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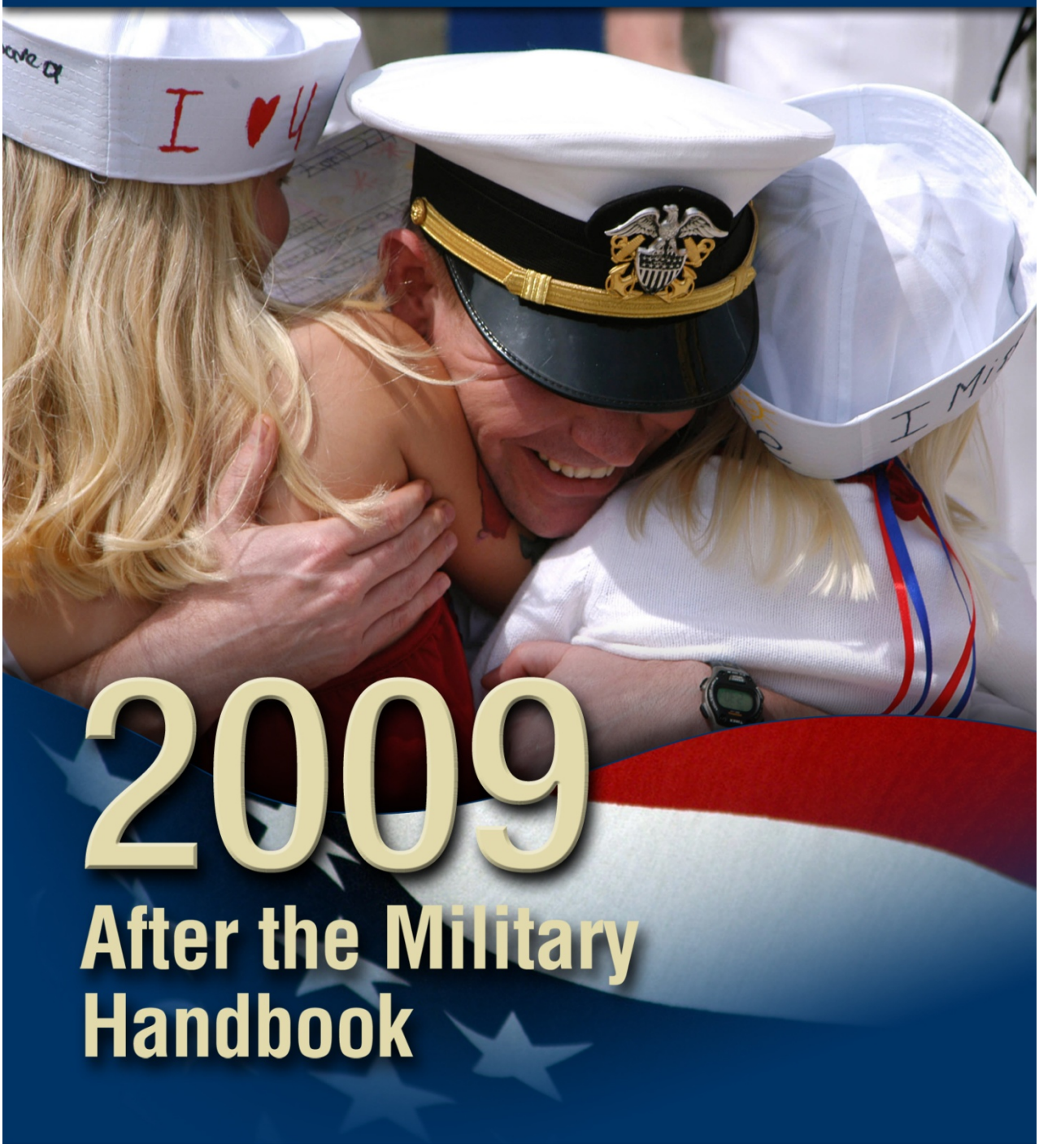

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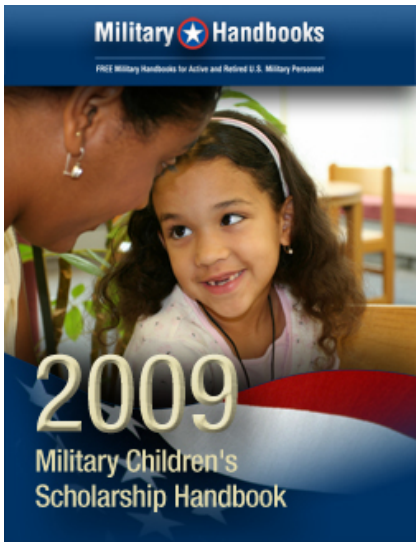

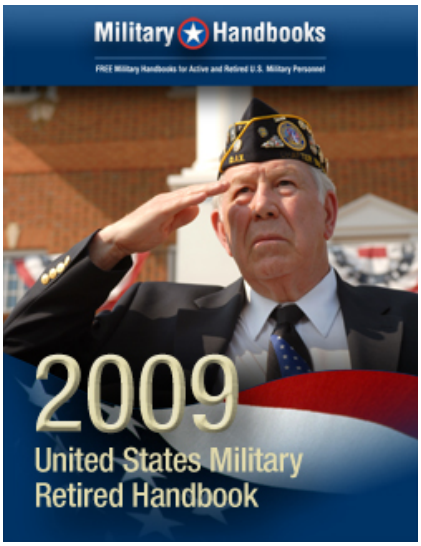

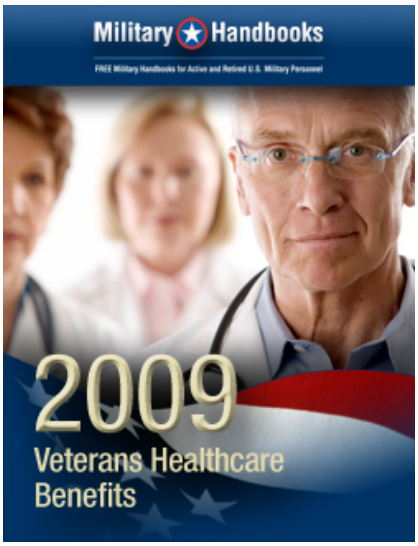

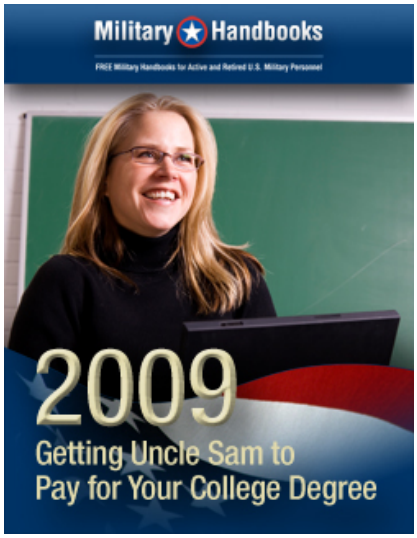

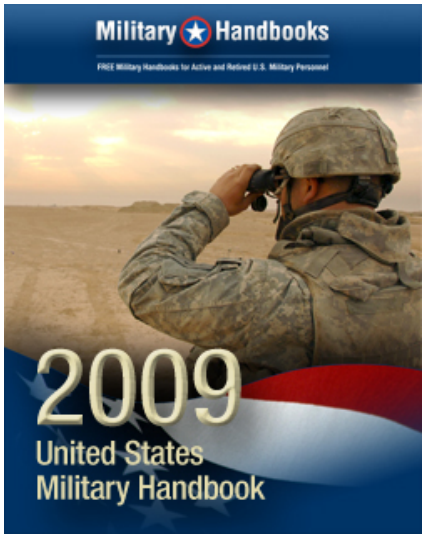

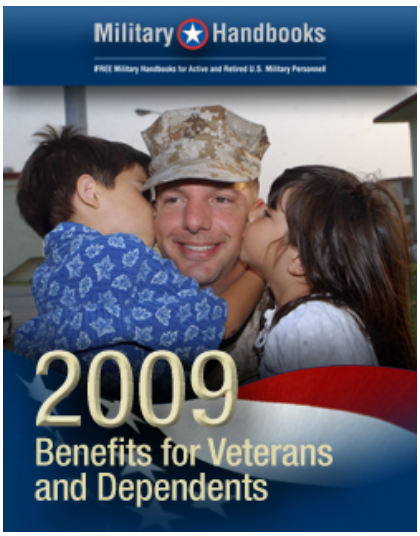

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Introduction

Think of your transition to civilian life as a journey. You choose the best route - select the landmarks that will be important to you. This handbook serves as your guide, offering insight and information as you travel along your route. Remember, throughout your journey, you remain in charge of where you are going and how you will get there. Once you know your options, you will be able to make informed decisions about the choices open to you and your family.

Start by reading this handbook – it's designed to familiarize you with the scope of transition resources accessible to you. 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 importantly, they *work*. Get connected with the Transition Assistance Program - It's the smart thing to do.

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.

We hope that you find this *2009 After The Military Handbook* helpful and we wish you the best of luck in your pursuit of a happy and healthy future.

– *The Military Handbooks Staff*

1

Individual Transition Plan

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.

The ITP identifies likely actions and activities associated with your transition. Your Military Service has samples of ITPs that can help you. Cheek with your nearest military installation Transition/ACAP or Command Career Counselor (Navy) to review them. You can start developing your ITP by answering these simple questions:

1. What are my goals after I leave the military?
2. Where do I plan to live?
3. Do I need to continue my education or training?
4. Will the job market, where I plan to relocate, provide me the employment that I am seeking?
5. Do I have the right skills to compete for the job (s) I am seeking?
6. Will my spouse and family goals be met at our new location?
7. Am I financially prepared to transition at this time?

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.

In addition to creating an ITP, you can determine what actions are associated with your transition by consulting with your Transition Counselor and using a document called the Preseparation Counseling Checklist, DD Form 2648 for the active component and DD Form 2648-1 for the reserve component (to access and download these forms, go to: http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2648.pdf and http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2648-1.pdf).

This Handbook will help you work through the various subjects listed on the Preparation 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.

Transition Services: All separating members are eligible for services one year prior to separation. Retiring Service members are eligible for transition services two years prior to and one year after retirement. Eligibility for services is not affected by length or character or service.

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. Here is a list of names for each branch’s Transition Assistance Program:

- **Army**: Army Career and Alumni Program - The Army Career and Alumni Program (ACAP) is a military personnel function and the Centers are found under the Director of Human Resources (DHR) or the Military Personnel Office (MILPO). http://www.acap.army.mil/
- **Air Force**: Airman and Family Readiness Center. You can find the nearest office using the military installation finder at: www.militaryinstallations.dod.mil
- **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. https://www.nffsp.org/skins/nffsp/home.aspx
- **Marines**: Career Resource Management Center (CRMC)/Transition & Employment Assistance Program Center. http://www.usmc-mccs.org/tamp/index.cfm
- **Coast Guard**: Worklife Division – Transition Assistance. Coast Guard Worklife staffs can be found at your nearest Integrated Support Command. http://www.uscg.mil/hq/g-w/g-wk/wkw/work-life_programs/transition_assistance.htm

Step 1. Schedule Your Preseparation Counseling Appointment
The preseparation process needs to begin as soon as possible. You may schedule your preseparation counseling appointment anytime with in a year of your planned separation date. However, be sure to schedule your preseparation counseling appointment at least 180 days prior to your separation at your installation’s Transition Office because 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.

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.

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 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.

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.dtic.mil/whs/directives/infomgt/forms/eforms/dd2586.pdf. 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. And, don't forget about the unlimited number of resources found on the Internet.

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.

Phase Four: Trial Career Programs/Intern 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 outprocessing, 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. You are eligible for transition assistance for up to 180 days after your separation.

Preseparation Timeline

180 Days Prior to Separation

- Schedule your Preseparation Counseling appointment if you haven't already.
- Continue training/education needed to qualify for your objective career/pursuit.
- Research specific job possibilities, job markets and the economic conditions in the geographic areas where you want to live.
- Contact friends in the private sector who may help you find a job. Actively network.
- Seek assistance from your transition counselor after completing the first draft of your resume.
- Attend job fairs to connect with potential employers.
- Develop an alternate plan in case your first career plan falls through.
- Review and copy your medical and dental records. Get a certified true copy of each.
- Schedule medical/dental appointments, as needed.
- Visit your Transition Office to request your DD Form 2586, "Verification of Military Experience and Training" document.

150 Days Prior to Separation

- Continue training/education needed to qualify for your objective career/pursuit.
- Start actively applying for jobs. Make contact with employers who you will interview with.
- Start assembling a wardrobe for interviewing. Check the Transition Office for Dress for Success information.
- Seek help if the stress of your transition to civilian life becomes too much to handle.
- If you are separating prior to fulfilling eight years of active service, you must satisfy your obligations by becoming a member of the Reserves.
- Start posting resumes to career Web sites.
- Research Web sites for posting resumes and conducting on-line job search (e.g., http://www.careers.org).
- Schedule your separation physical examination.

120 Days Prior to Separation

- Complete training/education needed to qualify for your objective career/pursuit.
- If you are considering Federal employment, check online at http://www.usajobs.opm.gov to determine the appropriate documents to submit. Explore special federal programs and hiring opportunities for veterans.
- Consider using RESUMIX, 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 your use and save it to the system to retrieve and edit for future use. For some Federal jobs, you may be able to submit your resume electronically. You may obtain more information from the USAJOBS Web site at http://www.usajobs.opm.gov/.
- Continue to network aggressively.
- 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.
- 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 Web site or make an appointment with your local VA counselor.
- Research Reserve programs to continue to receive part-time benefits, earn a future retirement and continue to grow and train in your field. Even if you have fulfilled eight years of military service, you may want to explore the option of joining the Reserves or National Guard.
- Department of Veterans Affairs Web site containing valuable information for veterans: http://www.va.gov.
- Start a subscription to a major newspaper in the area to which you plan to move. Begin replying to want ads.
- Visit and evaluate the area to which you plan to move. Attend job interviews there. Visit a private employment agency or executive recruiter in the area.
- 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.

90 Days Prior to Separation

- Continue to post resumes to Web sites. Conduct an automated job search for you and your spouse using ACAP On-Line, Transition Bulletin Board, DoD Transportal, DoD Job Search, the Federal Job Opportunities Listing, http://goDefense.com, and other available employment data banks.
- Continue to expand your network.
- Locate a home, realtor or neighborhood, http://www.realtor.com.
- 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 update your will or if you have legal questions or problems, obtain free legal advice.

60 Days Prior to Separation

- Begin planning additional visits 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 at all levels.
- 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 at 1-800-827-1000.
- **(Retirees Only)** Complete Survivor Benefit Plan paperwork.

30 Days Prior to Separation

- Continue to network.
- Review your DD Form 214, “Certificate of Release or Discharge from Active Duty” worksheet.
- 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.
- Complete your Veteran's Affairs Disability Application (VA Form 21-526) and turn it in to the appropriate office. Check with your VA representative.
- Consider converting your Servicemen's Group Life Insurance to Veteran's Group Life Insurance (optional).
- For assistance with relocation on major military and associate installations, visit http://www.militaryhomefront.mil then go to military installations
- Web site on the Military Health System: http://www.tricare.osd.mil.

2

Effects of a Career Change

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, Marines, or Coast Guard)." 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.

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 include the following:

- 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.

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.

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. Those who have already made the transition 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.

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

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Employment Assistance

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.

Convert Military Experience into a Civilian Career

Transitioning into a civilian career after years in the military may seem like a daunting task, but there are a lot of great resources available that you can use to help the transition go smoothly.

- O*Net –O*Net Online enables you to match your Military Occupation Classification (MOC) with similar occupations in the civilian workforce. For example, if you are a Computer Operator for the US Army, you could work as a Computer Operator, Operations and Maintenance Technician, Computer Specialist, Information Technology Specialist, or Software Technician in the civilian sector. O*Net is also a comprehensive database of occupational skills, knowledge, and abilities that may help you align your military experience, education and training with current civilian workplace needs. Visit: http://online.onetcenter.org/crosswalk.

- VETS – The Veterans' Employment & Training Service (VETS) provides veterans and transitioning service members with the resources to succeed in the workforce by maximizing their employment opportunities, protecting their employment rights and meeting labor-market demands. Visit: http://www.dol.gov/vets/

- ACINet – America's Career InfoNet offers you the opportunity to assess your job marketability, to learn more about different careers and industries, and to search for job listings. They also offer career resource tools and online coaching. Visit: http://www.acinet.org/.

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 preseparation 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.

- 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.

- 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.

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.

Internet

The Internet literally gives you information with the click of a button. There are tons of great Web sites available that focus on hiring veterans, translating your military skills into a civilian resume, and more. You can also subscribe to some forums and blogs that focus on job searches for transitioning service members.

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:

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.

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.

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

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.

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

Six Secrets of Successful Job Hunters

1. **Persist.** The number one rule is to make up your mind to keep on plugging away until you get the job you want. Nothing in life worth having is easy to obtain. Remember that no matter how many “no’s” you get, you only need one yes. Accept the fact that all good salesmen know: winning a sale, a job, or any other goal is a numbers game. Just think of every "no" as getting you one step closer to a "yes."

Winston Churchill gave the very best advice: “Never, never, never, never, never give up!”

2. **Visualize.** Imagine yourself winning the job you want. Set a goal and envision yourself attaining it. Regardless of setbacks, hang onto that vision of the job you want. Focus on the outcome you want. Picture it mentally. Be specific. What is your new boss like? What about your co-workers? What is your workspace like? Using your imagination and visualizing success enhances the chances of your achieving your goal.

3. **Replenish.** The job search process can be an endurance test. Disappointments and setbacks are inevitable. Sometimes, the dream job can seem to be right within your grasp, and suddenly it evaporates; someone else gets the job. If you're going to outlast this grueling process, you have to take care of yourself. This means taking time to relax to take your mind off the challenges, frustrations and rejections. Work hard on your job search, then take time out to exercise and pursue activities that bring you joy and replenish you.

4. **Forget Negativity!** You’ve got to protect yourself against negative messages. To succeeding at a job search, you must have a positive attitude. Negative input from anywhere can poison your mental outlook and encourage fear, discouragement, anxiety, anger, and other negative emotions. Avoid people who are downers and instead associate with positive people who will give you the emotional support you need.

   A job search is a huge undertaking. You need all of the assets and advantages that you can possibly bring to the party. You can't afford to be exposed to the negativity of others. This includes friends and especially relatives. Make a point of reading books and articles that motivate, encourage, and inspire you. One of the best things you can do is to organize a group of trusted positive friends. Ask them specifically to give you the psychological and emotional support you need.

5. **Meditate.** Take some time every day to be still and to get away from the distractions of everyday life. If you are a religious person, take time to pray. Even if you are not a spiritual person, make it a point to give yourself some quiet time away. Use this to calm down and center yourself. Even five minutes of quiet time can make a positive difference in your life. It will ground you and make it easier to face and overcome the stresses of your job search journey ahead.

6. **Prepare.** Most people fail to get hired for the same reason that most people get fired: they lack good social skills. They simply never learned the art of interaction with others in such a way that they establish rapport. The ability to show yourself as a likeable human being is all important. Go to amazon.com and search for such terms as “rapport” “schmoozing” “social skills” “communication” “interviewing”. Pick up a few books online or in the public library and study them.

   The following job interview tips will be helpful, but remember, you need to do more than just review a few suggestions. An interview gives you the opportunity to showcase your qualifications to an employer, so it pays to be well prepared. The following information provides some helpful hints.

   <u>Preparation:</u>
   - Learn about the organization.
   - Have a specific job or jobs in mind.
   - Review your qualifications for the job.
   - Be ready to briefly describe your experience, showing how it relates it the job.
   - Be ready to answer broad questions, such as "Why should I hire you?" "Why do you want this job?" "What are your strengths and weaknesses?"
   - Study the art of the interview. Read articles and books on social skills.
   - Practice an interview with a friend or relative. Encourage frank criticism and work on making positive changes.

Personal appearance:

- Be well groomed.
- Dress appropriately.
- Do not chew gum or smoke.
- No matter how nervous you are, don't forget to smile!

The interview:

- Be early.
- Learn the name of your interviewer and greet him or her with a firm handshake.
- Use good manners with everyone you meet.
- Relax and answer each question concisely.
- Use proper English-avoid slang.
- Be cooperative and enthusiastic.
- Use body language to show interest-use eye contact and don't slouch.
- Ask questions about the position and the organization, but avoid questions whose answers can easily be found on the company Web site.
- Also avoid asking questions about salary and benefits unless a job offer is made.
- Thank the interviewer when you leave and shake hands.
- Send a short thank you note.

Information to bring to an interview:

- Resume or application. Although not all employers require a resume, you should be able to furnish the interviewer information about your education, training, and previous employment.
- References. Employers typically require three references. Get permission before using anyone as a reference. Make sure that they will give you a good reference. Try to avoid using relatives as references.
- The Job Description. Keep this hand as you can refer to it as you are asking questions about the position and its responsibilities.
- Career Portfolio. Your portfolio should contain samples of work that you've complete through out your career.

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?"

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:

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

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

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.

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

Resume Writing

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.
- 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. For guidance on translating your military skills into a civilian resume, check out the TurboTAP.org Resume Builder and Military.com's Resume Writing Center.
- 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.

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.

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 2 ½ 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.

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 https://www.dmdc.osd.mil/vmet. (This site can only be accessed from a government computer network) All separating military personnel can electronically download and print their VMET document and personal cover letter from your military service from the VMET Web site. Simply click the "Request Document" and "Request Cover Letter," tabs and print each of these documents after their downloaded.

You can get your verification document online as long as you have a current DoD Common Access Card (CAC) or have a current DFAS myPay PIN; however, you should retrieve it within 120 days prior to your separation. If you have problems getting your VMET and need assistance, check with your local 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.

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 Web site. Check out the web site at http://www.dod.jobsearch.org for additional information and assistance.

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 b 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.

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 who wish to advertise job openings in the public and community service arena on the DoD Operation Transition Bulletin Board (TBB) at www.dmdc.osd.mil/ot will complete the DD Form 2581, "Operation Transition Employer Registration" and the DD Form 2581-1, "Public and Community Service Organization Validation." Then, the organization will be included in the Operation Transition employer database and also be listed on the PACS organization registry. Completing the DD Forms is a requirement for posting employment opportunities (want ads) on the TBB.

PACS employers hiring Service members who retired under the TERA program are required to complete both DD Forms 2581 and 2581-1. TERA retirees who are employed by approved PACS organizations during their enhanced retirement qualification period (ERQP) enables them to earn additional retirement credit and enhanced retirement pay beginning at age 62. Retirees interested in gaining the additional credit towards full retirement can go to the TBB to look for PACS employment opportunities as well as see a list of approved PACS organizations. Please refer to the Web site at 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.

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. You can 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. 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.

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 primary objective of TTT is to help recruit quality teachers for schools that serve students from low-income families throughout America. TTT helps relieve teacher shortages, especially in math, science, special education and other critical subject areas, and assists military personnel in making successful transitions to second careers in teaching.

- Functions: TTT assists eligible military personnel to transition to a new career as public school teachers in targeted schools. A network of State TTT Offices has been established to provide participants with counseling and assistance regarding certification requirements, routes to state certification, and employment leads. Pending annual appropriation of funds, financial assistance is available to eligible individuals as stipends up to $5,000 to help pay for teacher certification costs or as bonuses of $10,000 to teach in schools serving a high percentage of students from low-income families. Participants who accept the Stipend or Bonus must agree to teach for three years in targeted schools in accordance with the authorizing legislation. The TTT link (www.proudtoserveagain.com) leads to the home page, which provides information, and resource links, including links to state Departments of Education, state certification offices, model resumes, programs leading to teacher certification and job listing sites in public education. An Internet Referral System has been established to enable participants to search for job vacancies online and post resumes for view by school districts searching for teachers. A "Mentor Connection" site provides access to TTT participants who have made the transition to teaching and are available to respond to questions from prospective teachers.

- Eligibility. Military personnel within several years of retirement are encouraged to register with Troops to Teachers. Counseling and guidance is available to help individuals assess academic background, identify programs that will lead to state teacher certification and identify potential employment opportunities.

- Financial Assistance: Individuals eligible for immediate financial assistance are:
    - Retired military personnel, active and reserve
    - Personnel within one year of retirement
    - Active duty personnel separating with six years active duty and join a Selected Reserve component unit
    - Current reserve component members with 10+ years of active and/or Selected Reserve service creditable toward retirement
    - Veterans separated due to service-connected disability

- Educational Requirements: Those interested in elementary or secondary-teaching positions must have a bachelor's degree from an accredited college. 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.

Employer Support for the Guard and Reserve (ESGR)

ESGR's mission is to gain and maintain active support from all public and private employers for the men and women of the National Guard and Reserve. ESGR works both nationally and locally to support the following functions:

- Operate a proactive program directed at U.S. employers, employees, and communities that ensures understanding and appreciation of the role of the National Guard and Reserve in the context of the DoD Total Force Policy.

- Enable employee participation in National Guard and Reserve training programs and on military duty without civilian job impediments of any kind, to include encouraging voluntary compliance with federal and state statutes governing employment and reemployment rights of Reserve component members.
- Encourage interaction between National Guard and Reserve units and their communities to promote public understanding of the National Guard and Reserve and encourage partnerships between civilian organizations and military units in the community.

- Assist in preventing, resolving, or reducing employer and/or employee problems and misunderstandings that result from National Guard or Reserve membership, training, or duty requirements through information services and informal mediation.

- Assist in educating National Guard and Reserve members regarding their obligations and responsibilities to employers.

- Use the military chain of command to promote better understanding of the importance of maintaining positive working relations between employers and their Reserve component employees, in order to sustain National Guard and Reserve participation.

- Solicit the assistance of military agencies, military training schools, and military and civilian associations in educating the Reserve forces about their rights and responsibilities regarding terms and conditions of civilian employment, as stipulated in the Uniformed Services Employment and Reemployment Rights Act (USERRA).

- Recruit and develop volunteer leaders at the national and local levels to promote the development of employer personnel policies and practices that accommodate and facilitate employee participation in National Guard and Reserve activities.

ESGR conducts services in support of the organization's strategic goals.The primary emphasis for a comprehensive employer outreach program is directed towards known employers of the Guard and Reserve, as identified by the Civilian Employment Information (CEI) initiative through the Office of the Under Secretary of Defense for Personnel & Readiness. To that end, ESGR conducts the 5-Star Employer Program, which seeks to inform and educate employers about their rights and responsibilities with regard to their National Guard and Reserve employees, and to recognize and reward those employers who go "above and beyond" the requirements of the law. To learn more about ESGR and the 5 Star Employer program visit their Web site at http://www.esgr.mil/.

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).

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 separatee 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.

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; look for it in "Other Employment Sources" under the "Employment" menu.
- Federal opportunities: You can view federal employment opportunities on the Internet at http://www.usajobs.opm.gov. You can also call OPM at 912-757-3000.
- 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

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.

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. Preference eligible shall be identified by possession of a DD Form 1173 over stamped 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.

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. 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.

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:

  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.

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 programs and other free online training opportunities are available on SBA's Web site at http://www.sba.gov/services/training/onlinecourses/index.html.

The Veteran Preference 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.

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. To locate State Employment Offices visit: http://www.naswa.org/links.cfm and http://www.hirevetsfirst.gov/onestop_vet.asp.

Family Members Eligible for Job Assistance

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:

- Department of Labor TAP Employment Workshops: These 2 ½ day workshops sponsored by the Departments of Labor (DOL), are coordinated through the Transition Assistance and ACAP Offices to help you with your employment objectives before you leave the military. Contact your Transition/ACAP Office or Command Career Counselor immediately to get scheduled for an appointment.

  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.
- 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.

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Relocation Assistance

Choosing Where to Live

"I always wanted to live in Hawaii!" 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 an easy time finding a similar job in Hawaii. On the other hand, if you were an Army nurse, you may have difficulty finding opportunities in Hawaii's 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?

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:

1. Army: Army Community Service Center
2. Air Force: Family Support Center
3. Navy: Fleet and Family Support Center
4. Marine Corps: Personal Services Center (formerly Family Service Center)

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
Each of the Service Library Programs provides electronic content through their respective portals (https://www.nko.navy.mil/; https://www.us.army.mil/; www.my.af.mil). The electronic content provides information on relocating, career opportunities, and educational opportunities.

The reference section of your nearest installation library, public library or bookstore may offer atlases, maps, and geographical information that provide useful information. Tour books and guides in the travel section may provide insights into the community you may someday call home. Military libraries and public libraries also have many other free resources. Libraries also offer customer use computers which can help you keep up to date on the latest news in your new community, apply for a job, check your e-mail, or just chat with friends.

Relocation Assistance Program "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 and civilian communities worldwide can be obtained through the Military Installations and Plan My Move features of MilitaryHOMEFRONT (www.militaryhomefront.dod.mil). These features provide research and information, housing directories and services, employment, education, health and wellness, and family issues 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 all family members, planning a moving budget, how to buy, sell, and rent smart, settling into a new community, and a variety of other programs tailored to adults and children.
- Special re-entry services and programs if transitioning from an overseas installation.

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.

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 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 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 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.

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.

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: https://secureapp2.hqda.pentagon.mil/perdiem/.

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 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.

Shipment and Storage of Household Goods

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

- Eligibility Involuntary 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

Be sure to download the latest version of the "It's Your Move" pamphlet (http://www.usapa.army.mil/pdffiles/p55_2.pdf). It will give you the basic information you need to get started planning your household goods shipment.

Special-Needs Family Members

Families with special needs members can find information on the services available in your new hometown through the Family Center, the United Way/Community Chest, the community social services office listed in the local telephone directory, or the closest veterans' hospital. Information is also available through the "Special Needs" Web site at http://www.militaryhomefront.dod.mil/.

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Education and Training

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.

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) increased 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.

Individuals who are involuntarily separated from the military and who were not originally eligible for the MGIB may have a second opportunity to receive MGIB benefits. This includes officers not normally eligible for the 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 the MGIB. Contact your Education Center or VA for details.

$600 Buy-up Program: You can get up to $150 per month added to your standard MGIB "payment rate." This could increase your total GI Bill benefit by up to $5,400. To take advantage you must be on active duty and elect to contribute up to $600 (in $20 increments) before you leave the service. Each $300 dollars contributed earns an additional $75 a month in benefits. You can use form VA Form 2366-1, "Increased Benefit Contribution Program," to process your request through your local payroll or personnel office (http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2366-1.pdf).

The VA can provide you with educational counseling after you leave the Service. Contact you VA regional office by dialing toll-free 1-888-GI Bill-1 (1-888-442-4551) or go to the MGIB Web site 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.

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 local Education Center, Navy College Office, or Marine Corps LifeLong Learning 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 nontraditional 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.

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. There are several resources available to assist you in finding civilian requirements for licensing and certification:

- www.acinet.org: Department of Labor Web site. Go to " Career Tools" section to look up licenses by state, requirements for the license, and point-of-contact information for the state licensing board.
- http://www.dantes.doded.mil/dantes_web/danteshome.asp: DANTES Web site has information on certification programs
- https://www.cool.army.mil/: Find civilian credentials related to your military occupational specialty, learn what it takes to obtain the credentials, and see if there are available programs that will help pay credentialing fees.
- https://www.cool.navy.mil/: Find civilian credentials related to your Navy rating, learn what it takes to obtain the credentials, and see if there are available programs that will help pay credentialing fees.

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 ofeducation-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.

Service Unique Transcripts

Army: For everything you want to know about the free AARTS transcript (Army/American Council on Education Registry Transcript System), go to http://aarts.army.mil. This free transcript includes your military training, your Military Occupational Specialty (MOS), and college level examination scores with the college credit recommended for those experiences. It is a valuable asset that you should provide to your college or your employer and it is available for Active Army, National Guard and Reserve Soldiers. You can view and print your own transcript at this Web site.

Navy and Marine Corps: Information on how to obtain the Sailor/Marine American Council on Education Registry Transcript (SMART) is available at https://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.

Air Force: The Community College of the Air Force (CCAF) automatically captures your training, experience and standardized test scores. Transcript information may be viewed at the CCAF web site: http://www.au.af.mil/au/ccaf/.

Coast Guard: The Coast Guard Institute (CGI) requires each Service member to submit documentation of all training (except correspondence course records), along with an enrollment form, to receive a transcript. Transcript information can be found at the Coast Guard Institute Home Page:
http://www.uscg.mil/hq/cgi/Resources/Institute_Forms/CG_form_1564.html.

6

Health Insurance

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.

"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.

Posttraumatic Stress Disorder

Posttraumatic Stress Disorder can occur following a life-threatening event like military combat, natural disasters, terrorist incidents, serious accidents, or violent personal assaults like rape. Most survivors of trauma return to normal given a little time. However, some people have stress reactions that don't go away on their own, or may even get worse over time. These individuals may develop PTSD.

People who suffer from PTSD often suffer from nightmares, flashbacks, difficulty sleeping, and feeling emotionally numb. These symptoms can significantly impair your daily life.

In addition, PTSD is marked by clear physical and psychological symptoms. It often has symptoms like depression, substance abuse, problems of memory and cognition, and other physical and mental health problems. The disorder is also associated with difficulties in social or family life, including occupational instability, marital problems, family discord, and difficulties in parenting.

If you think you may be suffering from PTSD, the following list of resources and information will help you find help in dealing with PTSD and related conditions.

Online PTSD Resources:

- National Center for Post-Traumatic Stress Disorder (PTSD): A special center within Veterans Affairs create to advance the clinical care and social welfare of America's veterans through research, education, and training in the science, diagnosis, and treatment of PTSD and stress-related disorders. Visit: http://www.ncptsd.va.gov/index.html.
- Ameriforce Deployment Guide: Fact sheets and information for service members and their families on post-deployment including home, finances, career, and more. Visit: http://www.ameriforce.net/deployment/.
- Courage to Care: A site created by Uniformed Services University for the Health Sciences, which belongs to the Center for Traumatic Studies and includes a wealth of additional information. 'Courage to Care' is an electronic health campaign for military and civilian professionals serving the military community, and for military men, women and families. Visit: http://www.usuhs.mil/psy/courage.html.
- Courage to Care: "The Helping National Guard and Reserve Reenter the Workplace" fact sheet, is specific to Reservists returning to the workplace can be found at: http://www.usuhs.mil/psy/GuardReserveReentryWorkplace.pdf.
- Military OneSource: This free 24-hour service, provided by the Department of Defense, is available to all active duty, Guard, and Reserve members and their families. Consultants provide information and make referrals on a wide range of issues. You can reach the program by telephone at 1-800-342-9647 or through the Web site at http://www.militaryonesource.com/.

Transitional Health Care for You and Your Family

The Transitional Assistance Management Program (TAMP) offers transitional TRICARE coverage to certain separating active duty members and their eligible family members. Care is available for a limited time.

Effective Oct. 28, 2004, TRICARE eligibility under the TAMP has been permanently extended to 180 days. There are four categories of eligibility for TAMP:

- Members involuntarily separated from active duty and their eligible family members;
- National Guard and Reserve members, collectively known as the Reserve Component (RC), separated from active duty after being called up or ordered in support of a contingency operation for an active duty period of more than 30 days and their family members
- Members separated from active duty after being involuntarily retained in support of a contingency operation and their family members; and
- Members separated from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency mission and their family members.

Active duty sponsors and family members enrolled in TRICARE Prime who desire to continue their enrollment upon the sponsor's separation from active duty status are required to reenroll. To reenroll, the sponsor or family member must complete and submit a TRICARE Prime enrollment application.

Under TAMP, former active duty sponsors, former activated reservists, and family members of both are not eligible to enroll or reenroll in TRICARE Prime Remote or in TRICARE Prime Remote for Active Duty Family Members

because both programs require the sponsor to be on active duty. Under the TAMP, the sponsor is no longer on active duty and is treated as an active duty family member for benefits and cost sharing purposes.

Once your initial transitional health care ends: After this 180-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 over-stamped 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.

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

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.mil and http://www.humana-military.com.

Enrollment Form: http://www.humana-military.com/chcbp/pdf/dd2837.pdf

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 DD Form 2837, "Continued Health Care Benefit Program (CHCBP) Application" (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 approximately $930 per quarter for individuals and $2,000 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.

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

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 Web site 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.

VA Medical Care

Eligibility for VA health care is dependent upon a number of variables, which may influence the final determination of the services for which you qualify. These factors include the nature of your discharge from military service (e.g., honorable, other than honorable, dishonorable), length of service, and the VA determination on any service-connected disability claims, income level, and the available VA resources.

Generally, you must be enrolled in the VA health care system to receive benefits offered in the Medical Benefits Package. To apply for VA health care benefits, including enrollment you must fill out an application. Enrollment forms and instructions can be found at: https://www.1010ez.med.va.gov/sec/vha/1010ez/.

The application process is used to determine:
1. Whether you have qualifying service as a veteran
2. What your veteran status is so that you can be placed into one of the eight priority groups

Eligibility for health care through VA is a two-step process:
1. VA must determine your eligibility status as a veteran by reviewing your:
    a. Character of Discharge from active military service, and your
    b. Length of active military service
2. VA must determine whether you qualify for one of eight enrollment priority groups

Visit http://www.va.gov/healtheligibility/ for more information.

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.

Family Members and Survivors
The VA may provide medical care for the children and spouse of a veteran with a serviceconnected disability, even after the veteran's death.

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

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.

TRICARE Dental Program

The TRICARE Dental Program (TDP) is offered by the Department of Defense (DoD) through the TRICARE Management Activity (TMA). United Concordia Companies, Inc., administers and underwrites the TDP for the TMA. The TDP is a high-quality, cost-effective dental care benefit for eligible family members of all active duty uniformed Service members; as well as members of the Selected Reserve and Individual Ready Reserve (IRR) and their eligible family members.

TRICARE Retiree Dental Program.

The TRICARE Retiree Dental Program (TRDP) is offered by the Department of Defense (DoD) through the TRICARE Management Activity (TMA). The Federal Services division of Delta Dental Plan of California, located in Sacramento, California, administers and underwrites the TRDP for the TMA. The TRDP offers comprehensive, cost-effective dental coverage for uniformed services retirees and their eligible family members.

The TRDP will also make available a premium-based dental insurance program for military retirees, members of the Retired Reserve receiving a retired pay, un-remarried surviving spouses, and dependents. Eligible beneficiaries will pay the full cost of the dental insurance coverage. TRDP will feature a basic dental care and treatment, to include diagnostic services, preventative services, basic restoration services, endodontics, surgical services, and emergency services. Retiring members should explore this program, depending on their future employer's health benefits package.

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.mil or call 1-888- 866-8499.

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Life Insurance

Servicemembers' Group Life Insurance (SGLI)

Servicemembers' Group Life Insurance is low-cost term insurance protection for members of the uniformed services. All service members on active duty, ready reservists, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps are eligible for SGLI.

SGLI will *only* continue to cover you for the *first 120 days after your separation*, just as if you were still in uniform. If you are totally disabled at the time of your separation, your SGLI coverage can continue, free of charge, for up to two years from the date of your separation. 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 which is discussed in the next section.

Traumatic Injury Protection Program (TSGLI) is a disability rider to the SGLI program that provides automatic traumatic injury coverage to all service members covered under the SGLI program who suffer losses due to traumatic injuries. TSGLI payments range from $25,000 to a maximum of $100,000 depending on the type and severity of injury.

Family SGLI (FSGLI) coverage is available for the spouses and dependent children of active duty service members and members of the Ready Reserve insured under Servicemembers' Group Life Insurance program.
The service member's' spouse may obtain coverage up to $100,000 or an amount equal to the Service members' coverage, whichever is less. Age based premiums are charged for spouses. Each dependent child of the Service member is automatically insured for $10,000 free of charge. A member can decline or elect lesser spousal coverage in increments of $10,000, but may not decline coverage for a dependent child.
For more information call toll-free 1-800-419-1473 or visit http://www.insurance.va.gov

SGLI for National Guard and Reserve

Ready Reserve - If you are returning to your unit with at least 12 months of service remaining, your SGLI coverage will automatically go to the maximum SGLI coverage of $400,000. SGLI coverage will default to this level regardless of your coverage level while you were on active duty. If you do not wish to have the maximum coverage you must complete VA Form SGLV 8286, "Servicemembers' Group Life Insurance Election & Certificate" (http://www.insurance.va.gov/sgliSite/forms/8286.htm) to either select a lesser amount of coverage or to decline having the coverage. You should complete the form upon return to your unit and give it to your personnel clerk.

The same is true of your Family SGLI coverage, which automatically goes to the maximum coverage of $100,000. If you want less than the maximum Family SGLI coverage or no Family SGLI coverage, you must complete VA Form SGLV 8286A "Family Coverage Election (FSGLI)" (http://www.insurance.va.gov/sgliSite/forms/8286A.htm) and give it to your unit's personnel clerk upon your return to your unit.

Your coverage for dependent children ($10,000) is also in effect as long you have full-time SGLI coverage.

Individual Ready Reserve - If you are assigned to the IRR you will not be entitled to full-time SGLI. The following provisions apply:

- Your SGLI will continue for 120-days from your date of discharge from active duty, then it will cease.
- You are eligible for part-time SGLI that provides coverage only for the actual time you are on inactive duty for training.

- Also you are eligible to apply for VGLI or to apply for permanent insurance with a commercial insurance company participating in the SGLI Conversion Pool.
- Follow this link to view information about converting your SGLI policy: http://www.insurance.va.gov/sgliSite/conversion/convertingSGLI.htm

IRR Exception: You are eligible for SGLI coverage if your are in an IRR status that has you assigned to a unit and scheduled to drill at least 12 times a year, even though you are in a non-pay status. Examples of this kind of IRR duty are the VTU status in the Naval Reserve and IMA status in the Army Reserve. In this case, you can maintain full-time SGLI and Family SGLI coverage.

To learn more about your SGLI options visit the VA OSGLI Frequently Asked Questions online: http://www.insurance.va.gov/sgliSite/SGLI/deployFAQ.htm.

Traumatic Injury Protection Program (TSGLI) is a disability rider to the SGLI program that provides automatic traumatic injury coverage to all service members covered under the SGLI program who suffer sever losses due to traumatic injuries. TSGLI payments range from $25,000 to a maximum of $100,000 depending on the type and severity of injury.

Veterans' Group Life Insurance

Once your SGLI coverage extension ends, you must make your own arrangements for life insurance. One option is Veterans' Group Life Insurance, offered by the VA.

Veterans' Group Life Insurance (VGLI) provides for the conversion of Servicemembers' Group Life Insurance (SGLI) to a renewable term life insurance policy. This policy is renewable every five years, regardless of health, and can be retained for life.

You are eligible to apply for VGLI if you are insured under SGLI *and:*

- You are being released from active duty or the Reserves or were released within the last year and 120 days.
- You are a member of the Individual Ready Reserve (IRR) or Inactive National Guard (ING).
- You are a reservist who suffers an injury or disability during active duty or inactive duty for training for a period of less than 31 days and becomes uninsurable at standard premium rates.

Remember: You can apply for VGLI within the first 120 days without evidence of good health. After the initial 120 days you have an additional year to apply, but good health requirements must be met.

VGLI provides for the amount of SGLI coverage a member had in force at the time of separation from active duty or reserves. VGLI is issued in multiples of $10,000 up to a maximum $400,000. VGLI can be converted at any time to an individual permanent (i.e. whole life or endowment) plan with any of 54 participating commercial insurance companies.

Applying for Veterans' Group Life Insurance

Since SGLI coverage continues at no cost for 120 days after discharge, VGLI will not take effect until the 121 st day. VGLI applications are mailed to eligible members on three occasions:

- Generally within 60 days after separation.
- Within 120 days after separation when the SGLI free coverage period ends.
- Before the end of the 16-month application period.

Note: VGLI applications (SGLV 8714) are mailed to the address shown on your DD Form 214, "Certificate of Release or Discharge from Active Duty," or equivalent separation orders. It is your responsibility to apply within the time limits even if they do not receive an application in the mail.

Applications for VGLI coverage should be mailed to:

The Office of Servicemembers' Group Life Insurance
P.O. Box 5000
Millville, New Jersey 08332-9928

You can download VGLI application forms and get more information by visiting the VA Web site at www.insurance.va.gov.

For more information call toll-free 1-800-419-1473 or visit http://www.insurance.va.gov.

Service-Disabled Veterans Insurance (S-DVI)

Service-Disabled Veterans Insurance is life insurance for veterans who receive a service-connected disability rating by the Department of Veterans Affairs. The basic S-DVI program, commonly referred to as "RH Insurance", insures eligible veterans for up to $10,000 of coverage. Veterans who have the basic S-DVI coverage and are totally disabled are eligible to have their premiums waived. If waiver is granted, totally disabled veterans may apply for additional coverage of up to $20,000 under the Supplemental S-DVI program. Premiums for Supplemental S-DVI coverage, however, cannot be waived.

Veterans' Mortgage Life Insurance (VMLI)

Veterans Mortgage Life Insurance (VMLI) is an insurance program that provides insurance coverage on the home mortgages of veterans with severe service-connected disabilities who:

- Receive a Specially-Adapted Housing Grant from VA for assistance in building, remodeling, or purchasing an adapted home; *and*
- Have title to the home; *and*
- Have a mortgage on the home.

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% x ($30,000 x 20 years) = $450,000.

8

Finances

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

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.

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.

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

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.
- 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.

Checking Your Social Security 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," go to www.ssa.gov 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.

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.

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.

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 negotiable interest rate, choice of loan types, limited closing costs, no monthly mortgage insurance premium, and no down payment is required in most cases.

- Down payment: A traditional feature of VA home loans is that they require no down payment or a very small one. A down payment is required if the home's purchase price exceeds the reasonable value of the property, the property being purchased is a manufactured home not permanently affixed, or the loan type is a Graduated Payment Mortgage.

- Verification: You will find many lenders to choose from, since most mortgage companies, banks and credit unions participate in this program because the VA guarantees a portion of the loan amount which protects them from loss if the loan should ever go to foreclosure. The lender will ask you to provide evidence, in the form of a Certificate of Eligibility (COE), that you are eligible to apply for a VA home loan. In many instances your lender will be able to obtain your COE online in seconds. However, since not all COE requests can be processed online, there will be instances in which the veteran needs to apply for a COE through the Winston-Salem Eligibility Center. To obtain a COE in that manner, VA Form 26-1880, "Request for Certificate of Eligibility" will need to be completed. The form and specific instructions can be accessed at http://www.vba.va.gov/pubs/forms/vba-26-1880-ARE.pdf.

- 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 at http://www.homeloans.va.gov/veteran.htm.

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.

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 free—by going to www.annualcreditreport.com, calling 1-877-322-8228, or writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

If you find any mistakes on your credit report, resolve them before you leave the military. Once you leave the military, you should obtain a copy of your credit report, and review it thoroughly, at least once a year.

Here is additional information on each of the National Credit Reporting Companies:

Experian National Consumer Assistance
(Address can be found on credit report)
1-888-397-3742
http://www.experian.com

EQUIFAX Credit Information Service
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
http://www.equifax.com

TRANSUNION
PO Box 2000 Chester,
PA 19022-2000
1-800-916-8800
http://www.transunion.com

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.

Legal Assistance for Separatees

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 separatees and their families. Ensuring the financial security of your loved ones before you leave the military will not be time wasted.

Retirees can use the base legal office on a space available basis. Depending on the location, there could be a lengthy wait to see a legal representative. Retirees should contact the base legal office as far in advance as possible to ensure services will be available.

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

You can view and print your W-2 from the MyPay Web site at https://mypay.dfas.mil/mypay.aspx. You will be able to access myPay and view your W-2 for one (1) year after you are no longer in a pay status or separated.

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Guard/Reserve Affiliation

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.

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
- TRICARE Reserve Select

Priority Placement
Priority placement in a Selected Reserve unit is authorized for Eligible Involuntary 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.

Standby Reserve for Those With No Military Service Obligation

If you have not completed your eight-year military service obligation, you will be transferred to a Reserve component in either the Ready Reserve (Selected Reserve, Individual Ready Reserve, or Inactive National Guard), discussed above, or possibly in the Standby Reserve, under certain conditions.

You may be placed in the Standby Reserve if you still have time remaining to complete your military service obligation and are either:

1. filling a "key" position in a civilian occupation, or
2. have a temporary hardship or disability.

Members of the Standby Reserve have no participation or training requirements, but, in the event of a national emergency, 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.

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.

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.

- 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 Web sites:

- U.S. Air National Guard: http://www.goang.com
- U.S. Air Force Reserves: http://www.afreserve.com
- U.S. Army National Guard: http://www.1800goguard.com
- U.S. Army Reserves: http://www.armyreserve.army.mil/ or 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 or http://www.mfr.usmc.mil
- U.S. Navy Reserve: http://www.navyreserve.com

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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. The following information will help you gain access to the benefits and services you deserve.

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 co-payment 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 co-payment.

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 co-payment. Contact the VA for details.

Disabled Transition Assistance Program (DTAP)

DTAP is a briefing sponsored by the Department of Veteran Affairs, in conjunction with the Department of Defense. It may be offered following a VA Benefits Briefing, a Department of Labor Employment Workshop, or separately. Contact your local Transition/ACAP Office or Command Career Counselor to find out when a DTAP briefing is scheduled on your installation. If DTAP briefings are not available at your facility, the Transition Office or Family Center staff will refer you to other sources where similar information is available.

DTAP provides separating service members with specialized information about the Department of Veterans Affairs' (VA) Vocational Rehabilitation and Employment (VR&E) Program, eligibility, and how to apply for benefits. Separating service members who believe they have a service-connected disability are strongly encouraged to request admission to the DTAP class through their unit commander. DTAP is also available online at www.vetsuccess.gov **.** Some service members who are pending medical separation may be eligible to receive VR&E services prior to separation.

Service members being separated with a service-connected disability, or being referred to a Physical Evaluation Board, or placed in a "medical hold" status by their Service should attend DTAP.

VA Vocational Rehabilitation Program

Vocational Rehabilitation and Employment (VR&E) is a program whose primary function is to help veterans with service-connected disabilities become suitably employed, maintain employment, or achieve independence in daily living.

The program offers a number of services to help each eligible disabled veteran reach his or her rehabilitation goal. These services include vocational and personal counseling, education and training, financial aid, job assistance, and, if needed, medical and dental treatment. Services generally last up to 48 months, but they can be extended in certain instances.

If you need training, VA will pay your training costs, such as tuition and fees, books, supplies, equipment, and, if needed, special services. While you are in training, VA will also pay you a monthly benefit to help with living expenses, called a subsistence allowance. For details, visit www.vetsuccess.gov.

Eligibility

Usually, you must first be awarded a monthly VA disability compensation payment. In some cases, you may be eligible if you aren't getting VA compensation. For example, if you are awaiting discharge from the service because of a disability you may be eligible for vocational rehabilitation.

Eligibility is also based on you meeting the following conditions:

- You served on or after September 16, 1940 *and*
- Your service-connected disabilities (SCD) are rated at least 20 percent disabling by VA *and*
- You need Vocational Rehabilitation to overcome an employment handicap *and*
- It has been less than 12 years since VA notified you of your qualified SCD

Note: You may be entitled to Vocational Rehabilitation (VR) services if you are rated 10% disabled; however it must be determined that you have a serious employment handicap (SEH).

Regardless of your SCD rating percentage, you may have longer than 12 years to use your VR benefit if certain conditions prevented you from participating in a VR program or it is determined that you have a SEH.

How to Apply
You can apply by filling out VA Form 28-1900, "Disabled Veterans Application for Vocational Rehabilitation," and mail it to the VA regional office that serves your area. You can also apply online at http://vabenefits.vba.va.gov/vonapp.

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 of 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/forbeneficiaries/champva/champva.asp.

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.

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Retirees

As a retiree you are eligible for all the same benefits as any other veteran or disabled veteran, in addition to the following retiree benefits.

Military Retiree Pay

Service members who remain on active duty or serve in the Reserves or Guard for a sufficient period of time may retire and receive retired pay. Members who become disabled while on duty may be medically retired and receive a disability retirement.

Generally, members who remain on active duty for 20 or more years are eligible for retirement. There are three non-disability retirement systems currently in effect. These are Final Pay, High-3 Year Average, and Military Retirement Reform Act of 1986 (more commonly referred to as REDUX). REDUX was revised by the FY2000 National Defense Authorization Act---a $30,000 Career Status Bonus (CSB) was added for those who accept the REDUX retirement system. Individuals formerly under REDUX may now choose between the High-3 and CSB/REDUX systems. The date you first entered the military determines which retirement system applies to you and whether you have the option to choose your retirement system.

Visit the DoD's online Retirement Calculators to learn more about your retirement pay options: http://www.defenselink.mil/militarypay/retirement/calc/index.html.

Health Care for Retirees

As a retiree you have several health care benefits to choose from. These include VA provided medical benefits, TRICARE and other supplemental health care insurance options.

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.

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 Beneficiary Service Representative or Health Benefits Advisor at your nearest military treatment facility. You can learn more about TRICARE at http://www.tricare.mil. Go to this Web site to find out more about TRICARE benefits for retirees age 65 and older.

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, a 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.

Shopping for Supplemental Health Insurance
There are many places to obtain supplemental health insurance. Several fraternal associations and many commercial insurance companies offer such plans, but you should look carefully for the one that is best for you. Insurance plans vary greatly with 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** 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** 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** covers doctor's visits in the hospital, in the doctor's office or house calls.
- **Major medical insurance** pays practically every form of hospital and outpatient care as long as a licensed physician provides the care. Most people choose major medical because it is so comprehensive. However, the payments for this type of coverage are high.
- **Disability insurance** 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. Insurers sometimes offer discounts to customers who purchase several types of insurance from the same company.

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 Transition Program Office.

The Survivor Benefit Plan can be very confusing. You and your spouse will need to learn as much as possible before making your final decision. In addition, your spouse's signature is required on the form. The Defense Accounting and Finance Service (DFAS) offers a great resource to help you learn more about the cost and benefits of the SBP. Visit http://www.dod.mil/dfas/retiredpay/survivorbenefits.html to learn more.

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. Be sure to have one issued to you as soon as your status changes.

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.

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Leaving the Service

Before you go, make sure your military records are in order and double check them for errors. It is much easier to resolve problems before you leave the service. The following section will provide information on topics ranging from how to ensure the accuracy of your records to the dos and don’ts of wearing your uniform after you leave the military. Make a copy of your complete medical records and take them with you.

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 your 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 contract 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 or your next-of-kin can request a copy of your DD Form 214, "Certificate of Release or Discharge from Active Duty" online by going to the National Personnel Records Center Web site: www.vetrecs.archives.gov. Or, you can request the DD Form 214 by mail by sending a SF 180, "Request Pertaining to Military Records" form or letter to the National Personnel Records Center. Include the following information in your letter:

- 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 Avenue
St. Louis, MO 63132-5000

Or you can fax your request to 314-801-9195.

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://www.archives.gov/veterans/military-service-records/correcting-records.html.

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.

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.

Missing Medals, Ribbons, and 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. You may also purchase lost ribbons and medals from the military exchange.

  Note: Once you have left the service you may request issuance or replacement of military service medals, decorations, and awards through the specific branch of the military in which you served. Use the **Standard Form (SF 180), "Request Pertaining to Military Records,"** for requesting medals and awards. SF 180 can be downloaded from http://www.vetrecs.archives.gov.

- 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

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.

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 Web site at http://www.militaryfuneralhonors.osd.mil.