



Navy Reserve Retiree Benefits Information & How to Guide

Applying for Retired Pay

Q: How do I submit an application for retired pay benefits?

A: Complete the DD Form 108, an application for Retired Pay Benefits; NAVPERS 1800/13, a questionnaire for applicants for retired pay; DFAS-CL Form 1059, a direct deposit authorization; and the IRS Form W-4, the employee's withholding allowance certificate. These forms must be completed in duplicate.

Mail all forms with original signatures to:

Commander
Navy Personnel Command (PERS-921E)
5720 Integrity Drive
Millington, TN 38055

Q: Are there any helpful hints when completing DD Form 108?

A: Yes, a few items to keep your eye out for:

- Item 3 – the earliest date retired pay may commence is your 60th birthday or the day after completion of 20 years of qualifying service, whichever is later unless early retirement is authorized under NDAA 2008.
- Item 8 – indicate current assignment, if any. If retired or discharged, indicate date of transfer to the Retired Reserve, discharge or separation.
- Items 9 – 17 – detailed completion of these items is not required. However, if these are not completed, you must write, across the corresponding spaces, a statement to the effect that “You will accept records of service as maintained by the Department of Navy.” Use of such a statement does NOT preclude your right to have records corrected, if necessary.
- If you are transferring to the retired pay status from a drilling status, current policy requires endorsements from your chair of command.
- Complete processing of an application normally takes several months. Please include your social security number on all correspondence. If you have a change of address or phone number before your effective pay date, report the information to Pers-012 at the address above or call 1-866-827-5672 immediately.

Q: How do I verify my retirement date if I have two conflicting papers?

A: Use the document that allows you to qualify for the earliest receipt of your retired pay before your 60th birthday as reference. If qualified, you will eventually receive pay as early as you earned.

Q: How can I estimate my retirement pay?

A: Use a retirement pay calculator, such as the one the Army uses, www.hrc.army.mil/Calculators/RetirementCalc.aspx. The calculator will provide an estimate based on the year you were born, rating or rank at retirement, total years of service at retirement and total points at retirement.

Annual Retirement Points

Q: How do I access my Annual Retirement Point Record/Annual Statement of Service History (ARPR/ASOSH)?

A: If you are a non-drilling IRR member, a Reservist who will be eligible for retired pay at age 60 (gray area) or a member on the Retired List (receiving pay) and do not possess a Common Access Card (CAC), the nearest Navy Operational Support Center (NOSC) may be able to assist you. The Navy Personnel Command Service Center (1-866-827-5672) can provide a verbal Reserve point total.

Retired ID Cards

Q: Do I need to get a new “retired” ID card?

A: Yes. Your initial retired ID card is issued with an expiration date of your 65th birthday. You must then get your last retired ID card, which will be issued for the duration.

Q: Why do I need to renew my ID card?

A: You are required to get a new ID card at 65 so your information in the Defense Enrollment Eligibility Reporting System (DEERS) can be updated as your TriCare medical insurance will then shift to TriCare for Life (TFL) and will cover the expenses that are not covered by Medicare Part A and B.

Q: When can a “gray area” Reserve member and spouse obtain their retired ID card?

A: You may obtain your card no earlier than two weeks before your 60th birthday and have retirement orders. You can then be put in a retired status in DEERS and issued an ID card. If you go past your 60th birthday, you need to go to the nearest ID Location where your record will be updated and you will be issued a new ID card.

TriCare Medical Benefits

Q: When do retired Reservists become eligible for Tricare medical benefits?

A: You must be 60 years old to apply for Tricare medical and dental programs, even if you qualify for early receipt of your retired reserve pay due to qualifying activity assignments. TRICARE uses DEERS as reference data, so you must be registered in DEERS to be eligible for TRICARE.

Q: How do I confirm my eligibility and apply for TRICARE Retired Reserve?

A: You can confirm your eligibility online or by calling the DEERS Support Office (1-800-538-9552).

Q: What is TRICARE Retired Dental Program?

A: It is a voluntary dental plan available to Retired Reserve members, their family members or dependents.

Reserve Component Survivor Benefit Plan

Q: What is the Reserve Component Survivor Benefit Plan (RCSBP)?

A: The plan allows people who have attained 20 qualifying years in the Reserve Components to leave the people they care about – beneficiaries – with the benefit of a monthly payment called an annuity.

Q: When can you enroll in RCSBP?

A: When you have completed the years of service required to qualify for retired pay through a non-regular retirement, you will be notified and may choose to participate in RCSBP. You have 90 days from your Notice of Eligibility (NOE) to choose one of the three options available. Any choice made within the 90 day period is permanent unless changed before the expiration of the 90 day period.

Q: Am I required to enroll in RCSBP?

A: No. However, if you are married or have a dependent child when you receive a notice for eligibility of retirement you will automatically be enrolled in RCSBP—unless you chose not to participate within the 90 days of the date of notification.

Q: Who is eligible to be a beneficiary?

A: You may choose coverage for a spouse, spouse and child, child only, former spouse, former spouse and child or someone you want to provide a level of financial security.

Q: When will my beneficiary's benefit payments begin?

A: When you enroll you must decide when you want payments to begin. Your choices are retirement age, which is when the service member would have turned age 60 or date of death.

Q: When will I be able to enroll in RCSBP?

A: Usually within 180 days after attaining 20 qualifying years you will receive your NOE and a letter containing a Reserve Component SBP Election Certificate. You need to complete the form and send it to the address on the back of the form to enroll.

The Benefits Team at AUSN includes Michael Niblack MMCM (SS/AW), USN (Ret.) and CAPT Marylynn Marrese, Ph.D. MSC, USN (Ret.) If you have a question, email benefits@ausn.org.