



Preseparation Guide

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FORCE MANAGEMENT
POLICY

OFFICE OF THE ASSISTANT SECRETARY OF DEFENSE
4000 DEFENSE PENTAGON
WASHINGTON, DC 20301-4000

MEMORANDUM FOR TRANSITION STAFF PERSONNEL
TRANSITIONING SERVICE MEMBERS AND FAMILIES

SUBJECT: *Preseparation Guide* dated October 2001

The October 2001 edition of the Department of Defense *Preseparation Guide* replaces the previous version dated September 1997. This on-line guide provides information on the various services and benefits available to separating Service members and their families.

The Military Departments, Transition Staffs, and separating Service members are authorized to download the guide in its entirety or any portions thereof. Active duty and reserve component military personnel are reminded to forward any comments or recommendations through their Service chain of command. All other agencies and organizations with policy oversight for the content contained in the October 2001 edition of the guide, should forward their comments and recommendations to the address listed above to the attention of the Director, DoD Transition Assistance Program.

I hope all separating Service members and their families find the information and resources in this guide to be beneficial and helpful as you prepare for your transition back into the civilian community.

On behalf of the Secretary of Defense and the Military Departments, I thank you for your service to our Nation.

A handwritten signature in black ink that reads "ollie smith".

Ollie M. Smith
Director
Transition Assistance Program



GENERAL INFORMATION

The *Preseparation Guide* provides information on the various services and benefits available to separating Service members and their families. Information in this guide may also assist Department of Defense civilian employees affected by downsizing, reductions in force (RIFs), base closures, and realignments during the transition process.

All separating Service members should see their local Transition Counselor¹ for information on transition services and benefits. Transition Counselors are located at the following local offices:

- **Army:** Army Career and Alumni Program (ACAP)
- **Air Force:** Family Support Center
- **Navy:** Fleet and Family Support Center
- **Marine Corps:** Personal Services Center (formerly Family Service Center)
- **Coast Guard:** Work-Life Staff

Coverage.

The material contained in this guide is current as of October 2001. Subsequent changes in laws, regulations, and/or policies are not addressed herein.

Supplementation.

Supplementing the *Preseparation Guide* or establishing command or local forms is prohibited without prior approval from the Office of the Under Secretary of Defense (Personnel and Readiness); see below for address.

Comments and Suggestions.

Written comments and suggestions on the information contained in this guide are welcomed. Please send these to:

Office of the Under Secretary of Defense (Personnel and Readiness)
Educational Opportunities Directorate
1745 Jefferson Davis Highway
Crystal Square #4, Suite 302, Room 322
Arlington, VA 22202-3424

¹A Transition Counselor is a person responsible for conducting transition programs. Examples include personnel (military or civilian) assigned to family centers, military personnel offices, and transition centers. The term "Transition Counselor" is used throughout this guide, even though individual Services use different titles (listed below) to indicate this function:

- Army: ACAP Transition Counselor
- Air Force: Transition Assistance Staff or Career Consultant
- Navy: Command Career Counselor
- Marine Corps: Career Resource Management Center Specialist
- Coast Guard: Work-Life Staff

The Coast Guard has its own version of the Preseparation Guide. Coast Guard personnel should contact their nearest Work-Life Transition and Relocation Manager for a copy.

Comments and suggestions from active duty and reserve military personnel should be forwarded through the respective Service's chain of command.

Copies of the Pre-Separation Guide.

The Office of the Under Secretary of Defense (Personnel and Readiness), Educational Opportunities Directorate (Transition Assistance Program) does not stock copies of this guide. The guide is available electronically. Anyone desiring a copy may download the guide electronically.

For More Information.

Additional information on topics covered in this guide can be found in the following documents:

A Summary of Veteran's Benefits, VA Pam 27-82-2.

About Troops to Teachers, write or call:

DANTES Troops to Teachers
6490 Saufley Field Road
Pensacola, FL 32509-5243
Tel: (904)452-1241
Fax: (904)452-1096
Toll-free: 1(800)231-6242
DSN: 922-1151

For a listing of the 16 state Troops to Teachers support offices, call DANTES or visit their home page:

<http://voled.doded.mil/dantes/ttt>

E-mail: ttt@voled.doded.mil

To access the Internet for more information on specific programs, see below:

Air Force Transition Home Page...

<http://www.afpc.randolph.af.mil/transition/trans.htm>

Army Career and Alumni Program (ACAP)

<http://www.acap.army.mil>

CARE

<http://www.cpms.osd.mil/care/index.html>

DoD Job Search

<http://www.dod.jobsearch.org>

DoD Transportal

<http://www.dodtransportal.org>

Licensing and Certification

<http://umet-vets.dol.gov/>

Military Assistance Program

<http://dticaw.dtic.mil/mapsite>

Military and Veterans Credential Network

<http://www.dol.gov/dol/vets>

National Association of State Directors of Veterans Affairs

<http://www.nasdva.com>

Navy Websites

<http://www.persnet.navy.mil>

<http://www.staynavy.navy.mil>

<http://www.lifelines2000.org/>

<http://www.navycollege.navy.mil>

Operation Transition Web Site

<http://www.dmdc.osd.mil/ot>

PACS/TERA

<http://www.dmdc.osd.mil/tera>

Standard Installation Topic Exchange Service (SITES)

<http://www.dmdc.osd.mil/sites>

Temporary Early Retirement Authority (TERA) Program

<http://www.dmdc.osd.mil/tera>

Transition Bulletin Board (TBB)

<http://www.dmdc.osd.mil/ot>

Verification of Military Experience and Training (DD Form 2586) Document

<http://www.dmdc.osd.mil/vmet>

Department of Veterans Affairs (VA)

<http://www.va.gov>

References:

Title 10, U.S. Code, Chapter 58

DoDD 1332.25, Transition Assistance for Military Personnel

DoDI 1332.26, Preseparation Counseling for Military Personnel

PREFACE

In recognition of the contribution patriotic men and women have made by volunteering to serve their country, the Department of Defense (DoD) thanks each of you for your service. This booklet, a product of the Transition Assistance Program, presents information on the many transition services and resources available to you. Once you know your options, you will be able to make informed decisions about the choices open to you and your family. **If you haven't already visited your Transition Office, do so 180 days prior to your separation date or earlier if possible;** an excellent, highly dedicated staff is there to assist you. This *Preseparation Guide* will serve as a ready reference to keep you focused on your transition process.

The Transition Assistance Program demonstrates DoD's continuing commitment to America's military personnel, even as they leave military service and embark upon civilian careers. Special transition benefits, job assistance workshops, automated employment tools, and many other types of transition information are available to you. Transition Counselors and a variety of others are ready and waiting to help you. The Transition Assistance Program and the wide range of information, services, and benefits it provides are simply not available outside the military. As you plan for you and your family's future, take advantage of the guidance, referral systems, and resources the Transition Assistance Program offers.

Start by reading this booklet. The *Preseparation Guide* is just that - a guide meant to familiarize you with the scope of transition resources accessible to you. It is based on the best information available at the time of putting it on-line. It is not, however, a substitute for the in-person services offered by the Transition Assistance Program. These services are free. The systems are easy to use. More important, they *work*. **Get connected with the Transition Assistance Program - It's the smart thing to do.**

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Chapter 1

INDIVIDUAL TRANSITION PLAN

The return to civilian life is, after all, your transition. Without a plan, you can quickly lose control of the process.

A. Create Your Own Individual Transition Plan

Returning to civilian life is a complex undertaking. Many steps must be taken, and many questions must be answered. Transition assistance staff, personnel office staff, relocation specialists, education counselors, and many others can help, but only you and your family can make the critical decisions that must be made. A good beginning is for each departing Service member to develop an Individual Transition Plan (ITP).

The ITP is your game plan for a successful transition back to civilian life. It is a framework you can use to fulfill realistic career goals based upon your unique skills, knowledge, experience, and abilities. It is not a Department of Defense form. It is something you create by yourself, for yourself.

"You may be whatever you resolve to be."
-Stonewall Jackson

The ITP identifies likely actions and activities associated with your transition. You can determine what these might be through consultation with your Transition Counselor and using a document called the Preseparation Counseling Checklist, DD Form 2648 (**to access and download the form, go to: <http://web1.whs.osd.mil/forms/DD2648.PDF>**). This Preseparation Guide will help you work through the nine headings listed on the Preseparation Counseling Checklist. The checklist allows you to indicate the benefits and services about which you wish to receive additional counseling as you prepare your ITP. You will then be referred to subject experts who will gladly answer any questions you may have. Work through each element on the checklist, but select for further exploration only those resources that are appropriate for you.

Some Terminology and Notes on Your New Status

Congress granted different separation benefits for three sets of separatees-Eligible Involuntary Military Separation, Special Separation Benefit (SSB), and Voluntary Separation Incentive (VSI) separatees. This has changed. In FY 1993, Congress passed legislation that equalized the benefits among all three groups. This legislation is retroactive; therefore Eligible Involuntary, all SSB, and all VSI separatees now get the same benefits, regardless of their separation date. Retirees continue to receive special benefits that reflect their additional years of service. Some of these benefits are explained in chapter 10.

It is also helpful to understand the difference between "discharge" and "separation" and the difference between "transition benefits" vs. "transition services":

Discharge: Complete severance from all military status gained by the enlistment or induction concerned.

Separation: A general term that includes discharge, release from active duty, release from custody and control of the Armed Forces, transfer to the Individual Ready Reserve, and similar changes in active or reserve status.

Transition Benefits: Certain involuntarily separated members are eligible for transition benefits. Eligibility for transition benefits depends on the nature and characterization of a member's discharge.

Transition Services: All separating members within 180 days of separation or retirement are eligible for transition services. Eligibility for services is not affected by length or character or service.

If you are uncertain about your future plans, now is the time to obtain all the assistance and information you need. Professional guidance and counseling are available at your Transition Office, as are workshops, publications, information resources, automated resources, and government programs. Take advantage of each one that pertains to your unique situation. It is your Individual Transition Plan: It is your responsibility and your life.

B. Preseparation Counseling: Your Best Beginning

Some people say that military life isn't easy. Leaving the military isn't easy either. As you separate from military service, you must make numerous decisions, follow many procedures, and fill out a variety of forms—all to help make sure your transition is a smooth one.

Locating-and Visiting-Your Transition Office

Your first step in the separation process is to go to your installation's Transition Office. Each Service has its own way of doing things; so too with the Transition Offices. In most cases, you will find the Transition Office located inside your installation's Family Center:

- **Army:** Army Career and Alumni Program Center
- **Air Force:** Family Support Center
- **Navy:** Fleet and Family Support Center (Navy personnel should make an appointment with their Command Career Counselor for a preseparation counseling interview at least 180 days prior to separation)
- **Marines:** Career Resource Management Center (CRMC)/Transition & Employment Assistance Program Center.

Step 1. Schedule Your Preseparation Counseling Appointment

Your preseparation process needs to begin as soon as possible. Schedule your preseparation counseling appointment at least 180 days prior to your separation at your installation Transition Office. It takes time to prepare for an effective transition. Public Law 101-510 requires preseparation counseling (completion of DD Form 2648) to occur no later than 90 days prior to separation; therefore, **if you have not had an appointment within 90 days of separation, call the Transition Office or your Navy Command Career Counselor and schedule a visit immediately.** However, it is strongly recommended that you set up your preseparation counseling appointment at least 180 days prior to separation.

At this meeting, the Transition Office or Command Career Counselor will:

- **Assist** you in developing an individual needs assessment.
- **Identify** helpful relocation resources.
- **Offer** immediate and long-range career guidance.
- **Provide** benefits counseling.
- **Refer** you to other service providers for any additional assistance you may require.

Step 2. Review the Preseparation Counseling Checklist

Your Transition Counselor or Command Career Counselor will walk you through the Preseparation Counseling Checklist, which is one of the most helpful documents you will be asked to complete. It helps ensure that you will receive the necessary assistance and advice to benefit fully from the wide range of services and entitlements available to you. The checklist is required by law to be filed in your personnel record.

Step 3. Draft Your Individual Transition Plan

You have several options on how to develop your ITP. Information on how to do so is available through the Transition Office. You may choose to use your Preseparation Counseling Checklist as the basis for developing your own unique ITP. Once you have created your ITP, show it to your Transition Counselor or Command Career Counselor. The counselor will refer you to the appropriate subject expert or enroll you in the most helpful preseparation programs. Maximum participation in this process by you and your spouse is encouraged. Use the Transition Assistance Program Eligibility chart (see pages 80 - 83) along with individual counseling to assist you in determining what resources are available to you and your family.

C. Phases of Individual Transition Planning

Many professionals in the personnel industry have published guides on career change. These show that everyone undergoing a career transition seems to go through the same fundamental stages. This section describes the activities and outcomes of the seven phases of individual transition planning.

Phase One: Assessment

Who am I? What talents and experiences do I possess? Why would someone want to hire me?

In this phase, document your portfolio of knowledge, experience, skills, talents, and abilities. For starters, create a list using your personal Verification of Military Experience and Training (VMET) document, DD Form 2586. This document is available to you online at <http://www.dmdc.osd.mil/vmet>. Contact your supporting Transition Office for assistance if you are unable to access the VMET On-Line Web site. Your VMET outlines the training and experience you received during your military career. It is designed to help you, but it is not a resume. Add anything else you can think of to this list. In essence, you are now creating an "asset bank" from which you can draw later when called upon to write a resume or attend a job interview.

If you need help, use the professional guidance available through your local installation Transition Office or Education Center. Or refer to the self-help section of your local library or bookstore for useful career planning books.

The investment you make now in conducting your assessment is very valuable. It will bring the "professional you" into clearer focus, and it will have a major impact in making and implementing your career decisions.

Phase Two: Exploration

What are the current and emerging occupational areas that are attractive to me? Do these jobs coincide with my values and aptitudes? How do I find such jobs?

With your assessment in hand, you probably have some ideas about what you want to do. Now is not the time to limit your opportunities. Expand the list of job titles and career paths that appeal to you. Broaden your geographic horizons to include several places where you might like to pursue your career. Many resources are available to help you explore your expanded set of options. Do your homework.

The Transition Office can help you focus on jobs that employers need to fill today and will need to fill in the near future. Transition staff can help you identify the geographic areas that have opportunities in your fields of interest.

Your state employment office is another good resource during this phase, offering such services as job interviewing; selection and referral to openings; job development; employment counseling; career evaluation; referral to training or other support services; and testing. It can lead you to information on related jobs nearby and can introduce you to the Department of Labor database, DoD Job Search which has listings of thousands of jobs across the nation.

Many other assets are available; your Transition Office can tell you about them. Use the library too; the Reference Section has helpful publications.

Phase Three: Skills Development

How do I prepare myself to be an attractive candidate in the occupational areas that I have chosen? Do I need additional education or training?

As you continue through the exploration phase, you may find some interesting opportunities for which you feel only partially equipped. Your local Transition Office and Education Center can help you determine the academic credentials or vocational training programs you will need and how to acquire them.

<p>The Sailor/Marine American Council on Education Registry Transcript (SMART) document is also available at http://www.navycollege.navy.mil. This document can help you identify our current academic credits and assist you with continuing your education.</p>

Phase Four: Trial Career Programs

Do I have the aptitude and experience needed to pursue my occupational interests? Are there internships, volunteer jobs, temporary services, or part-time jobs where I might try out the work that interests me?

To learn about intern programs, inquire at your Transition Office, your local civilian personnel office, or the state employment office. Some government-sponsored programs, such as obtaining teaching credentials, can provide income and training in exchange for guaranteed employment. Check local and base libraries and the education office for books containing intern program information. Temporary agencies are also a great way to become familiar with a company or industry. Explore internship possibilities with private employers: Many companies have such programs but do not advertise them. Don't necessarily turn down an interesting volunteer position. Volunteering increases your professional skills and can sometimes turn into a paid position.

Phase Five: The Job Search

How do I identify job requirements and prospective companies, find networks and placement agencies, and generally increase my knowledge and experience in the job market? How do I write a resume, develop leads, conduct an interview, and complete a job application?

Once you have selected your future career, you must now begin the challenge of finding work. Millions of people are hired all across the country every year. Employee turnover opens up existing positions, and entirely new jobs are created every day. Nevertheless, the job market is competitive. The best way to improve your odds is to play your best hand: Seek the opportunities for which you are best prepared.

Work hard at finding a job. Network! The vast majority of jobs are filled by referrals, not the want ads. Use your network of friends, colleagues, and family; as well as the job listings provided by your installation's Transition Office, the local personnel office, or even the nearest community college. Take advantage of job-hunting seminars, resume-writing workshops, and interviewing techniques classes too. Attend job fairs and talk to as many company representatives as possible.

Phase Six: Selection

How do I select the right job?

Although it might be tempting, you don't have to take the first job that comes along. Consider the type of work, location, salary and benefits, climate, and how the opportunity will enhance your future career growth. Even if you take the first job offer, you are not necessarily locked into it. Some experts say employers are biased against hiring the unemployed. A shrewd move might be to look for a job from a job. Take a suitable position-and then quickly move on to a better one.

Phase Seven: Support

How do I make a smooth transition to a new career?

For your transition to be truly successful, you should manage the personal affairs side of your career change with the same professionalism and care as your job search. Things like out-

processing, relocation, financial management, taking care of your family, and coping with the inevitable stress are important too. Your ITP provides an opportunity to integrate these issues with the career-oriented activities that are the central focus of your transition effort.

A Journey

Think of your transition as a journey. The Individual Transition Plan is your map. Use it to chart your course and set your destination. You choose the best route; select the landmarks that will be important to you. This document, the Preseparation Guide, serves as your guidebook, offering insight and information as you travel along your route. Use the Transition Office as a trusty compass to guide you in the right direction. Throughout your journey, you remain in charge of where you are going and how you will get there.

Preseparation Timeline

180 Days Prior to Separation

- Schedule your Preseparation Counseling appointment.
- Attend a Transition Assistance Program workshop. If you are disabled, attend the Disabled Transition Assistance Program workshop.
- Develop your Individual Transition Plan (at home, self-directed). Seek assistance from your Transition Office or Command Career Counselor if needed.
- Review the Preseparation Counseling Checklist (DD Form 2648). Contact your installation's Transition Office, Command Career Counselor's Office, or the Marine Unit Transition Counselor's Office for a copy.
- Begin researching the job market. Develop a career plan, including a list of possible employers in your career field.
- Assess your job skills and interests. To determine how they relate to today's job market, take a vocational interest inventory. Contact your installation's Education Center and Transition Office.
- Review and make a copy of your personnel records.
- Discuss with your family possible options about your career and where to live next.
- If you need additional educational or vocational training to compete in the job market, explore your options for adult education.
- <http://www.careers.org> – Web site for posting resumes and conducting on-line job search.

150 Days Prior to Separation

- Seek help if the stress of your transition to civilian life becomes too much to handle.
- Contact friends in the private sector who may help you find a job. Start networking.
- Begin attending job fairs.
- Develop a fall-back plan in case your first career plan falls through.
- Research specific job possibilities, job markets, and the economic conditions in the geographic areas where you want to live.
- Establish a financial plan to make ends meet during your transition to civilian life.
- If you are separating prior to fulfilling eight years of active service, you must satisfy your obligations by becoming a member of the Reserves.
- <http://www.navycollege.navy.mil> – Web site on the Navy College Program.
- <http://www.donhr.navy.mil> – Department of the Navy's Human Resources (HR) Web site containing information on job opportunities and other HR services.

120 Days Prior to Separation

- Receive your Verification of Military Experience and Training (DD Form 2586) document at <http://www.dmdc.osd.mil/vmet>.
- Seek assistance from your transition office after completing the first draft of your resume.

- If you are considering federal employment, check with the civilian personnel office doing the hiring to determine the appropriate documents to submit. Explore special federal programs and hiring opportunities for veterans.
- Continue to network.
- Visit the Relocation Assistance Program Office to learn about relocation options, entitlements, and assistance.
- If you live in government housing, arrange for a pre-inspection and obtain termination information.
- Learn about the education benefits you are eligible for under the Montgomery GI Bill (MGIB). If you enrolled in the Vietnam-era GI bill, learn how you can convert to MGIB. Contact your local Department of Veterans Affairs (VA) representative for details.
- If you decide to go back to school, take an academic entry exam, college admission test, or challenge exam. Remember, this is free to service members on active duty.
- Schedule your separation physical examination.
- Contact appropriate offices at your installation to discuss extended medical care (if eligible) or conversion health insurance. Learn about your options for transitional health care. If you have specific questions about veterans medical care, contact the VA, use the VA website or make an appointment with your local VA counselor.
- If you need help with your finances, explore the options.
- Even if you have fulfilled eight years of military service, you may want to explore the option of joining the Reserves or National Guard.
- <http://www.va.gov> – Department of Veterans Affairs Web site containing valuable information for veterans.
- <http://www.donhr.navy.mil> – Same as information listed under 150 days Prior to Separation.

90 Days Prior to Separation

- Start a subscription to a major newspaper in the area to which you plan to move. Begin replying to want ads.
- Send out resumes and make follow-up phone calls to check if they arrived. Submit your resume through the DoD Job Search web site at <http://dod.jobsearch.org>.
- Begin an automated job search for you and your spouse using the Transition Bulletin Board, DoD Transportal, DoD Job Search, the Federal Job Opportunities Listing, and other available employment data banks.
- Start assembling a wardrobe for interviewing. Check with the Transition Office for Dress for Success Classes.
- Continue to network.
- Once you have chosen where you will live next, arrange for transportation counseling. Learn about your options for shipment and storage of household goods.
- Schedule a final dental examination.
- Determine if you are eligible for separation pay.
- If you would like to prepare a will or if you have legal questions or problems, obtain free legal advice.
- <http://www.usajobs.com> – Web site listing federal job opportunities.

60 Days Prior to Separation

- Begin planning a visit to the area to which you plan to move.
- Continue to send out your resume. Include in your cover letter the date you plan to move to the area.
- Continue to network.
- Choose your transitional health care option: use military medical facilities or sign up for TRICARE, if eligible.
- For detailed information about disability compensation, benefits, and programs, call the VA.
- <http://www.realtor.com> – Web site that helps you locate a home, realtor or neighborhood (database of homes for sale).

30 Days Prior to Separation

- Visit the area to which you plan to move. Attend job interviews there. Visit a private employment agency or executive recruiter in the area.
- Continue to network.
- Review your Certificate of Release or Discharge from Active Duty (DD Form 214).
- Several government agencies offer special loans and programs for veterans. Check with your local VA office.
- If you are unemployed, you may qualify for unemployment compensation once you are a civilian. See your local state employment office for eligibility.
- Decide whether to sign up for the optional Continued Health Care Benefit Program medical coverage.
- Review and copy your medical and dental records. Get a certified true copy of each.
- Complete your Veteran's Affairs Disability Application (VA Form 21-526) and turn it in to the appropriate office. Check with your local Transition Office or VA representative.
- Consider converting your Servicemen's Group Life Insurance to Veteran's Group Life Insurance (optional).
- <http://www.dmdc.osd.mil/sites> – Web site with worldwide relocation information on major military and associate installations for use by military personnel and their families who are relocating.
- <http://www.Lifelines2000.org> – Web site that connects you to Navy Command and Community Support Services.
- <http://www.tricare.osd.mil> – Web site on the Military Health System.
- RESUMIX is an automated tool that allows you to use an online application to create a resume for applying for Federal jobs. You can print the resume for you use and save it to the system to retrieve and edit for future use. For some federal job, you may be able to submit your resume electronically. You may obtain more information from the USAJOBS website at <http://www.usajobs.opm.gov>.

Chapter 2

EFFECTS OF A CAREER CHANGE

You have been in the military for a number of years, and you are now making the transition back to civilian life. Understanding stress, and coping with it, are essential skills you will need to get through this difficult time.

A. Leaving the Military Challenges Your Identity

You have worked hard to become Sergeant Smith, Petty Officer Lee, or Captain Jones. When asked what you do, you have often replied, "I'm in the Army (Air Force, Navy, or Marines)." And everybody around you knew what you meant. Now you must start over as a civilian. Now you are just plain Bob, John or Alice.

Changing careers is a stressful undertaking, perhaps even more so for those leaving military service after many years. For example, a doctor goes to school for eight years and carries the title for the rest of his or her life. A Service member, however, may have worked for 30 years to achieve a rank or grade, but upon leaving the Armed Forces, he or she leaves this rank behind—and with it, a large portion of his or her identity.

Some people easily find new identities; others may never find them. And still others may *feel* that they will never find them. Transition is traumatic and stressful, but it also opens up a whole range of possibilities. If you approach your transition as an opportunity to grow, you will have already taken a giant step toward reestablishing your identity.

B. What Is Stress?

Everybody knows what stress feels like. But what is it really? The experts tell us that stress is a real state of being. It is not an attitude; it is not a sign of being unable to handle things. Stress is a physical response, which, if left unchecked, can lead to mental and physical exhaustion and illness.

Natural stress in our lives is considered good. It allows our bodies to respond to danger. You know the expression, "Fight or flight." *Unnatural* stress comes from continued threats or dangers over which we have no control. The body is alert for long periods of time with no chance to relax. It is important to remember that the body, like any good machine, begins to wear out if it runs in high gear for too long.

Life's Most Stressful Events

In his book, *Winning Life's Toughest Battles*, Dr. Julius Segal outlines three broad categories of very stressful events. These are:

- Events that lead to the loss of a special relationship, such as divorce
- Events you cannot control that make you feel helpless, such as an accident

- Events with lasting consequences, such as a terminal illness or the loss of your job

Transitioning from the military often has aspects of all three categories. In a sense, you lose many special relationships by losing the daily interaction with your co-workers. If you are not choosing to leave the military on your own, you may feel that you are helpless and that the situation is beyond your control. Transition, obviously, has permanent consequences. When you lose your job, by choice or not, your entire life changes in many ways. Clearly, leaving the military for civilian life can be one of the most stressful events you will ever face.

The Stress-Health Connection

It is important to look for signs of stress overload. Some symptoms of stress overload include:

- Constant fatigue
- Headaches
- Trouble sleeping or sleeping too much
- Stomach problems
- More frequent colds or other illnesses
- Smoking or drinking more than usual
- Feeling nervous
- Being irritable or angrier than you want to be
- Desire to be alone, away from other people
- Inability to eat or eating more than usual

If you are suffering from some of these symptoms, it is likely they are stress related. You may want to consider professional assistance.

C. The "Grieving Process" Is Normal

Research has shown that most people go through major life changes in stages. These stages are present in a wide variety of major life traumas:

- **Denial:** "This is not really happening," or "This is not happening to me."
- **Anger:** Directed either at yourself or at others.

- **Depression:** Often accompanied by a sense of helplessness.
- **Acceptance:** This is the turning point, when you begin to accept the situation as it is.
- **Resolution:** Begin to take the steps necessary to return to a normal state.

Proceeding through each step is normal, and the process cannot be rushed. Often however, people may progress out of a stage and then drop back into it. If uncontrolled, the bouncing back and forth between stages can continue for a long time. As you make your transition to civilian life, look for these stages in yourself and acknowledge your movements from one step to the next.

D. Coping With Transition-Related Stress

The experiences of thousands of Service members who have recently separated suggest that this transition is likely to be stressful for you and your family. Previous transitioners have found several tactics extremely important in dealing with the stress related to separation from the military:

- **Get going:** It is your transition; no one can do it for you. Work through the grieving process and do not procrastinate. Put your situation in perspective and get on with your life. After all, you are not the first person to go through transition, and you will not be the last. You'll do okay too.
- **Sell yourself:** You have a great product—YOU! So sell yourself! Now is not the time to be modest about your accomplishments. No one will come looking for you unless they know you are available. Once you let them know, you will find many people who will help you.
- **Work at it:** Work at planning your transition as if it were a job. However, if you spend every waking hour working on it, you will burn out. Take time for yourself and your family.
- **Lighten up:** This is probably the most important piece of advice. Do not lose your sense of humor. An upbeat disposition will see you through.
- **Keep your family involved:** Your family has a large stake in your transition. They are experiencing many of the same feelings, worries, and uncertainties as you are. Do not keep your plans to yourself; get your family involved in this process. Let them in on your plans and ask for their input throughout the process. It's their life too.
- **Volunteer:** Consider doing volunteer work. Your charitable actions will help others and assist you in getting to know the community beyond the military installations and enhance your networking.
- **Take a change management course:** Consider taking a change management course before stress appears, or at the first signs of stress.

E. Where to Go for Help

We all deal with stress in normal everyday situations. However, when unemployment or other major life transitions occur, statistics indicate that added stress can quickly turn into abusive behavior. Fortunately, help is only a phone call away. Various agencies on and off base provide counseling for personal issues, marital issues, parent-child conflicts, stress-related concerns, and alcohol and drug abuse. Remember, while you are on active duty, these services are free on military installations.

For information, assistance, and referrals, contact any of the following:

- The Family Center
- Chaplain's office
- Military mental health facility
- The local Veterans Affairs facility
- Community social service agencies
- Local support groups
- Self-help section of your local library or bookstore

Chapter 3

EMPLOYMENT ASSISTANCE

Many Service members have never written a resume, filled out a job application, or attended a job interview. Fortunately, these skills are easy to learn.

A. Skilled Veterans Will Meet Labor Needs in the 21st Century

Today, many members of the labor force are poorly equipped to meet the demands of an increasingly sophisticated and technologically challenging job market.

So what's the good news? A select group is well-prepared to meet this challenge: former military personnel. American veterans are superbly qualified and capable of meeting the needs of the current and future civilian labor force. Today's defense occupations are diverse and numerous: senior management, executives, civil engineers, medical specialists, auditors, caseworkers, nuclear engineers, food service managers, mechanics, heavy equipment operators, qualified and skilled people in information technology and telecommunications, to name a few.

Most positions correspond closely to private sector occupations. It is true that a few military specialties have no direct application. However, the training and discipline required to master these specialties clearly demonstrate the potential for those specialists to learn and master other performance requirements in the private sector. Look at it from an employer's point of view:

- Today's soldiers, sailors, airmen, and marines are the highest quality military personnel in our nation's history.
- The men and women serving the Department of Defense (DoD) are competent, positive, selfless, and oriented toward mission accomplishment.
- They perform skillfully using today's sophisticated military equipment: computers, electronics, avionics, etc.
- They demonstrate their ability to learn sophisticated skills on short notice.

Look at yourself. You have several things going for you. You are well trained, healthy, disciplined, and team oriented. What employer wouldn't want an employee like you!

Since most of us are not independently wealthy, we will need jobs after separation.

- Check out the “*National Summit on 21st Century Skills*” Web site at <http://www.dol.gov/dol/21cw>

B. Where to Look for Great Jobs

Several places offer you the help you will need to find the job that's right for you.

Transition Offices

Those leaving the Armed Forces are often reluctant to initiate their pre-separation activities because they dread the thought of finding a job. It is, however, a common part of American life. Most people change careers at least three times in their lives.

Most Transition Offices have programs and counselors to assist you and your family members in seeking employment in government and the private sector. Job-hunting assistance is available at your Transition Office. Some of the services available at your Transition Office are listed below:

- **Counseling:** The Transition staff provides individual career development counseling, comprehensive assessment of employment skills, and identification of employment opportunities.
- **Services:** Transition Offices offer computerized listings of jobs, career workshops, and training opportunities, as well as automated resume writing. Many Transition Offices also provide access to a mini-reference library, word processing, and copying equipment to assist in job search preparation.

An excellent job bank source is the Internet, which will provide you with access to thousands of possible job openings. Take advantage of the Internet in your job search. Ask your Transition Office for assistance.

- **Job banks:** Job banks provide information and referrals on temporary, permanent, part-time, and full-time positions in the federal, State, and private sectors. Separating service members are strongly encouraged to start their job search by using the following Web sites: DoD Job Search at <http://www.dod.jobsearch.org>; DoD Transportal at <http://www.dodtransportal.org>; Public and Community Service at <http://www.dmdc.osd.mil/tera>; and the Transition Bulletin Board at <http://www.dmdc.osd.mil/ot>. Whatever you do, start by putting your resume online in the Department of Labor's job bank under the DoD Job Search Web site. Employers who are registered with the Department of Labor looking to hire former military personnel go to this Web site to look for resumes.
- **Workshops and seminars:** A variety of workshops and seminars are available through your Transition Office to help you and your spouse become more competitive in the job market. Topics include enhancing job search skills, goal setting, preparation of standard and optional forms for federal civil service employment, resumes, and interviewing techniques. One of the most popular job-hunting workshops is the Transition Assistance Program (TAP)/Disabled Transition Assistance Program (DTAP) Workshop (see pages 19 and 68) sponsored by the Department of Labor.
- **Training:** Some locations offer occupational skills training for those seeking entry-level classes in typing, word processing, and data entry.

Library

Your local public and military libraries can be an excellent source of job search information. Most information of interest to job-seekers is located in the reference section. Most public and military libraries offer access to the Internet. Helpful library resources include the following:

- ***Occupational Information Network the Dictionary of Occupational Titles (O*NET)***: This provides detailed descriptions of most occupations.
- ***The Encyclopedia of Associations***: This lists the addresses of professional and industry associations.
- ***National Trade and Professional Associations of the United States***: This provides information on professional and industry associations.
- ***Dun and Bradstreet and Standard and Poor's Register of Corporations***: Both documents offer information on individual companies and organizations.
- ***The Occupational Outlook Handbook***: This book addresses the projected needs for various occupations. It may help you choose a career or open the door to a new one.

Libraries also offer newspapers, trade journals, magazines, audio-, videocassettes, and computer software packages that aid in career identification and planning. You also may find information on state training, employment, and apprenticeship programs as well as statistics regarding employment availability, economic climate, and cost of living. Your librarian can show you where to find these resources and how to use them.

Fraternal Military Associations and Veterans' Services Organizations

Fraternal military associations and veterans' services organizations are good sources of employment information, assistance, and services. Many provide their own job referral and registration services; others sponsor events such as job fairs to expose you to prospective employers. All provide networking opportunities to learn about job requirements and opportunities. Many of these groups are listed on the Transition Bulletin Board (**see page 23**).

Industry Associations

Industry associations are a source of industry-specific information. You can learn what an industry is all about from material provided by these associations. You can also learn the jargon and get insight into how people in the industry think. You also may find salary ranges, qualification requirements, locations of jobs, and the names and addresses of individual companies through these associations.

The "Hidden" Job Market

People you already know can be a great source of information on job opportunities. More than 70 percent of the jobs in the United States are never advertised or listed with employment agencies. They are simply announced (and filled) by word-of-mouth. This is the "hidden" job market. Following are some steps you can take to tap this market.

Step 1. Make a list: List everyone you know who might have a job lead for you—friends of the family, people you went to school or church with, clubs you belong to, etc. Your friends who have recently left the military are likely to be a step ahead in the job-hunting process and may know who's hiring. Your colleagues may even have leads on job openings that would suit you perfectly.

Step 2. Send your resume: Send your resume to each person on your list and attach a cover letter explaining that you are looking for a job in your area of interest. Ask them to keep their eyes and ears open. They will help you; they are your friends.

Step 3. Make calls: Call each person to whom you send a resume and ask for his or her suggestions and guidance.

Some experts believe Step 3 should be done before Step 2. Your Transition staff can assist you in making the best decision. But the final decision is yours.

Step 4. Follow up: After you call, send each person a letter thanking him or her for the help. Call them periodically to see if they have heard of anything. Using this approach, you will have dozens of people helping you find the right job.

Step 5. Develop and maintain a network: The preceding steps have helped you develop a network. Networking will help you land the job you want.

C. Assessing Your Skills

To find a good civilian job, you need to clarify your skills and interests. Skills assessment helps you answer the question "What do I do best?" A skills assessment can:

- Help you determine the types of jobs in which you are likely to excel (manager, mechanic, nurse, salesperson, teacher, etc.)
- Help you prepare a focused resume (one that only includes the aspects of your background that specifically relate to the job or career you are looking for)
- Help you answer job interview questions like "What do you like to do in your spare time?"

Hint: Relate your spare-time activities to the job for which you are interviewing.

Translating military experience into civilian language is one of the most common stumbling blocks in the skills assessment process. One way to tackle this problem is to talk to friends who

have already left the Service. Ask them to tell you the do's and don'ts of what civilian employers want to hear. Another tactic is to participate in workshops and seminars. A useful approach to assessing skills follows.

Step 1. Assignments: List the projects you have worked on, problems you have solved, situations you have helped clarify, and challenges you have met.

Step 2. Actions: List the actions you have taken to carry out these tasks.

Step 3. Results: List the results that your actions helped to achieve.

The skills that appear on these three lists become good material for your resume and your job interviews.

Remember: To determine the job you want to do (and can do), you must first understand yourself and your skills. Only then can you convince someone else to give you that job.

Skill assessment for many Service members and their families requires assistance. The staffs at the Transition Office and Education Center can provide that assistance.

D. Resume Writing for the New Millennium

In the current job market, managers receive dozens of resumes. They do not have time to read lengthy listings of skills and complete life histories. For them, "less is more." Here are some tips on creating the most effective resumes.

- **Know the goal:** The goal of your resume should be to motivate employers to call you in for an interview. *Then*—not in your resume—during your interview, you can discuss your background in as much detail as the employer desires.

Begin With a Career Objective or a Summary?

There are pros and cons to placing a career objective at the top of your resume. For example, a career objective statement clearly and unambiguously tells potential employers what you are looking for; on the other hand, it limits your flexibility by locking you into a specific position. After you have attended a Transition Assistance Program workshop, you will be able to decide what is best for you.

If you decide not to write an objective, consider using a three- to five-line summary of qualifications that concentrates on the skills and past experience you have that the employer wants. This summary can show an employer your efforts to assess your background and match it as closely as possible to his or her needs. By "targeting" your resume to the employer's current needs, your rate of success in getting an interview will increase. A "one-size-fits-all" resume does not usually work in today's job market.

- **Focus on skills:** Employers are more interested in what you *can* do than in what you want to do. Today's resume emphasizes skills, allowing the employer to compare your skills to those required for the job. (Remember, volunteering is considered real work experience, so don't

forget to include appropriate volunteer work when preparing your resume.) Writing a skills-oriented resume is easier after you have completed your skills assessment.

Your installation Transition Office or Family Center can provide you and your adult family members with pertinent information regarding resumes and job search strategies and success.

- **Don't fuss over format:** Don't get hung up on which type of resume to use—functional, chronological, or whatever. Most employers appreciate a job history that tells them what you did and when. You should also state your accomplishments. Again, performing a skills assessment will help you do this.
- **Create a "scannable" resume:** More and more, companies are scanning—rather than reading—resumes, especially if they get a great number of them. There are many books available to help you design a "scannable" resume. The basic principles are to research the company and use "buzzwords" that target a resume to a particular employer.

Management Positions

If you are seeking a management position, you should do some research and find out if employers in today's marketplace are seeking people with staff management or line management backgrounds. You may find that you will need to emphasize your program management or project management skills.

Employers are looking for people with good communication and organizational skills. Abilities such as training employees and cutting costs are especially prized. Include in your resume phrases like, "Reorganized staff and systems to do more work with fewer people." These words will help counter a common misperception that military managers are instructed to spend every penny in their annual budget.

There is no "perfect" resume, but you have to feel comfortable with the format you choose and be familiar with what you have written. The employer will use your resume as the basis for asking detailed questions during your interview.

E. Workshops Help Separatees "TAP" Into Good Jobs

One of the most comprehensive sources of job-hunting information for separatees is the Department of Labor-sponsored Transition Assistance Program and Disabled Transition Assistance Program workshops. These workshops are sponsored in conjunction with the installation Transition staff, Department of Veterans Affairs (VA), and DoD. TAP is a three-day (some local installations may run a four-day) series of workshops. Service members with disabilities should attend DTAP, a half-day session that provides information of special interest to them. DTAP may be conducted at a military hospital servicing more than one installation.

During your initial visit to the Transition Office, you should be referred to the next available TAP/DTAP workshops. Schedule yourself and your spouse (your spouse should attend if space is available) to attend the workshops at least 180 days prior to separation.

Note: Not all installations and bases offer the Department of Labor TAP/DTAP workshops. If the workshops are not available at your installation or base, the Transition Counselor will refer you to other sources where similar information is available.

TAP/DTAP addresses such useful subjects as the following:

- Employment and training opportunities
- Labor market information
- Civilian workplace requirements
- Resume, application, and standard forms preparation
- Job analysis, job search, and interviewing techniques
- Assistance programs offered by federal, state, local, military, and veterans' groups
- Procedures for obtaining verification of job skills and experience
- Obtaining loans and assistance for starting a small business
- Vocational rehabilitation assistance
- Analysis of the area where you wish to relocate, including local employment opportunities, the local labor market, and the cost of living (housing, child care, education, medical and dental care, etc.)

At the TAP/DTAP workshops, you will receive a participant manual. Among other valuable information, this manual contains points of contact around the nation for many of the services you will need after your separation.

Job-Hunting Workshops Provide Fresh Perspective

Besides TAP/DTAP, you will find other job-hunting programs sponsored by organizations in and out of your Service. Use them! By taking advantage of workshops and seminars, you will gain information about the same subject from different points of view. Different workshops emphasize different things. There are many good methods for finding a job and many good programs to teach you how.

F. DD Form 2586: Verification Document Helps You Win That Job

Verification of your military experience and training is useful in preparing your resume and establishing your capabilities with prospective employers. Verification is also helpful if you are applying to a college or vocational institution. These institutions want information on your military training and experience, as well as how this might relate to the civilian world.

As a Service member, you have had numerous training and job experiences, perhaps too many to recall easily and include on a job or college application. Fortunately, the military has made your life a little easier in this regard. The Verification of Military Experience and Training document, DD Form 2586, is created from your automated records on file. It lists your military job experience and training history, recommended college credit information, and civilian equivalent job titles. This document is designed to help you, but it is not a resume!

To Obtain Your Verification of Military Experience and Training (VMET) Document

To get your verification document, go to the VMET web site at <http://www.dmdc.osd.mil/vmet>. All separating military personnel can electronically download and print their VMET from the VMET Web site. Follow the instructions and download your document. You can now get your verification document at any time online; however, you should retrieve it no later than 120 days prior to your separation. If you have problems getting your VMET and need assistance, check with your Transition Counselor:

Once You Receive Your Verification Document

Identify the items that relate to the type of work or education you are pursuing and include them in your resume. If there are problems with information listed on the form, follow the guidance indicated below for your respective service:

- **Army:** Review and follow the guidance provided by the Frequently Asked Questions (FAQs) listed on the VMET On-line Web site.
- **Air Force:** Follow the instructions in the verification document cover letter or contact your Transition Counselor.
- **Navy:** Contact your Command Career Counselor or your local Fleet and Family Support Center Transition Office.
- **Marine Corps:** Follow the instructions in the verification document cover letter. If you need further assistance, contact your Administrative Office.

G. DoD Job Search

The Department of Defense (DoD) and the Department of Labor (DoL) activated a new veterans and service member Web site called DoD Job Search. This Web site features job announcements, resume writing, and referral systems geared to transitioning military personnel and their spouses, DoD federal civilian employees and their spouses, and the spouses of relocating active-duty members. There are over 1 million jobs available on this website. Check out the web site at <http://www.dod.jobsearch.org/> for additional information and assistance.

H. DoD Transportal

DoD has created a web portal for military transitioners. This Web site is sponsored by the Department of Defense and is designed specifically to assist Service members and their spouses leaving active duty. While DoD TRANSPORTAL contains valuable information and resources, you should use this site as part of a comprehensive program of transition and employment assistance. The best place to start is your installation Transition Assistance Office. The DoD Transportal is another tool to assist you in your transition back into the civilian community. You can access this Web site at <http://www.dodtransportal.org>.

This Web site has three features that can be accessed using the buttons on the left of the Web page screen:

1. **Transition Assistance:** This feature is a brief overview of the DoD Transition Assistance Program. Here you will find a general discussion of all benefits and services available to you.
2. **At your Service:** This feature provides the locations and phone numbers of all Transition Assistance Offices as well as links to transition assistance related web sites.
3. **Your Next Career:** This feature provides:
 - Getting ready: A mini-course on conducting a successful job search campaign including instructions on creating winning resumes.
 - Tips on Using the Internet: A mini-course on using the Internet to find a job including instructions on creating electronic resumes and avoiding Internet scams.
 - Internet Career Links: Links to the best job search web sites on the net.
 - Web sites with up to 1.5 million job listings
 - Web sites where you can post your resumes for employers to view
 - Links to state job search web sites
 - Corporate Recruiting Web Sites: Links to recruiting web sites operated by Fortune 500 companies.
 - Links to 100 corporate recruiting sites selected among the Fortune 500 companies.
 - Suggested Reading: A list of books that you can use as job search resources.

I. Public and Community Service (PACS) Registry Program

The 1993 National Defense Authorization Act, P L. 102-484, [10 USC, 1143 a(c)] requires the Secretary of Defense to maintain a registry of public and community service organizations. Service members selecting early retirement under the Temporary Early Retirement Act (TERA) are registered on the Public and Community Service Personnel Registry prior to release from active duty. Service members looking for employment in the public and community service arena to include those retiring under TERA, can access the PACS Organization Registry to see which organizations have registered for the purpose of hiring separating military personnel in public and

community service jobs. In addition, Service members with approved retirement under TERA to earn additional credit towards full retirement at age 62 by working in a public or community service job.

Employers with job openings in the public and community service arena will complete the one-time DD Form 2581, "Operation Transition Employer Registration," to register in the PACS employers database. The DD Form 2581 is also used to allow PACS employers to post employment opportunities (Want Ads), on the DoD Operation Transition Bulletin Board (TBB).

Those employers hiring separated Service members under the TERA program are required to complete the DD Form 2581-1, "Public and Community Service Organization Validation," to be validated. This validation allows retirees, being hired by the PACS organization, to earn additional retirement credit needed towards gaining full retirement for 20 years of creditable service. Once the retiree reaches age of 62, he/she will be compensated for retirement for 20 years of service.

The PACS system allows registered employers with Internet access and a Web browser to post "Want Ads" on the DoD Operation Transition Bulletin Board (TBB). Retirees interested in gaining the additional credit towards full retirement can go to the TBB and look for PACS employment opportunities as well as see a list of approved PACS organizations. Please refer to the Web site at <http://www.dmdc.osd.mil/ot>.

The Public and Community Service registry program is just another tool separating service members can use to get their names in front of nonprofit, public and community service organizations such as schools, hospitals, law enforcement agencies, social service agencies and many more for employment opportunities.

J. Transition Bulletin Board (TBB) Makes Job Hunting Easier

Searching through the employment section of the newspaper is not the only way to find work. Internet Web sites provide a quick and easy way to find the latest job openings and up-to-the-minute information useful to your job search. DoD's Transition Bulletin Board lists thousands of jobs, as well as registered Public and Community Service (PACS) organizations, educational and training opportunities, information on franchises, and a list of business opportunities. The TBB also list job fairs sponsored by local installations and their surrounding communities. Search ads are listed by job type and/or location; jobs are located both stateside and overseas. In addition, individuals retiring under the Temporary Early Retirement Authority (TERA) can fulfill the mandatory requirement to register for Public and Community Service (PACS) online at the TBB. Simply log onto the Operation Transition/TBB web site, and click "TERA Individual Registration for PACS."

Accessing the TBB

Your access to this resource is through any PC having Internet access. Access TBB from home, office, library, or your Transition Office. You can perform your own automated job search, tailored to your individual needs.

The TBB can be accessed via the Internet at <http://www.dmdc.osd.mil/ot>.

How to Use the TBB

You and your spouse can view the information on the TBB from any PC with an Internet connection. Once you find a position that interests you, pursue the opportunity by following the employer's instructions listed in the TBB ad. Call or write the employer directly and send a copy of your full resume.

To access the TBB, go to <http://www.dmdc.osd.mil/ot>. Click "Login as a Job Seeker." Enter your SSN, last name, and date of birth and click "Login." At the moment you click "Login," the information entered is encrypted so it is protected as it is transmitted over the Internet. Your information is matched against up-to-date personnel information at the Department of Defense

K. Troops-to-Teachers Program

The Department of Defense Troops-to-Teachers Program was established in January 1994. As of October 1, 2000, the Department of Education has assumed responsibility for Troops-to-Teachers. The program will continue to be managed by the Defense Activity for Non-Traditional Education Support (DANTES).

- **Background.** Under the current program, military personnel may receive assistance to pursue a new career in public education. Pending appropriations, retired military personnel may be eligible for a stipend to help pay for the cost of a teacher certification program or receive a bonus to teach in "high needs" school districts.
- **Goals and objectives.** The goal of Troops-to Teachers is to help improve American education by providing mature, motivated, experienced, and dedicated personnel for the nation's classrooms. The three main objectives of the program are to (1) assist retiring military personnel enter a new career in public education; (2) help relieve teacher shortages, especially in math and science; and (3) provide positive role models for public school students.

An important objective of the program is to help participants earn teacher certification and find employment in school districts that serve a high concentration of students from low-income families. The primary emphasis is on the subject areas of math and science; however, teachers in other subject areas are also needed to help alleviate the critical teacher shortage. There are school districts, especially rural and inner city districts, that are experiencing teacher shortages in a wide range of subject areas.

- **Functions.** The primary function of Troops-to-Teachers is referral and placement assistance. DANTES provides counseling and assistance to help participants identify employment opportunities and teacher certification programs. State placement assistance offices have been established in many states to assist participants with both certification requirements and employment leads.

A Troops-to-Teachers home page (<http://voled.doded.mil/dantes/ttt>) has been established to provide information and resource links to help participants transition to a second career in public education. An Internet Referral System (<http://jobs2teach.doded.mil/>) has also been established to enable participants to search for job vacancies online. Other information on the Troops-to-Teachers home page includes contact information for the State Offices links to state departments of education, model resume, and other job listings in public education.

- **Eligibility.** Retired military personnel may be eligible for financial support to begin a new career in public education pending congressional action. Military personnel separating from active duty and reserve component personnel may also submit applications for referral and placement assistance only. Those interested in elementary or secondary-teaching positions must have a bachelor's degree from an accredited college with an academic concentration appropriate to elementary or secondary education. Individuals who do not have a baccalaureate degree, but have experience in a vocational/technical field may also submit an application. There is also a growing need for teachers with backgrounds in areas such as electronics, construction trades, computer technology, health services, food services and other vocational/technical fields.
- **Application.** Those interested in Troops-to-Teachers may contact their base Education Center/Navy College Program office for an application form or download a form from the Troops-to-Teachers home page. Military personnel targeting a second career in public education should also register in the Public and Community Service Personnel Registry (PACS) through the base Transition Office. Refer to the Web site, <http://www.voled.doded.mil/dantes/ttt>.

L. Reemployment Rights Can Get You Your Old Job Back

Under certain circumstances, veterans have the right to return to their pre-Service jobs after discharge or release from active duty. Your former employer must rehire you if you meet all of the following requirements:

- You must have left other-than-temporary employment to enter military service.

AND

- You must have served in the Armed Forces (either voluntarily or involuntarily) no more than five years, unless at the request of and for the convenience of the government.

AND

- You must have been discharged or released under honorable conditions.

AND

- You must still be qualified to perform the duties of the job. If you became disabled while in military service, you must be able to perform some other job in your employer's organization (with comparable seniority, status, and pay).

Contact the U.S. Department of Labor, Veterans' Employment and Training Service (VETS), for assistance under the Uniformed Services Employment and Reemployment Rights Act of 1994. A complete list of VETS state directors is available on the Internet at <http://www.dol.gov/dol/vets>.

Your reemployment rights also protect you against being discharged by your employer without cause for one year (six months in the case of a Reservist or National Guard member returning from training).

M. Private Employment Agencies

Overall, private employment agencies are responsible for approximately 3 to 5 percent of all hires nationally. If your skills and experience match those fields in which the agency specializes, you can expect some assistance. For example, a separee with computing skills should seek an agency specializing in computer-related placements.

Most private employment agencies are reputable. They possess an extensive list of employers, and they charge those employers a fee for their services. Before registering with a private agency, confirm that all fees will be paid by the employer, and not by you.

N. Finding Out About Federal Employment Opportunities

Opportunities for employment with the U.S. Government are available in all parts of the nation as well as overseas. Here are some ways to find out about different types of federal job listings.

- **Government jobs near you:** Openings may be available at the installation from which you are separating. You can find out about these from your local civilian personnel office.
- **Opportunities overseas:** To assist you in finding out about federal job opportunities elsewhere in the world, the Office of Personnel Management (OPM) maintains federal job information/testing offices in each state. A listing of these offices is located on the Transition Bulletin Board (**see page 23**); look for it in "Other Employment Sources" under the "Employment" menu.
- You can view federal employment opportunities on the Internet at <http://www.usajobs.opm.gov>. You can also:

— Call OPM at 912-757-3000.

— Call the OPM Computer Bulletin Board at 912-757-3100.

- **Unique positions:** OPM maintains an automated job referral system for hard-to-fill jobs. This system, to be expanded in the future, presently focuses on those positions requiring special skills. Applicants may register directly with the OPM computer center in Macon, Georgia.

Write to:

Office of Personnel Management
Staffing Service Center
Macon, Georgia 31297

- **Other Websites:**

<http://www.fedworld.gov>

Troops to Cops at <http://www.cops.usdoj.gov/>

Applying for Federal Jobs

You apply for most federal jobs by preparing and submitting the documents requested in the federal job announcement. If you have any questions, contact the civilian personnel office and/or the point of contact listed on the job announcement. If you believe our veterans' preference rights have been violated when applying for federal jobs, contact the U.S. Department of Labor, Veterans Employment and Training Service for assistance under the Veterans' Employment Opportunities Act of 1998. A complete list of VETS state directors is available on the Internet at <http://www.dol.gov/dol/vets>.

O. Employment Preferences

- **Involuntarily & Certain Voluntarily Separated Members:** Under chapter 58, Section 1143 (d) of title 10, U.S. Code, eligibility applies to members of the Armed Forces, and their dependents, who were on active duty on Sept. 30, 1990 and who were involuntarily separated under honorable conditions on or after Oct. 1, 1990. Service members and their families who separate from the Military Services under the VSI or SSB programs are eligible as well. Preference eligible shall be identified by possession of a DD Form 1173 overstamped with "TA."

Preference applies to jobs graded at NF-3 and below, and to positions paid at hourly rates. Preference applies to any job that is open to competition in accordance with merit staffing practices. Spouse preference may be exercised once for each permanent relocation of the military sponsor. The spouse must have been married to the military sponsor before relocation to the duty station.

- **Military Spouses:** Under DoD Instruction 1404.12, "Employment of Spouses of Active Duty Military Members Stationed Worldwide," eligibility applies to spouses of active duty military members of the Armed Forces. Under this basic policy, preferences for military spouses are the same as the involuntarily and certain voluntarily separated members, except that military spouse preference has priority over that preference.

- **Family Members in Foreign Areas:** In accordance with DoD Instruction 1400.23 and DoD 1402.2-M, Chapter VII, family members of active duty military members and civilian employees stationed in foreign areas eligible. Basic policy allows preference for all NAF jobs. Preferences apply when not at variance with the Status of Forces Agreements, country-to-country agreements, treaties, or as prescribed by DoD Instruction 1400.23.

Should there be any questions please refer to <http://www.cpms.osd.mil/cpm/docs/subchpt1403.pdf>.

P. Federal Jobs Through the Non-Appropriated Fund and the Veterans Readjustment Act

Because of your military service, you may have an advantage over others when applying for federal employment. Congress provided this advantage by enacting veterans' hiring preference laws.

These laws do *not* imply guaranteed placement of a veteran in every federal job. The veterans' hiring preference laws are not applicable to Non-Appropriated Fund (NAF) employment. Veterans applying for NAF jobs may be given preference at time of hire only.

- **If you are an Eligible Involuntary, Special Separation Benefit, or Voluntary Separation Incentive separatee:** You and your family members are authorized a one-time employment preference for NAF positions you are qualified to perform. For details, ask your installation's Transition Office to refer you to the NAF personnel office.
- **If you are a Vietnam or post-Vietnam-era veteran:** The Veterans Readjustment Appointment (VRA) program provides special employment opportunities and job training to veterans who were honorably discharged and who served for more than 180 days on active duty.
 1. Eligible Vietnam-era veterans qualify for appointments under VRA until 10 years after their last discharge or separation from active duty or until December 31, 1995, whichever is later.
 2. Eligible post-Vietnam-era veterans qualify for 10 years after the date of discharge or release from active duty or until December 31, 1999, whichever is later.
 3. Eligible veterans with a service-connected disability of 30 percent or more have no time limit.

For information about specific VRA job opportunities, contact the personnel office at the federal agency where you would like to work.

Q. Small Business Administration Offers Special Programs

The Small Business Administration (SBA) has much to offer veterans seeking information about owning or operating a small business. SBA's Office of Veterans Affairs can familiarize

departing military personnel with the services the agency provides to those who decide to go into small business or start a business of their own. SBA offers:

- **Small business training:** SBA, in cooperation with other organizations, provides entrepreneurial training to American veterans. The object of this training is to familiarize veterans with market surveys, business planning, accounting, bookkeeping, and other skills needed to operate a small business successfully.
- **Federal procurement training:** For veterans planning to sell goods or services to the federal government, SBA offers a training program that teaches veterans how to do business with the U.S. Government. This program is provided in cooperation with the VA and is usually held in locations with significant numbers of veterans in business and government procurement offices.

Information about these SBA programs is available toll free at 1-800-827-5722 or refer to your local telephone directory under the heading for "U.S. Government."

The Point System

A "point system" is used to determine veterans' hiring preference:

- **Five-point preference:** Basically, five points are given to honorably separated veterans who have served more than 180 consecutive days of active duty before October 14, 1976 (not counting service during training under the six-month Reserve or National Guard programs), or during any war or expedition for which a campaign badge has been authorized (such as Desert Shield/Storm) and served continuously for 24 months or the full period called or ordered to active duty. Retired members of the Armed Forces above the rank of Major or Lt. Commander are no longer eligible for the five-point preference. Their preference is contingent upon a disability.
- **Ten-point preference:** Ten points are given to disabled veterans and veterans who are awarded the Purple Heart and honorably separated.

The point system program is administered by OPM. The VA issues letters to OPM indicating the degree of disability for veterans' preference purposes. The more points you have, the closer you get to the front of the line for possible job consideration with the federal government.

Hiring preference is not limited to veterans alone. It is also granted to the spouse of an unemployable disabled veteran, the unmarried widow or widower of a veteran, or the mother of a deceased or disabled veteran. Any federal agency personnel officer can give you more information on the point system.

R. Veterans Get Priority at State Employment Offices

As a veteran, you receive special consideration and priority for referral, testing, and counseling from your state employment office. Your state employment office can provide many additional services, as noted below.

- **Veterans Employment and Training Service Office:** There is at least one Veterans Employment and Training Service Office in every state. Veterans' employment representatives may also be found at local employment offices with large numbers of veteran job applicants.

Their job is to monitor and oversee veterans' employment services, administer veterans' training programs, and protect the reemployment rights of veterans. They will assist you with any employment problem you may have.

Make sure you take your Certificate of Release or Discharge from Active Duty, DD Form 214 (certified copy), with you for your first appointment with the state employment office.

- **DoD Job Search:** This job bank, sponsored by the Department of Defense and the Department of Labor, lists millions of jobs across the nation that are not readily filled. Check out the Web site at <http://www.dod.jobsearch.org> for further detail and assistance.
- **Training opportunities:** State employment offices can offer you seminars on subjects such as resume writing, interviewing skills, and career changes; information on vocational training opportunities; and proficiency tests in typing and shorthand for positions requiring such certification.
- **Information:** At your state employment office, you will find data on state training, employment, and apprenticeship programs; and statistics regarding employment availability, economic climate, and cost of living. Some offices even have extensive information about the things you should know before moving to the state.

S. Family Members Get Job Assistance Too

Family members can take advantage of many of the outplacement services offered to transitioning Service members. Most of these services are coordinated from the Transition Office at your installation. Family members can get help in developing their own Individual Transition Plans; they also have access to the following employment services:

- **TAP/DTAP workshops:** These are job assistance seminars sponsored by the Departments of Labor and Veterans Affairs, and the Transition Office.

Spouses are highly encouraged to attend the DoL TAP/DTAP workshop in order to prepare themselves for the transition from an active duty life style.

- **TBB:** The Transition Bulletin Board is an electronic listing of job vacancies and transition information. The Transition Bulletin Board is an electronic listing of job vacancies and transition information located at <http://www.dmdc.osd.mil/ot>.
- **Career counseling:** The Transition Office will provide individual job/career development counseling, assist in assessing employment skills, and identify employment opportunities.
- **Job training:** These services include workshops and seminars on enhancing job search skills; goal setting; preparing federal employment applications, resumes, interviewing techniques, and occupational skills training for family members.

- **Job banks:** National job banks and local job banks provide information and referral on temporary, permanent, part-time, full-time, and volunteer positions in both the federal and private sectors.

In addition, family members of separating personnel can receive a one-time priority for Non-Appropriated Funds jobs in the federal government. Ask your local civilian personnel office for details.

Chapter 4

RELOCATION ASSISTANCE

If you are moving to another area, information and counseling are available to assist you in making informed decisions.

A. Choosing Where to Live

“I always wanted to live in Idaho!” Or perhaps some other state holds your dreams. Think about where you’d like to live and then consider the realities. For example, if you were a ship navigator during your military career, you could have a difficult time finding a similar job in Idaho. On the other hand, if you were an Army nurse, you may find several excellent opportunities in Idaho’s many fine hospitals.

Most career placement specialists recommend that job applicants choose the type of job they want first, *then* go where the jobs are. In making a decision to relocate, you might prioritize as follows:

1. **Job potential:** Which community is most likely to offer job opportunities that match your skills, experience, and career goals?
2. **Affordability:** There are a number of factors to research when it comes to affordability. Consider the not so obvious expenses in addition to the cost of living. Compare local, state income, property, and sales taxes. Does the state tax your military retirement pay? Does the location have income and career potential.
3. **Community:** Do you have family or friends there? Can you count on them to help make your transition easier? Do you need to be close to your aging parents for economic or medical reasons? Are they seeking upward mobility with the potential to move, while you are looking for a community to settle for the long term?
4. **Environment:** Would you be happiest living in a city, the suburbs, a small town, or a rural area? Do the people and climate suit you?

B. Moving Out of the Area?

If you are thinking about moving to another area, you should “look before you leap.” Your nearest Family Center is the best source of relocation information and planning assistance. Other useful resources include local chambers of commerce, libraries, bookstores, and the Internet. Use them to find out what you need in order to make informed moving decisions.

Family Centers

Family Centers can refer you to offices, programs, and services that may be of assistance as you prepare to leave the military. Examples include the Relocation Assistance Program

(RAP), the Personal Financial Management Program, Information and Referral, and Exceptional Family Member Program (EFMP).

The term “Family Centers” is used here to refer to the following Service-specific entities:

- **Army:** Army Community Service Center
- **Air Force:** Family Support Center
- **Navy:** Fleet and Family Support Center
- **Marine Corps:** Personal Services Center (formerly Family Service Center)

To learn about communities where you might like to live; take advantage of the information and referrals available through RAP (**see page 34**).

- **The SITES database:** One of the latest innovations to help you find out about communities where you might want to live is the Standard Installation Topic Exchange Service (SITES). The newest version of SITES, introduced in November 1998, contains information and photos on over 300 military communities worldwide. SITES is accessible through the World Wide Web (<http://www.dmdc.osd.mil/sites>). You can view information onscreen, or download booklets to print and read at your convenience. The information included in SITES covers such topics as community housing, area recreation, climate, education, medical services, and some general information on employment and family support services. SITES is a popular program. Since November 1998, there have been more than 2,700,000 requests for information via the SITES Web site – an average of 3850 per day!
- **Beyond the SITES database:** If you seek information on non-military communities, relocation specialists at the RAP office can provide you with addresses for local chambers of commerce and boards of realtors, as well as assist you in finding other sources of valuable information.

Chambers of Commerce

Many communities across America have chambers of commerce. Each chamber of commerce promotes its community and is a good source of information about the surrounding area. The chambers are usually receptive to answering questions about the local job market, housing costs, local realtors, cost of living, local taxes, climate, schools and availability of recreation or child care. Each usually provides this information in a booklet – much like the relocation packet you received about a new installation when you changed stations.

Your local RAP office has a directory of the U.S. chambers of commerce and will give you the addresses you need. You may also find the telephone number for any chamber of commerce by calling long-distance information.

Libraries and Bookstores

The reference section of your nearest public library or bookstore may offer atlases, maps, and encyclopedias in which you may find useful information. Tourbooks and guides in the travel section may provide additional insights into the community you may someday call home.

C. Relocation Assistance Program Gives You the “RAP”

Your upcoming relocation is not a normal move; it is your final move out of military life. Specialists within the Relocation Assistance Program want to make sure that you are fully prepared for this unique transition. They offer information and services that will help you make the right decisions at the right time. RAP services include:

- Needs assessment related to the circumstances and requirements of your move
- Automated information on military communities worldwide, including a database (SITES) describing the housing options available near military installations
- Assistance obtaining information on nonmilitary communities
- Help in developing a relocation plan – providing information specifically related to your unique situation, linking you with special programs, and referring you to other offices that can provide assistance
- Workshops and individual sessions on managing relocation stress for adults and children

A visit to your RAP specialist will help you identify exactly what you need so that you can ask the right questions as you navigate through the rest of the relocation process.

As Soon as You Know Your Departure Date...

Visit the Relocation Assistance Program office at your Family Center. RAP staff will make you a “smart consumer.” They will tell you the questions you need to ask so you can get the most out of your move.

D. Authorized Leave/Permissive Temporary Duty (PTDY) and Travel for Job-Hunters

Under regulations prescribed by the Secretary of Defense, the Secretary of the Military Department concerned may authorize administrative absence for any of the purposes outlined below for Service members:

- Participation in pre-separation job search and house hunting activities which facilitate relocation of members. The permissive temporary duty (PTDY) authority to facilitate transition into civilian life for house and job hunting for military members being involuntarily separated under honorable conditions, separating under the Voluntary

Separation Incentive (VSI)/Special Separation Benefit (SSB) programs, or retiring from active duty is extended indefinitely.

The Secretary concerned:

- Shall grant members being discharged or released from active service as involuntary separatees under honorable conditions as defined in section 1141 of Title 10 of the United States Code, or as approved participants in the Voluntary Separation Incentive (VSI) and Special Separation Benefit (SSB) programs established under Section 1174a or section 1175 of Title 10, such excess leave for a period not in excess of 30 days, or such transition PTDY not to exceed 10 days, as members require to facilitate relocation, unless to do so would interfere with military missions; and
- May authorize for members described above and for those being retired:
 - An additional 20 days up to a total of 30 days transition PTDY for those members stationed outside the Continental United States (CONUS).
 - An additional 10 days up to a total of 20 days transition PTDY for those members stationed in the CONUS.
 - An additional 20 days up to a total of 30 days transition PTDY for those members who were domiciliaries before entering active duty and continue to be domiciliaries of States, possessions or territories of the United States located outside the continental United States (CONUS), including domiciliaries of foreign countries, and are stationed at a location other than the State, possession, territory or country of their domicile. Members may be authorized up to a total of 30 days transition PTDY only for house and job hunting to the State, territory, possession or country of their domicile.

Regulations permit you to use excess leave or permissive temporary duty (PTDY) in accordance with the following guidance:

- **If you are an Eligible Involuntary, Special Separation Benefit (SSB), or Voluntary Separation Incentive (VSI) separatee, or a retiree:** Your spouse may take one round trip on the military aircraft for house and job hunting, on a space-available basis and unaccompanied by a military spouse.
- **If you are attending a Department of Defense-approved transition assistance seminar:** If you are using excess leave, PTDY, or temporary additional duty to attend the seminar, you are authorized to use military air transportation, if available.
- Service members separating at the end of a normal term of service (ETS – Expiration Term of Service) or (EAOS – End of Active Duty Obligated Service) are not eligible for PDTY.

If you are traveling from overseas to CONUS to attend such a seminar, your spouse can accompany you on military air transportation on a space-available basis. Your spouse is *not* authorized to travel within CONUS.

Unless a service member falls into one of the above categories, he/she is not eligible.

E. Transportation to Your New Home

Once you have chosen your new hometown, you should arrange for transportation counseling.

Schedule an appointment with your installation's Transportation Office as soon as you have your orders. This is extremely important, because the availability of movers is limited.

The reimbursement amount is determined by the regulations pertaining to your particular entitlement. Entitlements vary with individual situations. Your exact entitlement and the time limits for its use will be explained to you during your appointment.

For example: If you are overseas, you may be authorized to ship an automobile to the United States. Motorcycles may be shipped as part of your personal property.

Airline tickets must be purchased from the Commercial Travel Office (CTO) under contract to your respective organization.

For more information, please go to <http://www.dtic.mil/perdiem>.

F. Housing

The following is important guidance about making the transition from your old housing to your new.

- **If you live in government quarters:** You must arrange a time for a member of the Housing staff to come to your home to perform a pre-inspection and explain the requirements for cleaning and vacating quarters, as well as options available for you to accomplish them.

If you live in government housing, you must make an appointment with the Housing Office as soon as your departure date is established.

- **If you seek a military housing extension:** If you are an eligible Involuntary, SSB, or VSI separatee, or a Selected Early Retirement Board (SERB) retiree, a military housing extension may be available at a rental rate equal to your basic allowance for housing (BAH), or overseas housing allowance (OHA) rate (space permitting). You may request to remain in your quarters for up to 180 days after your separation. Call your installation's Housing Office and ask for details on processing and approval procedures. This privilege is scheduled to expire December 31, 2001. Check with your Transition Office to see if this is still available, if you qualify.
- **If you are moving from a rental property:** Notify your landlord as soon as possible. The Housing Office can assist you with any landlord problems you may have in conjunction with your separation – e.g., breaking a lease or early termination of a lease.

G. Shipment and Storage of Household Goods

The following guidance applies to the shipment and storage of household goods:

- **Eligibility Involuntary, SSB, and VSI separatees, and retirees:** You are authorized storage and shipment of household goods for up to one full year. Your items may be shipped to:
 - Any destination within the United States that you choose
 - Your home of record outside the United States
 - The place from which you were initially called to active duty
- **All Others:** You are authorized storage and shipment of household goods up to six months. Your items may be shipped to which ever of the following points for which you collected separation travel pay:
 - Your home of record
 - The place from which you were initially called to active duty
- This privilege is scheduled to expire December 31, 2001. Check with your Transition Office to see if this is still available, if you qualify.

H. Your Commissary and Exchange Privileges

If you are an **Eligible Involuntary, SSB, or VSI separatee**, you retain the privilege of using commissary and exchange facilities for two years after your separation. You and your family members will be issued overstamped identification cards that will allow access to these facilities. The cards will be marked with the dates you are eligible for commissary, exchange, and other benefits such as transitional health care. This privilege is scheduled to expire December 31, 2001. Check with your personnel office to see if this is still available, if you qualify.

I. DoDDS Schools Extension

- **If you are an Eligible Involuntary, SSB, or VSI separatee, or SERB retiree**, your family members are permitted to remain in Department of Defense Dependent Schools for the completion of high school, so long as they have finished the 11th grade prior to your separation. This does *not* supersede an Status of Forces Agreement restrictions. This privilege is scheduled to expire December 31, 2001. Check with your Transition Office to see if this is still available, if you qualify.

J. Special-Needs Family Members

Perhaps you have a family member who is physically or mentally challenged or has other special needs. You can find information on the services available in your new hometown

through your Family Center, the United Way/Community Chest, the community social services office listed in the local telephone directory, or the closest veterans' hospital. You can also find services available to you through the "Special Needs" Web site at <http://www.mfrc.calib.com/snn>.

Chapter 5

EDUCATION/TRAINING

Service members leaving the military sometimes find a gap between the civilian career they want and the specific education or training they need to achieve it.

A. Your Education Benefits: Montgomery GI Bill, VEAP, and More

Several programs administered by the Department of Veterans Affairs (VA) provide financial assistance to veterans for education programs. This includes enrollment in degree programs, technical and vocational programs, correspondence courses, flight training courses, and on-the-job training and apprenticeship programs. Programs must be approved, usually by a State-approving agency, for VA purposes, before VA education program benefits are paid.

Two of these programs are the Post-Vietnam-era Veterans' Educational Assistance Program (VEAP) and the Montgomery GI Bill (MGIB). Both programs are intended to help you develop skills that will enhance your opportunities for employment. As a rule, the benefits under either of these programs must be used within 10 years of separation from active duty.

VEAP Eligibility

With the exception of some people who signed delayed entry contracts before January 1, 1977, VEAP is for people who first entered active duty during the period January 1, 1977 through June 30, 1985, and who made a contribution to a VEAP account before April 1, 1987. If you participated in VEAP and withdrew your contribution, you may start a new allotment, or make a lump-sum contribution, at any time while you are on active duty.

MGIB Eligibility

MGIB eligibility is straightforward for most veterans, but it can be complex for others. If you have questions about MGIB eligibility, check with your Education Center, or call the VA toll-free education number, 1-888-GI Bill-1 (1-888-442-4551). You may also get information at the VA Education Service web site <http://www.gibill.va.gov/>.

Note: As this guide was being prepared to go online, there may have been legislation pending to allow some people who participated in VEAP to convert to MGIB eligibility. For further information, check with your Education Center, or with VA.

With the exception of some officers who received a commission, after December 31, 1976, as a result of graduating from service academy, or after completing a Reserve Officer Training Corps (ROTC) scholarship program, the MGIB is for people who first came on active duty on July 1, 1985, or later, and who did not decline – in writing – to participate in the MGIB program.

To be eligible for the full 36 months of MGIB benefits, veterans must normally meet character of service, and minimum length of service requirement. Some veterans who are

separated from active duty early for the convenience of the government may also receive the full 36 months of MGIB benefits. Depending on the separation reason, other veterans who are separated from active duty early may be eligible for prorated MGIB benefits; one month of benefits for each full month of active duty.

Some veterans who were eligible for the Vietnam Era GI Bill (VRA) have gained MGIB eligibility. They must have had some remaining VRA entitlement on December 31, 1989, when all benefits under the VRA expired. With some exceptions, they must have served on active duty from July 1, 1985 through June 30, 1988. For these veterans, the 10-year period of time in which they must use MGIB benefits is reduced by any time, from January 1, 1977 through June 30, 1985, that they were not on active duty.

VEAP participants, officers not normally eligible for MGIB because they were commissioned after December 31, 1976 as a result of graduating from a service academy or after completing a ROTC scholarship, and people who declined to participate in MGIB, who are involuntarily separated, or separated under the Special Separation Benefit (SSB) or Voluntary Separation Incentive (VSI) programs may elect to participate in MGIB. Contact your Education Center, or VA for details.

For More Information

The VA can provide you with educational counseling after you leave the Service. Contact your VA regional office by dialing toll-free 1-888-GI Bill-1 (1-888-442-4551) or go to the MGIB website at <http://www.gibill.va.gov>. In addition, information on MGIB and other veterans' educational benefit programs is available from your installation's Education Center or from the admissions office and/or veterans' coordinator at most colleges and universities.

B. Additional Educational or Training Options

You are about to make a dramatic career change from military to civilian life. This is an excellent time to take a serious look at your past accomplishments and consider your options for future success. If you feel that college, vocational training, or taking a special program will enhance the quality of life for you and your family, now is the best time to evaluate your educational options.

Guidance

Departing Service members sometimes find a gap between the civilian career they want and the specific education or training they need to achieve it. Others may find that getting a diploma or attending a specialized course can help them win a job over other applicants in a crowded field. Before you leave the military, go to the Education Center. Here counselors can provide assistance in determining the goals that are right for you. If you feel you need additional education or training, the Education Counselor will guide you to the appropriate curriculum and institution, and help you with the paperwork necessary to enroll in an academic or vocational program.

Career Assessment

If you are not sure what you want to do upon leaving the military, then you should talk to a counselor at your local Education Center, Navy College Office, Marine Corps LifeLong Learning Center (formerly Base Education Center) or Transition Office. The counselor can recommend aptitude tests or vocational interest inventories to help clarify your career goals. These tests can help you pinpoint job skills in which you might excel and then relate them to specific occupations and careers in the civilian world.

Your installation's Education Center, Navy College Office, or Marine Corps LifeLong Learning Center may offer the Strong Interest Inventory, Self-Directed Search, or Career Assessment Inventory, as well as computerized counseling systems like Discover. These can help you select jobs and careers that more closely match your personality, background, and career goals.

Academic Planning

Once you have identified your career goal, you may find you need a formal education to achieve it. Your Education Counselor can explore the possibilities with you.

The Education Center can provide information on colleges and vocational schools in the United States. Counselors can also advise you on nontraditional educational opportunities that can make it easier for you to get a diploma, vocational certificate or college degree. These nontraditional opportunities include the following:

- **Take “challenge exams,” such as a college-level equivalency exam:** You can convert knowledge learned outside the classroom into credits toward a college program. This can save you time and money.
- **Go to school part time while continuing to hold down a full-time job:** This approach might make adult education more practical.
- **See the veterans' coordinator at the college, university or vocational school of your choice:** The coordinator can help you understand your VA educational benefits and might lead you to special programs offered to former Service members.
- **Determine if your military learning experiences can translate to course credit:** Check with your service Education Center, Navy College Office or Marine Corps LifeLong Learning Center well in advance of your separation date.
- **Take advantage of distance learning opportunities:** With today's technological advances, you can enroll in an educational program in which courses are offered by accredited educational institutions in a variety of formats, i.e., CD-ROM, the Internet, satellite TV, cable TV, and video tapes.

Vocational Services

College is not for everybody. The Education Center, Navy College Office or Marine Corps LifeLong Learning Center can tell you about vocational and technical school programs designed to give you the skills needed to work in occupations that do not require a four-year college degree. The Counselors at these centers can also show you how to get course credits for non-traditional learning experience (such as military certifications and on-the-job training). The Counselors can help you explore these options.

The Counselors may also help you find out about certification and licensing requirements – for example, how to get a journeyman card for a particular trade. The counselors can give you information on vocational and apprenticeship programs. Local trade unions may also offer vocational training in fields that interest you.

C. Testing Available Through Your Education Center

Testing can be an important initial step in your career development. Some colleges and universities may require you to provide test results as part of your application. Prior to your departure from military service, you are encouraged to take advantage of the testing services offered by the Education Center, Navy College Office and Marine Corps LifeLong Learning Center. These services include the following.

- **Vocational interest inventories:** Most Education Centers, Navy College Offices and Marine Corps LifeLong Learning Centers offer free vocation interest inventories that can help you identify the careers most likely to interest you.
- **Academic entry exams:** Before applying for college or other academic programs, you may want to take a college admission test such as the Scholastic Aptitude Test (SAT)¹, American College Testing (ACT) Assessment Program, or the Graduate Record Examination (GRE). Some schools may require that you do so. Information on these tests is available from your Education Center, Navy College Office or Marine Corps LifeLong Learning Center. You must start early. These exams are offered only a few times each year.
- **Credit by examination:** Your Education Center, Navy College Office and Marine Corps LifeLong Learning Center offers a variety of “challenge” exams that can lead to college credit. If you score high enough, you may be exempt from taking a certain class or course requirement – resulting in a big savings of time and money as you earn your degree. The College Level Examination Program (CLEP) and the DANTES Subject Standardized Tests (DSST) are also free to Service personnel on active duty.
- **Certification examinations:** As a Service member working in an important occupational field, you have received extensive training (service schools, correspondence course, OJT) which has proved valuable in developing your professional skills. Your local Education Center, Navy College Office or Marine Corps LifeLong Learning Center can provide you

¹ Referring to the SAT I: Reasoning Test

information on certification examinations that “translate” military training into civilian terms. Examinations are available in many skill areas and upon successful completion, the documentation you receive is readily understood and received in the professional occupational civilian community.

- **Licensing and Certification:** Your military occupational specialty may require a license or certification in the civilian workforce. To assist you in learning the civilian requirements for licensing and certification, the Department of Labor in partnership with the Department of Defense has established a Web site specifically for military personnel called “Use Your Military Experience” (UMET). UMET is a one stop Internet shop for information about how military training and experience can help you obtain civilian licenses and certifications. For detailed information about licensing and certification, go to <http://umet-vets.dol.gov/>.

D. DoD Voluntary Education Program Web Site

For separating Service members, the Department of Defense Voluntary Education Program Web site, <http://voled.doded.mil>, offers a wide variety of educational information of interest and use. The Web site was originally established to provide support for military education center staffs worldwide. As the Web site developed, it took on another mission of providing direct support to the active and reserve components’ Service members and their families. This support includes information on all programs provided by the Defense Activity for Non-Traditional Educational Support, DANTES, including the Distance Learning Program, Examination Program, Certification Program, Counselor Support Program, Troops to Teachers, and a wide variety of educational catalogs and directories.

Links are provided to each of the services’ education programs and to a wide variety of education-related resources. There is also a Directory of Education Centers on the Web site, which contains information on all of the services’ education centers worldwide, to include addresses, phone numbers and E-mail addresses.

The primary goal of the Web site is to provide on-site, or through links, all information for Service members to select, plan and complete their program of study, either while on active duty or upon separation.

E. Service Unique Transcripts

Army: Information on how to access the Army/ACE Registry Transcript System (AARTS) to review your AARTS transcript, go to <https://aartstranscript.leavenworth.army.mil/>. This site provides active duty personnel, veterans and retired Army, National Guard and Reserve members the capability to view an unofficial copy of their AARTS transcript. Viewers may also view a list of previous transcripts that AARTS has produced.

Navy and Marine Corps: Information on how to obtain the Sailor/Marine American Council on Education Registry Transcript (SMART) is available at <http://www.navycollege.navy.mil>. SMART is now available to document the American Council on Education (ACE) recommended college credit for

military training and occupational experience. SMART is an academically accepted record that is validated by ACE. The primary purpose of SMART is to assist service members in obtaining college credit for their military experience. Additional information on SMART can also be obtained from your nearest Navy College Office or Marine Corps Education Center, or contact the Navy College Center.

Chapter 6

HEALTH AND LIFE INSURANCE

Before you leave military service, you will need to arrange for health insurance to protect you and your family.

A. Insurance Planning Is Critical

Most people leaving the military go on to get civilian jobs that provide health insurance. The result is continuous coverage.

Sometimes, however, there is a gap between the time your Service-provided coverage ends and your new employer's coverage begins. During this time, you alone will be responsible for paying all the medical bills that you and your family might acquire. This could be devastating. A one-day stay in the hospital could cost thousands of dollars!

Fortunately, several strategies and resources are available to ensure continuous, comprehensive, quality health care for you and your family. Your options will be explained to you during your appointment at your Transition Office. For specific health insurance questions, call the Health Benefits Advisor at your military medical treatment facility.

Expecting a Baby?

If you and your spouse are having a baby, make sure your insurance covers the infant from the date of birth, as opposed to 12 or 13 days after birth. Medical expenses within these first two critical weeks can be costly and should be covered.

Expecting parents should meet with their local Health Benefits Advisor early in the transition process to get additional information regarding health care and health insurance for the period following the Service member's separation. Expectant Service members who separate from the military prior to delivery may deliver the child in a military treatment facility after separation. Again, check with your local Health Benefits Advisor before you separate to see if you are eligible for this benefit.

The VA: What Vets Get

The Department of Veterans Affairs (VA) is responsible for ensuring that you receive the care, support, and recognition that you have earned. You may be eligible for the following veterans' benefits:

- Medical care
- Disability compensation
- Education

- Insurance
- Loan guaranty
- Programs and benefits for certain qualified members of your family

If you are unable to visit a VA counselor at your installation, call the nearest VA regional office at the toll-free number listed below. A Veterans Benefits Counselor will be happy to provide information about specific benefits and how to file a claim.

Call your VA regional office toll free at 1-800-827-1000. Visit the Web site at <http://www.va.gov>.

B. "Check Up" on Your Health Before You Leave

While you are in the Service, you and your family have health care coverage. The range of health care services is vast, yet your out-of-pocket expense is minimal. Use this time wisely and make an appointment early! Remember:

- **Get a physical:** If military treatment facilities, personnel resources, and local policy permit, you and your family members should arrange for your separation physicals as early as possible. If problems are found, they can be treated while your medical expenses are still fully covered by the Service. Take care of as much as you can prior to separation.
- **Get your records:** Even if you are in good health, get a copy (certified, if possible) of your medical records from your usual medical treatment facility. These records will provide useful background information to the health care professionals who will assist you in your upcoming civilian life. Your military health records will be transferred (with your consent) to the VA regional office nearest your separation address.

C. Transitional Health Care for You and Your Family

Eligible Involuntary, SSB, and VSI Separatees

If you are separating involuntarily and are eligible, or are separating through the Special Separation Benefit (SSB) or Voluntary Separation Incentive (VSI) programs, your transitional health care system looks like this:

- **While you are in the Service:** You and your family are covered while you are in the Service. This is your last opportunity to take care of any health issues at little or no cost.
- **After you separate:** You and your family are authorized to use military treatment facilities at a slightly lower priority, or you may use TRICARE. You have the same priority as family members of active duty personnel. This is the initial part of your transitional health care.

— If you served fewer than six years, you will receive 60 days of transitional health care.

— If you served six years or more, you will receive 120 days of transitional health care.

Note: Transitional health care does not apply to retirees.

TRICARE

During the 60-/120-day period, eligible members may choose to use TRICARE, a program, which uses civilian medical facilities.

The Health Benefits Advisor [or Beneficiary Counseling and Assistance Coordinators (BCAC)] at your local military facility is your best source of TRICARE information. This information is summarized in the **TRICARE Standard Handbook**, also available from your Health Benefits Advisor.

- **Once your initial transitional health care ends:** After this 60-/120-day period, you and your family are no longer eligible to use military treatment facilities or TRICARE. However, you may purchase health care coverage, known as the Continued Health Care Benefit Program (CHCBP). You have 60 days after your initial transitional health care ends to enroll in CHCBP.

You and your family members will be issued overstamped identification cards that allow you to use military treatment facilities after your separation. The cards will be marked with the dates you are eligible for transitional health care as well as other benefits such as the commissary, base/post exchange, and morale, welfare, and recreation facilities usage.

You can learn more about TRICARE at <http://www.tricare.osd.mil>.

All Others

If you separate voluntarily without SSB or VSI, you and your family are not eligible to use military treatment facilities or TRICARE. However, you may purchase extended transitional health care coverage (CHCBP) for up to 18 months of coverage. You have 60 days after separation to enroll in CHCBP. Your coverage will start the day after your separation.

D. CHCBP: Your Option to Purchase Temporary Medical Coverage

Following the loss of entitlement to military medical benefits, you may apply for temporary, transitional medical coverage under the Continued Health Care Benefit Program (CHCBP). CHCBP is a premium-based health care program providing medical coverage to a select group of former military beneficiaries. CHCBP is similar to, but not part of, TRICARE. The CHCBP program began on October 1, 1994, and extends health care coverage to the following individuals when they lose military benefits:

- The Service Member (who can also enroll his or her family members)
- Certain unremarried former spouses
- Children who lose military coverage

DoD has contracted with Humana Military Healthcare Services, Inc. to help us administer the CHCBP. You may contact Humana Military Healthcare Services, Inc., in writing or by phone for any information regarding CHCBP. This includes your eligibility for enrolling in the program, to request a copy of the CHCBP enrollment application, to obtain information regarding the health care benefits that are available to CHCBP enrollees, and to obtain information regarding the premiums and out-of-pocket costs once you are enrolled.

Humana Military Healthcare Services, Inc.
Attn: CHCBP
P.O. Box 740072
Louisville, KY 40201
1-800-444-5445

A copy of the CHCBP enrollment application can also be found on the web at <http://www.tricare.osd.mil> and <http://www.humana-military.com>.

CHCBP Basics

- **Continuous coverage:** CHCBP can act as a “bridge” between your military health benefits and your new job’s medical benefits, so you and your family will receive continuous medical coverage. It is a health care program intended to provide you with continuous health care coverage on a temporary basis following your loss of military benefits.
- **Preexisting condition coverage:** If you purchase this conversion health care plan, CHCBP may entitle you to coverage for preexisting conditions often not covered by a new employer’s benefit plan.
- **Benefits:** The CHCBP benefits are comparable to the TRICARE Standard benefits.

Enrollment and Coverage

Eligible beneficiaries must enroll in CHCBP within 60 days following the loss of entitlement to the Military Health System. To enroll, you will be required to submit:

- A completed CHCBP Enrollment Application form (DD Form 2837)
- Documentation as requested on the enrollment form, e.g., DD-214—Certificate of Release or Discharge from Active Duty; final divorce decree; DD1173—Uniformed Services ID Card. Additional information and documentation may be required to confirm an applicant's eligibility for CHCBP.
- A premium payment for the first 90-days of health coverage

The premium rates are \$933 per quarter for individuals and \$1,996 per quarter for families. Humana Military Healthcare Services, Inc. will bill you for subsequent quarterly premiums through your period of eligibility once you are enrolled.

The program uses existing TRICARE providers and follows most of the rules and procedures of the TRICARE Standard program.

Depending on the beneficiary category, CHCBP coverage is limited to either 18 or 36 months. Eligibility periods are:

- 18 months for separating Service Members and their families
- 36 months for others who are eligible (in some cases, unremarried former spouses may continue coverage beyond 36 months if they meet certain criteria)

You may not select the effective date of coverage under CHCBP. For all enrollees, CHCBP coverage must be effective on the day after you lose military benefits.

CHCBP Is Optional

You are not required to purchase this health care coverage. Participation in the CHCBP program is completely optional. However, enrollment in CHCBP may be in your best interest. Investigate it closely.

For more information about CHCBP, write to Humana Military Healthcare Services, Inc., visit their website at <http://www.humana-military.com> or call their toll-free line at 1-800-444-5445.

E. Medical Care Overview

DoD has embarked on a health program, called TRICARE, which will improve the quality, cost, and accessibility of medical care for DoD beneficiaries. TRICARE is not to be confused with CHCBP. Check with your Health Benefits Advisor for information on both programs. Check out and visit <http://www.tricare.osd.mil> for detailed information on TRICARE

Options

TRICARE offers beneficiaries three options in obtaining medical care.

1. **TRICARE Prime:** This is a health maintenance organization-type managed care program in which retirees are required to pay an annual enrollment fee. Enrollees are assigned a primary care manager, who determines the most appropriate, available source of care—either a military treatment facility or a civilian network provider. Enrollees pay little or no copayment, and usually are not required to file claims for their care.
2. **TRICARE Extra:** This is a preferred provider organization-type program, in which beneficiaries are not required to enroll. They will, however, receive reduced copayments if they use networks of approved providers.
3. **TRICARE Standard:** This is the basic TRICARE health option, for which beneficiaries have annual deductible and cost share requirement.

Gulf War Illnesses

If you served in the Gulf War, the Office of the Special Assistant for Gulf War Illnesses has established a website at <http://www.gulflink.osd.mil/> to provide information to you. In addition to the Web site, you may also call the Gulf War/Agent Orange Hotline at 1-800-749-8387 for additional information.

Separating Personnel

For personnel who are separating, TRICARE is only available during the 60 or 120 days of transitional health care coverage authorized via the Transitional Assistance Program. During this period of eligibility, beneficiaries may obtain care at DoD military treatment facilities or via the TRICARE Extra or TRICARE Standard options.

Retirees

Retirees are eligible for all three options listed above. Beneficiaries should contact Health Benefits Advisors/BCACs at MTFs or TRICARE Service Centers. Retirees should contact their Health Benefits Advisor to check availability of coverage for the area in which they intend to locate.

F. VA Medical Care

Recent legislation has changed the eligibility requirements for VA medical care. In some cases, veterans and their families may still be eligible to receive medical benefits through the VA. However, the VA's medical care system is set up to provide quality medical care to those who need it most and can afford it least.

This means that the least fortunate veterans may receive unlimited medical care at no cost. On the other hand, most veterans will find their VA medical benefits are limited. Therefore, these "typical" veterans should *not* rely on the VA as their sole source of medical services.

Who Is Eligible?

Basically, there are two categories of eligibility for VA hospital and nursing home care. For specific information, call the VA regional office in your area.

1. **Mandatory:** Some veterans are in the mandatory category. If you fall under this category, the VA must provide you with hospital care and may provide you with nursing home care if space and resources are available. You are included in the mandatory care category if any of the following conditions apply:

- You are rated by the VA as having a service- connected disability (**page 69**).
- You were exposed to herbicides while serving in Vietnam.

- You have a health problem related to service in the Persian Gulf.
- Your income is below the annually adjusted income limit.

Other veterans are eligible for mandatory care, including former prisoners of war and veterans exposed to ionizing radiation during atmospheric testing of atomic devices.

2. **Discretionary:** Most veterans are not included in any of the criteria under the mandatory category; therefore, they fall within the discretionary category. Veterans in this category must agree to pay some of the costs, such as a copayment equal to the deductible for Medicare patients. If you fall under this category, the VA may provide you with hospital care and may provide you with nursing home care. For example:

- If you have a non-service-connected medical condition that requires hospital care

AND

- If bed space and resources are available

AND

- If you are above the current income limit

AND

- If you agree to make a copayment

THEN

- The VA may provide hospital and nursing home care.

Disabled Veterans

The VA makes an important distinction among veterans with disabilities. Veterans whose disability is service connected fall under the mandatory classification of VA medical care. Veterans whose disability is non-service connected fall under the discretionary classification. For more information, **see chapter 9**.

Family Members and Survivors

The VA may provide medical care for the children and spouse of a veteran with a service-connected disability, even after the veteran's death. For information, see the section on CHAMPVA (**page 70**).

Lower Income Veterans

Lower income veterans receive benefits similar to those in the mandatory classification. Contact the VA for details.

G. Dental Care

Dental care is distinct from medical care. As a result, the types and amounts of coverage are different, as noted below.

- **Before you separate:** Early in your transition process, you and your family should have routine dental checkups. You should also ensure that your family members obtain necessary treatment under the TRICARE Family Member Dental Plan prior to your expiration of eligibility for the program. If problems are found early enough, work can be completed prior to separation, at little or no cost to you. Emergencies will also be taken care of until your separation.
- **Shortly after you separate:** The VA provides one-time dental care for veterans if you apply within 90 days after separation. However, you will not receive dental care if the military provided a dental examination and treatment within 90 days prior to your separation.
- **New programs:** Congress has directed the implementation of two new dental programs to provide dental coverage for selected reservists and military retirees. These new programs are:
 1. **Selected Reserve Dental Program:** This program will provide a dental insurance plan for members of the Selected Reserve of the Ready Reserve in which premium costs will be shared between DoD and the Reserve member. The program will feature a basic dental benefit, to include diagnostic services, preventative services, basic restorative services, and emergency oral examination. For members separating from active duty and potentially considering becoming a Reserve member, you should investigate this alternative dental program. The program's congresssionally mandated start date was October 1, 1997. On February 1, 2001, the Selective Reserve Dental Program and the Active Duty Family program were consolidated into one program to be administered by United Concordia. Beneficiaries should consult the TRICARE web site <http://www.tricare.osd.mil/> for the latest information or call 1-800-866-8499.
 2. **Retiree Dental Program (RDP):** RDP will also make available a premium-based dental insurance program for military retirees, members of the Retired Reserve receiving retired pay, unremarried surviving spouses, and dependents. Eligible beneficiaries will pay the full cost of the dental insurance coverage. RDP will feature a basic dental care and treatment, to include diagnostic services, preventative services, basic restorative services, endodontics, surgical services, and emergency services. Retiring members should explore this program, depending on their future employer's health benefits package. The program's start date was October 1, 1997 as mandated by Congress.

- **Following separation:** You will need to obtain dental insurance from your new employer or through a private insurer.

Many fraternal associations provide access to group life, health, and dental insurance at competitive rates. Be sure to give them a call.

DELTA Dental terminates upon separation from the Service. To learn more about your entitlement to dental care, contact your VA regional office. For more information regarding the Retiree Dental Program: consult the TRICARE web site <http://www.tricare.osd.mil/> or call 1-888-336-3260.

- **Retirees:** You should check with your local military dental facility regarding dental services.

H. Life Insurance Needs Your Attention

During your transition you should give careful consideration to your life insurance needs.

- **Shortly after you separate:** Servicemen's Group Life Insurance (SGLI) will continue to cover you for the first 120 days after your separation, just as if you were still in uniform.
- **After your separation coverage ends:** Following expiration of your coverage extension under your SGLI, you must make your own arrangements for life insurance. One option is Veterans' Group Life Insurance (VGLI), offered by the VA.

Veterans' Group Life Insurance

Shortly after your discharge, you will be given the opportunity to convert your SGLI to VGLI. You can obtain coverage in increments of \$10,000, up to the amount of your SGLI but not to exceed \$250,000. You can make the conversion up to 120 days after your separation. The insurance becomes effective on the 121st day.

VGLI is five-year renewable term insurance. That is, you can renew your VGLI policy every five years. At the end of the fifth year, you are guaranteed the right to convert your policy to a commercial insurer regardless of your health, or renew your policy for another five-year period. This is important, since many insurers will not cover you if you have a preexisting condition. You can convert to any participating insurer licensed to do business in your state.

The VGLI program is administered by the Office of Servicemen's Group Life Insurance. For information, write to:

Office of Servicemen's Group Life Insurance
213 Washington Street
Newark, NJ 07102

You can download VGLI application forms and get more information by visiting the VA website at <http://www.insurance.va.gov/sglivgli/vgli%20faq.htm> .

What to Look for in a Life Insurance Policy

Explore the various life insurance options, including those offered by VGLI. By checking each, you will be able to pick what is best for you. When shopping for life insurance, the program you choose should pay:

- Funeral expenses and related bills
- Debts or loans owed by the insured person at the time of death
- Lost earnings

Lost earnings means what the person would have made over the rest of his or her working life had he or she not died. There are a variety of ways to calculate lost earnings. For example: The sole wage-earner for a family of four dies at age 45. He made \$30,000 a year at the time of his death. Because the household has been reduced from four to three, three-fourths (75 percent) of his income needs to be replaced for 20 years (when he would have turned age 65). This method shows lost earnings which need to be recovered through insurance as \$450,000: $75\% \times (\$30,000 \times 20 \text{ years}) = \$450,000$.

Chapter 7

FINANCES

Don't buy that TransAm just yet! The experience of previous separatees suggests that it could take some time to find suitable employment.

A. Family Centers Offer Financial Planning Assistance

Unless you are *sure* you have a job lined up, you probably will be living on a reduced budget for a while. Careful financial planning is the key to successful management of a limited income. The earlier you look at your financial needs and come to terms with them, the more time you will have to lessen their impact.

If you are having financial problems now or think you may have them in the future, go to your Family Center for assistance. Help can range from individual counseling on money matters to emergency loans. In addition, the Family Center usually offers group seminars and workshops on several topics:

- Financial planning for transition
- Family budgets and spending plans
- Recordkeeping
- Insurance
- Credit
- Debt liquidation
- Consumer rights
- Taxes
- Investments

B. A Crash Course in Financial Management

Among the most popular courses offered by the Family Centers are the financial planning seminars. The content of these courses varies from place to place, but you are almost certain to walk away having learned some basic financial planning guidelines.

Here is an eight-step crash course in financial planning. Get a pencil and paper, and pull out your checkbook and recent bank account statements. Find your credit card statements, auto loan payment books or other loan coupons, your federal tax return from last year, and any other relevant documentation.

As you go through the "course," use conservative figures and time frames when planning for periods of unemployment. A healthy dose of pessimism is useful here. Should things ultimately turn out much better than you had planned, you will be pleasantly surprised.

Once you understand your budget clearly, you can then concentrate on getting it under control. This will help to make your transition less stressful.

Step 1. List Your Income

Make a list of all the sources of income you expect to have during your transition and when you expect to receive the income (weekly, monthly, quarterly, etc.). Include your pay, if any, as well as any unused vacation, severance pay, and unemployment compensation. Also list any interest income (interest from a bank savings account, for example), spouse's income, alimony or child support, and other income you expect to receive on a regular basis.

Next, compute all of the sources on a monthly basis: If the income is weekly, multiply it by four. If it is quarterly, divide it by three.

Be conservative. Estimate the lowest amount you expect to receive from each source of income.

Step 2. List Your Expenses

On a separate list, write down all of your expenses: mortgage; rent; taxes; utilities; food; clothing; insurance (life, health, automobile, homeowners or renters, etc.); car or motorcycle expenses (payments, insurance, registration, gas, maintenance, and repairs); credit card bills; other loans; magazine subscriptions; cable TV; club dues; gifts; job-hunting costs (stationery, printing, drycleaning, etc.); entertainment and hobby expenses; children's spending money; alimony or child support payments; groceries; personal items; and all other expenses. When listing expenses, take time to think of everything—all the way down to medicines and toothpaste.

Next, list the expense for each item and an average monthly cost. When figuring your average, keep in mind that this is your transition budget. Assume that you will be temporarily unemployed. If the cost is not "fixed" (such as rent or mortgage payments that cannot be avoided), plan on the smallest realistic amount you can get by on.

Step 3. Prioritize Your Expenses

After listing all of your expenses, rate them as high, medium, or low priority. High-priority items are things you and your family cannot do without: food, shelter, clothing. Medium-priority items are important to you, but you can exist without them. Low-priority items should be weeded out of the budget process.

Example: Rent or mortgage is an "H"(high priority), while piano lessons for your 10-year-old daughter may be an "M" (medium priority), and cable TV fits into the "L" (low-priority) range.

Step 4. Assign Budget Responsibilities

If you are married, determine who is going to be in charge of staying within the budget for each item on the expense list.

Example: You may take responsibility for the rent and clothing, while your spouse may be responsible for the food budget and music lessons.

Step 5. Establish a Monthly Budget

Subtract your total monthly expenses from your monthly income. If you have more income than expenses, put the extra money in a savings account for emergencies.

If your monthly expenses are more than your income, look over the low- and medium-priority items. Work to reduce some and eliminate others.

Step 6. Identify Additional Sources of Income

If, after all possible cuts have been made, expenses are still greater than income, consider ways to bring in additional money. If your spouse does not currently work, he or she may need to begin working at least part time.

Step 7. Seek Help

Even after you have cut your expenses to the bone and uncovered additional income possibilities, you may still be unable to make ends meet. This is sometimes due to outstanding loan amounts and heavy credit payments. As a final measure, talk to the free Consumer Credit Counseling Service in your area to find ways to work with your creditors to delay payments or extend the time for loan repayment. This will assure your creditors that you do intend to pay them off over time, and it will help prevent you from going into bankruptcy.

Step 8. Obtain an Up-to-Date Credit Report

It is important to have an up-to-date credit report on you and your spouse. You should obtain one at least six months before separation or retirement. (See page 61 for information on how and when to get a credit report.)

C. You May Get Separation Pay

You may be eligible for additional separation pay. The Finance Office at your installation can compute the actual amount, if any, owed you.

Note: Separation pay is taxable.

Requirements

- If you have finished your first term of enlistment or period of obligated service

AND

- If you have at least six years of service

AND

- If you are separating involuntarily

AND

- If you are not yet eligible for retirement

AND

- If you are not separating under adverse conditions

THEN

- You may be eligible for separation pay.

Separation pay must be listed on the separation orders to be payable. The type of separation and conditions under which you are being separated will determine if you qualify for separation pay. To find out if you qualify, talk with your unit commander and local personnel and finance offices.

Benefits

This benefit is computed on the basis of 10 percent of your yearly base pay when you separate, multiplied by the number of years active service you have.

Example: \$10,000 base pay x 6 years x 10% = \$6,000.
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D. Separatees May Qualify for Unemployment Compensation for Military

Unemployment compensation for separatees is referred to as Unemployment Compensation for Ex-Service Members (UCX). Service members separating from active duty may qualify for unemployment compensation if they are unable to find a new job. Unemployment compensation is handled by each state. Receiving separation pay may influence your receipt of unemployment compensation.

Benefits

The unemployment compensation program provides a weekly income check for a limited period of time.

Administration

The program is administered by your state employment office. The requirements and benefits vary from state to state. Because of this, only the office where you apply will be able to tell you the amount and duration of your entitlement. The nearest state employment office is listed in your local telephone directory.

How to Apply

You must apply for UCX shortly after separation. The best time to do this is when you register for work through your state employment office. To speed the process, have the following information available:

- Your Certificate of Release or Discharge from Active Duty, DD Form 214
- Your Social Security card
- Your civilian and military job history or resume

E. Social Security Provides Protection

Everyone in the military pays into Social Security. Social Security provides protection in four areas:

- **Retirement income:** Retirement benefits may be paid as early as age 62.

Checking Your Account Status

Transition is a good time to ensure that your Social Security account has been properly posted. Check your account now, and check it again every few years. Here's how:

Information on Social Security benefits is available from any local Social Security office; these are listed in the telephone book under "U.S. Government," or call 1-800-772-1213. Explain that you would like to check your account balance. The Social Security office will send you a form. Fill it out and mail it back. You will receive your account information in a few weeks. Read the statement closely. If there are errors, this is the time to get them corrected.

- **Disability insurance:** Disability benefits are paid at any age to those who qualify.
- **Medicare medical insurance:** Medicare coverage is available at age 65. If you're disabled, then you may be eligible earlier.
- **Survivors' insurance:** Upon your death, benefits are paid to your survivors at any age, assuming they qualify.

F. Uncle Sam Offers Special Loan Programs

Several government agencies help veterans get loans for homes, farms, and businesses. Although the loans are generally made by commercial lenders, government programs make it easier for veterans to borrow the money.

Note: Loan amounts are usually based on highest income being earned at the time of loan approval; therefore, you may want to consider making large purchases (home, farm, or business) prior to separation if your active duty income would be higher than your post-Service income.

VA Home Loans

Eligible veterans may obtain loans guaranteed by the Department of Veterans Affairs (VA) to purchase or refinance homes, condominiums, and manufactured homes. Unmarried surviving spouses are also eligible. VA home loans feature a competitive interest rate and a lower down payment or—if the lender agrees—no down payment at all.

- **Down payment:** A traditional feature of VA home loans is that they require no down payment or a very small one. If you wish to purchase a manufactured, factory-built, or "prefab" home, however, the VA will require a larger down payment than you would need for a "stick built" home. A larger down payment is also required if the home's purchase price exceeds the reasonable value of the property. If you choose a loan with a graduated payment feature, again, you will have to make a larger down payment.
- **Verification:** You will find many lenders to choose from, since most private home mortgage lenders participate in this program because the VA guarantees part of the total loan. The lender will ask you to provide verification that you are eligible to participate. To obtain a VA certificate of eligibility, call the VA regional office listed in your local telephone directory, and ask for a Request for Determination of Eligibility and Available Loan Guaranty Entitlement, VA Form 26-1880. Complete the form and submit it to the VA along with the required supporting documents.
- **Realtors:** Most real estate agents are familiar with the VA home loan program and would be happy to answer your questions.

This benefit may be used more than once. More information on VA Home Loans is available at <http://www.va.gov>.

FHA Mortgage Insurance

The Federal Housing Administration (FHA) of the Department of Housing and Urban Development (HUD) insures mortgage loans for the construction, purchase, and improvement of homes. FHA-insured mortgages allow veterans to borrow with minimum down payments and over longer periods of time. Application is made directly to any FHA-approved lender; the lender usually serves as the homebuyer's contact with FHA throughout the loan approval process.

Any local HUD field office can provide additional information; look in your local telephone directory for the office nearest you.

Business Loans

Business loans are available to veterans through programs of the Small Business Administration (SBA). In addition, SBA offers loans specifically to Vietnam-era and disabled veterans. Contact the nearest SBA office for details.

Rural Loans

The Farmers Home Administration is the rural credit agency of the Department of Agriculture. This agency has both direct and guaranteed loan programs that give preferential processing to veterans' loan applications.

To obtain information and applications, contact the nearest office of the Farmers Home Administration. Most are located in rural county seats.

Bad Credit Reports

Some Service members have been surprised after separation by a bad credit report. This can spell big trouble when you apply for a mortgage or car loan or other type of credit.

To preclude such a surprise, check the contents of your credit report before applying for a loan. This can be accomplished—for a small fee—by contacting a credit reporting agency. The phone number can be found in the telephone directory under "Credit." You can also ask your bank for the name and telephone number of the credit rating company it uses. Some agencies will provide you with a copy of your credit report for free.

Experian National Consumer Assistance Center
P.O. Box 2104
Allen, TX 75013-2104
1-888-397-3742
<http://www.experian.com>

EQUIFAX Credit Information Service
P.O. Box 105496
Atlanta, GA
1-800-997-2493
<http://www.equifax.com>

TRANSUNION
P.O. Box 390
Springfield, PA 19064-0390
1-800-680-7289
<http://www.transunion.com>

Transitioners can get current information regarding requests for credit reports by visiting the Experian Web site at <http://www.experian.com/consumer/index.html> or visit <http://www.creditbase.com> for more information about how you can get a copy of your credit report.

After receiving your credit report, take steps to correct any incorrect information and to add any omitted favorable information. You can do this by pointing out the errors and providing the credit agency with supporting documentation that it may not have in your file.

G. Legal Assistance for Separates

If you have legal problems, either on or off the installation, help is available at your place of separation. Contact your installation's Transition Office for referral to a Legal Assistance Officer.

This service is not available to you once you leave the military. Use it while you have it.

Depending on local installation guidance, Legal Assistance Officers can help you with:

- Will preparation
- Power-of-attorney arrangements
- Loan contract review (home mortgage, auto loan, etc.)
- Debt/credit problems
- Landlord/tenant issues
- Family law
- Tax law
- Estate planning

You may think that you have little or no "estate." However, you may not realize that your car, household goods, and GI insurance are all part of your estate. Talk to your Legal Assistance Officer about reviewing your will, if you have one. If you do not already have a will, now is a good time to make one. Legal Assistance Officers are well-versed in the special issues of military separates and their families. Ensuring the financial security of your loved ones before you leave the military will not be time wasted.

H. Federal Income Tax: Notes for Service Members

Almost everyone has to pay federal income taxes, but special considerations apply to those in the Service.

Filing Extensions

Any U.S. citizen outside the United States or Puerto Rico on April 15 (the tax filing deadline) is allowed an extension until June 15 for filing a federal income tax return for the previous calendar year. This includes filing a joint return by a Service member and spouse. However, the Internal Revenue Service charges interest on any unpaid amount due on the April 15 deadline.

Where to Obtain a W-2 Form

A few weeks after January 1, your Service will automatically send you your W-2 income statement for tax purposes. If you do not receive your W-2 form or if it is lost or destroyed, you can obtain a duplicate by writing to the appropriate address:

- **Army**
Defense Finance and Accounting Service
Indianapolis Center
Indianapolis, IN 46249
- **Navy**
Defense Finance and Accounting Service
Cleveland Center
Anthony J. Celebrezze Federal Building
Cleveland, OH 44199-2055
- **Marine Corps**
Defense Finance and Accounting Service
Kansas City Center
1500 East Bannister Road
Kansas City, MO 64197-0001

Chapter 8

RESERVE AFFILIATION

When you entered the Service, you accepted an eight-year service obligation. If you are separating with fewer than eight years of service, some of that obligation probably remains.

A. Obligation to Service Continues for Eight Years

When you entered the Service, you incurred a military service obligation of eight years. If you are separating prior to fulfilling eight years of active service, then some of that obligation probably remains even though you are returning to civilian life. You *must* satisfy that obligation by becoming a Ready Reserve member in one of the following categories:

- **Selected Reserve:** You may voluntarily affiliate with the Selected Reserve, either with a National Guard or Reserve unit, or a Reserve individual program.
- **Inactive National Guard:** If you served in the Army, you may become a member of the Army National Guard and request transfer to the Inactive National Guard if unable to participate in regular unit training.
- **Individual Ready Reserve (IRR):** If you do *not* affiliate with one of the above programs, your Service will automatically or involuntarily assign you to the Individual Ready Reserve.

Before you depart, explore your Reserve options in the geographic area in which you plan to live after separation.
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Selected Reserve

You may volunteer to sign an agreement to serve for between one and eight years in a National Guard or Reserve unit, or a Reserve individual program. Upon becoming a member, you may be recalled to active duty in time of war or national emergency. You may also be ordered to active duty involuntarily for up to 270 days, for any single contingency operation, without a declaration of a national emergency.

Members participate and train as required by the Reserve category to which they belong. For National Guard and Reserve unit programs, this usually means a minimum of one weekend a month and two weeks of annual training per year. For Reserve individual programs, the training requirement may be somewhat less.

Inactive National Guard

Currently, only the Army maintains an Inactive National Guard. This consists of National Guard personnel in an inactive status; they are attached to a specific National Guard unit but do not participate in training. As a member of the Inactive National Guard, you would be recalled to active duty with your unit. To remain a member, you must muster once a year with your assigned unit.

Individual Ready Reserve

The Individual Ready Reserve consists mainly of individuals who have had training and who have served previously in the active component. Other IRR members come from the Selected Reserve and have some of their military service obligation remaining. As an IRR member, you 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. IRR members may participate in voluntary temporary tours of active duty and military professional development education programs.

Benefits of Joining a Selected Reserve Unit

You have gained many valuable and unique job skills through formal and on-the-job training while in the Service. You should consider using these skills in the National Guard or Reserves. The benefits of joining the Selected Reserve include the following:

- Extra pay
- Opportunity for promotion
- Full-time employment opportunity
- Military retirement opportunity
- Exchange and commissary privileges
- Morale, welfare, and recreation programs
- Education assistance
- Officer and Non-Commissioned Officer clubs
- Travel (on a space-available basis)
- Servicemen's Group Life Insurance
- Reserve Component Survivors Benefits Plan
- Legal assistance
- Family Centers
- Opportunities for contacts in the civilian community
- Continuation of military ties

- Reserve Component Dental Plan

Priority Placement

Priority placement in a Selected Reserve unit is authorized for Eligible Involuntary, Special Separation Benefit (SSB), and Voluntary Separation Incentive (VSI) separatees who apply within one year after their separation. Your installation's retention or personnel office can assist you. If you have already separated, contact the Reserve or National Guard recruiter listed in your local telephone directory.

B. Standby Reserve for Those With No Military Service Obligation

If you *have* served eight years or more of active duty, you no longer have a military service obligation. Therefore, you do not have to affiliate with the National Guard or Reserves. You may however, wish to sign up voluntarily with the Standby Reserve.

In the even of a national emergency, members of the Standby Reserve may be involuntarily recalled to active duty. As the term "standby" implies, these reservists will only be mobilized once it has been determined that there are insufficient numbers of qualified members in the Ready Reserve to do the job. There are no other participation or training requirements. The Standby Reserve consists of personnel in three categories:

- Those who wish to maintain their military affiliation without being in the Ready Reserve
- Those who have been designated key civilian personnel
- Those who have a temporary hardship or disability

Contact the Reserve Component Transition Office at your installation to see if you qualify for assignment to the Standby Reserve. If you cannot locate this office, contact your installation's personnel office for assistance.

C. Where to Sign Up for the Reserves

If you are interested in joining the National Guard or Reserves, keep in mind that there are a limited number of positions available. The sooner you review your options, the better your chances of finding a good position by the time you separate.

- **While you are in the military:** Contact your installation's Reserve Component Transition Office. The staff will provide you with information about your obligations and benefit. In most cases, they will put you in touch with an active duty recruiter. You can access information about opportunities in the Reserve and National Guard through the World Wide Web at www.defenselink.mil.

- **Once you are out:** Contact the nearest Reserve or National Guard unit listed in your local telephone director. Any recruiting office will be happy to refer you to the appropriate recruiter.
- **Other resources:** Many overseas and stateside installations have National Guard and Reserve recruiters located on their facilities.

Reserve Websites

Air National Guard	http://www.goang.af.mil
U.S. Air Force Reserves	http://www.afreserve.com
Army National Guard	http://www.1800goguard.com
U.S. Army Reserves	http://www.army.mil/usar http://www.goarmyreserve.com
U.S Coast Guard Reserves	http://www.uscg.mil/hq/reserve/reshmpg.html
U.S. Marine Corps	http://www.marforres.usmc.mil http://www.mfr.usmc.mil
U.S. Naval Reserve	http://www.navy-reserve-jobs.com

Chapter 9

DISABLED VETERANS

The Department of Veterans Affairs is responsible for ensuring that you, as a disabled veteran, receive the care, support, and recognition that you have earned.

A. Disabled Transition Assistance Program

The Disabled Transition Assistance Program (DTAP) provides Service members who are separating or retiring for medical reasons with specialized information about the Department of Veterans Affairs' (VA) Vocational Rehabilitation Program and how to apply to this program. DTAP also tells you how to obtain individual counseling aimed at learning how to handle a disabling situation.

DTAP is a half-day seminar sponsored by the Department of Labor, in conjunction with the Department of Defense and the VA. It is usually presented in conjunction with the three-day Transition Assistance Program workshop (see page 19). If DTAP seminars are not available at your facility, the Transition Office or Family Center staff will refer you to other sources where similar information is available.

VA Vocational Rehabilitation Program

You can start your Vocational Rehabilitation Program while on active duty. Don't wait. Get all the information you need by participating in a DTAP workshop. Following are highlights of services and benefits provided by the VA's Vocational Rehabilitation Program.

- **Training:** The VA will pay for your tuition, books, fees, and supplies related to an apprenticeship program, on-the-job training, or a college degree.
- **Stipend:** While in training, you will receive a monthly check in addition to disability compensation for your service-connected disability.
- **Medical care:** You will receive medical care for any condition that interferes with your training program.
- **Job services:** After completing your training program, you will receive job services to help you get and keep a good job.

Call the VA

In many instances, you will be able to see a VA counselor at your installation prior to separation. If not, call the VA regional office; a Veterans Benefits Counselor will be glad to answer your questions about specific benefits and how to file a claim.

Note: There are 58 VA regional offices located throughout the United States, Puerto Rico, and the Philippines. There are 171 VA medical centers located through the nation, in addition to numerous outpatient clinics, vet centers, and national cemeteries. **The toll-free telephone number for VA regional offices is 1-800-827-1000.** Also, visit the VA website at <http://www.va.gov>.

B. VA Disability Benefits

Recent laws passed by Congress have made several changes in veterans' eligibility for VA medical care. Basically, these laws ensure that VA care will be continued for disabled veterans with service-connected disabilities.

Veterans with non-service-connected disabilities will also continue to receive VA medical care, but on a space-available basis and a copayment may be charged. Laws are subject to change, and there are many applicable details. Contact the VA for the latest information on disability benefits.

Classifying Disabled Veterans

The VA makes an important distinction among veterans based on the nature of their disability. This distinction determines the cost and availability of VA medical services.

- **Service-connected disability:** Any veteran who was disabled by injury or disease incurred or aggravated during active military service in the line of duty will receive VA medical care on a mandatory basis. In general, this means that service will be provided as needed, at no cost to the veteran.
- **Non-service-connected disability:** Any veteran whose disability originated outside of active service will receive VA medical care on a discretionary basis. Examples of such disabilities might include disabling arthritis that you inherited from your parents, loss of the use of your legs after a fall during a ski vacation, contracting malaria, etc. The VA generally provides medical care to those in the discretionary category on a space-available basis, so long as the veteran agrees to make a copayment.

Veterans With Service-Connected Disabilities

If your disability is service connected, your benefits fall within the mandatory category.

- **Outpatient care:** If you have a single disability or a combined disability rating of 50 percent or more, the VA will furnish outpatient care without limitation. If your disability rating is less than 50 percent, the VA will treat at no cost only those conditions that are service connected.
- **Hospital care:** The VA is required to provide hospital care at no cost. All medical services are covered while you are hospitalized. This coverage also may include transportation under certain circumstances.

- **Nursing home care:** The VA may or may not provide nursing home or domiciliary care, depending on your income and disability. For more information, call the VA.

Veterans With Non-Service-Connected Disabilities

If your disability is not service connected, the benefits you can receive are in the discretionary category.

- **Outpatient care:** With very few exceptions, outpatient care is provided to veterans with service-connected disabilities only. Contact your local VA office for details.
- **Hospital care:** Hospital care in VA facilities may or may not be provided to veterans in the discretionary category, depending on whether space and resources are available. However, you must agree to pay a deductible of what you would pay under Medicare.
- **Nursing home care:** The VA may or may not provide nursing home care, depending on whether space and resources are available. However, you must pay a copayment. Contact the VA for details.

C. CHAMPVA: Medical Care for Family Members and Survivors

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) helps pay for medical services and supplies that veterans' family members and survivors obtain for civilian sources. To qualify, family members and survivors must *not* be eligible for Medicare or TRICARE. The following are eligible for CHAMPVA:

- The spouse or child of a veteran who has a permanent and total service-connected disability
- The surviving spouse or child of a veteran who died as a result of a service-connected condition
- The surviving spouse or child of a person who died while on active military service in the line of duty

A surviving spouse who remarries may qualify for care under CHAMPVA after the subsequent marriage is terminated.

For details and submitting new healthcare claims, contact:

VA Health Administration Center
 CHAMPVA
 P.O. Box 65024
 Denver, CO 80206-9024
 Toll free: 1-800-733-8387

The CHAMPVA Web site is <http://www.va.gov/hac/champva/champva.html>.

Disability Compensation

The VA pays monetary benefits to veterans who were disabled by injury or disease incurred or aggravated during active military service in the line of duty. Filing a claim with the VA (Veteran's Application for Compensation or Pension, VA Form 21-256) is very important. It serves to notify the VA about your health problems, so that service-connected disabilities can be evaluated.

Note: Service members who leave active duty under the Special Separation Bonus or Voluntary Separation Incentive programs, and who are subsequently awarded disability compensation from the VA, will have their disability compensation offset until their separation pay has been recouped. Call the VA for details.

D. Disabled Veterans Insurance

Note the following guidance regarding life insurance for disabled veterans:

- **If you are in good health, except for a service-connected-disability:** You may apply for up to \$10,000 in life insurance coverage at standard insurance rates. You must apply within two years from the date you are notified that your disability has been rated as service connected.
- **If you are totally disabled:** You may apply for up to \$20,000 in life insurance coverage. Your premiums on the first \$10,000 in coverage will be waived. However, premiums will *not* be waived on the additional insurance. Contact the VA for more information.

Chapter 10 RETIREES

Congratulations, you're retiring! All those years of service will now be paid back with extra benefits and programs.

A. Early Retirees Must Register for Employment

Most Service members who accept early retirement normally go on to seek a career outside the military. The Transition Bulletin Board (TBB) and the Public and Community Service (PACS) Organization Registry (**see chapter 3, section H**) are resources that can help you find employment. PACS registration is mandatory for those retiring under TERA. See your Transition Counselor or register online at <http://www.dmdc.osd.mil/ot>.

- **If you retired early under the Temporary Early Retirement Authority and have fewer than 20 years of service**, you *must* register for PACS; however, subsequent employment with a public or community service organization is not mandatory.

Individuals retiring under the Temporary Early Retirement Authority (TERA) fulfill the mandatory requirement to register for Public and Community Service (PACS) online at the Operation Transition Web site (<http://www.dmdc.osd.mil/ot>). Log into the Operation Transition/TBB web site, then click "TERA Individual Registration for PACS." Immediately you submit your information, a confirmation copy of your registration is displayed. Print a copy for your records and/or to provide to your personnel office to show that you have registered for PACS.

- **If you retire early and accept a position with a registered public or community service employer**, you will receive additional years of service credit for your employment. This will increase the calculation of your retirement pay when you reach age 62. To qualify, your PACS employer must be a public (local, state, or federal government) or community service (nonprofit) organization registered with the Department of Defense. Go to the TERA Web site (<http://www.dmdc.osd.mil/tera>) for more information.

B. Retirees Receive Care at VA Facilities

Retirees continue to be eligible for Department of Veterans Affairs (VA) medical care on a space-available basis. There are many limitations and eligibility requirements. VA medical care should *not* be relied on as your only source of health care.

C. TRICARE: Health Care for Retirees

Retirees and their families remain eligible to use civilian health care facilities under TRICARE. TRICARE eligibility remains in force until you are 65 years old. Upon reaching age 65, TRICARE ends, and you become eligible for Medicare. For information on TRICARE, contact the Health Benefits Advisor at your nearest military treatment facility. You can learn more about TRICARE at <http://www.tricare.osd.mil>. Go to this website to find out more about TRICARE benefits for retirees age 65 and older.

D. Supplemental Health Insurance for Retirees

One short stay in the hospital could offset the cost of several years of supplemental health insurance. Even though you are covered by TRICARE, as supplemental insurance policy is a good idea for retirees. Here's why:

- TRICARE does not cover all costs.
- TRICARE has a yearly deductible to be paid.
- TRICARE has a yearly cap on non-covered expenses; the cap is extremely high, and you are responsible for the cost of non-covered items up to that amount.

If you are covered by health insurance with your new employer, you may use TRICARE as your supplemental insurance for that policy. Check with your TRICARE advisor concerning your particular circumstances.

The Supplemental Health Insurance Test

Private supplemental health insurance makes sense in a variety of situations:

- **Unemployed?** If you remain unemployed after retirement, you should ask yourself, "Do I have sufficient health insurance and coverage for me and my family?"
- **Under-insured?** After retirement, did you accept a job that does not provide full medical coverage for you or your family?
- **Not insured?** Do you rely on limited VA medical benefits as your only source of medical care?

If you answered *yes* to any of these questions, you should consider obtaining supplemental health insurance.

E. Shopping for Supplemental Health Insurance

There are several places to obtain supplemental health insurance. Several fraternal associations and many commercial insurance companies offer such plans, but you must look carefully for the one that is best for you. Insurance plans vary greatly as to exactly which medical procedures are covered and the percentage the policy will pay.

When shopping for health insurance, first consider the benefits you may have as a retiree or veteran. Then purchase supplemental insurance. The trick is to find a supplemental insurance plan that covers all your anticipated needs *without* paying for benefits that duplicate what you already have.

There are five basic types of health insurance coverage:

- **Hospital expense insurance:** This pays for hospital bills either in part or in full. Watch out for policies that do not pay for the first 8 to 10 days of a hospital stay (the average hospital stay is fewer than 8 days).
- **Surgical expense insurance:** This covers surgeon fees. Beware: for major surgeries, all of the fees may not be covered. Read the policy carefully before you sign.
- **Medical expense insurance:** This covers doctor's visits in the hospital, in the doctor's office or house calls.
- **Major medical insurance:** This pays practically every form of hospital and outpatient care as long as the care is given by a licensed physician. Most people choose major medical because it is so comprehensive. However, the payments for this type of coverage are high.
- **Disability insurance:** This pays a percentage of your normal income if a disability prevents you from doing your job.

When looking at your health insurance coverage, take a moment to review your insurance on your automobile, personal property, real estate, and loan payments. Not only is this prudent, but it may also be practical. Insurers sometimes offer discounts to customers who purchase several types of insurance from the same company.

F. Survivor Benefit Plan Provides for Your Family Members

The Survivor Benefit Plan is designed to provide ongoing income for your spouse and minor children should you die before them. Videos on pre-retirement planning and the Survivor Benefit Plan may be available for viewing at home. Check with your installation's Retirement Services Program Office.

One of the most popular benefits of retirement from military service is the retiree identification card that allows retirees to continue their commissary and exchange privileges – among others – without restriction.

G. Legal Assistance

Retirees may obtain legal assistance on most personal legal matters, such as wills, powers-of-attorney, filing federal and state income taxes, and reviewing contracts. Priority is given to active duty personnel. Retirees residing overseas may have restrictions' on privileges based upon Status of Forces Agreements.

Chapter 11

LEAVING THE SERVICE

Next stop: civilian life! Before you go, make sure your military records are in order.

A. Keep Important Documents in a Safe Place

You should keep certain personal documents in a safe and permanent file. Never give the original copy of any of these documents to anyone else. This includes your performance ratings; service-issued licenses or certifications; Verification of Military Experience and Training, DD Form 2586; and other service documents (such as your security clearance).

- **Certificate of Release or Discharge from Active Duty, DD Form 214:** This form is one of the most important documents the Service will ever give you. IT is your key to participation in all Department of Veterans Affairs (VA) programs as well as several state and federal programs. Keep your original in a safe, fireproof place and have certified photocopies available for reference. You can replace this record, but that takes a long time – time that you may not have. Be safe. In most states, the DD Form 214 can be registered/recorded just like a land deed or other significant document. So, immediately after you separate, register your DD Form 214 with your county recorder or town hall. If you register your documents, they can later be retrieved quickly for a nominal fee. To ensure documents will be safeguarded from viewing by unauthorized individuals, separating members should ascertain from the registering agency whether State or local law will permit the public access to the recorded document. If public access is authorized, and you register the DD Form 214, a member of the public could obtain a copy for an unlawful purpose (e.g., to obtain a credit card in your name). If public access is permitted, and you choose not to register your DD Form 214, you still should take steps to protect it as you would any other sensitive document (wills, marriage and birth certificates, insurance policies). You may wish to store it in a safe deposit box or at some other secure location where it will be protected.
- **Other military service papers:** Documents associated with any military service should be kept in your permanent file at home. This includes those documents mentioned above.
- **VA papers:** All VA forms and correspondence also should be kept in your file, including certificates of eligibility for loans, VA file number records, and other VA papers.
- **Family records:** Documents such as marriage licenses, birth and death certificates, and divorce and adoption papers are permanent records you will need on a recurring basis. Keep these in your permanent file as well.
- **Health records:** You and your family members should know the location of your health records, including medical history and individual immunization records. Keep a copy in a file at home, and know where the original is kept (usually in a military medical facility or doctor's office).

Your shots and immunizations should also be kept current.

- **Insurance documents:** Insurance policies and premium payment records should be kept in your permanent file at home.
- **Wills:** All Service members and their spouses should have a will. Once prepared by your local legal services office or through your own private attorney, it should be placed in a safe location with your other important documents.

Where Are You?

When you leave the military, you are likely to have a change of address. During this time of transition, people – including prospective employers – will be trying to contact you. Tracking you down will be a slow or impossible task unless you provide the Service with a forwarding address indicating where you can be reached up to 120 days following your separation. If you do not have a reliable forwarding address, provide the permanent address of a parent or trusted friend.

Replacing a Lost DD Form 214

You can request a copy of your DD Form 214 by writing to the National Personnel Records Center. Include the following information in your request:

- Your full name
- Social Security number
- Current phone number (including area code)
- Approximate dates of service
- Place of discharge
- Return address
- Reason for request

Send this request to:

National Personnel Records Center
Attention: [Your Service, e.g., Army] Records
9700 Page Boulevard
St. Louis, MO 63132-5000

You may call the National Personnel Records Center at (314) 538-4261:

- In case of a medical emergency or other situation in which your DD Form 214 or other records are needed immediately
- To request an application for a replacement of your DD Form 214 (you should receive it in the mail about two weeks after you call)

B. Need to Correct Your Military Record?

Each branch of military has its own procedures for correcting the military records of its members and former members. Correction of a military record may result in eligibility for VA and other benefits – such as back pay and military retirement – that the veteran (or survivors)

could not otherwise get. Generally, a request for correction must be filed within three years after the discovery of the alleged error or injustice.

If you believe there is an error in your military record, apply in writing to the appropriate Service using an Application for Correction of Military or Naval Record, DD Form 149. The form can be submitted by the veteran, survivor, or legal representative. Get a copy from any VA office listed in the local telephone directory or download the form from <http://web1.whs.mil>.

For more information go to <http://www.nara.gov/regional/mpr.html> for the National Personnel Records Center.

C. How to Get a Review of Your Discharge

The Department of the Army, Air Force, and Navy (including the Marine Corp), and the Coast Guard (in peacetime) have their own discharge review boards. These boards have the authority to change or correct any discharge or dismissal from the Service, unless it was the result of a general court martial. A discharge board has no authority to address medical discharges.

If you feel your discharge decision was not fair or did not consider all the facts in the case, you may request a discharge review. Use an Application for Review of Discharge or Separation from the Armed Forces of the United States, DD Form 293. You may obtain a copy from your nearest VA office. Written application should be submitted by the veteran, next of kin, or legal representative. Application must be made within 15 years after discharge.

D. Wearing Your Uniform: Do's and Don'ts

- **Always proper:** After separation, it is appropriate to wear your uniform during Reserve duty.
- **Sometimes proper:** Under certain conditions, you may wear your uniform as a civilian. Generally, if you served honorably, you may wear your uniform:

— For military weddings, funerals, memorial services, or inaugural ceremonies

— For patriotic parades on national holidays and for any military parades

— For ceremonies in which a U.S. active or Reserve unit is taking part

Voting

As you leave the Service and locate permanently in a community, make registering to vote a top priority. Inquire at your city hall or county seat. Your vote *does* count.

- **Never proper:** Never wear the uniform under circumstances that would detract from its prestige or tend to discredit the Armed Forces (such as attending a totalitarian or subversive function or while engaging in a business activity). Also, it is against the law for unauthorized persons to wear an Armed Forces uniform.

E. Missing Any Medals, Ribbons, or Awards?

Before you separate, look over your collection of military awards, medals, ribbons, badges, and other distinguished insignia.

- **If awards you have earned are missing:** Speak with your unit personnel officer about obtaining replacements.
- **If you believe you are eligible for awards that you did not receive:** Ask your unit personnel office for the Service regulation outlining the eligibility requirements, or get the number of the Service regulation and pursue it yourself. No one knows better than you when or where you were assigned, what special training you took, or when you received special recognition. Replacement medals and ribbons can be obtained for a small fee from:

National Personnel Records Center
Attention: Military Personnel Records
9700 Page Boulevard
St. Louis, MO 63132-5000

F. Young Men Must Be Registered for Selective Service

Currently, young men must register under the Selective Service system within 30 days before or after their 18th birthday. This is true, even if the draft is not currently in effect. If you failed to register before entering the Service, now is the time to do so.

If you were born in 1960 or later and did not register before entering active service, you are still required to register for Selective Service after you separate, even if you are in a Reserve unit. You will find the necessary forms at the main branch of your local post office. Failure to register may disqualify you from enrolling in certain federal job and training programs.

G. Military Funeral Honors

You are about to depart from the Military Service and you are entitled to a number of benefits, one of which is Military Funeral Honors. Each veteran who desires Military Funeral Honors when they die should brief their family members on this benefit. Veterans are eligible for Military Funeral Honors if they served in the active military and were discharged under conditions other than dishonorable, or if they were a member or former member of the selected reserve. Upon request of the next of kin or authorized representative, the funeral director requests the honors from the Military Service in which the veteran served. The Military Service will provide the Military Funeral Honors to the eligible beneficiary, consisting of the ceremonial folding and presentation of the American flag and the sounding of "Taps." The ceremony is normally provided by two uniformed members of the armed forces, at least one of whom will be from the Service in which the veteran served. The Military Services, based on their traditions and resources, may render additional elements of Military Funeral Honors. The Nation is grateful for every veteran's service to the country. This is the Department of Defense's time-

honored way to recognize those who faithfully served. For additional information on veterans burials benefits, go to the Internet at <http://www.va.gov> or the Department of Defense website at <http://www.militaryfuneralhonors.osd.mil>.

TRANSITION ASSISTANCE PROGRAM ELIGIBILITY

		Then You Are Eligible for...																		
If You Are...	And You Have...	Preseparation counseling	Individual Transition Plan (Note #1)	Career change counseling (Note #1)	Verification of Military Experience and Training, DD Form 2586, (Note #6)	Application for the Evaluation of Military Learning Experiences, DD Form 295 (Note #7)	TAP/DTAP workshop (Note #1)	DoD Job Search (Note #1)	PACS registry (Note #1)	Other employment assistance (Note #1)	One-time NAF hiring preference (Note #1)	Relocation assistance (Note #1)	Financial planning assistance (Note #1)	Extension in DoDDS (Note #3)	MWR privileges (Note #1)	Unemployment compensation (Note #1)	America's Job Bank (Note #1)	Veterans' Benefits	JTPA programs	State-of-residence veterans' programs
Voluntarily separating	0-19 years of service	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Note #4	Note #5	Yes	Yes	Note #5	Note #5
Accepting voluntary separation incentive or special separation benefit	6-19 years of service	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note #3	Note #4	Note #5	Yes	Yes	Note #5	Note #5
Being involuntarily separated under other than adverse conditions	0-19 years of service	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note #3	Note #4	Note #5	Yes	Yes	Note #5	Note #5
Retiring	15 or more or years of service	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note #2	Yes	No	Yes	Yes	No	Yes	Note #5	Yes	Yes	Note #5	Note #5
Separated due to medical condition (less than 30%)	0-19 years of service	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Note #3	Yes	Note #5	Yes	Yes	Note #5	Note #5
Retired due to medical condition	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Note #5	Yes	Yes	Note #5	Note #5

Notes:

1. Applies to Service member's spouse, as appropriate.
2. Registration for public and community service is mandated by Section 4403 of Public Law 102-484, "The National Defense Authorization Act for Fiscal Year 1993," for Service members retiring with more than 15 years but fewer than 20 years of service.
3. Continued enrollment in a DoDDS overseas school shall be on a space-available basis providing the student completed the 11th grade prior to the Service member's separation and subject to the Status of Forces Agreement with the host country. Retiring Service members under the action of a Selective Early Retirement Board are also eligible if they meet these criteria.
4. Service members, who upon separation, will be entitled to an Armed Forces of the United States Geneva Convention Identification Card (Reserve), DD Form 2, and/or a Department of Defense Guard and Reserve Family Member Identification Card, DD Form 1173, shall be permitted to use revenue-generating (for example, clubs, bowling centers, golf courses) morale, welfare and recreation facilities.
5. Eligibility requirements vary. Contact your state or local employment or veterans office for details.
6. Service members must complete a minimum of 180 consecutive days of active duty immediately prior to separation.
7. Navy College Office and Sailor/Marine Corps ACE Registry Transcript: Where Sailors and Marines can request personal copies of college transcripts.

TRANSITION ASSISTANCE PROGRAM ELIGIBILITY

		Then You Are Eligible for...															
If You Are...	And You Have...	Household goods storage	Home of selection move	Home of record move	180-day extension in military family housing (Note #2)	Commissary & Exchange privileges for self and family	Montgomery GI Bill enrollment or VEAP conversion	Teacher and teacher aide certification (Note #4)	Medical and dental care for self and family (Note #1)	Separation pay	Retired pay	Guard and Reserve opportunities counseling and priority placement	Continued health insurance, including preexisting conditions coverage for self and family	Disability separation pay	Excess leave (Note #8)	Permissive TDY/TAD	
																Transition and househunting stationed overseas (Note #8)	Transition and househunting stationed in CONUS (Notes #8 and 9)
Voluntarily separating	0-19 years of service	6 months	No	Yes	No	No	No	Yes	No	No	No	Yes	18 months	No	No	N/A	N/A
Accepting voluntary separation incentive or special separation benefit	6-19 years of service	1 year	Yes	N/A	Note #2	2 years ¹	Note #3	Yes	120 days	Yes	No	Yes	18 months	No	30 days	Up to 30 days	Up to 20 days
Being involuntarily separated under other than adverse conditions	Fewer than 6 years of service	1 year	Yes	N/A	Note #2	2 years	Note #3	No	60 days	No	No	Yes	18 months	No	30 days	Up to 30 days	Up to 20 days
	6-19 years of service	1 year	Yes	N/A	Note #2	2 years	Note #3	Yes	120 days	Note #6	No	Yes	18 months	No	30 days	Up to 30 days	Up to 20 days
Retiring	15 or more years of service	1 year	Yes	N/A	No	Yes	No	Yes	Yes	No	Yes	No	Note #7	No	No	Up to 30 days	Up to 20 days
Separated due to medical condition (less than 30%)	0-19 years of service	1 year	Yes	N/A	Note #2	2 years	Note #3	Yes	Note #5	No	No	No	18 months	Yes	30 days	Up to 30 days	Up to 20 days
Retired due to medical condition	N/A	1 year	Yes	N/A	No	Note #10	No	Yes	Yes	No	Yes	No	No	No	No	Up to 30 days	Up to 20 days

Notes:

1. Participation in the TRICARE Family Member Dental Plan terminates the last day of the month of active service. It is not a transition benefit. Extended dental care is on a space-available basis at a military treatment facility. Note that, for dental care, the 60 or 120 days listed in this column only refer to card at base dental clinics. Enrollment in the Family Member Dental Plan ceases on the month of separation, provided dental premiums are deducted for that month's coverage.
2. Space available. Rent is charged based on BAQ/VHA/OHA rate. Entitlement is subject to Status of Forces Agreement restrictions overseas. Retiring service members under the action of a Selective Early Retirement Board (SERB) are also eligible if they meet these criteria.
3. Service member must pay \$1,200 and have been honorably discharged.
4. Service member must have completed a bachelor's degree to be eligible for teacher certification. Service member must have completed an associate's degree to be eligible for teacher aide certification.
5. Sixty days care for Service member and family who served fewer than 6 years of service; 120 days for Service member and family who served 6-19 years of service.
6. Service member must have been involuntarily discharged under other than adverse conditions.
7. Certain dependents of retired Service members may be eligible. See the installation Health Benefits Advisor for details.
8. Service members are authorized to request excess leave or permissive TDY/TAD, but not both.
9. Up to 30 days for those members who are domiciliaries before entering active duty and continue to be domiciliaries of states, possessions, or territories of the United States located outside the CONUS, including domiciliaries of foreign countries, and are stationed at a location other than the state, possession, territory, or country of their domicile, contingent up commander's approval and mission requirements

¹ For each block where it indicates "2 years" – this applies to those service members separating between October 1, 1990 and December 31, 2001.

10. The commissary and exchange regulations extend unlimited privileges to a member entitled to retired pay. The same regulations offer unlimited privileges to an honorably discharged veteran with a 100% service-connected disability. Members entitled to retired pay who are also rated by the VA as 100% disabled, remain eligible for the blue ID card even if they waive retired pay to receive VA compensation.