

STARS  AND STRIPES[®]

SPRING 2024

Transition Guide

May 16, 2024

**BRIDGE THE
RESUME GAP WITH
TIPS FOR SUCCESS**

**VA WHOLE HEALTH:
YOUR PATH
TO WELLNESS**

**PREPARE TO LAUNCH YOUR
CIVILIAN
CAREER
WITH TRANSITION ASSISTANCE**

**MILITARY RETIREMENT
DO YOU HAVE WHAT IT TAKES?**

The appearance of U.S. Department of Defense (DoD) visual information does not imply or constitute DoD endorsement.



#BReady

The **B** in our name stands for **Benefits**. Our group life insurance and financial services are all about readiness for whatever life brings your way. Turn to the USBA team for trusted assistance on how to help secure your family's future. For over 60 years, we have helped Military personnel and their families #BReady.

USBA's Group Life Insurance Policies are underwritten by:

NEW YORK LIFE
 New York Life
 Insurance Company
 51 Madison Avenue
 New York, NY 10010
 Policy Form GMR

*Call or visit our website for information on features, costs, eligibility, renewability, limitations & exclusions.

NEW YORK LIFE and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

StarsStripes24 | 6566134



Armed With Compassion. Dedicated To Service. SM

877-544-0790 | USBA.com*



FINDING PURPOSE AS A VETERAN

By Renee Bitinas, Courtesy of Stripes Europe

I was an airman at Ramstein Air Base in 2010 and 2011 in the maintenance squadron of the 86th Airlift Wing, and now I'm a fine artist and entrepreneur. I've often looked back on all I learned while in the military and how powerful it would be to share my success as a veteran.

The Air Force helped mold me into a stronger individual and taught me leadership and fortitude. The privilege of being stationed overseas brought the opportunity to connect with people from many different backgrounds and gain cultural insight. I also had the chance to work as a federal civilian employee after my tour, which allowed me to live in Germany for a longer period of time.

I used my GI Bill to go to college, and the classes I took on base helped me

finish my associate's degree. I then pivoted into the arts and pursued an online bachelor's degree from the Art Institute. Pursuing an arts degree while living overseas allowed me to experience the culture in a new way. Seeing historic and beautiful architecture, cathedrals, and art firsthand in Germany and surrounding countries that were so easy to travel to inspired me greatly and impacted my life forever.

I found a passion for abstract oil painting and have now created my own art business and sold my work to dozens of collectors worldwide. I consistently reference my time in Europe as being the foundation for my inspiration and there's no doubt that the military gave me the building blocks to be an entrepreneur through practicing leadership and discipline.

Purpose, adventure, and education were the biggest reasons I joined the military and I got to fulfill all three thanks to the Air Force. Being a veteran has given me so many opportunities and I continue to feel pride as an American to have served. It is still important to me, as I believe it is for many veterans, to continue to fulfill that drive and purpose for service which I have now put into creating artwork that spreads positivity and supporting humanitarian campaigns I care about. For those who are serving, have served, or are looking to serve, I hope this acts as a story of hope and inspiration for the possibilities that lie ahead and that the purpose for service can live on in many ways.

Editors Note: You can view Bitinas' work at www.reneebitinas.com

STARS AND STRIPES

PUBLISHER

MAX D. LEDERER JR.

CHIEF OPERATIONS OFFICER

LAURA LAW

REVENUE DIRECTOR

SCOTT FOLEY

MULTIMEDIA

ADVERTISING, CONSULTANTS

FABRIZIO DANOVA,

COREY HENDERSON,

GERARD KELLY, MARY VANDENBERG

ENGAGEMENT DIRECTOR

CHRIS VERIGAN

ENGAGEMENT MANAGER

VIVIAN DANDRIDGE-CHARLES

PUBLISHING & MEDIA DESIGN,

DIRECTOR

MARIE WOODS

VISUAL INFORMATION MANAGER

DOUGLAS GILLAM JR

PUBLISHING & MEDIA DESIGN,

CONTENT PRODUCER/DESIGNER

ALYSSA McBETH

VISUAL INFORMATION LEAD

SPECIALIST

ELLEN CHEUNG

VISUAL INFORMATION

SPECIALIST

AMY WEBB

ADVERTISING OFFICE

633 3rd Street NW Suite 500

Washington, D.C. 20001

Maine Wants You!

All Ranks • All Military Specialties • Veterans Spouses Too!



Why Maine?

- Hundreds of employers and thousands of open jobs
- Live full-time where others vacation
- No tax on military pensions
- Great schools, low crime, lots of space



BOOTS2ROOTS.ORG | BOOTS2ROOTS@BOOTS2ROOTS.ORG



MILITARY RETIREMENT: DO YOU HAVE THIS COVERED?

Courtesy of Military OneSource

Transitioning to civilian life is just like everything else in military life. Doing it successfully takes preparation. Give yourself plenty of time to complete all the required tasks before you officially retire. There are four basic steps to take:

1. Retirement requirements: Must-dos before your retirement date

Start with the Defense Department Transition Assistance Program website. You'll find detailed information about transition assistance and how to connect with your service branch's program. You can also contact your installation's TAP office.

Initial Counseling and Pre-Separation Counseling Brief: You need to complete an Individualized Initial Counseling session and the Pre-Separation Counseling Brief at least 365 days prior to your separation or retirement date, but you can schedule it up to 24 months before your retirement date.

Core Transition Curriculum: As part of the Transition Assistance Program, you will attend mandatory briefings on transition preparation, employment preparation and the benefits offered by the Department of Veterans Affairs. Learn more about the core requirements on the DOD TAP website.

Final medical exam: Schedule your mandatory, final medical and dental exam with your installation's medical clinic no later than 90 days before you separate.

However, earlier is better to account for all possible appointments and allow time to have them scheduled.

Scheduling final move: You will have one year after leaving active duty to complete your final move. But the sooner you can schedule, the greater the chance of getting the dates you want. Learn more under the benefits section in number 3 below.

2. Planning your post-retirement budget: Know what you'll have to work with

Review your military retirement pay, benefits and expenses to plan your budget and calculate what you'll have each month.

Income: You'll receive one of three types of non-disability retirement pay:

- Final basic pay — for service members with an entry date prior to Sept. 8, 1980.
- High 36 — for service members with an entry date between Sept. 8, 1980, and July 31, 1986, or for those with dates after Aug. 1, 1986, and before Jan. 1, 2018, who didn't elect REDUX or opt into the Blended Retirement System.
- Career Status Bonus/

REDUX — for service members with an entry date after July 31, 1986, who accepted a mid-career bonus at the 15-year mark and agreed to remain active duty for at least 20 years.

Note: Service members enrolled in the new Blended Retirement System will have slightly different retirement

payments than the three outlined above, including a different monthly retired pay formula, a possible lump sum payment taken at time of departure and a Thrift Savings Plan. Learn more in these frequently asked questions regarding the Blended Retirement System.

Payouts: Federal and state taxes will be withheld from your retirement check. Also, remember medical and dental premiums and Survivor Benefit Plan premiums.

Annual adjustments: Just like your active-duty pay, your retirement pay adjusts annually based on the cost of living to protect your income against inflation.

Social Security benefits: You or a dependent may be eligible for social security benefits. Visit the Social Security Administration website to explore benefits you may be due and for more information on how to qualify and apply.

3. Benefits you've earned as a retiring service member

As an active-duty service member, you receive a number of benefits. What happens to them when you retire?

TRICARE: Retiring service members must enroll

themselves and eligible family members or risk losing TRICARE benefits. This includes family members with Medicare Part A and B. For more information on health care plan options for retiring service members and families, visit the TRICARE website.

Dental and/or Vision: You may choose to enroll in dental and/or vision insurance through the Federal Employee Dental and Vision Insurance Program. You can enroll during the annual open season each fall or whenever you have a qualifying life event. Dental and vision plans have a monthly premium based on the plan you choose. Find more details at the Benefits website.

Final move: You have one calendar year from your retirement date to use your last government-paid move anywhere within the U.S. or to your home of record outside the country. Check with your installation's Personnel Support Office for information.

Life insurance: Your Servicemembers' Group Life Insurance plan continues uninterrupted for 120 days after separation. During that time, you can convert your life insurance to Veterans' Group Life Insurance. You can still convert after 120



GDIT

CAREERS

GDIT Veterans continue making an impact serving missions that matter.



Brandon B.
U.S. ARMY
VETERAN



Linda D.
U.S. ARMY
VETERAN



John B.
U.S. MARINE
CORPS VETERAN



Learn more and apply now at gdit.com/careers

days, but you will have to prove that you're in good health. Visit the VA life insurance webpage for more information. You can also choose to use a private insurance company to provide life insurance. Be sure to research the best options that fit the needs of you and your family.

Commissary and exchange

privileges: You and your family have the same access to both facilities after retirement. The only exception — overseas privileges may be subject to a Status of Forces Agreement.

GI Bill/Education and Training:

Depending on which GI Bill you have and when you leave the service, your GI Bill may be good for 10 years, 15 years or indefinitely. Get the details at your installation's education office or visit the VA education and training benefits webpage for more information. If you chose to transfer your GI Bill benefits to your dependents, be sure to check that you have completed the obligation incurred with the transfer. Check milConnect for your obligation end date.

Home loans: Find out about a VA loan to purchase or build your dream retirement home. To qualify, you must have served at least 24 months and have an honorable or general discharge. Call 800-827-1000 or visit the VA housing assistance webpage.

The Survivor Benefit Plan: The plan provides a portion of your retirement pay to your spouse or other eligible people after your death. As long as you have an eligible spouse or child, you'll automatically be enrolled and at the maximum level unless you elect otherwise. Contact your installation TAP office or the Defense Finance and Accounting Service with any questions.

4. Preparation for civilian life

You've got military life down cold. What's it like being a civilian? Time will tell. The best way to prepare is to know what to expect and have some strategies for success.

Saying goodbye: You've been through enough moves to know what it's like to leave friends who feel more like family. But these days, social media makes it easy to keep in touch.

Job searching: Ace that interview. Get a head start. You can attend the two-day track for employment in TAP, the Department of Labor Employment Workshop on your installation or through the TAP Online Learning Portal as early as two years before retirement. You can retake the workshop as many times as you like.

Miss the lifestyle? It's not as far fetched as it sounds. You've been in a tight, exclusive community with its own unique lifestyle. Look into joining a military organization that can keep you connected and in the loop on retirement issues.

Retirement is the first step to your next successful life and career. Know what's ahead, be prepared and enjoy.



Courtesy of VA Careers, U.S. Department of Veteran Affairs

TRANSITIONING MILITARY PERSONNEL: 5 SKILLS YOU CAN SHARE

Making the leap from your military career to civilian life can be challenging, but transitioning military personnel have a wealth of experience and knowledge that make them valuable employees.

For some occupational specialties, the correlation is easy to see. Administration, maintenance, information technology, logistics, health care, and more translate directly to civilian jobs (and to jobs at VA). But that isn't the end of what you've learned in your military service.

Consider these 5 skills you developed during your time in the military and ways you can highlight them in your interview.

1. Teamwork

At its most basic level, military service is about working on a team, and just as in the civilian world, the founding principles of successful teams are trust, commitment, and accountability. In your unit, everyone understood their responsibilities and were trusted to accomplish their assigned tasks.

From your first weeks in basic training to deployments and beyond, you learned the value and importance of teamwork. You can be relied on to handle your part, and you're more than capable of lending a hand in support of a common goal.

- How it applies: Explain a task that was assigned to your unit. How did you contribute to the bigger picture? What was the result of your collective efforts?

2. Diversity

It takes many hands to accomplish the tasks you and your fellow soldiers were assigned, and with many hands come many personalities. In the military, you were thrown together with a diverse group of people from all walks of life, yet you managed to find common ground through your choice to serve.

Just as teamwork is important to a successful mission, being able to communicate and coordinate with people from different backgrounds is the key to building a good team. The same is true in civilian life, as you will no doubt encounter many people who don't understand your service, but you'll be working with them all the same.

- How it applies: Describe a situation where you had to find common ground with a colleague. How did you bridge the communication gap? How did you work better together afterwards?

3. Problem-solving

In the military, priorities can shift from day to day, or even from hour to hour, but the expectations are always the same: get the job done. In your military service, you often navigated difficult terrain, both literally and metaphorically, and that's given you a unique problem-solving perspective.

In the corporate world, people like to describe situations like these as "dynamic," which is just a fancy way of saying hectic and unpredictable. No matter what words you use though, you've been trained to assess the problem and find a successful solution.

- How it applies: Detail an assignment that was challenging. What was your solution? How did your unique perspective result in success?

4. Innovation

The U.S. military has developed some of the most sophisticated technologies in the world to stay abreast of the challenges faced in defense of the nation. However, the military is also able to train people from all sorts of backgrounds to use this equipment and use it effectively.

During your service, you developed a high degree of technical skill with numerous complex systems. Being able to embrace those innovations and use unfamiliar technology is an outstanding resource in all kinds of careers, one that will help you excel in a civilian job.

- How it applies: Explain your interaction with a piece of equipment that was new to you. How did you learn to use it? Were you able to train others with the same equipment?

5. Resilience

Military members are trained to operate under some of the most stressful conditions imaginable. While the civilian realm rarely offers anything quite as stressful as a military deployment, knowing how to handle those challenges is an invaluable skill.

Former military personnel are ideal colleagues for those days when things don't go according to plan. Your resilience, especially when combined with the skills and traits listed above, means you're prepared to lean into the challenge, support the people around you, and come out on top.

How it applies: Describe a situation where things did not go according to plan. How did you manage to accomplish your task? How did you push through or inspire others around you?

ADVERTORIAL

Join the United States Secret Service and continue your service to the nation!

At the U.S. Secret Service, veterans are a vital part of our team, currently comprising approximately 21% of our workforce. We're dedicated to growing that number and embracing the wealth of experience, diverse perspectives, and unwavering dedication veterans bring to our mission. Veterans enrich our workforce, adding layers of diversity in experience and backgrounds, which strengthen our ability to execute a zero-fail mission. The impact of veterans is clear in every facet of our agency.



The U.S. Secret Service is actively recruiting and hiring veterans for a wide range of positions, spanning our protection and investigative missions and administrative, professional, and technical opportunities. Learn more and apply at www.secretservice.gov/careers.

Why choose a career with the U.S. Secret Service as a veteran?

We offer veterans a unique opportunity to continue serving their country in an atmosphere of teamwork, accountability, and support,

where no one gets left behind.

We actively seek veterans with various skillsets, and no prior law enforcement experience is required.

We address the top three career challenges veterans typically face: lack of career development, work quality, and inadequate compensation/benefits.

Why is the U.S. Secret Service an ideal fit for veterans?

Your broad base of knowledge in leadership, critical thinking, and risk-based decision-making align closely with our

mission, allowing you to build upon your military experience.

Skills like leadership, teamwork, personal integrity, problem-solving, and resilience readily transfer from the military to a career with us.

The ability to thrive in a dynamic environment is a trait we highly value.

Join a diverse, inclusive, and dedicated team at the U.S. Secret Service, where your ability to learn and collaborate with teammates of all backgrounds makes you an instant asset to our agency.

Get the news that matters to you, from the source you trust.

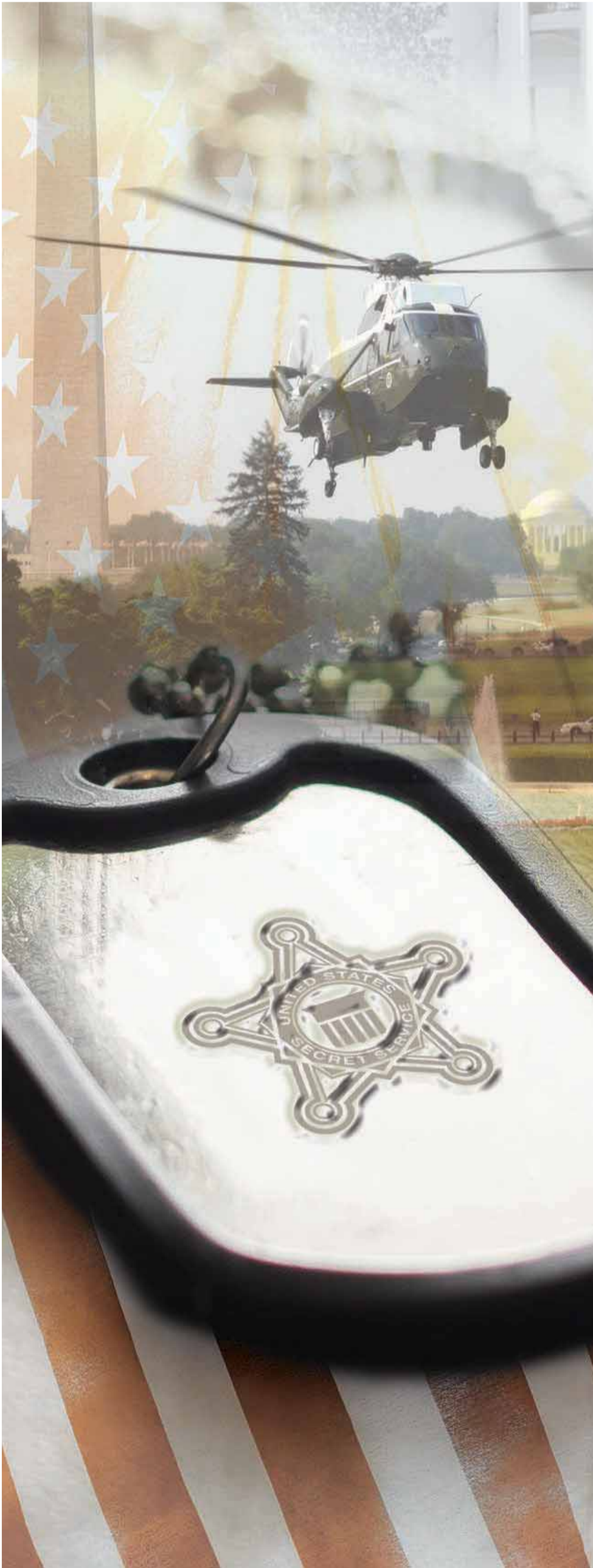


Daily Headlines | Veterans News | Military History | and more

Sign up now for Stars and Stripes FREE eNewsletters



stripes.com/newsletters



BE TOMORROW'S **SECRET SERVICE**

A Career With
Purpose & Honor
Doesn't End
When You Leave
The Military.

secretservice.gov/careers
or call us at **888-813-USSS**

TTY: 202-406-5370 | EOE



**LEARN MORE
AND APPLY**





BRIDGE THE RESUME GAP WITH THESE INSIGHTFUL TIPS

Courtesy of VA Careers, U.S. Department of Veterans Affairs

Whether it's as short as a few weeks or as long as a few months, some employers may consider a resume gap a red flag, but there are a number of legitimate reasons that you might find yourself out of work or between jobs.

This is especially true for transitioning military personnel, as making the move to civilian life is a complicated and time-consuming process that doesn't always leave room for job hunting. Military spouses also are all too familiar with the sudden upheaval that a new deployment can deliver.

Whatever the case, a resume gap does not have to be a hiccup on your application. At VA, we understand the challenges that veterans and military spouses face, so we know your work experience is going to look a little different.

Consider these tips to make sure your resume showcases your work and life experience—even the gaps—in the best possible way.

Put your best foot forward

This is good advice for any resume building exercise, but review your work experience and skills to shine a spotlight on your professional accomplishments. However, if your resume has a gap (or 2, or 3) in it, it's going to be extra important to put your experience front and center.

You can also redesign your resume to a more skill-focused outline, similar to something a recent graduate might use. Skills-based resumes are also effective for people who are changing careers and want to emphasize abilities and experience rather than consistent employment.

The goal here isn't to hide the resume gap, but instead tell the hiring manager or recruiter that your work experience overshadows any concerns they may have regarding those breaks in employment. Making your skills shine empha-



sizes your qualifications for the job and can help you overcome any objections.

Highlight personal successes during your resume gaps

As a military spouse or a service member transitioning to civilian life, any gaps in your resume aren't going to be times you sat around and did nothing.

If you were moving between bases, you probably had to locate living quarters, find doctors or schools, navigate new neighborhoods, and build a new network on base. Meanwhile, any veteran will tell you that making the jump to civilian meant spending time navigating bureaucracy or filling out forms to keep the process running smoothly and secure benefits.

The things you do during breaks in employment can still be useful in showcasing your aptitudes. Whether it's developing interpersonal relationships or displaying organizational expertise, those efforts are transferable skills that are applicable to many jobs.

Use your cover letter

Your resume should be a highlight reel of your

experience, but it doesn't always tell the whole story. That's why you should use your cover letter to help share anything else you want a recruiter or hiring manager to know.

This is especially important when it comes to addressing resume gaps. Using your cover letter to address gaps in employment will give you an opportunity to frame the discussion, rather than leaving it up to the assumption of someone who only has a resume to work with.

"Your cover letter is an explanation of your resume," said Mike Owens, a national recruitment specialist with VA. "Because of different circumstances in life, some of us have had to take gaps in our employment. That cover letter can help you explain things to the hiring manager and cross out some of the question marks in your resume."

Prepare an answer for the interview

No matter how you address any employment gaps in your resume or cover letter, expect that a hiring manager will still want to ask you about it during your interview. Rather than being caught off-guard by the question, prepare an answer you're comfortable with ahead of time.

Your answer can be as simple or as detailed as you want it to be. A military spouse might say, "I gave up my last job when we transferred to this area, and now that we're settled, I'm ready to get back to my career," while a newly transitioned veteran can say, "The end of my service was a busy time, but I'm looking forward to new challenges."

Make your answer your own, and regardless of how much information you wish to share, be confident in your response. Own the gap and show you're ready to move beyond it. With your answer already prepared, you can meet the interviewer's question head-on and be confident in your response.

How to Find Your Ideal Career After Military Service



By Olivia Perez-Breland, Courtesy of HireMilitary

Leaving the military is a significant life transition. The biggest hurdle? Deciding what to do next in your career.

Before diving into the job search, take a moment for self-reflection. What are your passions, skills, and strengths? What kind of lifestyle do you want to have after the military? Answering these questions will help lay the groundwork for a career that meets your goals.

Prioritize Your Values

Choosing a career path involves a balancing act between your aspirations and practical needs. Here are three main factors to consider:

- **Passion:** If you could do anything in the world, what would it be? Aligning your career with your

passion can lead to immense fulfillment and satisfaction. Just keep in mind that not all passions translate into high-paying or readily available jobs.

- **Location:** Where do you see yourself living? Consider your family's needs, preferred climate, and the types of activities you enjoy outside of work. Location can significantly impact your quality of life, and it can also affect job availability and salary potential.
- **Lifestyle:** Think about how much income you'll need to cover your expenses and maintain your desired lifestyle. While chasing the highest salary might not be ideal, financial security is an important factor for most people.

The ideal scenario is to find a career that aligns with all three of these factors. However, you may need to make some compromises. Consider which factor is most important to you and build your job search around it.

Networking for Success

Now that your priorities are clear, it's time to explore careers that spark your interest. The best way to do this is by networking with individuals who can provide insights beyond the job description. Here's how to get started:

- **Build Your Network:** This is the key to unlocking opportunities. Utilize LinkedIn or veteran service organizations to connect with professionals working in your desired field. They can offer insights into the day-to-day realities of the job and potentially introduce you to hiring managers.
- **Engage Strategically:** As you establish your network, make sure you're getting the most out of your new connections. Briefly introduce yourself, highlight your military experience and relevant skills, and express your interest in learning more about their career path. Consider requesting an informational interview - a focused conversation to gain insights into their field.
- **Nurture Relationships:** Stay connected by sending periodic updates on your career journey. This demonstrates your continued interest in the field

and keeps you top-of-mind with your contacts. Most importantly, express gratitude whenever someone invests their time in you.

A strong network provides valuable information, opens doors to new possibilities, and increases your visibility to potential employers. Over time, these connections can evolve into powerful advocates, championing your skills and experience to potential employers and propelling you toward your ideal career.


HireMilitary Can Help

HireMilitary is a trusted ally on your journey to finding the right career.

They offer FREE job placement services to everyone in the military community, connecting you with employers looking to hire military talent. They also provide DoD SkillBridge/CSP internships for transitioning service members and job opportunities for veterans and military spouses.



Visit HireMilitary.us to see how they can help kickstart your civilian career!





Committed to Hiring from the Military Community

Scan to learn more



READY TO SERVE IN A NEW WAY?

Launch Your Civilian Career with Transition Assistance

Courtesy of the National Pest Management Association

New DOD SkillBridge Internship partnership with the National Pest Management Association (NPMA) helps you start a rewarding career in Pest Control

THE CHALLENGE:

Finding Your Next Mission

Transitioning from military service to civilian life can be tough. You've developed exceptional skills, faced demanding situations, and dedicated yourself to a higher purpose. You deserve a fulfilling civilian career that offers stability and purpose.

THE SOLUTION:

NPMA's SkillBridge Internship Program

The National Pest Management Association (NPMA) has partnered with the U.S. Department of Defense (DOD) SkillBridge Program to offer you a unique opportunity. Participate in an 8-10 week paid internship with NPMA member companies nationwide. You will gain valuable hands-on experience and technical knowledge, all while still receiving your military pay and benefits.

"As a service member myself, I know how important it is to have resources and support to prepare for life after the military," said Trent Kucherka, military intelligence officer in the United States Army Reserve and director of commercial operations at The Bug Master. "NPMA's partnership with SkillBridge is a meaningful commitment from the industry to those who have served and will pave the way for future talent to excel in pest control."

Why Pest Control is the Perfect Fit for Veterans

- **Parlay Your Skills:** Your military training honed exceptional skills in problem-solving, protocols, and efficiency. These translate perfectly to pest control! You'll use strategic thinking to tackle pest threats, meticulousness to implement solutions, and communication to serve clients.



- **Meaningful Work:** In pest control, you're not just tackling pest problems; you're safeguarding homes, businesses, and communities. Every day, you'll make a meaningful difference in people's lives by protecting their health and property from harmful pests.
- **Stable Career Paths:** Professional pest control is an essential industry that will be in-demand as long as pests continue to be problematic (that is to say, always!). This translates to job security and a strong foundation for your future.
- **Competitive Benefits:** You can enjoy great salaries, benefits and growth potential with industry-leading companies. Plus, the NPMA PestVets Council provides support in connecting veterans and fostering a sense of community.

THE NPMA MILITARY HIRING PROGRAM: Your Pathway to Success

NPMA recognizes and highly values the leadership skills and resilience that you bring to the workforce. Our program is designed to support you every step of the way as you transition into the pest control industry. You'll engage in a comprehensive 8-10-week internship that combines on-the-job experience with classroom instruction, empowering you with the skills needed for a successful career in pest control. During the program, you maintain financial stability with continued military pay and benefits.

Upon completion, you'll have access to immediate employment opportunities with NPMA member companies. You'll also join a strong network of local and national support, where experienced military veterans in the pest control industry will guide and assist you as you navigate your new career path.

How to Get Started

Visit your Transition Assistance Program Office (TAP) for specific SkillBridge application requirements, explore current NPMA company partners in your area, and take the next step by completing the NPMA Military Hiring Internship Program Interest Form. Qualified candidates will be contacted by NPMA to schedule an interview with an NPMA member company partner.

Launch your next mission in pest control! We can't wait to serve alongside you.

NPMA is a DOD SkillBridge Authorized Organization that represents the pest management industry. NPMA does not represent the DOD SkillBridge office nor does the DOD endorse any company or its services.



MILITARY HIRING PROGRAM



WHERE HEROES SHOP

All honorably discharged Veterans can shop tax free at *shopmyexchange.com*. In addition, the Department of Defense expanded in-store military exchange and commissary shopping privileges as well as MWR resale facility use to all Veterans with service-connected disabilities.



LEARN MORE ABOUT THESE BENEFITS
[SHOPMYEXCHANGE.COM/VETS](https://shopmyexchange.com/vets)

The Exchange is a Department of Defense Organization



Choose VA for Whole Health

By Andrea Young, Courtesy of the VA Office of Patient Centered Care & Cultural Transformation

As you transition to civilian life, your new mission will be about you. Your family, career, home, and community will all become the central focus of your life. The U.S. Department of Veterans Affairs (VA) wants to help you be as healthy as possible so you can thrive after military service.

When was the last time anyone asked what really matters most to you? In VA Whole Health, that is the most important piece of information your health care team wants to know. Whole Health is VA's approach to care that supports your health and well-being. Whole Health centers around what matters to you, not what is the matter with you. This means your health team will get to know you as a person, before working with you to develop a personalized health plan based on your values, needs, and goals.

Whole Health opens the door to discuss not only your health conditions but what impacts your well-being. The Circle of Health illustrates the big picture connections between your health and other aspects of your life. It has four key elements: Me, self-care, professional care, and community. The equation begins with you, the "Me," at the center.

The eight circles surrounding the "Me" represent important areas of your life. One example is personal development. Career, continued education, hobbies, and interests fall into this circle. All these factors affect the quality of your life.

U.S. Navy Veteran Tammy D'Alesandro said when she transitioned away from active service, she didn't even know what she liked, what made her happy, or what she wanted to do.

D'Alesandro talked with her VA primary care provider about this and was referred to a

Whole Health Coach and other services such as yoga and mindfulness classes. She says VA helped her develop a relationship with herself and today she loves the person she is.

Read about her and many other veterans who have discovered Whole Health at www.va.gov/wholehealth.

VA Whole Health is changing lives

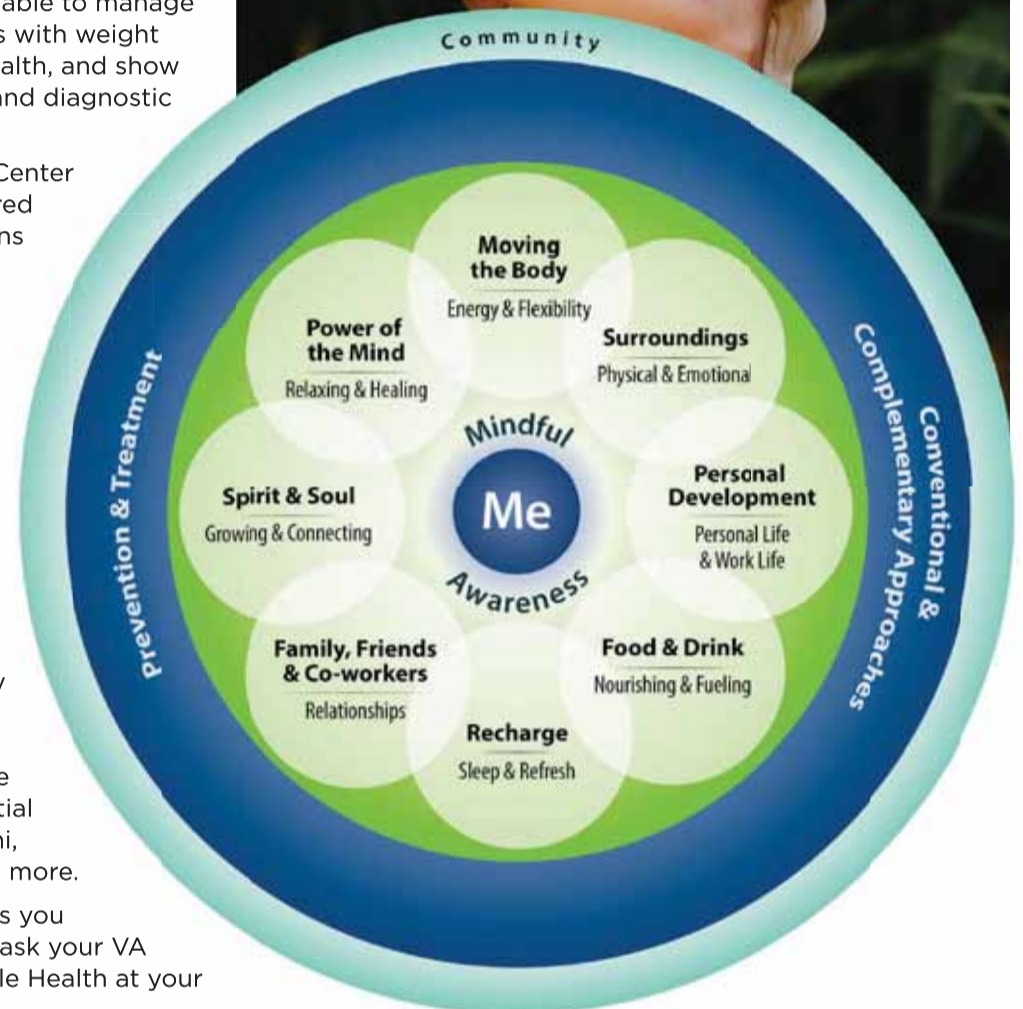
Studies show veterans who use Whole Health services report being able to manage stress better, achieve success with weight loss, improve their mental health, and show improvements in vital signs and diagnostic test results.

Research conducted by the Center for Evaluating Patient Centered Care in VA found that veterans with chronic pain who used Whole Health services had a three-fold reduction in opioid pain medication use compared to those who did not.

Start your Whole Health journey today

Whole Health information, tools, and resources, including the Whole Health App, are available at www.va.gov/wholehealth. You may also want to check out the #LiveWholeHealth series on VA News, which offers a wide variety of recorded experiential activities such as yoga, tai chi, acupuncture, meditation, and more.

Sign up for VA Health Care as you transition out of service and ask your VA health care team about Whole Health at your first appointment.



Accessing myPay After You Separate

Courtesy of Defense Finance and Accounting Service (DFAS)

As you prepare to leave service, it's important to update to your myPay and payroll accounts so you can easily access your pay and tax information without your Common Access Card (CAC). You'll have access to your myPay account for 13 months after you leave service. Take the following steps 30 days before you separate and try to log on to your account on a personal device.

■ Update your 'Email Address'

Select 'Email Address' on the main screen

Under 'Personal Email Address,' enter and then re-enter your personal email address

Select 'Accept/Submit' to save the change

■ Update your mailing address.

Active duty Army and Navy members - contact your personnel or finance office to make changes in your correspondence address

Select 'Correspondence Address' on the main menu

Enter and save your new correspondence address

Address changes will take 3-7 days to become effective

■ Update your 'Security Questions for Passwords Resets'.

Select 'Security Questions for Passwords Resets'

Your questions and answers will be used if you need a new myPay Password

■ Review your 'Personal Settings Page' for accuracy and outdated information.

Select 'Personal Settings Page'. Remember, you won't have your CAC card after you separate so establish or update your passwords now. That's how you'll access your account after you leave service.

■ Save/print a copy of your myPay W2s within 13 months of separation.



Celebrating Those Who Go Above and Beyond

Learn more at navyfederal.org/celebrate



ARMY
MARINE CORPS
NAVY
AIR FORCE
SPACE FORCE
COAST GUARD
VETERANS

Our Members Are the Mission

Insured by NCUA.

Image used for representational purposes only; does not imply government endorsement.
© 2024 Navy Federal NFCU 14396 (3-24)



MILITARY TUITION ASSISTANCE PROGRAM

Courtesy of Military OneSource

If you've thought about going to college, but didn't know if you could afford it, then the Military Tuition Assistance (TA) program may be just the benefit you need. The program is available to active duty, National Guard and Reserve Component service members. While the decision to pursue a degree may be a difficult one personally, TA can lessen your financial concerns considerably, since it now pays up to 100% of tuition expenses for semester hours costing \$250 or less.

Courses and degree programs may be academic or technical and can be taken from two- or four-year institutions on-installation, off-installation or by distance learning. An accrediting body recognized by the Department of Education must accredit the institution. Your service branch pays your tuition directly to the school. Service members need to first check with an education counselor for the specifics involving TA by visiting their local installation education office or by going online to a virtual education center. Tuition assistance may be used for the following programs:

- Vocational/technical programs
- Undergraduate programs
- Graduate programs
- Independent study
- Distance-learning programs

Eligibility

All four service branches and the U.S. Coast Guard offer financial assistance for voluntary, off-duty education programs in support of service members' personal and professional goals. The program is open to officers, warrant officers and enlisted active-duty service personnel. In addition, members of the National Guard and Reserve Components may be eligible for TA based on their service eligibility. To be eligible for TA, an enlisted service member must have enough time remaining in service to complete the course for which he or she has applied. After the completion of a course, an

officer using TA must fulfill a service obligation that runs parallel with – not in addition to – any existing service obligation.

Coverage amounts and monetary limits

The Tuition Assistance Program may fund up to 100% of your college tuition and certain fees with the following limits:

- Not to exceed \$250 per semester credit hour or \$166 per quarter credit hour
- Not to exceed \$4,500 per fiscal year, Oct. 1 through Sept. 30

Tuition assistance versus the Department of Veterans Affairs education benefits

While the TA program is offered by the services, the Department of Veterans Affairs administers a variety of education benefit programs. Some of the VA programs, such as the Post-9/11 Veterans Education Assistance Act of 2008, also known as the Post-9/11 GI Bill, can work well with the TA program, as it can supplement fees not covered by TA. In addition, the Post-9/11 GI Bill funds are available to you after you leave the military. If your service ended before Jan. 1, 2013, you have 15 years to use this benefit. If your service ended on or after Jan. 1, 2013, the benefit won't expire. The TA program is a benefit that is available only while you're in the service.

Tuition assistance benefits and restrictions

Tuition assistance will cover the following expenses:

- Tuition
- Course-specific fees such as laboratory fee or online course fee

NOTE: All fees must directly relate to the specific course enrollment of the service member.

Tuition assistance will not cover the following expenses:

- Books and course materials
- Flight training fees

- Taking the same course twice
- Continuing education units, or CEUs

Keep in mind that TA will not fund your college courses, and you will have to reimburse any funds already paid, if any of the following situations occur:

- Leaving the service before the course ends
- Quitting the course for reasons other than personal illness, military transfer or mission requirements
- Failing the course

Application process

Each military branch has its own TA application form and procedures. To find out how to get started, visit your local installation education center, go online to a virtual education center or visit the following links for each service branch:

- **Army** – [https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Tuition-Assistance-\(TA\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Tuition-Assistance-(TA))
- **Marine Corps** – <https://www.marforres.marines.mil/General-Special-Staff/Marine-Corps-Community-Services/Marine-Family-Services/Voluntary-Education-Program/tuition-assistance/>
- **Navy** – <https://www.navycollege.navy.mil/sailors/tuition-assistance>
- **Air Force** – <https://www.afpc.af.mil/Career-Management/Military-Tuition-Assistance-Program/>

Prior to your course enrollment, you may be required to develop an education plan or complete TA orientation. Be sure to keep the following important information in mind when you apply:

- Military tuition assistance may only be used to pursue degree programs at colleges and universities in the United States that are regionally or nationally accredited by an accrediting body recognized by the U.S. Department of Education. A quick way to check the accreditation of a school is by visiting the Department of

Education.

- Your service's education center must approve your military tuition assistance before you enroll in a course.

Top-up program

The Top-up program allows funds from the Montgomery GI Bill – Active Duty (MGIB-AD) or the Post-9/11 GI Bill – to be used for tuition and fees for high-cost courses that are not fully covered by TA funds.

- **Eligibility.** To use Top-up, your service branch must approve you for TA. You also must be eligible for the Post-9/11 GI Bill or the Montgomery GI Bill – Active Duty.
- **Application.** First apply for TA in accordance with procedures of your service branch. After you have applied for TA, you will need to complete VA Form 22-1990 to apply for Department of Veterans Affairs education benefits. The form is available online from the VA. Make sure you specify "Top-up" on the application and mail it to one of the education processing offices listed on the form.

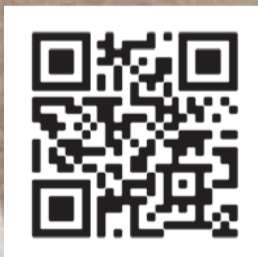
Other supplemental funding possibilities

Aside from using the MGIB-AD or Post-9/11 GI Bill for items such as tuition and fees not covered by TA, there are other funding opportunities available to service members, including the following:

- **Federal and state financial aid.** The federal government provides \$150 billion per year in grants, work-study programs and federal loans to college students. The aid comes in several forms, including need-based programs such as Pell grants, subsidized Stafford Loans, Supplemental Educational Opportunity grants and federal work/study programs. You can also get low-interest loans through the federal government. Visit Federal Student Aid to find out more or complete an online application for FAFSA at no cost to you.

LOOK FORWARD

**TO 22-MINUTE COMMUTES DAYS ON THE LAKE FRIENDLY FACES
AFFORDABLE HOMES TOP-RANKED SCHOOLS 5 PRO SPORTS TEAMS
EXCITING INDUSTRIES VETS READY EMPLOYERS FREE TUITION**



And that's just the start. You have so much more to look forward to in Wisconsin. Ranked sixth in the nation for veteran employment, we live to help veterans make what comes next a success. Let's look forward together. See everything Wisconsin has to offer at [LookForwardWisconsin.com/veterans](https://www.LookForwardWisconsin.com/veterans).

LOOK FORWARD > WI



**YOU KNOW
WHAT YOU'RE
MADE OF.
WE DO TOO.**

SUCCEED AGAIN

Earn up to 90 credits toward a bachelor's for prior military experience & coursework or transfer up to 12 credits toward a master's.

- 125+ degrees & certificates from an accredited state university
- On-site, online & flexible course options
- No-cost digital materials in place of most textbooks
- Financial assistance & scholarships for those who qualify
- Support services available in person & virtually

CLASSES START SOON.

ASIA.UMGC.EDU/STRIPES
EUROPE.UMGC.EDU/STRIPES

The appearance of U.S. Department of Defense visual information does not imply or constitute DOD endorsement.



**UNIVERSITY OF
MARYLAND
GLOBAL CAMPUS**

AT YOUR SERVICE SINCE 1947