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2019 BENEFITS GUIDE

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Gino Rakas (left), Army & Air Force Exchange Service services business program specialist for Europe, Southwest Asia and Africa; and Airman 1st Class Alexander Rakas, 332nd Expeditionary Maintenance Squadron munition system specialist, at an undisclosed location in Southwest Asia March 21, 2018. Alexander, who is stationed at Seymour Johnson Air Force Base, North Carolina, has been deployed for six months and was able to meet with his father when Gino visited on business. (U.S. Air Force photo by Senior Airman Krystal Wright)

Welcome home
Navy Lt. Cmdr. Beth Teach greets her family after the return of the aircraft carrier Theodore Roosevelt from deployment in May 2018.



2019 BENEFITS GUIDE

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MAKING THE MOST OF THE PAY AND BENEFITS YOU'VE EARNED

Military service members and veterans have seen major changes to their pay and benefits over the past year.

A new retirement benefit, revised rules for Tricare health insurance and changes to GI Bill eligibility can have a far-reaching impact on the lives and livelihoods of military families around the world.

For the most part, it's good news. Basic pay is once again rising at the same rate as private-sector wages

after several years of tight Pentagon budgets resulted in service members losing some ground compared to their civilian counterparts.

The new retirement benefit, which includes cash contributions to a thrift savings account, is a major boost for the vast majority of the force that serves for six or eight or ten years but never reaches the 20-year mark to become eligible for a lifelong pension. Yet revisions to health care

coverage and the GI bill education benefits are more complex, and may impact individual service members, their families and veterans in different ways.

Maximizing the options available to you is essential to making the most out of your military career. These are generous benefits. You've earned them. Getting smart about what has changed and what hasn't is worth your time.

U.S. NAVY PHOTO BY MASS COMMUNICATION SPECIALIST 3RD CLASS ANDREW LANGHOLF

MAIN COVER IMAGE: 1ST LT. RYAN DEBOOY/ARMY
OTHER IMAGES, FROM TOP: SENIOR AIRMAN JANELLE PATINO/AIR FORCE; CW3 DOUGLAS SHERMAN; MARINES; JACOB SIPPEL/NAVY
COVER DESIGN BY PHILIP KIGHTLINGER/STAFF

BASIC PAY IS GETTING ITS BIGGEST BOOST IN A DECADE

By Leo Shane III
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A look at the basics that make up your basic pay ... and what could be in store for your bank account come 2020:

What it is:

Basic pay is determined by rank and length of service, with automatic raises when troops meet certain time and promotion markers. In addition, each year Congress determines how much of a pay raise all troops should get.

The figure is tied by law to the anticipated increase in private sector pay, but lawmakers in the past have approved smaller raises to save money for other military priorities.

When it happens:

The annual military pay increase takes effect in January of each year. The White House issues its target for the hike each August, either going along with the projected rise in private sector wages, known as the Employment Cost Index, or offering justification for establishing a different rate.

Congress has the final say, however. Last summer, Congress finalized a 2.6 percent pay raise for 2019, the earliest they've finished that work in more than two decades. The raise is usually applied across the board, although lawmakers made an exception at the height of the wars in Iraq and Afghanistan to provide more money for some mid-career service members to help with retention.

What it means:

The most junior enlisted service members make around \$19,000 a year in basic pay (not including allowances, special pays and other benefits), while enlisted troops nearing retirement typically earn about \$70,000 annually. Officer pay is significantly higher: The most junior officers clear close to \$38,000 a year while senior officers nearing 20 years of service can make in excess of \$170,000.

That means that even a small change in the anticipated pay raise calculations can make a big difference for military

families.

For example, in recent years (but not for 2020) the Pentagon has backed plans for a pay raise 0.5 percent below the federal formula for the annual increases.

If that reduction were to be put in place for 2020, an E-4 with three years of service would see a difference of about \$140 in take-home pay over the course of a year compared to the expected level of pay boost. For a senior enlisted or junior officer, the difference is closer to \$300 over 12 months.

Outside advocates have said even though those gaps won't cover a mortgage payment, they are the difference between being able to afford a monthly co-pay for prescriptions or having to go without. That makes even small increases or trims a major issue in the military community.

Since the start of the all-volunteer military force in 1973, Congress has authorized a pay raise of at least 1 percent for troops every year, even during budget cycles where other civilian wages

were held steady. For the last three years, those increases have matched the rate of expected growth in civilian wages.

What's new:

The 2.6 percent pay raise troops received in January 2019 was the largest they had seen since 2010. That mark matched the federal formula based on the annual Employment Cost Index calculation, but lawmakers and the president claimed credit for the boost as proof they are taking care of military members and families.

In March, White House officials released their fiscal 2020 budget proposal which included a 3.1 percent pay raise for next January. It too matches the ECI formula under federal law, and would be the largest raise troops have seen since 2010.

Lawmakers have already voiced support for that level. If it holds, that means a monthly boost of around \$70 for junior enlisted troops, \$125 for senior enlisted and junior officers, and nearly \$240 for senior officers.

YOUR NEW RETIREMENT BENEFITS: THE BIGGEST CHANGE IN DECADES

By Karen Jowers
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The military retirement system has just undergone the biggest change since World War II, as defense officials implemented the Blended Retirement System in 2018.

Now and in the future, all service members entering the military now are automatically enrolled in the new BRS.

In 2018, more than 400,000 eligible service members opted in to the new BRS, out of the 1.6 million currently serving active duty and reserve troops who were eligible to make a choice between the legacy system and the new system. In addition, more than 150,000 new service members were automatically enrolled last year.

The majority of those who chose the new BRS over the legacy system, or about 80 percent, were enlisted members. The average active duty member who opted in had 3.05 years of service.

BRS is a blend that combines traditional retirement pay of the legacy system with some new features that allow military members to take some government benefits with them even if they don't serve until retirement. Historically, only 19 percent of active duty service members and 14 percent of Guard and Reserve members serve long enough to get retirement benefits.

Key elements of the BRS:

1 RETIREMENT PAY:

You'll get the traditional monthly retirement pay if you serve until retirement from the military. But it's 20 percent less than what it is under the legacy system.

2 GOVERNMENT CONTRIBUTIONS

The Thrift Savings Plan, or TSP, is like a private-sector 401 (k) retirement plan savings account. The TSP has been available to service members for years, but there was no government match until now. The money you contribute to your TSP is always yours. You own the DoD contributions after you serve at least two years.

Here's how it works: After you have served for 60 days, a TSP account will be created, and automatic deductions of 3 percent of your basic pay start going to your TSP. (You can change that amount.) DoD kicks in 1 percent automatically, but will contribute up to an additional 4 percent of base pay to match your contributions. So if you put in 5 percent of your base pay to your TSP, DoD also puts in 5 percent. Making your 5 percent contribution to your TSP is key to getting the maximum benefit out of BRS.

BRS participants contributed more than \$500 million to TSP accounts in 2018, and DoD added another \$300 million in government automatic and matching contributions to those members' TSP accounts, said DoD spokeswoman Jessica Maxwell.

3 CONTINUATION PAY

The services will make a one-time payout of continuation pay when the service member reaches 12 years of service. To receive that continuation pay, which is similar to a retention bonus, you must commit to serve an additional four years.

Active-duty members get 2.5 times their monthly basic pay as of the first day of their 12th year of service. Reserve



Retirement planning

U.S. Marine Corps Col. Jay Hanlon, command inspector general, 1 Marine Expeditionary Force salutes during his retirement ceremony at Camp Pendleton, Calif., in January 2018.

and Guard members get 0.5 times their monthly pay – except for those in the Army Reserve and Guard, who get 4 times their monthly pay. The Army increased that in December — that's the prerogative of the services — to adjust that multiplier within a certain range, to meet their needs.

Continuation pay is taxable, but you can also contribute all or part of it to your TSP. You can receive it in a lump sum or, to help reduce your taxes, you can opt to receive continuation pay in four equal installments over four years.

4 LUMP-SUM RETIREMENT PAY

When you retire under BRS, you can request an up-front lump-sum payment of part of the retirement pay you'd receive before you reach full Social Security retirement age, which for most people is age 67. You can receive either 25 percent or 50 percent percent of its "discounted present value." That means the amount is cut by a discount rate published yearly. For 2019, it's a 6.81 percent reduction. If you take the lump sum, the retirement checks are reduced by either 25 percent or 50

percent, depending on what percentage you received, until you reach age 67. At the point, your retirement check returns to its full amount. The lump sum is taxable; retirees can choose to receive the money in up to four installments over four years to reduce the tax burden.

TIP:

To get the most out of your BRS benefit, make sure you're contributing at least 5 percent to your Thrift Savings Plan account, to get the matching DoD contribution of up to 5 percent. Why turn down free money?

WHAT'S NEW:

The Army has increased its continuation pay for Reserve and Guard members under BRS by eight-fold. Its previous formula was 0.5 times the monthly drill pay upon reaching 12 years of service. It's been increased to 4 times the payment. For an E6 with 12 years, that's a one-time bonus of \$15,499 – \$13,561.80 more than was previously offered.

For Guard and Reserve members continuation pay is based on monthly pay as if the reservist was mobilized on active duty.

CURRENT BAH RATES AIM TO COVER 95 PERCENT OF HOUSING COSTS

By Tara Copp
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This year, the Pentagon bumped the 2019 Basic Housing Allowance rates an average 2.5 percent higher compared to last year, an annual increase that aims to keep up with rising real estate costs nationwide.

WHAT IT IS

Basic Allowance for Housing provides service members not living on base or in government-provided housing a cash supplement to rent housing at local market rates. The amount paid to a service member depends on their location, rank, whether or not they have dependents. The tax-free benefit is set at a level intended to cover 95 percent of the anticipated housing costs for each assigned duty post in the U.S.

ELIGIBILITY

Any active-duty service member stationed in the 50 U.S. states who is not provided with government housing is el-

igible. Those stationed in U.S. territories, possessions or overseas who are not provided government housing are eligible for an Overseas Housing Allowance, which is calculated under a separate formula.

NOTEWORTHY

BAH is non-taxable, which can save military families a lot of money. And unlike the Overseas Housing Allowance, if a service member can find housing below the BAH rate for their assigned location, they are able to pocket the difference, because what service members actually spend is not used to calculate BAH. In Overseas Housing Allowance, however, it's "use it or lose it." Service members lose whatever portion of OHA they do not spend.

HOW BAH IS CALCULATED

DoD calculates median rental costs for 300 military housing areas, including Alaska and Hawaii. The calculations are based on the rental costs for a 1 or 2

bedroom apartment, a 2 or 3 bedroom townhome, and a 3 or 4 bedroom single family home, and then set against specific enlisted and officer ranks for a service member with dependents and service members without dependents.

It does not cover all costs: In 2015 DoD removed renters insurance from BAH, meaning that service members living in privatized on-base housing may need to acquire that benefit out of pocket, like service members who live off base are encouraged to do.

RATES VARY

Based on rank and the local real estate market, what you take home can be less than \$1000 or more than \$3000. For example, an E-1 at Fort Bragg, North Carolina without dependents receives \$984 according to the 2019 BAH Calculator. On the other hand, a colonel or Navy captain working in Washington, D.C. with dependents would receive \$3243.



RATE PROTECTION

Service members are protected from falling rates under a rate protection policy that maintains their current rate for as long as they remain at their location, regardless of whether the official rates drop. However, they will receive the new, lower rate if they are demoted or if their dependency status changes, in which case they'd receive the current rate for their new status.

If rates rise in a location, all service members receive the higher rates regardless of when they arrived. Two rates are set for each location by a survey of rental costs: The with-dependents rate goes to personnel with at least one dependent, either a spouse or a child, and does not increase for additional family members.

CHECK YOUR RATES

For details of locations across the country, see: <https://www.defensetravel.dod.mil/site/bah.Calc.cfm>

CPL, JACOB A. FARBO



Quality child care
Air Force Staff Sgt. Allison Carr, a dental technician, teaches children how to properly brush their teeth at Dyess Air Force Base, Texas.

HELP FOR MILITARY SPOUSES AND CHILDREN

WHERE TO FIND ON-BASE SUPPORT FOR JOB HUNTING AND RELIABLE DAY CARE

By Karen Jowers
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The military lifestyle that involves frequent deployments and moving every two or three years can intensify the needs of families in some areas, specifically spouse employment and child care.

Bases worldwide offer families a wide variety of support services, from legal assistance and tax preparation, to child care, financial counseling, relocation assistance, education and employment assistance, youth programs, and deployment and mobilization support.

CENTRAL POINTS OF CONTACT

Start with the family centers on military installations or MilitaryOneSource.mil, which offers access to additional assistance by phone or chat, 24 hours a day.

Most of the site's information is available publicly, but some extra services are available for free to service members and their immediate family members, survivors of deceased service members, and certain others. Retiring or separating service members (and their immediate family members) can also access these services for one year after they leave the service.

Among those services are nonmedical counseling — available in person, by phone, secure chat or secure video session — as well as financial counseling, including tax preparation and tax filing help. Spouse employment and education services; language translation services for documents, health and wellness coaching, child/youth behavioral counseling, and family life counseling are also available.

For decades, two of the biggest issues for military spouses have been finding employment and finding good quality, affordable child care. Here are some of the programs that address those needs:

SPOUSE EDUCATION AND EMPLOYMENT

Spouses can visit their installation's family center for employment and education assistance. They can also visit the Spouse Education and Career Opportunities, or SECO, section at MilitaryOneSource.mil for information on scholarships and other education and employment needs. SECO provides certified career counselors to help spouses investigating career options, education options or entrepreneurial projects.

Through DoD's My Career Advancement Account program, or MyCAA, spouses of certain junior service members can receive tuition assistance of up to \$4,000, with an annual cap of \$2,000, to pursue licenses, certifications or associate degrees needed for employment in high-demand, high-growth portable career fields and occupations. This benefit is available to spouses of active duty members in paygrades E-1 to E-5, W-1 and W-2, and O-1 and O-2. A recent government report said the program is underused, with just 7 percent of eligible spouses using the program in 2017.

Spouses can also search job opportunities on the Military Spouse Employment Partnership site, where hundreds of organizations are seeking to hire military spouses.

CHILD CARE:

The Defense Department child care systems include more than 700 child development centers, school-age care facilities and about 2,600 family child care homes at more than 230 locations worldwide. All are required to adhere to DoD regulations, meeting nationally recognized standards for curriculum, safety and health. Fees are on a sliding scale based on total family income.

Any family child care provider on an installation who offers child care for other families' children for 10 or more hours per week must be a certified provider. Families can get lists of certified family child care homes at their installation's child development program office. They can also find certified family day care homes through the www.militarychildcare.com website. It gives parents more visibility over what child care slots are available at multiple installations in a given area.

Military families can also find high-quality, subsidized child care in their area if care is not available on base. Visit <https://usa.childcareaware.org/fee-assistancerespite/military-families/>

WHAT'S NEW

DoD and the services are looking at new ways to ease the child care shortage, such as streamlining the hiring process for child care workers. Last year, the Army launched a program to help military spouses get hired more quickly at the new duty station and streamlining the notification and hiring process.



READY TO MAKE THE LEAP INTO HOME OWNERSHIP?

By Josh Axelrod
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The Department of Veterans Affairs home loan program took shape near the end of World War II and has been used by millions of service members and veterans since then: Nearly 3 million have VA-backed loans at present, and more than 740,000 new loans were taken out in fiscal 2017.

WHAT IT IS

The VA guarantees a percentage of an eligible beneficiaries' home-purchase or home-refinance loan, allowing the lender to provide better, more affordable terms and often letting the borrower seal the deal without a big cash down payment.

WHAT IT DOES

Eligible service members and veterans can apply, via private-sector lenders, for home-purchase loans on properties up to \$424,000 — more in some high-cost areas. These can be used to buy manufactured homes or homes under construction, in some cases, but not mobile homes. The VA loan program also offers cash-out refinance loans.

An Interest Rate Reduction Refinance Loan can reduce the rate on an existing VA-backed loans. These loans come with funding fees that vary by loan type and veteran status. Veterans using the benefit for the first time on a no-down-payment purchase loan pay a 2.15 percent fee, for example, while a veteran making a second cash-out refinance loan would pay 3.3 percent. A full fee table is available at <https://www.benefits.va.gov> by typing "loan fee" into the search window.

Veterans receiving VA disability compensation are exempt from fees. Other loans, including joint loans, construction loans and loans to cover costs of

energy-efficient repairs, also can be backed by VA. Consult your lender for information.

ACTION ITEMS

The key step for service members and veterans is to obtain a Certificate of Eligibility, either through the eBenefits site or via their lender, to be eligible for a VA-backed loan.

Those seeking to refinance existing loans should read lenders' advertising material carefully: VA and the Consumer Financial Protection Bureau issued a "warning order" in November against deceptive lending practices.

Among the red flags: Aggressive sales tactics, low interest rates with unspecified terms and promises that borrowers can skip a mortgage payment as part of the new loan — a practice prohibited by VA.

DEADLINE

VA loan eligibility does not expire, though the entitlement can only be used for the borrower's place of residence (not a rental property). It can be reinstated after the loan is paid off or under other circumstances — another veteran can assume the loan, for instance. Learn more: www.benefits.va.gov/homeloans; www.militarytimes.com/home-hq.

Are you among the VA-backed loan-holders who've been deluged with offers to refinance? Government officials have begun taking action to curb these practices. In addition, a banking-reform bill that passed the Senate in March could include some relief. Should the VA-related language in the Senate bill survive further lawmaker negotiations, the bill would prohibit lenders from offering VA-backed refinance loans within six months of a veterans' initial loan.

Lenders also would need to provide borrowers with a "net tangible benefits test" that outlines the full financial scope of the refinanced loan, so borrowers have a complete picture of what they're saving over time.

ELIGIBILITY:

Service members whose time in uniform falls within these date ranges must have 90 days of active-duty service to qualify:

- Sept. 16, 1940-July 25, 1947
- June 27, 1950-Jan. 31, 1955
- Aug. 5, 1964-May 7, 1975 (Note: For those who served in the Republic of Vietnam, this era begins Feb. 28, 1961).

• For loan purposes, VA considers "Gulf War" service beginning Aug. 2, 1990, and continuing through the present day. Service members from that time period must have completed 24 months of continuous active-duty service to be eligible, or at least 90 days if they have the right discharge status.

• If your time in uniform doesn't apply to the date ranges above and you were enlisted and separated on or before Sept. 7, 1980, or if you were an officer and separated on or before Oct. 16, 1981, you need 181 continuous active-duty days to qualify. If your service came after the above date ranges, you need 24 months of time in or less if you have certain discharges.

• Troops now on active duty become eligible after 90 days of service for as long as they remain on active duty. Reserve and National Guard members become eligible after six creditable years in service. Troops discharged for a service-connected disability are eligible regardless of service length.

For more eligibility details, visit VA's eBenefits site (www.ebenefits.va.gov) or call 877-827-3702.



Health care updates

Lt. Cmdr. John Lambrix, a physician at Naval Hospital Jacksonville's Family Medicine Clinic, conducts a health screening with Aveanna Coleman.

TRICARE CHANGES: WHAT YOU NEED TO KNOW

By Karen Jowers
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The military's Tricare health program was overhauled in 2018 to include a strict limitation on switching between Tricare plans.

And for retirees, a new dental program, the Federal Employees Dental and Vision Insurance Program, or FEDVIP, has replaced the now-defunct Tricare Retiree Dental Program.

As of 2019, beneficiaries can't switch between Tricare Prime and Tricare Select until the yearly open season starting each November, unless there's some sort of qualifying life event, such as the birth of a baby, a move to a new duty station, marriage or retirement.

Amid Tricare's bureaucratic reforms and changes in regions and contractors, beneficiaries are dealing with higher costs, and some have had difficulty finding local doctors and other medical providers who are in the Tricare network. Defense health officials have been closely monitoring the performance of the two Tricare contractors and are working to resolve the problems.

WHAT IT IS

Tricare is a health care program for almost 9.4 million beneficiaries that offers 11 different options, with choices depending on the status of the sponsor and the geographic location: Active-duty members; military retirees; National Guard and Reserve members; family members (spouses and children registered in the Defense Enrollment Eligibility Reporting System) and certain others, including some former military spouses and survivors, as well as Medal of Honor recipients and their

immediate families.

Those entering the military on or after Jan. 1, or changing status (i.e., from active duty to retired) should make sure they and their eligible family members are enrolled in the Tricare program of their choice. Those who don't enroll may only receive care at a military clinic or hospital on a space-available basis, and medical care by civilian providers wouldn't be covered.

The one-month open season begins on the Monday of the second full week in November and goes through the Monday of the second full week in December. During that time, you can enroll in a new Tricare Prime or Tricare Select plan; or change your enrollment. If you're satisfied with your current Tricare health plan you don't have to take action to stay enrolled.

THE DETAILS

Tricare offers two core options: Tricare Prime and Tricare Select. Select replaced Tricare Standard and Tricare Extra in 2018. All active-duty members are required to enroll in Tricare Prime; they pay nothing out of pocket. Active-duty families can enroll in Tricare Prime without an enrollment fee. Prime beneficiaries are assigned a primary care manager, or PCM, at their local military treatment facility or, if one is not available, they can select a PCM within the Tricare Prime network. Specialty care is provided on referral by the PCM, either to specialists at a military facility or a civilian provider.

Tricare Select is similar to a traditional fee-for-service health plan. Patients can see any authorized provider

they choose, but must pay a deductible and co-pays for visits. Patients pay lower out-of-pocket costs when they receive care from a provider within the Tricare network.

All Tricare programs have a cap on how much a family pays out of pocket each fiscal year, depending on the sponsor's status and the type of Tricare program used.

THE PLANS

• **Tricare Prime:** Prime is similar to a health maintenance organization, which has lower out-of-pocket costs but requires enrollees to use network providers and coordinate care through a primary care manager — a doctor, nurse practitioner or medical team. It's free to active-duty members and families; retirees must pay an annual enrollment fee (\$297 for an individual, \$594 for a family in 2019). Those whose initial period of service began before Jan. 1, 2018 are grandfathered in to these rates. Co-payments for medical visits are lower than other programs, and there are no deductibles unless patients get care outside the network.

• **Tricare Prime Remote:** Service members who live and work more than 50 miles or an hour's drive from the nearest military treatment facility must enroll in Tricare Prime Remote. Family members are eligible if they live with an enrolled service member in a qualifying location, or they may use Tricare Select.

• **Tricare Prime Overseas/Prime Remote Overseas:** Tricare Prime Overseas is a managed-care option for active-duty members and their command-sponsored family members living in nonremote locations. They

have assigned primary care managers at a military treatment facility who provide most care and referrals for and coordination of specialty care. Tricare Prime Remote Overseas is a managed care option in designated remote overseas locations, with most care from an assigned primary care manager in the local provider network, who provides referrals for specialty care. Activated National Guard and Reserve members and their families also may enroll in these options while the sponsor is on active duty; retirees and their families aren't eligible.

• **Tricare Select:** This is a preferred provider plan — authorized doctors, hospitals and other providers are paid a Tricare-allowable charge for each service performed. Costs are higher for out-of-network providers, and certain procedures require pre-authorization. There is no enrollment fee for active-duty families, or for retirees and their families and others whose period of service began before Jan. 1, 2018. Copays vary by status and type of care: An in-network primary care outpatient visit costs retirees and their families \$29, for example, while some active-duty family members pay \$21 and others — those whose sponsor entered the network on or after Jan. 1, 2018, pay \$15.

• **Tricare Reserve Select:** Qualified Selected Reserve members can buy Tricare coverage when they are in drilling status — not mobilized. The program offers coverage similar to Tricare Select.

• **Tricare Retired Reserve:** "Gray area" National

Guard and Reserve retirees who have accumulated enough service to qualify for military retirement benefits but have not reached the age at which they can begin drawing those benefits (usually age 60) can purchase this insurance, which offers coverage similar to Tricare Select.

• **Tricare for Life:** This wraparound program is for retirees and family members who are eligible for Tricare and Medicare. The provider files the claims with Medicare; Medicare pays its portion and then sends the claim to the Tricare for Life claims processor. Enrollees must enroll in Medicare Part A (free for those who paid Medicare taxes while working) and Part B (monthly premium required) to receive Tricare for Life.

• **Tricare Young Adult:** Unmarried dependent children who do not have private health insurance through an employer may remain in Tricare until age 26 under a parent's coverage via TYA Select or TYA Prime. Premiums are required for both.

• **US Family Health Plan:** Beneficiaries who live in one of six designated areas, can enroll in this as a Prime option. Those enrolled get all their care, including prescription drugs, from a primary care provider the beneficiary selects, from a network of private doctors affiliated with one of the not-for-profit health care systems in the plan. Beneficiaries don't get care at military hospitals or clinics, or from Tricare network providers when enrolled in the US Family Health Plan.

DENTAL COVERAGE CHANGED LAST YEAR: HERE'S WHAT YOU NEED TO KNOW.

By Reporter Name

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And for retirees, a new dental program, the Federal Employees Dental and Vision Insurance Program, or FEDVIP, has replaced the now-defunct Tricare Retiree Dental Program.

Tricare Active Duty Dental Program:

Active duty members get most of their dental care at military dental clinics. This also applies to Guard and Reserve members who are called to active duty for more than 30 consecutive days. Those who need dental care from a civilian dentist and live in the U.S. and U.S. territories use the Tricare Active Duty Dental Program. In all other overseas locations, International SOS handles all overseas dental care.

• **Tricare Dental Program:** Active-duty family members can purchase the Tricare Dental Program. It's also available to Guard and Reserve component family members who aren't on active duty or covered by the Transitional Assistance Management Program. To be eligible to enroll, the family's military sponsor must have at least 12 months left of military

service commitment.

Those enrolled pay monthly premiums as well as copays for certain services. Monthly premiums vary depending on who's covered and the status of the military member. For example, as of May 1, an active-duty family will pay \$30 per month for coverage for more than one family member (excluding the sponsor.) Copays vary depending on the sponsor's paygrade and whether it's the continental U.S. or overseas.

WHAT'S NEW:

• **Dental care for retirees:** All military retirees and their families, retired Guard and Reserve members and their families, Medal of Honor recipients and their families, and survivors are eligible for the Federal Employees Dental and Vision Insurance Program, or FEDVIP, a voluntary program that provides supplemental dental and vision benefits to federal civilian employees, retirees, and their families. FEDVIP currently offers 15 dental plans. Coverage was effective Jan. 1.

FEDVIP replaces the Tricare Retiree

Dental Program, which ended Dec. 31, 2018.

To enroll: Those newly retiring from the military, and their eligible family members, visit <https://www.benefeds.com/> to enroll. You have 60 days from the date of the retirement to enroll in a FEDVIP plan. Other retirees who were previously eligible and didn't enroll in FEDVIPs during the last open enrollment season, must wait until the next open enrollment season, which runs from the Monday of the second full work week in November through the Monday of the second full work week in December. That enrollment is also through <https://www.benefeds.com>. Once you're enrolled in FEDVIP, you don't have to enroll each year unless you want to make changes during the annual open enrollment season. Outside that time frame, you can make changes if you experience a qualifying life event such as getting married or losing other dental or vision coverage, adding a family member, or losing a family member, to name a few examples.

The monthly dental premiums for FEDVIP vary depending on insurance carrier, and location. The different dental insurance carriers generally have two levels of coverage: "high" and "standard." The premiums for high plans cost more than a carrier's standard plan, but the patient pays a bigger percentage of the

ACTION ITEMS

Beneficiaries must take action to enroll in a Tricare plan in order to be covered for civilian health care. Those who don't enroll will only be able to get health care at a military clinic or hospital on a space available basis.

To be eligible for any of the Tricare plans, beneficiaries must first be enrolled in the Defense Enrollment Eligibility Reporting System. Active-duty members are automatically registered in DEERS when they join the military, but they must register eligible dependent family members. Service members should make sure the information is correct for their family members. Only military members can add or remove family members; this is done through the local ID card office.



MORE ONLINE:

www.tricare.mil includes a link to a provider directory, contact information for specific questions, detailed plan information and more educational materials.

Details about each program is online at www.tricare.mil/Plans/HealthPlans

To enroll in a plan, visit <https://tricare.mil/Plan/Enroll>. The site also provides information for those who want to enroll by phone.

cost of certain services under the standard plan.

Within each national plan available throughout the country and internationally, the other features and benefits of that national dental carrier will stay the same from one area to another. Thus the percentage of copay stays the same across the board for that carrier, as well as the annual maximum benefit, etc.

More information online: <https://www.benefeds.com>.

• **Vision plan:** Most active-duty family members, retirees and reservists and their family members are now eligible for a new vision benefit that provides extra coverage beyond what they're getting under Tricare plans, through FEDVIP. The coverage is not available to active-duty members. They continue to get their care through their military hospital or clinic.

The comprehensive vision coverage includes eyeglasses or contacts, in addition to routine eye examinations that many beneficiaries get under Tricare Prime or Tricare Select. As with the dental coverage, enrollment is through <https://www.benefeds.com> for those newly eligible. Those who were eligible as of last year and didn't enroll during the previous open enrollment season must wait until the November open enrollment season.

More information online: <https://www.benefeds.com>



GI BILL AND TUITION ASSISTANCE: KNOW YOUR EDUCATION BENEFITS

By Josh Axelrod
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Going back decades, one of the main reasons people have joined the military has been to get access to the generous education benefits available to veterans. That's as true as ever today, with the Post-9/11 GI Bill. But the benefit has some complicated rules – and things recently got even more complicated with the Forever GI Bill, which changed some important aspects of the benefit.

Here's what you need to know:

POST-9/11 GI BILL

WHAT IT IS

The Post-9/11 GI Bill is a benefit for the latest generation of service members and veterans, as well as their eligible dependents. It includes payment of tuition and fees, a monthly housing allowance, and a stipend for textbooks and supplies.

ELIGIBILITY

The amount of time you spent on active duty determines your benefit level. In general, the higher your benefit level, the less you have to pay out of pocket for school, maxing out at the 100% benefit level, which covers full in-state tuition at public universities. Here's what veterans who received an honorable discharge after Sept. 10, 2011, are eligible for based on the amount of time they've served:

- 100%: 36 months or more of active duty service, or at least 30 continuous days and discharged due to service-connected disability
- 90%: At least 30 months, less than 36 months.
- 80%: At least 24 months, less than 30 months.
- 70%: At least 18 months, less than 24 months.
- 60%: At least 12 months, less than 18 months.
- 50%: At least 6 months, less than 12 months.
- 40%: At least 90 days, less than 6 months.
- No benefit: Less than 90 days.

WHAT IT COVERS

You can use your benefits toward an education at a college, university, trade school, flight school or apprenticeship program.

While the benefit covers all in-state tuition and fees at public institutions, it may not have the same reach at a private or foreign school. The maximum tuition coverage for private nonprofit, private for-profit and foreign schools for the 2019-20 school year will be \$24,476.79, effective Aug. 1, 2019.

HOUSING STIPEND

The housing stipends GI Bill users receive depend on the level of benefits they're eligible for, how many courses they take and where they go to class.

The rate is determined by DoD's Basic Allowance for Housing scale and is paid at the same rate an

active-duty E-5 with dependents would receive in a particular area. If you are pursuing a degree entirely online, you get half of the national BAH average.

The VA has historically based the housing allowance on the location of the main campus of a school, even if the student in question is taking classes at a different branch campus that could be many miles away. The Forever GI Bill directed VA to instead base the housing allowance on the location where a student takes most of his or her classes. That change was supposed to take effect Aug. 1, 2018.

But the department ran into technical problems implementing the change. So on Dec. 1, 2018, the VA gave itself until the same day in 2019 to change housing stipend payments to match the new rules.

TRANSFER RULES

Service members may transfer their benefits to a dependent, provided they have already served in the military for at least six years and agree to serve four more after the transfer is approved by the DoD. Starting July 12, 2019, only those with fewer than 16 years of active-duty service will be able to transfer their GI Bill benefits.

The transfer must happen while you are still in uniform. Veterans who have already separated from the military are not eligible to transfer their benefits.

Children are only eligible to start using the transferred benefits after the service member doing the transfer has

completed at least 10 years of service. Spouses can use the transferred benefits right away, but they only have 15 years after the service member's last separation to use the benefits if the discharge date was before Jan. 1, 2013.

WHAT'S NEW

As previously mentioned, service members who have been in uniform longer than 16 years will no longer be able to transfer their GI Bill benefits to a dependent, as of July 12. Other changes on the books:

- The Pentagon previously allowed service members who have already served more than 10 years – as well as those subject to mandatory retirement – to transfer their benefits without committing to four more years of service. Those exceptions are no longer available; everyone must commit to four more years of service to transfer benefits.
- Active-duty troops who earned a Purple Heart for combat injuries are now allowed to transfer their benefits to dependents regardless of how long they served or their ability to commit to more service.
- VA hopes that delaying implementation of the housing stipend calculation change frees up staff so that the department is able to process GI Bill claims without the extended delays that some students experienced in fall 2018.

Action items: You can apply for the Post-9/11 GI Bill online (www.vets.gov/education/apply/) or by visiting a local VA regional office. If you've already chosen a school or program, arrange a meeting with the institution's VA certifying official, who can help you get started.

MORE ONLINE

GI Bill Comparison Tool (www.vets.gov/gi-bill-comparison-tool).

YELLOW RIBBON PROGRAM

Some schools participate in the Yellow Ribbon Program, a voluntary agreement with the Veterans Affairs Department to split school costs not covered by the GI Bill. This reduces or eliminates the amount students must pay themselves.

As of Aug. 1, 2022, active-duty troops will gain access to the Yellow Ribbon Program and it will also be available at that point to the spouses of service members eligible for 100 percent GI Bill benefits.

THE MARINE GUNNERY SERGEANT JOHN DAVID FRY SCHOLARSHIP

The Fry Scholarship allows children or spouses of service members who died in the line of duty on or after Sept. 11, 2001, to use the GI Bill at the 100 percent level.

These benefits are extended to children as of their 18th birthday. If they became eligible for the benefit before Jan. 1, 2013, they can only use their Fry benefits until their 33rd birthday. If they became eligible on or after that date, that age restriction is removed.

Spouses cannot have remarried, and they have 15

years to use the benefit if they became eligible for it before Jan. 1, 2013.

TUITION ASSISTANCE

Service members have more education benefits available to them than just the GI Bill.

While service members can begin to use their GI Bill benefits on active duty, they can often get help paying for college from their service branches – and save the GI Bill for later – by using tuition assistance.

Here's how TA works, and what you'll need to know to make the most of it:

WHAT IT IS

TA is a federal benefit that covers the cost of tuition, up to particular limits, for active-duty service members, as well as some members of the National Guard and reserves. The funds are paid directly to schools by the service branches.

Eligibility: Each service has its own requirements.

- Air Force: All Air Force officers incur a service requirement if they use TA, but there is no service-length requirement to begin using the benefit.
- Navy: Sailors must wait until they've been at their first permanent duty station for a year to use TA, unless they get a waiver. Navy officers must agree to remain on active duty for at least two years after using TA.
- Army: As of Aug. 5, 2018, there is no longer a one-year waiting period after completion of Advanced Individual Training, Basic Officer Leader Course or Warrant Officer Basic Course to receive TA. Active-duty officers incur a two-year service obligation.
- Marine Corps: After previously having to wait 18 to 24 months to use TA, Marines now have no minimum service-length requirements for the benefit. However, they must agree to at least two more years of active duty service to use the benefit.
- Coast Guard: Active-duty Coast Guard members must have been on long-term active-duty orders for more than 180 days to access TA. The Coast Guard also has unit-specific requirements and requires commanding officer approval.
- Guard/Reserve: Soldiers who are activated or on drill status are eligible under the same conditions as active-duty Army personnel. Air National Guardsmen and reservists of other branches are eligible for TA if they are activated, and the use of TA often comes with a service obligation for a certain amount of time once the last course is completed.

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LIMITS

The Defense Department caps tuition assistance at \$250 per semester hour and \$4,500 per fiscal year. The Coast Guard recently decreased its annual cap to \$2,250 per year, down from \$4,000. The Navy and Army set limits at 16 semester hours per year.

Generally, TA funds can be used to pursue a higher degree than what you have already earned, up to the master's degree level. If you have a bachelor's degree, you can use it to pursue a graduate degree — not an

associate or second bachelor's, though there are some exceptions. Some branches require you to create a degree plan or take a branch-specific course before your TA benefits are approved.

GRADES

If you do not perform well in a class or need to withdraw for reasons other than personal illness or military duty, you will be required to pay back the funds used for that course. The Army and Coast Guard require service members to earn a "C" grade or better for undergraduate courses and a "B" grade or better for graduate courses; anything lower requires reimbursement to the U.S. Treasury.

In the Air Force and Marine Corps, service members must maintain a grade-point average of at least 2.0 for undergraduate work or 3.0 for graduate work. Those who fall below the requirements can become eligible for the benefit again once they have raised their GPA above the threshold. The Navy will force service members to reimburse their TA if they receive a failing grade or lower, which is a "D" for undergraduates and "C" for graduate students.

SCHOOLS

To accept tuition assistance funds, colleges and universities must sign a memorandum of understanding with the DoD, agreeing to comply with a set of rules related to recruiting and educating military students. To enter into the agreement, institutions must be regionally or nationally accredited, state-approved to accept the GI Bill and certified to participate in federal student aid programs.

TA OR GI BILL?

If you have served for at least 90 days on active duty since Sept. 10, 2001, then you are eligible to receive Post-9/11 GI Bill benefits. You may use these benefits while on active duty, though experts suggest using your tuition assistance first.

If you take advantage of the Post-9/11 GI Bill while you're still active, you will not receive an additional monthly housing stipend with the benefit as you would if you waited until separating from the military. That said, the Forever GI Bill has made it so active-duty service members can receive a housing stipend the day after separating from the military, as opposed to the previous wait time of one month.

If you choose to use the GI Bill while on active duty to help pay for your education, you will need to apply for veterans benefits and contact your school's certifying official, who will formally submit your enrollment in VA benefits.

MORE ONLINE:

Get the latest military education news, as well as updates to transition benefits and scholarship opportunities, at [Military Times Rebootcamp — Rebootcamp.militarytimes.com](http://MilitaryTimesRebootcamp—Rebootcamp.militarytimes.com).

U.S. AIR FORCE PHOTO BY MASTER SGT. BILL WISEMAN; U.S. AIR NATIONAL GUARD PHOTO BY TECH. SGT. DAN HEATON

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