

# Frequently Asked Questions Regarding Reserve Retirement

## MMSR-5 (Reserve Retirement and Separation Section)

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### **Am I Eligible to Request Transfer to the Awaiting Pay?**

- ✓ Will I have earned at least 20 satisfactory years of service before my requested Retirement Date?
- ✓ Do I have enough satisfactory time in grade to retire at my current grade?
- ✓ Have I submitted my request at least 4 months (but not earlier than 14 months) before my requested retirement date?
- ✓ Is my requested retirement date on the first day of the month?
- ✓ Is my requested retirement date on or before my Reserve ECC? (enlisted only)
- ✓ Is my requested retirement date at least 2 weeks after my EAS?
- ✓ Is my requested retirement date on or before my Mandatory Removal Date? (officers only)
- ✓ If I earned my 20<sup>th</sup> satisfactory year before 25 April 2005, have my last 6 years been satisfactory Reserve service?

### **How do I request Retirement?**

Contact MMSR-5 for a retirement request form. Otherwise, submit a standard naval letter per paragraph 3016 of MarCorSepMan (MCO P1900.16F) submitted through your chain of command. If you are a member of the IMA, IRR, ASL, or ISL, submit your request to the Marine Forces Reserve (MFR) Service Center at [csc@marforres.usmc.mil](mailto:csc@marforres.usmc.mil). If you are a member of an SMCR unit, submit your request to your local admin office. If you are currently a mobilized IMA or IRR, ensure your active duty command endorses your request, but you must send your request to MFR (G-1) to have reported on their Reserve RUC. Additionally, if you are currently mobilized, please ensure that you EAS is at least 2 weeks prior to your desired retirement date.

### **How can I check the Status of My Retirement Request?**

Once your request is reported on unit diary by either MFR (G-1) or your SMCR unit admin office, your request is sent immediately to MMSR-5 for action. Upon review, MMSR-5 will report your request as pending and send you a confirmation email. If you do not receive a confirmation email within 1 week of submitting your retirement request, please contact MMSR-5.

### **Do I have enough Time in Grade?**

The following minimum satisfactory service in grade applies for Marines requesting transfer to the Retired Reserve Awaiting Pay at Age 60 per paragraph 3012 of the MarCorSepMan:

- O5, O6            3 years
- O1 - O4           6 months
- W1-W5            30 days
- E7 - E9            2 years
- E6                 None

If you do not have sufficient time in grade, MMSR-5 will contact you or your unit requesting written acknowledgement that you will be retired in a lesser grade. For example, a Reserve Colonel must have at least 36 months of qualifying service in order to retire as a Colonel. Since promotions occur in the middle of an anniversary year, the year in which a member is promoted counts only as a partial year. Two partial years may be combined to count as one qualifying year of service. Partial years are calculated using tables 3-3 and 3-4 from MCO P1900.16F (MarCorSepMan). Contact MMSR-5 if you need assistance with this calculation.

### **Do I need a final physical?**

A final physical is only required for an active duty retirement. If a physical exam is desired and you are currently on active duty orders, you may request a physical prior to your EAS. If you are not on active duty, you will not be brought on active duty for the purpose of obtaining a final physical.

### **I am on active duty orders. Can my command authorize retirement PTAD?**

Marines transferring to the Retired Reserve Awaiting Pay at Age 60 are not authorized retirement preparation PTAD.

### **Can I attend TAP/TAMP?**

On a space available basis, local commanders may authorize Reserve Marines who have requested transfer to the Retired Reserve Awaiting Pay at Age 60 to attend local TAP/TAMP transition seminars.

### **How Long Can I Drill?**

It is recommended that you do not drill for at least 2 weeks prior to your retirement date. This will give the Marine Corps Total Force System (MCTFS) and administrators time to accurately process your transfer to the Retired Reserve Awaiting Pay At Age 60 and document final creditable points.

### **When do I get my 20 Year Letter?**

Upon reaching 20 qualifying years of service, CMC (MMSR-5) sent you a letter, called a Notice of Eligibility (NOE). If you have not yet reached 20 qualifying years of service, you will receive that letter with your retirement package.

### **What is Reserve Component Survivor Benefit Plan (RC-SPB)?**

RC-SBP is a Reserve program that lets you leave a percentage of your future retired pay as a monthly annuity to your beneficiaries. The maximum annuity is 55 percent of your retired pay. RC-SBP elections are made within 90 days of receiving your NOE letter (20 year letter). Your choices include:

- Option A. Decline to Make and Election until Age 60. You will remain eligible to elect SBP coverage at age 60, but an annuity will not be payable to your beneficiaries if you die before age 60.
- Option B. Deferred Annuity. Provide coverage for an annuity to begin on what “would have been” your 60th birthday.
- Option C. Immediate Annuity. Provide coverage for an annuity to begin immediately, whether you die before or after age 60.

Your election is irrevocable. Make your decision carefully. If you are married and fail to respond with 90 days of your NOE letter, the law requires that you are automatically enrolled in Option C. Option C provides coverage for your spouse immediately upon your death. Upon reaching age 60 and drawing retired pay, you will be able to make an election through SPB, consistent with your RC-SPB election previously made. For details on the cost of RC-SPB, see the link below:

<https://www.hrc.army.mil/site/Reserve/soldierservices/retirement/detailscalcSBP.asp>

The actuary website below has a link to the DoD actuary website that provides an excel spreadsheet for you to enter your personal information and also provides a comparison of SBP vs commercial life insurance policies. <http://actuary.defense.gov/>

### **What about my Retirement Ceremony?**

If you are planning a retirement ceremony, please inform MMSR-5 of your ceremony date. We will ensure that you receive blank certificates in time for your ceremony. Your actual certificates will be mailed when your orders and final CRCR are complete. Your unit will assist you in conducting a ceremony. If you are in the IRR or ISL, the Marine Forces Reserve will assist you with your retirement ceremony.

### **Will I Rate Health Care Coverage while in the Retired Reserve Awaiting Pay?**

You may be able to purchase health insurance through a new program called TRICARE Retired Reserve. Effective 1 October 2010, Gray Area retirees may be eligible to purchase TRICARE health coverage. Eligible Reserve retirees who are awaiting pay at age 60 can purchase TRICARE health coverage for themselves and their eligible family members. A retiree may be eligible if he/she is under age 60, and are not eligible for, nor enrolled in, the Federal Employees Health Benefits (FEHB) program. For calendar year 2011, the TRR member-only monthly premium is about \$408, and the member and family monthly premium is about \$1020. Premiums will be adjusted annually. The comprehensive health care coverage provided by the premium-based TRR is similar to TRICARE Standard. After purchasing TRR, members will receive the TRICARE Retired Reserve Handbook, which includes details about covered services, how to get care and who to contact for assistance. For more information, visit [www.tricare.mil/trr](http://www.tricare.mil/trr).

### **When am I eligible for Retired Pay?**

The National Defense Authorization Act (NDAA) for Fiscal year 2008 authorizes the reduction of eligibility age for retired pay to be reduced below 60 years of age by three months for each aggregate of 90 days the member serve on active duty after 28 January 2008 during a fiscal year. DoD Instruction 1215.07 explains this change in law. We will calculate this date when we process your "transfer to the awaiting pay" retirement package, and the date you are eligible for retired pay will be included in your orders.

### **How do I apply for Retired Pay?**

Approximately 4-6 months before you are eligible for retired pay, MMSR-5 will mail you the necessary forms and instructions. Please ensure your contact information is updated with MMSR-5.

### **How do I calculate the Amount of My Retired Pay?**

Paragraph 3013 of the MarCorSepMan explained how to estimate retired monthly pay. The following link allows a member to enter personal information such as rank, number of satisfactory years, total number of points, and age to estimate military retired pay.

<https://www.hrc.army.mil/site/reserve/soldierservices/retirement/retirementcalc.asp>

### **How do I update my Contact Information?**

It is important that you keep MMSR-5 informed of any changes to your mailing address, phone number or email address. You can update your address through:

1. Marine On Line (MOL) (call 816.926.5916 for MOL assistance)
2. via email to [SMB.MANPOWER.MMSR5@usmc.mil](mailto:SMB.MANPOWER.MMSR5@usmc.mil),
3. via telephone at 703.784.9306/7 or
4. via mail at CMC(MMSR-5), 3280 Russell Road, Quantico VA 22134.

### **As a member of the Retired Reserve Awaiting pay at Age 60, what are my benefits?**

- Retain your rank as a member of the Reserve component
- May wear the prescribed uniform on appropriate occasions
- Eligible for a Reserve ID Card
- Unlimited access to military exchanges and MWR facilities
- Commissary Use up to 24 times per year
- May use space-available transportation within the continental United States on DoD aircraft.