



STATEMENT FOR THE RECORD

of the

MILITARY OFFICERS ASSOCIATION OF AMERICA

**MILITARY TO CIVILIAN TRANSITION: Ensuring Success After
Service Hearing**

1st SESSION of the 118th CONGRESS

before the

SENATE VETERANS' AFFAIRS COMMITTEE and

SENATE ARMED SERVICES COMMITTEE

October 18, 2023

EXECUTIVE SUMMARY

MOAA thanks the members of the Senate Veterans' Affairs Committee and Senate Armed Services Committee for their dedicated focus on supporting servicemembers, their families, and veterans. The committees have worked hard to ensure our servicemembers can transition out of uniform and into their communities effectively, and we are grateful for the opportunity to contribute to this process.

TO PREPARE CURRENT SERVICEMEMBERS AND THEIR FAMILIES, MOAA RECOMMENDS:

- Develop a leader-specific TAP training that allows future command teams to gain insights into the challenges faced by separating servicemembers.
- Require DoD to report reasons for servicemembers not starting TAP one year from separation, and to provide remedies until this standard is being met.
- Create a requirement for an abridged Reserve Component TAP class.
- Track military spouse participation in TAP courses, both in person and online, to ensure effective outreach to spouses.
- Develop a robust marketing plan to promote awareness of existing transition assistance resources available to spouses.

TO PROVIDE A SMOOTH DEPARTURE FROM SERVICE, MOAA RECOMMENDS:

- Pass the TAP Promotion Act (H.R. 3933/S. 2888).
- Pass the Major Richard Star Act (H.R. 1282/S. 344).

MOAA is committed to working with Congress, TAP partners, and all stakeholder groups to monitor and assist in meeting the needs of servicemembers, families, veterans, caregivers, and survivors. We hope to help ensure the next stage of their lives is a successful one.

INTRODUCTION

SENATORS TESTER, REED, MORAN, AND WICKER, on behalf of the Military Officers Association of America (MOAA) and our over 362,000 members, thank you for the opportunity to share our views with the Senate Armed Services Committee and Veterans' Affairs Committee.

While MOAA is an organization of officers, we are not an association about officers. Our association recognizes and carries out our responsibility as officers to support the entire uniformed services community, enlisted and officer, across all eight branches of uniformed service. We advocate for a world-class pay and benefits package for those in uniform, retirees, veterans, their families, and survivors – because they have earned it and because it is our sacred duty to match the open-ended commitment of sacrifice made by servicemembers when they don the uniform with our equal commitment to maintain the benefits they earn. In so doing, we also recognize and support the inextricable link between ensuring the quality of service and quality of life of servicemembers and their families with the need to provide for our nation's national security through a strong all-volunteer force (AVF).

Critical to maintaining the AVF is ensuring a servicemember can have a fulfilling next chapter in their return to civilian life. If we cannot support them post-service, they are unlikely to encourage others to follow in their footsteps.

It is for this reason, in part, that supporting servicemembers during and after their transition has been a longstanding part of MOAA's mission. We support servicemembers as they work to find their next careers through our networking and hiring events, and we offer education about their service-earned benefits. We regularly deliver transition-focused webinars, career workshops, and Military Executive Transition seminars geared toward senior and junior personnel. We also offer résumé reviews, career consultations, coaching sessions, LinkedIn profile reviews, interview prep, and salary and benefits negotiation classes.

Providing these transition services allows MOAA a unique perspective from which to assess the TAP. Specifically, MOAA organized recommendations along two lines of effort to build on recent TAP improvements:

- Prepare Current Servicemembers and Their Families to Transition Out of Uniform.
- Provide a Smooth Departure from Service.

We greatly appreciate the opportunity to share recommendations on how to improve the transition assistance program for our community.

PREPARING TO TRANSITION OUT

The Fiscal Year 2019 National Defense Authorization Act (NDAA) took positive steps to reform the military-to-civilian transition process¹. With these programs fully implemented and lessons learned from these processes, Congress should begin work to increase chain of command understanding of TAP demands, ensure TAP requirements are enforced, ensure command support for the SkillBridge program, and encourage and support spouse involvement.

INCREASE CHAIN OF COMMAND UNDERSTANDING OF TAP DEMANDS

Background: Although the services have made TAP improvements, DoD personnel policy reform is required to ensure chains of command understand and acknowledge the time requirements and demands of TAP on transitioning subordinates.

Challenges/Concerns:

The average millennial (25-40) changes jobs every 2.75 years². By the end of a four-year contract, when many servicemembers will take on the job-hunting process for the first time, a typical civilian has gone through it twice. This is on top of unique demands faced by those transitioning out of the military, including separation physicals, veterans' disability claims, relocation to a new area, and completion of the military retirement process, in some cases.

The magnitude of the change is not clearly understood by those whose professional life has been spent in uniform. Without the firsthand experience of attending TAP, our command teams are not armed with the knowledge to support their subordinates.

Recommendations:

To "lead by example," commanders and their senior enlisted advisers must have a more in-depth understanding of the time and commitment required for a successful transition to civilian life. Battalion-level, and equivalent formations, leadership teams should be required to complete TAP-specific training designed to help change the culture and attitude toward the transition process.

This policy change would ensure these critical leaders have firsthand knowledge of the extensive time requirements and resources available to successfully transition from service to a civilian

¹ <https://www.congress.gov/bill/115th-congress/house-bill/5515/text/enr>

² <https://money.yahoo.com/millennials-or-get-z-who-is-doing-the-most-job-hopping-112733374.html>

career. Leaders with perspective on the amount of dedicated time required to conduct TAP, medical appointments, administrative appointments, and fellowships can better counsel subordinates, make better-informed personnel decisions to support operations, and protect these critical transition processes against intrusion from other priorities. Servicemembers will remember how they were treated as they leave uniform; this will affect whether they recommend military service to others.

SERVICEMEMBER TIMELINES

Background: The FY 2019 NDAA requirement for servicemembers to start TAP one year out from separation (Sec. 552) is in the best interest of the servicemember and the services.

By starting early, a servicemember has more flexibility to fulfill the separation requirements, participate in additional classes that may lead to new opportunities, file a VA claim early through the Benefits Delivery at Discharge (BDD) program, and explore programs like SkillBridge.

MOAA recognizes the tension faced by commanders looking to accomplish the mission while supporting servicemember transition. As we enter the second year of a difficult recruiting environment, these challenges will become more problematic for a servicemember going through TAP and for commanders who may not have a backfill due to the recruit shortage.

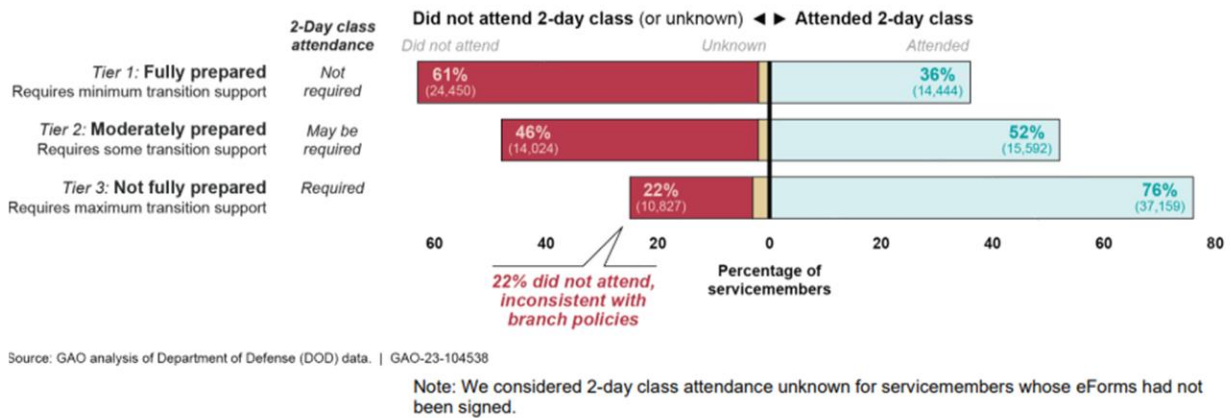
Adhering to these timelines not only supports the servicemember's successful transition, but it also breaks up any absences and allows units to better plan to avoid shortages and ensure the mission is not compromised.

Challenges/Concerns: GAO data shows 70% of servicemembers are not meeting the prescribed deadlines to begin the TAP process³. According to their report, servicemembers start late due to “unit mission requirements, unit deployments, servicemembers’ uncertainty about their futures, and lack of awareness of TAP’s requirements among both servicemembers and commanders.”

Additionally, a significant portion of servicemembers do not attend the two-day TAP classes. MOAA believes all servicemembers should participate in these classes to understand benefits and explore opportunities after serving. The rate of waivers for these classes is too high to guarantee career transition success after military service.

³ <https://www.gao.gov/products/gao-23-104538>

Figure 4: 2-Day Class Attendance by Tier, for DOD Active-Duty Servicemembers Who Left Military Service from April 1, 2021 through March 31, 2022



The intent behind the two-day classes was not to reduce the requirements for TAP, but to allow servicemembers to have more time to focus on their particular needs. The current trends are concerning and require specific leadership focus to increase class attendance.

Finally, MOAA recognizes Reserve Component (RC) servicemembers are in a much different situation than those leaving active duty. Many of the current requirements are unnecessary for transitioning RC members, who would benefit from training focused on their unique needs. Similar to the active component, a tiered system could be created that provides the essential information for those returning to their pre-deployment jobs.

Recommendations:

- Require DoD to report reasons for servicemembers not starting TAP one year from separation until this standard is being met.
- Create an abridged Reserve Component-specific TAP class with tiers based on servicemember needs. Some portions of the current TAP curriculum are unnecessary for RC servicemembers.

SKILLBRIDGE

Background: The SkillBridge program provides an excellent opportunity for servicemembers to gain a new perspective on their next chapter, explore possible careers, and get a foot in the door with a potential employer.

Challenges/Concerns: MOAA has been fortunate to work with two SkillBridge fellows. Each fellow did an excellent job in their assigned areas; however, the demands of military service were still keenly present throughout the process.

Each needed to miss time with MOAA to take care of VA appointments or fulfill military obligations. As a military and veterans service organization, we understand these demands and the importance of medical evaluations. However, from a SkillBridge provider perspective, accommodating these duties can be challenging when an organization seeks to instill responsibility with a servicemember. Deadlines and taskings usually must flex to accommodate DoD/VA needs. Both fellows went out of their way to ensure their absence was not felt, something other SkillBridge program participants may not understand.

Anecdotally, other servicemembers report they can't get permission from commanders to take advantage of the program due to staffing considerations or mission readiness. Given the potential for the program to offer a smooth transition to a future employer, it should be more readily embraced, communicated to all grades, and see improved access.

Lastly, finding a match between servicemembers and prospective employers via Skillbridge opportunities is confusing, cumbersome, and not easy to navigate. DoD should work with employers to make improvements to better connect servicemembers to positions reflecting their skillsets.

Recommendations:

- SkillBridge is a highly effective program that should be embraced and supported by DoD and service leadership. Command support is critical to ensure unit-level support for servicemembers making use of this opportunity.

SPOUSE INVOLVEMENT WITH TAP

Background: Military spouses are an integral part of the transition process. The Departments of Defense and Labor recognized the importance of preparing spouses for transition to civilian life and have made positive strides towards easing the burden of incorporating spouses in this unique training. Since October 2019, in accordance with DoD Instruction 1332.35, military spouses “are eligible to attend the DOL One-Day and the DOL Employment Track”⁴. Spouses also are eligible for important services and information on topics including job placement counseling,

⁴ <https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/133235p.pdf>

survivor benefits, financial education and counseling, transition planning assistance, and VA benefits orientation. Such support is also offered to spouses serving in a caregiver role for their servicemember.

Online TAP offerings are available to military spouses and do not require an ID card to access. These self-paced courses can be taken in any order⁵.

Additionally, in 2019, DoD created the Military Spouse Transition Program (MySTeP), which is offered through Military OneSource and the Spouse Education and Career Opportunities (SECO) program⁶. MySTeP is an online tool that introduces military spouses to programs, resources, benefits, and tools to help them navigate military life with the ultimate goal of preparing for when their servicemember transitions to civilian life. Because the military spouse journey is complex, there are three different focus areas:

- **Stepping In:** Resource for new military spouses with information on how to achieve education and career goals in the military environment, to include building social and professional networks.
- **Stepping Through:** Assistance for spouses throughout their military experience and additional information about topics such as health and well-being, PCS moves, educational opportunities, career advancement, and financial readiness.
- **Stepping Beyond:** Preparing for life after the military, with details on post-military benefits and mental health resources, as well as resources for those transitioning from service with school-aged children or a child with special needs.

With nearly 25 hours of coursework and downloadable participant guides, the Transition Employment Assistance for Military Spouses (TEAMS) is a series of virtual DOL employment workshops⁷. These standalone modules are typically offered once a month and can be taken in any order. Course topics range from “Mastering Resume Essentials” to “Flexible Job Options,” and are ideal for military spouses at any stage of the military journey. In FY 2023, more than 2,000 military spouses participated in TEAMS workshops. Additionally, in July 2023, DOL began providing a Federal Hiring Strategies course in conjunction with Hiring Our Heroes AMPLIFY events. On average, 20-30 spouses participate in this one-hour course each month.

Challenges/Concerns: The programs offered to military spouses to ease the burden of transition are robust; however, there is a lack of data available on usage/completion rates of DoD-led

⁵ <https://www.tapevents.mil/courses>

⁶ <https://myseco.militaryonesource.mil/portal/mystep>

⁷ <https://www.dol.gov/agencies/vets/programs/tap/teams-workshops>

training. Although it is promising that more than 2,000 spouses took advantage of DOL's TEAMS workshops this year, much more must be done to promote these programs to the more than 700,000 members of the active-duty spouse community.

Recommendations:

- Track military spouse participation in TAP courses, both in person and online, to ensure outreach to spouses is effective. Develop a robust marketing plan to promote awareness of existing transition assistance resources available to spouses.
- Ensure continued funding for transition programs designed for military spouses, caregivers, and survivors.

TO HELP PREPARE SERVICEMEMBERS, MOAA RECOMMENDS:

- Develop a leader-specific TAP training that allows future command teams to gain insights into the challenges separating servicemembers will face.
- Require DoD to report reasons for servicemembers not starting TAP one year from separation until this standard is being met.
- Create a requirement for a Reserve Component TAP class.
- Provide information on military spouse participation in TAP courses.
- Develop a robust marketing plan to promote awareness of existing transition assistance resources available to spouses.
- Ensure continued funding for transition programs designed for military spouses, caregivers, and survivors.

PROVIDE A SMOOTH DEPARTURE

A servicemember is not alone when they make the transition to civilian life, and there are important steps we can take to ensure their support system is strong. VA and veterans service organizations (VSOs) play critical roles in ensuring a successful transition; more can be done to help build these relationships. Additionally, we must increase support for some groups of servicemembers who cannot go through the formal TAP process, such as those who suffered injuries in combat. Existing offsets place a heavy financial burden on these members.

MSO/VSO INVOLVEMENT WITH TAP

Background: A strong financial foothold is vital to ensuring servicemembers effectively integrate into civilian life. When servicemembers have service-connected disabilities, ensuring timely payments and health care through the VA is vital. The Benefits Delivery at Discharge (BDD) program allows servicemembers to take care of many aspects of their claims prior to taking off the uniform.

Challenges/Concerns: Current legislation makes it optional to include VSOs in the TAP process⁸, but given the importance of BDD claims for servicemembers, this should be mandated.

The VA has independently begun a pilot to include VSOs as part of TAP. MOAA encourages this collaboration and urges Congress to amend existing laws to require VSO involvement.

Recommendation:

- Pass the TAP Promotion Act (H.R. 3933⁹/S. 2888¹⁰).

SUPPORTING COMBAT-WOUNDED VETERANS

Background: There is also a population of heroes who do not receive much of a choice in how they transition from service – they must leave their chosen profession in a hazy cloud, with reduced physical and/or mental capacity, due to a combat-related injury.

When a servicemember is injured in combat and forced to medically retire before reaching 20 years of service, they are medically retired under Chapter 61. It is a complicated process – for most servicemembers, TAP is the first time they learn about concurrent receipt of retired pay and VA disability. Those who served 20 years and receive a VA disability rating at 50% or higher receive both retirement pay and VA disability compensation ... and they often are surprised to learn their peers, with a 40% disability rating or less, have their retirement pay offset by disability pay.

For those injured in combat, and lucky to have 20 or more years of service, they can choose between their retirement pay or Combat-Related Special Compensation (CRSC) during an

⁸ [https://uscode.house.gov/view.xhtml?req=\(title:10%20section:1142%20edition:prelim\)%20OR%20\(granuleid:USC-prelim-title10-section1142\)&f=treesort&edition=prelim&num=0&jumpTo=true](https://uscode.house.gov/view.xhtml?req=(title:10%20section:1142%20edition:prelim)%20OR%20(granuleid:USC-prelim-title10-section1142)&f=treesort&edition=prelim&num=0&jumpTo=true)

⁹ <https://www.congress.gov/bill/118th-congress/house-bill/3933>

¹⁰ <https://www.congress.gov/bill/118th-congress/senate-bill/2888>

annual open season¹¹. For those injured in combat before reaching 20 years of service, there is no choice: Some may have more than \$800 a month “offset” from their earned retirement pay.

Challenges/Concerns: These combat-injured (and often seriously disabled) veterans are subject to a cost-saving offset where retirement pay is reduced for every dollar of VA disability received. DoD retired pay is for completed years of service, while VA disability compensation is for lifelong combat injuries. These different payments with different purposes, established by Congress, are nonetheless subject to an unjust statutory offset. To reduce earned retirement pay because of combat disability compensation is an unfair way to reduce DoD’s outlays.

For many of our combat injured, the first time they learn about medical retirement is from a hospital bed. Maj. Richard Star learned he would be medically retired at Walter Reed. An Army reservist and engineer with multiple combat deployments to Iraq and Afghanistan, Star discovered that due to his years of service and level of disability, his military medical retirement pay, for years of service, would be reduced due to the cost-saving offset. He began an enduring advocacy campaign to support our combat injured and, even though he knew he was terminal, was driven to take care of his fellow servicemembers in his ward at Walter Reed.

The Major Richard Star Act has grown in support since he passed away in early 2021. Over two-thirds of lawmakers have co-sponsored S. 344/H.R. 1282, and the MSO/VSO community has rallied in support of the legislation.

The Star Act deserves such vast support in part because of the nature of so many of the combat injuries suffered by servicemembers in Iraq and Afghanistan, often from improvised explosive devices and homemade explosives. These weapons of war caused traumatic brain injury and other significant levels of injury where many servicemembers cannot return to work; they require their spouse or loved one to become their full-time caregiver. Many face a new economic reality – losing your chosen profession and team, with no chance of returning to work, and becoming a financial liability. The unjust retirement offset adds insult to their injury.

An Afghanistan war veteran shed some light on the challenges and financial strain:

“Everything was rolling right along. ... The Lord was blessing us, and things were going well. And then I got hurt in Afghanistan. ...

¹¹ <https://www.dfas.mil/retiredmilitary/disability/comparison/>

The brain injury often makes me tired in the morning and has affected speech and memory. Due to my foot injury, I rely on a therapy dog to help maneuver through home. To add insult to injury, after five deployments, being penalized financially due to the rules of concurrent receipt. After medically retiring in 2019 — seven years before reaching full retirement — now only receive 60% retirement income; 40% of vested retirement pay is offset — reduced dollar for dollar for VA disability because of an old, unjust law.

Another member described their experience as a terrible heartache: His combat injury led to a loss of income, his TBI made a second career impossible, his spouse gave up her profession to become his caregiver, and his family faced all this with two children preparing for college.

The reduced military retirement pay of more than \$800 a month (after 16 years of service) led this member to financial worry, depression, and the thought that he would have to rely on charity to cover his bills. Veterans in this situation face a terrible downward spiral of negative thoughts, including how their lifelong earning potential – and their life – would have been better if they had never served. Veterans under financial strain face greater risk of suicide: If finances get bad, the thought process goes, my family can collect Veterans’ Group Life Insurance.

The Star Act would provide concurrent receipt of retired pay and VA disability for those injured in combat and forced to retire before reaching 20 years of service. These combat-injured veterans retire early at no fault of their own. Their DoD retirement pay is calculated by years of service and grade achieved – far less than a full retirement, had they reached the 20-year threshold.

- Retired pay is paid by DoD for completed years of service, and disability compensation is paid by the VA for lifelong injury: Two different payments for two different purposes.
- Reducing retired pay because of a combat-related disability is an injustice.
- No other federal system would reduce retirement pay due to disability.

Recommendation:

Our combat injured were not able to plan for their transition from military service, and we urge Congress to include the Major Richard Star Act (H.R. 1282¹²/S. 344¹³) into the National Defense Authorization Act or pass it as standalone legislation.

¹² <https://www.congress.gov/bill/118th-congress/house-bill/1282>

¹³ <https://www.congress.gov/bill/118th-congress/senate-bill/344>

TO PROVIDE A SMOOTH TRANSITION, MOAA RECOMMENDS:

- Pass the TAP Promotion Act (H.R. 3933/S. 2888).
- Pass the Major Richard Star Act (H.R. 1282/S. 344).

CONCLUSION

On behalf of our more than 362,000 members, MOAA offers appreciation for the leadership and arduous work of each of the Committee members. MOAA staunchly works to maintain and defend the AVF, and a robust transition process is critical to that maintenance. The separation process and the stability a veteran experiences post-service has direct implications on whether that veteran will recommend service to others. As we address the recruiting crisis, we most closely monitor TAP and ensure it is effective.

We look forward to working with the committees and your teams to better the lives of those who serve this country faithfully. Through our collective resolve, we assure those in the uniformed service and veteran communities that we will Never Stop Serving them.