



# PRE-SEPARATION COUNSELING RESOURCE GUIDE

Effective

October 2022



Access Service-specific websites by  
clicking on the seals above.

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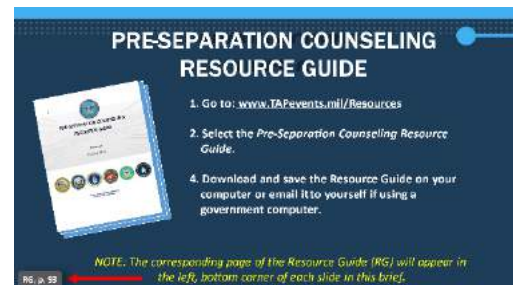


#### Disclaimer:

The information provided herein does not constitute a formal endorsement of any company, its product, or services by the U.S. Department of Defense (DoD). Specifically, the appearance or use of external hyperlinks does not constitute endorsement by the DoD of the linked websites or the information, products, or services contained therein. The DoD does not exercise any editorial control over the information found at these locations. While this information provides informational resource materials to assist military personnel and their families in identifying or exploring resources and options, the resources provided are not exhaustive.

All websites and URLs in this guide were active at the date of publication. However, web content is subject to change without notice. Users of this guide are advised to confirm information is current.

On behalf of the Department of Defense (DoD) and Department of Homeland Security (DHS), THANK YOU for your Service to the Nation. As a result of your dedication and commitment, you have earned various benefits and services outlined in this Pre-Separation Counseling Brief. These benefits are for Armed Forces members, Reserve Components (RC), and their families. Although various DoD programs are outlined, most of these programs also apply to Coast Guard members. If there is a question on whether or not a Coast Guard member can participate in a specific program, please contact your local Transition Office.



A lot of information concerning benefits, services, and resources is covered during Pre-Separation Counseling in a short amount of time. This guide is intended to provide you with additional information, including hyperlinks, to conduct further research. Information contained in this guide is made available to assist you in obtaining your benefits. Understanding these benefits, will help you to make informed decisions when you transition, retire, or are released from active duty.

The Pre-Separation Counseling Brief is divided into ten steps. These steps are divided by topic areas specific to transition and are designed to help you transition into the next phase of your life:

- STEP 1: Plan for Your Transition
- STEP 2: Build Your Transition Team
- STEP 3: Know Your VA Benefits
- STEP 4: Plan for Health/Mental Care and Health Insurance
- STEP 5: Plan for Civilian Employment/Vocational Training
- STEP 6: Learn about Federal Employment
- STEP 7: Plan for Further Education
- STEP 8: Consider Starting a Business
- STEP 9: Explore Additional Information and Benefits
- STEP 10: Know Where to Go for Assistance



Throughout the Resource Guide (RG), you will find a small version of the icon below that is hyperlinked to the *My Transition "To Do" List* and a *"Notes" page*. Click on the icon to be taken directly to those pages where you can list action items and collect information on benefits and resources to explore later.



## STEP 1: Plan for Your Transition

### Effects of Career Change

Whether you are retiring or separating from the military or leaving active-duty status, this is a major change in your life. Just as any major change, it will be exciting as well as have challenges to overcome.

Transitioning can be stressful or seem as though you are losing a part of your identity, but it also opens a whole range of new possibilities. By approaching your transition as an opportunity for personal and professional growth, you will take a giant step toward reframing your identity and moving forward with a positive transition experience.

As you start the process, it is a good time to begin thinking about the changes that lie ahead and make a plan for those that you know will cause stress. This list may include obtaining employment, finding a place to live, covering the financial gap between military and civilian paychecks, and understanding non-TRICARE insurance. The first step is to plan for your transition. By doing so, you can decrease the stress or apprehension that may accompany your transition to civilian life.



### Transition Assistance Program (TAP)

TAP is a congressionally mandated program. In 2011, Congress enacted legislation, Title 10 U.S.C., to ensure that transition assistance was provided consistently to all transitioning Service members. Over time, those laws were reviewed and adapted to ensure relevancy in content, process, and program.



Current TAP legislation and policy documents:

- Title 10, U.S.C, Sections 1142, 1143, and 1144
- National Defense Authorization Act (NDAA) Fiscal Year (FY) 19 – John S. McCain – Section 552 – Improvements to TAP
- NDAA FY20 – Sections, 570c, 570f
- Department of Defense Instruction (DoDI) 1332.35 – Transition Assistance Program (TAP) for Military Personnel





You will sign the eForm after completing your Pre-Separation Counseling and again after completion of Capstone.

A tier level is determined based on the conversation with your counselor, the self-assessment, and the ITP. These will guide which courses and CRS are mandatory for your personal transition from military service.

If you have not completed all components of IC, contact your TAP Counselor immediately. It is critical to identify and document your TAP requirements accurately.

**Self-Assessment/Individual Transition Plan (ITP):** The self-assessment provides an awareness of topics and areas beneficial in transition which you may not have considered, as well as determine possible need for services and additional resources. The ITP includes the steps required to complete the TAP process. This document is a roadmap for you to use to guide you through YOUR transition process. Due to the differences in the culture between the Services, each branch of Service has a Service-specific ITP based on standard mandated requirements.

It will be beneficial for you to return to your ITP frequently throughout the transition process to be sure you are on track to complete all the required elements.

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### CRS: Complete a Self-Assessment and initiate the ITP

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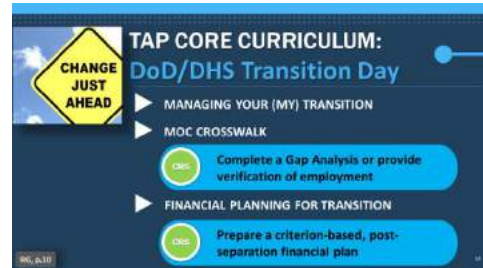
**Pre-Separation/Transition Counseling:** This brief is delivered by the TAP/Transition counselor to provide information on the services, benefits, and resources available during and after transition.



**ACTION:** You will sign your DD Form 2648 to acknowledge receipt of this counseling.

**TAP Core Curriculum:** Your tier level assigned during IC determined which courses and CRS you are required to attend and complete. However, you can attend any or all of the TAP courses more than once to ensure retention of information, content, and resources.

- DoD/DHS Transition Day contains three different courses — Managing Your Transition (MYT), MOC Crosswalk (MOC), and Financial Planning for Transition (FP). Each course provides information and resources for use during and after transition.



- **Managing Your Transition (MYT)** presents a review of the TAP process, curriculum, and mandatory components followed by topics important to acknowledge and understand during transition and associated resources. This course discusses common transition concerns such as the loss of purpose and how to find a new purpose, stress as a positive aspect of transition and ways to mitigate negative stress, cultural differences between military and civilian worlds, the importance of a mentor throughout the transition process, and reliable resources available during and after transition.
- **MOC Crosswalk (MOC)** assists with identifying skills obtained in the military, and information on translating military skills to the civilian workplace and resume. The O\*NET Interest Profiler is used to determine a potential civilian career and align your current skills with skills required for that career. This exercise reveals gaps in knowledge, skills, and experience for the career you wish to pursue.

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CRS: Complete a Gap Analysis or provide verification of employment

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- **Financial Planning for Transition (FP)** is the final touchpoint for the financial literacy program mandated by law for all Service members. This course builds on the knowledge already obtained from previous courses and addresses changes in finances that may occur due to transition.

Within FP, you will:

- Calculate the civilian equivalent of your current military salary to predict future salary requirements.
- Understand the tax liability changes that will affect your take home pay.
- Review the importance of having savings during transition.
- Understand how credit, debt, and loans can affect your finances.
- Review options for the Thrift Savings Plan (TSP) after transition.
- Review other topics affected by transition.

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CRS: Prepare a criterion-based, post-separation financial plan

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- DoD curriculum Participant Guides are available at:
  - [www.TAPEvents.mil/resources](http://www.TAPEvents.mil/resources)
  - [www.divdshub/net/DoDTAP.mil](http://www.divdshub/net/DoDTAP.mil) (Scroll down in DVIDS to Recent Publications)
- Department of Veterans Affairs (VA) Benefits and Services provides information, on how to use the VA benefits and services earned during your military career to support a successful transition.



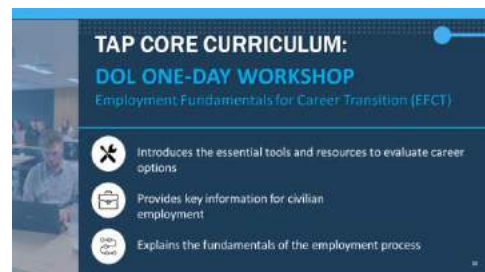
- The VA Benefits and Services Participant Guide is available at <https://benefits.va.gov/transition/tap.asp>.

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CRS: Register on VA.gov

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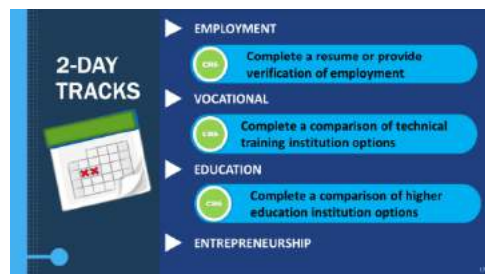
- DOL Employment Fundamentals of Career Transition (EFCT) provides a high-level overview of the employment process and information to develop a resume, conduct career research, prepare for networking and interviewing events, and ultimately secure meaningful employment.



- DOL curriculum participant guides are available at <https://www.dol.gov/agencies/vets/programs/tap>.

**Two-Day Tracks:** These tracks are designed to provide topic-specific information on a possible path for transition: Employment, Vocational, Higher Education, and Entrepreneurship.

- Employment Track: DOL Employment Workshop (DOLEW) covers emerging best



practices in career employment including the use of emerging technology to network and search for employment. During the employment track, you will draft a resume.

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CRS: Complete a resume or provide verification of employment

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- **Vocational Track: DOL Career and Credential Exploration (C2E)** offers an opportunity to complete a personalized career development assessment of occupational interest and ability and to be guided through a variety of career considerations. During the vocational track, you will conduct a comparison of two schools, training programs, or credentials.

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CRS: Complete a comparison of technical training institution options.

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- **Education Track: Managing Your (MY) Education (MYE)** assists with identifying the education requirements that support personal career goals. During the education track, you will conduct a comparison of two colleges or universities.

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CRS: Complete a comparison of higher education institution options.

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- **Entrepreneurship Track: Small Business Administration (SBA) Boots to Business (B2B)** provides an introductory understanding of business ownership.

### Continuum of Military Service Opportunity

If you served 8 years or more of active duty and have completed your military service obligation, you can continue serving your nation by joining the National Guard or Reserve. This opportunity is available for both separating and retiring Service members depending on your situation.

If you served less than 8 years of active military service, you must complete the remainder of your contractual obligation.

You can complete your obligation by becoming a member of the Ready Reserve in one of the following categories:

- **Selected Reserve (SELRES):** As a member of the SELRES, generally requires participation in training 1 weekend a month, and 2 weeks a year. This type of reserve service allows you to be recalled to active duty.

- **Individual Ready Reserve (IRR):** Those who choose to not become a member of the SELRES will automatically be assigned to IRR. IRR members may be involuntarily recalled upon declaration of a national emergency. Otherwise, participation requirements may include an annual day of muster duty to satisfy statutory screening requirements.

Be sure to explore the Reserve and Guard options in the geographic area where you plan to reside. It is possible to live in one location and be part of a Reserve/Guard unit in another.

For more information, contact a prior service or Reserve recruiter on your installation.

For those separating from Active Duty (AD), attendance at the complete continuum of military training is required and mandated as a CRS. Contact your installation TAP counselor if you require this training and have not received attendance information.

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**CRS: Complete a continuum of Military Service Opportunity counseling (AD only)**

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**Capstone/ITP Review:** No later than 90 days before you transition from active duty, you will participate in Capstone to verify you have met your required CRS and have completed an ITP.

**ACTION:** Sign the DD Form 2648 to acknowledge completion of the required components of TAP.



### Career Readiness Standards

Completed	CRS	Course/Brief
	Start a personal self-assessment/Individual Transition Plan (ITP)	IC/Pre-Separation Counseling
	Complete a Gap Analysis or provide verification of employment	MOC Crosswalk
	Prepare a criterion-based, post-separation financial plan	Financial Planning for Transition

	Register on VA.gov	VA Benefits and Services
	Complete a resume or provide verification of employment	DOL Employment Workshop
	Complete a comparison of higher education or technical training institution options	DoD Managing Your Education/ DOL Career Credential Exploration
	Complete a continuum of Military Service Opportunity counseling (AD only)	By Installation

Not meeting one of these criteria requires a warm handover to create a connection between you and the appropriate partner or agency with the resources to assist you in your transition. Generally, this involves a meeting or phone call between you and the designated POC.

While there are some instances which require a warm handover, you also have the ability to request one from your Transition Counselor. Possible warm handovers include:

- Assistance with employment – Employment Navigators and American Job Centers.
- Assistance with housing – VA Benefits Advisors.
- Assistance with peer support/community reintegration – Military OneSource.

**DoD & VA Beneficiary Access Post-Transition**

While on active duty, you have used a Common Access Card (CAC) to access DoD and VA accounts and websites. Before you turn in your CAC, it is *highly* recommended you create a DS Logon and a Login.gov account. Doing so will allow you to maintain access to DoD and VA websites and access your benefits.



**DS Logon:** Provides a secure means of authentication for websites containing personally identifiable information (PII) and personal health information (PHI). Creating a DS Logon is easier while on active duty when using your CAC.

DMDC myAccess site <https://myaccess.dmdc.osd.mil/>.

Websites requiring DS Logon:

- MilConnect
- DFAS
- TRICARE OnLine

**Login.gov:** Login.gov uses strong multifactor authentication (MFA) and identify verification to protect you and your benefits. Just as with DS Logon, it is easier to create this login when you have a CAC.

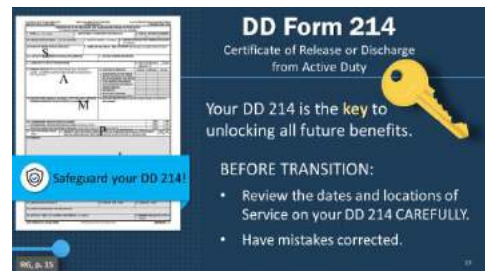
Websites requiring Login.gov:

- VA.gov
- Social Security Benefits
- Small Business Loans
- USAJobs

Remember, you will turn in your CAC when you separate or retire from active duty. Without a DS Logon and Login.gov account, you will not be able to access many necessary and useful websites. When you create your DS Logon account, be sure to record your log in name, password, and verification image. When you create your Login.gov account, be sure you record your email address, password, and personal key.

### DD Form 214 (DD 214)

The DD Form 214 is a complete and thorough document that verifies your proof of military service. The *Certificate of Release or Discharge* form is issued through the Department of Defense and is typically provided during the final out-processing appointment or after retirement or separation has occurred.



The DD 214 generally provides the following information:

<ul style="list-style-type: none"> <li>• Date and place of entry into AD</li> </ul>	<ul style="list-style-type: none"> <li>• Home address at time of entry</li> </ul>
<ul style="list-style-type: none"> <li>• Date and place of release from AD</li> </ul>	<ul style="list-style-type: none"> <li>• Home address after separation</li> </ul>
<ul style="list-style-type: none"> <li>• Last duty assignment and rank</li> </ul>	<ul style="list-style-type: none"> <li>• Military job specialty</li> </ul>
<ul style="list-style-type: none"> <li>• Military education</li> </ul>	<ul style="list-style-type: none"> <li>• Foreign service credited</li> </ul>
<ul style="list-style-type: none"> <li>• Decorations, medals, badges, citations, and campaign awards</li> </ul>	<ul style="list-style-type: none"> <li>• Total creditable service</li> </ul>

Separation information:

- Type of separation
- Character of service
- Authority and reason for separation
- Separation and reenlistment eligibility codes

Due to the amount of personal information included on your DD214, it is recommended you safeguard this document just as you would other personal documentation such as your birth certificate.

Each Service has a different procedure for receiving the DD 214. Check with your TAP Counselor if you are unsure of the process.

### Documents to Assist with Planning Your Transition

- **Managing Your (MY) Transition Timeline (MYTT):** This is not a required component of TAP; however, it is a great resource to help with transition planning. This basic timeline indicates individual topics that should be considered such as applying for VA healthcare and when to engage with the various portions of TAP. This document is comprehensive, interactive, and developed with input from the Services, DOL, VA, and SBA, along with other program partners.
- **Service-Specific timeline or checklist:** Each Service may have a Service- and/or installation-specific checklist. If so, it would be provided during IC or during this Pre-Separation Counseling brief. To determine if your Service has a Service-specific timeline or checklist, visit your local TAP office.



**Pre-Separation Counseling Resource Guide:** The Resource Guide (RG) is provided to supplement the brief and contains additional information, resources, and websites/links.

**DON'T FORGET** to take a minute to review the information presented in STEP 1 and add your **action items to the "To Do" list in the back of the Resource Guide.** (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:





## STEP 2: Build Your Transition Team

### Effects of Career Change

During your time in the Service, you most likely had a team to provide guidance, support, motivation, and have your back. The same is true in your transition. You need a team! Your team during transition will provide you with guidance, support, information and help you grow your network, which is key to finding employment.

Ideally, this team will be made up of individuals in the transition space, individuals who have transitioned recently, and those who are fully engaged in civilian life. Each of these groups provides valuable insight, information, and resources to ensure you have a successful transition. Exactly who should be on your team is up to you, but below is a list of possibilities.



### TAP Staff and Counselors

There are many resources available to transitioning Service members, both in and out of the Service. TAP staff and counselors lead the list with their extensive knowledge in the transition space. These professionals are available to all throughout the transition process.



- Service Transition or TAP Offices:
  - Army – Transition Assistance Program Centers; [www.armytap.army.mil](http://www.armytap.army.mil)
  - Navy – Fleet and Family Support Centers; [https://www.cnic.navy.mil/ffr/family\\_readiness/fleet\\_and\\_family\\_support\\_program/work-and-family-life/transition\\_assistance.html](https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/work-and-family-life/transition_assistance.html)
  - Air Force – Airman/Military and Family Readiness Centers; <https://www.afpc.af.mil/Airman-and-Family/Transition-Assistance-Program/>
  - Marine Corps – Marine Career Resource Center; <https://usmc-mccs.org/services/career/transition-readiness/> / <https://usmc-mccs.org/services/family/>
  - Coast Guard – Health, Safety and Work-Life Services Center; <https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Health-Safety-and-Work-Life-CG-11/Office-of-Work-Life-CG-111/Work-Life-Field-Offices/>

- **Space Force** – Airman/Military and Family Readiness Centers;  
<https://www.afpc.af.mil/Airman-and-Family/Transition-Assistance-Program/>

### Installation Resources Beyond the TAP Counselor/Office

These on-installation resources have professional staff, programs, and services to assist Service members and their family members in counseling, career workshops, resume writing, reference libraries, training, and job search assistance.

- Military and Family Life Counselors
- Army Community Service Center (Army Specific)
- Chaplains
- Medical Clinic professionals
- Behavioral Health Teams
- Education Office (for assessment and college credit information)

### Off-Installation Resources

- American Job Center (AJC)
- VA Vet Center
- Military OneSource
- Military and Veteran Service Organizations (MSO/VSO)

**American Job Centers (AJC)** provide free help to job seekers for a variety of career and employment-related needs. **Nearly 2,400 AJCs, funded by the U.S. Department of Labor's** Employment and Training Administration, are located throughout the United States. Veterans are provided priority of service at many AJCs. To find your nearest AJC, visit:

<https://www.careeronestop.org/LocalHelp/AmericanJobCenters/american-job-centers.aspx>.

**VA Vet Centers** are located in your community to help you and your family build meaningful connections, develop tools for achieving success, and aid in the transition from military service. Vet Centers provide individual, group, marriage, and family counseling; community engagement; and referral services to Veterans and service members who served in combat operations, areas of hostility, stateside deployments or endured military service-related trauma. Eligibility varies based on military experience including those with service in the National Guard, Reserves, and Coast Guard. Services are free and do not require enrollment in the VA Healthcare System or a service-connected disability rating. For more information, visit [www.vetcenter.va.gov](http://www.vetcenter.va.gov), or contact the Vet Center Call Center 24/7 at 877-927-8387.

**Military OneSource** is a DoD-funded program that is both a call center (800-342-9647) and a website (MilitaryOneSource.mil) providing comprehensive information, resources, and assistance on every aspect of military life at no cost to Service members and their families. Transitioning Service members, including Coast Guard and their immediate family, can access Military OneSource up to 365 days post separation or retirement. Trained consultants and counselors provide support for a wide range of topics as shown below.

Get free and confidential expert help 24/7 at Military OneSource! Call toll-free at 800-342-9647, use the chat option at [www.MilitaryOneSource.mil](http://www.MilitaryOneSource.mil), or download the MyMilitaryOneSource app. International calling options are available online at [www.militaryonesource.mil](http://www.militaryonesource.mil).

**Military and Veteran Service Organizations (MSO/VSO)** are valuable resources for assistance and guidance. MSOs and VSOs provide advocacy, education, and other support for the unique issues facing Veterans. Many have their own job referral and registration services, sponsor job fairs, and provide mentor and networking opportunities. These organizations also offer a wide variety of services, including scholarships for dependents of military personnel, and other support functions. Find more information about MSOs/VSOs at <https://benefits.va.gov/vso/index.asp>.

## Interagency Partners

Multiple government agencies work together to provide content and resources to support Service members during and after transition.

### DoD TAP

The DoD TAP web portal is a comprehensive resource with the capabilities to support separation, transition, and retirement-related issues. It provides information to ensure every Service member and their families are prepared for the next steps, whether pursuing additional education, finding a job in the public or private sector, or starting a business.



Within the DoD TAP web portal:

- Learn about the Transition Assistance Curriculum
- Determine how and where to prepare for transition to civilian life
- Discover a host of online resources, including:

- VA benefits
- Financial assistance for transition
- Assessing and documenting skills for transition

DoDTAP website: [www.dodtap.mil](http://www.dodtap.mil)

## DOL Vets

The mission of DOL Vets is to **prepare America's** veterans, Service members, and their spouses, for meaningful careers, provide them with employment resources and expertise, protect their employment rights, and promote employment opportunities.

From the DOL Vets website, you can:

- Find a job
- Learn about Veteran Employment Services and Apprenticeships
- Explore eligibility for Veterans Preference
- Access Employment Resources for Spouses

For more information, visit the DOL Vets website at <https://www.dol.gov/agencies/vets>.

## VA Veterans Resources

The VA website, <https://www.va.gov>, is the entrance portal for all things related to VA.

From the main page of the VA website, you can access:

- Healthcare: <https://www.va.gov/health-care/>
- Disability: <https://www.va.gov/disability/>
- Education: <https://www.va.gov/education/>
- Records: <https://www.va.gov/records/>

## SBA Office of Veterans Business Development

The Office of Veterans Business Development's (OVBD) mission is to maximize the availability, applicability, and usability of small business programs for all veterans and their families. OVBD is SBA's liaison with the veteran business community and offers a number of programs and services to assist aspiring and existing veteran entrepreneurs. Programs and services include training, counseling and mentorship, and assistance with federal procurement programs for veteran-owned and service-disabled, veteran-owned small businesses.

On the OVBD website, you can:

- Find a business guide
- Learn about funding programs
- Learn about federal contracting
- Enter the SBA learning center

For more information, visit the SBA OVBD website, <https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-veterans-business-development>.

## Additional Support Sources

Additional support is available through local community as well as from the Service member's personal network.

- **Family Members** are an integral part of the transition team. Be aware, that the family is also transitioning into a new life, and therefore may have similar experiences as the Service member. A family can be a source of comfort, encouragement, and support during this time.
- **Military Colleagues** can provide support during the transition the process.
- **Veterans and Mentors** are valuable resources for transition. Those who have been through the transition process will have a lot of wisdom to share and can assist by providing guidance.
- **Social Network** is the various groups of friends and relatives. This group has far-reaching employment potential due to unknown employment contacts and opportunities. A social network expands exponentially with all contacts made through the social network. To utilize this vast system of contacts requires all individuals to be aware of the transition from the military and subsequent employment search.
- **National Resource Directory (NRD)** is a searchable database of resources vetted for Service members, Veterans, family members, and caregivers. For more information, visit <https://nrd.gov>.
- **VA Benefits Advisors (BA)** work at military installations around the world. VA Benefits Advisors are available to inform Service members, Veterans, and family members about benefits and services they can use while still in uniform. You can have one-on-one assistance sessions to explain benefits, provide connections to local support, and help you prep for your **transition through VA's portion of TAP**.



**DON'T FORGET** to take a minute to review the information presented in **STEP 2** and add your action items to the **“To Do” list in the back of the Resource Guide**. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Explore resources available on your installation.
- Research resources available off installation.
- Consider additional support resources.



## STEP 3: Know your VA Benefits

### Effects of Career Change

A major change once you transition is the change in your benefits. Understanding these benefits is crucial to ensure you are utilizing all the benefits you earned as part of your military service. If you are unsure about any of the VA benefits, ask the VA Benefits Advisors on the installation, call the 1-800 number, or send an email.

**Don't wait for someone to tell you.** You need to be your own advocate and ask.



### VA Benefits and Services

As part of TAP, VA conducts a one-day course led by a VA Benefits Advisor called VA Benefits and Services. The course offers interactive exercises, real examples, and covers important topics like family support, disability compensation, and education and health care benefits. The VA Benefits and Services course is broken out into six different modules that align with the major themes of a **Service member's transition journey:**

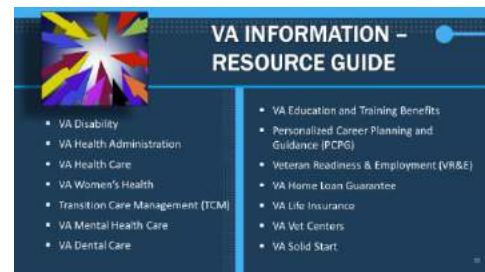


1. Navigating Your Journey – What do I want to do and what will my quality of life be like?
  - Personal goals and priorities
2. Supporting Yourself and Your Family – How will I support myself and/or my family?
  - Disability compensation
  - Life Insurance
  - Burial and memorial benefits
3. Getting Career Ready – Am I prepared to obtain my preferred career?
  - Personalized Career Planning
  - GI Bill Benefits
  - Employment Resources
4. Finding a Place to Live – Where will I live?
  - VA Facility locator
  - VA Home Loan Guaranty Program



5. Maintaining Your Health – How will I maintain the health of myself and that of my family?
  - VA health care facilities, services, and tools
  - Community based VA Vet Centers
6. Connecting with Your Community – How will I connect with my community?
  - Local Resources
  - VSO/MSO

The following is an overview of some of the benefits and services detailed during the VA Benefits and Services course. For more specific information, review the VA Benefits and Services Participant Guide found at <https://benefits.va.gov/transition/tap.asp>, or schedule a one-on-one session with a VA Benefits Advisor available at most installations within the TAP office.



### VA Disability Benefits

VA disability compensation (pay) offers a monthly tax-free payment to Veterans who were wounded, ill, or injured while serving in the military and to Veterans whose existing condition has worsened due to their Service. You must apply for this benefit and be found qualified to receive disability benefits, according to VA. VA disability benefits are provided for physical conditions (such as a chronic illness or injury) and mental health conditions (such as PTSD) that developed before, during, or after Service.

For more information visit <https://www.va.gov/disability/>.

### Benefits Delivery at Discharge (BDD)

Service members who plan to file for disability, can do so prior to separation through the VA Benefits Delivery at Discharge (BDD) program. There are requirements to utilize this program. One such requirement is claims must be filed between 180-to-90 days prior to separation.



For more information visit <https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/>.

## VA Health Care

**VA's whole health approach is a comprehensive, patient-centered approach** rooted in forming continuous healing partnerships to help Veterans achieve their greatest wellbeing. VA health care includes all the necessary outpatient services and inpatient hospital to promote, preserve or restore health. Veterans can receive coverage for most care and services, but only some will **qualify for added benefits like dental care. Each Veteran's medical benefits package is unique.** Every medical package will include care and services to help:

- Treat illnesses and injuries
- Prevent future health problems
- Improve your ability to function
- Enhance your quality of life

With VA health care, a Veteran is covered for regular checkups with a primary care provider and appointments with specialists such as cardiologists, gynecologists, and mental health providers. Veterans can access health care services like home health and geriatric (elder) care, medical equipment, prosthetics, and prescriptions. **VA's primary care provides services** such as preventative care and inpatient care as well as a range of specialty care services that can help safeguard your whole health.

For more information visit <https://www.va.gov/health-care/>.

## VA Women's Health

Women Veterans are part of the fastest growing group within the Veteran population, and the VA is dedicated to meeting their health care needs. If a Veteran qualifies for VA health care, they have access to **high-quality women's health services**. VA offers primary care services including gynecologic care, birth control, preconception counseling, menopausal support, and screenings (like cervical and breast cancer screenings). VA also provides reproductive and fertility health services, maternity care, and other specialty services.

To enhance understanding by women Veterans of the medial services provided for women, the VA also offers an online, self-paced **course on the women's health care services**. In the **Women's Health Transition Training (WHTT)** course, participants learn about a wide range of health care services. These services include a full continuum of mental health care for women Veterans and care for conditions related to military sexual trauma. WHTT also covers eligibility requirements, how to connect with other women Veterans through women-specific networks and programs post-service, as well as how to find local VA facilities and points of contact for additional support.

The course is open to all women who either are currently serving or have previously served in the military. Service women who will be transitioning to civilian life or the reserve components within the next calendar year are strongly encouraged to participate, as the training is designed to complement the VA Benefits and Services course.

For more information about VA women's health care visit <https://www.va.gov/health-care/health-needs-conditions/womens-health-needs/>.

In addition, all transitioning Servicewomen and women Veterans can learn more about the **Women's Health Transition Training** at <https://www.va.gov/womenvet/whtt/>.

### Post-9/11 Military2VA Case Management Program

The Post-9/11 Military2VA (M2VA) Case Management Program assists Service members in proactively connecting them with a VA healthcare representative and/or services as well as community resources to support their transition from active duty to civilian life.

Every VA medical center has a Post-9/11 M2VA Case Management team ready to welcome Post-9/11 Veterans and provide education, advocacy, care coordination, and care monitor to foster their integration into the VA health care system. The Post-9/11 Case Management team objectives are to ensure Post-9/11 Veterans are informed about available care, services and resources, and collaborate on developing a holistic care plan that is tailored to each Veteran.

For more information, visit

[https://www.va.gov/POST911VETERANS/Post\\_9\\_11\\_Military\\_2VA\\_M2VA\\_Case\\_Management\\_Program.asp](https://www.va.gov/POST911VETERANS/Post_9_11_Military_2VA_M2VA_Case_Management_Program.asp).

### VA Mental Health Care

VA offers specialized treatment of mental health concerns, such as post-traumatic stress disorder (PTSD), effects of military sexual trauma (MST), depression, grief, anxiety, substance use disorders, **women's reproductive mental health problems** (e.g., premenstrual dysphoric disorder and postpartum depression), and other needs.

Available treatment options include outpatient, residential, and inpatient care, pharmacotherapy, individual and group psychotherapy, and couples counseling.

Call or visit your local VA medical center to determine your eligibility for VA mental health care, as eligibility is expansive for some programs. For example, some former Service members may be able to receive care for physical and mental health conditions related to MST even if they

are not eligible for other VA care. Also, all former Service members can access emergency BA mental health care.

Many programs and services do not require a payment. When payment is required, cost depends on many factors.

There are some VA mental health services you can access without being enrolled in VA health care. For example, regardless of disability claim or enrollment status, community-based Vet Centers offer free individual and group counseling for Veterans and their families, if the Veteran served in a combat zone or area of hostility, served as part of a mortuary affairs, drone crew, or experienced MST. Vet Centers also provide services:

- VA benefits assistance
- Bereavement (grief) counseling
- Employment counseling
- MST related counseling
- Substance abuse assessment and referral

For more information about VA mental health services and resources visit <https://www.mentalhealth.va.gov/>.

VA and community mental health, alcohol, and drug treatment programs around the country may be found at <https://www.maketheconnection.net/resources/>.

This website has information on providers and treatment programs authorized to treat substance abuse such as prescription pain relievers or opioids.

### VA Dental Care

A Service member may be eligible for a one-time free dental exam if the following requirements are met. The Service member served on active duty for 90 days or more, and box **17 of the DD Form 214 is checked “No” for receiving a complete dental examination and all** appropriate dental care prior to separation. To receive free dental care, a Service member must apply within 180 days after discharge.

VA provides dental care to Veterans who meet certain eligibility requirements. Covered services may include cleaning and x-rays, fillings, crowns, bridges, and more.

**If a Veteran experienced “dental trauma” while in an active-duty status, they may be eligible for lifelong dental care associated with this trauma and receive a service-connected disability rating.**

For Veterans who do not meet the criteria for either program, but still need dental care, VA offers a reduced cost dental care insurance program. VA offers all eligible Veterans and family members the opportunity to purchase dental insurance at reduced cost through the VA Dental Insurance Program.

For more information visit <https://www.va.gov/health-care/about-va-health-benefits/dental-care/>.

### Personalized Career Planning and Guidance (PCPG)

Personalized Career Planning and Guidance (PCPG) offers free educational and career guidance, planning, and resources to Veterans and their dependents who are eligible for a VA education benefit. These services may be available to the Service member/Veteran or family member within six months of separation and up to one-year post-separation.

To learn more about this program, visit <https://www.va.gov/careers-employment/education-and-career-counseling/>.

### VA Education and Training Benefits

VA provides education benefits that are second to none. Through military service, a Service member has earned these benefits, with the option to use the benefit or transfer the benefit to a dependent.

- Post-9/11 GI Bill® is for individuals who served on active duty after September 10, 2001 and received an honorable discharge.
- Montgomery GI Bill (MGIB) includes two programs: MGIB-AD for active duty and MGIB-SR for selected reserves.

#### Post-9/11 GI Bill (Chapter 33)

Post-9/11 GI Bill benefits are available to active duty Service members, National Guard, Reservists, Veterans, and family members. Under the Post-9/11 GI Bill, there are various types of training and assistance available, including institutions of higher learning undergraduate and graduate degrees, flight training, vocational/technical training, and more.

To be eligible, you must:

- have served honorably for at least 90 days on active duty after September 10, 2001, or
- have been honorably discharged from active duty for a service-connected disability and served 30 continuous days after September 10, 2001, or

- Received a Purple Heart on or after September 11, 2002, and honorably discharged after any amount of service.

To receive 100% of the benefit, you must have served a total of 36 months of active duty service, received a Purple Heart, or have been discharged for a service-connected disability after 30 days of continuous service.

For those who served fewer than 36 months, the percentage of benefit ranges from 50% to 90%.

Benefits are also available to members of the Army National Guard and Air National Guard based on qualifying Service under Title 32.

Eligibility for Post-9/11 GI Bill will be covered more fully in the VA Benefits and Services brief.

If eligible for the Post-9/11 GI Bill program, a Service member may be able to transfer unused educational benefits to a spouse or children, if certain criteria are met.

### Transferring your GI Bill Benefits

Transferability of education benefits is a retention incentive, and therefore, DoD determines the eligibility requirements to transfer GI Bill benefits to eligible dependents.

Criteria for transfer of educational benefits:

- Be on active duty – transfer of benefits CANNOT happen after separation or retirement
- Served a minimum of 6 years
- Agree to an additional 4 years of Service
- Previously elected to change benefits from the MGIB to the Post 9/11
- The person receiving the benefits is enrolled in DEERS



When transferring benefits to family members, all Service members MUST acknowledge the following statement:

**“I understand and agree to remain in the Armed Forces for the period required.**  
I understand that failure to complete that Service may lead to an overpayment by the

Department of Veterans Affairs for any payment made.” (Service documentation will remain on file with the Service.)

If educational benefits have been transferred; it is strongly advised the Service member log into milConnect and ensure completion of the required obligated Service before separating or retiring. The Obligation End Date is reflected at the top of the page **under “Sponsor” and on the “Approval Form.”**

For more information on the transfer of GI Bill Benefits, visit <https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>.

**Failure to complete ANY of the service obligation will cause your transferred benefits to be revoked and will result in a required repayment of used portions of the Post 9/11 GI Bill.**

### Montgomery GI Bill Active Duty (MGIB-AD)

Montgomery GI Bill Active Duty or MGIB-AD program can be used for a variety of trainings, such as college degrees and certificate programs, technical or vocational courses, licensing and certificate tests, and much more. A Service member may be eligible for education benefits through this program, upon honorable discharge and meeting the requirements of one of the MGIB categories listed on the MGIB-AD website.

The MGIB can be converted to the Post-9/11 educational benefit, but once the choice is made, the choice is permanent and not reversible.

For more information, visit <https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>.

### Montgomery GI Bill Selected Reserve (MGIB-SR) (Chapter 1606)

**If you’re a member of the Reserves, Army National Guard or Air National Guard**, you may be able to get up to 36 months of education and training benefits under the Montgomery GI Bill Selected Reserve (MGIB-SR) program.

You can use these benefits for a variety of trainings, such as college degrees and certificate programs, technical or vocational courses, licensing and certificate tests, and much more.

Eligibility for this program is determined by the Selected Reserve components, and VA makes the payments. Eligibility for MGIB-SR ends on the day of separation from the Selected Reserve unless you were mobilized.

You will also retain MGIB-SR eligibility if you were discharged from Selected Reserve service due to a disability that was not caused by misconduct. Your eligibility period may be extended if you are ordered to active duty.

The VA Education Benefits link is <https://www.va.gov/education/about-gi-bill-benefits>.

### Veteran Readiness and Employment (VR&E)

VR&E assists Veterans with a service-connected disability that limits their ability to work or prevents them from working. The program assists with exploring employment options and addresses training needs through 5 support-and-service tracks to help the Veteran find and keep a job, as well as live as independently as possible. In some cases, family members may also qualify for certain benefits.

To learn more about this program, visit <https://www.va.gov/careers-employment/vocational-rehabilitation/>.

### VA Home Loan Guaranty Program

The VA home loan guaranty is an earned benefit that can assist those eligible Service members, Veterans, and certain surviving spouses to become homeowners. The VA guaranty may help these eligible borrowers buy, build, repair, retain, or adapt a home. Under the VA Home Loan Guaranty program, a Service member or Veteran obtains a home loan through a lender — such as a bank or a mortgage company — and VA guarantees a portion of that loan. The VA Home Loan Guaranty program is available to eligible Service members, Veterans, and Certain Surviving Spouses to:

- Buy, build, repair, or adapt a home.
- Refinance an existing home loan to reduce the interest rate.
- Improve a home by installing energy-efficient features like solar heating and cooling systems, water heater insulation, storm windows and doors or other approved improvements.

For more information on VA Home Loans, visit <https://www.va.gov/housing-assistance/>.



## VA Life Insurance

VA has many different types of life insurance to assist separating Service members and their families.

For more information on VA life insurance options, visit <https://www.va.gov/life-insurance/>.

### **Veterans' Group Life Insurance (VGLI)**

During the VA Benefits and Services course, VA will provide information on converting **Servicemembers' Group Life Insurance (SGLI) to Veterans Group Life Insurance (VGLI)**. With VGLI, the Veteran can retain life insurance coverage after separation or retirement as long as the premiums continue to be paid. To convert SGLI to VGLI, it is necessary to apply within one year and 120 days of separation from Service.

### **Traumatic Injury Protection under Servicemembers' Group Life Insurance (TSGLI)**

TSGLI, also known as Servicemembers Group Life Insurance Traumatic Injury Protection, provides short-term financial support to help eligible Service members recover from a severe injury. If a Service member was covered by SGLI and experienced a traumatic injury while serving in the uniformed services, they can apply for TSGLI, even after separation from service. The uniformed services process TSGLI claims and determine eligibility for payment.

### **SGLI Disability Extension (SGLI-DE)**

**Servicemembers' who are totally disabled at the time of separation (i.e., unable to work due to disabilities or have certain statutory conditions), can apply for the SGLI Disability Extension (SGLI-DE), which provides free coverage for up to two years from the date of separation. To apply, Servicemembers' must apply for the SGLI-DE; it is not automatic. Those covered under the SGLI-DE are automatically converted to VGLI at the end of their extension period, subject to the payment of premiums.**

For more information about the SGLI Disability Extension coverage, visit: [www.va.gov/life-insurance/options-eligibility/sqli/](http://www.va.gov/life-insurance/options-eligibility/sqli/).

### **Service-Disabled Veterans Life Insurance (S-DVI)**

S-DVI, also known as **Service-Disabled Veterans' Life Insurance** provides coverage to eligible **Veterans' who have received a service-connected disability rating from VA**. This includes Veterans with disabilities that are rated at zero percent, but are otherwise in good health. Applications must be submitted to the VA Insurance Center in Philadelphia within two years

from the date of notification of the approval of a new service-connected disability by VA or by December 31, 2022, whichever occurs first. S-DVI is closing to new applicants as of December 31, 2022, with the opening of a new program of **insurance, Veterans' Affairs Life Insurance**, on January 1, 2023, discussed below.

For more information on S-DVI, visit [Service-Disabled Veterans Life Insurance \(S-DVI\) | Veterans Affairs \(va.gov\)](#)

### **Veterans' Affairs Life Insurance (VALife)**

On January 1, 2023, a new program of insurance, VALife, also known as, Veterans' Affairs Life Insurance will open to new applicants. VALife is guaranteed acceptance whole life insurance available to all Veterans age 80 and under who have a VA disability rating of zero to 100 percent with no time limit to apply. Veterans who are 81 or older and apply for VA Disability Compensation before age 81 and receive a rating for a new service-connected condition after turning 81 are also eligible if they apply within two years of receiving their rating. Veterans do not have to meet any health requirements to obtain coverage and once coverage is effective premiums will never increase. Veterans must wait two years from the effective date of the coverage for their beneficiary to receive the full value of the coverage upon their death.

For more information on VALife, visit [VA Life Insurance \(VALife\) \(va.gov\)](#)

### **Veterans' Mortgage Life Insurance (VMLI) - VA**

VMLI, also known as, Veterans' Mortgage Life Insurance, provides mortgage protection insurance in the event of the Veterans death. This insurance can pay off or pay down the **mortgage on a home that has been adapted to meet the Veteran's needs. To be eligible** for this insurance, the Service member or Veteran must have been issued a Specially Adapted Housing Grant from VA's Loan Guaranty Service.

For more information on VMLI, visit [Veterans' Mortgage Life Insurance \(VMLI\) | Veterans Affairs \(va.gov\)](#)

## State VA Offices

State VA Offices are there to assist in identifying and accessing benefits after separation or retirement. In addition, there are a wide range of county, state, and federal benefits related to education, employment, finance, health care, housing, legal assistance, recreation, taxes, and more. The State VA office is there to provide assistance on the benefits available to the Veteran through the state.



Each State manages its own State VA Office and benefit programs; therefore, some State VA Offices have a greater ability to assist.

For more information on a specific state VA benefits, visit <https://www.va.gov/statedva.htm>. Click on a state for the locations of State VA Offices.

## VA Vet Centers

Vet Centers are **community-based centers that offer** individual, group, marriage and family counseling, community engagement, and referral services in a safe and confidential environment to eligible veterans, active duty Service members, Reservists, National Guard personnel and their families. These are small, intimate facilities located off base and comfortably located in your community. Services are free for life, and do not require enrollment in the VA Healthcare System or a service-connected disability rating.

A core goal of Vet Centers is to promote access to care by helping a military service personnel and their families overcome any barriers. For example, Vet Centers maintain non-traditional appointment schedules and after normal business hours to accommodate busy schedules. Some communities even have mobile Vet Centers that travel to places where there is no permanent local Vet Center.

For more information, visit [www.vetcenter.va.gov/](http://www.vetcenter.va.gov/) or call 877-927-8387.

## VA Solid Start

The VA Solid Start program provides early, consistent, and caring contact to newly separated veterans – regardless of service branch, character of discharge or service history – at three key stages during the first year of transition to civilian life (around 90-, 180-, and 365-days post-separation). VA Solid Start representatives



assist veterans with learning more about VA benefits and services, filing claims, obtaining status updates on benefits applications, and locating additional resources from federal and community partners.

For more information about VA Solid Start, visit <https://benefits.va.gov/transition/solid-start.asp>.

### Petitioning VA for reinstatement of benefits due to Less than Honorable Discharge

As the VA programs could be affected by the contract, the amount of time served in the military, and the characterization of discharge, it is important to ask if anything is unclear or not understood.

If the character of discharge does not allow for full utilization of VA Benefits, it is important for the Service member to be aware they may petition the Veterans Benefits Administration of the Department of Veterans Affairs to receive certain benefits under the laws administered by the Secretary of Veterans Affairs. For those who may anticipate a less than honorable characterization, this is an especially important topic to discuss with a VA Benefits Advisor.

**DON'T FORGET** to take a minute to review the information presented in STEP 3 and **add action items to the "To Do"** list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider



- If you transferred your GI Bill benefits, make a note to confirm that you will meet your Service obligation before you separate or retire.
- If you did not transfer your GI Bill benefits, make a note to research the amount of your VA education benefit.
- Research VA benefits and services that are of interest to you.
- Capture the contact information for the installation VA Benefits Advisor.
- Write down questions for the VA Benefits and Services brief.

## STEP 4: Plan for Health/Mental Care and Health Insurance

### Effects of Career Change

Understanding and finding mental health resources, quality healthcare, and health insurance can be one of the most challenging tasks during transition. While in the military, you were provided comprehensive healthcare at little or no cost to you or your family. Once you transition, you may be able to use TRICARE, which is familiar, or you may need to find your own doctors and insurance to cover the cost. Regardless of your options, it is important to understand the basics as you begin to research the best healthcare options for you and your family.



### Separation History and Physical Examination (SHPE) – provided by DoD

AND

### Separation Health Assessment (SHA) – provided by VA

All separating, active duty Service members and Reserve and National Guard members (if they served a minimum of 180 days on active duty or 30 days in a contingency operation) must complete a Separation History and Physical Examination (SHPE) prior to separation, retirement, or release from active duty. Additionally, Reserve Component Service members who deployed within two years may request a SHPE to document duty-related health conditions that may not have been captured during other physical exams.



If applying for VA disability, VA will require a Separation Health Assessment (SHA). To reduce the burden on the Service member, the DoD will accept the SHA conducted by the VA provider in lieu of the SHPE.

The SHPE and SHA facilitates:

- Documentation of the health status of separating Service members.
- Transfer of care from the DoD to the VA.
- Support for the evaluation of VA disability claims.

The purpose of the SHPE or SHA examination is to ensure that medical conditions the Service member developed during Service that require ongoing care or that may require care in the future are identified and documented in their military medical file or Service Treatment Record (STR). Prior to the DoD physical exam, every Service member will need to complete a Mental Health Assessment (MHA) DD Form 2978 and a Medical History Form DD Form 2807-1.

### **Mental Health Assessment (MHA):**

MHA is an online mental health assessment which is required to be completed prior to the SHPE or SHA. The results of this online self-assessment will be addressed during the SHPE or SHA. The assessment can be accessed through the Tricare online portal.

### **Medical History Form, DD form 2807-1**

The Medical History Form is used during medical examinations for multiple purposes, one of those purposes is due to separation, retirement, and release from active duty. Failure to fully complete the forms according to the instructions will delay the medical clearance. The form will be provided to the Service member prior to your SHPE or SHA to complete.

Forms are also available at [https://dcp.psc.gov/ccmis/forms/FORMS\\_medical\\_m.aspx](https://dcp.psc.gov/ccmis/forms/FORMS_medical_m.aspx).

### **Service Treatment Record (STR)**

It is essential that the STR is up to date prior to any medical exam. The STR is a chronological record documenting the medical and dental care and treatment received while in the service. The Military Health System (MHS) maintains all Service member STR per DoD policy and U.S. health care laws. When a Service member files a claim for benefits, a copy of the STR, along with any other medical documentation will be provided to VA.

**Convenient, online access to Service member's medical records is available through the TRICARE Online Patient Portal and the MHS GENESIS Patient Portal.** The system provides access to notes written in the electronic health record as well as all of the documents stored in the **"electronic filing cabinet"** including scanned copies of the old paper STR. As Service members prepare for the SHPE or SHA, **it is strongly encouraged they review the "Problem List" within the STR to make sure that important conditions are listed.** It is also necessary to review the **"Documents" section to make sure that health care documentation and any material from other health care systems are included in the STR.** The Primary Care Manager (PCM) or Military Treatment Facility (MTF) can assist with missing information.

In addition to health record access, TRICARE Online has a Service Separation page with instructions, forms, and links to VA sites to help prepare for the SHPE or SHA. The site can be reached at <https://www.tricareonline.com/>.

After a Service member separates or retires from the military, personal medical records are digitized, validated, and archived. After being digitized, the hard copies will be destroyed and no longer available.

Learn how to access your medical records at:  
<https://www.tricare.mil/Resources/MedicalRecords>.

Service members are required to complete a SHPE and MHA prior to separation. The requirement can be completed:

- **During Service member's scheduled DoD-performed SHPE and MHA.**
- As part of the Integrated Disability Evaluation System (IDES) process.
- During a VA disability exam (SHA) as part of the BDD process.

## DoD inTransition

DoD's inTransition is a free, confidential program that offers specialized coaching and resources for Service members who are transitioning between mental/behavioral health care providers and health care systems or for those who wish to initiate mental health/behavioral care for the first time.



DoD's inTransition coaches work with the Service members to identify available treatment options in their new area, help secure appointments with a mental health provider, and provide information about transition-related resources.

All Service members who have had mental/behavioral health contact within one year of separation from active duty are automatically enrolled in inTransition. Service members may opt-out of the program when contacted by inTransition or at any point during the coaching process. For more information, visit [www.health.mil/intransition](http://www.health.mil/intransition).

## Suicide Prevention Resources

If you, or anyone you know, are experiencing thoughts of suicide, please reach out for help immediately.

The National Suicide Prevention Hotline is 988. Within this hotline, the Veteran and Military Crisis Line is available by pressing 1. This confidential resource, with 24/7 support, that connects veterans, Service members, including members of the National Guard and Reserve, and their family members in crisis with qualified, caring responders.



The Veterans and Military Crisis Line, text-messaging service, and online chat, provide free support for all Service members and veterans, even if they are not registered with the Department of Veterans Affairs (VA) or enrolled in VA health care.

Service members and their family members can:

- Call 988 and Press 1
- Chat online at <https://www.veteranscrisisline.net/get-help/chat>
- Send a text message to 838255



The Veterans and Military Crisis Line is staffed by caring, qualified responders from VA. Many are veterans themselves. They understand what Service members have been through and the challenges members of the military and their loved ones face.

The following overseas locations have direct crisis line numbers:

- In Europe: Call 00800 1273 8255 or DSN 118
- In Korea: Call 0808 555 118 or DSN 118
- In Afghanistan: Call 00 1 800 273 8255 or DSN 111
- Chat online at <https://www.veteranscrisisline.net/get-help/chat>

In case of an emergency, dial 911 or your local emergency number immediately.



## Sexual Assault Prevention and Response Program Office (SAPRO)

The Sexual Assault Prevention and Response Office (SAPRO) serves as the single point of authority, accountability, and oversight of the DoD SAPR program.

**The Department's programmatic approach is prevention-focused with an uncompromising commitment to victim assistance.**



SAPRO works closely with the Services to standardize victim response programs and resources across the Department. It promotes military readiness by reducing sexual assault through prevention, advocacy, and execution of SAPR Program policy, planning, and oversight across **the DoD Community**. **DoD's approach ensures that Service members receive the protections to which they are entitled and support through an integrated victim services network of care.**

If you have been a victim of sexual assault and need assistance, more information, or additional resources:

- Contact your unit or installation Sexual Assault Response Coordinator or SAPR Victim Advocate.
- Contact the DoD Safe Helpline: 1-877-995-5247, <http://safehelpline.org/>
- Visit <https://www.va.gov/health-care/health-needs-conditions/military-sexual-trauma/> for VA's MST-related services which are offered regardless of disability rating

## State and Local Health Care and Mental Health Services

**In addition to mental health services provided by the military Service, each State's** Department of Health promotes public health through policy initiatives, research, and service programs. Often, a State's public health administration is combined with the provision of Social Services. "Health" generally encompasses behavioral and environmental health as well as physical well-being, illness, and communicable diseases.

Social service websites may include information and programs dealing with healthcare, mental health, suicide prevention, sexual assault, welfare, poverty, juvenile delinquency, sex offenders, aging, public assistance, and rehabilitation. There may also be listings of private social service agencies.

A resource for what is available in your State is [www.statelocalgov.net](http://www.statelocalgov.net).

## TRICARE

When separating or retiring, a Service member and their family may no longer be eligible for TRICARE as it covers active-duty Service members and their families. It will be necessary for transitioning Service members to find health care either through an employer or on their own.

TRICARE is one option, which may still be available depending upon the type of discharge or if the Service member retired from military Service. TRICARE provides many different types of insurance plans which vary in their coverage of mental health, substance abuse, dental, and medical services.



TRICARE program options can be found at [www.tricare.mil](http://www.tricare.mil).

Generally, changes to a health care plan can only be made during the annual Open Enrollment season held from the Monday of the second full week in November to the Monday of the second full week in December of each calendar year. Outside of Open Enrollment, starting or changing plans can only occur after a Qualifying Life Event (OLE) such as birth, marriage, etc. Separating or retiring from the military qualifies as a QLE. Changes must occur within 90 days after a QLE to take action. For more information, use the links below:

Separating: <https://www.tricare.mil/LifeEvents/Separating>

Retiring: <https://www.tricare.mil/LifeEvents/Retiring>

Deactivating: <https://www.tricare.mil/LifeEvents/Deactivating>

### TRICARE Mental Health Care

Active-duty family members may seek mental health care if needed during transition. If eligible, treatment may be sought for outpatient mental health and substance use disorder treatment without first obtaining a referral and preauthorization. Referral and preauthorization are not required if the family member seeks care within the network from a mental health provider. If mental health treatment will need to continue after transition, it is necessary to make provisions to continue care as TRICARE medical insurance may no longer be an option.

## TRICARE Health Plans

If eligible for and seeking TRICARE coverage after transition, the Service member or family member can visit [www.tricare.mil](http://www.tricare.mil) to go over the available benefits and health plans. In addition, the TRICARE website has a Plan Finder to learn about health plans based on the **Service member's status**. The Plan Finder allows for specific information to be entered, answers questions, and explains possible options.

Service members who are retiring may be eligible for the health plans listed below. For more information on any of the health plans listed below, visit <https://www.tricare.mil/Plans/Eligibility/RSMandFamilies>.

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*If retiring from military service, it is important you make an appointment to speak with a Tricare representative to fully understand TRICARE eligibility, options, availability, and cost.*

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### TRICARE Prime and Select (for Retirees until age 65)

TRICARE Prime or Select coverage requires a beneficiary to enroll and pay applicable enrollment fees or premiums, cost-shares or copays, and annual deductible.

This option is available to retirees who have retired from the military, but have not yet reached 65 years of age.

If living overseas, TRICARE Select for Retirees is the only option available.

Members who fail to enroll in TRICARE Prime or TRICARE Select will lose all TRICARE coverage and default to direct care, space available only coverage, provided in a military hospital or clinic.

### TRICARE for Life (TFL) and Medicare (after age 65)

Retirees 65 and above are no longer eligible for TRICARE for Retirees. After age 65, Medicare becomes their primary healthcare insurance. Retirees must enroll in Medicare Part A & B to be eligible for TFL as supplemental coverage beyond Medicare. Medicare and TFL together provide comprehensive health care coverage, to include prescription coverage through TFL under the TRICARE Pharmacy Program.

When Medicare Part A and B coverage begins, the change from Tricare for Retirees to TFL occurs automatically, with no enrollment required.

### TRICARE Retired Reserve

TRICARE Retired Reserve may be the right healthcare plan for retired reservists who qualify (i.e., those not eligible for or enrolled in a Federal Employees Health Benefit plan and are under age 60). The plan provides comprehensive health care coverage under TRICARE Select.

### US Family Health Plan (USFHP)

USFHP is an additional TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States. A retiree must enroll, pay the annual enrollment fee and co-payments, and use doctors in the network. This is only available in certain locations.

### TRICARE Young Adult (TYA)

TRICARE Young Adult is an option for unmarried, adult children of active duty and retired Service members who have "aged out" of regular TRICARE coverage. The plan provides comprehensive medical and pharmacy benefits. Enrollment requires payment of monthly premiums and network co-payments. TYA is available with TRICARE Prime or TRICARE Select plans.

## Federal Insurance

Certain types of federal insurance are available to veterans. These programs are also offered to other federal government employees and retirees.

### Dental and Vision Coverage for Retirees

Upon retirement, the DoD no longer offers dental insurance under TRICARE. However, retired uniformed Service members, their eligible family members and survivors are eligible to obtain both dental and vision insurance through the Federal Employees Dental and Vision Insurance Program (FEDVIP). FEDVIP offers a choice of 12 dental and 5 vision insurance carriers. Retirees **may choose a dental or vision plan that best meets their families' needs. If eligible, the enrollment requests can be made 31 days prior to, or within 60 days following the retirement date to prevent a gap in dental coverage.**

Changes in FEDVIP plans can only occur during Federal Benefits Open Season coincides with **TRICARE open season from mid-November to the second full week in December or if you** experience a Qualifying Life Event (QLE). Please note that QLEs for FEDVIP differ slightly from QLEs for TRICARE.

Further information about FEDVIP plan options, eligibility, and QLEs can be found:

- Online at [www.benefeds.com](http://www.benefeds.com)
- By calling 1-877-888-FEDS (1-877-888-3337).

### Federal Long Term Care Insurance Program (FLTCIP)

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management (OPM), insured by John Hancock Life & Health Insurance Company under a group long-term care insurance policy, and administered by Long Term Care Partners, LLC.

FLTCIP is available to eligible federal employees, to include active and retired uniformed Service members, and certain qualified relatives. This includes:

- Active members of the uniformed services on active duty or full-time National Guard duty for more than 30 days.
- Active members of the Selected Reserve (i.e., members of the IRR are not eligible).
- Retired members of the uniformed services entitled to retired or retainer pay; this includes gray area reservists, even if not yet receiving retired pay.

Eligible individuals must have their medical history reviewed as part of the application process. Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage.

For more information, go to [www.LTCFEDS.com](http://www.LTCFEDS.com).

### Transitional/Temporary Health Care Coverage

Transitional health care coverage is available if you separate from the military and meet the eligibility requirements. Two such programs are listed below.



## Continued Health Care Benefits Program (CHCBP)

The Continued Health Care Benefits Program or CHCBP is available for those who are not eligible for VA health care benefits, or TRICARE options and do not yet qualify for an employer-based program or who need coverage for a family after separating or are losing TAMP coverage.

CHCBP:

- Provides temporary health coverage for 18-36 months for former Service members and family members.
- Reserve Component members, adult children, and un-remarried former spouses are also eligible for CHCBP.
- Acts as a bridge between military health benefits and new civilian health plan to maintain health care coverage in a time of transition.
- Provides similar coverage as TRICARE Select (including prescriptions, coverage for pre-existing conditions, and pregnancy).
- CHCBP is a temporary solution for health care coverage, during which it is necessary to actively consider options for when CHCBP ends.

To obtain CHCBP, an applicant must submit a request to enroll within 60 days after loss of eligibility for military health care, (i.e., TRICARE Prime/Select or TAMP) and pay quarterly premiums. In addition to premiums, there are additional copays and cost-shares for some covered services.

CHCBP is managed by Humana Military, which provides services for enrollment, authorization, claims processing, and customer service. For more information about CHCBP or to see if you qualify, visit <https://www.humanamilitary.com/beneficiary/benefit-guidance/special-programs/chcbp/>.

## Transitional Assistance Management Program (TAMP)

If separating from active duty or deactivating/demobilizing, a Service member may be eligible for TAMP. TAMP provides 180 days of premium-free TRICARE transitional health care benefits after regular TRICARE benefits end.

To be eligible for TAMP, a Service member must be:

- Involuntarily separated from active duty.
- A Reserve Component member separated from active duty after serving more than 30 days on orders for a pre-planned mission or in support of a contingency operation.

- Separated from active duty after being involuntarily retained on active duty in support of a contingency operation.
- Separated from active duty following a voluntary agreement to remain on active duty for a period of less than one year in support of a contingency operation.
- A member who receives a sole survivorship discharge.
- Separated from active duty and agree to become a member (affiliate) of the Selected Reserve of the Ready Reserve of a Reserve Component the day immediately following last day of active duty. If there is a gap in affiliation, the member will not qualify for TAMP.

TAMP eligibility is determined by the Services and documented in DEERS. To qualify, a Service member must meet one of the eligibility requirements listed above, ensure enrollment of self and family in Defense Enrollment Eligibility Reporting System (DEERS), and that eligibility status is reflected in DEERS. Members should review status in MilConnect.

Once DEERS is updated to authorize the 180-day TAMP coverage, the Service member and their eligible family members may be automatically enrolled in TRICARE Select and may choose to enroll or re-enroll in TRICARE Prime (if eligible), within 90 days of the start of their eligibility for TAMP. Coverage is effective the day TAMP eligibility begins.

During TAMP, Service members and family members are eligible to use one of the following health plan options in addition to military hospitals and clinics:

- TRICARE Prime
- TRICARE Select
- US Family Health Plan (if you live in a designated location, enrollment required)
- TRICARE Overseas Prime
- TRICARE Overseas Select



For those who qualify, TAMP offers 180 days of premium-free health care to the Service member and eligible family members after separation from active duty. If eligible, TAMP starts the day after separation from active duty. TAMP eligibility is not automatic, as individuals must meet one of the six qualifying criteria.

For additional information on TAMP coverage, contact your regional contractor or visit <https://www.tricare.mil/TAMP>. For questions on TAMP eligibility, contact the Service member's personnel office.

## Dental Coverage During TAMP

During TAMP, the Service member is covered under the Active Duty Dental Program and may be seen in military dental treatment facilities on a space-available basis.

Family members are still eligible for the TRICARE Dental plan during TAMP and must continue to pay premiums.

## Health Insurance Marketplace

Veterans and their family members who are **not enrolled in VA benefits or other veteran's** health coverage can get coverage through the Health Insurance Marketplace. View Health care coverage options for military veterans at [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans).

A Service member separating or retiring from the Service qualifies for a Special Enrollment Period (SEP), which allows enrollment in a Marketplace plan outside of the annual Open Enrollment Period. **The transition from the Service qualifies as SEP due to a "loss of qualifying health coverage" as the coverage provided in the Service is no longer available.** Documentation is required to utilize SEP, by which the DD 214 qualifies, as do other options.

To apply or learn more, visit:

- Online at: [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans)
- Call the eMarketplace Call Center at 1-800-318-2596
- TTY users should call 1-855-889-4325
- Find someone nearby to help you apply at <https://localhelp.healthcare.gov/#>

**DON'T FORGET** to take a minute to review the information presented in **STEP 4** and add your action items to the "To Do" list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Determine eligibility for TRICARE healthcare.
- Explore healthcare options.
- Research mental health resources.





## STEP 5: Plan for Civilian Employment/Vocational Training

### Effects of Career Change

Transitioning from the Service is the ultimate career change. For many, finding employment or a new career path is the first and most important area of concern. DOL takes the lead for this topic providing information on employment, vocational training, certifications, licensure, and various other avenues by which you can find your next employment or career. The topics covered in this section will be covered in depth during one of the three DOL modules. For more information, use the links provided and download the Participant Guides for the DOL modules at <https://www.dol.gov/agencies/vets/programs/tap>.



### DOL Veterans Employment and Training Service (VETS) Curricula

The DOL TAP curricula helps translate military skills and experience into civilian terms, build a resume, search for jobs, and provides essential interview tips and resources which link to job search websites and databases. You can access the TAP Training Resources from the DOL website at <https://www.dol.gov/agencies/vets/programs/tap>.

The DOL provides access to the tools and best practices that will help in the transition from military service to a civilian career. This includes helping evaluate career options, prepare for success in the employment process, and apply, interview, and evaluate a job offer. The Veteran and Military Transition Center, located at [www.careeronestop.org/veterans](http://www.careeronestop.org/veterans) is a one-stop website for employment, training, and financial help after military service.



DOL TAP Curriculum includes:

- DOL One-Day, Employment Fundamentals for Career Transition (EFCT)
- DOL One-Day, DOL Employment Workshop (WWCEW EFCT) for wounded, ill, or injured
- DOL Employment Workshop (DOLEW) – a 2-day track
- DOL Career and Credential Exploration (C2E) Workshop – a 2-day track

The DOL One-Day EFCT or the WWCEW EFCT for wounded, ill, or injured is mandatory with a few qualifying exemptions. This workshop will provide a greater understanding of the fundamentals to consider for your transition to a civilian career. The DOLEW provides greater detail on transitioning to a civilian career to include identifying career goals and skills, developing and building a personal brand, exploring federal hiring, preparing for interviews, receiving a job offer, and negotiating that offer. The C2E workshop is for those who want to explore the interests, values, and aptitudes to make an informed career decision. C2E is ideal for those seeking to identify credentials and qualifications needed for occupations of interest and understand the opportunities and benefits of apprenticeships.

REMEMBER, spouses or caregivers of eligible transitioning Service members may be eligible to receive job assistance through their local transition office. They should contact the installation Military and Family Support Center, Spouse Employment Program Office, which has an employment program. Spouses are strongly encouraged to participate in the DOL TAP Curriculum workshops.

### Transition Employment Assistance for Military Spouses and Caregivers (TEAMS)

In addition to the DOL TAP curricula, DOL is now hosting virtual instructor-led workshops for former and current military spouses, known as Transition Employment Assistance for Military Spouses and Caregivers (TEAMS). These workshops are focused on empowering military spouses to tackle their special employment needs such as unemployment and underemployment, frequent moves, lack of education, and licensure and credential portability. These workshops include:



- **Your Next Move:** This 2-hour workshop provides the opportunity to use DOL online resources to define and explore career opportunities. Labor market information research is used as a basis for selecting a career path or developing a job search plan.
- **Marketing Me:** This 2-hour workshop is focused on using marketing techniques for a job search, exploring networking opportunities and using multiple resources to develop an action plan for the job hunt.
- **Career Credentials:** This 2-hour workshop defines professional credentials and their importance, illustrates pathways for credentialing, and identifies license and credential portability resources.

- **Resume Essentials:** This 4.5-hour workshop is **designed to create a participant's most effective resume**. Trained facilitators will provide guidance and teach participants to evaluate their resume and understand job application techniques.
- **Federal Hiring:** This 2-hour workshop provides an introduction to the federal hiring process, reviewing federal employment opportunities, the availability of special hiring authorities for military spouses, and differences between federal and private sector resumes. Additionally, participants set up accounts on USAJOBS and review features to assist in identifying and applying for federal jobs.
- **Interview Skills:** This 2-hour workshop provides tips and coaching for job interviews and handling those hard-to-answer questions.
- **Salary Negotiations:** This 2-hour workshop explains basic knowledge of salary, compensation, job offers, and negotiation skills. Included are exercises and resources to help participants understand and explain their worth to their next employer.
- **LinkedIn Profiles:** This 2-hour workshop walks participants through building their LinkedIn profiles. Participants learn how to create a profile that markets their professional brand and uses keywords to attract recruiters and how to utilize LinkedIn for skill endorsements and recommendations from their networks. This workshop is a prerequisite for the LinkedIn Job Search Workshop.
- **LinkedIn Job Search:** This 2-hour workshop offers insider knowledge to utilize **LinkedIn's job search features**. **Participants learn how to set job alerts, connect with new people, and grow their networks by joining groups and following organizations. This workshop also shares a rare sneak peek into the recruiter's view on LinkedIn, providing invaluable insight into LinkedIn job searches.**

These free workshops are available to both current and former military spouses. The courses are provided virtually by trained facilitators at a variety of times to increase accessibility to military spouses no matter where they are located throughout the world. Some local transition offices provide TEAMS in their local classrooms. Participants can take these workshops in any order (except for the LinkedIn modules) and as many times as they would like. For more information on the workshops, to access participant guides, or to register for a workshop, please visit <https://www.dol.gov/agencies/vets/programs/tap/teams-workshops>. Contact your local transition office for classroom options.

## DOL Resources

DOL provides a multitude of resources for use during and after transition. Services provided by these resources include online websites, local job centers, and local or state level job banks.

### Career One Stop



DOL sponsors the Career One Stop website as part of its partnership with the American Job Center (AJC) network. Utilize the Career One Stop website, as it is a beneficial resource for finding career information. Its resources and information can help identify potential careers using current military occupation, explore training opportunities for certifications and licenses, examine typical job-related duties, and search employers and jobs, in addition to providing tools to research labor market information and explore civilian careers.

Visit Career One Stop at [www.CareerOneStop.org](http://www.CareerOneStop.org).

### American Job Centers - Priority of Service

While on Active Duty and after separation, retirement, or released employment assistance is available through the DOL American Job Center (AJC) in most local communities. It provides a full array of employment- and training-related resources and services.

AJCs are connected to employment, education, and training services provided through local, State, and Federal programs. Each of these centers serves as a one-stop resource that links Service members to the national network.

Veterans receive Priority of Service (POS) in all DOL funded employment and training programs and services provided through the AJC. This means a Veteran seeking employment assistance at an AJC or other employment service within DOL will go to the head of the line. If the resources are limited, the Veteran will receive access ahead of other applicants. The Workforce Innovation and Opportunity Act of 2014 requires all States to develop policies for the delivery of POS in their State workforce plan. To receive POS, a Veteran must identify as a veteran when seeking assistance.

AJC networks partner with DOL; however, each State manages their AJCs. Therefore, the name of the local AJC may be slightly different.

To locate your nearest AJC, visit [www.careeronestop.org](http://www.careeronestop.org).

## State Job Banks

As part of the State Workforce Agency or AJC, each State has its own job banks. These job banks have postings for jobs within a specific city and/or state. A Veteran can search for job openings, post resumes for employers to find, and request to be notified when positions that **meet their criteria are posted**. **As employers post jobs at no charge to their state's job bank**, job banks are a good local research tool. The state job banks serve as a place where individuals **seeking employment and businesses seeking employees can connect based on each other's** needs. These job banks are free resources for both employers and job seekers.

To explore State job banks, go to <https://www.careeronestop.org/JobSearch/FindJobs/state-job-banks.aspx> and select the state to search by job type or location.

## Unemployment Compensation

Service members who are retiring, separating, or being released from active duty, may qualify for Unemployment Compensation (UCX). The UCX program provides unemployment compensation benefits to eligible individuals transitioning from military service to the civilian labor market. The program is administered by the States as agents of the Federal government. If on active duty with a branch of the U.S. military, a Veteran may be entitled to benefits based on that service, but must meet the state eligibility requirements, to include having been separated under honorable conditions. The law of the State (under which the claim is filed) determines benefit amounts, number of weeks benefits can be paid, and other eligibility conditions. Access the Unemployment Benefits Finder for the state under which a claim will be filed at [www.careeronestop.org/veterans/toolkit/find-unemployment-benefits.aspx](http://www.careeronestop.org/veterans/toolkit/find-unemployment-benefits.aspx).

## O\*NET Online and My Next Move for Veterans

Another useful resource developed under the sponsorship of the DOL Employment and Training Administration (ETA) is O\*NET. It is the Nation's primary source of civilian occupational information.

The O\*Net database contains hundreds of standardized and occupation-specific descriptors on almost 1,000 occupations covering the entire U.S. economy. The database is continually updated with input from a broad range of employers and workers in each occupation.



O\*Net information is used by millions of individuals every year, including those taking advantage of O\*Net Online, My Next Move, and other publicly and privately developed applications.

The O\*NET database contains:

- Information on hundreds of different occupations
- Job descriptions and functions
- Lists of tools used in specific jobs
- Knowledge, skills, abilities, training, and education required for the positions

During MOC Crosswalk, a Service member will take the Interest Profiler within O\*NET, which will provide an understanding of the skills, abilities, and interests and indicate which careers best match those skills and abilities. In addition, O\*NET helps with identifying industry standard keywords to use when writing a resume.

For more information, go to <https://www.onetonline.org/>.

My Next Move for Veterans ([www.mynextmove.org/vets/](http://www.mynextmove.org/vets/)) is a site within O\*NET specifically geared toward aligning military occupation codes with the civilian equivalents. This resource can be a useful tool to assist in researching potential occupations similar to current military specialty, suggest possible skills attained while in the military, and identify industry standard keywords to assist when writing a resume along with identifying occupations that have a bright outlook and are expected to grow rapidly in the next few years. My Next Move also allows the user to browse careers by keywords, branch of Service, and the military occupational code (MOC).

### Verification of Military Experience and Training (VMET), DD Form 2586

A useful document to have during transition is the Verification of Military Experience and Training (VMET), DD Form 2586. This provides documentation and verifies military experience and training. The VMET is a useful tool that will help:

- Determining skills
- Identifying possible career paths
- Writing resume
- Discussing civilian occupations related to military Service
- Translating military terminology and training into civilian terms

The VMET form is available to all eligible transitioning Service members including eligible National Guard and Reservists.

Access the VMET by signing on to MilConnect using CAC or DS Logon at <https://milconnect.dmdc.osd.mil/milconnect/>.

- Select the "Correspondence/Documentation" banner
- **Click on "DoD Transition Assistance Program (DoDTAP)"**
- Locate the "VMET" tab
- Select the VMET Document (DD-2586) option to retrieve and save your copy.

Verify the personal information on the VMET is accurate at least 120 days prior to separation. This will allow time to have the information corrected or to add missing information.

To correct errors on the VMET, visit the local personnel office, or call DMDC at 1-800-538-9552.

## Credentialing Information

Credentialing is the “umbrella term” for licenses and certifications. Some Federal, State, or local laws may require specific credentials to legally perform some jobs. Some employers may choose to hire only employees who have certain credentials or offer a higher salary to those currently holding the credential. In addition, having credentials may improve prospects for promotion with a civilian employer. Having a credential demonstrates to prospective civilian employers that technical skills are on par with their civilian employees.



### Licenses

Governmental agencies (Federal, State, or local) grant licenses to individuals to practice a specific occupation, such as a medical license for doctors, or State license requirements for school teachers. State or Federal laws or regulations define the standards that individuals must meet to become licensed.

### Certifications

Unlike a license, a certification is issued by a non-governmental agency, associations, and even private sector companies. These organizations or companies may grant certifications to individuals who meet predetermined qualifications. These qualifications are generally set by

professional associations (e.g., the National Commission for the Certification of Crane Operators), or by industry and product-related organizations (e.g., Certified Information Systems Security Professional (CISSP)). Certification is typically optional; however, some employers may require them.

A certification may be required by the employer, city, or state to work professionally in a field. Research the desired certification to ensure the correct version for location and occupation.

Even with all the military training, experience, and/or military licenses earned by Service members, many civilian jobs require the transition of military credentials to civilian ones. Check with the credentialing authorities as some may grant credit for military training or experience.

Obtaining a civilian license or certification will provide a clear advantage in applying for jobs especially when the experience and knowledge gained in the military is considered.

To explore credentialing requirements for various career opportunities, visit American Job Centers at [www.careeronestop.org/FindTraining/](http://www.careeronestop.org/FindTraining/).

In addition, DOL VETS can assist in understanding, finding, and obtaining credentials for military spouses at <https://www.dol.gov/agencies/vets/veterans/military-spouses/license-recognition>.

### Credentialing Opportunities On-Line (COOL)

Another online resource which can assist with industry certifications and licensure is the **Services' COOL websites**. The COOL websites consolidate information from numerous sources at the federal, state, and local levels on certifications, licenses, apprenticeships, and growth opportunities that correspond with each military occupation, several collateral duties, and leadership/management roles. Armed with that information, COOL provides the means for a Service member to learn about and obtain civilian licenses and certifications that are closely aligned with current or former military occupations, academic degrees, or civilian jobs for Reservists.

On the COOL website provides:

- Background information about civilian certifications and licensure
- Identify certifications and licenses relevant to military MOS, AFSC, or Rating
- Learn how to fill gaps between military training and experience and civilian credentialing requirements associated with MOS, AFSC, or Rating
- Learn about resources available to help gain civilian job credentials



If a certification or license is required for employment, or a certification or license can increase chances of being hired, explore how military training and/or experience prepared you for the certification or state/federal license. Industry-recognized certifications and licenses can be key to success in transition to civilian employment.

Each branch of the military has a COOL website geared toward their Service members.

- Dept. of Defense Credentialing Opportunities On-Line (DoD COOL)
  - <https://www.cool.osd.mil>
- U.S. Army Credentialing Opportunities On-Line (Army COOL)
  - <https://www.cool.osd.mil/army/index.htm>
- U.S. Marine Corps Credentialing On-Line (Marine Corps COOL)
  - <https://www.cool.osd.mil/usmc/>
- U.S. Navy Credentialing On-Line (Navy COOL)
  - <https://www.cool.osd.mil/usn/>
- U.S. Air Force Credentialing On-Line (AF COOL)
  - <https://afvec.us.af.mil/afvec/Public/COOL/>
- U.S. Coast Guard Credentialing Opportunities On-Line (Coast Guard COOL)
  - <https://www.cool.osd.mil/uscg/>

## MilGears

MilGears is a one-stop-shop for career and credentialing pathways and is powered by COOL. While COOL provides the information, MILGEARS provides the path. This online suite of tools can help identify and produce career pathways based on the unique career inputs or by using the quick search tools.

MilGears guides the user through a series of questions regarding military training, duty assignments, on- and off-duty education, credentialing, and in-Service and post-Service goals. The results provide a personalized assessment of the civilian credentials and career opportunities that may be immediately achievable or achieved quickly. The results also provide details on how to fill any gaps and next steps to accomplish credentialing or career goals. Similar to O\*NET, MilGears also shows “best-fit” post-Service occupations and resources to explore them.

For more information, go to <https://milgears.osd.mil/>.

## Gaining Experience

Having experience in your chosen career area is very important. There are multiple ways to gain experience including apprenticeships, job training through USMAPS, DoD SkillBridge, and volunteering.

### Apprenticeship



Apprenticeship is an industry-driven career pathway where employers can develop and prepare future employees by providing paid work experience, classroom instruction, and a nationally recognized portable credential. Combining paid work experience, training, and a portable credential is a powerful and proven recipe for employment success.

Apprenticeships are available in hundreds of occupations such as IT, cybersecurity, healthcare, energy, transportation, hospitality, financial services, and many others. Gaining experience in these high-growing and emergent industries can lead to meaningful employment.

**Apprenticeships are “earn-while-you-learn” opportunities where the apprentice earn a paycheck from day one as they develop new skills working with an employer.** A DOL Registered Apprenticeship typically lasts one to five years depending on the occupation chosen, and according to DOL, apprenticeship graduates earn on average \$72,000 a year. There are over 25,000 programs available nationwide. Ninety-three percent of apprentices retain employment after program completion, and graduates earn \$300,000+ more over their lifetime compared to their peers who do not complete a program.

All high-quality apprenticeship programs include virtual or in-person classroom instruction, and many apprentices earn academic credit towards a college degree for the skills they learn while avoiding college debt. Some apprenticeship programs are approved for GI Bill benefits which allow the participant to receive a tax-free, monthly housing stipend and a stipend for books and supplies in addition to their wages.

For information on using your GI Bill for an apprenticeship, visit <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/on-the-job-training-apprenticeships/>.

For more information on or to locate an apprenticeship, visit [www.apprenticeship.gov](http://www.apprenticeship.gov).

## United Services Military Apprenticeship Program (USMAP)

The United Services Military Apprenticeship Program (USMAP) is an apprenticeship program registered with the Bureau of Apprenticeship and Training, Department of Labor. The program enables Active, Reserve, and Guard members to earn national certifications as Journey Workers **in specific occupational fields. The program's major purpose is to document training and skills** learned while performing military jobs. Completion of the program can qualify the Service member for employment in a recognized civilian trade.

The United Services Military Apprenticeship Program (USMAP) is provided at no cost and requires no additional time or obligation. This formal military on-the-job training program provides an opportunity to demonstrate and improve job skills. Completion of the registered apprenticeship results in a DOL credential that is recognized by industry and labor employers.

The USMAP helps streamline and formalize different types of training in the military and civilian workforce, and also helps to bridge the gap between the two.

For more information about apprenticeships, please visit <https://usmap.osd.mil>.

## DoD SkillBridge

The DoD SkillBridge is a job skills training program that offers opportunities in civilian apprenticeships, internships, job training, and job counseling. Program guidelines requires the Service member to be within 180 days of separation and have gained approval from the first field-grade level Commander. In addition, each Service has individual guidelines and requirements for participation. Local transition or education offices have more information about the Service SkillBridge program.

Currently, more than 700 programs are offered via SkillBridge, with more being added each year.

For more information, visit <https://skillbridge.osd.mil>.

## Volunteering

Volunteering can be valuable for transition into civilian life. Volunteering has proven to assist with finding employment prospects, learning new skills, and becoming engaged in local **communities. Research shows that volunteering increases a person's likelihood of finding a job** by 27% nationwide, and volunteers in rural communities have a 55% higher chance of finding a job.

Volunteering also helps with building a resume, by providing experience and job networking which can lead to employment opportunities. Choose a volunteer opportunity based on skills, experience, and employment objectives. Volunteering can provide the experience or network connections when seeking employment opportunities in a new field.

**Find volunteer opportunities in the local community through the State’s Service Commission or** through local organizations. To locate volunteer opportunities in the local area, visit [www.VolunteerMatch.org](http://www.VolunteerMatch.org).

### AmeriCorps

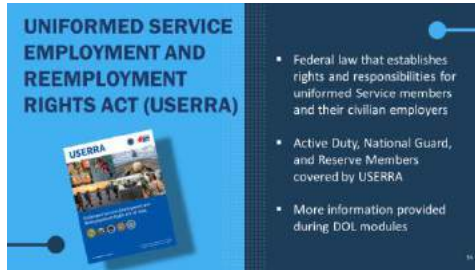
One opportunity for volunteering is with AmeriCorps, which is a national service program that enables people of all ages to help solve tough community challenges while building skills for future careers and connecting with their community. AmeriCorps provides an opportunity to gain hands-on experience, learn new skills, and build connections that can improve a resume, job, or school applications. AmeriCorps is a way to continue serving and make a real difference in peoples’ lives.

AmeriCorps members provide peer-to-peer support to other veterans and military families; fight wildfires on public lands and other ecological conservation; help communities struck by disasters; teach, tutor, and mentor disadvantaged youth; build and weatherize houses; serve in the healthcare field with doctors, nurses, counselors, and social workers; and meet many other urgent community needs.

Volunteering with AmeriCorps members can be a full-time job. Full-time volunteers receive a modest living allowance, health care benefits, and childcare assistance, while all volunteers receive a flexible education award that compliments your GI Bill benefits. After completing your contract with AmeriCorps, volunteers are eligible for hiring by employers that prioritize hiring AmeriCorps alumni including the federal government.

For more information, visit <https://www.americorps.gov/members-volunteers> to find an AmeriCorps position in your community and see profiles of veterans who served in AmeriCorps.

## Uniformed Services Employment and Reemployment Rights Act (USERRA)



The Uniformed Services Employment and Reemployment Rights Act (USERRA) is a federal law. It was passed in 1994 and protects military service members and veterans from employment discrimination on the basis of their service. It allows them to regain their civilian jobs following a period of uniformed service. If you choose to

become a member of the Reserve Components (National Guard or Reserve member) after transitioning from active-duty service, you will likely be introduced to the USERRA protections related to service in the Reserve components.

USERRA provides the following:

- Protects civilian job rights and benefits for eligible veterans and members of the active and Reserve components of the U.S. armed forces.
- Provides protection for veterans injured during a period of service upon returning to a position, requiring employers to make reasonable efforts to accommodate the disability.
- Provides eligible service members recovering from injuries received during service or training up to two years from the date of completion of service to return to their jobs or apply for reemployment.
- Protects job rights of veterans and members of the Reserve components but this protection does not extend to spouses or family members.
- Applies to ALL employers, regardless of size.

For more information and to determine whether your USERRA rights have been violated, access the USERRA Advisor at <https://webapps.dol.gov/elaws/vets/userra/>.

All the details on your rights, including How to File a complaint are on the VETS website at [www.dol.gov/agencies/VETS/programs/USERRA](http://www.dol.gov/agencies/VETS/programs/USERRA).

An interactive online USERRA Advisor can be viewed at <https://webapps.dol.gov/elaws/vets/userra/>.

**DON'T FORGET** to take a minute to review the information presented in STEP 5 and **add your action items to the “To Do” list in the back of the Resource Guide.** (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider

- Review DOL resources.
- Research current occupations and possible career choices.
- Download and review VMET for accuracy.
- Consider volunteering after transition.



The image shows a form titled "My Transition 'To Do' List". It has a header section with a small icon and the title. Below the header is a label "Task" followed by a series of horizontal lines. To the left of these lines is a vertical column of checkboxes, each corresponding to a line. The form is tilted slightly to the right.

## STEP 6: Learn about Federal Employment

### Effects of Career Change

Many who transition from the military may find employment in federal, state, or local government. This may occur for various reasons such as familiarity with the job, area, or position; wanting to remain within the military space without being in the military; or to support those serving in the military. Finding employment in the federal government can be a time-consuming process with multiple steps. Service members are encouraged to take advantage of the available resources provided in this section if seeking employment within the federal government.



### Federal Employment Opportunities

USAJOBS is the official job site of the U.S. Federal Government. While agencies can advertise positions on their agency portals, USAJOBS provides the best path to search for Federal jobs **that match an individual's skills, education, and experience**. It has the tools to narrow results and find job opportunities and includes helpful instructions on how to submit application packets.

To begin, access USAJOBS website by creating a login.gov account. Once an account is established, it is possible to search for Federal jobs and upload a resume and other documents to a USAJOBS.gov profile.

Check with the local installation to see if there is a federal hiring course or federal resume writing

**workshops. Another option is to utilize the online course "Transitioning to Federal**

**Employment" at <https://TAPevents.mil/courses>. The Office of Personnel Management (OPM) also offers workshops on federal hiring, resume writing, interviewing, and navigating USAJOBS at [www.usajobs.gov/notification/events](http://www.usajobs.gov/notification/events).**

For more information, visit: <https://www.usajobs.gov/Help/>.



## Feds Hire Vets

When searching for federal employment, Feds Hire Vets is the single website for Federal employment information for Veterans, transitioning military service members, their families, and Federal hiring officials.

On this site, 24 federal agencies that are interested in hiring veterans provide a directory of their Veteran representatives. This allows job seekers to locate the veteran recruiter, obtain helpful tips on getting hired, and request an informational interview through the Veteran representative to obtain insight into the agency.

For more information, visit <https://www.fedshirevets.gov/>.

## Veterans Preference

Veterans Preference gives eligible veterans preference in appointment over many other applicants. Veterans Preference applies to all new appointments in the Competitive Service and many in the Excepted Service. Veterans Preference does not guarantee employment, and it does not apply to internal agency actions such as promotions, transfers, reassignments, and reinstatements.

To be considered preference eligible, a veteran must meet the requirements detailed in Title 5 U.S.C. 2108(3) and discharged under honorable or general conditions:

- On active-duty Service during specified dates
- Be in receipt of a campaign badge
- Have a service-connected disability

Note: Not all active-duty Service members qualify for Veterans Preference. Service members retiring at the rank of O4 or above are not eligible for Veterans Preference unless they have a disability rating.

Acceptable documentation to provide proof of preference or appointment eligibility is required, e.g., a copy of your DD-214, "Certificate of Release or Discharge from Active Duty," which shows dates of Service and character of discharge under honorable conditions.



## Special Appointing Authority for Veterans

In addition to Veterans Preference, there are Special Appointing Authorities for Veterans, which provide veterans with a noncompetitive appointment. Eligibility under these types of special authorities gives the veterans advantage over non-veterans because there is no need to compete outside the special authority category.

The three authorities that are for veterans exclusively are:

- Veterans Employment Opportunities Act (VEOA)
- Veterans Recruitment Appointment (VRA)
- Thirty Percent or More Disabled Veteran

### Veterans Employment Opportunities Act (VEOA)

VEOA permits eligible veterans the ability to compete for jobs that otherwise only would have been available to status employees. Eligible veterans can apply to a merit promotion announcement that is open to candidates outside the agency, but not open to the general public. When agencies recruit from outside their own workforce under merit promotion procedures, their announcements must state VEOA is applicable. The veteran competes against current and former Federal civil-service candidates only. A veteran with a VEOA appointment will be given a career or career conditional appointment in the Competitive Service.

When applying under VEOA, veterans must rate and rank among the best qualified when compared to other applicants to be considered for **appointment**. **Veterans' Preference** placing a veteran in a quality category is not applicable under this hiring authority.

### Veterans Recruitment Appointment (VRA)

VRA is a special authority that allows agencies to appoint an eligible veteran without open competition. Veterans may be appointed to any position up to GS-11 or equivalent if they are qualified.

Upon satisfactory completion of two years of continuous service, the veteran is converted to the competitive service. However, if hired into a noncompetitive temporary or term appointment based on VRA eligibility, the veteran will not be converted to the competitive service after two years.

Once hired, VRAs are treated like any other employee within the organization and may be promoted, reassigned, or transferred.

### Thirty Percent or More Disabled Veterans

Veterans who are thirty percent or more disabled may be granted a temporary or term position for which they are qualified. The agency would first place the veteran on a time limited appointment of at least 60 days and could then convert that appointment to a permanent appointment at management's discretion. If the authority is used to meet a time-limited need, the position will not be converted to a permanent appointment. Unlike VRA, there is no grade limitation for 30% or more disabled.

### Veteran Employment Program Offices (VEPO)

For more information on special hiring authorities and Veterans Preference, contact the VEPO at the agency of interest. The VEPOs are responsible for promoting veterans' recruitment, employment, training and development, and retention within their respective agencies. A directory of VEPOs can be found at <https://www.fedshirevets.gov/veterans-council/agency-directory/>.

For agencies not listed on the Feds Hire Vets website, locate the human resources office within the agency as an alternate source of information on veteran hiring.

### 180-Day Restriction on Department of Defense Employment of Military Retirees



REGARDING THE APPOINTMENT OF A RETIRED MEMBER OF THE ARMED FORCES TO A DEPARTMENT OF DEFENSE POSITION WITHIN 180 DAYS OF RETIREMENT (AUTHORITY: Section 1111, National Defense Authorization Act for Fiscal Year 2017).

The FY17 NDAA placed a restriction on retiring members of the military being hired in the DoD. This restriction requires a 180-day waiting period before a military retiree may be hired into the DoD. This ONLY applies to civilian employment in the DoD, not civilian employment in other government agencies.



There are exceptions to this restriction as stated in Section 3326(b) of the title 5, United States Code. A retired member of the Armed Forces may be appointed to a position in the civil Service in or under the DoD (including a non-appropriated fund instrumentality under the jurisdiction of the Armed Forces) during the period of 180-days immediately after retirement if:

- The proposed appointment is authorized by the Secretary concerned or his designee and, if the position is in the Competitive Service, after approval by the Office of Personnel Management; or
- The minimum rate of basic pay for the position was increased under section 5305 of this title.

NOTE: Reservists and Guardsmen who retire but are not yet receiving retirement pay are excluded from the 180-day rule.

If interested in a position within the DoD, consult with the Human Resources office of the hiring agency to answer any questions.

For more information, go to [www.fedshirevets.gov/](http://www.fedshirevets.gov/) for on-line assistance and contact information.

### Post-Government (Military) Service Employment Restriction Counseling

Military Components are required to provide counseling on relevant Federal and DoD Government service employment restrictions to military members who are leaving active-duty Service. The guidance provides information on restrictions for employment after leaving the military and the bans that occur if restrictions are violated.

A summary of the most common post-government employment restrictions includes:

- Personal: Lifetime ban on representing another individual or company to the government regarding particular matters the veteran worked on while in government service.
- Official Responsibility: Two-year ban on representing someone else to the government regarding particular matters that were pending under **the veteran's** responsibility during the last year of government service.
- Trade or Treaty: One-year ban to not aid, advise, or represent someone else regarding trade or treaty negotiations that the veteran worked on during the last year of government service.
- Seeking or Negotiating for Post-Government Employment.
- Compensation for representation to the government by others.

Declining this mandatory counseling is not allowed. Contact the installation legal office (Staff **Judge Advocate or legal counselor's office**) to ensure receipt of the post-military employment restriction briefing or counseling from an ethics official.

Section 847 of the National Defense Authorization Act for Fiscal Year 2008 requires military officers who have a tentative offer of employment or compensation from a defense contractor to perform specific duties for that contractor within 2 years of leaving DoD to obtain written advice from their component ethics counselor regarding the proposed employment if the following criteria are met:

- Military Officers serving in the grade of O-7 or above who participated personally and substantially in an acquisition valued more than \$10M.
- Military member in any grade who served as a program manager or deputy program manager for an acquisition program, procuring contracting officer, administrative contracting officer, source selection authority, member of the source selection evaluation board, or chief of a financial or technical evaluation team for a contract more than \$10M.

**For O-7 and Higher:**

In addition, NDAA 2018, Section 1045 imposes certain prohibitions on DoD lobbying activities by officers of the Armed Forces in the grade of O-7 or higher following separation from Military Service. A Service member currently serving in this grade band should contact the servicing component ethics office for specific post-government employment advice.

NOTE: Written acknowledgment of the restrictions are required by all Service members.

**DON'T FORGET** to take a minute to review the information presented in STEP 6 and **add your action items to the "To Do" list** in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Visit the Feds Hire Vets website.
- Review special hiring authorities to determine eligibility.
- Receive counseling on government restrictions to employment.



## STEP 7: Plan for Further Education

### Effects of Career Change

If you are seeking a complete career change, you may need to complete the educational requirements prior to seeking employment. Explore the vast resources available to you as you transition to an institution of higher learning.



### Managing Your (MY) Education Track

If a Service member is seeking to attend a college or university post-transition, they should attend the DoD Education Track: Managing Your (MY) Education as part of the TAP course selection. This 2-day course will provide an understanding of higher education including how to be successful, the application process, funding options beyond the GI Bill, and the admissions process.



This course is available in-person through TAP office or through the online portal at <https://TAPevents.mil/courses>.

### Education Assistance Resources

#### Service/Installation Education Assistance

Each military Service has Education Services Specialists (ESS), Education Services Officers (ESO), or professional counselors who can provide a Service member information and guidance on the educational opportunities available and how to proceed along this path.



Those resources can include learning about the different undergraduate, graduate, or certificate programs available and the options available through military programs. These programs include a variety of services, such as:

- College-level testing
- Professional military education

- Veterans benefits
- Tuition assistance
- Financial aid
- Deferments
- Distance learning

Speaking to an ESS / ESO about an educational path is an important part of preparing to transition from active military Service. Take advantage of the subject matter expertise and knowledge at the base education office while still on active duty.

### Defense Activity for Non-Traditional Education Support (DANTES)

DANTES provides no-cost education and career-planning programs for all **“actively-serving” U.S.** Service members including the National Guard, Reserve components, and the U.S. Coast Guard. DANTES-sponsored programs have helped Service members navigate the post-secondary learning experience and attain academic achievement throughout their military careers and beyond.

**During every step of a Service member’s military career, education programs and services help foster personal and professional growth through learning.**

DANTES:

- Provides opportunities to prepare a Service member for college entrance and a successful learning experience.
- Equips education counselors with tools and resources to assist Service members with individualized guidance and face-to-face interaction.
- Expands the opportunities for obtaining college credits and completing degree requirements leading to success in higher education.

DANTES programs ensure that Service members have the support necessary to identify post-secondary education goals, attain degree completion, and ultimately transfer valuable knowledge and skill sets to civilian life. **DANTES’ mission is to** manage a portfolio of education programs that help Service members achieve their education and career goals. These no-cost programs include the following:

#### Kuder Journey for Career & Education Planning

By taking a few assessments, Kuder will identify **an individual’s** skills, interests, and aptitude for different career areas. This program will then identify career areas that fit with areas of interest and recommend an education and/or career path.

## Academic Skills Training for College Preparation

Academic Skills Training consists of the Online Academic Skills Course (OASC) and the College Placement Skills Training (CPST). OASC is a good place to start for those unsure if they are academically prepared for college. OASC can help improve basic math, science, reading comprehension, and vocabulary skills. CPST prepares a member for college entrance and placement exams with interactive games and activities. CPST targets college-level English, math, science, and writing skills.

## College Credit-by-Examination: CLEP and DSST

College Credit-by-Examination includes the College-Level Examination Program® (CLEP) and the Prometric DSST Exam Series. Both offer the opportunity to earn college credit for prior knowledge including knowledge acquired during on-the-job training and outside of a traditional classroom.

To learn more about what DANTES offers or more information on education benefits, visit [www.dantes.doded.mil](http://www.dantes.doded.mil) or the websites listed below.

- College Credit for Military Training on your Joint Services Transcript (JST)  
<https://www.dantes.doded.mil/EducationPrograms/get-credit/creditmilitary.html>
- College Credit by Examination (CLEP & DSST)  
<https://www.dantes.doded.mil/EducationPrograms/get-credit/creditexam.html>
- Troops to Teachers  
<https://www.dantes.doded.mil/EducationPrograms/become-a-teacher/troopstoteachers.html>
- MilEd Benefits mobile app  
<https://www.dantes.doded.mil/Resources/MilEdBenefits.html>
- Social Media  
<https://www.dantes.doded.mil/Resources/Connect.html>
- FAQs  
<https://dantes.zendesk.com/hc/en-us>

## Joint Services Transcript (JST)

The JST details a list of completed military education and training and provides credit recommendations, course hours, and descriptions. If Tuition Assistance (TA) is being used for off-duty education, the school is required to provide information on courses and grades to the Service who in turn will supply the information for the JST. If the Service member paid for their



classes or have previous college courses and wish to have them added to the JST, an official copy of the college transcript must be sent to the **Service’s JST or education office**. Access the JST at <https://jst.doded.mil/jst/>.

### Community College of the Air Force (CCAF)

The Community College of the Air Force (CCAF) is a regionally accredited college, sharing in Air University’s accreditation through the Southern Association of Colleges and Schools – Commission on Colleges (SACSCOC). For more information, go to <http://www.airuniversity.af.mil/Barnes/CCAF/>.

### State and Local Education Benefits for Veterans

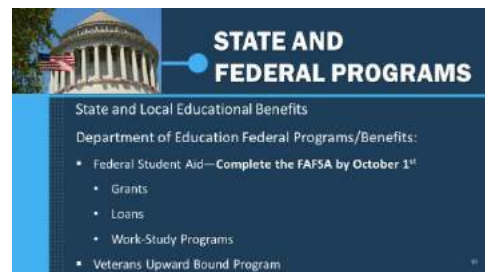
If pursuing an educational goal post-transition, understand that r additional education benefits or assistance may be available from the state or local area. To find state or local education benefits, research the area or state.

One website that provides information on State education benefits for veterans:

<https://www.military.com/education/money-for-school/state-veteran-benefits.html>.

### Department of Education Federal Aid Programs

The Federal Student Aid Programs are administered by the U.S. Department of Education and include grants, loans, and work-study programs. These Federally funded programs help provide money for college through the **student’s post**-secondary institution and can be used in addition to the GI Bill.



To learn more about these programs, visit the Department’s website at <https://studentaid.gov/>.

### Veterans Upward Bound

The Department of Education also provides the Veterans Upward Bound Program. This program is available to help refresh academic skills to ensure success in completing a college program. For more information, visit <https://www2.ed.gov/programs/triovub/index.html>.

**DON'T FORGET** to take a minute to review the information presented in STEP 7 and add your **action items to the “To Do” list in the back of the Resource Guide.** (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Consider taking the DoD Education Track: Managing Your Education.
- Visit your Education Counselor.
- Utilize DANTES resources (Kuder Journey, CLEP, College placement exam practice).
- Access your JST.



## STEP 8: Consider Starting a Business

### Effects of Career Change

Starting or running your own business may be all or part of your post-transition plan. To understand how to begin this process, the Small Business Administration (SBA) is the best possible resource.



### Small Business Administration (SBA) Entrepreneurship Track

#### Boots to Business (B2B)

For those considering starting a business after transition, the SBA conducts a 2-day course that provides an overview of entrepreneurship.



The B2B program guides Service members through the benefits and challenges of entrepreneurship, identifies the optimal business skills required to operate a business, and provides access to the numerous tools and resources available to launch and maintain a successful business.

In addition to B2B, SBA provides follow on services and online courses offered by entrepreneurship professors and practitioners and individualized SBA resources found at [www.sba.gov/vboc](http://www.sba.gov/vboc).

To locate class schedules and more information on all of SBA's Entrepreneur Training Programs (ETP) visit [www.sba.gov/bootstobusiness](http://www.sba.gov/bootstobusiness), and <https://sbavets.force.com/s/>.

B2B is also available in-person through the installation TAP office and at TAP Transition Online Learning at <https://tapevents.mil/courses>.

## Veterans Federal Procurement Opportunities and Assistance

### Small Business Administration

The Small Business Development Act sets an annual government-wide goal that 3% of all prime contracts/subcontracts should be awarded to small businesses owned and controlled by service-disabled veterans each fiscal year.



Executive Order 13360 requires Federal procurement officials and prime contractors to provide small businesses owned and controlled by veterans or service-disabled veterans with the maximum possible opportunity to participate in the performance of contracts awarded by any Federal agency including subcontracts.

Service-Disabled Veteran-Owned small businesses may be awarded government contracts through a sole-source or a set-aside award. To find the competitive procurement announcements, visit the System for Award Management (SAM) at <https://www.sam.gov>. Before the award of a contract, the veteran-owned company must be registered in SAM.

A Mentor-Protégé Program offers substantial assistance to small businesses. Be sure to check out what is available through the SBA at <https://www.sba.gov/>.

### VA Small and Veteran Business Program

VA Small and Veteran Business Programs implement the requirements to aid, counsel, assist, and protect the interests of small and veteran business concerns. This and other program information can also be found at <https://www.va.gov/osdbu/programs>.

### DoD Procurement Technical Assistance Center Program (PTACs)

The Procurement Technical Assistance Program was established to expand the number of businesses capable of participating in government contracts. DoD administers the program in cooperation with states, local governments, and nonprofit organizations. PTACs help businesses pursue and perform contracts with the DoD, other federal/state/local agencies, and government prime contractors. Most of the assistance is free. Support to businesses includes registration in systems such as SAM, identification of contract opportunities, help in understanding requirements, and preparing and submitting bids. Locate a local PTAC here: <https://www.aptac-us.org>.

**DON'T FORGET** to take a minute to review the information presented in STEP 8 and add your **action items to the “To Do” list in the back of the Resource Guide.** (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Consider taking the SBA Entrepreneurship Track: Boots 2 Business.
- Research the SBA website.
- Contact the VA Small and Veteran Business Programs.

A graphic of a checklist form titled "My Transition 'To Do' List". The form has a header with the title and a "Task" label. Below the header is a vertical list of 12 empty rectangular boxes, each preceded by a small square checkbox. The form is tilted slightly to the right and has a soft shadow behind it.

## STEP 9: Explore Additional Information and Benefits

### Effects of Career Change

As you transition and change careers, it is beneficial to explore additional information, benefits, and resources provided to support you.



### Extremism Post-Transition

When beginning military service, you took an oath to support and defend the Constitution of the United States against all enemies, foreign and domestic. You have been trained to avoid and report extremist groups and activities that go against the fundamental principles of that oath. As you leave military service, guard against attempts to be radicalized, continue to take a stand against extremism organizations, and report suspicious activities to the proper authorities.



#### Reporting Methods

- For an emergency that requires an immediate law enforcement response:
  - Call 911 or your local Police Department or Sheriff's Department
- FBI-Tips Electronic Tip Form: <https://tips.fbi.gov/>
- Local FBI offices: <https://www.fbi.gov/contact-us/field-offices>

#### Resources

- Department of Defense Instructions (DoDI): Handling Dissident and Protest Activities Among Members of the Armed Forces  
<https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/132506p.pdf?ver=2019-07-01-101152-143>.

## Immigration Status

The DD eForm 2648 allows a Service member to opt in to request additional information regarding immigration status and expedited naturalization. If using the printed form, the option **must annotate an “opt in” election in Section XI - REMARKS, item 48**. This indicates the Service member would like to receive additional resources on immigration and expedited naturalization.



For additional information, contact the local legal office on the installation or the U.S. Citizenship and Immigration Service at <https://www.uscis.gov/>.

## Opt-In for State Information

On the DD 2648, there is an option to share a personal email with the state or states you are considering for relocation.

After opting in, a state representative will send information relating to that state. Information may vary from state to state.



Additional information may include, but is not limited to:

- Employment opportunities, such as state job boards
- Educational opportunities, such as state grants and scholarships
- Housing information for the state
- Special exemptions or discounts on fees and taxes

VA.gov provides a **website with a link for each individual state veterans’ page**. From there, choose a state and review the benefits provided by the state. Take advantage of the benefits earned due to military service.

To find a listing of state veteran benefits, visit <https://www.va.gov/statedva.htm>.

## Separation Pay

If being involuntarily separated or released from active duty, a Service member may be eligible for separation pay.

### Separating

Separation pay eligibility and amounts are determined by the type of separation. The specifics on eligibility vary greatly from person to person based on the specific reasons for separation. The local personnel office can provide more details on pertaining to eligibility.



### Medically Separating

Personnel medically separated for a disability incurred in a combat zone or from combat-related operations may be entitled to an enhanced disability separation pay. For more information, contact the administration/personnel office.

### Final Pay

A Service member may be eligible for final pay at separation that would include any earned entitlements and pay for accumulated leave. Final pay amount will be reduced by any outstanding balances on advance pay received, along with unearned bonus recoupment and other debts incurred throughout time in the Service.

Understand that some transactions already in process could result in an over payments being received after separation, additional payments, even overpayment, may create a debt. Service members are responsible for repayment of all debts, to include overpayment, owed the Federal Government. Specific questions about separation pay issues should be directed to the military personnel office. The actual amount of separation pay is computed by the local finance office.

For Retirees, be aware that the final pay will be delayed. DFAS holds the final pay to verify and clear any possible debts; therefore, it is necessary to plan for the final paycheck to be delayed, generally by one week, but possibly more.

For additional details on separation pay, review Title 10, Chapter 59, Section 1174, Separation Pay Upon Involuntary Discharge or Release from Active Duty or Department of Defense Instruction 1332.29, Involuntary Separation Pay (Non- Disability).



## IMPORTANT TO NOTE WHEN RECEIVING SEPARATION PAY:

If receiving separation pay, it is necessary to understand there is a possibility the **entire amount of separation pay will need to be repaid, using VA disability payment, should the Service member become eligible for disability retired pay.** Per 10 U.S. Code §1174 (h) which covers offset for retired pay and offset for disability compensation and policy governing Separation Pay.

## Thrift Savings Plan (TSP)

A Uniformed Services Thrift Savings Plan or TSP account, is a defined contribution retirement/savings plan similar to a civilian 401(k) plan for the purpose of providing retirement income. Therefore, Service member contributions, the earnings from contributions, along with vested government contributions are retained by the Service member, regardless of type of discharge or separation.

Your TSP account is always yours to keep. However, at separation or retirement, you do have choices. You can leave your money in TSP, roll it into another eligible retirement account, or withdraw the money (there may be some potential IRS penalties). To better understand those options and their impact, contact the installation Personal Financial Management staff, visit <https://www.tsp.gov/changes-in-your-career/leaving-the-federal-government/> and call the TSP ThriftLine at 1-877-968-3778.

## Survivor Benefit Plan (SBP)

If retiring, it is necessary to understand the Survivor Benefit Plan (SBP), as a decision will need to be made regarding SBP.

SBP is a benefit of retirement for an identified recipient. This program will continue to pay a monthly annuity to a surviving spouse, or other designated beneficiary, after the death of the veteran. While on active duty, this was a covered benefit; in retirement requires a premium to be paid.

At the time of retirement, a decision to either utilize this benefit and agree to make the payment, or decline is required. By choosing to continue SBP, the premium will be deducted from the monthly retirement pay. Choosing not to enroll in SBP, and married or divorced or depended upon the stipulations of the divorce decree will require the notarized consent of the

spouse. This is also true for any amount taken less than the full amount. Doing nothing in regard to this program will cause automatically enrolled to the full amount.

Depending on your branch of service, you may be required to attend an SBP class or have a one-on-one SBP briefing.

To help make this important decision, find more information to include costs and benefits, fact sheets, calculators, and more by visiting: <https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>.

## Legal Assistance

Military installations have legal assistance offices available to assist with legal matters, such as:

- Will preparation
- Powers of attorney
- Review of most contracts
- Debit/credit problems
- Landlord/tenant issues
- Family law, tax law, and estate planning

All these services are a no-cost benefit while on active-duty service. For Service members who separate or are released, access to these services post-transition may no longer be available. While retirees can use the installation legal office, it is on space-available basis.

Be sure to visit the local legal office prior to separation, retirement, or release from active duty to tend to any legal matters that may incur a cost post-transition.

## Military Protections and Tax Benefits

When transitioning from the military, carefully compare current benefits to what is available in the civilian sector. Military benefits may include paid leave, paid holidays, enlistment/re-enlistment bonuses, tax-free portions of pay, pension plans, health care and retirement health care plans. In the military, the Federal Government taxes base pay. Military pay such as housing allowances, combat pay, or cost-of-living allowances are not taxed, and many states waive state income tax. In contrast, as a civilian, the entire pay amount is taxed.

After transition, certain consumer protections such as the Military Lending Act (MLA) and **Servicemembers' Civil Relief Act (SCRA)** are no longer available. Be sure to carefully review the

terms of new credit or loans for a car or other large purchase. The installation PFM and Base Legal can assist with questions about MLA or SCRA protections.

Learn more about these protections at <https://www.consumerfinance.gov/practitioner-resources/servicemembers/>.

Learn more about these protections at <https://www.consumerfinance.gov/practitioner-resources/servicemembers/>.

## Travel and Transportation Allowances

The move accompanying separation/retirement is different from the other moves in the military.

Separating Service members are authorized travel and transportation allowances from their last duty station to their home of record (HOR) or place entered active duty (PLEAD).

For retirees, travel and transportation allowances are authorized from the last duty station to a home of selection (HOS) anywhere in the United States, to a home of record, or to the place they entered active duty outside the United States.

**To clarify, HOR is the place recorded as the individual's home when commissioned, appointed, enlisted, inducted, or ordered into a tour of active duty.** The HOS is any destination within the United States.

Eligible retirees and certain involuntary separatees (e.g., with separation pay and at least eight years of continuous active duty) are authorized for storage and shipment of household goods for up to a full year. Household goods may be shipped to:

- Any destination within the United States
- HOR outside the United States: HOR is the place lived when they entered the military
- The place outside the United States from which they were initially called to active duty

All other separatees are authorized storage and shipment of household goods up to six months. Items may be shipped to the location in which they collected separation travel pay.

Separated members must begin travel within 180 days. Retirees must begin travel within one year after separation/retirement. In limited circumstances, an extension of the time limit to move may be allowed. To request an extension, visit the transportation office for more information.

Storage time frames are similar to moving timeframes. Household Goods (HHG) may be moved to the HOR/HOS. The HHG must be turned over to the transportation officer within the 180 days/1-year time limit. HHG may be stored for up to 180 days for separatees and one year for retirees.

There are additional guidelines on transportation and allowances. For more information, contact the Personal Property or Transportation Office to schedule a personalized appointment.

### Permissive Temporary Duty (PTDY) and Excess Leave (EL)

Permissive Temporary Duty (PTDY) or Excess Leave (EL) may be authorized for the purpose of job search and house hunting activities relating to transition to civilian life, but authorization is dependent upon the separation program designator (SPD) code. It is possible to request EL or PTDY/Temporary Additional Duty (TAD), but not both. The granting of either is subject to mission requirements and approval of the Unit Commander.

The PTDY and transition leave of absence may be taken in a series of trips prior to separation, but the total number of days of combined permissive absence and transition leave of absence may not exceed 30 days.

To be eligible for PTDY, a Service member must have been honorably discharged under a separation that provides transition benefits.

Individuals who are eligible for PTDY include:

- Members who involuntarily separated under honorable conditions
- Members retiring from active duty
- Members voluntarily separating through a military department force reduction or force shaping program
- Members who are being discharged for medical reasons, under certain conditions.

Service members voluntarily separating at the end of a normal term of service or involuntarily separating under conditions other than honorable are NOT eligible for PTDY.

There are some rules to be aware of when it comes to PTDY:

- Cannot combine it with liberty weekends, special liberty, or holidays to extend the period of actual job/house hunting activities beyond the days authorized.
- It can also be taken in conjunction with chargeable leave at no cost to the government.

- It may be taken in conjunction with transition leave (immediately upon completion of all separation processing), but the total number of days of combined permissive absence and transition leave may not exceed 30 days.
- Can be taken all at once or in increments except in cases of disability, retirement, or separation in which time constraints dictate that it must be taken all at once or not at all.

Contact the personnel office for additional information regarding PTDY/EL and the Unit Commander who provides approval.

## Housing Assistance Information

### Military Housing

If living in government quarters, it is necessary to contact the housing office to determine the steps necessary and requirements to vacate government housing.

In some circumstances, if the Service member meets the eligibility requirements and if space is available, it may be possible to extend the stay in military housing for up to 180 days after separation. However, staying in military housing past date of separation will require rental payment at the current rental rate. Contact the Base Housing Office for more information.

### Rental Property

If living in a rental property, notify the landlord as soon as possible. The housing office or legal office can assist with any problems which arise in conjunction with a military separation.

### Office of Housing and Urban Development (HUD)

HUD is a valuable resource for housing. The HUD Veteran Resource Center (HUDVET) has a wide variety of HUD programs and services for veterans and those facing the possibility of homelessness. HUDVET also helps with some of the tougher issues veterans can encounter, such as combat-related domestic violence, runaway youth, and affordable housing for individuals with disabilities.

The HUD website lists State resources and a variety of program offices for assistance. There is information on:

- Avoiding foreclosure
- Financing home improvements
- Buying and selling a home

If you want to explore some options and information from HUD, visit [https://www.hud.gov/topics/veteran\\_information/Veterans\\_and\\_HUD](https://www.hud.gov/topics/veteran_information/Veterans_and_HUD).

## Homelessness

Homelessness means an individual or family does not have a permanent place to live. If you are not sure where you will live after separation and concerned or have any thoughts about the possibility of experiencing homelessness, schedule a one-on-one assistance session with a VA Benefits Advisor or express this concern during the Capstone event.

Veterans who are homeless or at imminent risk of homelessness are strongly encouraged to contact the National Call Center for Homeless Veterans at (877) 4AID-VET (877-424-3638) for assistance. If access to a phone or the internet is not available, visit the closest VA medical center.



## Voting Assistance

While on active duty, Service members are covered by the Uniformed and Overseas Citizens Absentee Voting Act (UOCAVA).

After transition back to civilian life, coverage by UOCAVA is no longer applicable. Notify the local election official of the change in voter registration status and update information to vote locally.

When staying in the same voting residence after separation:

- Notify election official of change in status. This can be done by locating the local online voter registration and making the necessary changes.

When moving to a new State or County after separation:

- Notify the current voting locale election official of the change in status to be removed from voter registration for the current jurisdiction.
- Complete a National Voter Registration Form ([www.eac.gov/nvra/](http://www.eac.gov/nvra/)) to register as a civilian.

Additional information about registering to vote locally can be found on the State/Territory Election websites, [www.fvap.gov/links](http://www.fvap.gov/links).

If remaining or moving abroad after separation from the military, coverage by UOCAVA will be provided as an overseas citizen instead of as military personnel. Find additional information on voting assistance for Service members, their families, and overseas citizens at [www.fvap.gov/military-voter/transition](http://www.fvap.gov/military-voter/transition).

## Adaptive Tools for Service Members

For active-duty Service members with disabilities or limitations, the DoD Computer/Electronic Accommodations Program (CAP) can assist with a needs assessment evaluation and/or provide the assistive technology or devices to support mission accomplishments. CAP provides assistive technologies to transitioning Service members with disabilities or limitations to assist Service members in doing work or school-related tasks.

Transitioning Service members who are injured on active duty and acquire a disability, limitation, or impairment in the following categories may qualify to receive tools from CAP:

- Dexterity (limited use of the upper extremities, debilities, or restrictive movements to the neck/shoulders/back) or vision (such as low vision or blindness)
- Hearing (such as tinnitus or hearing loss)
- Cognitive functions (such as memory or literacy deficits due to injury, learning disabilities, ADHD)

Communication difficulties (such as word finding or vocal cord damage) CAP provides these assistive technology tools at *no cost* to you or your agency. Those who medically separate **from active duty under DoD's Integrated Disability Evaluation System (IDES)** are entitled to retain these tools as their personal property under certain conditions per the John Warner Defense Authorization Act of 2007.

For more information to determine if you qualify, visit CAP's website, <https://www.cap.mil/>.

## Commissary, Exchange, and Morale, Welfare, and Recreation (MWR) Benefits

Military commissary, exchange, and MWR facilities is an essential benefit for those serving in the military. Upon separation, those receiving an honorable or general discharge, may be eligible for access to some or all of these services post-transition.

Separatees or retirees who elect to live in a foreign country post-transition may not be eligible to use commissary, exchange, or MWR facilities due to limitations imposed by international agreements or host-nation laws.

### **Full Commissary, Exchange, and MWR Privileges**

The following groups of honorably discharged veterans and their eligible dependents are authorized full commissary, exchange, and MWR privileges. MWR privileges include on-installation MWR facilities and the online MWR travel-booking engine at [www.AmericanForcesTravel.com](http://www.AmericanForcesTravel.com).

- Uniformed services retirees, including voluntary, temporary, and permanent disability retirees of the Active and Reserve Components.
- Former uniformed services members eligible to receive retired pay at age 60 for non-regular service.
- Medal of Honor recipients who are not eligible under another separation status.
- Veterans with service-connected, to include total disabled, disability rating from the VA.

### **Two-year Commissary, Exchange, and MWR Access**

Active duty members and members of the Selected Reserve who are involuntarily separated, and are eligible for transitional health care, along with their eligible dependents, are authorized two years of commissary, exchange, and MWR access beginning on the date of the involuntary separation. MWR access includes on-installation MWR facilities and the online MWR travel-booking engine at [www.AmericanForcesTravel.com](http://www.AmericanForcesTravel.com).

### **Full Commissary and Exchange, plus Limited MWR Privileges**

The following groups of honorably discharged veterans are authorized full commissary and exchange privileges. MWR privileges include on-installation MWR facilities and the online MWR travel-booking engine at [www.AmericanForcesTravel.com](http://www.AmericanForcesTravel.com). These benefits do not extend to family members of these authorized veterans.

- Disabled veterans with a VA-documented disability rating between 0-100 percent (excluding permanent and total).
- Purple Heart recipients.
- Former prisoners of war.



## Veterans Military Exchange Online Shopping Benefit and Military Star Card

All honorably discharged veterans have lifelong online access to military exchange shopping benefits.

Veterans can go to [ShopMyExchange.com](https://www.shopmyexchange.com), [mynavyexchange.com](https://www.mynavyexchange.com), [mymcx.com](https://www.mymcx.com), [shopcgx.com](https://www.shopcgx.com) or [VetVerify.org](https://www.vetverify.org) to verify their eligibility and establish an online account. Documentation, such as DD214, may be requested to verify eligibility.

**DON'T FORGET** to take a minute to review the information presented in STEP 9 and add your action items to the **"To Do" list in the back of the Resource Guide**. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Ask about expedited immigration status, if applicable.
- Research state benefits for veterans.
- Determine if you are eligible for Separation Pay.
- If retiring, speak with the financial counselor about SBP.
- Update legal documents.
- If eligible, plan for PTDY/EL.
- Change your voting registration.
- Visit CAP website, if needed.



## STEP 10: Know Where to Go for Assistance

### Effects of Career Change

As you transition, the most important thing to know is where to go when you have a question. The best place to start for any question relating to transition is your installation Transition Office. The Transition Counselors and Managers have knowledge and resources to assist in your transition. Next, use the resources and agencies of **your transition team identified in Step 2. And don't** forget about online resources.



### Transition Online Learning (TOL)

TAP curriculum courses are available at any time during and after transition in the TAP Transition Online Learning (TOL) virtual environment. A Service member must use a CAC to access the courses in order to receive a certificate of completion for TAP.



Veterans, family members, or caregivers, are able to access these courses and the accompanying Participant Guides and handouts without a CAC. The full TAP curriculum is available at: <https://TAPevents.mil/courses>. Available courses include:

- Managing Your Transition
- MOC Crosswalk
- Financial Planning for Transition
- VA Benefits and Services
- Employment Fundamentals for Career Transition
- DOL Employment Track: Employment Workshop
- DOL Vocational Track: Career and Credential Exploration
- DOD Education Track: Managing Your Education
- SBA Entrepreneurship Track: Boots to Business

Participant Guides for TAP modules can be downloaded at <https://www.TAPevents.mil/resources>.

## Military Life Cycle (MLC) Modules

MLC Modules provide Service members (active duty and Reserve), Veterans, families, caregivers, and survivors with information on planning for the future. MLC modules can be taken at any time throughout the Service **member's** career and cover important topics such as education benefits, home loans, and life insurance and offer connections to VA. To access MLC modules, visit [TAPevents.mil/courses](https://www.TAPevents.mil/courses). Available courses include:



- Transitioning to Federal Employment
- Reserve Component Dual Payments
- Social and Emotional Health Resources
- Survivor and Casualty Assistance Resources
- Community Integrated Resources
- VA Benefits 101
- VA Education Benefits
- VA Education Benefits for Spouses and Dependent Children
- Mental Health for Families
- VA Home Loan Guaranty Program
- VA Life Insurance Benefits
- VA Vet Centers

## TAP Post-Transition

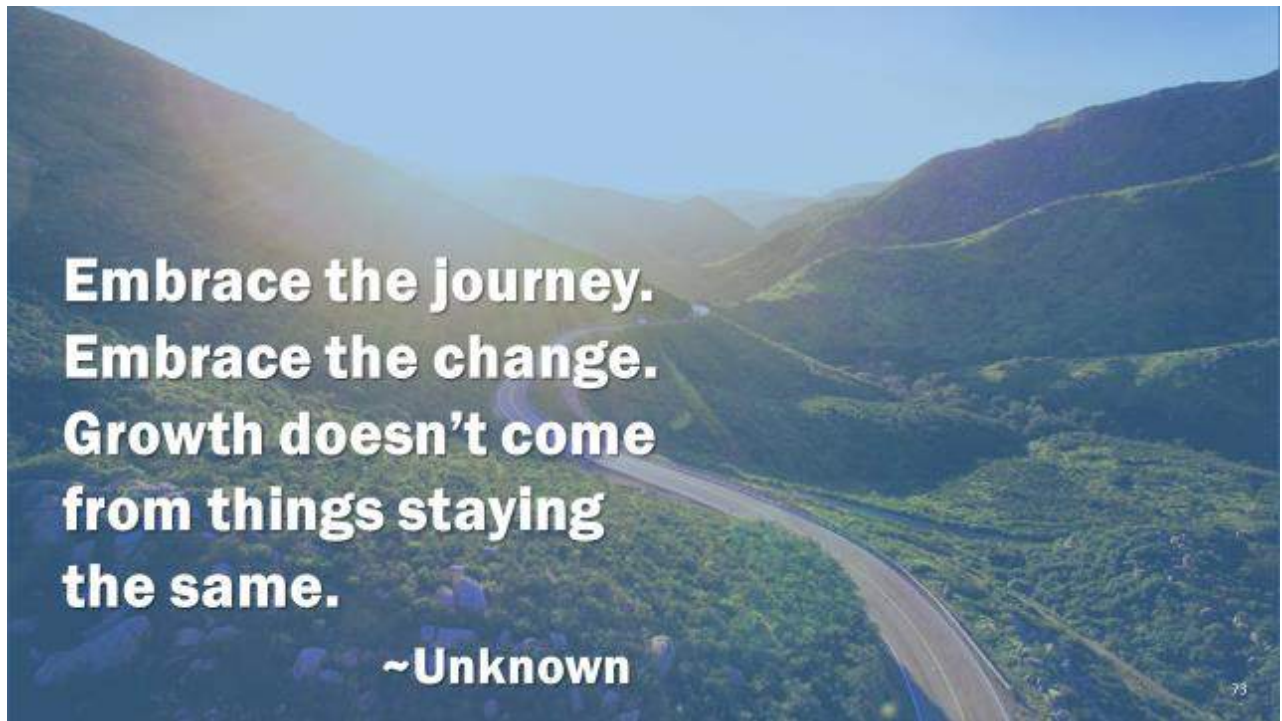
Every veteran, family member, or caregiver has access to the TAP curriculum, to include the courses and participant guides, through the Transition Online Learning (TOL) platform.

TOL does not require a CAC for access. By using an email address register, the user can save course progress and return to the same point at a later time.

To access TOL and participant guides, visit, <https://www.TAPevents.mil>.

**DON'T FORGET** to take a minute to review the information presented in STEP 10 and add your action items to the “To Do” list in the back of the Resource Guide. (Use a separate sheet of paper if the Resource Guide is not available.) Below are some actions to consider:

- Note courses to review online.
- Review installation resources and determine which would be beneficial.
- Review the Quick Guide for Websites in the Resource Guide.



## Quick Guide for Websites

Benefit	Website/Link
STEP 1: Plan for Your Transition	
DoD Curriculum Participant Guides	<a href="https://www.TAPEvents.mil/resources">https://www.TAPEvents.mil/resources</a> <a href="http://www.divdshub.net/DoDTAP.mil">www.divdshub.net/DoDTAP.mil</a>
DoD TAP	<a href="http://www.DoDTAP.mil">www.DoDTAP.mil</a>
VA Benefits and Services Participant Guide	<a href="https://benefits.va.gov/transition/tap.asp">https://benefits.va.gov/transition/tap.asp</a>
DOL Curriculum Participant Guides	<a href="https://www.dol.gov/agencies/vets/programs/tap">https://www.dol.gov/agencies/vets/programs/tap</a>
DMDC myAccess	<a href="https://myaccess.dmdc.osd.mil/">https://myaccess.dmdc.osd.mil/</a>
STEP 2: Build Your Transition Team	
Army – Transition Assistance Program Centers	<a href="http://www.armytap.army.mil">www.armytap.army.mil</a>
Navy – Fleet and Family Support Centers	<a href="https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/work-and-family-life/transition_assistance.html">https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/work-and-family-life/transition_assistance.html</a>
Air Force – Airman/Military and Family Readiness Centers	<a href="https://www.afpc.af.mil/Airman-and-Family/Transition-Assistance-Program/">https://www.afpc.af.mil/Airman-and-Family/Transition-Assistance-Program/</a>
Marine Corps – Career Resource Centers	<a href="https://www.usmc-mccs.org/services/career/transition-readiness">https://www.usmc-mccs.org/services/career/transition-readiness</a>
Coast Guard – Health, Safety and Work-Life Services Center	<a href="https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Health-Safety-and-Work-Life-CG-11/Office-of-Work-Life-CG-111/Work-Life-Field-Offices/">https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Health-Safety-and-Work-Life-CG-11/Office-of-Work-Life-CG-111/Work-Life-Field-Offices/</a>
American Job Centers (AJC)	<a href="https://www.careeronestop.org/LocalHelp/AmericanJobCenters/american-job-centers.aspx">https://www.careeronestop.org/LocalHelp/AmericanJobCenters/american-job-centers.aspx</a>
VA Vet Centers	<a href="http://www.vetcenter.va.gov">www.vetcenter.va.gov</a>
Military OneSource	<a href="http://www.militaryonesource.mil">www.militaryonesource.mil</a>
MSO/VSO	<a href="https://benefits.va.gov/vso/index.asp">https://benefits.va.gov/vso/index.asp</a>
National Resource Directory	<a href="https://nrd.gov">https://nrd.gov</a>
DoDTAP	<a href="http://www.dodtap.mil">www.dodtap.mil</a>
DOL Vets	<a href="https://www.dol.gov/agencies/vets">https://www.dol.gov/agencies/vets</a>
VA Veterans Resources	<a href="https://www.va.gov">https://www.va.gov</a>
VA - Healthcare	<a href="https://www.va.gov/health-care/">https://www.va.gov/health-care/</a>
VA – Disability	<a href="https://www.va.gov/disability/">https://www.va.gov/disability/</a>
VA - Education	<a href="https://www.va.gov/education/">https://www.va.gov/education/</a>
VA - Records	<a href="https://www.va.gov/records/">https://www.va.gov/records/</a>

Benefit	Website/Link
SBA Office of Veteran Business Development	<a href="https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-veterans-business-development">https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-veterans-business-development</a>
<b>STEP 3: Know Your VA Benefits</b>	
VA Benefits and Services Participant Guide	<a href="https://benefits.va.gov/transition/tap.asp">https://benefits.va.gov/transition/tap.asp</a>
VA Disability Benefits	<a href="https://www.va.gov/disability/">https://www.va.gov/disability/</a>
Benefits Delivery at Discharge (BDD)	<a href="https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/">https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/</a>
VA Health Care	<a href="https://www.va.gov/health-care/">https://www.va.gov/health-care/</a>
<b>Women's Health Care</b>	<a href="https://www.va.gov/health-care/health-needs-conditions/womens-health-needs/">https://www.va.gov/health-care/health-needs-conditions/womens-health-needs/</a>
<b>Women's Health Transition Training</b>	<a href="https://www.va.gov/womenvet/whtt/">https://www.va.gov/womenvet/whtt/</a>
VA Mental Health Care	<a href="https://www.mentalhealth.va.gov/">https://www.mentalhealth.va.gov/</a>
VA Dental Care	<a href="https://www.va.gov/health-care/about-va-health-benefits/dental-care/">https://www.va.gov/health-care/about-va-health-benefits/dental-care/</a>
Transfer Post 9-11 GI Bill	<a href="https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/">https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/</a>
Montgomery GI Bill (MGIB)	<a href="https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/">https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/</a>
Montgomery GI Bill Selected Reserves (MGIB-SR)	<a href="https://www.va.gov/education/about-gi-bill-benefits">https://www.va.gov/education/about-gi-bill-benefits</a>
Veteran Readiness and Employment (VR&E)	<a href="https://www.va.gov/careers-employment/vocational-rehabilitation/">https://www.va.gov/careers-employment/vocational-rehabilitation/</a>
VA Home Loan Program	<a href="https://www.va.gov/housing-assistance/">https://www.va.gov/housing-assistance/</a>
VA Life Insurance	<a href="https://www.va.gov/life-insurance/">https://www.va.gov/life-insurance/</a>
State VA Benefits	<a href="https://www.va.gov/statedva.htm">https://www.va.gov/statedva.htm</a>
VA Vet Centers	<a href="https://www.vetcenter.va.gov/">https://www.vetcenter.va.gov/</a>
VA Solid Start	<a href="https://benefits.va.gov/transition/solid-start.asp">https://benefits.va.gov/transition/solid-start.asp</a>
<b>STEP 4: Plan for Health/Mental Care and Health Insurance</b>	
SHPE/SHA with TRICARE	<a href="https://www.tricareonline.com/">https://www.tricareonline.com/</a>
Access Medical Records	<a href="https://www.tricare.mil/Resources/MedicalRecords">https://www.tricare.mil/Resources/MedicalRecords</a>
Medical History Form, 2807-1	<a href="https://dcp.psc.gov/ccmis/forms/FORMS_medical_m.aspx">https://dcp.psc.gov/ccmis/forms/FORMS_medical_m.aspx</a>
DoD InTransition	<a href="http://www.health.mil/intransition">www.health.mil/intransition</a>
Suicide Prevention Resources	<a href="https://www.veteranscrisisline.net/">https://www.veteranscrisisline.net/</a>

Benefit	Website/Link
Suicide Crisis Line Chat	<a href="https://www.veteranscrisisline.net/get-help/chat">https://www.veteranscrisisline.net/get-help/chat</a>
DoD Safe – Sexual Assault Resources	<a href="http://safehelpline.org/">http://safehelpline.org/</a>
State/Local Health Care/Mental Health Services	<a href="http://www.statelocalgov.net">www.statelocalgov.net</a>
Qualifying Life Event (QLE) - Separating	<a href="https://www.tricare.mil/LifeEvents/Separating">https://www.tricare.mil/LifeEvents/Separating</a>
Qualifying Life Event (QLE) - Retiring	<a href="https://www.tricare.mil/LifeEvents/Retiring">https://www.tricare.mil/LifeEvents/Retiring</a>
Qualifying Life Event (QLE) - Deactivating	<a href="https://www.tricare.mil/LifeEvents/Deactivating">https://www.tricare.mil/LifeEvents/Deactivating</a>
TRICARE	<a href="http://www.tricare.mil">www.tricare.mil</a>
TRICARE Plan Finder	<a href="http://www.tricare.mil/planfinder">www.tricare.mil/planfinder</a>
Retired Veteran Under 65	<a href="https://www.tricare.mil/Plans/Eligibility/RSMandFamilies">https://www.tricare.mil/Plans/Eligibility/RSMandFamilies</a>
Federal Insurance (FEDVIP)	<a href="http://www.benefeds.com">www.benefeds.com</a>
Federal Long Term Care Insurance Program (FLTCIP)	<a href="http://www.LTCFEDS.com">www.LTCFEDS.com</a>
Continued Health Care Benefits Program (CHCBP)	<a href="https://www.humanamilitary.com/beneficiary/benefit-guidance/special-programs/chcbp/">https://www.humanamilitary.com/beneficiary/benefit-guidance/special-programs/chcbp/</a>
Transition Assistance Management Program (TAMP)	<a href="https://www.tricare.mil/TAMP">https://www.tricare.mil/TAMP</a>
Health Insurance Marketplace	<a href="http://www.healthcare.gov/veterans">www.healthcare.gov/veterans</a>
Local Healthcare Assistance	<a href="https://localhelp.healthcare.gov/#">https://localhelp.healthcare.gov/#</a>
<b>STEP 5: Plan for Civilian Employment/Vocational Training</b>	
DOL Participant Guides	<a href="https://www.dol.gov/agencies/vets/programs/tap">https://www.dol.gov/agencies/vets/programs/tap</a>
DOL Vets	<a href="http://www.veterans.gov">www.veterans.gov</a>
Veteran and Military Transition Center	<a href="http://www.careeronestop.org/veterans">www.careeronestop.org/veterans</a>
Transition Employment Assistance for Military Spouses (TEAMS)	<a href="https://www.dol.gov/agencies/vets/programs/tap/teams-workshops">https://www.dol.gov/agencies/vets/programs/tap/teams-workshops</a>
Career One Stop/American Job Centers	<a href="http://www.CareerOneStop.org">www.CareerOneStop.org</a>
State Job Banks	<a href="https://www.careeronestop.org/JobSearch/FindJobs/state-job-banks.aspx">https://www.careeronestop.org/JobSearch/FindJobs/state-job-banks.aspx</a>
Unemployment Compensation	<a href="http://www.careeronestop.org/veterans/toolkit/find-unemployment-benefits.aspx">www.careeronestop.org/veterans/toolkit/find-unemployment-benefits.aspx</a>
O*NET Online	<a href="https://www.onetonline.org/">https://www.onetonline.org/</a>

Benefit	Website/Link
My Next Move for Veterans	<a href="http://www.mynextmove.org/vets/">www.mynextmove.org/vets/</a>
Verification of Military Experience and Training (VMET)	<a href="https://milconnect.dmdc.osd.mil/milconnect/">https://milconnect.dmdc.osd.mil/milconnect/</a>
Licensing/Certification Training	<a href="http://www.careeronestop.org/FindTraining/">www.careeronestop.org/FindTraining/</a> <a href="https://www.dol.gov/agencies/vets">https://www.dol.gov/agencies/vets</a>
Apprenticeships	<a href="http://www.apprenticeship.gov">www.apprenticeship.gov</a>
COOL - DoD	<a href="https://www.cool.osd.mil">https://www.cool.osd.mil</a>
COOL - Army	<a href="https://www.cool.osd.mil/army/index.htm">https://www.cool.osd.mil/army/index.htm</a>
COOL – Marine Corps	<a href="https://www.cool.osd.mil/usmc/">https://www.cool.osd.mil/usmc/</a>
COOL - Navy	<a href="https://www.cool.osd.mil/usn/">https://www.cool.osd.mil/usn/</a>
COOL – Air Force	<a href="https://afvec.us.af.mil/afvec/Public/COOL/">https://afvec.us.af.mil/afvec/Public/COOL/</a>
COOL – Coast Guard	<a href="https://www.cool.osd.mil/uscg/">https://www.cool.osd.mil/uscg/</a>
MilGears	<a href="https://milgears.osd.mil/">https://milgears.osd.mil/</a>
GI Bill and Apprenticeships	<a href="https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/on-the-job-training-apprenticeships/">https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/on-the-job-training-apprenticeships/</a>
Apprenticeship	<a href="http://www.apprenticeship.gov">www.apprenticeship.gov</a>
United States Military Apprenticeship Program (USMAP)	<a href="https://usmap.netc.navy.mil/usmaps/static/index.htm">https://usmap.netc.navy.mil/usmaps/static/index.htm</a>
DoD SkillBridge	<a href="https://dodskillbridge.usalearning.gov">https://dodskillbridge.usalearning.gov</a>
Volunteering	<a href="http://www.VolunteerMatch.org">www.VolunteerMatch.org</a>
AmeriCorps	<a href="https://www.americorps.gov/members-volunteers">https://www.americorps.gov/members-volunteers</a>
Uniformed Services Employment and Reemployment Rights Act (USERRA)	<a href="https://www.dol.gov/agencies/vets/programs/userra">https://www.dol.gov/agencies/vets/programs/userra</a> <a href="http://www.esqr.mil">www.esqr.mil</a> <a href="http://www.benefits.va.gov/guardreserve">www.benefits.va.gov/guardreserve</a>
STEP 6: Learn about Federal Employment	
Transition to Federal Hiring Course	<a href="https://TAPevents.mil/courses">https://TAPevents.mil/courses</a>
OPM Federal Hiring Course	<a href="http://www.usajobs.gov/notification/events">www.usajobs.gov/notification/events</a>
USA Jobs	<a href="http://www.usajobs.gov">www.usajobs.gov</a>
Feds Hire Vets	<a href="https://www.fedshirevets.gov/">https://www.fedshirevets.gov/</a>
Veteran Employment Program Offices (VEPO)	<a href="https://www.fedshirevets.gov/veterans-council/agency-directory/">https://www.fedshirevets.gov/veterans-council/agency-directory/</a>



Benefit	Website/Link
STEP 7: Plan for Future Education	
Managing Your (MY) Education	<a href="https://TAPevents.mil/courses">https://TAPevents.mil/courses</a>
Defense Activity for Non-Traditional Education Support (DANTES)	<a href="http://www.dantes.doded.mil">www.dantes.doded.mil</a>
Joint Service Transcript (JST)	<a href="https://jst.doded.mil/jst/">https://jst.doded.mil/jst/</a>
CCAF	<a href="http://www.airuniversity.af.mil/Barnes/CCAF/">http://www.airuniversity.af.mil/Barnes/CCAF/</a>
State/Local Education Benefits for Veterans	<a href="https://www.military.com/education/money-for-school/state-veteran-benefits.html">https://www.military.com/education/money-for-school/state-veteran-benefits.html</a>
Department of Education Federal Aid	<a href="https://studentaid.gov/">https://studentaid.gov/</a>
Upward Bound Program	<a href="https://www2.ed.gov/programs/triovub/index.html">https://www2.ed.gov/programs/triovub/index.html</a>
STEP 8: Consider Starting a Business	
SBA - Boots 2 Business- Online Version	<a href="https://TAPevents.mil/courses">https://TAPevents.mil/courses</a>
Veterans Business Outreach Center (VBOC)	<a href="http://www.sba.gov/vboc">www.sba.gov/vboc</a>
System for Award Management (SAM)	<a href="https://www.sam.gov">https://www.sam.gov</a>
Mentor-Protégé Program	<a href="https://www.sba.gov/">https://www.sba.gov/</a>
VA Small and Veterans Business Program	<a href="https://www.va.gov/osdbu/programs">https://www.va.gov/osdbu/programs</a>
DoD Procurement Technical Assistance Center Program (PTACs)	<a href="https://www.aptac-us.org">https://www.aptac-us.org</a>
STEP 9: Explore Additional Information and Benefits	
FBI Extremism Tip Line	<a href="https://tips.fbi.gov/">https://tips.fbi.gov/</a>
Immigration Status	<a href="https://www.uscis.gov/">https://www.uscis.gov/</a>
Thrift Savings Plan (TSP)	<a href="https://www.tsp.gov/changes-in-your-career/leaving-the-federal-government/">https://www.tsp.gov/changes-in-your-career/leaving-the-federal-government/</a>
Survivor Benefit Plan (SPB)	<a href="https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/">https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/</a>
Military Protections and Tax Benefits (MLA and SCRA)	<a href="https://www.consumerfinance.gov/practitioner-resources/servicemembers/">https://www.consumerfinance.gov/practitioner-resources/servicemembers/</a>

Benefit	Website/Link
Office of Housing and Urban Development (HUD)	<a href="https://www.hud.gov/topics/veteran_information/Veterans_and_HUD">https://www.hud.gov/topics/veteran_information/Veterans_and_HUD</a>
Voting Assistance	<a href="http://www.fvap.gov/links">www.fvap.gov/links</a> <a href="http://www.fvap.gov/military-voter/transition">www.fvap.gov/military-voter/transition</a>
Adaptive Tools for Service Members	<a href="https://www.cap.mil/">https://www.cap.mil/</a>
American Travel Forces	<a href="http://www.AmericanForcesTravel.com">www.AmericanForcesTravel.com</a>
STEP 10: Know Where to Go for Assistance	
Transition Online Learning	<a href="https://TAPevents.mil/courses">https://TAPevents.mil/courses</a>
Military Life Cycle Modules	<a href="https://TAPevents.mil/courses">https://TAPevents.mil/courses</a>
TAP Participant Guides	<a href="https://TAPevents.mil/resources">https://TAPevents.mil/resources</a>

# My Transition **“To Do”** List

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