

# WHY STAY?

## TRICARE

RE-ENLISTMENT BONUS  
PART-TIME INCOME  
TUITION ASSISTANCE  
STUDENT LOAN REPAYMENT  
RETIREMENT  
MILITARY DISCOUNTS  
THRIFT SAVINGS PLAN  
LOW-COST LIFE INSURANCE  
JAG LEGAL ASSISTANCE  
WORK FOR WARRIORS  
TRICARE DENTAL  
MWR & VACATION CLUB  
SPACE-A TRAVEL  
COMMISSARY & PX  
USO AMENITIES  
FREE TAX PREP  
FULL-TIME POSITIONS  
INDIVIDUAL MOBILIZATIONS  
OCS/WOCS  
CAREER NETWORKING

# REASON #1: HEALTH INSURANCE

2021	TRICARE Prime	TRICARE Reserve Select	Average Employer*
Premium (annual)	\$0	\$566	\$5,588
Deductible	\$0	\$52-156	\$1,644
Catastrophic Cap	\$1,058	\$1,000	Variable
Min-Max Out-of-Pocket	\$0-1,000	\$0-1,000	\$5,588-7,232

*\*based on the Kaiser Family Foundation and Health Research & Educational Trust 2020 Annual Survey of Employer Health Benefits*

## Current monthly premiums:

### Member only

\$47.20 /month

### Member + Family

\$238.99 /month

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## REASON #2: RE-ENLISTMENT BONUS

**\$5,000**

2 years

- ✓ LUMP SUM
- ✓ TUMBLER

**\$10,000**

3 years

- ✓ LUMP SUM
- ✓ WOOBIE SWEATSHIRT

**\$20,000**

6 years

- ✓ LUMP SUM
- ✓ CAN COMBINE WITH:
  1. Student Loan Repayment (SLRP)
  2. GI Bill Kicker
- ✓ GYM BAG

1. **Student Loan Repayment Program (SLRP)**
  - ✓ Up to \$50K (Greater of 15% or \$500, per year)
2. **GI Bill Kicker**
  - ✓ Up to \$350/month (full-time student rate)

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## REASON #3: PART-TIME INCOME



### E-4 with 4 years Service

1 Drill Period = \$90.45

4 Drill Periods = \$361.80

Annual Training (AT) pay = \$1,356.75

**Annual Part Time Income =  
\$5,698.35**

Active Duty Pay = \$2,713.50



### E-5 with 6 years Service

1 Drill Period = \$106.24

4 Drill Periods = \$424.96

Annual Training (AT) pay = \$1,593.60

**Annual Part Time Income =  
\$6,693.12**

Active Duty Pay = \$3,187.20

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## REASON #4: TUITION ASSISTANCE

### PAYS UP TO \$250/SEMESTER HOUR,

FOR TUITION ONLY, TOWARDS ONE BACHELOR'S AND ONE MASTER'S DEGREE



**COMBINE WITH  
STATE FUNDING  
SOURCES AND YOUR  
MGIB-SR**

- Payments go to the school. Covers tuition only.
- 16 hrs./FY (Oct-Sep); max 130 hrs. (undergrad.) / 39 hrs. (grad.)
- **100% FREE COLLEGE TO STATE SCHOOLS**
- Can use immediately after IET (BCT+AIT/OSUT, or WOBC, or BOLC)

<https://www.armyignited.com/app>

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# REASON #5: STUDENT LOAN REPAYMENT

## Student Loan Repayment Program (SLRP):

- ✓ Up to **\$50K** (greater of 15% or \$500, per year)
- ✓ Payments go to lender
- ✓ Loans in a default status **NOT** eligible



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## RETIREMENT

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# REASON #6: RETIREMENT



## NON-REGULAR (GUARD) RETIREMENT

- ✓ 20 Good Years (non-regular retirement)
- ✓ monthly payments that begin at age 60\*
- ✓ You can start drawing retirement funds early by completing overseas deployments

An enlisted member who retired after 20 years at the pay level of E-7 could expect to receive about **\$2,400** a month for retirement

## BLENDED RETIREMENT SYSTEM

- ✓ **FREE MONEY!** Automatic 1% and up to 4% DOD matching contributions to your Thrift Savings Plan (TSP)
- ✓ **PENSION** or "Defined Benefit"
  - 2% x YRS X Base Pay
- ✓ **CONTINUATION PAY**
  - 8-12 yrs. Service
  - 0.5-6x AD Base Pay
  - **Can** be combined with other incentives

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## MILITARY DISCOUNTS

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# REASON #7: MILITARY DISCOUNTS



- ✓ Many companies offer **military discounts** that you probably already take advantage of...
- ✓ Those discounts go away when you ETS



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## REASON #8: THRIFT SAVINGS PLAN

- ✓ The TSP has the lowest fees around... *by far*
- ✓ The TSP's investment options are simple but comprehensive
- ✓ The TSP offers the same opportunities to save as 401(k) plans

**The Motley Fool** called it  
“the best retirement plan ever.”



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# REASON #9: LOW-COST LIFE INSURANCE

## SGLI

**\$500k**  
for \$25 /mo

- ✓ \$400k coverage
- ✓ \$100k death gratuity
- ✓ Cannot keep if you ETS

## Avg Civilian Plan

**\$500k**  
for \$126 /mo

- ✓ Does not typically include your family

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# REASON #10: JAG LEGAL ASSISTANCE

OSJA CAN PROVIDE YOU WITH CONFIDENTIAL **ADVICE AND ASSISTANCE** pertaining to a wide variety of legal issues including:

- ✓ **ESTATE PLANNING:** wills, simple trusts, powers of attorney, living wills
- ✓ **ESTATE ADMINISTRATION:** advice on how you can be a successful estate executor/administrator
- ✓ **FAMILY LAW:** separations, child-related issues, adoptions, paternity
- ✓ **CONSUMER LAW:** automobile issues, scams/identity theft, debtor and creditor problems, landlord/tenant disputes

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## **WORK FOR WARRIORS**

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# REASON #11: WORK FOR WARRIORS

- ✓ Résumé writing
- ✓ Civilian career counseling
- ✓ Job placement
- ✓ Networking

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## REASON #12: TRICARE DENTAL

TRICARE

**\$11.65**  
per month

Avg Civilian Plan

**\$15-50**  
per month

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## REASON #13: MWR & VACATION CLUB



- ✓ Travel the world and stay on any military base (including Air Force & Naval bases) **for less than cost of a hotel**
- ✓ Families can travel as well (*certain restrictions apply*)
- ✓ Most cost about \$50 - \$80 per night



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## REASON #14: SPACE-A TRAVEL



- ✓ Service members and their families can use Space-Available flights – formally known as Military Airlift Command or MAC flights – to travel around the country and world at little to no cost.
- ✓ Though sometimes unpredictable, military flights are perfect for families with flexible plans and limited travel budgets.

<http://www.spacea.com>

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## REASON #15: COMMISSARY & PX



- ✓ **TAX FREE** shopping
- ✓ **ONLINE** + Brick & Mortar
- ✓ Requires a Military ID

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## REASON #16: USO AMENITIES



### USO AIRPORT LOUNGES

- ✓ Free snacks and coffee
- ✓ Televisions
- ✓ Video game systems
- ✓ Free Wi-Fi



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# REASON #17: FREE TAX PREP

**MILITARY**  
**ONSOURCE**



- ✓ **MilTax free tax services** include tax prep and e-filing software
- ✓ Personalized support that address the realities of military life – deployments, combat and training pay, housing and rentals, etc.

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# REASON #18: FULL-TIME POSITIONS



## BECOME A RECRUITER

- ✓ **Special incentive pay** (up to \$300 /mo)
- ✓ **Excellent promotion potential** to E7
- ✓ **Active duty benefits**
- ✓ **Flexible schedule**

## FEDERAL TECHNICIAN

- ✓ **GS positions available across** the state
- ✓ **Serve in a "dual-status"**
- ✓ **Stable work hours**
- ✓ **Federal benefits**

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# REASON #19: INDIVIDUAL MOBILIZATIONS



- ✓ **Full-time positions** (up to 3 year tours)
- ✓ **CONUS** and **OCONUS** options
- ✓ Some mobilizations to **Tax Free Exclusion Zones**

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## REASON #20: OCS/WOCS



- ✓ Must be less than 42 at commissioning
- ✓ Must have at least 90 credit hours toward degree
- ✓ Must have a 110 GT score
- ✓ Passing APFT & HT/WT

- ✓ Various career fields available across the state
- ✓ Must have a 110 GT score
- ✓ Passing APFT & HT/WT
- ✓ Contact the Warrant Officer Strength Manager for more info

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**CAREER NETWORKING**

## REASON #21: CAREER NETWORKING

- ✓ 85% OF JOBS IN THE CIVILIAN WORKFORCE ARE FILLED THROUGH NETWORKING
- ✓ Your peers and leadership can provide you **access to a vast network** of potential employers across the state and south-east



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# SURVEY