



# Retirement

## *Are you prepared?*



Making the transition from the military to civilian life can be challenging, but there are things you can do to prepare to make the switch. Some of these steps may seem easier or simple than they really are, but being proactive and preparing early will definitely help ease the transition.

There are many different ways to prepare to move into civilian life; some focus on house hunting and getting retirement pay issues sorted out, while others are moving into new careers or taking up higher education. Some retirement-eligible men and women in uniform aren't ready to move into the retirement phase of life.

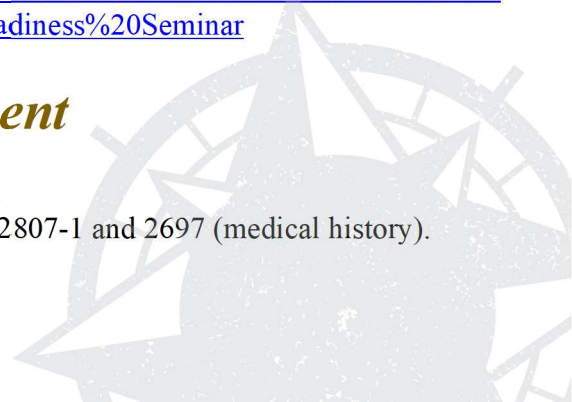
Whatever type of transition you are making, the following steps will be very important in the specific move out of the military environment.

### *12-24 Months before Separation*

- A Transition Seminar is mandatory for all Service members before separation. The pre-retirement seminar is valid for 24 months and covers topics such as retired pay, household moves, VA benefits, Social Security benefits, SBP, TRICARE, education and employment. Contact HQSVCBN S-1 at [SMB\\_MARFORCOM\\_BNS1@usmc.mil](mailto:SMB_MARFORCOM_BNS1@usmc.mil) to schedule a class with the Unit Transition Coordinator.
- Pre Separation Counseling Checklist for Active Component Service Members. DD Form 2648 must be completed and turned into the IPAC for inclusion in your OMPF. <http://www.dtic.mil/whs/directives/forms/eforms/dd2648t.pdf>
- Determine likely retirement date and where you will live.
- Review retiree medical and dental plans. <http://www.tricare.mil/>
- Schedule elective medical and dental procedures.
- Research alternate/supplemental health plan, dental plan, and life insurance for yourself and/or family.
- Request and/or update your Official Military Personnel File (OMPF): [https://www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/G\\_SB](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/G_SB)
- Obtain your Verification of Military Experience and Training Document (VMET), DD Form 2586 at <http://www.dtic.mil/whs/directives/forms/eforms/dd2586.pdf>.
- Determine your final leave balance and plan leave and permissive TAD dates. **(MARADMIN 170/14)**
- Complete your resume and begin job search.
- Submit official retirement request to HQMC/MMSR-2 (active duty)/MMSR-5 (reserve)
- **Submit Unit Diary request (Appendix J) (4-18 month window prior to retirement). (MCO 1900.16 CH 2)**
- Transition Readiness Seminar (TRS): The TRS is a 5-day seminar, which includes a standardized core curriculum Military Occupation Specialty (MOS) Crosswalk, Department of Labor Employment Workshop (DOLEW), Department of Veterans Affairs (VA) Benefits I and II Briefs, and Financial Planning. The TRS provides transitioning Marines/families with the resources and tools needed to their reach personal goals. [https://www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MF/Personal%20and%20Professional%20Development/A\\_Transition%20Readiness%20Program/Transition%20Readiness%20Seminar](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MF/Personal%20and%20Professional%20Development/A_Transition%20Readiness%20Program/Transition%20Readiness%20Seminar)

### *6 Months before Retirement*

- Ensure retirement request has been submitted and completed by MMSR.
- Schedule your and family medical final physicals. Complete DD 2807, 2807-1 and 2697 (medical history).
- Complete elective medical and dental procedures.





- Finalize terminal leave and permissive TAD plans.
- Coordinate retirement ceremony with the Sergeant Major.
- Arrange household goods shipment and vacate government quarters (if applicable).
- Research the procedures for the storage of your household goods at <http://www.dtic.mil/whs/directives/forms/eforms/dd1842.pdf>.
- Schedule an appointment with your local Veterans Administration representative to file for a disability rating (VA Form 21-526) and/or vocational rehabilitation. This is to be done after your final physical is complete. Marines may submit a VA claim 180 days prior to separation or retirement.
- Create/update wills and power of attorney. Consider any other legal requirements you may have relating to retirement, such as estate planning.
- Review DD Form 214 draft.
- Verify with IPAC that they have received your retirement package from MMSR.
- Determine any additional insurance requirements.
- Make a decision on the type of retired TRICARE and dental coverage you will elect.
- Submit terminal leave request.
- Get a VA eBenefits account: <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>

### *3 Months before Detachment Date*

- Pick up your CMC retirement certificates and letters from IPAC.
- Finalize any allotment changes for retired pay.
- Final physical should be complete.
- Make 3 copies of medical and 2 copies of dental records.
- Elect Survivor Benefit Plan (SBP) via DD Form 2656. Notary required if less than full spouse SBP elected.
- Finalize retirement ceremony with the Sergeant Major.
- Turn in DD 2648, Pre Separation Counseling Checklist to the IPAC.

### *1 Month before Retirement Date*

- Choose your Tricare plan. If you elect Tricare Standard or Extra, do nothing, you will automatically be covered. If you elect Tricare Prime, print and complete DD Form 2876 and submit with three months of enrollment fees to appropriate Tricare region. You have 30 days from your retirement date to enroll in Tricare Prime. Ensure premiums are paid for post medical care (retirement).

## *Resources and Links*

*For all other planning considerations and separation preparedness recommendations, please visit the below links:*

**MCO 1900.16 CH 2** - <https://www.marines.mil/portals/1/Publications/MCO%201900.16%20CH%202.pdf?ver=2019-02-26-080015-447>

**MARADMIN 170/14** - <https://www.marines.mil/News/Messages/Messages-Display/Article/896301/clarification-to-transition-permissive-temporary-additional-duty-ptad-in-suppor/>

**Military Compensation** - <https://militarypay.defense.gov/Pay/Retirement/>

**Blended Retirement System** - <https://usmc-mccs.org/articles/what-is-the-blended-retirement-system/#:~:text=Our%20current%20retirement%20system%20consists,the%20remainder%20of%20your%20life.>

