IN THIS CHAPTER

» Handling your medical records

» Waiting on your final paycheck

» Getting your veteran ID card

Chapter 1

Gearing Up for That DD-214 Life

The military discharges about 200,000 people every year, and most are entitled to at least some veterans benefits. Those benefits include disability payments, free or low-cost medical and mental healthcare, travel discounts, home-buying benefits, tuition-free school attendance (plus government payments to pay your rent while you're earning a degree), job training and preparation programs, and burial benefits. In many cases, dependents get benefits, too.

Make no mistake: The military got what it wanted from you, whether that was by way of deployment to a foreign country, by working you from sunup to sundown Monday through Friday (and plenty of weekends), or through your literal blood, sweat, and tears. Sure, you got paid (and maybe you even enjoyed yourself — I did), but many of the benefits that I outline in this book are things that Uncle Sam still owes you. Now, it's time to cash them in.

Unfortunately, the government isn't going to chase you down and hand you everything you deserve; instead, you have to apply for the benefits you want. To do that, you have to know what's available, what you're eligible for, and how to access what you've earned. If you're still in the military, you can get a head start by using the benefits still available to you. Then you can prepare to find and access your post-separation benefits, which is what this chapter is all about. It helps you prepare to leave military service with tapping into your future benefits in mind.

Minding Your Medical Records

Your medical records are going to be a very important part of your life for the foreseeable future if you're aiming for a disability claim. Even if you don't think there's anything wrong with you after military service, you still need to keep tabs on all the files that military doctors have compiled on you throughout your career. From the smallest visit to sick call for ibuprofen and wise guidance such as "Rub some dirt on it" to your final physical, you need these records on-hand whether you served 3 years or 30. The following sections explain how to get your health, dental, and mental health records in military healthcare.

Capturing copies of health records

Before you leave the military, you're required to get a final physical. Sometimes called a *separation physical*, this quick checkup is an out-processing requirement. During this visit with your primary care provider, you get one last opportunity to document whatever ails you. Whether your ears haven't stopped ringing since 2015, your back hurts when you catch a whiff of military-issued gear, or your knee swells up ten minutes before it rains because of the time you jumped off the back of a 5-ton in full kit, you need to let your provider know — even if the information is already in your file from previous visits. Don't be afraid to bring up minor complaints; the VA's piles of benefit applications are full of claims for medical problems that started small and became worse over time.

You can get a copy of your entire medical file (excluding dental and behavioral health, which I cover in the following sections) after your separation physical. Simply head to the reception desk at your provider's office and ask for it. Some installations still give paper copies, though others will either burn you a CD (seriously) or send you an email with everything you need. Make sure your file includes the final report from your separation physical and that all your records are updated electronically.

WARNING

You alone are responsible for making sure your medical information is correct and complete. If something is missing from your file, talk to your provider before you pick up your discharge documents. It's entirely possible that important information got lost along the way, so check all your medical records before you leave military service; after you're out, you won't be able to get an appointment with your military doctor to clarify anything.

TIP

Get the most out of TRICARE by having your family schedule medical checkups, school and sports physicals, and other appointments while you're all still insured. (Chapter 6 discusses the ins and outs of TRICARE.)

Sinking your teeth into dental records

In order to clear your installation and put the military in your rearview mirror, you have to visit the dentist one last time. (Not for the last time ever, though. You may be entitled to dental coverage, which I drill into in more detail in Chapters 5 and 6.) You need your dental records to show your next dentist what the military did throughout your time in service. You never know, you may also need them to file a claim with the VA in the future.

Just like the doctor's office, ask the front desk at the dental clinic for a complete copy of your records, including your X-rays.

TIP

If you know you're getting out of the military, schedule one last cleaning and checkup with your military dentist. That'll buy you six months on the outside before you have to find a new dentist. Have your family schedule appointments, too, while they're still covered by your insurance. X-rays for everyone are expensive in the civilian world.

Scoring your mental health records

If you've ever been treated for any mental health condition, including posttraumatic stress, addiction, or substance abuse, or if you've received counseling services, you need copies of your behavioral health records. (They won't have any records for you if you've never been seen.) You may be entitled to VA benefits based on the mental health treatments you received. You can get these records when you clear behavioral health.

TIP

If you know you need mental healthcare services, begin care while you're still in the service. In addition to getting yourself the treatment you need, doing so provides the added benefit of showing a history of care for your condition. That may make it easier to prove a claim with the VA after you leave military service.

Using Your Branch's Transition Program

Each military branch has its own transition program, and you're required to use yours if you plan on leaving military service. Here's the bottom line: A lot of people think they won't get much out of a transition program, so they take the day off work, sign in, and mentally check out. Those people are making a huge mistake.

Transition programs have come a long way in the last few years, and they provide all the information they can to help you get off to a good start. You get free information on a handful of VA benefits, coaching on how to access them, help with civilian and government resumes, and even a nudge in the right direction for apprenticeship programs, your GI Bill, and a wide range of other perks. The good people who run your transition program will also be there to answer all your questions about separation, and they'll give you tons of resources to use along the way.

Here's a quick look at each branch's transition assistance program:

- **The Army's Soldier For Life Transition Assistance Program (SFL-TAP):** SFL-TAP is for soldiers who have at least 180 days of continuous active-duty service. Just about every active-duty Army installation has an SFL-TAP center.
- **The Air Force Transition Assistance Program:** This program is run by the Air Force Personnel Center; you can attend your courses locally at your Airman and Family Readiness Center.
- **The Navy Transition Program:** Formerly called Transition GPS, now it's just plain TAP. Sailors can get access to valuable TAP services at the nearest Fleet and Family Support Center.
- **The Marine Corps Transition Readiness Program (TRP):** The TRP is divided into three components:
  - Transition Readiness
  - The Marine for Life Cycle
  - Career Services and Advising

  Head to the Marine Corps Community Services center to get into your classes.
- **The Coast Guard Transition Program:** This program is headed by the U.S. Coast Guard's Office of Work-Life. Schedule your seminars by getting in touch with your Transition/Relocation Manager.

Though these transition programs go by different names, they all offer many of the same benefits. In fact, the Department of Defense (DOD) oversees the entire transition program. The DOD requires every separating servicemember to undergo a mandatory pre-separation assessment and individual counseling; then, servicemembers have to attend a one-day pre-separation seminar. Finally, a three-day TAP core curriculum program helps put you on the path you choose (the program offers an employment track, an education track, a vocational track, and an entrepreneurship track). Spouses may sometimes attend on a space-available basis.

REMEMBER

Every servicemember — including those who are being involuntarily separated from the military — is entitled to use transition assistance programs. However, some parts of the program may be unavailable to you if you're going to receive an other-than-honorable, bad conduct, or dishonorable discharge (refer to Chapter 2 for more about these discharges).

You can start attending your transition assistance program a year before you separate; if you're retiring, you can access it two years out. In my humble opinion, reading *Military Transition For Dummies* by yours truly (John Wiley & Sons, Inc.) before, during, and after your transition is the best way to ensure you land on your feet.

Taking Control of Your Current Benefits

While you're still in the military, you have access to a wealth of freebies that can help you get off to a great start. You have access to a number of benefits that you won't have after you separate, so you should take advantage of the services in this section.

Being thrifty with your TSP

The Thrift Savings Plan (TSP) is a government-sponsored savings and investment plan. It offers savings and tax benefits that are similar to 401(k) plans. The catch: You can't continue to contribute to your TSP account after you leave military service.

However, if you pick up another government job, you become eligible to start a new TSP account; you can then put your money from your military TSP into your government service TSP. Confused yet? The bottom line is that I suggest you talk to a financial adviser who may tell you to put as much money as possible into your TSP while you still can. In any case, you can take out your money (and the interest it's earned) whenever you want. You can get free financial advice through Military OneStop.

Getting help writing your will (and more)

The lawyers in your branch's legal department (the Judge Advocate General [JAG], office for the Army, Air Force, Navy, and Coast Guard; the Judge Advocate Division [JAD] for the Marine Corps) can help you with a wide range of legal issues before you separate from service, including these:

- Wills and general estate planning advice
- Leases, landlord-tenant relations, and real estate matters
- Adoptions and name changes
- Immigration and naturalization advice
- Powers of attorney and notary services

- Divorce, legal separation, annulment, custody, and paternity advice
- Consumer fraud and abuse services, including identity theft

If you're still in the military and won't be retiring, you should take advantage of having a free lawyer on your side now. If you're retiring, you'll still have access to the attorneys at JAG or JAD, so there's no rush to get the services you need.

Dipping out on college courses

As a military servicemember, you're entitled to use the College Level Exam Program (CLEP). This program lets you test out on college courses so you don't have to use your GI Bill or pay out of pocket for them later. For example, if you're already pretty handy with numbers, you may want to use the program to take a proficiency test in college algebra. If you pass, you share the results with the college or university you plan to attend; as long as they're one of the nearly 3,000 schools that participate in the program, they'll give you college credits as if you took the course. More than 30 CLEP exams are available in a wide range of subjects, including composition and literature, science and mathematics, business, history and social sciences, and world languages. If you play your cards right, you'll have a healthy head start on college coursework by the time you start school.

TIP

You can still participate in the CLEP program after you're out of the military. The catch is that you have to pay for your exams and administration fees. As of this writing, it's almost $100 for the exam itself — and that doesn't include proctoring fees you must pay to the test administrator (even if you're taking a test remotely), which can vary.

Leaving on a Space-A plane

While you're in the military, you have access to space-available, or Space-A, travel. You can pay a few bucks and get a ticket to your destination if there's already a bird heading that way. That means you can hop on a flight to your next home to get things settled, then come back to gather your stuff and your people. The catch is that Space-A travel depends on availability (it's right there in the name). You have to be willing to risk a delayed return, so it may be best to plan your trip when you're on terminal leave. Check out Chapter 25 for more information on this benefit.

If you're retiring from the military, your spouse is authorized to take one round trip on a military aircraft without you for job- and house-hunting. You can get information on this benefit from your finance office and the personnel at the closest military flight terminal.

RESTOCKING THE MILITARY'S SHELVES

Before I joined the Army, my brother gave me some words of wisdom: "There's only one thief in the military. Everybody else is just trying to get their stuff back." (But he definitely didn't say stuff.) When the military lets you borrow its gear, you have to return it or pay for it if it's gone missing — and Uncle Sam doesn't care either way. For most people, it's smarter to go find missing items at a military surplus store than it is to pay the military for them; surplus stores are usually cheaper.

Maximizing your tax returns

If you're leaving the military around tax time, nab your MilTax benefit before it's gone. MilTax is available through Military OneSource, and it gives you free access to self-paced tax software that walks you through the filing process. It even lets you e-file when you're done, and its results are guaranteed. You can call MilTax consultants with questions whenever you feel like it.

Not into the software? You can use Volunteer Income Tax Assistance (VITA). These tax professionals offer free, in-person tax services (usually around military bases). You can connect with these experts through Military OneSource, and you don't have to pay a dime.

Thinking about What You'll Do on the Other Side

When you leave the military, your next steps are up to you — and you have the option of going straight to work or nailing down an education that will help you earn more down the road. Read more about job assistance programs in Chapters 10 and 11, or flip to Chapter 13 to use your earned GI Bill benefit and all the perks that come with it.

Dusting off your resume

Terminal or separation leave is a great time to get reacquainted with resume-writing. You're looking at paid time off to find yourself gainful employment after you leave military service, so make the most of it. Set up an account with USAJobs at `www.usajobs.gov`, the federal government's hiring portal, and go over the materials you picked up during your transition assistance program to prepare an unforgettable resume.

You can also pick up Form DD-2586, *Verification of Military Experiences and Training (VMET)* and attend special classes and seminars offered by your branch's transition program. Often, military installations hold special classes related to dressing for interviews, setting goals, managing career changes, evaluating job offers, and negotiating salaries.

Trading in combat boots for school shoes

Grab your Joint Services Transcript (JST for Army, Navy, Marine Corps, and Coast Guard) or Community College of the Air Force Transcript (from each of their websites, respectively) to find out how many college credits the American Council on Education recommends for your military experience. You can download a basic, summary, or complete transcript; you need the complete transcript to send to your school.

When you submit this form to your school, you can earn free college credits. Most veterans get between 10 and 15 college credit hours in things like military science, physical education, and first aid. You can earn credits for Military Occupational Specialty Training, Advanced Individual Training, military job performance, and courses you completed while you were in the service.

You can also earn free college credits by taking advantage of CLEP, which I cover in the section, "Dipping out on college courses," earlier in this chapter.

Selling Back Your Military Leave

If you're being honorably discharged or you're an officer separating under honorable conditions, you have the option to sell the military up to 60 days of your unused leave; that means you get cash for the leave you didn't take. However, doing so almost never makes sense. The military will only pay you your base pay; you don't get money for your entitlements, such as basic allowance for housing or sustenance. Unless you need the extra cash *now*, let the military continue paying you for terminal or separation leave. That's because you earn 2.5 days of leave every month that you're on the military's payroll. That means if you take 60 days of terminal or separation leave, you earn five more paid leave days, which is extra money in your pocket.

GET ON BOARD WITH inTransition

Open to active-duty service members, National Guard members, reservists, veterans, and retirees, the military's inTransition program helps you get access to mental healthcare when you're relocating, returning from deployment, transitioning from the military, or just about any other time. The program is staffed by coaches who understand military culture because they're part of it. Every coach is a licensed, masters-level psychological health clinician with at least three years of experience, and they can connect you with a provider, motivate you to stay in treatment, and put you in touch with local community resources and support groups. They also help you find crisis intervention services in your new location and teach you ways to continue making good life choices. One of the best things about inTransition is that *all* military servicemembers and veterans are eligible to use it; there's no expiration date to enroll, and your discharge status or "time served" doesn't matter. It's completely free, and you can check out the program at `http://health.mil/intransition`.

Packing with Your Final Move Benefit

The military will cover your final move when you leave the service. During your relocation appointment, the relocation expert you talk to will explain the benefits you're entitled to, such as household goods storage, travel allowances (such as Monetary Allowance in Lieu of Transportation [MALT], which pays for your mileage and some travel costs), and per-diem pay for meals and lodging while you're in transit.

If you separate with fewer than eight years of continuous active-duty service, the military will pay to send your household goods to your home of record or the place you entered military service. If you want to move farther, you're responsible for paying the difference in transportation costs. However, if you served more than eight years or you retire from the military, you can have the military ship your stuff anywhere in the continental United States. Regardless of your length of service, if you're heading out of the country, you have to pay the difference between your total cost and what the military would've paid to move you within the contiguous 48 states.

REMEMBER

Like all other military moves, you're subject to a weight allowance. Your weight allowance is based on your rank at the time of discharge, the number of dependents you have, and where you're going. If your household goods go over your allowable weight, you have to pay the difference. Your relocation coordinator will explain all your allowances and limitations during your relocation appointment.

You can ship just about anything, though some of it is at your own expense. For example, you can ship a motorcycle in household goods or transport it as a privately owned vehicle on the military's dime, but you have to pay out of pocket for pet travel and personal watercraft.

What to Expect from Your Last Paycheck

The military pays like clockwork on the 1st and 15th, but your final paycheck may be a bit different than what you're used to. If you don't owe the military any money, you should get your final pay between 30 and 45 days after separation. However, if you owe a debt, you wait a lot longer for that last direct deposit. The following sections address your final payout from the military and special circumstances that may affect how much you get.

Paying off military debts

If you try to leave the military with a debt, you're going to have to get in the ring with the Defense Finance and Accounting Service (DFAS). (Spoiler: DFAS is going to win, and it's going to be a flawless victory.) My best advice to you is to ensure you pay what you owe before you leave the service. Things can get pretty ugly if you don't.

DFAS collects debts that are left over when you leave. The first thing DFAS does is audit your account — and if the agency finds debts of any amount, you won't see your final paycheck for up to 120 days (or maybe more). It doesn't matter whether DFAS believes you owe $3.40 for a missing grenade pouch or $340 for an MIA Kevlar helmet. That means you could wait several months for your last paycheck to come through, so budget accordingly. DFAS will deduct what you owe from your final paycheck. If you owe more than your check will cover, you have the option of paying your debt in full, working out a payment plan, or protesting the debt. If you protest, DFAS will take another look.

WARNING

If you fail to make a payment on what DFAS considers a valid debt within 30 days, the agency considers your account delinquent. They're not messing around, either; if you don't send in a payment within 62 days of your initial debt notification letter (unless you disputed the debt right away), they'll kick you right in the credit report. DFAS sends delinquency notifications to four credit bureaus: Equifax, Experian, Trans Union, and Innovis.

DFAS also has other options, such as

- Taking up to 100 percent of your tax refund
- Nabbing up to 25 percent of your monthly disposable income if you receive Office of Personnel Management (OPM) annuity payments
- Siphoning off up to 15 percent of your monthly disposable income from Social Security Administration payments
- Pulling up to 15 percent of your monthly disposable income from non-DOD federal salary
- Taking up to two-thirds of your military retirement pay

If you're *still* not paying, DFAS will send your debt to a collection agency. After that, you no longer owe DFAS; you owe the debt collector.

Transitioning into retirement pay

More than likely your retirement pay will fall under one of three programs:

- **CSB/REDUX:** This is for people who joined the military between August 1, 1986, and December 31, 2017.
- **High 36:** This is for people who joined the military between September 8, 1980, and December 31, 2017.
- **Blended Retirement System (BRS):** This is for people who joined the military after January 1, 2018. The reason I include BRS here is for people who are medically retired before serving a full 20 years and qualify for this type of pay.

If you're not sure which program is yours, talk to your finance office. The experts there will tell you how much money you'll get and when you can expect to receive it. Even after talking to the pros, retirement pay can be confusing, so I explain each program in greater detail in Chapter 8.

Delving into disability pay

If you ask ten different people about military disability pay, you'll get ten different answers. The fact is that disability ratings and pay are confusing — even for people who work in the VA — and you may fall into a number of different classifications, so every case is different. For that reason, I cover disability ratings and pay in extensive detail in Chapter 9.

CAN YOU GET UNEMPLOYMENT?

Every state, plus Puerto Rico, the U.S. Virgin Islands, and Washington, D.C., has a special program designed for veterans called Unemployment Compensation for Ex-Servicemembers (UCX). The UCX program lets you apply for unemployment benefits right after you leave the military, and all you need is your Social Security number, your DD-214 or other discharge document, and a resume; most UCX programs require you to show that you're actively looking for a job. Though benefits vary from state to state — some pay a lot more than others do — you contributed to this program with taxes withdrawn from your military paychecks. You're entitled to use it while you look for civilian employment. You can get an application from your state's unemployment office (online or in person). You're not allowed to apply while you're on terminal or separation leave, but you're good to go on the day that your orders release you from active duty. Chapter 8 discusses UCX in greater detail.

If you meet all the following criteria, you can apply for a disability rating now using the Benefits Delivery at Discharge program (BDD):

- You're on full-time active duty.
- You know your separation date, and it's in the next 90 to 180 days.
- You're available to go to VA exams for 45 days from the date you submit your claim.
- You can provide a copy of your service treatment records for your current period of service when you file your claim (find out how to get your records in the section, "Minding Your Medical Records," earlier in this chapter).

When you use the BDD program, you can transition seamlessly from your regular military pay to your disability pay. You'll begin receiving payments when your orders release you from active duty.

If you have fewer than 90 days left on active duty, you can still file a claim; you just can't use the BDD program. You have to file a fully developed or standard claim. In that case, you should receive your first installment of disability pay within 15 days after receiving a notice that the VA has determined your rating to be 10 percent or more.

Dissecting severance pay

The DOD may offer you severance pay if you're being involuntarily separated from the military in an honorable or general (under honorable conditions) discharge. You may also qualify for severance pay for a disability or if you choose to voluntarily separate before retirement under certain circumstances. The following sections explain these special (and somewhat rare) circumstances.

Disability Severance Pay

Some people who are found "unfit for duty" don't qualify for monthly disability payments because their disability rating is under 30 percent. These people receive disability severance pay from the DOD (not the VA). This is a one-time, lump-sum payment that's equal to two months of basic pay for each year of service. The minimum time in service is 3 years (even if you weren't in the military for that long), and the maximum is 19 years. For example, if you were in the military for 3 years and your current base pay is $2,371.80, you receive $(\$2{,}371.80 \times 2) \times 3$, which is a lump-sum payment of $14,230.80.

You should receive your severance pay within 30 to 45 days of receiving approval. I cover severance pay in more detail in Chapter 8.

TECHNICAL STUFF

The government doesn't consider you medically retired from the military if you receive disability severance pay. However, you may later be eligible to apply for monthly disability payments from the VA — but only if the VA determines that your disability is service-connected.

Full and half ISP

If you're involuntarily separated from the military, you may qualify for full or half involuntary separation pay (ISP). The requirements are as follows:

- **Full ISP:** You must be fully qualified for retention but be denied reenlistment because of promotion or high year of tenure policies or because of a reduction in force. You may also qualify if you're a commissioned or warrant officer being separated from the military in accordance with Chapter 36 of Title 10 U.S. Code, or Section 580, 1165, or 6383 of Title 10, U.S.C.
- **Half ISP:** You qualify if you meet time-in-service requirements, your separation is honorable or general (under honorable conditions), and you're being separated instead of board action for specific reasons, such as weight control failure, parenting plan issues, alcohol or drug abuse rehabilitation failure, or a small number of other circumstances. I cover these circumstances in greater detail, as well as how to calculate your ISP, in Chapter 8.

Obtaining a Veteran ID Card

You can get a few types of veteran identification cards after you leave military service, and they come in handy when you want to access your benefits (such as hopping over to the nearest commissary or exchange or taking advantage of discounts offered by civilian stores and restaurants). You can get an ID card in the following situations:

- **You retire from the military.** In this case, you get a DOD ID card that displays your benefit information, and it gets you access to military installations and all the amenities they contain. You can also use it to identify as a veteran for civilian benefits. This card comes from the Defense Enrollment Eligibility Reporting System (DEERS). You can apply for it when you update your status to "Retired."
- **You're enrolled in VA healthcare.** In this case, you get a Veteran Health Identification Card (VHIC). You use this card to check into your appointments at your local VA medical center as well as for retail and business discounts. You receive this card directly from the VA after you enroll in VA healthcare.
- **You served on active duty, in the National Guard, or in the Reserves, and you received an honorable or general (under honorable conditions) discharge.** You can use this card to identify yourself as a veteran for discounts and other perks, but not for access to military installations or VA healthcare. This card comes from the VA, and you can apply for it online.

You can also add an identifying mark to your state-issued driver's license or ID card. All 50 states, D.C., and Puerto Rico offer veteran designations on these identification cards. To get the designation, simply provide a copy of your discharge documents to the issuing authority (and remember that some states may require other documentation). You can use the designation to access benefits and discounts that civilian businesses and establishments offer to veterans.