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Guard/Reserve Retirement Checklist

A Guide to Help You Prepare
For Each Milestone



Area to Review

Consider each of these important areas, and review their applicability to you as you approach the milestones leading to your full retirement age 60 or earlier eligible retirement age. (If you served on active duty contingency operation orders since Jan. 28, 2008, your retirement age is reduced three months for every 90 days served, down to age 50.) Keep this list handy to check off each item as you complete it. Make notes that include the date on which you called and any follow-up requirements. Address each item on the list as you approach this transition.

Notice of Eligibility (NOE) for Retired Pay (20-year letter)/90-day time stamp for Survivor Benefit Plan (SBP) election. This should be received within one year of completion of required service. If you have not received the NOE, contact your branch of service.

SBP election options

- **Option A — delayed decision until age 60:** No decision is made until receipt of retired pay at age 60. If the servicemember dies before age 60, there is no annuity for his or her survivor. Spousal concurrence is required.
- **Option B — delayed annuity:** If the servicemember dies before age 60, his or her beneficiary must wait until what would have been the servicemember's 60th birthday to begin collecting SBP. Spousal concurrence is required.
- **Option C — immediate annuity:** The annuity begins as soon as the servicemember dies, regardless of age or receipt of retired pay.

TRICARE options: www.tricare.mil

- **"Gray-area" retirees under age 60** — TRICARE Retired Reserve, an unsubsidized version of TRICARE Standard
- **At age 60 and with receipt of retired pay, up to age 65** — TRICARE Standard (PPO), TRICARE Prime (HMO), TRICARE Young Adult
- **Age 65 and older** — TRICARE For Life as secondary payer to Medicare

TRICARE supplement. Determine whether one is right for you and your family.

- **MOAA's MEDIPLUS® TRICARE Supplement**
(800) 247-2192, www.moaainsurance.com

TRICARE Retiree Dental Plan

- www.trdp.org
- (888) 838-8737

Schedule VA physical, if applicable

- www.va.gov
- (800) 827-1000

Application for Retired Pay

You should receive a retirement package from your service with the Application for Retired Pay form. Contact your service immediately if you do not receive this form in the time frame noted.

NUMBER OF DAYS BEFORE AGE 60

Service	Age 60	Contact	Form
Air Force Reserve	90-120	(800) 525-0102	ARPC Form 83
Air National Guard	90-120	(800) 525-0102	ARPC Form 83
Army National Guard	NLT 270	(888) 276-9472	DD Form 108
Army Reserve	NLT 270	(888) 276-9472	DD Form 108
Coast Guard Reserve*	180	(800) 772-8724	CG-PPC-2055A
Marine Corps Reserve	120	(703) 784-9306	DD Form 108
Navy Reserve	NLT 120	(866) 827-5672	DD Form 108

* www.uscg.mil/ppc/forms includes all additional forms

In addition to the Application for Retired Pay form, you will need to complete the following forms, which should be included in your retirement package.

- **DD Form 2656 Instructions** (data for payment of retired personnel)
- **Standard Form 1199A** (direct deposit sign-up form)
- **IRS Form W-4** (employee's withholding allowance certificate)

Chronological Statement of Retirement Points/Annual Point Capture. Review this statement for accuracy. If it is incorrect, attach copies of Leave & Earnings Statements to prove additional points earned.

Records (to obtain and copy)

- **DD Form 214**
- **service records**
- **medical/dental records for servicemember and dependents**

Update servicemember and dependent(s) ID card(s)

- **DD Form 1172-2** (Application for Uniformed Service ID Card)
- www.dmdc.osd.mil/rsl
- (800) 538-9552

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Expert advice on issues important to you — Take advantage of members-only programs designed to advance your career, secure your financial future, and make the most of your earned military benefits.

Affordable insurance products — Now you can get affordable member rates on life, health, and long term care insurance plans that supplement your military benefits.

Financial services — Access powerful online tools as you make decisions about debt management, college costs, mortgages, retirement plans, and more.

VA Benefits — Our experts can answer questions regarding eligibility for VA benefits. Call MOAA at (800) 234-MOAA (6622) or your county office for the name of a VSO in your state.

For answers to questions regarding this checklist, call a benefits expert in MOAA's Transition Center at (800) 234-MOAA (6622) or email beninfo@moaa.org.



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