, it is necessary to apply within one year and 120 days of separation from service.

### **Traumatic Injury Protection under Servicemembers' Group Life Insurance (TSGLI)**

TSGLI, also known as Servicemembers Group Life Insurance Traumatic Injury Protection, provides short-term financial support to help eligible service members recover from a severe injury. Service members who were covered by SGLI and experienced a traumatic injury while serving in the uniformed services can apply for TSGLI, even after separation from service. The uniformed services process TSGLI claims and determine eligibility for payment.

### **SGLI Disability Extension (SGLI-DE)**

Service members who are totally disabled at the time of separation (i.e., unable to work due to disabilities or have certain statutory conditions), can apply for the SGLI Disability Extension (SGLI-DE), which provides free coverage for up to two years from the date of separation. To apply, service members must apply for the SGLI-DE; it is not automatic. Those covered under the SGLI-DE are automatically converted to VGLI at the end of their extension period, subject to the payment of premiums.

For more information about the SGLI Disability Extension coverage, visit: [www.va.gov/life-insurance/options-eligibility/sqli/](http://www.va.gov/life-insurance/options-eligibility/sqli/).

For more information on S-DVI, visit Service-Disabled Veterans Life Insurance (S-DVI) | Veterans Affairs (va.gov)

### **Veterans' Affairs Life Insurance (VALife)**

VALife is guaranteed acceptance whole life insurance available to all veterans who are age 80 and under who have a VA disability rating of zero to 100 percent with no time limit to apply. After the age of 81, other requirements apply. Veterans do not have to meet any health requirements to obtain coverage and once coverage is effective, premiums never increase. Veterans must wait two years from the effective date of the coverage for their beneficiary to receive the full value of coverage upon their death.

For more information on VALife, visit <https://www.va.gov/life-insurance/options-eligibility/valife/>

### **Veterans' Mortgage Life Insurance (VMLI)**

VMLI provides mortgage protection insurance in the event of the veteran's death. This insurance can pay off or pay down the mortgage on a home that has been adapted to meet the veteran's needs. To be eligible for this insurance, the service member or veteran must have been issued a Specially Adapted Housing Grant from VA's Loan Guaranty Service.

For more information on VMLI, visit <https://www.va.gov/life-insurance/options-eligibility/vmli/>

## **State VA Offices**

State VA Offices are there to assist in identifying and accessing benefits after separation or retirement. In addition, there are a wide range of county, state, and federal benefits related to education, employment, finance, health care, housing, legal assistance, recreation, taxes, and more. The state VA office is there to provide assistance on the benefits available to the veteran through the state.

Each state manages its own state VA Office and benefit programs and services may vary between states.

For more information on a specific state's VA benefits, visit <https://www.va.gov/statedva.htm>. Click on a state for the locations of state VA Offices.



**STATE VA OFFICES**

- Assist in identifying and accessing benefits after separation or retirement.
- Each state manages its own VA Office; therefore, each state's level of assistance will vary.

<https://www.va.gov/statedva.htm>

## VA Vet Centers

Vet Centers are community-based centers that offer individual, group, marriage and family counseling, community engagement, and referral services in a safe and confidential environment to eligible veterans, active duty service members, Reservists, National Guard personnel and their families. These are small, intimate facilities located off base and comfortably located in your community. Services are free for life, and do not require enrollment in the VA Healthcare System or a service-connected disability rating.

A core goal of Vet Centers is to promote access to care by helping a military service personnel and their families overcome any barriers. For example, Vet Centers maintain non-traditional appointment schedules and after normal business hours to accommodate busy schedules. Some communities even have mobile Vet Centers that travel to places where there is no permanent local Vet Center.

For more information, visit [www.vetcenter.va.gov/](http://www.vetcenter.va.gov/) or call 877-927-8387.

## VA Solid Start

The VA Solid Start program provides early, consistent, and caring contact to newly separated veterans regardless of service branch, character of discharge, or service history at three key stages during the first year of transition to civilian life (around 90-, 180-, and 365-days post-separation). VA Solid Start representatives assist veterans with learning more about VA benefits and services, filing claims, obtaining status updates on benefits applications, and locating additional resources from federal and community partners.



For more information about VA Solid Start, visit <https://benefits.va.gov/transition/solid-start.asp>.

## Petitioning VA for reinstatement of benefits due to Less than Honorable Discharge

As eligibility for VA programs could be affected by the contract, the amount of time served in the military, and the characterization of discharge, it is important to ask if anything is unclear or not understood.

If the character of discharge does not allow for full utilization of VA Benefits, it is important for the Service member to know they may petition the Veterans Benefits Administration of the Department of Veterans Affairs to receive certain benefits under the laws administered by the Secretary of Veterans Affairs. For those who

may anticipate a less than honorable characterization, this is an especially important topic to discuss with a VA Benefits Advisor.

**DON'T FORGET** to take a minute to review the information presented in STEP 3 and add action items to the "To Do" list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider

- If you transferred your GI Bill benefits, make a note to confirm that you will meet your service obligation before you separate or retire.
- If you did not transfer your GI Bill benefits, make a note to research the amount of your VA education benefit.
- Research VA benefits and services that are of interest to you.
- Capture the contact information for the installation VA Benefits Advisor.
- Write down questions to ask during the VA Benefits and Services brief.



# STEP 4: Plan for Health/Mental Care and Insurance

## Effects of Career Change

Understanding and finding mental health resources, quality healthcare, and health insurance can be one of the most challenging tasks during transition. While in the military, you were provided comprehensive healthcare at little or no cost to you or your family. Once you transition, you may be able to use MHS GENESIS, which is familiar, or you may need to find your own doctors and insurance to cover the cost. Regardless of your options, it is important to understand the basics as you begin to research the best healthcare options for you and your family.

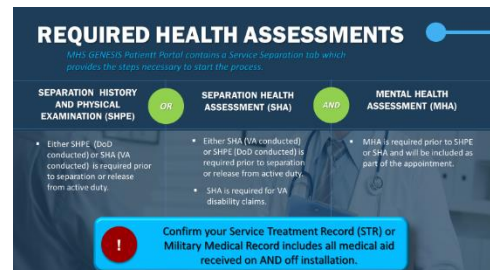


## Separation History and Physical Examination (SHPE) – provided by DoD

AND

## Separation Health Assessment (SHA) – provided by VA

All active duty service members and Reserve and National Guard members (if they served a minimum of 180 days on active duty or 30 days in a contingency operation) must complete a **Separation History and Physical Examination (SHPE)** prior to separation, retirement, or release from active duty. Additionally, Reserve Component service members who deployed within two years may request a SHPE to document duty-related health conditions that may not have been captured during other physical exams.



If applying for VA disability, VA will require a **Separation Health Assessment (SHA)**. To reduce the burden on the service member, the DoD will accept the SHA conducted by the VA provider in lieu of the SHPE.

### The SHPE and SHA facilitates:

- Documentation of the health status of separating service members.
- Transfer of care from the DoD to the VA.
- Support for the evaluation of VA disability claims.

The purpose of the SHPE or SHA examination is to ensure that medical conditions the service member developed during service that require ongoing care or that may

require care in the future are identified and documented in their military medical file or Service Treatment Record (STR). Prior to the DoD physical exam, every service member will need to complete a **Mental Health Assessment (MHA) DD Form 2978** and a **Medical History Form DD Form 2807-1**.

### **Mental Health Assessment (MHA):**

MHA is an online mental health assessment which is required to be completed prior to the SHPE or SHA. The results of this online self-assessment will be addressed during the SHPE or SHA. The assessment can be accessed through the MHS GENESIS Patient Portal.

### **Medical History Form, DD form 2807-1**

The Medical History Form is used during medical examinations for multiple purposes. One of those purposes is separation, retirement, or release from active duty. Failure to fully complete the forms according to the instructions will delay the medical clearance. The form will be provided to you prior to your SHPE or SHA to complete.

Forms are also available at

[https://dcp.psc.gov/ccmis/forms/FORMS\\_medical\\_m.aspx](https://dcp.psc.gov/ccmis/forms/FORMS_medical_m.aspx).

### **Service Treatment Record (STR)**

It is essential that the STR is up to date prior to any medical exam. The STR is a chronological record documenting the medical and dental care and treatment received while in the service. The Military Health System (MHS) maintains all service member STR per DoD policy and U.S. health care laws. When a service member files a claim for benefits, a copy of the STR, along with any other medical documentation will be provided to VA.

Convenient, online access to service member's medical records is available through the MHS GENESIS Patient Portal. The system provides access to notes written in the electronic health record as well as all of the documents stored in the "electronic filing cabinet" including scanned copies of the old paper STR. As service members prepare for the SHPE or SHA, it is strongly encouraged they review the "Problem List" within the STR to make sure that important conditions are listed. It is also necessary to review the "Documents" section to make sure that health care documentation and any material from other health care systems are included in the STR. The Primary Care Manager (PCM) or Military Treatment Facility (MTF) can assist with missing information.



In addition to health record access, MHS GENESIS Patient Portal has a Service Separation page with instructions, forms, and links to VA sites to help prepare for the SHPE or SHA. The site can be reached at <https://my.mhsgenesis.health.mil/>.

After a service member separates or retires from the military, personal medical records are digitized, validated, and archived. After being digitized, the hard copies will be destroyed and no longer available.

Service members are required to complete a SHPE and MHA prior to separation. The requirement can be completed:

- During service member's scheduled DoD-performed SHPE and MHA.
- As part of the Integrated Disability Evaluation System (IDES) process.
- During a VA disability exam (SHA) as part of the BDD process.

## DoD inTransition

DoD's inTransition is a free, confidential program that offers specialized coaching and resources for service members who are transitioning between mental/behavioral health care providers and health care systems or for those who wish to initiate mental health/behavioral care for the first time.



The graphic features the 'inTransition' logo with the tagline 'CONNECTING • COACHING • EMPOWERING'. Below the logo, it states: 'Free, confidential coaching and assistance for Service members who require mental health services.' To the right, three blue callout boxes list program details: 'Available to ALL Service members regardless of length of Service or discharge status', 'No expiration date to enroll', and 'Automatically enrolled if seen by a behavioral health provider within 1 year of separation from active duty\*'. A small asterisk at the bottom right indicates '\*May opt out'.

DoD's inTransition coaches work with the service members to identify available treatment options in their new area, help secure appointments with a mental health provider, and provide information about transition-related resources.

All service members who have had mental/behavioral health contact within one year of separation from active duty are automatically enrolled in inTransition. Service members may opt-out of the program when contacted by inTransition or at any point during the coaching process. For more information, visit [www.health.mil/intransition](http://www.health.mil/intransition).

## Suicide Prevention Resources

**If you, or anyone you know, are experiencing thoughts of suicide, reach out for help immediately.**

The 988 Suicide & Crisis Lifeline can be reached by calling **988**. Within this hotline, the **Veteran and Military Crisis Line** is available by pressing 1. This confidential resource, with 24/7 support, connects veterans, service members (including members of the National Guard and Reserve), and their family members in crisis with qualified, caring responders.



The Veterans and Military Crisis Line, text-messaging service, and online chat, provide free support for all service members and veterans, even if they are not registered with the Department of Veterans Affairs (VA) or enrolled in VA health care. Service members and their family members can:

- Call **988** and Press **1**
- Chat online at <https://www.veteranscrisisline.net/get-help/chat>
- Send a text message to **838255**

The Veterans and Military Crisis Line is staffed by caring, qualified responders from VA. Many are veterans themselves. They understand what service members have been through and the challenges members of the military and their loved ones face.



The following overseas locations have direct crisis line numbers:

- In Europe: Call 00800 1273 8255 or DSN 118
- In Korea: Call 0808 555 118 or DSN 118
- In Afghanistan: Call 00 1 800 273 8255 or DSN 111
- Chat online at <https://www.veteranscrisisline.net/get-help/chat>

In case of an emergency, dial 911 or your local emergency number immediately.

## Sexual Assault Prevention and Response Office (SAPRO)

The Sexual Assault Prevention and Response Office (SAPRO) serves as the single point of authority, accountability, and oversight of the DoD SAPR program. The Department's programmatic approach is prevention-focused with an uncompromising commitment to victim assistance.



SAPRO's policies and programs are intended to strengthen resiliency of victims of sexual assault and instill confidence and trust in the reporting process, whether they choose to file a restricted or unrestricted report. SAPRO works closely with the services to standardize victim response programs and resources across the Department. These efforts promote military readiness by reducing sexual assault through prevention, advocacy, and execution of SAPR Program policy, planning, and oversight across the DoD Community. DoD's approach ensures that service members, their adult dependents over the age of 18, and applicable DoD civilian employees receive the protections to which they are entitled and support through an integrated victim services network of care.

If you have been a victim of sexual assault and need assistance, more information, or additional resources:

- Contact your unit or installation Sexual Assault Response Coordinator (SARC) or SAPR Victim Advocate (SAPR VA).
- Find your local SARC and other sources of help on-base. Just text your Zip code or installation/base name to 55-247 (in the U.S.) or 202-470-5546 (outside the U.S.), or search at [SafehelpLine.org/nearme](http://safehelpline.org/nearme).
- Contact the DoD Safe Helpline: 1-877-995-5247, <http://safehelpline.org/>; or find transition specific information here: [https://safehelpline.org/tsm\\_overview](https://safehelpline.org/tsm_overview)
- Visit <https://www.va.gov/health-care/health-needs-conditions/military-sexual-trauma/> for VA's MST-related services which are offered regardless of disability rating

## State and Local Health Care and Mental Health Services

In addition to mental health services provided by the military service, each state's Department of Health promotes public health through policy initiatives, research, and service programs. Often, a state's public health administration is combined with the provision of Social Services. "Health" generally encompasses behavioral and environmental health as well as physical well-being, illness, and communicable diseases.

Social service websites may include information and programs dealing with healthcare, mental health, suicide prevention, sexual assault, welfare, poverty, juvenile delinquency, sex offenders, aging, public assistance, and rehabilitation. There may also be listings of private social service agencies.

To locate what is available in any state, visit [www.statelocalgov.net](http://www.statelocalgov.net).

## TRICARE

When separating or retiring, a service member and their family may no longer be eligible for TRICARE as it covers active-duty service members and their families. It will be necessary for transitioning service members to find health care either through an employer or on their own. TRICARE is one option, which may still be available depending upon the type of discharge or if the service member retired from military service. TRICARE provides many different types of insurance plans which vary in their coverage of mental health, substance abuse, dental, and medical services.

TRICARE program options can be found at [www.tricare.mil](http://www.tricare.mil).



**Changes to a health care plan can only be made during the annual Open Enrollment season. This occurs from the Monday of the second full week in November to the Monday of the second full week in December of each calendar year. Outside of Open Enrollment, starting or changing plans can only occur after a Qualifying Life Event (QLE) such as birth, marriage, etc. Separating or retiring from the military qualifies as a QLE. Changes must occur within 90 days after a QLE. For more information, use the links below:**

**Separating:** <https://www.tricare.mil/LifeEvents/Separating>

**Retiring:** <https://www.tricare.mil/LifeEvents/Retiring>

**Deactivating:** <https://www.tricare.mil/LifeEvents/Deactivating>

## TRICARE Mental Health Care

Active-duty family members may seek mental health care if needed during transition. If eligible, treatment may be sought for outpatient mental health and substance use disorder treatment without first obtaining a referral and

preauthorization. Referral and preauthorization are not required if the family member seeks care within the network from a mental health provider. If mental health treatment will need to continue after transition, it is necessary to make provisions to continue care as TRICARE medical insurance may no longer be an option.

### **TRICARE Health Plans**

If eligible for and seeking TRICARE coverage after transition, the service member or family member can visit [www.tricare.mil](http://www.tricare.mil) to go over the available benefits and health plans. In addition, the TRICARE website has a Plan Finder to learn about health plans based on the service member's status. The Plan Finder allows for specific information to be entered, answers questions, and explains possible options.

Service members who are retiring may be eligible for the health plans listed below. For more information on any of the health plans, visit <https://www.tricare.mil/Plans/Eligibility/RSMandFamilies>.

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*If retiring from military service, it is important you make an appointment to speak with a TRICARE representative to fully understand TRICARE eligibility, options, availability, and cost.*

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### **TRICARE Prime and Select (for Retirees until age 65)**

TRICARE Prime or Select coverage requires a beneficiary to enroll and pay applicable enrollment fees or premiums, cost-shares or copays, and annual deductible.

This option is available to retirees who have retired from the military but have not yet reached 65 years of age.

If living overseas, TRICARE Select for Retirees is the only option available.

**Members who fail to enroll in TRICARE Prime or TRICARE Select will lose all TRICARE coverage and default to direct care, space available only coverage, provided in a military hospital or clinic.**

### **TRICARE for Life (TFL) and Medicare (after age 65)**

Retirees 65 and above are no longer eligible for TRICARE for Retirees. After age 65, Medicare becomes their primary healthcare insurance. Retirees must enroll in Medicare Part A & B to be eligible for TFL as supplemental coverage beyond Medicare. Medicare and TFL together provide comprehensive health care coverage, to include prescription coverage through TFL under the TRICARE Pharmacy Program.

When Medicare Part A and B coverage begins, the change from Tricare for Retirees to TFL occurs automatically, with no enrollment required.

### **TRICARE Retired Reserve**

TRICARE Retired Reserve may be the right healthcare plan for retired reservists who qualify (i.e., those not eligible for or enrolled in a Federal Employees Health Benefit plan and are under age 60). The plan provides comprehensive health care coverage under TRICARE Select.

### **US Family Health Plan (USFHP)**

USFHP is an additional TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States. A retiree must enroll, pay the annual enrollment fee and co-payments, and use doctors in the network. This is only available in certain locations.

### **TRICARE Young Adult (TYA)**

TRICARE Young Adult is an option for unmarried, adult children of active duty and retired service members who have "aged out" of regular TRICARE coverage. The plan provides comprehensive medical and pharmacy benefits. Enrollment requires payment of monthly premiums and network co-payments. TYA is available with TRICARE Prime or TRICARE Select plans.

## **Federal Insurance**

Certain types of federal insurance are available to veterans. These programs are also offered to other federal government employees and retirees.

### **Dental and Vision Coverage for Retirees**

Upon retirement, DoD no longer offers dental insurance under TRICARE. However, retired uniformed service members, their eligible family members, and survivors are eligible to obtain both dental and vision insurance through the Federal Employees Dental and Vision Insurance Program (FEDVIP). FEDVIP offers a choice of 12 dental and 5 vision insurance carriers. Retirees may choose a dental or vision plan that best meets their families' needs. If eligible, the enrollment requests can

be made 31 days prior to, or within 60 days following the retirement date to prevent a gap in dental coverage.

Changes in FEDVIP plans can only occur during Federal Benefits Open Season which coincides with TRICARE open season from mid-November to the second full week in December or if you experience a Qualifying Life Event (QLE). Please note that QLEs for FEDVIP differ slightly from QLEs for TRICARE.

Further information about FEDVIP plan options, eligibility, and QLEs can be found:

- Online at [www.benefeds.com](http://www.benefeds.com)
- By calling 1-877-888-FEDS (1-877-888-3337).

### **Federal Long Term Care Insurance Program (FLTCIP)**

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management (OPM), insured by John Hancock Life & Health Insurance Company under a group long-term care insurance policy, and administered by Long Term Care Partners, LLC.

FLTCIP is available to eligible federal employees to include active and retired uniformed service members and certain qualified relatives. This includes:

- Active members of the uniformed services on active duty or full-time National Guard duty for more than 30 days.
- Active members of the Selected Reserve (i.e., members of the IRR are not eligible).
- Retired members of the uniformed services entitled to retired or retainer pay; this includes gray area reservists, even if not yet receiving retired pay.

Eligible individuals must have their medical history reviewed as part of the application process. Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage.

For more information, go to [www.LTCFEDS.com](http://www.LTCFEDS.com).

### **Transitional/Temporary Health Care Coverage**

Transitional health care coverage is available if you separate from the military and meet the eligibility requirements. Two such programs are listed below.





## **Continued Health Care Benefits Program (CHCBP)**

The Continued Health Care Benefits Program or CHCBP is available for those who are not eligible for VA health care benefits or TRICARE options and do not yet qualify for an employer-based program or who need coverage for a family after separating or are losing TAMP coverage.

CHCBP:

- Provides temporary health coverage for 18-36 months for former service members and family members.
- Reserve Component members, adult children, and un-remarried former spouses are also eligible for CHCBP.
- Acts as a bridge between military health benefits and a new civilian health plan to maintain health care coverage in a time of transition.
- Provides similar coverage as TRICARE Select (including prescriptions, coverage for pre-existing conditions, and pregnancy).
- CHCBP is a temporary solution for health care coverage, during which it is necessary to actively consider options for when CHCBP ends.

To obtain CHCBP, an applicant must submit a request to enroll within 60 days after loss of eligibility for military health care, (i.e., TRICARE Prime/Select or TAMP) and pay quarterly premiums. In addition to premiums, there are additional copays and cost-shares for some covered services.

CHCBP is managed by Humana Military, which provides services for enrollment, authorization, claims processing, and customer service. For more information about CHCBP or to see if you qualify, visit

<https://www.humanamilitary.com/beneficiary/benefit-guidance/special-programs/chcbp/>.

## **Transitional Assistance Management Program (TAMP)**

If separating from active duty or deactivating/demobilizing, a service member may be eligible for TAMP. TAMP provides 180 days of premium-free TRICARE transitional health care benefits after regular TRICARE benefits end.

To be eligible for TAMP, a service member must be:

- Involuntarily separated from active duty.
- A Reserve Component member separated from active duty after serving more than 30 days on orders for a pre-planned mission or in support of a contingency operation.

- Separated from active duty after being involuntarily retained on active duty in support of a contingency operation.
- Separated from active duty following a voluntary agreement to remain on active duty for a period of less than one year in support of a contingency operation.
- A member who receives a sole survivorship discharge.
- Separated from active duty and agree to become a member (affiliate) of the Selected Reserve of the Ready Reserve of a Reserve Component the day immediately following last day of active duty. If there is a gap in affiliation, the member will not qualify for TAMP.

TAMP eligibility is determined by the services and documented in DEERS. To qualify, a service member must meet one of the eligibility requirements listed above, ensure enrollment of self and family in Defense Enrollment Eligibility Reporting System (DEERS), and have the eligibility status reflected in DEERS. Members should review status in MilConnect.

Once DEERS is updated to authorize the 180-day TAMP coverage, the service member and eligible family members may be automatically enrolled in TRICARE Select and may choose to enroll or re-enroll in TRICARE Prime (if eligible) within 90 days of the start of their eligibility for TAMP. Coverage is effective the day TAMP eligibility begins.

During TAMP, service members and family members are eligible to use one of the following health plan options in addition to military hospitals and clinics:

- TRICARE Prime
- TRICARE Select
- US Family Health Plan (if you live in a designated location, enrollment required)
- TRICARE Overseas Prime
- TRICARE Overseas Select



**For those who qualify, TAMP offers 180 days of premium-free health care to the service member and eligible family members after separation from active duty. If eligible, TAMP starts the day after separation from active duty. TAMP eligibility is not automatic as individuals must meet one of the six qualifying criteria.**

For additional information on TAMP coverage, contact your regional contractor or visit <https://www.tricare.mil/TAMP>. For questions on TAMP eligibility, contact the service member's personnel office.

## Dental Coverage During TAMP

During TAMP, the service member is covered under the Active Duty Dental Program and may be seen in military dental treatment facilities on a space-available basis.

Family members are still eligible for the TRICARE Dental plan during TAMP and muSt continue to pay premiums.

## Health Insurance Marketplace

Veterans and their family members who are not enrolled in VA benefits or other veteran’s health coverage can get coverage through the Health Insurance Marketplace. View health care coverage options for military veterans at [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans).



A service member separating or retiring from the service qualifies for a Special Enrollment Period (SEP) which allows enrollment in a Marketplace plan outside of the annual Open Enrollment Period. The transition from the service qualifies as SEP due to a “loss of qualifying health coverage” as the coverage provided in the service is no longer available. Documentation (DD 214 and other options) is required to utilize SEP.

To apply or learn more, visit:

- Online at: [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans)
- Call the eMarketplace Call Center at 1-800-318-2596
- TTY users should call 1-855-889-4325
- Find someone nearby to help you apply at <https://localhelp.healthcare.gov/#>

**DON'T FORGET** to take a minute to review the information presented in STEP 4 and add your action items to the “To Do” list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Start the SHPE/SHA process.
- Determine eligibility/options for transitional health insurance.
- Research alternate health insurance options.
- Note the available mental health resources.

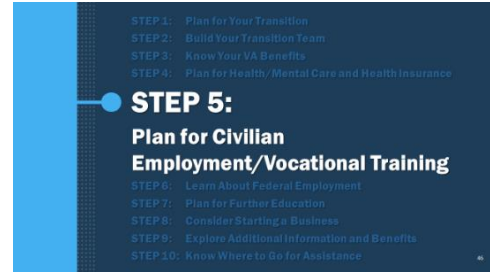


# STEP 5: Plan for Civilian Employment/ Vocational Training

## Effects of Career Change

Transitioning from the service is the ultimate career change. For many, finding employment or a new career path is the first and most important area of concern. DOL takes the lead for this topic by providing information on employment, vocational training, certifications, licensure, and various other avenues to use when seeking

employment or a career. For more information, use the links provided and download the Participant Guides for the DOL modules at <https://www.dol.gov/agencies/vets/programs/tap>.



## DOL Veterans Employment and Training Service (VETS) Courses

DOL TAP courses help service members translate military skills and experience into civilian terms, build a resume, search for jobs, and provide essential interview tips and resources which link to job search websites and databases. You can access the TAP Training Resources from the DOL website at <https://www.dol.gov/agencies/vets/programs/tap>.

DOL provides access to the tools and best practices that help in the transition from military service to a civilian career. This includes evaluating career options; preparing for success in the employment process; and applying, interviewing, and evaluating a job offer. The Veteran and Military Transition Center, located at [www.careeronestop.org/veterans](http://www.careeronestop.org/veterans) is a one-stop website for employment, training, and financial help after military service.



DOL TAP courses include:

- DOL One-Day, Employment Fundamentals for Career Transition (EFCT)
- DOL One-Day, Wounded Warrior and Caregiver Employment Workshop (WWCEW) (for wounded, ill, or injured transition service members)

The DOL One-Day EFCT or the WWCEW is mandatory with a few qualifying exemptions. This workshop provides a greater understanding of the fundamentals to consider for your transition to a civilian career.

- DOL Employment Track: Employment Workshop (DOLEW)—2-days

The DOLEW provides greater detail on transitioning to a civilian career to include identifying career goals and skills, developing and building a personal brand, exploring federal hiring, preparing for interviews, receiving a job offer, and negotiating that offer.

- DOL Vocational Track: Career and Credential Exploration (C2E) Workshop—2-days

The C2E workshop is for those who want to explore their interests, values, and aptitudes to make an informed career decision. C2E is ideal for those seeking to identify credentials and qualifications needed for occupations of interest and understand the opportunities and benefits of apprenticeships.

### **Transition Employment Assistance for Military Spouses and Caregivers (TEAMS)**

DOL also provides virtual instructor-led workshops for former and current military spouses, known as

#### **Transition Employment Assistance for Military Spouses and Caregivers (TEAMS).**

These workshops are focused on empowering military spouses to tackle their special employment needs such as unemployment and

underemployment, frequent moves, lack of experience, and licensure and credential portability. These workshops include:

- **Your Next Move (2 hours):** Provides the opportunity to use DOL online resources to define and explore career opportunities. Labor market information research is used as a basis for selecting a career path or developing a job search plan.



- **Marketing Me (2 hours):** Focuses on using marketing techniques for a job search, exploring networking opportunities, and using multiple resources to develop an action plan for the job hunt.
- **Career Credentials (2 hours):** Defines professional credentials and their importance, illustrates pathways for credentialing, and identifies license and credential portability resources.
- **Resume Essentials (4.5 hours):** Designed to assist in creating an effective resume. Trained facilitators provide guidance and teach how to evaluate resumes and understand job application techniques.
- **Entrepreneurship (2 hours):** Focuses on military spouse entrepreneurship by providing an overview of programs and resources available through the Small Business Administration.
- **Federal Hiring (2 hours):** Introduces the federal hiring process, reviewing federal employment opportunities, the availability of special hiring authorities for military spouses, and differences between federal and private sector resumes. Additionally, participants set up accounts on USAJOBS and review features to assist in identifying and applying for federal jobs.
- **Flexible Job Options (2 hours):** Explains how to explore, research and secure legitimate, career building flexible job options.
- **Interview Skills (2 hours):** Provides tips and coaching for job interviews and handling those hard-to-answer questions.
- **Salary Negotiations (2 hours):** Explains the basics of salary, job offers, compensation, and negotiation skills. Included are exercises and resources to help participants understand and explain their worth to employers.
- **LinkedIn Profiles (2 hours):** Assistance with building a LinkedIn profile. Participants learn how to create a profile that markets their professional brand, use keywords to attract recruiters, and how to utilize LinkedIn for skill endorsements and recommendations from their networks. This workshop is a prerequisite for the LinkedIn Job Search Workshop.
- **LinkedIn Job Search (2 hours):** Offers insider knowledge to utilize LinkedIn's job search features. Participants learn how to set job alerts, connect with new people, and grow their networks by joining groups and following organizations. This workshop shares the recruiter's view on LinkedIn, providing invaluable insight into LinkedIn job searches.

The courses are provided virtually by trained facilitators at a variety of times to increase accessibility. Some local transition offices provide TEAMS in their local classrooms. Participants can take these workshops in any order (except for the LinkedIn modules) and as many times as they would like. For more information on

the workshops, to access participant guides, or to register for a workshop, visit <https://www.dol.gov/agencies/vets/programs/tap/teams-workshops>. Contact your local transition office for classroom options.

## DOL Resources

DOL provides a multitude of resources for use during and after transition. Services provided by these resources include online websites, local job centers, and local or state level job banks.

### Career One Stop

DOL sponsors the Career One Stop website as part of its partnership with the American Job Center (AJC) network. Utilize the Career One Stop website, as it is a beneficial resource for finding career information. Its resources and information can help identify potential careers using current military occupation, explore training opportunities for certifications and licenses, examine typical job-related duties, and search employers and jobs, in addition to providing tools to research labor market information and explore civilian careers.

Visit Career One Stop at [www.CareerOneStop.org](http://www.CareerOneStop.org).



### American Job Centers - Priority of Service

While on active duty and after separation, retirement, or release, employment assistance is available through the DOL American Job Center (AJC) in most local communities. It provides a full array of employment- and training-related resources and services.

AJCs are connected to employment, education, and training services provided through local, state, and federal programs. Each of these centers serves as a one-stop resource that links service members to the national network.

Veterans receive Priority of Service (POS) in all DOL-funded employment and training programs and services provided through the AJC. This means a veteran seeking employment assistance at an AJC or other employment service within DOL will go to the head of the line. If the resources are limited, the veteran will receive access ahead of other applicants. The Workforce Innovation and Opportunity Act of 2014 requires all states to develop policies for the delivery of POS in their state workforce plan. To receive POS, a veteran must identify as a veteran when seeking assistance.



While AJC networks partner with DOL, each state manages their AJCs. Therefore, the name of the local AJC may be differ slightly. To locate your nearest AJC, visit [www.careeronestop.org](http://www.careeronestop.org).

### **State Job Banks**

As part of the state workforce agency or AJC, each state has its own job banks. These job banks have postings for jobs within a specific city and/or state. Veterans can search for job openings, post resumes for employers to find, and request to be notified when positions that meet their criteria are posted. Since employers can post jobs at no charge to their state's job bank, job banks are a good local research tool. The state job banks serve as a place where individuals seeking employment and businesses seeking employees can connect based on each other's needs. These job banks are free resources for both employers and job seekers.

To explore state job banks, go to <https://www.careeronestop.org/JobSearch/FindJobs/state-job-banks.aspx> and select the state to search by job type or location.

### **Unemployment Compensation**

Service members who are retiring, separating, or being released from active duty, may qualify for Unemployment Compensation (UCX). The UCX program provides unemployment compensation benefits to eligible individuals transitioning from military service to the civilian labor market. The program is administered by the states as agents of the federal government. If on active duty with a branch of the U.S. military, a veteran may be entitled to benefits based on that service, but must meet the state eligibility requirements, to include having been separated under honorable conditions. The law of the state (under which the claim is filed) determines benefit amounts, number of weeks benefits can be paid, and other eligibility conditions. Access the Unemployment Benefits Finder for the state where the claim will be filed at [www.careeronestop.org/veterans/toolkit/find-unemployment-benefits.aspx](http://www.careeronestop.org/veterans/toolkit/find-unemployment-benefits.aspx).

### **O\*NET Online and My Next Move for Veterans**

Another useful resource developed under the sponsorship of the DOL Employment and Training Administration (ETA) is O\*NET. It is the nation's primary source of civilian occupational information.

The O\*Net database contains hundreds of standardized and occupation-specific descriptors on almost 1,000 occupations covering the entire U.S. economy. The database is continually updated with input from a broad range of employers and workers in each occupation.

O\*Net is used by millions of individuals every year, including those using O\*Net Online, My Next Move, and other publicly and privately developed applications.

The O\*NET database contains:

- Information on hundreds of different occupations
- Job descriptions and functions
- Lists of tools used in specific jobs
- Knowledge, skills, abilities, training, and education required for the positions

For more information, go to <https://www.onetonline.org/>.

My Next Move for Veterans ([www.mynextmove.org/vets/](http://www.mynextmove.org/vets/)) is a site within O\*NET specifically geared toward aligning military occupation codes with the civilian equivalents. This resource can be a useful tool to assist in researching potential occupations similar to current military specialty, suggest possible skills attained while in the military, and identify industry standard keywords to use when writing a resume along with identifying occupations that have a bright outlook and are expected to grow rapidly in the next few years. My Next Move also allows the user to browse careers by keywords, branch of service, and the Military Occupational Code (MOC).

## Credentialing Information

Credentialing is the “umbrella term” for licenses and certifications. Some federal, state, or local laws may require specific credentials to legally perform some jobs. Some employers may choose to hire only employees who have certain credentials or offer a higher salary to those currently holding the credential. In addition, having credentials may improve prospects for promotion with a civilian employer. Having a credential demonstrates to prospective civilian employers that technical skills are on par with their civilian employees.



### Licenses

Governmental agencies (federal, state, or local) grant licenses to individuals to practice a specific occupation, such as a medical license for doctors or a state teach license for schoolteachers. State or federal laws or regulations define the standards that individuals must meet to become licensed.

### Certifications

Unlike a license, a certification is issued by non-governmental agencies, associations, and private-sector companies. These organizations or companies may

grant certifications to individuals who meet predetermined qualifications. Qualifications are generally set by professional associations (e.g., the National Commission for the Certification of Crane Operators), or by industry and product-related organizations (e.g., Certified Information Systems Security Professional (CISSP)). Certification is typically optional; however, some employers may require them.

A certification may be required by the employer, city, or state to work professionally in a field. Research the desired certification to ensure the correct version for location and occupation.

Even with all the military training, experience, and/or military licenses earned by service members, many civilian jobs require the transition of military credentials to civilian ones. Check with the credentialing authorities as some may grant credit for military training or experience.

Obtaining a civilian license or certification will provide a clear advantage in applying for jobs especially when the experience and knowledge gained in the military is considered.

To explore credentialing requirements for various career opportunities, visit American Job Centers at [www.careeronestop.org/FindTraining/](http://www.careeronestop.org/FindTraining/).

In addition, DOL VETS can assist in understanding, finding, and obtaining credentials for military spouses at <https://www.dol.gov/agencies/vets/veterans/military-spouses/license-recognition>.

### **Credentialing Opportunities On-Line (COOL)**

Another online resource which can assist with industry certifications and licensure is the services' COOL websites. The COOL websites consolidate information from numerous sources at the federal, state, and local levels on certifications, licenses, apprenticeships, and growth opportunities that correspond with each military occupation, several collateral duties, and leadership/management roles. Armed with that information, COOL provides the means for a service member to learn about and obtain civilian licenses and certifications that are closely aligned with current or former military occupations, academic degrees, or civilian jobs for Reservists.

The COOL website can help you with the following:

- Locate background information about civilian certifications and licensure
- Identify certifications and licenses relevant to military MOS, AFSC, or Rating
- Learn how to fill gaps between military training and experience and civilian credentialing requirements associated with MOS, AFSC, or Rating
- Learn about resources available to help gain civilian job credentials

If a certification or license is required for employment or a certification or license can increase chances of being hired, explore how military training and/or experience prepared you for the certification or state/federal license. Industry-recognized certifications and licenses can be key to success in transition to civilian employment.

Each branch of the military has a COOL website geared toward their service members. (Space Force uses the Air Force COOL website.)

- Dept. of Defense Credentialing Opportunities On-Line (DoD COOL)
  - <https://www.cool.osd.mil>
- U.S. Army Credentialing Opportunities On-Line (Army COOL)
  - <https://www.cool.osd.mil/army/index.htm>
- U.S. Marine Corps Credentialing On-Line (Marine Corps COOL)
  - <https://www.cool.osd.mil/usmc/>
- U.S. Navy Credentialing On-Line (Navy COOL)
  - <https://www.cool.osd.mil/usn/>
- U.S. Air Force Credentialing On-Line (AF COOL)
  - <https://afvec.us.af.mil/afvec/Public/COOL/>
- U.S. Coast Guard Credentialing Opportunities On-Line (Coast Guard COOL)
  - <https://www.cool.osd.mil/uscg/>

### **MilGears**

MilGears is a one-stop-shop for career and credentialing pathways and is powered by COOL. While COOL provides the information, MilGears provides the path. This online suite of tools can help identify career pathways based on unique career data or by using the quick search tools.

MilGears Engage My Career guides the user to enter manually or upload documents related to military training, duty assignments, on- and off-duty education, credentialing, and in-service and post-service goals. The results provide a personalized assessment of the civilian credentials and career opportunities that may be immediately achievable or achieved quickly. The results also provide details on how to fill any gaps and next steps to accomplish credentialing or career goals. Similar to O\*NET, MilGears also shows “best-fit” post-service occupations and provides resources to explore them.

For more information, go to <https://milgears.osd.mil/>.

## Gaining Experience

Having experience in your chosen career area is very important. There are multiple ways to gain experience including apprenticeships, job training through USMAPS, DoD SkillBridge, and volunteering.



### Apprenticeship

Apprenticeship is an industry-driven career pathway where employers can develop and prepare future employees by providing paid work experience, classroom instruction, and a nationally-recognized portable credential. Combining paid work experience, training, and a portable credential is a powerful and proven recipe for employment success.

Apprenticeships are available in hundreds of occupations such as IT, cybersecurity, healthcare, energy, transportation, hospitality, financial services, and many others. Gaining experience in these high-growing and emergent industries can lead to meaningful employment.

Apprenticeships are “earn-while-you-learn” opportunities where the apprentices earn a paycheck from day one as they develop new skills working with an employer.

All high-quality apprenticeship programs include virtual or in-person classroom instruction, and many apprentices earn academic credit toward a college degree for the skills they learn while avoiding college debt. Some apprenticeship programs are approved for GI Bill benefits which allows the participant to receive a tax-free, monthly housing stipend and a stipend for books and supplies in addition to their wages.

For more information on or to locate an apprenticeship, visit [www.apprenticeship.gov](http://www.apprenticeship.gov).

For information on using your GI Bill for an apprenticeship, visit <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/on-the-job-training-apprenticeships/>.

### United Services Military Apprenticeship Program (USMAP)

The United Services Military Apprenticeship Program (USMAP) is an apprenticeship program registered with the Bureau of Apprenticeship and Training, Department of Labor. The program enables Active, Reserve, and Guard members to earn national certifications as Journey Workers in specific occupational fields. The program’s major purpose is to document training and skills learned while performing military

jobs. Completion of the program can qualify the service member for employment in a recognized civilian trade.

The United Services Military Apprenticeship Program (USMAP) is provided at no cost and requires no additional time or obligation. This formal military on-the-job training program provides an opportunity to demonstrate and improve job skills. Completion of the registered apprenticeship results in a DOL credential that is recognized by industry and labor employers.

USMAP helps streamline and formalize different types of training in the military and civilian workforce, and also helps to bridge the gap between the two.

For more information about apprenticeships, please visit <https://usmap.osd.mil>.

### **Volunteering**

Volunteering can be valuable for transition into civilian life. Volunteering has proven to assist with finding employment prospects, learning new skills, and becoming engaged in local communities. Research shows that volunteering increases a person's likelihood of finding a job by 27% nationwide, and volunteers in rural communities have a 55% higher chance of finding a job.

Volunteering also helps with building a resume, by providing experience and job networking which can lead to employment opportunities. Choose a volunteer opportunity based on skills, experience, and employment objectives. Volunteering can provide the experience or network connections when seeking employment opportunities in a new field.

Find volunteer opportunities in the local community through the state's Service Commission or through local organizations. To locate volunteer opportunities in the local area, visit [www.VolunteerMatch.org](http://www.VolunteerMatch.org).

### **AmeriCorps**

One opportunity for volunteering is with AmeriCorps, which is a national service program that enables people of all ages to help solve tough community challenges while building skills for future careers and connecting with their community. AmeriCorps provides an opportunity to gain hands-on experience, learn new skills, and build connections that can improve a resume, job, or school applications. AmeriCorps is a way to continue serving and make a real difference in peoples' lives.

AmeriCorps members provide peer-to-peer support to other veterans and military families; fight wildfires on public lands and other ecological conservation; help communities struck by disasters; teach, tutor, and mentor disadvantaged youth; build and weatherize houses; serve in the healthcare field with doctors, nurses, counselors, and social workers; and meet many other urgent community needs.

Volunteering with AmeriCorps members can be a full-time job. Full-time volunteers receive a modest living allowance, health care benefits, and childcare assistance, while all volunteers receive a flexible education award that compliments GI Bill benefits. After completing a contract with AmeriCorps, volunteers are eligible for hiring by employers that prioritize hiring AmeriCorps alumni including the federal government.

For more information, visit <https://www.americorps.gov/members-volunteers> to find an AmeriCorps position in your community and see profiles of veterans who served in AmeriCorps.

### **Peace Corps**

In more than 60 countries, Peace Corps Volunteers are putting their purpose, passion, and skills to work in partnership with welcoming host countries. Volunteers live and work side by side with community members on locally prioritized projects, building relationships, exchanging cultures and knowledge, and helping transform lives for generations. Peace Corps volunteers receive transportation, housing, and a living stipend, as well as paid leave, student loan benefits, and medical/dental care. Upon completion of two years of service, the Peace Corps provides each volunteer with more than \$10,000 to help with the transition to life back home.

The Peace Corps provides rigorous technical training and in-depth intercultural and language instruction as well as opportunities to develop other skills. Returned Peace Corps Volunteers (RPCVs) are in high demand by corporate, nonprofit, and government employers seeking candidates with the competencies required in today's global economy. And, as you take your next career steps after service, you will have access to an active and diverse Peace Corps alumni network and community of over 240,000 persons with whom you can connect. RPCVs have gone on to successful careers in all kinds of fields from international development to business to the arts. Graduate schools also recognize the valuable experience of RPCVs and many states, universities, and colleges offer RPCVs reduced tuition, assistantships, and stipends.

Learn more and apply at: <https://www.peacecorps.gov/>



## DoD SkillBridge

The DoD SkillBridge is a job skills training program that offers opportunities in civilian apprenticeships, internships, and job training. Program guidelines require the service member to be within 180 days of separation and have gained approval from the first field-grade level Commander. In addition, each service has individual guidelines and requirements for participation. Local transition or education offices have more information about the SkillBridge program.

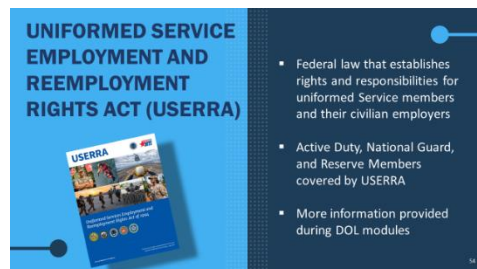
Currently, more than 3,000 programs are offered via SkillBridge, with more being added each year.

For more information, visit <https://skillbridge.osd.mil>.



## Uniformed Services Employment and Reemployment Rights Act (USERRA)

The Uniformed Services Employment and Reemployment Rights Act (USERRA) is a federal law. It was passed in 1994 and protects military service members and veterans from employment discrimination on the basis of their service. It allows them to regain their civilian jobs following a period of uniformed service. If you choose to become a member of the Reserve Components (National Guard or Reserve member) after transitioning from active-duty service, you will likely be introduced to the USERRA protections related to service in the Reserve components.



USERRA provides the following:

- Protects civilian job rights and benefits for eligible veterans and members of the Active and Reserve components of the U.S. armed forces.
- Provides protection for veterans injured during a period of service upon returning to a position, requiring employers to make reasonable efforts to accommodate the disability.
- Provides eligible service members recovering from injuries received during service or training up to two years from the date of completion of service to return to their jobs or apply for reemployment.
- Protects job rights of veterans and members of the Reserve components but this protection does not extend to spouses or family members.
- Applies to ALL employers, regardless of size.

For more information and to determine whether your USERRA rights have been violated, access the USERRA Advisor at <https://webapps.dol.gov/elaws/vets/userra/>.

All the details on your rights, including How to File a complaint are on the VETS website at [www.dol.gov/agencies/VETS/programs/USERRA](http://www.dol.gov/agencies/VETS/programs/USERRA).

An interactive online USERRA Advisor can be viewed at <https://webapps.dol.gov/elaws/vets/userra/>.

**DON'T FORGET** to take a minute to review the information presented in STEP 5 and add your action items to the "To Do" list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider

- Consider taking one of the two-day DOL tracks.
- Research credentials for a chosen career field.
- Determine if SkillBridge is an option you want to pursue.



## STEP 6: Learn about Federal Employment

### Effects of Career Change

Many who transition from the military may find employment in federal, state, or local government. This may occur for various reasons such as familiarity with the job, area, or position; wanting to remain within the military space without being in the military; or to support those serving in the military. Finding employment in the federal government can be a time-consuming process with multiple steps. Service members are encouraged to take advantage of the available resources provided in this section if seeking employment within the federal government.



### Federal Employment Opportunities

USAJOBS is the official job site of the U.S. Federal Government. While agencies can advertise positions on their agency portals, USAJOBS provides the best path to search for federal jobs that match an individual's skills, education, and experience. It has the tools to narrow results and find job opportunities and includes helpful instructions on how to submit application packets.



To begin, access the USAJOBS website by creating a login.gov account. Once an account is established, it is possible to search for federal jobs and upload a resume and other documents to a USAJOBS.gov profile.

Check with the local installation to see if there is a federal hiring course or federal resume writing workshop. Another option is to utilize the online course "Transitioning to Federal Employment" at <https://TAPevents.mil/courses>. The Office of Personnel Management (OPM) also offers workshops on federal hiring, resume writing, interviewing, and navigating USAJOBS at [www.usajobs.gov/notification/events](http://www.usajobs.gov/notification/events).

For more information, visit: <https://www.usajobs.gov/Help/>.

### Feds Hire Vets

When searching for federal employment, Feds Hire Vets is the single website for federal employment information for veterans, transitioning military service members, their families, and federal hiring officials.

On this site, 24 federal agencies that are interested in hiring veterans provide a directory of their Veteran representatives. This allows job seekers to locate the veteran recruiter, obtain helpful tips on getting hired, and request an informational interview through the veteran representative to obtain insight into the agency.

For more information, visit <https://www.fedshirevets.gov/>.

### **Veterans Preference**

Veterans Preference gives eligible veterans preference in appointment over many other applicants. Veterans Preference applies to all new appointments in the Competitive Service and many in the Excepted Service. Veterans Preference does not guarantee employment, and it does not apply to internal agency actions such as promotions, transfers, reassignments, and reinstatements.

To be considered preference eligible, a veteran must meet the requirements detailed in Title 5 U.S.C. 2108(3) and discharged under honorable or general conditions:

- On active-duty service during specified dates
- Be in receipt of a campaign badge
- Have a service-connected disability

**Note:** Not all active-duty service members qualify for Veterans Preference. Service members retiring at the rank of O4 or above are not eligible for Veterans Preference unless they have a disability rating.

Acceptable documentation to provide proof of preference or appointment eligibility is required, e.g., a copy of your DD-214, "Certificate of Release or Discharge from Active Duty," which shows dates of service and character of discharge under honorable conditions.

### **Special Appointing Authority for Veterans**

In addition to Veterans Preference, there are Special Appointing Authorities for Veterans, which provide veterans with a noncompetitive appointment. Eligibility under these types of special authorities gives the veterans advantage over non-veterans because there is no need to compete outside the special authority category.

The three authorities that are for veterans exclusively are:

- Veterans Employment Opportunities Act (VEOA)
- Veterans Recruitment Appointment (VRA)
- Thirty Percent or More Disabled Veteran

## Veteran Employment Program Offices (VEPO)

For more information on special hiring authorities and Veterans Preference, contact the VEPO at the agency of interest. The VEPOs are responsible for promoting veterans' recruitment, employment, training and development, and retention within their respective agencies. A directory of VEPOs can be found at <https://www.fedshirevets.gov/veterans-council/agency-directory/>.

For agencies not listed on the Feds Hire Vets website, locate the human resources office within the agency as an alternate source of information on veteran hiring.

DOL Fundamentals for Career Transition and Employment Workshop provide more in-depth information on hiring within the federal government.

## Post-Military Employment Restrictions



**REGARDING THE APPOINTMENT OF A RETIRED MEMBER OF THE ARMED FORCES TO A DEPARTMENT OF DEFENSE POSITION WITHIN 180 DAYS OF RETIREMENT (AUTHORITY: Section 1111, National Defense Authorization Act for Fiscal Year 2017).**

### 180-Day Restriction on Department of Defense Employment of Military Retirees

The FY17 NDAA placed a restriction on retiring members of the military being hired in the DoD. This restriction requires a 180-day waiting period before a military retiree may be hired into the DoD. This **ONLY** applies to civilian employment in the DoD, not civilian employment in other government agencies.



There are exceptions to this restriction as stated in Section 3326(b) of the title 5, United States Code. A retired member of the Armed Forces may be appointed to a position in the civil service in or under the DoD (including a non-appropriated fund instrumentality under the jurisdiction of the Armed Forces) during the period of 180-days immediately after retirement if:

- The proposed appointment is authorized by the Secretary concerned or his designee and, if the position is in the Competitive Service, after approval by the Office of Personnel Management; or
- The minimum rate of basic pay for the position was increased under section 5305 of this title.

NOTE: Reservists and Guardsmen who retire but are not yet receiving retirement pay are excluded from the 180-day rule.

If interested in a position within the DoD, consult with the human resources office of the hiring agency to answer any questions.

For more information, go to [www.fedshirevets.gov/](http://www.fedshirevets.gov/) for online assistance and contact information.

### **Post-Government (Military) Service Employment Restriction Counseling**

Military components are required to provide counseling on relevant federal and DoD government service employment restrictions to military members who are leaving active-duty service. The guidance provides information on restrictions for employment after leaving the military and the bans that occur if restrictions are violated.

A summary of the most common post-government employment restrictions includes:

- Personal: Lifetime ban on representing another individual or company to the government regarding particular matters the veteran worked on while in government service.
- Official Responsibility: Two-year ban on representing someone else to the government regarding particular matters that were pending under the veteran's responsibility during the last year of government service.
- Trade or Treaty: One-year ban to not aid, advise, or represent someone else regarding trade or treaty negotiations that the veteran worked on during the last year of government service.
- Seeking or negotiating for post-government employment.
- Compensation for representation to the government by others.

Declining this mandatory counseling is not allowed. Contact the installation legal office (Staff Judge Advocate or legal counselor's office) to ensure receipt of the post-military employment restriction briefing or counseling from an ethics official.

Section 847 of the National Defense Authorization Act for Fiscal Year 2008 **requires** military officers who have a tentative offer of employment or compensation from a defense contractor to perform specific duties for that contractor within 2 years of leaving DoD to obtain written advice from their component ethics counselor regarding the proposed employment if the following criteria are met:

- Military Officers serving in the grade of O-7 or above who participated personally and substantially in an acquisition valued more than \$10M.



- Military member in any grade who served as a program manager or deputy program manager for an acquisition program, procuring contracting officer, administrative contracting officer, source selection authority, member of the source selection evaluation board, or chief of a financial or technical evaluation team for a contract more than \$10M.

**For O-7 and Higher:**

In addition, NDAA 2018, Section 1045 imposes certain prohibitions on DoD lobbying activities by officers of the Armed Forces in the grade of O-7 or higher following separation from military service. A service member currently serving in this grade band should contact the servicing component ethics office for specific post-government employment advice.

**Written acknowledgment of the restrictions are required by all service members.**

**DON'T FORGET** to take a minute to review the information presented in STEP 6 and add your action items to the "To Do" list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Visit the Feds Hire Vets website.
- Review special hiring authorities to determine eligibility.
- Take the Transition to Federal Employment course on [www.TAPEvents.mil](http://www.TAPEvents.mil).
- Receive counseling on government restrictions to employment.



# STEP 7: Plan for Further Education

## Effects of Career Change

If you are seeking a complete career change, you may need to complete the educational requirements prior to seeking employment. Explore the vast resources available to you as you transition to an institution of higher learning.



## Managing Your (MY) Education Track

If a service member plans to attend a college or university post-transition, they should attend the DoD Education Track: Managing Your (MY) Education as part of their TAP course selection. This 2-day course provides an understanding of higher education including guidance on how to select a school and major, the application process, funding options beyond the GI Bill, the admissions process, and strategies for success.



This course is available in-person through the TAP office online at <https://TAPevents.mil/courses>.

## Education Assistance Resources

### Service/Installation Education Assistance

Each military service has Education Services Specialists (ESS), Education Services Officers (ESO), or professional counselors who can provide a service member with information on the educational opportunities available and guidance on how to proceed along this path.



Resources include learning about the different undergraduate, graduate, or certificate programs available and the options available through military programs. These programs include a variety of services, such as:

- College-level testing
- Professional military education
- Veterans benefits

- Tuition assistance
- Financial aid
- Deferments
- Distance learning

Speaking to an ESS/ESO about an educational path is an important part of preparing to transition from active military service. Take advantage of the subject matter expertise and knowledge at the base education office while still on active duty.

### **Defense Activity for Non-Traditional Education Support (DANTES)**

DANTES provides no-cost education and career-planning programs for all “actively-serving” U.S. service members including the National Guard, Reserve components, and the U.S. Coast Guard.

During every step of a service member’s military career, education programs and services help foster personal and professional growth through learning.

DANTES programs include the following:

#### **Kuder Journey for Career & Education Planning**

By taking a few assessments, Kuder will identify an individual’s skills, interests, and aptitude for different career areas. This program identifies career areas that fit with individual areas of interest and recommends an education and/or career path to achieve them.

#### **Academic Skills Training for College Preparation**

Academic Skills Training consists of the Online Academic Skills Course (OASC). OASC is a good place to start for those who are unsure if they are academically prepared for college subjects like English, math, and science. OASC can help improve skills in these subjects as well as in reading comprehension and vocabulary skills. Additionally, the program offers no-cost tutoring and other helpful tools.

#### **College Credit-by-Examination: CLEP and DSST**

College Credit-by-Examination includes the College-Level Examination Program® (CLEP) and the Prometric DSST Exam Series. Both offer the opportunity to earn college credit for prior knowledge gained through military training and experiences outside of a traditional classroom.

To learn more about what DANTES offers or more information on education benefits, visit [www.dantes.mil](http://www.dantes.mil).

## Joint Services Transcript (JST)

The JST includes a detailed list of completed military education and training and provides credit recommendations, course hours, and descriptions. If Tuition Assistance (TA) is being used for off-duty education, the school is required to provide information on courses and grades to the service who in turn will supply the information for the JST. If the service member paid for the classes or has previous college courses and wishes to have them added to the JST, an official copy of the college transcript must be sent to the service's JST or education office. Access the JST at <https://jst.doded.mil/jst/>.

## Community College of the Air Force (CCAF)

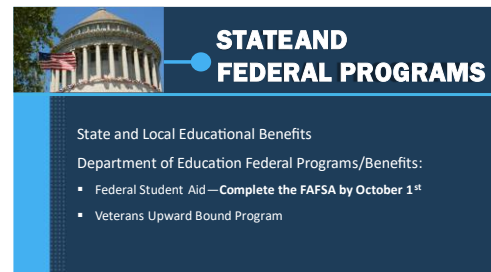
The Community College of the Air Force (CCAF) is a regionally accredited college, sharing in Air University's accreditation through the Southern Association of Colleges and Schools – Commission on Colleges (SACSCOC). For more information, go to <http://www.airuniversity.af.mil/Barnes/CCAF/>.

## State and Local Education Benefits for Veterans

If pursuing an educational goal post-transition, understand that additional education benefits or assistance may be available from your state or local area. To find state or local education benefits, research the area or state.

One website that provides information on state education benefits for veterans is:

<https://www.military.com/education/money-for-school/state-veteran-benefits.html>.



## Department of Education Federal Aid Programs

Federal Student Aid Programs are administered by the U.S. Department of Education and include grants, loans, and work-study programs. These federally-funded programs help provide money for college through the student's post-secondary institution and can be used in addition to the GI Bill.

To learn more about these programs, visit the Department's website at <https://studentaid.gov/>.

### Veterans Upward Bound

The Department of Education, through some colleges or universities, offers the Veterans Upward Bound Program. This program is a free, college preparatory program available to eligible veterans intended to encourage, empower, and



## STEP 8: Consider Starting a Business

### Effects of Career Change

Starting or running your own business may be all or part of your post-transition plan. To understand how to begin this process, the Small Business Administration (SBA) is the best possible resource.



### Small Business Administration (SBA) Entrepreneurship Track

#### Boots to Business (B2B)

For those considering starting a business after transition, SBA conducts a 2-day course that provides an overview of entrepreneurship.

The B2B program guides service members through the benefits and challenges of entrepreneurship, identifies the optimal business skills required to operate a business, and provides access to the numerous tools and resources available to launch and maintain a successful business.



In addition to B2B, SBA provides follow on services and online courses offered by entrepreneurship professors and practitioners. Individualized SBA resources can be found at [www.sba.gov/vboc](http://www.sba.gov/vboc).

To locate class schedules and more information on all of SBA's Entrepreneur Training Programs (ETP) visit [www.sba.gov/bootstobusiness](http://www.sba.gov/bootstobusiness) and <https://sbavets.force.com/s/>.

B2B is also available in-person through the installation TAP office and online at <https://TAPevents.mil/courses>.

## Veterans Federal Procurement Opportunities and Assistance

### Small Business Administration

The Small Business Development Act sets an annual government-wide goal that 3% of all prime contracts/subcontracts should be awarded to small businesses owned and controlled by service-disabled veterans.



Service-Disabled Veteran-Owned small businesses may be awarded government contracts through a sole-source or a set-aside award. To find the competitive procurement announcements, visit the System for Award Management (SAM) at <https://www.sam.gov>. Before the award of a contract, the veteran-owned company must be registered in SAM.

A Mentor-Protégé Program offers substantial assistance to small businesses. Be sure to check out what is available through the SBA at <https://www.sba.gov/>.

### VA Small and Veteran Business Program

VA Small and Veteran Business Programs implement the requirements to aid, counsel, assist, and protect the interests of small and veteran business concerns. This and other program information can also be found at <https://www.va.gov/osdbu/programs>.

### DoD Procurement Technical Assistance Center Program (PTAC)

The Procurement Technical Assistance Program was established to expand the number of businesses capable of participating in government contracts. DoD administers the program in cooperation with states, local governments, and nonprofit organizations. PTACs help businesses pursue and perform contracts with the DoD, other federal/state/local agencies, and government prime contractors. Most of the assistance is free. Support to businesses includes registration in systems such as SAM, identification of contract opportunities, help in understanding requirements, and preparing and submitting bids. Locate a local PTAC here: <https://www.aptac-us.org>.



## STEP 9: Explore Additional Information and Benefits

### Effects of Career Change

There are many more benefits and resources available which are not able to be covered during the Pre-Separation Counseling brief but could assist with the effects of your career change. Take time to explore those benefits and resources which are of interest to you and applicable to your situation.



### Extremism Post-Transition

When beginning military service, you took an oath to support and defend the Constitution of the United States against all enemies, foreign and domestic. You have been trained to avoid and report extremist groups and activities that go against the fundamental principles of that oath. As you leave military service, guard against attempts to be radicalized, continue to take a stand against extremist organizations, and report suspicious activities to the proper authorities.



#### Reporting Methods

- For an emergency that requires an immediate law enforcement response, call 911 or your local Police Department or Sheriff's Department
- FBI-Tips Electronic Tip Form: <https://tips.fbi.gov/>
- Local FBI offices: <https://www.fbi.gov/contact-us/field-offices>

### Immigration Status

The DD eForm 2648 allows a service member to opt in to request additional information regarding immigration status and expedited naturalization. If using the printed form, the option must annotate an "opt in" election in Section XI - REMARKS, item 48. This indicates the service member would like to receive additional resources on immigration and expedited naturalization.

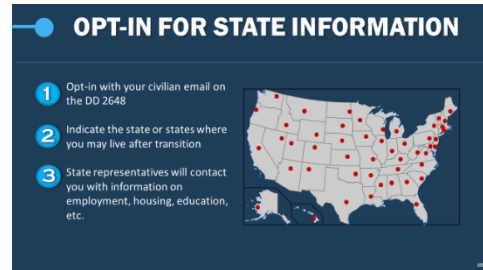


For additional information, contact the local legal office on the installation or the U.S. Citizenship and Immigration Service at <https://www.uscis.gov/>.

## Opt-In for State Information

On the DD 2648, there is an option to share a personal email with the state or states you are considering for relocation.

After opting in, a state representative will send information related to that state. Information may vary from state to state.



Additional information may include, but is not limited to:

- Employment opportunities, such as state job boards
- Educational opportunities, such as state grants and scholarships
- Housing information for the state
- Special exemptions or discounts on fees and taxes

To research state veteran benefits, the VA.gov website provides a link for each individual state veterans' page. From there, choose a state and review the benefits provided by the state. Take advantage of the benefits earned during your military service.

To find a listing of state veteran benefits, visit <https://www.va.gov/statedva.htm>.

## Separation Pay

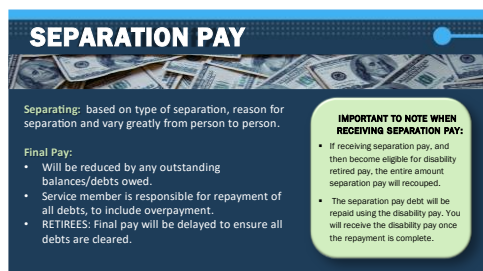
If being involuntarily separated or released from active duty, a service member may be eligible for separation pay.

### Separating

Separation pay eligibility and amounts are determined by the type of separation. The specifics on eligibility vary greatly from person to person based on the reason for separation. The local personnel office can provide more details on eligibility.

### Final Pay

A service member may be eligible for final pay at separation that includes earned entitlements and pay for accumulated leave. The final pay amount will be reduced by any outstanding balances or advance pay received, unearned bonus recoupment, and any other debts incurred while serving.



Understand that some transactions already in process could result in an overpayment being received after separation. , Additional payments or overpayments may create a debt. **Service members are responsible for repayment of all debts, to include overpayment, owed the Federal Government.** Specific questions about separation pay issues should be directed to the military personnel office. The actual amount of separation pay is computed by the local finance office.

For retirees, be aware that your final pay will be delayed. DFAS holds the final pay to verify and clear any possible debts. Therefore, it is necessary to plan for the final paycheck to be delayed, generally by one week, but possibly more.

### **IMPORTANT TO NOTE WHEN RECEIVING SEPARATION PAY**

If you received separation pay and were then awarded disability retired pay, the entire amount of separation pay will be recouped. VA disability payments will be used as repayment. The service member starts receiving disability payments when the entire separation pay amount has been recouped.

### **Thrift Savings Plan (TSP)**

A Uniformed Services Thrift Savings Plan or TSP account is a defined contribution retirement/savings plan similar to a civilian 401(k) plan. Therefore, service member contributions, the earnings from contributions, and vested government contributions are retained by the service member, regardless of the type of discharge or separation.

Your TSP account is always yours to keep. However, at separation or retirement, you do have choices. You can leave your money in TSP, roll it into another eligible retirement account, or withdraw the money (there may be some potential IRS penalties). To better understand those options and their impact, contact the installation Personal Financial Management (PFM) staff, visit <https://www.tsp.gov/changes-in-your-career/leaving-the-federal-government/> and call the TSP ThriftLine at 1-877-968-3778.



## Survivor Benefit Plan (SBP) – RETIREES ONLY

If retiring, it is necessary to understand the Survivor Benefit Plan (SBP) so you can make decisions.

SBP is a benefit of retirement for an identified recipient. This program continues to pay a monthly annuity to a surviving spouse or other designated beneficiary after the death of the veteran. While on active duty, this was a covered benefit; in retirement, it requires you to pay a premium.

At the time of retirement, a decision to either utilize this benefit and agree to make the payment or to decline the benefit is required. If you choose to continue SBP, the premium will be deducted from your monthly retirement pay. Choosing not to enroll in SBP, will require the notarized consent of the spouse or ex-spouse. This is also true for any amount taken less than the full amount. **If you do not make a decision about this program, you will be enrolled automatically for the full amount.**

To help make this important decision, utilize the resources on your installation by attending an SBP class or consulting with a financial counselor.

Find more information including costs and benefits, fact sheets, calculators, and more by visiting: <https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>.

## Legal Assistance

Military installations have legal assistance offices available to assist with legal matters such as:

- Will preparation
- Powers of attorney
- Review of most contracts
- Debit/credit problems
- Landlord/tenant issues
- Family law, tax law, and estate planning

All these services are a no-cost benefit while on active-duty service. For service members who separate or are released, access to these services post-transition may no longer be available. While retirees can use the installation legal office, it is on a space-available basis.

Be sure to visit the local legal office prior to separation, retirement, or release from active duty to tend to any legal matters that may incur a cost post-transition.

## **Military Protections and Tax Benefits**

When transitioning from the military, carefully compare current benefits to what is available in the civilian sector. While in the military, base pay is taxed while other pay, such as housing allowances, combat pay, or cost-of-living allowances, are not taxed. In addition, many states waive state income tax. A civilian paycheck will have all income taxed by both the federal and state levels (unless there is no state income tax).

After transition, certain consumer protections such as the Military Lending Act (MLA) and Servicemembers' Civil Relief Act (SCRA) are no longer available. Be sure to carefully review the terms of new credit or loans for a car or other large purchases. The installation PFM and Base Legal can assist with questions about MLA and SCRA protections.

Learn more about these protections at

<https://www.consumerfinance.gov/practitioner-resources/servicemembers/>.

## **Travel and Transportation Allowances**

The move accompanying separation/retirement is different from the other moves in the military. Separating service members are authorized travel and transportation allowances from their last duty station to their home of record (HOR) or the place where they entered active duty (PLEAD).

For retirees, travel and transportation allowances are authorized from the last duty station to a home of selection (HOS) anywhere in the United States, to a home of record, or to the place they entered active duty outside the United States.

Eligible retirees and certain involuntary separatees (e.g., those with separation pay and at least eight years of continuous active duty) are authorized for storage and shipment of household goods for up to a full year. Household goods may be shipped to:

- Any destination within the United States
- HOR (place of residence when entering the military) outside the United States
- Location outside the United States where they were initially called to active duty

All other separatees are authorized storage and shipment of household goods for up to six months. Items may be shipped to the location where they collected separation travel pay.

Separated members must begin travel within 180 days. Retirees must begin travel within one year after separation/retirement. In limited circumstances, an extension

of the time limit to move may be allowed. To request an extension, visit the transportation office for more information.

Storage time frames are similar to moving timeframes. Household Goods (HHG) may be moved to the HOR/HOS and must be turned over to the transportation officer within the 180 days/1-year time limit. HHG may be stored for up to 180 days for separatees and one year for retirees.

There are additional guidelines on transportation and allowances. For more information, contact the Personal Property or Transportation Office to schedule a personalized appointment.

### **Permissive Temporary Duty (PTDY) and Excess Leave (EL)**

Permissive Temporary Duty (PTDY) or Excess Leave (EL) may be authorized for the purpose of job search and house hunting activities related to transition to civilian life, but authorization is dependent on the separation program designator (SPD) code. It is possible to request EL or PTDY/Temporary Additional Duty (TAD), but not both. Receipt of either is subject to mission requirements and approval of the Unit Commander.

Individuals who are eligible for PTDY include:

- Members who involuntarily separated under honorable conditions
- Members retiring from active duty
- Members voluntarily separating through a military department force reduction or force shaping program
- Members who are being discharged for medical reasons, under certain conditions.

Service members voluntarily separating at the end of a normal term of service or involuntarily separating under conditions of other than honorable are **NOT** eligible for PTDY.

There are some rules to be aware of when it comes to PTDY:

- Cannot combine it with liberty weekends, special liberty, or holidays to extend the period of actual job/house hunting activities beyond the days authorized.
- It can be taken in conjunction with chargeable leave at no cost to the government.
- It may be taken in conjunction with transition leave (immediately upon completion of all separation processing), but the total number of days of combined permissive absence and transition leave may not exceed 30 days.

- Can be taken all at once or in increments except in cases of disability, retirement, or separation in which time constraints dictate that it must be taken all at once or not at all.

Contact the personnel office for additional information regarding PTDY/EL and the Unit Commander who provides approval.

## **Housing Assistance Information**

### **Military Housing**

If you are living in government quarters, it is necessary to contact the housing office to determine the requirements and steps necessary to vacate government housing.

In some circumstances, if the service member meets the eligibility requirements and if space is available, it may be possible to extend the stay in military housing for up to 180 days after separation. However, staying in military housing past your date of separation will require rental payment at the current rental rate. Contact the Base Housing Office for more information.

### **Rental Property**

If living in a rental property, notify the landlord as soon as possible. The housing office or legal office can assist with any problems which arise in conjunction with a military separation.

### **Office of Housing and Urban Development (HUD)**

HUD is a valuable resource for housing. The HUD Veteran Resource Center (HUDVET) has a wide variety of HUD programs and services for veterans and those facing the possibility of homelessness. HUDVET also helps with some of the tougher issues veterans can encounter, such as combat-related domestic violence, runaway youth, and affordable housing for individuals with disabilities.

The HUD website lists state resources and a variety of program offices for assistance. There is information on:

- Avoiding foreclosure
- Financing home improvements
- Buying and selling a home

If you want to explore some options and information from HUD, visit [https://www.hud.gov/topics/veteran\\_information/Veterans\\_and\\_HUD](https://www.hud.gov/topics/veteran_information/Veterans_and_HUD).



## Homelessness

Homelessness means an individual or family does not have a permanent place to live. If you are not sure where you will live after separation and are concerned or have any thoughts about the possibility of experiencing homelessness, schedule a one-on-one assistance session with a VA Benefits Advisor or express this concern to your commander or TAP counselor during the Capstone event.

Veterans who are homeless or at imminent risk of homelessness are strongly encouraged to contact the National Call Center for Homeless Veterans at (877) 4AID-VET (877-424-3638) for assistance. If access to a phone or the internet is not available, visit the closest VA medical center.



## Voting Assistance

While on active duty, service members are covered by the Uniformed and Overseas Citizens Absentee Voting Act (UOCAVA).

After transition back to civilian life, coverage by UOCAVA is no longer applicable. Notify the local election official of the change in voter registration status and update your information to vote locally.

When staying in the same voting residence after separation:

- Notify election official of change in status. This can be done by locating the local online voter registration and making the necessary changes.

When moving to a new state or county after separation:

- Notify the current voting locale election official of the change in status and asked to be removed from voter registration for the current jurisdiction.
- Complete a National Voter Registration Form ([www.eac.gov/](http://www.eac.gov/)) to register as a civilian.

Additional information about registering to vote locally can be found on the state/territory election websites at [www.fvap.gov/links](http://www.fvap.gov/links).

If remaining or moving abroad after separation from the military, coverage by UOCAVA will be provided as an overseas citizen instead of as military personnel. Find additional information on voting assistance for service members, their families, and overseas citizens at [www.fvap.gov/military-voter/transition](http://www.fvap.gov/military-voter/transition).

## **Adaptive Tools for Service Members**

For active-duty service members with disabilities or limitations, the DoD Computer/Electronic Accommodations Program (CAP) can assist with a needs assessment evaluation and/or provide the assistive technology or devices to support mission accomplishments. CAP provides assistive technologies to transitioning service members with disabilities or limitations to assist service members in doing work or school-related tasks.

Transitioning service members who are injured on active duty and acquire a disability, limitation, or impairment in the following categories may qualify to receive tools from CAP:

- Dexterity (limited use of the upper extremities, debilities, or restrictive movements to the neck/shoulders/back) or vision (such as low vision or blindness)
- Hearing (such as tinnitus or hearing loss)
- Cognitive functions (such as memory or literacy deficits due to injury, learning disabilities, ADHD)
- Communication difficulties (such as word finding or vocal cord damage)

CAP provides these assistive technology tools at *no cost* to you or your agency. Those who medically separate from active duty under DoD's Integrated Disability Evaluation System (IDES) are entitled to retain these tools as their personal property under certain conditions.

For more information and to determine if you qualify, visit CAP's website at <https://www.cap.mil/>.

## **Commissary, Exchange, and Morale, Welfare, and Recreation (MWR) Benefits**

Use of the commissary, exchange, and MWR facilities is an essential benefit for those serving in the military. Upon separation, those receiving an honorable or general discharge, may be eligible for access to some or all of these services post-transition.

### **Full Commissary, Exchange, and MWR Privileges**

The following groups of honorably discharged veterans and their eligible dependents are authorized full commissary, exchange, and MWR privileges. MWR privileges include on-installation MWR facilities and the online MWR travel-booking engine at [www.AmericanForcesTravel.com](http://www.AmericanForcesTravel.com).

- Uniformed services retirees of the Active and Reserve Components.

- Former uniformed services members eligible to receive retirement pay at age 60 for non-regular service.
- Medal of Honor recipients who are not eligible under another separation status.
- Veterans with service-connected, to include total disabled, disability rating from the VA.

### **Two-year Commissary, Exchange, and MWR Access**

Active duty members and members of the Selected Reserve who are involuntarily separated and are eligible for transitional health care, along with their eligible dependents, are authorized two years of commissary, exchange, and MWR access beginning on the date of the involuntary separation. MWR access includes on-installation MWR facilities and the online MWR travel-booking engine at [www.AmericanForcesTravel.com](http://www.AmericanForcesTravel.com).

### **Full Commissary and Exchange, plus Limited MWR Privileges**

The following groups of honorably discharged veterans are authorized full commissary and exchange privileges. MWR privileges include certain on-installation MWR facilities such as the golf course, bowling center, and recreational vehicle parks and online MWR privileges such as the travel-booking engine at [www.AmericanForcesTravel.com](http://www.AmericanForcesTravel.com). These benefits do not extend to family members of these authorized veterans.

- Disabled veterans with a VA-documented disability rating between 0-100 percent (excluding permanent and total).
- Purple Heart recipients.
- Former prisoners of war.
- Individuals assessed, approved, and designated as caregivers or family caregivers for veterans under the VA Program of Comprehensive Assistance for Family Caregivers. These caregivers are only eligible for these privileges during their period of active enrollment as the caregiver or family caregiver for a veteran.

### **Veterans Military Exchange Online Shopping Benefit and Military Star Card**

All honorably discharged veterans have lifelong online access to military exchange shopping benefits.

Veterans can go to [ShopMyExchange.com](http://ShopMyExchange.com), [mynavyexchange.com](http://mynavyexchange.com), [mymcx.com](http://mymcx.com), [shopcgx.com](http://shopcgx.com) or [VetVerify.org](http://VetVerify.org) to verify their eligibility and establish an online account.

**DON'T FORGET** to take a minute to review the information presented in STEPS 8 and 9 and add your action items to the "To Do" list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.)

Below are some actions to consider:

- Consider taking the SBA Entrepreneurship Track: Boots to Business.
- Ask about expedited immigration status, if applicable.
- Research state benefits for veterans.
- Determine if you are eligible for Separation Pay.
- If retiring, research SBP options.
- Update legal documents.
- Determine eligibility and plan for PTDY/EL.
- Change your voting registration.



## STEP 10: Know Where to Go for Assistance

### Effects of Career Change

As you transition, the most important thing to know is where to go when you have a question. The best place to start for any question relating to transition is your installation Transition Office. Transition counselors and managers have knowledge and resources to assist in your transition. Next, use the resources and agencies of your transition team identified in STEP 2. And don't forget about online resources.



### Transition Online Learning (TOL)

TAP curriculum courses are available at any time during and after transition in the TAP Transition Online Learning (TOL) virtual environment. A service member must use a CAC to access the courses in order to receive a certificate of completion for TAP.



Post-transition, veterans, family members, and caregivers are able to access these courses as well as Participant Guides and handouts without a CAC. By using an email address to register, the user can save course progress and return to the same point at a later time.

The full TAP curriculum is available at: <https://TAPevents.mil/courses>. Available courses include:

- Managing Your (MY) Transition
- MOC Crosswalk
- Financial Planning for Transition
- VA Benefits and Services
- Employment Fundamentals for Career Transition
- DOL Employment Track: Employment Workshop
- DOL Vocational Track: Career and Credential Exploration
- DOD Education Track: Managing Your (MY) Education
- SBA Entrepreneurship Track: Boots to Business

Participant Guides for TAP modules can be downloaded at <https://www.TAPEvents.mil/resources>.

## Military Life Cycle (MLC) Courses

MLC courses provide service members (active duty and Reserve), veterans, families, caregivers, and survivors with information to plan for the future. MLC courses can be taken at any time throughout the service member's career and cover important topics such as education benefits, home loans, and life insurance and offer connections to VA.



To access MLC courses, visit [TAPevents.mil/courses](https://TAPevents.mil/courses). Available courses include:

- Apprenticeship
- Community Integrated Resources
- Disability Compensation
- Mental Health for Families
- Other than Honorable
- Reserve Component Dual Payments
- Survivor and Casualty Assistance Resources
- Transitioning to Federal Employment
- VA Benefits 101
- VA Education Benefits
- VA Education Benefits for Spouses and Dependent Children
- VA Home Loan Guaranty Program
- VA Life Insurance Benefits
- VA Vet Centers

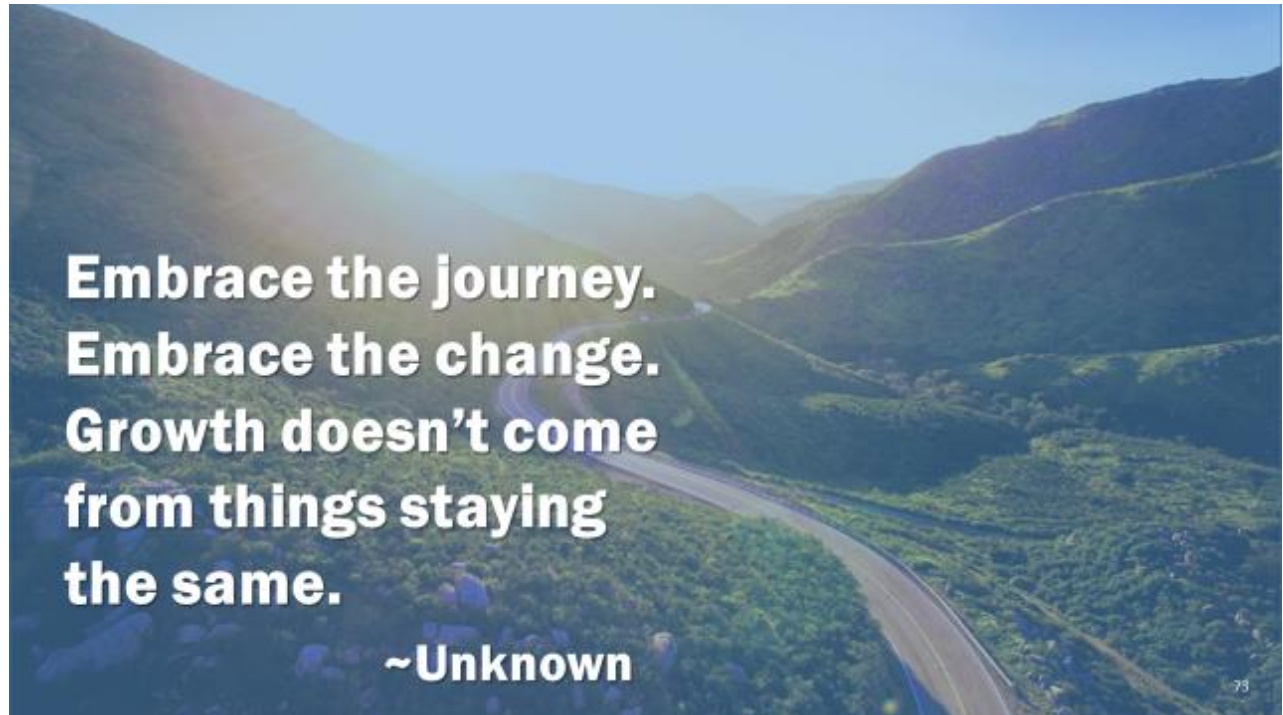
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**DON'T FORGET** to take a minute to review the information presented in STEP 10 and add your action items to the "To Do" list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Attend TAP courses.
- Complete CRS assigned.
- Start VA Disability process.
- Ensure any service obligation will be complete by separation/retirement date.
- Plan for healthcare.
- Consider a SkillBridge opportunity.



- Connect with an employment resource.
- Utilize [www.TAPevents.mil](http://www.TAPevents.mil) to review courses or retrieve Participant Guides.
- Download the TAP Interagency Website Guide.





## My Transition "To Do" List

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