



**MOAA**

Military Officers Association of America  
One Association. One Voice. Yours.®

# OFFICERS' GUIDE

Navigating Your Way  
Through a Military Career

# FREQUENTLY USED NUMBERS

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**

(800) 321-1080

[www.dfas.mil](http://www.dfas.mil)

## **Defense Enrollment Eligibility Reporting System**

(800) 538-9552

[www.dmdc.osd.mil/appj/address/login/SelectLogin.do](http://www.dmdc.osd.mil/appj/address/login/SelectLogin.do)

## **TRICARE North**

(877) 874-2273

[www.tricare.mil/tronorth](http://www.tricare.mil/tronorth)

## **TRICARE South**

(800) 444-5445

[www.tricare.mil/trosouth](http://www.tricare.mil/trosouth)

## **TRICARE West**

(888) 874-9378

[www.tricare.mil/trowest](http://www.tricare.mil/trowest)

## **TRICARE Dental**

(866) 984-2337

[www.tricare.mil/dental](http://www.tricare.mil/dental)

## **TRICARE Active Duty Dental Plan**

(866) 984-2337

[www.addp-ucci.com](http://www.addp-ucci.com)

## **Active Duty Claims (Military Medical Support Office)**

(888) 647-6676

[www.tricare.mil/tma/mmso](http://www.tricare.mil/tma/mmso)

## **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**

(800) 827-1000

[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)



## INTRODUCTION TO MOAA: LETTER FROM THE PRESIDENT

Dear Fellow Officer,

During my military career, I collected useful information from mentors and peers alike and found much of it came in handy. But some things were out-of-date when I needed them most. This guide is different—and better! MOAA provides the most current information from original sources, compiled in a useful reference guide that comes with the assurance it is vetted by a trusted organization. We've pulled the best information from each service on unique military issues (permanent-change-of-station moves, retirement, transition, and more) because that's our business—knowing the issues that affect servicemembers at every stage of their careers and lives.

I am pleased to share this guide as a benefit of your Basic Membership in MOAA. This is just the beginning of what we offer. Take full advantage of your membership and think of MOAA first for important professional and personal decisions. As you advance in your military career, I invite you to explore the wider array of benefits available through Premium Membership in MOAA.

Thank you for your service and sacrifices!

Sincerely,

A handwritten signature in black ink that reads "Norb Ryan Jr." in a cursive, flowing script.

Vice Adm. Norbert R. Ryan Jr., USN (Ret)  
MOAA President

## 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

- *SBP Made Easy: Active Duty Guide to the Survivor Benefit Plan*
- *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/infoexchange](http://www.moaa.org/infoexchange). 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.  
▶ For more information, visit [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.  
▶ For more information, visit [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.  
▶ For more information, visit [www.pcsamerica.net](http://www.pcsamerica.net).

## ■ DEFENSE FINANCE AND ACCOUNTING SERVICE

Check out the Army PCS Travel Voucher Guide.

▶ For more information, call (800) 321-1080 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.

▶ For more information, visit [www.move.mil](http://www.move.mil).

## ■ AUTOMATED HOUSING REFERRAL NETWORK This DoD-sponsored service helps connect servicemembers and their families with available housing.

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

## EDUCATIONAL AND PROFESSIONAL DEVELOPMENT

As a Basic Member, you'll find helpful articles in our e-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.

**POST-9/11 GI BILL** This GI bill provides financial support for education and housing to those with at least 90 days of aggregate service or individuals discharged with a service-connected disability after 30 days of service since Sept. 11, 2001. The coverage level varies based on time in service (90 days earns 40-percent coverage and 36 months earns 100-percent coverage). The Post-9/11 GI Bill is it does not require a financial deposit or cash payment on the part of the servicemember when enrolling. The benefit may be transferred to a dependent on a limited basis. Transferability comes with strings attached — the most significant is you must be serving at the time of the request.

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

**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. The majority of cases in which the Post-9/11 GI Bill does not cover the full cost of education are when a student attends a public school out-of-state or attends a private school where tuition costs exceed the \$18,077 allowed under normal Post-9/11 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.

► For more information, visit [www.gibill.va.gov/benefits/post\\_911\\_gibill/yellow\\_ribbon\\_program.html](http://www.gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.html).





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

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

**MOAA CONNECT** MOAA members at all stages of their careers can connect with fellow officers and gain mentoring and networking contacts through MOAA's members-only online community MOAA Connect.

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

**ARMY STRONG STORIES** This is the Army's official soldier blog and storytelling program. Army supporters and soldiers of every rank, background, and specialty are invited to share their unfiltered perspectives on daily life in the military.

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

**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 Lesley J. McNair in Washington, D.C. The Joint Forces Staff College is in Norfolk, Va.

▶ For more information, visit [www.ndu.edu](http://www.ndu.edu).

**ALLMILITARY.COM** This website is designed to build a community of military servicemembers, veterans, and retirees from all branches of our armed forces, along with their spouses and families. It offers easy-to-understand benefit information, daily updates of the military news you need, fun features so you can kick back and relax, and a forum where members can share information and opinions about issues affecting today's military.

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

## 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.dmdc.mil/rsl/appj/site?execution=elsl](http://www.dmdc.mil/rsl/appj/site?execution=elsl).
- 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 Thrift Savings Plan account.
- Update emergency data information.
- Update estate-planning documents.
- Review and elect TRICARE option 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/infoexchange](http://www.moaa.org/infoexchange).

## 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/law/family\\_issues/birth/birth\\_593.html](http://www.travel.state.gov/law/family_issues/birth/birth_593.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.dtic.mil/whs/directives/infomgt/forms/eforms/dd1172-2.pdf](http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd1172-2.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 InfoExchange®, which offers titles such as *Focus on You: A Career Handbook for Spouses*; *Guard/Reserve Retirement Checklist*; *Marketing Yourself for a Second Career: A Guide for a Successful Transition*; and *Seven Steps to a Better Military Retirement* (available to Premium Members).

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

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 résumé critiques, a fully functioning job board and résumé bank with national reach, state-of-the-art online video interview-preparation services, self-marketing assistance, quarterly network 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 team of accredited veterans service officers who can assist MOAA members and all veterans with the process of

organizing, developing, filing, and appealing — if necessary — a VA disability claim.

- 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. For details and access to this online tool, go to MOAA's Web Base at [www.moaa.org/caregiversguide](http://www.moaa.org/caregiversguide).

► For more information on disability claims and other pay and benefit information, 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 pretax. The contribution amount selected is deducted by your choice of percentage of basic pay and cannot exceed \$17,500 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 guard-members 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**

Upgrade to Premium Membership to access a host of helpful calculators and financial advice.

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

### **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).

Photos: Susan B. Baggett, pages 3, 4;  
Steve Barrett, pages 8, 11

# MOAA'S RECENT LEGISLATIVE SUCCESSES ON YOUR BEHALF

MOAA fights hard for you on the Hill. Here are just a few legislative successes MOAA has won for you.

**Won** limitations on force reductions to preserve dwell time between deployments

**Won** extension of voluntary separation/early retirement authorities to ease force cuts

**Won** military pay raises to match private-sector pay growth

**Won** enhancements of consumer credit protections for military families

**Defeated** a plan to “fast-track” military retirement changes

**Won** provisions to strengthen sexual assault and hazing protections for servicemembers


**Blocked** proposals to impose inappropriate TRICARE fee increases

**Won** counseling, reporting, and oversight improvements to GI bill programs

**Broadened** reemployment rights protection for guardmembers and reservists

**Won** tax credits for employers who hire recently separated, unemployed, or disabled veterans

**Enhanced** transition services for separating servicemembers

 For a full list of legislative successes, click on Legislative Goals under Take Action at [www.moaa.org](http://www.moaa.org).

MOAA is the nation's largest and most influential association of military officers. With more than 380,000 members from every branch of service — including active duty, National Guard, Reserve, retired, and former officers and their families — we are a powerful force speaking for a strong national defense and representing the interests of military officers at every stage of their careers.

## Think MOAA First

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Throughout your military career, you'll be faced with many professional and personal decisions. Our best advice to you: **THINK MOAA FIRST!**

Take full advantage of your current Basic Membership, and let MOAA help you:

- **STAY INFORMED.** Rely on MOAA's e-newsletters for the latest news from the military community.
- **SAVE BIG.** Explore exclusive discounts on the products you use most – computers, travel, and more.
- **CONNECT.** Use MOAA Connect, our members-only online community, to connect with fellow officers.

As you advance in your career, be sure to explore the benefits of MOAA's Premium Membership for full access to a wider array of resources, including cutting-edge transition services, benefit and financial advice, and MOAA's InfoExchange® library of helpful publications.

**FOR MORE INFORMATION OR TO UPGRADE  
YOUR MEMBERSHIP, CALL (800) 234-MOAA (6622)  
OR VISIT [WWW.MOAA.ORG](http://WWW.MOAA.ORG).**



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May 2013  
Price \$8.95  
9-048