

Unit Retention NCO Course 805B-F24



Independent Study Module Communicate Incentives & Benefits

ARMY NATIONAL GUARD
NATIONAL GUARD PROFESSIONAL EDUCATION CENTER
STRENGTH MAINTENANCE TRAINING CENTER
CAMP JOSEPH T. ROBINSON
NORTH LITTLE ROCK, AR 72199

Communicate Incentives & Benefits

Introduction

Communicating Incentives and Benefits to your personnel must be a thorough and in-depth process. Your ability to communicate the availability and applicability of options available to your personnel will directly affect how many Soldiers you are able to reenlist/extend. There are several areas where you must complete self-development for your job skill. Those areas are in Non-Regular Retirement, Gray Area Benefits, the Survivor Benefit Plan, and TRICARE.

Non-regular Service Retirement is much more complex than most Soldiers realize. Because of this and the ever-changing laws regarding non-regular retirement, most units will have a retirement counselor assigned, normally the Readiness NCO or Admin NCO, to provide the latest guidance upon retirement. In this lesson, however, you will be given an overview of the process.

Lesson Purpose:

This lesson will familiarize you with:

- Automated Retirement Points Accounting Management (RPAM)
- Eligibility Requirements for Non-regular Service for Retire Pay
- Retirement Points Computation and how Points are Obtained
- Decisions members must make that significantly affect retirement payments
- Survivor Benefit Plan
- Medical Benefits (TRICARE)
- Gray Area Benefits

Objectives:

As you read this lesson and do the practice exercises you will learn:

- What the RPAM NGB Fm 23A looks like, its features, and how to read it
- Who is eligible for Non-regular Service Retirement and program conditions
- When retirement pay may be drawn
- How Soldiers obtain retirement points and how they are computed
- When eligibility for retirement can begin
- How to retain your retirement benefit for your family in the event of your death
- The cost of medical benefits for you and your family now and in retirement
- Other "Gray Area" benefits available to you and your family

Contents

Learning Activity One: Retirement Points Accounting Management 4
Learning Activity Two: Eligibility Requirements for Non-regular Service Retirement..... 6
Learning Activity Three: Retirement Points Computation and How Points are Obtained 7
Learning Activity Four: Gray Area Benefits 16
Learning Activity Five: Reserve Component Survivor Benefit Plan (RCSBP) 18
Learning Activity Six: Medical Benefits (TRICARE)..... 20
Review/Summary 21

Learning Activity One: Retirement Points Accounting Management

The RPAM is an automated system designed to project future retirement cost for the US government to retired Reserve Component members.

The RPAM provides the following functions:

- Electronic collection of information on all Army National Guard Soldiers for storage in a State Area Command (STARC) database. These reports are then annually produced and provided to the Soldier's unit of assignment for verification purposes.
- The RPAM incorporates and interfaces with pay, attendance and Army Correspondence Course Program (ACCP) information.
- The RPAM generates NGB Forms 23A, 23B, 23C and 23D.
- RPAM projected retirement pay is based on the Soldiers' highest grade held satisfactorily. Six months for officers and enlisted, 31 days for Warrant Officers.

RPAM NGB FM 23A:

Refer to the ARNG Current Annual Statement (FM 23A) for SFC Scott in your Job Aid. The table below will walk you through reviewing the three pages of the FM 23A.

| PAGE 1 | | COMMENTS |
|----------------------------|-----------------------|--|
| Upper Left: | | |
| | Personal Information | Self-explanatory |
| | Notice of Eligibility | YES or NO indicates eligibility for Non-regular Service Retirement |
| | | |
| Upper Right: | | |
| | Date Prepared | Self-explanatory |
| | AYE | Annual Year Ending Date |
| | BASD | Basic Active Service Date - A date here indicates Soldier is AGR, Title 10 or Title 32 |
| | Output Reason | |
| | Individual's Initials | |
| | | |
| Statement Paragraph | Statement Notice | This summary is a statement of your points. Particular attention should be given to any period of service with a verification status (VS) of "B" because points are not credited until verified. (VS) of "V" have been verified and typically will not require further action. In case of a discrepancy, either unverified or points missing, the SOLDIER must provide documentation to initiate corrections. Refer the list of Verification Documents below. |
| | | |
| Center | Beginning Date | yyyymmdd |

| | | |
|-----------------|---|--|
| Section: | | |
| | End Date | yyyymmdd |
| | MMSI | Military Member Status Identifier |
| | IDT | Inactive Duty Training |
| | MEM | Membership Points |
| | ACCP | Army Correspondence Course Points |
| | AD | Active Duty Points |
| | VS | Verification Status |
| | Total Career Points | |
| | Total Points for Retirement Pay | |
| | Creditable Service for Retirement Pay | |
| | | |
| PAGE 2 | | COMMENTS |
| | | |
| | Military Membership Status Identifiers | Codes B-1 thru B-4 |
| | Non-Creditable Periods of Service | If no periods exist there will not be an entry. |
| | Summary of credit earned and approximation of retired pay | This is a projection of what a Soldier may earn at age 60. |
| | | |
| PAGE 3 | | COMMENTS |
| | IDT Point Breakdown | |
| | AD/ADT/ADSW Point Breakdown | |
| | Correspondence Course Point Breakdown. | Three hours of ACCP equals one retirement point. |
| | | |

Verification Documents:

DD Form 214 (Certificate of release or discharge from AD)
DD Form 215 (Change to DD Form 214)
NGB Form 23A
Military Pay Documents (LES, MMPA, DA 1379, etc...)
DA Form 1380 (Record of Individual Performance of Reserve Duty Training)
DARP 249 or DD Form 1383 (proof of Army Reserve Duty)
AF Form 526 (ANG/USAFR Point Summary)
NAVPERS Form 1070-611 (Record of Naval Reserve Service)
NAVMC Form 768 (Record of Marine Corp Reserve Service)
Coast Guard Point Statement
Correspondence Course Completion Notice for Subcourse/Course or print out from ACCP website.
Appointment or enlistment documents. (Membership points only)
Discharge orders
Promotion Order to determine Highest Pay Grade Held

Learning Activity Two: Eligibility Requirements for Non-regular Service Retirement

Refer to AR 135-180

| Paragraph | Purpose | Comments |
|------------------|--|---|
| 1-1 | Statutory Authority | This regulation implements statutory authority governing the granting of “retired pay” for non-regular service to Soldiers and former Reserve Components Soldiers. |
| 2-1 | Age Requirements | Read only the following subparagraphs: |
| 2-1.a. | Minimum Age | Attained age 60 |
| 2-1.b.(1) | Reduced Retirement Age | The eligibility age for receipt of retired pay should be reduced below 60 years of age by 3 months for each aggregate of 90 days of qualifying active duty or active service performed after 28 January 2008 in any fiscal year. A day of duty may be included in only one aggregate of 90 days. |
| 2-1.b.(4) | Lowest Age Reduction | The eligibility age may not be reduced below age 50. |
| 2-2 | Basic qualifying service requirement | |
| 2-2.a. | Eligibility | Completed a minimum of 20 years of qualifying service |
| 2-3 | Other service requirements | |
| 2-3.c.(1) | Exception to other provisions of law | Soldier must not be entitled to retired pay from the Armed Forces under any other provision of law. |
| 2-3.c.(2) | Exception to Disability severance pay | Soldier must not have elected disability severance pay in lieu of retired pay. |
| 2-3.c.(3) | Exception to “Hiss Act” | Soldier must not fall within the “Hiss Act” |
| 2-3.c.(4) | Exception to UCMJ Conviction | Not be a person who is convicted of an offense under the UCMJ and whose sentence includes death; or is separated pursuant to sentence of a court-martial with a dishonorable discharge, a bad conduct discharge, or (in the case of an officer) a dismissal |
| 2-4 | Notification of Eligibility for Retired Pay at age 60 | |
| 2-4.a. | Notification Responsibility | RC Soldiers who complete the eligibility requirements will be notified in writing (20-year letter) within 1 year after completion of the required service. The 20-year letter will be issued prior to discharge or transfer to the Retired Reserve |
| 2-4.b. | After notification | After a Soldier has been notified of their eligibility for retired pay for non-regular service, the Soldier’s eligibility for retired pay may not be denied or revoked on the basis of any error, miscalculation, misinformation, or administrative determination of years of service performed, unless it resulted directly from the fraud or misrepresentation of the individual concerned. |

****NOTE:** Upon actual retirement, the Soldier must make a decision at that time whether to be severed by discharge, or transfer into the IRR. When a Soldier severs his/her relationship with the Guard upon retirement, retirement pay, at the time the Soldier reaches age 60 will be figured on the base pay in effect at the earlier date of retirement. Soldiers need to understand that this decision may drastically affect the

amount of money they eventually receive in their pension. Whatever decision the Soldier makes – either opting for complete separation (discharge) or transfer to the Retired Reserve, this decision is irrevocable. They will receive this information during their Retirement Counselor Briefing Prior to retirement.**

Learning Activity Three: Retirement Points Computation and How Points are Obtained

Refer to AR 135-180

| Paragraph | Purpose | Comments |
|-------------------------------------|---|---|
| 4-1 | Application requirements & timelines | |
| 4-1.a. | Responsibility for application submission | It is the responsibility of all qualified individuals to submit their application for retired pay no earlier than 9 months and no later than 90 days prior to the date retired pay is to begin. |
| 4-1.b. | Where to get applications | Soldiers assigned to ARNG and USAR units should obtain their application forms from their unit. |
| | | |
| 4-3 | Computation of service | |
| 4-3.b.(2) | After 30 June 1949 | One point for each day of active duty. |
| 4-3.b.(2)(c) & Table 4-1 | Membership Points | Fifteen points for each full year of membership in an active status in a RC. A proportionate part of 15 points for any fraction of a year will be credited. |
| 4-3.b.(2)(c) | Points for participation in drills | One point for each authorized participation in drills or periods of instruction which conform to the requirements prescribed by the Secretary of the Army. |
| Table 4-1 | Max allowable IDT points (including membership points) per anniversary year | See Table 4-1 |
| | | |
| B1 | Service creditable as qualifying service | |
| B1.b. | Minimum service to earn a qualifying year | After 30 June 1949, a Reservist must earn a minimum of 50 retirement points each retirement year to have that year credited as qualifying service. Only Soldiers assigned to an active status in a RC or individuals in active Federal service are authorized to earn retirement point credits. |
| B2 | Service not creditable as qualifying service | |
| B2. a - n. | Not creditable qualifying service | Refer to paragraphs (a) thru (n) for a list of service associations memberships that IS NOT creditable as qualifying service. |
| | | |

Computation of Retired Pay: There are currently two Reserve retirement systems that parallel the systems for active duty. They are the Final Basic Pay system and the High-Three system. To determine which retirement system a member is under we must first determine the Soldier's DIEMS (Date of Initial Entry into Military Service). This is the date that the individual first became a member of a military service. For determining the appropriate system, refer to the chart below.

| | |
|---|---|
| IF the member has a DIEMS date before 8 Sep 1980 | THEN it is referred to as the Final Basic Pay System |
| IF the member has a DIEMS date after 8 Sep 1980 | THEN it is referred to as the High-Three System |

DIEMS Date before 8 September 1980

1. Multiply your years of satisfactory/equivalent service (see equivalent service formula below) by 2.5%, up to a maximum of 75%.
2. Multiply the result by the basic pay in effect on the date your retired pay begins (normally age 60).

DIEMS Date on or after 8 September 1980

1. Multiply your years of satisfactory/equivalent service (see equivalent service formula below) by 2.5% up to a maximum of 75%.
2. Multiply the result by the average of your highest 36 months of basic pay.

Note: The highest 36 months of basic pay for a Soldier who transfers to the Retired Reserve until age 60 will normally be the 36 months before age 60. Longevity service will continue and pay raises will continue to accrue. Soldiers, who elect discharge before age 60, will have their highest 36 months of basic pay based on the date of discharge. Longevity service stops and future pay raises will not be considered. As you will see in the upcoming examples, if you initially entered military service on or after 8 September 1980 you should think carefully before requesting a discharge. Taking a discharge will impact your retired pay.

*** Equivalent Service = Total Creditable Retirement Points / 360**

Calculating Reserve Retirement Pay:

| Reserve Retirement System | How basic pay is calculated | How length of service is calculated | How rank is determined |
|---------------------------|---|--|---|
| Final Basic Pay System | Uses the monthly basic pay of the member's grade and length of service on date soldier becomes eligible for retired pay at age 60. | Pay will be calculated based on the total length of service on the date of retirement. However, if the member enters the Retired Reserve at the time of retirement, longevity (time-in-service) will increase as long as the Soldier remains a member. | The Soldier will have his/her retirement pay based on highest pay grade held during the Soldier's career. |
| High-Three System | Uses average monthly base pay calculated from the last three years (36 months) prior to discharge or separation when they have opted for complete separation from service. Or, if the member elected to transfer into the Retired Reserve upon actual retirement, the average monthly basic pay of the member's last three years (36 months) prior to becoming eligible for retired pay at age 60 will be used. | Pay will be calculated based on the total length of service on the date of retirement. However, if the member enters the Retired Reserve at the time of retirement, longevity (time-in-service) will increase as long as the Soldier remains a member. | The Soldier will have his/her retirement pay based on highest pay grade held during the Soldier's career. |

****Note:** Both systems require you to utilize this basic computation for determining monthly-retired pay: "Retirement Points divided by 360, times 2.5%, times Basic Pay, equals retired pay".**

Skill Application: Now that you have a basic understanding of the two retirement systems, let's walk through an example. **Refer to the NGB Form 23A for SFC Scott on page 10.**

Example 1:

Let's see if we can determine the retired pay for SFC Scott. By referring to SFC Scott's NGB Form 23A you will see that he entered military service on 6 July 1977. Therefore, his DEIMS is prior to 8 September 1980, which means that he will receive retirement pay under the Final Basic Pay System. By utilizing the Final Basic Pay System calculation of:

"Number of points accrued for retired pay _____ divided by 360 (based on a 30 day month), equals _____ equivalent years of AD, times (X) 2.5 percent, equals _____ percent of retired pay grade successfully held, times (X) \$_____ monthly base pay for your grade at age 60 equals _____ monthly retired pay at age 60".

Let's assume that SFC Scott retired on 11 Aug 02 and that all information on his NGB Form 21A is correct. We should be able to estimate his retirement pay based on today's pay rates. Remember that if SFC Scott were to opt to remain in the Retired Reserve his longevity (time-in-service for pay purposes) would continue to accrue, and we would utilize the active duty pay tables in effect at the time he would become eligible for retired pay – age 60. However, for our purposes we will use the 2003 pay scale (**see the 2003 pay scale immediately following the NGB Form 23A**).

Answer. Using the NGB Form 23A located in your job aid compute SFC Scott's retired pay based on the 2003 pay scale;

(1) 6673 (Total pts for Ret Pay) divided by 360 = 18.536111 (AD)

(2) 18.536111 X .025(2 ½%) = .46334027 (% of retired pay grade successfully held).

(3) .4634027 X \$3,427.80 (Monthly AD base pay, 2003 pay chart) = \$1588.45 per month at age 60. (Based on: E7 over 24 years).*

****If SFC Scott had opted to remain in the Retired Reserve his calculation would be paid based on: E7 over 26 years. (.4634027 X \$3671.34 per month at age 60.)****

NOTE: Depending on the date you initially entered military service, also called the DIEMS date, your monthly Army Reserve retired pay will be calculated under the "Final Basic Pay" or "High-3" formula as follows:

Example 2: Let's take a look at SFC Scott and use the High-Three Pay Calculation as an example of how to complete those calculations.

Use the High Three Pay System calculation of:

"Number of points accrued for retired pay _____ divided by 360 (based on a 30 day month), equals _____ equivalent years of AD, times (X) 2.5 percent, equals _____ percent of retired pay grade successfully held, times (X) \$_____ the average of last 36 months base pay for your grade at age 60 equals _____ monthly retired pay at age 60".

Again, let's assume that SFC Scott retired on 11 Aug 02 and that all information on his NGB Form 23A is correct. We should be able to estimate his retirement pay based on 2002 pay rates. Remember that if SFC Scott were to opt to remain in the Retired Reserve his longevity (time-in-service for pay purposes) would continue to accrue, and we would utilize the active duty pay tables in effect at the time he would become eligible for retired pay – age 60. However, for our purposes we will use the average of 2001, 2002, 2003 pay scale (see pay scales immediately following the NGB Form 23A).

Answer. Using the NGB Form 23A located in the next page compute SFC Scott's retired pay based on the average of 2001, 2002, 2003 monthly pay scale;

(1) 6673 (Total pts for Ret Pay) divided by 360 = 18.536111 (AD)

(2) 18.536111 X .025(2 ½%) = .46334027 (% of retired pay grade successfully held).

(3) .4634027 X \$3,251.7 (Average monthly AD base pay of 2001, 2002, 2003 pay chart) = \$1506.84 per month at age 60. (**Based on: E7 over 24 years**). *

Example 3:

Determining a PS prospect's projected retirement is quite simple using the same formula. You must have known information. Minimum information required is the DIEMS, number of years AD or last Reserve retirement statement, and Birth Date. You'll have to speculate the rank at retirement.

The following example will require the use of your Job Aid. **Hint: Refer back to AR 135-180 to determine the average annual points.**

During an interview with a prior service applicant, after observing his DD 214 you have determined he has seven years AD. His birth date is 550922. He first joined the Navy in 1975. You speculate he will retire as an E-7 with twenty years total service. Assume this Soldier will attend 15 days AT and perform 12 regular drills.

- a. Determine Soldiers DIEMS to determine which retirement system to use.
- b. Determine the number of years left to complete the 20 required years.
- c. Determine the amount of retirement pay.

"Number of points accrued for retired pay _____ divided by 360 (based on a 30 day month), equals _____ equivalent years of AD, times (X) 2.5 percent, equals _____ percent of retired pay grade successfully held, times (X) \$_____ monthly base pay for your grade at age 60 equals _____ monthly retired pay at age 60".

ARMY NATIONAL GUARD CURRENT ANNUAL STATEMENT

SFC SCOTT ROBERT WAYNE

2002/08/11

DATE PREPARED:

HQ STARC IA ARNG ARNG
 CAMP DODGE 770 NW BEAVER DR
 JOHNSTON, IA 50131-1902
 Notice of Eligibility: YES
 Highest Grade Held: E07

AYE: 07 / 05
 BASD: 1985/08/29
 Output Reason: ANNUAL
 Reviewed: _____
 (Indiv's initials and date
 on MPRJ copy only)

This summary is a statement of your points earned towards retirement. You should review all entries and report any discrepancies to your unit clerk. Particular attention should be given to any period of service with a verification status (VS) of "B" because points are not credited until verified.

| Begin Date (yyymmdd) | End Date (yyymmdd) | MMSI | IDT | MEM | ACCP Misc Pts | AD Pts | VS | Total Career Points | Total Pts For Ret Pay | Creditable Svc For Ret Pay |
|-------------------------|-----------------------|------|-----|-----|---------------------|-----------|----|---------------------------|--------------------------------|----------------------------------|
| 1977/07/06 | 1978/07/05 | B1 | 27 | 15 | 0 | 145 | V | 187 | 187 | 01/00/00 |
| 1978/07/06 | 1979/07/05 | B1 | 46 | 15 | 0 | 15 | V | 76 | 75 | 01/00/00 |
| 1979/07/06 | 1980/07/05 | B1 | 48 | 15 | 0 | 35 | V | 98 | 95 | 01/00/00 |
| 1980/07/06 | 1981/07/05 | B1 | 48 | 15 | 0 | 15 | V | 78 | 75 | 01/00/00 |
| 1981/07/06 | 1982/07/05 | B1 | 48 | 15 | 8 | 15 | V | 86 | 75 | 01/00/00 |
| 1982/07/06 | 1983/07/05 | B1 | 47 | 15 | 0 | 31 | V | 93 | 91 | 01/00/00 |
| 1983/07/06 | 1984/07/05 | B1 | 50 | 15 | 0 | 7 | V | 72 | 67 | 01/00/00 |
| 1984/07/06 | 1985/07/05 | B1 | 51 | 15 | 0 | 17 | V | 83 | 77 | 01/00/00 |
| 1985/07/06 | 1986/06/08 | B1 | 50 | -- | 0 | 0 | V | --- | --- | --/--/-- |
| 1986/06/09 | 1986/07/05 | B4 | 0 | 15 | 0 | 27 | V | 92 | 87 | 01/00/00 |
| 1986/07/06 | 1987/05/31 | B4 | 0 | -- | 0 | 330 | V | --- | --- | --/--/-- |
| 1987/06/01 | 1987/07/05 | B4 | 0 | 15 | 0 | 35 | V | 380 | 365 | 01/00/00 |
| 1987/07/06 | 1988/07/05 | B4 | 0 | 15 | 0 | 366 | V | 381 | 366 | 01/00/00 |
| 1988/07/06 | 1989/07/05 | B4 | 0 | 15 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 1989/07/06 | 1990/07/05 | B4 | 0 | 15 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 1990/07/06 | 1990/09/26 | B4 | 0 | -- | 0 | 83 | V | --- | --- | --/--/-- |
| 1990/09/27 | 1991/06/13 | B2 | 0 | -- | 0 | 260 | V | --- | --- | --/--/-- |
| 1991/06/14 | 1991/07/05 | B4 | 0 | 15 | 0 | 22 | V | 380 | 365 | 01/00/00 |
| 1991/07/06 | 1992/07/05 | B4 | 0 | 15 | 0 | 366 | V | 381 | 366 | 01/00/00 |
| 1992/07/06 | 1993/07/05 | B4 | 0 | 15 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 1993/07/06 | 1994/07/05 | B4 | 0 | 15 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 1994/07/06 | 1995/07/05 | B4 | 0 | 15 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 1995/07/06 | 1996/07/05 | B4 | 0 | 15 | 0 | 366 | V | 381 | 366 | 01/00/00 |
| 1996/07/06 | 1997/07/05 | B4 | 0 | 15 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 1997/07/06 | 1998/07/05 | B4 | 0 | 15 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 1998/07/06 | 1999/07/05 | B4 | 0 | 15 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 1999/07/06 | 2000/07/05 | B4 | 0 | 15 | 0 | 366 | V | 381 | 366 | 01/00/00 |
| 2000/07/06 | 2001/07/06 | B4 | 0 | 15 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 2001/07/06 | 2001/11/25 | B4 | 0 | -- | 9 | 143 | V | --- | --- | --/--/-- |
| 2001/07/06 | 2002/07/05 | B3 | 0 | 15 | 9 | 222 | V | 398 | 365 | 01/00/00 |
| 2002/07/06 | | B3 | 0 | -- | 0 | 37 | V | --- | --- | --/--/-- |
| Grand Totals | | | | | | 6151 | | 6967 | 6673 | 25/00/00 |

ARMY NATIONAL GUARD CURRENT ANNUAL STATEMENT

SFC SCOTT ROBERT WAYNE

2002/08/11

DATE PREPARED:

HQ STARC IA ARNG ARNG
CAMP DODGE 770 NW BEAVER DR
JOHNSTON, IA 50131-1902
Notice of Eligibility: YES
Highest Grade Held: E07

AYE: 07 / 05
BASD: 1985/08/29
Output Reason: ANNUAL
Reviewed: _____
(Indiv's initials and date
on MPRJ copy only)

MILITARY MEMBERSHIP STATUS IDENTIFIERS

- B1 - Army National Guard Unit Member
- B4 - Army National Guard Active Duty under Title 32 USC, State Controlled
- B2 - Army National Guard Mobilized Service
- B3 - Army National Guard Active Duty under Title 10 USC, NGB Controlled

NON-CREDITABLE PERIODS OF SERVICE

| From Date | To Date | Reason |
|-----------|---------|--------|
|-----------|---------|--------|

As of this date, you have accumulated 6673 retirement points and 25 years, 0 months, 0 days creditable service toward eligibility for retired pay. Should you elect to retire today, based upon your highest pay grade held and current pay scale, you would receive approximately \$1525.89 per month at age 60. However, assuming there is a 3% cost of living increase per year you remain in an active status in the Army National Guard until you reach age 60, and you earn a minimum of 78 points per year, you would receive approximately \$3368.32 per month. These values are based upon satisfactory service at your highest pay grade held.

Enclosures:
NGB 23A1

Distribution:
1 Soldier
1 MPRJ
1 State Use

NGB FORM 23A
1 October 2000

**ARMY NATIONAL GUARD CURRENT ANNUAL STATEMENT
SUPPLEMENTAL DETAILED REPORT**

SFC SCOTT ROBERT WAYNE

2002/08/11

DATE PREPARED:

HQ STARC IA ARNG ARNG
CAMP DODGE 770 NW BEAVER DR
JOHNSTON, IA 50131-1902
Notice of Eligibility: YES
Highest Grade Held: E07

AYE: 07 / 05
BASD: 1985/08/29
Output Reason: ANNUAL
Reviewed: _____
(Indiv's initials and date
on MPRJ copy only)

This is a detailed report of retirement points earned during the period indicated. You should review this report for accuracy. Any discrepancies should be reported to your unit clerk.

Inactive Duty Training

| Date (yyyy/mm/dd) | Assemblies | | Type |
|----------------------|------------|----|------|
| | AM | PM | |

Active Duty/Active Duty Training/Active Duty For Special Work

| Begin Date (yyyy/mm/dd) | End Date (yyyy/mm/dd) | Number of Points | Type |
|----------------------------|--------------------------|---------------------|------|
|----------------------------|--------------------------|---------------------|------|

Army Correspondence Course Program

| Completion Date | Hours | Course Number | Sub-Course Number | Sub-Course Edition |
|--------------------|-------|---------------|----------------------|-----------------------|
| 2001/10/29 | 6 | 999 999 | MP1004 | C |
| 2001/10/30 | 5 | 553ED11 | IN0482 | B |
| 2001/10/31 | 15 | 553ED11 | IS0821 | A |
| 2001/12/19 | 10 | 553ED11 | IS1460 | A |
| 2001/12/20 | 8 | 553ED11 | IS0788 | E |
| 2001/12/21 | 9 | 553ED11 | IS0344 | B |

Distribution:

- 1 Soldier
- 1 MPRJ
- 1 State Use

NGB FORM 23A1
20 July 1998

Learning Activity Four: Gray Area Benefits

Refer to Benefits for Gray Area and Recipients of Retired Pay

<https://www.hrc.army.mil/tagd/benefits%20for%20gray%20area%20and%20recipients%20of%20retired%20pay>

As an active RC, IRR, or Retired Reserve service member who has received a 20-year letter but has not received any retirement pay, you may be eligible to receive "gray area" benefits. The following table shows these benefits compared to the full retiree's.

| Benefits | Gray Area (Active RC, IRR, or Retired Reserve) | Retiree (Age 60+; receiving retired pay) |
|--|---|---|
| <p>ID Cards: Obtain a DD Form 2(RES RET) and DD Form 1173-1 at any Reserve Component ID card-issuing facility with a copy of your 20-year letter and transfer or separation orders.</p> <p>Obtain a DD Form 2(Ret)(Blue) and DD Form 1173 (Uniformed Services identification and privilege card) for your family members at any ID card-issuing facility with a copy of your retirement orders.</p> | <p>Member - DD Form 2 (RES RET)</p> <p>Spouse/Dependents - DD Form 1173-1</p> | <p>Member - DD Form 2 (RET)</p> <p>Spouse/Dependents - DD Form 1173</p> |
| <p>Military Installations, Facilities and Activities Local post policies and in-country directives govern the use of facilities.</p> | | |
| Exchanges | Yes | Yes |
| Commissary | Yes | Yes |
| Shoppettes | Yes | Yes |
| Service Stations | Yes | Yes |
| Physical Fitness Center | Yes | Yes |
| Lodging | Yes | Yes |
| <p>Other Facilities</p> <p>Theater Recreation Center Officer/NCO/Enl Clubs Laundry/dry cleaning Bowling Alleys Beverage Stores Libraries Four Seasons MWR facilities Flower Shops Optical Shop Beauty/barber shop Check cashing/currency exchange</p> | Yes | Yes |
| | | |
| | | |

| | | |
|--|--|---|
| Medical Facilities | Member - No; except on ADT or AD (Eligible if returned to an active duty status) Spouse/Dependents - No | Member - Yes Spouse/Dependents - Yes |
| Tricare | Member - No Spouse/Dependents - No | Member - Yes (Until age 65) Spouse/Dependents - Yes (until 65) . After 65, Tricare for Life is second payor to Medicare. |
| TRICARE Retiree Dental Program (TRDP) | Yes (Gray Area Retirees) | Yes |
| Space-A Travel | Member - Yes; limited to CONUS Spouse/Dependents - No | Member - Yes Spouse/Dependents - Yes (OCONUS) |
| SATO/Carlson Wagonlit Travel | Yes | Yes |
| Legal Assistance | Yes | Yes |
| Survivor Assistance | Yes | Yes |
| Casualty Assistance | Yes | Yes |
| Family Services | Yes | Yes |
| VA Benefits | Yes, if Vet | Yes |
| Servicemens Group Life Insurance | No | No |
| Veterans Group Life Insurance | Yes, if eligible and requested | Yes if eligible |
| State Benefits | See your State Representative | See your State Representative |

Learning Activity Five: Reserve Component Survivor Benefit Plan (RCSBP)

Refer to AR 135-180, ARNG and USAR Retirement for Non-Regular Service, Chapter 3

The RCSBP allows RC Soldiers and former Soldiers who are not in receipt of retired pay and received their Notification of Eligibility for Retired Pay after 1 December 1979 to provide a survivor annuity for their dependents should the Soldier or former Soldier die before reaching age 60 and receipt of retired pay. There are three elections for RCSBP:

| | |
|---|---|
| Option A: Declination of Coverage | Decline to make an election until age 60, or date eligible to request retired pay based on reduced eligibility age. |
| Option B: Deferred Annuity | Elect to provide an annuity beginning on the 60th anniversary of birth should Soldier die before that date, or on the date of death should the Soldier die on or after their 60th birthday. |
| Option C: Immediate Annuity | Elect to provide an immediate annuity beginning on the day after Soldier's death. |

Refer to AR 135-180

| Paragraph | Purpose | Comments |
|-----------|---------------------------------|--|
| 3-2b | Option A election | If a Soldier selects Option A, he/she can still elect SBP when he/she applies for retirement pay at age 60. HOWEVER, if the Soldier dies before reaching age 60, the survivors will NOT receive RCSBP benefits. |
| 3-2d | Timeline for election | All eligible personnel have 90 days from the receipt of the Notification of Eligibility Letter to make their election and return the DD Form 2656-5 to the appropriate office. |
| 3-2e | Consequences of not electing | If an election is not made within 90 days a married Soldier (or one with dependent children) will receive automatic coverage under Option C. |
| 3-2f | Spouse Notification | If an married Soldier elects Option A or B, must have the spouse written notarized concurrence or the Soldier will receive automatic Option C. |
| 3-3 | Policies regarding Notification | Soldiers who were issued 15 or 20 year Notification of eligibility will also be furnished with RCSBP information and election certificate. Once the Soldier receives it, the documents become time-sensitive with the 90-day election requirement. |

| | | |
|------|---------------|--|
| 3-4a | Amount & Cost | Soldiers who elect option B or C may provide a monthly annuity to their elected beneficiaries by law of up to 55% of the base amount minus an actuarial amount determined by the age of the beneficiary. |
| 3-4b | | The monthly cost of participation in the RCSBP will be withheld from the Soldier's monthly retired pay check when retired pay begins. Cost of living retired pay raises will increase the cost and annuity benefit, accordingly. |

Refer to RCSBP Brochure

| | | |
|------------|---------------------------|---|
| PDF page 2 | RCSBP Greatest Advantages | <ol style="list-style-type: none"> 1. Paid to surviving spouse for life. 2. Yearly Cost-Of-Living Adjustments. 3. Government subsidized. 4. Premiums paid are tax free. |
| PDF page 2 | Can I cancel? | No! Once a Soldier chooses to take RCSBP the Soldier is required by law to pay all the premiums until the annuity is paid in full. |

Learning Activity Six: Medical Benefits (TRICARE)

Refer to: TRICARE® Choices for National Guard and Reserve: At a Glance, Brochure February 2015 (<http://www.tricare.mil/Plans/HealthPlans/TRS.aspx>) and (<http://www.tricare.mil/Plans/HealthPlans/TRR.aspx>)

TRICARE Reserve Select (TRS) is available for purchase by qualified sponsors who are not activated. It is a premium-based health care plan that qualified Selected Reserve members may purchase for themselves and/or their family members. The coverage and costs for care are similar to TRICARE Standard for Active Duty Family Members.

Enrollment

Enrollment for TRS is required. It offers member-only and member-and-family coverage. The member must qualify for and purchase TRS to participate. There is an initial two-month premium payment due with enrollment form.

Costs

Monthly premiums, annual deductible, and cost-shares apply to TRS.

Calendar year 2015 TRS member-only monthly premium: \$50.75

Calendar year 2015 TRS member-and-family monthly premium: \$205.62

TRICARE Retired Reserve (TRR) is available for purchase by qualified sponsors who are not activated. It is a premium-based health care plan that qualified Retired Reserve members may purchase for themselves and/or their family members until reaching age 60. Upon reaching age 60, TRR members will be dis-enrolled from TRR and will be eligible for other TRICARE programs as a retiree. Coverage and costs for care similar to TRICARE Standard for retirees.

Enrollment

Enrollment is required. It offers member-only and member-and-family coverage.

Member must qualify for and purchase TRR to participate. An initial two-month premium payment is due with enrollment form.

Costs

Monthly premiums, annual deductible, and cost-shares apply

Calendar year 2015 TRR member-only monthly premium: \$390.89

Calendar year 2015 TRR member-and-family monthly premium: \$961.35

Review/Summary

In this Independent Study Module we have discussed non-regular service retirement requirement eligibility, retirement point's computation, how to identify creditable years of service, gray area benefits, RCSBP, and TRICARE.

Retirement and its benefits are a goal for a large number of Army National Guard members. All the facets of Non-regular service retirement make it a very complex topic, yet it is imperative that you, the Unit Retention NCO, understand how it works and are able to explain it to your Soldiers. This ensures that retiring Soldiers receive correct information.

Before you begin your final Learning Activity, recall the problem you solved in Learning Activity Three? Here is the answer. Please refer to your work as you view these results.

Problem: Determine Soldiers DIEMS to determine which retirement system to use.

Answer: In this situation you will use the Final Basic Pay System.

Problem: Determine the number of years left to complete the 20 required years.

Answer: $20 - 7 = 13$ years of service.

Problem: Determine the amount of retirement pay.

1. 13×78 (78 represents the average points per year gained in the ARNG) = 1014
2. $6 \times 365, 1 \times 366 = 2921$ points
3. 2921 (AD points) + 1014 (estimated points, remaining 13 years) = 3935
4. 3935 divided by $360 = 10.930555$
5. $10.93055 \times .025 = .2732638$
6. $.2732638 \times \$3,182.70 = \869.72

Answer: The amount of retirement pay is \$869.72