



JOAG | JUNIOR
OFFICER
ADVISORY
GROUP

JO VOICE: Retirement and Separation February 2018

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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 USPHS websites for changes or updates to any of the below information.

Questions/Responses

Retirement Questions

1. When is the appropriate time for junior officers to start learning about retirement?

Junior Officers should start to learn about retirement as early as possible. Believe it or not, twenty years can pass by quicker than it seems.

- Resources that are available include the Commissioned Corps Learning Management System (CCLMS) website.
- When an officer reaches the 10-year mark, the officer should have attended at least one retirement seminar.
- When an officer reaches the 10-year mark, the officer should have received at least one 1-on-1 retirement counseling session.

2. Is there an update on the new retirement system concerning who qualifies (i.e., based on time in service, or since joining, etc.)? I have prior military service time, mostly in the reserves. Effectively, my time in service is significantly longer than my time toward retirement.

Yes. The CCLMS website has a wealth of information specifically related to the Blended Retirement System (BRS) to include eligibility requirements for opting and criteria for officers who will be automatically enrolled.

It is highly recommended that you undertake the BRS training course multiple times to ensure that you understand the risks and benefits associated with the new retirement system.

If you have completed less than 12 years in the Uniformed Services (Active and Inactive) as of 12-31-2017 AND your Date of Initial Entry to Military Service (DIEMS) is prior to 01-01-2018 you are eligible for the new retirement plan.

3. Does prior reserve time count toward retirement? Within the DOD, a person is able to retire from the reserves after 20-30 years. Retirement eligibility date is based on retirement credit points for any time served (i.e., weekends, two-week training, etc.). It is just a much smaller retirement amount.

Prior reserve time does not count towards retirement; however, we do take into account your Inactive Duty Training (IDT) Membership Points and base your retirement multiplier percentage according to laws surrounding IDT Membership Points calculations.

4. I worked in FDA as a civilian (5-6 years) prior to joining PHS. If that time was accounted for in my Retirement Credit Date (RCD) date, how does this affect my eligibility for FERS or any civilian retirement system? Does my eligibility for the PHS pension negate/conflict with my eligibility FERS?

In regard to retirement credit for the PHS, you will receive credit towards your retirement for the PHS up to a maximum of 5 years. You will need to follow up with your respective federal agency to inquire about how your eligibility for any other civilian retirement system may or may not be impacted.

Separation Questions

5. What is the process to separate from the Corps? How long does this process take and how does one initiate it?

A good resource for learning more in-depth information regarding separating from the PHS can be found on the CCLMS website under Separations and at the following website: https://dcp.psc.gov/ccmis/separations/ASSIGNMENTS_resignations_m.aspx

- All requests to resign your active duty commission must be submitted no later than 30 days before your proposed last day at your duty location in order to meet your requested date to separate from the PHS.
- The request is made via Form 1373 which should be completed in its entirety, signed by your current supervisor and agency liaison, and submitted by the officer or the liaison.
- Once your request via Form 1373 is received in DCCPR you may not rescind your request without a written memo approved by your agency liaison to remain in your current assignment.
- All proposed leave must be included in your resignation request and approved by your supervisor, as all leave is considered terminal leave once your paperwork is submitted.

6. When separating as an honorable discharge, what benefits can be kept (i.e. GI bill, VA home loan, health insurance, etc.) after separation?

This is dependent upon whether you have met certain criteria, i.e., served in the PHS for one or two years, are not breaking any special contracts, will not be indebted to the Federal government, and have not been required to separate due any adverse actions board.

- If you have served at least 90 days, you as the officer will still be able to use the GI Bill, but you will be unable to transfer benefits of the GI Bill to your spouse or children.
- You are eligible for a VA home loan.
- You will not have health insurance, you will be required to purchase your own.
- You will receive entitlements to move back to your Home of Record or Place Last Entered Active Duty (PLEAD) (i.e., the place where you were called to duty from), whichever is farthest.

7. When separating, will relocation and expenses be covered to move back to an officer's home of record?

See response to Question # 6.

8. What is the process for re-entering once you have separated from the Corps?

Officers who have separated from the Corps must go through the application process again, and are eligible to apply at any time. They are not restricted to category openings.

9. How successful will a separated officer be if he or she reapplies for selection to the Corps?

Each former officer or candidate's situation is different regarding selection success. This question has been forwarded to the Call to Active Duty team. Once a response is received, it will be shared with junior officers.