

The background of the entire page is a photograph of a soldier in silhouette, saluting with his right hand. He is standing on a rocky outcrop, looking out over a vast landscape under a dramatic sky. The sky transitions from a deep blue at the top to a bright orange and yellow at the bottom, suggesting a sunset or sunrise. The clouds are wispy and catch the low light of the sun.

# OFFICER'S GUIDE

Navigating Your Way  
Through a Military Career

# CONTACT INFORMATION

Military personnel in all stages of their careers find they have a variety of organizations to contact for information ranging from insurance to military pay. We have created a list of those most often used by MOAA and its members:

## **Defense Finance and Accounting Service**

(888) 332-7411  
[www.dfas.mil](http://www.dfas.mil)

## **Defense Enrollment Eligibility Reporting System**

(800) 538-9552  
<https://milconnect.dmdc.osd.mil/milconnect>

## **TRICARE East**

(800) 444-5445

## **TRICARE West**

(844) 866-9378

## **TRICARE Dental**

(866) 984-2337  
[www.tricare.mil/dental](http://www.tricare.mil/dental)

## **TRICARE Active Duty Dental Plan (United Concordia)**

CONUS: (844) 653-4061  
OCONUS: (844) 653-4060  
[www.addp-ucci.com](http://www.addp-ucci.com)

## **The National Personnel Records Center (Military Personnel Records)**

(866) 272-6272  
[www.archives.gov/st-louis/military-personnel](http://www.archives.gov/st-louis/military-personnel)

## **VA**

Benefits: (800) 827-1000  
Health Care: (877) 222-8387  
VA Inspector General:  
(800) 488-8244  
Veterans Crisis Line:  
(800) 273-8255  
General Information:  
(844) 698-2311  
[www.va.gov](http://www.va.gov)

## **Military OneSource**

(800) 342-9647  
[www.militaryonesource.mil](http://www.militaryonesource.mil)

## **MOAA's Member Service Center**

(800) 234-MOAA (6622)  
[www.moaa.org](http://www.moaa.org)

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## DEPLOYMENT

The best time to create a plan for deployment is before you receive your orders. Create a plan to manage your legal, financial, and insurance details before you deploy. Because of the uncertainty of communication methods and frequency available to you once you are abroad, several legal preparations should be made prior to deployment.

### **They include:**

- preparing a will;
- if married, considering establishing a living will;
- considering granting power of attorney to a spouse or close relative;
- establishing online access to all of your important financial institutions;
- reviewing recurring payments you need to make (credit card, utilities, subscriptions, etcetera) and setting up automated payment schedules;
- making a list of all important financial and insurance accounts to take abroad with you;
- collecting and storing important documents in a safe deposit box;
- completing a personal inventory of items you are leaving behind and making sure property insurance is up-to-date;
- updating the Defense Enrollment Eligibility Reporting System and ensuring family coverage information with TRICARE is up-to-date; and
- notifying your credit card or banking institution if you are deploying overseas so they will have it on record and charges to the account will be processed without fraud investigations.

## MOAA RESOURCES

*Survivor Benefit Plan: Security for Your Survivors  
State Report Card*

▶ **UPGRADE TO PREMIUM MEMBERSHIP IN MOAA** for access to additional guides and publications on benefits, health care, financial counseling, long term care insurance, financial services, and family support at [www.moaa.org/publications](http://www.moaa.org/publications). Call MOAA's Member Service Center at (800) 234-MOAA (6622) for more information.



# PERMANENT-CHANGE-OF-STATION (PCS) MOVES

Planning a move involves countless decisions. Here are some useful resources.

## DEFENSE TRAVEL MANAGEMENT OFFICE (DTMO)

Founded in 2006, the DTMO was established as the single focal point for commercial travel within DoD.

▶ [www.defensetravel.dod.mil](http://www.defensetravel.dod.mil)

## BASIC ALLOWANCE FOR HOUSING (BAH) CALCULATOR

This tool, based on the ZIP code of your duty assignment and your rank, helps you determine the dollar amount for BAH in any location.

▶ [www.defensetravel.dod.mil/site/bahCalc.cfm](http://www.defensetravel.dod.mil/site/bahCalc.cfm)

**PCS AMERICA** This comprehensive one-stop resource helps you find an apartment, search homes for sale or to rent, research schools, search job openings, locate a realtor, find base housing, and more.

▶ [www.pcsamerica.net](http://www.pcsamerica.net)

## DEFENSE FINANCE AND ACCOUNTING SERVICE

Check out the Army PCS Travel Voucher Guide.

▶ Call (888) 332-7411 or visit [www.dfas.mil/pcstravel/checklists.html](http://www.dfas.mil/pcstravel/checklists.html)

**MOVE.MIL** The Defense Personal Property System portal helps you manage moves and file post-PCS claims.

▶ [www.move.mil](http://www.move.mil)

## AUTOMATED HOUSING REFERRAL NETWORK

This DoD-sponsored service helps connect servicemembers and their families with available housing.

▶ [www.ahrn.com](http://www.ahrn.com)





## EDUCATION AND PROFESSIONAL DEVELOPMENT

As a Basic Member, you'll find helpful articles in our newsletters and online at [www.moaa.org](http://www.moaa.org). For more in-depth information, upgrade to Premium Membership for financial-planning and benefit consultations, career-transition assistance, and other programs.

**FOREVER GI BILL** The Harry W. Colmery Veterans Educational Assistance Act, more informally known as the Forever GI Bill, is named after the American Legion national commander who drafted the original GI Bill language in 1944. The revised GI Bill will allow more veterans to use the GI Bill and have more time to do so. The 15-year time limitation for using the Post-9/11 GI Bill benefits is eliminated for veterans who left active duty on or after Jan. 1, 2013. Reservists who had eligibility under the Reserve Educational Assistance Program and lost it due to the program's sunset provision will have that service credited toward the Post-9/11 GI Bill program. A summary of the bill's provisions can be found at [www.benefits.va.gov/GIBILL/FGIBSummaries.asp](http://www.benefits.va.gov/GIBILL/FGIBSummaries.asp). Benefit eligibility begins after 90 days of active service



for 50-percent accrual of maximum benefits and continues to be earned without a financial cost to the servicemember. The benefit can be transferred to a dependent but incurs an additional four-year service commitment.

▶ For more information, visit [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill).

**YELLOW RIBBON PROGRAM** This program allows institutions of higher learning (such as colleges, universities, and other degree-granting schools) in the U.S. to enter voluntarily into an agreement with the VA to fund tuition and fee expenses that exceed the tuition and fee amounts payable under the Post-9/11 GI Bill. Federal law has enabled most servicemembers, veterans, and dependents to qualify for in-state tuition at almost all public institutions whose fees generally fall under the maximum annual GI Bill benefit. Therefore, the majority of cases in which the GI Bill does not cover the full cost of education are when a student attends a private or foreign school where annual tuition exceeds the 2017 maximum of \$22,805.34 allowed under GI Bill rules.





The institution can contribute a specified dollar amount of those expenses, and the VA will match the contribution, not to exceed 50 percent of the difference. To receive Yellow Ribbon Program benefits, you must be enrolled in an approved program offered by an institution of higher learning that participates in the Yellow Ribbon Program.

▶ [www.benefits.va.gov/gibill/yellow\\_ribbon.asp](http://www.benefits.va.gov/gibill/yellow_ribbon.asp)

**STUDENT VETERANS OF AMERICA** Military veterans can get the resources, support, and advocacy needed to succeed in higher education and following graduation.

▶ [www.studentveterans.org](http://www.studentveterans.org)

**NATIONAL DEFENSE UNIVERSITY** The university is the premier center for Joint Professional Military Education and is under the direction of the chairman of the Joint Chiefs of Staff. The university's main campus is on Fort McNair in Washington, D.C. The Joint Forces Staff College is in Norfolk, Va.

▶ [www.ndu.edu](http://www.ndu.edu)

## MARRIAGE AND FAMILY

Being the spouse of an active duty servicemember adds a different level of complexity to your marriage. From permanent-change-of-station moves to deployments, having MOAA on your side can help you be prepared.



### MARRIAGE CHECKLIST FOR SERVICEMEMBERS

If you are considering marriage, this will ease your future spouse's transition from unmarried civilian to military spouse.

- Notify the unit command.
- Deliver a copy of the marriage license to the command.
- Get your spouse an ID card from a Defense Enrollment Eligibility Reporting System (DEERS) facility.  
▶ For more information, call (800) 538-9552 or visit [www.tricare.mil/DEERS](http://www.tricare.mil/DEERS).
- Items needed to obtain a DoD ID card will include (but are not limited to): birth certificate, Social Security card, marriage license, and two forms of government-issued photo ID.

- Update beneficiary information for Servicemembers' Group Life Insurance.
  - ▶ For more information, visit [www.benefits.va.gov/insurance/sgli.asp](http://www.benefits.va.gov/insurance/sgli.asp).
- Update beneficiary information for arrears of pay.
- Update beneficiary information for your Thrift Savings Plan account.
- Update emergency data information.
- Update estate-planning documents.
- Review and elect TRICARE options for spouse.
- Review and elect Survivor Benefit Plan option on notice of eligibility for currently drilling guardmembers and reservists.
- ▶ For more information on military marriage or remarriage, read MOAA's Remarriage Guide at [www.moaa.org/publications](http://www.moaa.org/publications).

## NEWBORN/ADOPTION TIPS FOR SERVICEMEMBERS

If you are preparing to expand your family, be sure to review these tips for a smooth transition.

Register a child in DEERS. You will need the following:

- An original or certified copy of the birth certificate or certificate of live birth (signed by the attending physician or other responsible person from a U.S. hospital or military hospital clinic) or consular report of birth FS-240 for children overseas.
  - ▶ For more information, visit [www.travel.state.gov/content/passports/en/abroad/events-and-records/birth.html](http://www.travel.state.gov/content/passports/en/abroad/events-and-records/birth.html).
- A record of adoption or a letter of placement from a recognized placement/adoption agency or the court before the final adoption (if applicable).
- An application for ID card/DEERS Enrollment DD Form 1172-2 signed by the sponsor and a verifying official from a uniformed services ID card issuing facility. If the sponsor can't sign the DD Form 1172-2 in

person at an ID card facility, a notarized copy of the form is required. The spouse must submit presentation of a power of attorney if the sponsor didn't sign the DD Form 1172-2.

▶ For more information, visit [www.cac.mil/Portals/53/Documents/1172-2-Instructions.pdf](http://www.cac.mil/Portals/53/Documents/1172-2-Instructions.pdf).

- Apply for your child's Social Security number on the Social Security Administration website.


▶ For more information, call (800) 772-1213 or visit [www.ssa.gov/pubs/EN-05-10023.pdf](http://www.ssa.gov/pubs/EN-05-10023.pdf).

- Stepchildren do not have to be adopted to be eligible for TRICARE. As long as the sponsor and the parent of the stepchildren are married, the stepchildren are covered. If the marriage ends in divorce, the stepchildren lose eligibility on the date the divorce decree is final.



## TRANSITIONING

As you consider life-changing decisions, knowing your options can help. Whether you are transitioning to the civilian world, retiring, or planning for your later years, make MOAA your first stop. Log in to [www.moaa.org](http://www.moaa.org) for a variety of resources. Be sure to explore MOAA's publications, which include titles such as *Keeping a Career on the Move: A Guide for Military Spouses*; *Guard/Reserve Retirement Checklist*; and *Marketing Yourself for a Second Career: A Guide for a Successful Transition*.

 For more information, visit [www.moaa.org/publications](http://www.moaa.org/publications).

Transitioning from military to civilian life is a big change, and being prepared is critical. The following checklist provides a few things you might want to keep in mind:

- Many military retirees haven't interviewed for a civilian job in decades, if ever. The interview skills you used in the military might be very different from interviewing for a civilian job, where self-marketing and interviewing are specialized skills. Many people in career transition think of self-marketing plan development and interview practice as tools to avoid disasters, but MOAA provides techniques to maximize positive outcome.
- Let MOAA help you by providing self-marketing assistance, career consultations, résumé critiques, LinkedIn profile reviews, a job board and résumé bank with national reach, networking and educational development events, and more.
- If you think you can benefit from a more complete discussion of the cultural aspects of leaving military service and joining a civilian organization, working with recruiters, and optimizing yourself for success during your first 90 days in a new role, consider attending MOAA's Military Executive Transition program. This one-day



workshop is tailored for senior officers and senior NCOs who wish to dive more deeply into transition strategies beyond the concepts presented in individual service transition programs.

- Consider reviewing your life insurance needs for you and your spouse as your military service concludes. Veterans' Group Life Insurance (VGLI) is an option upon leaving the service, and no medical underwriting is required if it's applied for within 120 days of retirement. But because of cost, VGLI generally is best only for tobacco users and the chronically ill or injured. Retirees in good health should consider a commercial life policy at least six months before retirement to ensure they can get the coverage they need to protect their family at a more affordable price.
- Check out MOAA's publication *Survivor Benefit Plan: Security for Your Survivors* to find out whether you should elect the Survivor Benefit Plan for your spouse.
- What are you going to do with your Thrift Savings Plan?
- What are your priorities?

▶ For more information on transitions, check out MOAA's Transition Center programs and services at [www.moaa.org/career](http://www.moaa.org/career), or find a military skills translator at [www.taonline.com/military-skills-translator](http://www.taonline.com/military-skills-translator).





## DISABILITY & CAREGIVING

MOAA strives to help the entire military family. If you are disabled from a service-connected cause, MOAA has resources available to help you and your caregiver.

Special situations:

- If you intend to file a disability claim with the VA, MOAA can help. We have a small cadre of accredited veteran service officers who provide expert information and advice on the VA disability compensation and appeal processes. We also conduct quarterly webinars on VA benefits.
- ▶ To access our archived webinars, visit [www.moaa.org/vsowebinar](http://www.moaa.org/vsowebinar).
- If you are leaving military service with significant disabilities that will require ongoing daily care, MOAA has partnered with several national organizations to develop an online caregiver guide focused on the financial and legal aspects of fulltime and part-time caregiving.
- ▶ To access this online tool, visit [www.moaa.org/caregiversguide](http://www.moaa.org/caregiversguide).
- ▶ For more information on MOAA benefits, visit [www.moaa.org/benefitsinfo](http://www.moaa.org/benefitsinfo).

## FINANCIAL

**THRIFT SAVINGS PLAN** The Thrift Savings Plan (TSP), available to military personnel, is a defined contribution plan sponsored by the federal government to help provide retirement income supplemental to the standard military retirement benefit. The TSP is similar in structure and form to commercial 401(k) plans, and any contributions you make are tax-deferred. The contribution amount selected is deducted by your choice of percentage of basic pay and cannot exceed \$18,000 annually. Participants can choose how to allocate the contributed money across five government-determined funds. There also are limited opportunities for matching contributions based on service and time-served requirements.

▶ For information about TSP options and fund comparisons, visit <https://www.tsp.gov/index.shtml>.

**MILITARY ADVANCE PAY** Under multiple scenarios, especially a permanent-change-of-station move, a servicemember is allowed the opportunity to receive an allotment of up to three months' advanced pay (minus deductions). The normal payback method is through deductions via paycheck over a 12-month period.

▶ For information and guidelines regarding military advance pay, check out DoD Financial Management Regulation, Volume 7A, Chapter 32 at [comptroller.defense.gov](http://comptroller.defense.gov).

**TAXES** All active duty and currently serving guardmembers and reservists and their dependents are eligible to receive assistance from Military OneSource's tax services free of charge, including free basic tax preparation via H&R Block.

▶ For more information, call (800) 342-9647 or visit [www.militaryonesource.mil](http://www.militaryonesource.mil).



**MILITARY DISCOUNTS** A host of companies and institutions offer various discounts for members of the military and their families.

▶ For more information, visit [www.militaryandveteransdiscounts.com](http://www.militaryandveteransdiscounts.com).

**MOAA FINANCIAL CALCULATORS AND ADVISORS** Visit MOAA's website to access a variety of helpful calculators and financial advice.

▶ For more information, visit [www.moaa.org/calculators](http://www.moaa.org/calculators).

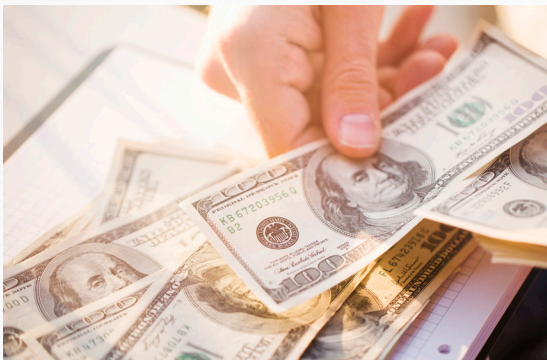
### **CAREER STARTER LOANS FOR THE NEWLY**

**COMMISSIONED** Most students are offered starter loans by a financial institution late in the commissioning program or upon graduation from a military academy. Here are some points we think you should consider before taking the loan:

- Don't buy short-lived material goods. Consider what you will think about your use of the money five years from now. Did you buy meaningless material goods that wore out, went out of style, or got upgraded three

times over? Did you buy a car that no longer has the same excitement after the new car smell wore off? What's that car worth now?

- Pay off other higher-interest loans. You're already in debt, so you might as well pay less for it. The bottom line is debt costs money, and you want to pay as little as possible for it. Plus, by consolidating your loans, you simplify your life a bit. The bottom-bottom line is you don't want to be in debt, period. If you can't pay for an item outright, debt should only be used for an item you need right now for an important reason.
- Start a permanent emergency savings account. Put at least \$5,000 into a savings account. You might think this is a boring option — and it is — until you need it. This money is to ensure you stay debt-free. This money has to be liquid, and it won't earn you a high return. If a huge bill comes around — and it always does — you'll be ready with your emergency account.
- Furnish your living space with must-have items only. Every living space needs some items to make the space livable. Shop for the best prices on items like a sofa and chairs or pots and pans, and don't go overboard.





## MOAA PARTNERS

We align ourselves with organizations that reflect our core values, are ranked “best in the business,” promote our goals, and are of direct benefit to you.

**PENTAGON FEDERAL CREDIT UNION** offers some of the country's lowest loan rates, highest savings yields, and nationally recognized credit cards. There are few or no fees, great rewards, and secure online convenience 24/7.

▶ Learn more at [www.penfed.org](http://www.penfed.org).

**USAA** provides property and casualty insurance (i.e., automobile, homeowners, and renters insurance) and investment products, including brokerage offerings, mutual funds, financial advice and planning, 529 College Savings Plans, and fixed annuities. USAA offers competitive rates, premier customer service, and never-ending dedication to serve military families.

▶ Learn more at [www.usaa.com](http://www.usaa.com).

**MOAA INSURANCE PLANS** provide insurance options exclusively for MOAA members and their families. You have access to life insurance and TRICARE supplement plans that offer comprehensive coverage at affordable group rates.

▶ For more information, call (800) 247-2192 or visit [www.moaainsurance.com](http://www.moaainsurance.com).

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