

MODULE #22 RETIRED MILITARY

DATE STARTED: _____ **LOCATION:** _____

SERVICE OFFICER/TRAINEE SIGNATURE: _____

TRAINER SIGNATURE: _____

DATE COMPLETED _____

I. Please rate the effectiveness of this training module.

Objective		Acceptable	Marginal	Unacceptable
Knowledge of regular retired pay, disability pay, temporary early retirement.	Objective Achieved			
	Applied objective content through practical exercises			
	Effectiveness of teaching methods used			
Objective				
Knowledge and application of Concurrent benefits.	Objective Achieved			
	Applied objective content through practical exercises			
	Effectiveness of teaching methods used			
Objective				
Knowledge and application of Combat-Related Special Compensation (CRSC)	Objective Achieved			
	Applied objective content through practical exercises			
	Effectiveness of teaching methods used			
Objective				
Knowledge of TRICARE Program.	Objective Achieved			
	Applied objective content through practical exercises			
	Effectiveness of teaching methods used			
Objective				
Knowledge and application of Arrears of Pay (AOP) and Survivor's Benefit Plan (SBP).	Objective Achieved			
	Applied objective content through practical exercises			
	Effectiveness of teaching methods used			
Objective				
Knowledge of election of compensation in lieu of retired pay.	Objective achieved			
	Applied objective content through practical exercises			
	Effectiveness of teaching methods used			
Objective				
	Objective achieved			
	Applied objective content through practical exercises			
	Effectiveness of teaching methods used			

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Objective: To learn basic information regarding U.S. Department of Defense (DOD) benefits that are available to retired service members and their eligible family members, and how to apply for such benefits.

References:

10 U.S.C.
Title 38 C.F.R.
DO Pamphlet 11H SBP For Uniformed Service: The Simple Facts
NAVPERS15891G Navy Guide For Retired Personnel and Their Families
DAPAPM 600-5 Handbook For Retired Soldiers and Their Families
PVK0087A-498 TRICARE Handbook
DFAS-CL 1352.2-PH "Preparing For Your Military Retirement"

Instructions: Study the assigned materials to learn how to assist retired service members and their eligible family members in obtaining possible benefits from the DOD.

Summary:

Service members who retire from a career in the U.S. Armed Forces earn a variety of benefits for themselves and their families. The DOD is responsible for managing these benefits. The retiree and their families may also be eligible for benefits from the VA that duplicate an existing DOD benefit. In certain instances, the claimant must use the DOD benefit instead of the VA (i.e. Health Care for Dependents); while in other cases the claimant is offered a choice (i.e. SC Compensation in lieu of retired pay). Service members are given detailed briefings prior to retirement on the various DOD benefits that are available and offered assistance in submitting the initial applications for such benefits. It is the duty of the Veterans Service Officer to have a familiarity of these benefits in order to assist a claimant in updating eligibility information, submitting claims for new benefits, and reapplying for those benefits that ended for various reasons.

Retired Services Officers:

The Army is the only branch of the U.S. Armed Forces with a paid RSO staff; the other military services have volunteer retiree activities offices at many of their respective installations. The Ft. Bragg RSO is our closest office for assistance with a full-time staff. The RSO's offer specialized counseling and assistance in obtaining DOD benefits for retirees and their eligible family members.

Uniformed Service Identification Card:

Service members and their eligible family members are issued uniquely marked identification cards at retirement. The service member's card will expire upon death, while family member cards must be periodically renewed (usually every FOUR years). The card will indicate the types of military base privileges that the bearer is entitled to at any U.S. Military installation (worldwide). Service Officers should be aware of the closest sites for obtaining replacement identification cards in person; and be familiar with proper procedures in submitting a DD Form

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1172 with supporting documents to a facility providing mail in replacement services.

Supporting documentation includes the following items:

- Uniformed Service Identification Card (expired or being replace prior to expiration)**
- DD214 or retired service member indication status as Honorably Retired .**
- Marriage Certificate of service member and current spouse (widow/widower)**
- Birth Certificate of eligible dependent children**
- Death Certificate of service member (if appropriate).**
- 8"x 10" Notarized, Non-Glossy photograph of applicant (recent)**
- DD Form 1172 for each applicant (signatures must be notarized)**

Permanent/Temporary Disability Retired Status:

Service members who have been found to be physically unfit for further military service and meet certain standards specified by, will be granted a disability retirement. Disability retirement may be temporary or permanent. If temporary, the service member's status will be resolved in **FIVE year period after being place on retirement.**

Regular Retired and Fleet Reserve Status:

Service members who entered the service before September 8, 1980, receive retirement pay equal to the last earned on active duty. Service members who entered the Armed Forces on or after September 8, 1980 receive retired pay based on an average of the last 36 months earned active duty pay. Navy and Marine Corps members are considered to be retired if they were an enlisted member with over 30 years service, or a warrant or commissioned officer. Enlisted Navy and Marine Corps members with less than 30 years service are transferred to the Fleet Reserve/Fleet Marine Corps Reserve and their pay is referred to as "retainer pay". Army and Air Force members with over 20 years service are all classified as retired. When a Navy or Marine Corps member completes 30 years, including time on the retired rolls in receipt of retainer pay, they are classified as retired.

Temporary Early Retirement Authorization:

As the U.S. Armed Forces reduced their size, it became necessary to offer an incentive to certain middle pay grade service members to leave active duty status prior to obtaining regular retired status (or Fleet Reserve/Fleet Marine Corps Reserve). A law was enacted that grants each branch of service temporary authority to approve retirements for members with more than 15 but less than 20 years of service. Another portion of the law allows a retiree the opportunity to obtain credit for regular military retired pay by performing public and community service during the period of time from their retirement date under TERA through the date that 20 years of service would have attained. In order to get credit for such service, the retiree must sign up on the Public Community Service Registry (see an RSO for details).

Retired Pay:

A retired service member's first payment for retired pay normally arrives 30 days after release from active duty, or, on the first business day of the month following the month of first entitlement to retired pay. In a separate mailing, retirees are advised as to the method used to determine their pay, deductions, and allotments. Up to SIX discretionary allotments can be made from retired pay by providing DFAS with written request for such deductions. There are certain types of deductions that are prohibited (i.e. the DELTA DENTAL PLAN). DFAS can

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provide assistance determining if a requested allotment can be made from retired pay or if the service member will have to make such payments from personal funds.

Waiver of Retired Pay (Dual Compensation):

A claimant in receipt of retired pay based on disability or length of service may waive all or part of such retired pay to receive VA service-connected compensation or pension benefits (also includes DIC or widow pension). Claimants can make this request on VA Form 21-651, which the VA should provide if the claimant establishes eligibility for SC compensation or pension. A waiver may be canceled or appropriately modified, at any time. The VA will coordinate any waiver or retired pay with the Defense Finance & Accounting Service in Denver, Colorado. The VA will advise the claimant of the amount of retired pay to be waived, the effective date for the waiver, and how future benefits may be affected as the claimant's situation changes. It is possible for VA monetary benefits to the claimant will cease to receive retired pay. Claimants should not rely on the VA to automatically apportion VA monetary benefits to make payments for insurance, Survivors Benefits Program, or other allotments that were previously established with DFAS.

Garnishment:

DFAS Cleveland processes all court ordered garnishment for child support, alimony and commercial debts for all retired military members, plus court ordered divisions of military retired pay under the Uniformed Services Former Spouses' Protection Act (10 U.S.C 1408). This act recognized the right of State Courts to distribute military retired pay to a former spouse. The maximum that can be paid to a former spouse is 50% of a retiree's disposable pay. In cases where there are payments both under the Act and pursuant to a garnishment for child support or alimony under 42 U.S.C. 659, the total amount payable cannot exceed 65% of the retiree's disposable pay. The right to payments under the Act provides that the payments terminate earlier (i.e. remarriage of former spouse or a child reaches legal adult age). Applications for garnishment must include a certified copy of the appropriate court order. The court order must direct that the GOVERNMENT, not the retiree make the payment; otherwise it is the individual's responsibility, not the Government's to make payments.

Eligibility: For court order dividing retired pay as property to be enforced under the Act, a retiree and former spouse must have been married to each other for at least 10 years during which the retiree performed at least 10 years of creditable military service.

Also, to enforce orders dividing retired pay as property, the State court must have had jurisdiction over the retiree by reason of:

1. The retiree's residence in the territorial jurisdiction of the court (other than because of military assignment)
2. The retiree's domicile in the territorial jurisdiction of the court
3. The retiree's consent to the jurisdiction of the court, as indicated by taking some affirmative action in the legal proceeding.

****Note: The 10/10 rule and jurisdictional requirement do not apply to enforcement of child support or alimony awards under the Act.***

Combat-Related Special Compensation (CRSC) for Certain Combat-Disabled Uniformed Services Retiree:

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The Department of Defense is currently receiving and processing applications for the Combat-Related Special Compensation (CRSC) program. The CRSC program became effective May 31, 2003, for qualified retirees with combat-related disabilities. Payments are retroactive to June 1, 2003, for otherwise qualified members. The criteria of eligibility to receive CRSC payments have been expanded effective January 1, 2004, to include members with any percentage combat-related disability compensated by the VA. Effective January 1, 2004, eligibility was expanded to compensate qualified retirees at any combined percentage rating for combat-related disabilities compensated by the VA. Information is available at the following DOD and Service web sites and Telephone Numbers:

Army : <http://www.crsc.army.mil/> Tel. 1-866-281-3254

Navy & Marines:

<http://www.hq.navy.mil/corb/crscb/combatrelated.htm> Tel. 1-877-366-2772

Air Force: <http://www.ask.afpc.randolph.af.mil> Tel. 1-866-229-7074

Coast Guard: <http://www.uscg.mil/hq/cgpc/adm1.htm> Tel. 1-800-772-8724

DOD: <http://www.defenselink.mil/prhome/crsc.htm>

Eligible Members are those retirees who have 20 years of service for retired pay computation (or 20 years of service creditable for reserve retirement at age 60) and who have disabilities that are the direct result of armed conflict, specially hazardous military duty, training exercises that simulate war, or cause by an instrumentality of war. Such disabilities must be compensated by the VA and rated at least 10% disabling. For periods before January 1, 2004, members had to have or who are rated at least 60% disabled as a direct result of armed conflict, specially hazardous duty, training exercises that simulate war, or caused by an instrumentality of war. Those who applied under the original program and found to have combat-related disabilities for which the combined rating was less than 60% do not have to reapply. Their records will be sent to DFAS to initiate payments.

Payment Amount:

CRSC benefits are equal to the amount of VA disability compensation offset from retired pay based on those disabilities determined to be combat-related. For periods before January, 2004 payments were equal to the amount payable by VA to "Veteran Alone" for those disabilities determined as combat-related. These amount are reduced for retirees with retired pay in excess of the amount that would be paid solely for length of service retirement if they receive more than that amount as a result of a disability retirement (i.e. retired under Chapter 61 of Title 10 U.S.Code). payments are limited to the amount of the retired pay reduction resulting from receipt of VA disability compensation for qualified disabilities. VA compensation amounts are not affected.

Tax Exempt:

CRSC payments are tax-exempt according to the Armed Forces Tax Council.

Application Required:

Members must apply to their own branch of services using DD Form 2860, Application for Combat-Related Special Compensation (CRSC). The updated form can be found at <http://www.dtic.mil/whs/directives/informgt/eforms/dd286ot.pdf> . The old version will remain available until the revised version is released.

Service Determination:

Each branch of service must review the applications of their own retirees to determine which disabilities, if any, are combat-related. Payments are made retroactive to June 1, 2003, for all

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approved applications, no matter when received, to the extent otherwise allowed by law, providing the applicant is otherwise qualified for the period of entitlement.

Concurrent Retirement and Disability Payment (CRDP):

The FY 2004 NDAA provides a 10 year phase-out of the offset to military retired pay due to the receipt of VA disability compensation for members whose combined disability rating is 50% or greater. Members retired under disability provisions (10 U.S. Code, Chapter 61) must have 20 years of service. No application is required nor accepted for CDRP, DFAS will determine CDRP benefits automatically.

Rates:

CRDP is part of retired pay and cannot exceed the amount that would be otherwise offset. Under the FY 2005 Defense Authorization Act passed October 2004, retirees with disabilities rated at 100% will be removed from the 10-year phase-in and their full, service-based pay will be restored as of January 2005. Those retirees who receive Individual Unemployability are not eligible for the full offset under this act. The increases in retired pay will depend on the amount of retired pay waived for VA disability compensation. Amounts already restored in January 2004 were \$750 per month for 100% disability ratings; \$500 for 90%; \$350 for 80%; \$250 for 70%; \$125 for 60%; and \$100 for 50%. Subsequent annual increases each January will be based on a percentage of remaining offset.

The payment for January 2005 will restore another 10% of the retiree's remaining disability offset. In January 2006, eligibles will get back 20% of the remaining offset; then 30% of the remaining offset in January 2007, and so on until January 2014, when eligible members will achieve full restoration of the retired pay they earned in service.

Special Compensation for Severely Disabled Retirees (SCSD):

The SCSD program was repealed effective January 1, 2004, and replaced with more generous benefits under the CDRP program described previously. Members had to have 20 years of service for the computation of retired pay. Those retired under disability retirement provisions (i.e. Chapter 61, Title 10 U.S. Code) were excluded from eligibility. No benefits are payable under SCSD for periods after December 31, 2003. SCSD became effective October 1, 1999 for qualified retirees with VA disabilities rated 70% or more within 4 years of retirement. The criteria were relaxed October 1, 2001, to include Chapter 61 retirees so long as they had the required 20 years of service. Effective February 1, 2002, the criteria were again relaxed to include those with disabilities rated 60% or more within 4 years of retirement.

Survivor Benefits:

Service Officers will often encounter questions regarding possible benefits for the surviving spouse of a retiree. There are two possible sources for such benefits: Arrears of Pay (AOP) and Survivors Benefits Plan (SBP).

1. AOP is the amount of retired pay due for the month in which the retiree died (similar to VA accrued benefits). For example, if the retiree died on June 10, 2001, the AOP beneficiary would receive the retired pay earned from June 1, through June 10, minus authorized deductions (tax, SBP, cost, etc.). If a retired paycheck is received following a retiree's death, it must be returned prior to AOP being authorized.
2. SBP is an annuity that the retiree pays for with allotments from retired pay. The retiree must have elected SBP for the claimant to receive payments. A claimant can verify SBP election by reviewing the most recent monthly Retiree Account Statement (RAS)

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from DFAS.

A surviving spouse can receive both AOP and SBP if the retiree named the spouse as beneficiary for AOP and enrolled the spouse in SBP. However, a retiree can name someone else as the beneficiary for AOP and may not have elected SBP. Service Officers may need to verify eligibility for either benefit prior to submitting a claim to DFAS.

SBP beneficiaries who are entitled to DIC must elect which benefit to receive payments from. If a beneficiary, entitled to both SBP and DIC, elects to receive the DIC payments they may still receive a lump sum payment of the funds paid into the SBP annuity.

Military Health System:

Under the current Military Health System (MBS), beneficiaries as defined by Title 10 U.S.C., are eligible to receive care in the direct care system provided in military base hospitals or clinics. Non-active duty beneficiaries may also seek care from civilian health providers; the government shares in the cost of such civilian care for most beneficiaries who are not eligible for Medicare under TRICARE. The majority of care for military beneficiaries is provided within catchment areas inpatient Military Treatment Facilities (MTF). Catchment areas are defined as a 40-mile radius around the MTF. The MTF commander will determine what space-available care is provided based on current funding, staffing, and equipment.

TRICARE:

TRICARE (formerly known as CHAMPUS) is the name of the health care program for the DOD, TRICARE is a network of military and civilian hospitals, clinics, and medical professionals. It offers a wide range of health care benefits and guarantees timely access to care. TRICARE is divided in 10 regions in the U.S. and additional regions worldwide.

Eligibility: All individuals entitled to military health care, who are under the age 65, are eligible for participation in TRICARE. This includes active duty military personnel and family members, and retired service members and their families and survivors. All eligible beneficiaries must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) database as being eligible for military benefits.

TRICARE Programs: There are three types of health care coverage available within the TRICARE system and beneficiaries must designate the program they wish to participate in, as this will have considerable affect on the benefits received, co-payment, and deductibles.

1. **TRICARE Standard:** This is basically the same program as many beneficiaries were familiar with as CHAMPUS. No election is necessary to be covered under TRICARE Standard. Beneficiaries using this option have the greatest choice of physicians, but this comes as a greater cost to the beneficiary.
2. **TRICARE Prime:** A voluntary enrollment program that is at-risk for the benefit dollars. Enhanced benefits are provided to all enrolled beneficiaries who live in areas where it exists. Active duty personnel are automatically enrolled. Similar to an HMO, beneficiaries are eligible for the Standard option benefits and enhances primary and preventative benefits with nominal cost sharing. It requires beneficiaries to use a Primary Care Manager (PCM) located at either the MTE or a PCM from the network except when beneficiaries are exercising their freedom of choice under the Point of Service Option.
3. **TRICARE Extra:** A preferred provider option where beneficiaries choose to remain

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eligible for the Standard benefits package; however, when their benefits are provided by civilian providers who are in a network established by contractual agreements, the beneficiary's cost sharing is reduced. This option allows beneficiaries to receive their care from civilian network providers at a reduced cost compared to TRICARE Standard.

TRICARE FOR LIFE:

As of October 1, 2001, certain beneficiaries age 65 and Medicare eligible, must be entitled to receive health care benefits similar to those offered in the TRICARE Standard program by enrolling in **TRICARE FOR LIFE**. This program acts as a second payer to Medicare and will pay remaining out of pocket medical expenses (Medicare deductibles and cost shares) for services paid by Medicare and covered by TRICARE. As a Medicare eligible beneficiary, if they have other health insurance in addition to Medicare and TRICARE past October 1, 2001, TRICARE will not automatically pay second to Medicare. This is because TRICARE pays second to all other health insurance.

Beneficiaries must submit an application for enrollment in TRICARE FOR LIFE and provide any private medical insurance coverage information. Applicants must have a valid Service Identification Card and be enrolled in DEERS. In addition to medical benefits, TRICARE FOR LIFE also offers a mail order pharmacy program that provides low cost prescription medications to beneficiaries.

TRICARE Senior Pharmacy, which began April 1, 2001, allows eligible uniformed services retirees, eligible dependents, and their survivors 65 years of age and older, to use TRICARE pharmacy benefits.

Eligible beneficiaries and who turn 65 prior to April 1, 2001, are not required to enroll in Medicare Part B. Those who turn 65 on or after April 1, 2001, are required to enroll in Medicare Part B. However, to participate in TRICARE FOR LIFE, Medicare Part A and B are required.

Beneficiaries are able to obtain prescription medications via network pharmacies (most national commercial pharmacies) and pay the standard 20% co-payment for a 30-day supply. When non-network pharmacies are used, the co-payment is 25% plus an annual deductible of \$150.00 per year. The co-payment for the National Mail Order Pharmacy (NMOP) program is \$8.00 per prescription for up to a 90-day supply. Beneficiaries can receive their prescriptions at no cost via the closest MTF.

****Note: Retirees and their dependents receive no special status at VAMC based on their retirement status. The VA will not bill TRICARE or TRICARE FOR LIFE for any services provided by a VAMC.***

TRICARE/DELTA DENTAL PLAN:

The TRICARE Retiree Dental Program was established February 1, 1998. It provides dental care for Uniformed Service Retirees, unremarried surviving spouses, and certain other family members. Enrollment in the program is voluntary. It is funded solely by enrollees, and receives no government funding. The Federal Services Division of DELTA DENTAL Plan of California currently administers the program. Eligible beneficiaries include:

- a. Military retirees, including those over age 65
- b. Reserve members entitled to retired pay, but under age 60
- c. Spouses of retirees

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- d. Children under age 21, or full time students under age 23
- e. A non-remarried surviving spouse or eligible child of a deceased member or member who died while on active duty for more than 30 days and who are not eligible for the TRICARE Dental program.
- f. Medal of Honor recipients and their eligible family members and survivors.

Applicants can obtain detailed information or submit an application to:

**Delta Dental Plan of California
Federal Services
PO Box 537008
Sacramento, CA 95853-7008
Customer Service: 1-800-336-3260
Enrollment: 1-888-838-8737**

SPACE AVAILABLE TRAVEL:

Retirees and their eligible family members can travel on a Space-Available basis on military provided transportation to various destinations around the world. Unlike civilian commercial transportation services, these spaces can be "bumped" if a military need arises and applicants may find themselves without a means to continue their travel plans. Applicants must make plans to use Space-Available travel via the closest military base.

Armed Forces Retirement Homes:

Veterans may be eligible to live in two retirement homes run by an independent federal agency, the Armed Forces Retirement Home Board. Regulations such as eligibility, resident fees, operating funds, oversight, etc. now are standardized in both homes. Each home has a local advisory board, administered by the Board appointed by the Secretary of Defense. Funding for the homes comes from a Congressional trust fund that is fed by monthly, active duty payroll deductions of 50 cents, fines and forfeitures from military disciplinary actions, interest earned on the trust, and resident fees. In both homes, residents can maintain an independent lifestyle in an environment designed for safety, comfort, and personal enrichment.

Eligibility Criteria: Veterans are eligible to become a resident of either the U.S. Soldier's and Airmen's Home or the U.S. Naval Home if their active duty service in the military is at least 50% enlisted, warrant officer or limited duty officer and who:

- a. Have 20 or more years of active duty service and are at least 60 years old; or
- b. Are unable to earn a livelihood due to a service-connected disability; or
- c. Are unable to earn a livelihood due to a non service-connected disability, and who served in a war theater or received hostile fire pay; or
- d. Are female veterans who served prior to 1948

Applicants must be free of drugs, alcohol, and psychiatric problems, and never have been convicted of a felony. Married couples are welcome, but both must be eligible in their own right. At the time of admission applicants must be able to live independently.

If increased health care is needed after being admitted, assisted living and long term nursing home care are available at both homes. Residents pay no entrance deposit, down payment or application fee. Once admitted, they currently pay a monthly fee of 40% of all income for independent living. Those residents living in long-term care will pay 65% of all income.

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Services provided include:

- a. Three meals a day
- b. A private room with bath
- c. Recreational activities including bowling, golf, fishing, gardening, and trips
- d. Healthcare (including dental, vision, podiatry, etc.)

**Admissions Office 1094
U.S. Soldier's and Airmen's Home
3700 North Capitol St. NW
Washington, D.C. 20317
1-800-422-9988**

**U.S. Naval Home
1800 Beach Drive
Gulfport, MS 39507
1-800-332-3527**

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FORMS:

VA Form 21- 651	Election of Compensation or Pension or Waiver of Retired Pay to Secure Compensation or Pension from DVA
DD-1172	Application for Uniformed Service identification and Privilege Card
DD-1884	Affidavit For Surviving Spouse (SBP)
DD-2293	Application for Former Spouse Payments From Retired Pay
DD-2789	Application For Annuity Certain Surviving Spouses (SBP)
DD-2860	Application For Combat-Related Special Compensation (CRSC)
SF-1174	Claim For Unpaid Compensation of Deceased Member of the Uniformed Services

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Review Questions: Retired Military

Using the assigned references and reading materials, answer the following questions:

1. A retired service member's identification card will expire on which of the following dates? 22-1
 - a. Within 1 year of retirement
 - b. Within 4 years of retirement
 - c. At date of death of retired service member
 - d. At date of election of VA benefits in lieu of DOD benefits

2. A service member placed on the temporarily disabled retirement list will have their status reviewed by the service branch within which period of time? 22-2
 - a. Within 1 year of discharge
 - b. Within 3 years of discharge
 - c. Within 5 years of discharge
 - d. None of the above

3. A retired service member, who has established eligibility for a service connected disability rating with the VA, may waiver receipt of retired pay to receive _____. 22-3

4. A retired service member has recently divorced their spouse of 15 years. The divorce decree orders the retiree to make payments of 50% gross income to the estranged spouse until the spouse dies or remarries. Which of the following is responsible for making the actual payments each month? 22-3
 - a. Defense Finance & Accounting Services
 - b. Department of Veterans Affairs
 - c. Department of Defense
 - d. Individual retiree

5. Neither TRICARE nor TRICARE FOR LIFE will bill which of the following for services rendered to the spouse of a retiree. 22-7
 - a. private physician
 - b. VAMC
 - c. private pharmacies
 - d. none of the above

6. A retired service member, who is temporarily rated by the VA at 100% SC for recovery following a surgical procedure (2 months), and is then assigned a permanent rating of 50% SC is entitled to how much Special Compensation for Severely Disabled Uniformed Services Retirees? 22-5
 - a. \$600.00
 - b. \$300.00
 - c. \$900.00
 - d. None of the above

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7. The surviving spouse of a retired service member is entitled to which of the following benefits? 22-5, 22-6
 - a. AOP for the retired of the month in which the retiree died.
 - b. SBP if specified as the beneficiary
 - c. DIC as a result of service-connected death
 - d. All of the above

8. A retired service member and spouse are eligible to receive health care under which of the following programs? 22-6
 - a. Military Health System
 - b. TRICARE
 - c. CHAMPVA
 - d. Both a & b

9. To participate in the TRICARE FOR LIFE program eligible beneficiaries must be enrolled in Medicare Part _____. 22-7

10. Which of the following are eligible for residency at an Armed Forces Retirement Home? 22-8
 - a. 20 year National Guard member
 - b. VA 50% SC (wartime related) Vietnam veteran
 - c. Veteran of Iwo Jima, in receipt of NSC Pension, who is unable to work
 - d. Widow in receipt of DIC, who is unable to work