

September Top 10 Tuesday Q & A

The September 2017 Top 10 Tuesday presentation has been updated to include information concerning Retirement processing point information and permissive orders.

Q: I heard that you can get more than 75% retired pay if you complete more than 30 years of active duty. Why doesn't the Pay Manual discuss retired pay calculations beyond 30 years?

A: Yes, the military retired pay multiplier increases beyond 75% when completing more than 30 years of service if you retire **after** 31 December 2006. There are lots of variables depending on which retirement plan you are eligible for. As an example, 40 years would equal 100%. The Coast Guard follows [DOD FMR Vol. 7B](#) for computations of retired pay.

Q: Since the Coast Guard requires that we attend TAPS, why is this not paid for?

A: While attendance at a TAPS Seminar is a requirement for all retiring personnel, there is no line-item funding for travel to the seminar. Commands may, at their discretion, pay for travel to attend a seminar for a military member. Typically, retiring personnel will be directed by their Work-Life Staff to attend a meeting locally that may or may not be conducted by the Coast Guard (but by a military branch) which meets the instructional requirements. The command may provide (should it wish) Administrative Absence orders for the member. Members will have to fund their travel out-of-pocket but not have to utilize leave.

Q: Why does it cost to select SBP for your spouse? The retired member earned retirement and it shouldn't cost to leave your earned retirement to your loved one?

A: The Survivor Benefit Plan is an "annuity" plan. An annuity is a monthly payment for the lifetime of a beneficiary. All annuity plans are a premium based benefit program. The SBP program and all policies in administering the plan were instituted by Federal law.

Q: Did you cover permissive temp duty and retirement processing station permissive orders?

A: No we had not included this information in the original presentation. However, we have rerecorded the session to include the information. Please navigate to the [PPC \(P&D\)](#) web page for the updated presentation.

Q: Can you use permissive TDY for job hunting/interviewing? Does it have to be used at one stretch or can you use a day here and a day there? Many job interviews happen 6 months out from retirement. Do you have to have an approved letter?

A: Permissive temporary duty in conjunction with retirement shall not exceed 20 days (if separated INCONUS), or 30 days (if separated OCONUS) to facilitate relocation. It may be used consecutively or may be taken in increments. Granting of administrative absences in conjunction with retirement are at the discretion of the Commanding Officer. Your references are COMDTINST M1000.4 and COMDTINST M1000.8A.

Q: Can you ship HHG outside CONUS including Guam, Puerto Rico as your Home of Record?

A: A retiring member may ship HHG outside the US if their designated HOR or place initially called/ordered to active duty was OUTCONUS. See Section 5068 of the [JTR](#) for complete details.

Q: Does the SBP deduction ever stop? If so, at what age?

A: SBP Premiums are permanently paid up when a member attains age 70 AND has 360 months of premium payments.

Q: I was told that if a member was a drilling Reservist, and then attends the Coast Guard Academy, his/her Academy time counts towards retirement...rumor?

A: Time served while attending any US Military academy is creditable in computing the pay for ENLISTED MEMBERS ONLY. Your reference is article 2.A of the [CG Pay Manual](#). Upon graduation from the Academy, you receive an Active Duty commission, so time at the academy would not be credited for longevity or retired pay computations.

Q: What is the best way to calculate your expected retirement pay?

A: Calculating retired pay is outlined in Article 1.C.13 of [COMDTINST M1000.4](#) (Military Separations), or the Military Compensation web page at: <http://militarypay.defense.gov/Pay/Retirement.aspx>

Q: If we want to move after retirement, how do we postpone our last PCS move for a year or more?

A: The request for shipment of HHG in conjunction with retirement after one year must be submitted directly to COMDT (CG-1332) for approval.

Q: Is there a fee associated with TRICARE for the six months coverage after you separate?

A: Transitional Assistance Management Program (TAMP) is available through TRICARE for members separating but not retiring. It provides "temporary" health care for 180 days of premium-free benefits after regular TRICARE benefits end. Visit the [TRICARE](#) web site for complete details. Retired members are eligible for TRICARE.

Q: Do court orders support payment deductions continue automatically into retired pay?

A: No, all of your allotments will be automatically stopped on the active duty pay system. Any allotments you **request to be carried forward** will be restarted in the retired pay system. If you elect to carry allotments forwarded from active duty, you may do so by making a copy of your active duty Pay Slip and lining out the allotments you want to stop. All authorized allotments not lined through will be transferred to your retired pay account, if made by direct deposit. Allotments authorized to carry into retirement are listed on the reverse side of [Form CG-7221](#).

Q: Can you expand on selecting a retirement processing point other than your current duty station?

A: A member retiring INCONUS may send a request to PSC for an authorization for retirement processing at a shore unit convenient to their designated home of selection. There are many provisions when utilizing a retirement processing point. An example would be you must travel to the unit in a leave status, proceed time is not authorized, travel is at no additional expense. You should review all the provisions contained in 1.C.1.e of [COMDTINST M1000.4](#) (Military Separations).

Q: Can you explain how any disability that may be awarded gets calculated into your retirement pay?

A: There are many variables. Are you "pending" retirement or are you already retired? In as few words as possible, if you receive a rated VA disability of <50%, while you are still on duty, then the VA would pay that percentage of your retired pay and the Coast Guard would pay the difference, essentially receiving two separate payments. If you are already retired when you are awarded a VA disability rating, then the VA contacts PPC (RAS) and coordinates the offset retired pay from the Coast Guard. If the disability is >50% then you may be eligible for Concurrent Receipt, where you receive full Coast Guard retired pay in addition to the VA disability payment. All the rules for computation of retired pay and VA compensation are contained in the [DOD FMR Vol. 7B](#).

Q: Who is the final authority to grant 20 days out-processing and the alternative processing point?

A: PSC (OPM/EPM) is the authority for granting requests for members to utilize a retirement processing point. See [COMDTINST M1000.4](#) for complete information.

Q: Does the High 36 months for retired pay calculations mean the last 36 months of service, or does it mean 36 months of highest rank obtained? Example 24 months of E-8 and 12 months of E-7.

A: It means 36 months of highest pay. Starting with the highest rate of pay, add together the monthly basic pay amounts until the total number of months equals 36-months. Divide the total pay derived from the sum of months by 36, and round to the nearest cent to obtain the applicable retired base pay.

Q: Who is a retired member's P&A office for HHG extension?

A: Members must send a written request directly to CG-1332 for extension of HHG shipment to their HOS.

Q: I am over 18 years of active duty service but am looking at High Year Tenure. If I requested retirement now, would I dodge the HYT process? If I go through the HYT process can I count on being allowed to retire?

A: PSC (EPM1) advised us that you may submit a "waiver package" via your chain-of-command, requesting to continue on active duty until retirement. Complete details on the HYT program are contained in Chapter 3 of [COMDTINST 1000.4](#).

Q: Am I correct in that I should use my diems date to calculate how many years I have in to determine retirement pay? Additionally, how do we calculate months and days?

A: No, the DIEMS date is used for two purposes: to identify which retirement plan you are eligible for; and the starting point of your Military Service Obligation (MSO - Start date for your 8 year military obligation under law)). Retired pay is calculated using whole months of military service. Eligibility for AD retirement is calculated from your Active Duty Base Date (ADBD). The retired pay multiplier is based on the Pay Entry Base Date (PEBD). Extra days are not a factor in computations. See [COMDTINST 1000.4](#) for complete details in computing retired pay.

Q: When a reservist hits 20 qualifying years for retirement, they must elect a SBP option, correct? If so and you elect SBP, do they start paying SBP premiums while awaiting retired pay (even if still drilling) or only start paying SBP premiums when retired pay starts? If you start paying immediately, how is it calculated if you are still drilling?

A: Premiums for SBP-RC begin when eligible to receive retired pay. No premiums are made while in the SELRES or Ret-2 status.

Q: If a member selected the CSB at 15 years, does their percentage of retirement increase 3.5% each year after 20 years of service...ie, 21 YOS would equal 43.5%?

A: Yes, see [COMDTINST M1000.4](#) for complete details on calculating retirement for members who did elect CSB. There is a specific chart used for members who elected CSB.

Q: I have heard you need less than 120 days of AD service before you are eligible for a follow-on federal job. Is that from your official date of retirement or from your virtual last day, when you back up terminal leave etc?

A: There were some changes to the hiring process concerning a 120 day window. COMDT (CG-121) announced three process changes that project to decrease the time needed to fill vacant civilian positions [ALCOAST 144-16](#). CG-1211 has posted an Advisory Notice from Civilian Human Resources ([ANCHR 16-16](#)) on this subject on their web page.

Q: What is the soonest an officer can submit a retirement letter?

A: Per COMDTINST M100.4, para 1.C.9.a.(1)(e), they can submit a request between two years and six months before their desired retirement date.

Q: If recalled to AD immediately following regular retirement, must all your leave be zeroed out prior to recall, or is it lost, or can it be carried over to the period of recall?

A: Retiring members who are recalled to active duty without a break in service are not authorized for lump sum leave payment and must carry the leave forward. See Chapter 10.A of the [CG Pay Manual](#).

Q: Can a member pay back CSB and revert back to a regular retirement?

A: Your election is not considered a final decision until you complete your 15th year of active service. You cannot change your CSB election, even if you return the CSB money.

Q: Are Retirees eligible for long term health care insurance? What is the link to that?

A: The Federal Long-Term Care Insurance Program is designated to reimburse for long-term care services at home or in a facility such as assisted living, Custodial Care and others. Visit [LTC.COM](#) or call 800-LTC-FEDS (800-582-3337) for more information.

Q: I have a TSP loan I used to help buy a home. Do I have to pay that back before I retire?

A: Repayment of TSP loans are coordinated directly with TSP. Once you retire you will have to contact TSP to make arrangements for a repayment plan. You may restart a TSP allotment from your retired pay.

Q: Where can I get my reserve points statement? I have since integrated into active duty and don't see it in Direct Access?

A: Even active duty members have a Point Statement that was created in Direct Access. You access your statement by clicking on the "My Reserve Points Statement" link in the Employee Self-Service pagelet. If a statement does not display or you think it is incorrect, submit a PPC Customer Care Help ticket requesting the document.