

*Your
Military
Pay
Benefits*

Pay Tidbits - Things to Think About!

YOUR FIRST RETIREE PAY CHECK

Your first military retiree pay will be direct deposited on the first weekday of the month after you turn 60.

COLA'S

Be Aware! You will receive a reduced COLA on the first year as a retiree because you have not been a retiree for the full year for which the COLA is based. Your most recent COLA was the Active Duty COLA.

PAY STATEMENTS and MyPay at <https://mypay.dfas.mil/mypay.aspx>

You will receive one retirement pay statement each year, usually to announce the COLA. You can still use MyPay to make allotment, tax, and direct deposit changes, view your pay statement and print your DD Form 1099R for your taxes.

RETIRED & ANNUITANT PAY CENTER FACTS

- 1. Your Military Retirement Pay comes from DFAS-Cleveland.**
- 2. If you call and talk to a human, you are talking to someone in DFAS-Cleveland.**
- 3. If you Mail or Fax something to or Get Mail from the Retirement Pay Center it's going to or came from London, KY!**

| Correspondence | Mailing Address | Phone Number | Fax Number |
|---------------------------------------|--|---------------------|-------------------|
| Retiree | DFAS-US Military Retirement Pay PO Box 7130 London, KY 40742- 7130 | 1-800-321-1080 | 1-800-469-6559 |
| Casualty | DFAS-US Military Retirement Pay PO Box 7130 London, KY 40742- 7130 | 1-800-321-1080 | 1-800-469-6559 |
| Annuity (Survivor Benefit Program) | DFAS-US Military Annuity Pay, PO Box 7131 London, KY 40742- 7131 | 1-800-321-1080 | 1-800-982-8459 |

Social Security & Your Retirement Pay

- Eligible for Social Security @ Age 62
 - Longer you wait to start
 - The more you'll get
 - The closer you are to death

- Have DD form 214 for proof of possible extra earnings
 - Served from 1957 thru 2001

- WILL GET ALL OF MILITARY RETIREMENT PAY AND ALL SOCIAL SECURITY...NO OFFSET!

VETERANS AFFAIRS COMPENSATION &

| | Veteran | Veteran & Spouse | Veteran, Spouse & 1 child | each add child under age 18 | *ea add school child over 18 |
|-------------|---------|------------------|---------------------------|-----------------------------|------------------------------|
| 10% | \$123 | | | | |
| 20% | \$243 | | | | |
| 30% | \$376 | \$421 | \$453 | \$22 | \$72 |
| 40% | \$541 | \$601 | \$644 | \$30 | \$96 |
| 50% | \$770 | \$845 | \$899 | \$37 | \$120 |
| 60% | \$974 | \$1064 | \$1129 | \$45 | \$144 |
| 70% | \$1228 | \$1333 | \$1409 | \$52 | \$168 |
| 80% | \$1427 | \$1547 | \$1634 | \$60 | \$192 |
| 90% | \$1604 | \$1739 | \$1837 | \$67 | \$216 |
| 100% | \$2673 | \$2823 | \$2932 | \$75 | \$240 |

YOUR MILITARY RETIREMENT PAY!

IF YOUR VA DISABILITY IS...

- **Non-Combat** Related 10% - 40%...

Your VA Disability is TAX FREE

But, VA Disability Offsets your Retirement Pay Dollar for Dollar

- **Non-Combat** Related 50% - 100%... You are going to receive Concurrent Retirement & Disability Pay
 - Expect to get ALL VA (Check #1)
 - Plus what's left over from your Retirement pay after the VA Pay is taken from the Retirement Pay (Check #2)
 - And you'll get the extra percent of Retired Recovered as listed below! (Check #3)
 - Get more each year until you get ALL Retirement Pay & Disability Pay in 2013!

2009 CR Phase-In

| Disability | 50% | 60% | 70% | 80% | 90% | 100% (Unemployable & Total) |
|----------------------------|------------|------------|------------|------------|------------|--|
| % of Retired Pay Recovered | 87.3% | 87.2% | 88.6% | 89.4% | 90.6% | 100% |

2010 CR Phase-In

| Disability | 50% | 60% | 70% | 80% | 90% | 100% |
|----------------------------|------------|------------|------------|------------|------------|-------------|
| % of Retired Pay Recovered | 94.9% | 94.9% | 95.5% | 95.8% | 96.2% | 100% |

2011 CR Phase-In

| Disability | 50% | 60% | 70% | 80% | 90% | 100% |
|----------------------------|------------|------------|------------|------------|------------|-------------|
| % of Retired Pay Recovered | 98.5% | 98.5% | 98.6% | 98.7% | 98.9% | 100% |

2012 CR Phase-In

| Disability | 50% | 60% | 70% | 80% | 90% | 100% |
|----------------------------|------------|------------|------------|------------|------------|-------------|
| % of Retired Pay Recovered | 99.7% | 99.7% | 99.7% | 99.7% | 99.8 | 100% |

2013 CR Phase-In

| Disability | 50% | 60% | 70% | 80% | 90% | 100% |
|----------------------------|------------|------------|------------|------------|------------|-------------|
| % of Retired Pay Recovered | 100% | 100% | 100% | 100% | 100% | 100% |

Combat Related Special Compensation (CRSC)

- 10% - 100% VA Disability
- Check the web – good for ALL military components
- www.crsc.army.mil

- CRSC is NOT Offset from Retirement Pay!
 - Must Request
 - Will get ALL Retirement Pay & ALL Disability Pay that is Combat Related!

- Most common (not all) CRSC Type Disabilities **that I see are...**
 - Vietnam Agent Orange Connected Disease
 - Diabetes Type II
 - Prostate and Lung Cancers

 - Vietnam combat injuries & Post Traumatic Stress Disorder

 - Gulf War, Iraqi Freedom and Enduring Freedom
 - Post Traumatic Stress Disorder
 - Combat Injuries
 - Neurological & Undiagnosed Illnesses

- Can't get the Concurrent Retirement Disability Pay (CRDP) and the Combat Related Special Compensation (CSRC) at the same time. Must elect one or other each year.

MILITARY RETIREE WEB SITES!

1. Air Force Retiree News <http://www.retirees.af.mil/>
2. Arlington National Cemetery www.arlingtoncemetery.org
3. Armed Forces Recreation Centers <http://www.armymwr.com/portal/travel/recreationcenters>
4. Armed Forces Vacation Club www.afvclub.com
5. Army Morale Welfare and Recreation <http://www.armymwr.com>
6. Army Outdoor Recreation www.armymwr.com/portal/travel/paths
7. Army Retiree News www.armyg1.army.mil/retire
8. Carlisle Barracks Web Site <http://carlislebarracks.carlisle.army.mil/>
9. Carlisle Barracks Dunham Health Clinic www.carlisle.army.mil/dahc/dunhamhome.htm
10. Combat Related Special Compensation-Army <https://www.hrc.army.mil/site/crsc>
11. Delta Select Tricare Retiree Dental Program www.trdp.org
12. Express Scripts www.express-scripts.com
13. Long Term Nursing Care Insurance www.ltcfeds.com
14. Medicare www.medicare.gov
15. Military Awards & Medals www.archives.gov/st-louis/military-personnel/public/awards-and-decorations.html
16. Military Records Request by Internet www.archives.gov/veterans/evetrees/
17. National Archives and Records Administration <http://www.archives.gov/>
18. Navy Lodges www.navy-lodge.com
19. PA Dept of Mil & Veterans Affairs <http://www.milvet.state.pa.us/DMVA/163.htm>
20. Reserve Retirement <https://www.hrc.army.mil/site/reserve/soldierservices/default.asp>
21. Retired and Annuity "My Pay" Sites <http://www.dfas.mil/retiredpay.html>
22. Social Security www.ssa.gov
23. Space A Travel Information http://www.military.com/Travel/Content10,,SAF_overview,00.html or <http://www.militaryliving.com> (click on "Space A Air Travel" on Top of site)
24. TRICARE Management www.tricare.mil
25. TRICARE National Mail Order Pharmacy Program <http://member.express-scripts.com/dodCustom/welcome.do>
26. TRICARE for Life <https://www.tricare4u.com>
27. TRICARE Provider Search www.tricare.osd.mil/north/north_findprov.cfm
28. TRICARE Region North www.tricare.osd.mil/north/default.cfm
29. TRICARE Retail Pharmacy Program <http://member.express-scripts.com/dodCustom/home.do>
30. Veterans Administration Education <http://www.gibill.va.gov>
31. Veterans Administration Information <http://www.va.gov>
32. Veterans Administration National Cemetery <http://www.cem.va.gov>