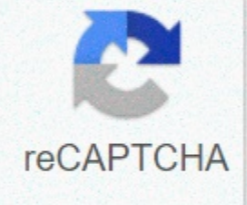




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Coast guard medical board manual

Retirement BASIC PLANS 20-SUMMER RETIREMENT application. Claims for salaries for members of the reserve component are usually made at the age of 58, with the exception of members of the Air National Guard and the Coast Guard who receive applications for six months to 60 years. Retired reservists and members of the Guard must apply for a pension, as do their active service colleagues. It doesn't start automatically at the age of 60. Those who apply later will get to pay retroactively on the day they were eligible - if they say that date is how the retirement date pay to start - up to 66 years. A one-day penalty for each day of delay is then applied. Benefits formula. There are three ways to calculate a reserve retirement, which is based on when you first enlisted in the military (not just in reserve). If you have 20 qualifying years of service and your initial entry date: ♦ until September 8, 1980, divide the number of retirement points by 360. This gives you years of service (during years of active service). Multiply this by 0.025 (2.5 percent). Multiply this by the basic monthly active service fee for your class and years of service to pay the date in effect (usually your 60th birthday). Round that figure up to the nearest dollar to get the actual monthly pension to pay. ♦ or after September 8, 1980, divide the number of pension points by 360 to get years of service in years of active service. Multiply this by 0.025 (2.5 percent). Multiply this figure by an average of 36 of the highest months of active base wage service per rank. Round that figure up to the nearest dollar to get the actual monthly pension to pay. This formula is commonly known as the High-3 Retirement Plan. Military personnel on active or full-time National Guard who enlisted in or after August 1, 1986, and completed 15 years or more active federal military service may choose either the High-3 Retirement Plan or Redux. The Redux pension system comes with a career status bonus. Part of Redux determines the monthly retirement income, and the career status bonus provides a one-time payment of \$30,000. Participants can choose either High-3 or Redux no later than the 15th anniversary of their active service using DD Form 2839. While Redux provides a \$30,000 bonus, the monthly retirement salary under this system is less than under the other two systems. During 20 years of service, Members receive 40 percent of the average base salary for 36 months, not 50 percent. In addition, unlike traditional retirement, which provides a full annual cost-of-living adjustment for inflation, COLA for Redux pensioners, 1 percentage point less than inflation. There is a one-time catch-up COLA raise at the age of 62 that puts Redux's pension pay on par with the traditional retirement wage, but after that, the annual COLA adjustments under Redux again start to lag inflation by 1 percentage point per year. Right Right need to understand and understand your options before making this important decision. Contact: The Army Human Resources Command maintains an online archive with extensive information about retirement that can be useful to reservists in any component. Visit [www.hrc.army.mil/tagd/Reserve retirement](http://www.hrc.army.mil/tagd/Reserve%20retirement). Right. Reservists must complete 20 years of qualifying service to be eligible for a pension. The qualifying year of service is a full pension year in which the participant received at least 50 pension points. The Service Reserve Personnel Centre will send a letter to the participant, Notification of the Right to Retire at the age of 60, which is often referred to as a 20-year letter. You must maintain a current address at the reserve staff command or state headquarters. If you think you have 20 qualifying years and have not received a notification letter, collect documentation and contact your backup center. Army reservists aged 58 to 59 will receive a pension application from the Reserve Command at the age of 60 if they have received a 20-year letter and retained their current address. Complete questionnaire and send them to the Reserve Personnel Command. Reservists can start paying pensions three months earlier than 60 years for every 90 days of active service in certain mobilization bodies in support of an emergency operation, up to 50 years. COLA Annual cost-of-living adjustment for military pay retirees is based on changes in the consumer price index, a government measure of the value of goods and services, although the actual increase each year must be formally approved by Congress. Right. Military retirees under traditional and high-three pension plans receive full COLAs annually, as defined by the increase in the CPI. Redux retirees get 1 percentage point less each year. In a scenario that was unprecedented for more than three decades of the current COLA system, there was no increase in COLA in 2010 and 2011 because the recession reduced the cost of goods and services - a situation known as deflation. After that two-year hiatus, however, COLA returned, with all retirees receiving a 3.6 per cent increase in 2012. CONTACTS For more information or to request a form of retirement application, contact: Air Force Reserve and Air National Guard. Air Reserve Personnel Center (ARPC/DPPR Headquarters), 800-525-0102; www.arpc.af.mil/main/contact.asp. Army Reserve and National Guard. U.S. Army Human Resources Command, 800-318-5298; DSN 892-0000; coast.war.mil. Coast Guard Pay and Personnel Center, 800-772-8724; 785-339-3415; www.uscg.mil/ppc. Marine Corps Reserve. Marine Individual Reserves Support Group, Naval Reserve. Personnel Command of the Navy, Navy, www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt. DISABILITY RETIREMENT reservists can claim military disability pension or disability compensation. Members of the armed forces who retire before the 20-year mark due to permanent or temporary disability are called pensioners with disabilities. Reservists who retire or retire from a service with disabilities called up to work may also receive disability compensation from the Department of Veterans Affairs. Permanent disability. Military personnel officially rated by the military as at least 30 per cent permanently disabled are entitled to a disability pension. To qualify, they had to be in the army for at least eight years, or their disability had to be sustained. The degree of disability is determined by the VA Schedule for Disability Rankings. Temporary disability. Some veterans have medical problems that prevent them from fulfilling their military duties, but their disability may not be permanent. These persons may be placed on the temporary disability list and their disability will be assessed every 18 months. Within five years, doctors must determine whether the disability is permanent. VA disability compensation. The VA offers disability payments to former servicemen with disabilities incurred or aggravated while active duty. This compensation is separate from the military's permanent and temporary disability payments and is tax-free. Veterans with service-related disabilities, who are estimated at 30 percent or more, are entitled to additional benefits for their dependents. Veterans who are not eligible for military disability can qualify for VA disability, and vice versa. Some of them are entitled to both. Military retirees who have a disability should apply to the Department of Defense and VA for disability compensation as well. Military retirees with 20 or more years of service and 50 percent or above the VA disability rating no longer have their military pension remuneration reduced by the amount of their VA disability compensation. This change is being phased in now in 2005 to 2014 for people with disabilities estimated at 50 percent to 90 percent. Congress has completely abolished compensation for those who rated 100 percent disabled. (See the simultaneous pension and disability pay in the following section.) Veterans classified as 100 per cent disabled, as well as their spouses and dependent children, can use military exchanges, commissariats and other basic facilities. However, they are not entitled to military medical care. THE VA provides health care for eligible veterans, spouses and dependents. In the. Pension. The VA also offers a pension for wartime veterans with limited income and permanent disability, which are the result of non-service disabilities. The pension varies depending on the income of veterans, the number of dependents and the ability to be able to Disabled American Veterans, a private nonprofit organization, offers assistance to former troops with a suspected disability. Contact: Disabled American veterans, www.dav.org. Veterans organizations, which are private non-profit organizations, provide assistance to war veterans with disabilities. Visit vabenefits.vba.va.gov/vonapp/national_partners.asp. CONCURRENT RETIREMENT AND DISABILITY PAY Skilled military retirees can receive both a full military pension and full VA disability compensation. Retirees with 20 or more years of service and 50 percent to 90 percent of VA rated non-service disability will no longer have their military pension remuneration reduced to the amount of their VA disability compensation. Until the end of the phase in 2014, the wages of eligible pensions will increase by about 10 per cent annually. For those who rated 100 percent of the disabled, the compensation was eliminated, without a phased period. These include members of the National Guard and reserve with 20 years or more of service, including medical retirees. CRDP is taxed. COMBAT-RELATED RELATED SPECIAL COMPENSATION Skilled military retirees with any VA rated disabled 10 percent or higher who are the result of combat or combat as training are eligible for this monthly payment, which replaces their superannuation compensation and, in fact, gives them simultaneous receipt of their full retirement and disability payments. Unlike simultaneous retirement and disability payments (see previous section), the CRSC is open to all chapters of 61 retirees, even those who have retired medically by military with less than 20 years of service. These pensioners still have to meet other qualification criteria. Also, unlike CRDP, CRSC is not phased in for 10 years. Once determined eligibility, qualified retirees immediately receive their regular pension pay plus the amount based on their VA disability rating equals the previous compensation in the retirement salary as payment to the CRSC. The right to participate in the programme has been expanded to include disability due to armed conflicts, dangerous official duties, conditions imitating war and instruments of war. CRSC is not taxed. A comprehensive information document of the Ministry of Defense on parallel pension and disability payments and combat-related special compensation programs online militarypay.defense.gov/Retirement/concurrent_dod_va.html. POINTS Each reservist earns points by retirement. All points earned on active duty, up to 365 per year (366 in leap year), are counted in retirement. By law, members can obtain up to 60 inactive points for pension years that ended before 23 September 1996; up to 75 inactive points for the years of retirement ending on or after 23 September 1996 and before 30 October 2000; and up to 90 points for the pension years ending on or after October 30, 2000, and until 27 October 2007. 2008 Defence Position The law increased to 130 the number of inactive service points that reservists can apply to their retirement pay for a year of service that includes October 30, 2007, and any subsequent year. Points from these sources can be added to points earned from active service and active training service in any given year to increase the overall points applied to retirement. Retirement and earnings statements, correspondence course information and other documents can confirm a service or job that counts on retirement points. Orders are not proof of points earned. Each service notifies members of their overall points every year. If your Reserve Personnel Center does not have your current address, you will not receive an application. Discrepancies can be resolved by providing documentation of your record service or personnel files. Individual servicemen are primarily responsible for their personnel records. Charge. Points can be awarded as follows: ♦ One point for each day, served on active duty to a maximum of 365 per year (366 in leap year). ♦ 15 points for each year of membership in the reserve component. ♦ one point for each assembly or drill preparation unit. Reservists usually get four or five points over a back-up weekend, depending on when it starts (i.e. Friday night or Saturday morning). Two points are the maximum for any calendar day. ♦ one item for each day in which a member is in a funeral honors the status of duty. ♦ one item for every three hours of non-resident training or correspondence courses documented as successfully completed. The qualifying year. The day to enter reserve status is considered your anniversary date and the year of retirement. From now on, you must accrue at least 50 retirement points per year of retirement to make it a qualifying year to retirement. As long as you don't have a service break, this anniversary date will remain the same even if you go from active to inactive status and back again. As soon as the break takes place, your anniversary date is the day you have registered again. Once the reservists reach 20 or more qualifying years, they have three options: ♦ stay in the ready reserve. If qualified and able to remain in active drilling status, the reservist can continue to drill for payment and points. Accumulating more points would increase the overall retirement wage, increase the possibility of promotion and increase service time in order to increase life expectancy. ♦ transfer to a reserve for pensioners. By requesting a transfer to the Pension Reserve, the participant introduces a status in which pension points can no longer be accumulated. Time in the retired reserve counts on the longevity of service for to pay for retirement. In the event of full mobilization, retired reservists may be recalled for action. Such a review would allow reservists to accumulate more points for retirement. While in reserve for pensioners, members have the same rights rights that they had as reservists drilling. ♦ Request an extract from the backup components. In doing so, retired reservists are no longer subject to any recall or mobilization. From the time they are discharged to the beginning of the collection of benefits at the age of 60, however, they cannot increase their benefits. At the age of 60, they will have access to exchange of bases/posts and unrestricted visits to commissioners. Unqualified year. An unqualified year (in which a reservist does not earn at least 50 points) is considered a total time of service, but not a retirement. Points earned in an unqualified year also count for the final outcome. Points cannot be rescheduled year after year to qualify for the qualifying year. Status. You don't need to be in active, drilling or paid status with a backup unit to earn points. Reservists in many categories can earn points and qualify for retirement. These include: Participation Individual Ready Reserve, Individual Mobilization Supplements, NAVY Volunteer Training Units and Reserve-Active Status List. List.

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