

## JO VOICE

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### *Post-9/11 GI Bill (Education Benefits) –February 2017*

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*The information below, developed by DCCPR in collaboration with the Junior Officers Advisory Group (JOAG), is designed to serve as an unofficial guide. Please refer to PHS websites for changes or updates to any of the below information.*

#### **Questions/Responses**

1. When I commissioned, I signed up for the Montgomery GI bill. Am I correct in understanding that all individuals enrolled in the Montgomery GI bill have been automatically “rolled over” into the Post-9/11 ~~Montgomery~~ GI bill?  
**Individuals previously enrolled in the Montgomery GI Bill (MGIB) have not been “rolled over” into the Post-9/11 GI Bill (PGIB). However they are eligible to use benefits under either the MGIB or PGIB. When the service member is ready to either use or transfer the PGIB they will be permanently dis-enrolled from the MGIB and placed in the PGIB program.**
2. I have used part of the Montgomery GI bill. Can I still switch to the Post 9/11 GI Bill?  
**Yes. You will be able to use the unused portion of your MGIB under the PGIB. If you have exhausted all of your benefits under the MGIB you may be eligible for an additional 12 months of benefits to use under the PGIB for a total of 48 months of benefits.**
3. I am prior service, and used all of my Montgomery GI Bill benefits from my prior service to obtain my degrees. At OBC the benefits instructor said that priors may be eligible to receive 12 months of post 9/11 GI Bill benefits. How would I find out if I am eligible, given that I’ve used all of my Montgomery GI Bill benefits from my prior service already?  
**You would need to speak with a VA representative at 1-888-442-4551.**
4. If you have the option for the Montgomery GI bill, do you have to decide which one you want to utilize prior to transferring to children?  
**Transferability is only available under the PGIB.**

5. It is my understanding that you can transfer the post 9/11 GI bill to your children after serving 6 years. However, they cannot use it until the officer has served a total of 10 years. Also at any point in time after serving 6 years, you must agree to do 4 more. So even if you have 20 years and first transfer the benefits, the Officer must do 4 more years. Is there any chance there will be a change in the rule so that as soon as you transfer the benefits, the child can use them as long as you agree to serve 4 more years (even if you only served 6 at the time of transfer)?

**Not likely. The PGIB is meant to be a recruitment and retention tool geared towards enlisted personnel in the Armed Forces.**

6. I have five children; with four of them being of age to go to college within the next year. Some of the G.I. bill has already been allotted to each of four children. If one or more of those children decides to not utilize their portion of the G.I. bill, can that percentage then be withdrawn and given/reassigned to another child? Or, is the decision to allot percentages irreversible after it's granted?

**Service members may reassign/revoke benefits among their dependents at any time. In addition, any unused benefits transferred to dependents will revert back to the service member if they are not used.**

7. I am curious if there are any problems with transferring the GI Bill (which requires 10 years of total service) if a PHS officer gets out of active duty to do reserves in a sister service. For example, if I decide to transfer my GI bill to my children after 6 years of PHS service, then transfer into the Army Reserves, would I still be able to transfer the benefit if I serve 4 more years?

**Both services would have to agree to the transfer.**

8. I've been hearing that there was a deadline that has passed for officers to go into some system to give authorization that their dependents can use the Post 9/11 GI Bill in the event that the officer does not use any or all of the benefit. Is this true? Is there something that officers need to do now if they want their dependents to be able to use the benefit in the future?

**We're unaware of any deadline. If a servicemember has 6-years of active duty service they may elect to transfer their education benefits to their eligible dependents. The service member will incur a 4-year service obligation which begins on the date they elect to transfer the benefit.**

9. If both spouses are Commissioned Corps Officers, would they both be able to give their Post 9/11 GI Bill benefits to their only child, or is that considered double dipping?

**Yes, you both can transfer your Post-9/11 benefits to your children. However, the child cannot use the benefits concurrently...but can use one set of benefits at a time, i.e. first mom's benefits and then dad's. The sponsor will need to transfer the benefit to the children before their 21st birthday or their 23rd birthday if they are in a full-time student status in DEERS. The children would need to exhaust the benefits before their 26th birthdays.**

**Your spouse must add the child into their DEERS record for the purpose of transferring the PGIB. Keep in mind that children can only receive all other DoD benefits under one**

parent. The child will be added into the 2<sup>nd</sup> parent's DEERS record/profile with the following condition, "Dependent(s) are receiving benefits under another sponsor." The sponsor should explain to the ID official that the child is already enrolled in DEERS in their spouse's record. The sponsor will need to provide the child's birth certificate and social security card (documents must be original or certified true copies).

10. I have transferred my Post 9/11 GI Bill to my children. Do I have to do anything else or just wait to activate it until they are ready to use it?

You must agree to the 4-year service commitment by completing the [PHS Form 7082](#), "Post-9/11 Educational Benefits Transferability Commitment and Statement of Understanding." Once approved, no further action is required until the dependent is ready to use the benefit.

11. Can you transfer to your children for and undergraduate degree and still have enough money left to complete a doctorate degree, yourself?

The service member has 36 months of education benefits for his/her own use or the service member may transfer them to his/her dependents. You will need to decide how many months of benefit you want to retain for your own use for the cost of your program. For example, you may decide to keep 18 months of benefits for yourself and divide the remaining 18 months among your dependent.

12. How long are the benefits available once payment begins?

Benefits are not based on when the payments begin.

- Children become eligible after graduation from high school and can use their benefits through age 26.
- Spouses are able to use their benefits immediately and can use the benefit for 15 years after the service member separate or retire from active duty.

13. What is the process for accessing our GI Bill benefits? Who is the point of contact?

Instructions on how to transfer PGIB can be found on the CCMIS website at the following link: [https://dcp.psc.gov/ccmis/forms/FORMS\\_education\\_benefits\\_m.aspx](https://dcp.psc.gov/ccmis/forms/FORMS_education_benefits_m.aspx). Mary Boone is the PHS GI Bill Coordinator and questions should be sent to [phsdeersgibill@hhs.gov](mailto:phsdeersgibill@hhs.gov).

14. When I was called to active duty I opted not to enroll in the GI Bill, not knowing at the time that this benefit would be transferable. Can I cancel my initial decision and sign up for GI BILL and transfer benefits to my child, and how would I go about doing so?

There is no enrollment process for the PGIB. Service members who entered onto active duty on or after September 10, 2001, are automatically eligible for PGIB benefits.

15. If one does not yet have children for whom they would like to use the GI Bill rather than him/herself, is there a risk of losing that benefit if Congress changes the Post-9/11 GI Bill? In other words, would it be safer to use it on a second degree rather than save it for a child's education down the road?

There's always a chance that Congress may make changes to the PGIB, however we can't advise on how a service member should utilize his/her benefit based on

speculation.

16. How and when should I begin to transfer my benefits to my young children who will not need the benefits anytime soon? What is the process for transferring to children?  
You may transfer education benefits after you have completed 6-years of active-duty service. Instructions on how to transfer PGIB can be found on the CCMIS website at the following link: [https://dcp.psc.gov/ccmis/forms/FORMS\\_education\\_benefits\\_m.aspx](https://dcp.psc.gov/ccmis/forms/FORMS_education_benefits_m.aspx).
17. I wanted to find out how to transfer any remaining Chapter 30 GI Bill benefits to family members, if possible. I've used a majority of my Chapter 30 benefits. I also understood that if all of the old GI Bill benefits were used that one year of 9/11 benefits could be applied to family members. Is this correct or has it changed?  
If you have exhausted all of your MGIB you may be eligible for an additional 12 months of benefits to be used under the PGIB. You would need to speak to a VA representative at 1-888-442-4551 to inquire about the process.
18. I was recently commissioned in April 2016. Do I need to contact anyone at this time to specify that I am interested in the 9/11 GI Bill benefits? I am aware I need to serve for 3 years before being able to use the benefit.  
No, no activation is required at this time.
19. I applied and was recently accepted to a Johns Hopkins Doctorate program; but to my surprise my Post 9/11 GI Bill does not cover all of the tuition for private schools. Will the amount per academic year go up for 2017 or will there ever be a point at which it will cover all tuition for private schools?  
After 36 months of active-duty service, the PGIB pays 100% for an undergraduate degree at the in-state student rate. However, there is a fixed rate for private schools. While there are a rate increases effective August 1<sup>st</sup> each year, there is no guarantee that it will cover 100% of tuition and fees at a private institution. View the VA's rate chart at [http://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp](http://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp).
20. If I start a degree program in August 2017, when should I be applying to access my benefit?  
You would need to check with the VA at 1-888-442-4551 to inquire about their processing time.
21. Which documents are needed to apply for the benefit?  
You may apply for VA education benefits at this link <http://www.benefits.va.gov/gibill/apply.asp>.  
Instructions on how to transfer PGIB can be found on the CCMIS website at the following link: [https://dcp.psc.gov/ccmis/forms/FORMS\\_education\\_benefits\\_m.aspx](https://dcp.psc.gov/ccmis/forms/FORMS_education_benefits_m.aspx).