

# Opportunities in the Navy Reserve



# *Consider the Navy Reserve* Serving in the Navy Reserve Earns You:

- A secure retirement pension
- Medical retirement benefits
- Extra monthly income
- Camaraderie, SGLI, paid travel and more....

## There is a trade-off:

- Sailors who opt to continue their service in the Navy Reserve will need to pay back involuntary separation pay once they start receiving retirement pay should they retire from the Navy Reserve (generally at the age of 60)
- The separation pay is essentially a no interest loan

# Benefits

- Reserve retirement benefits (after 20 qualifying years of service)
- Affiliation bonuses and critical wartime specialty pays (NAVADMIN 129/09)
- 2-year mobilization deferment/try the reserve initiative (NAVADMIN 007/07)
- Receive 1 day of pay per every 4 hours of drill. Receive 4 days of pay for a typical drill weekend along with flexible drill opportunities.
- Full low-cost medical coverage for you and your family. New Tricare Reserve Select while drilling. At age 60, you are eligible for Tricare Prime.
- Family Dental Plan
- SGLI coverage for entire family
- Network for jobs and business opportunities
- TSP eligible
- Montgomery GI Bill (\$309 a month full time)
- Camaraderie, pride and patriotism
- Recall / Active Duty for Special Work (ADSW) / Full Time Support (FTS) opportunities
- Educational benefits (Navy College, DANTES, CLEP, Apprenticeship Program)
- Space "A" availability for air travel
- Full MWR privileges (golf, gym, & theater)
- Unlimited Navy Exchange & Commissary visits

# TRICARE Reserve Select

## MEMBER ONLY

- One Tier System
- Monthly Premium \$53.16
- Annual deductible E4 & below: \$50
- Annual deductible E5 & above: \$150
- Prescription Drug Plan

## FAMILY

- One Tier System
- Monthly Premium \$197.76
- Annual deductible E4 & below: \$100
- Annual deductible E5 & above: \$300
- Prescription Drug Plan

# TRICARE Retirement

## (Family Medical Plan Comparison)

### *TRICARE*

### *BLUE CROSS/SHIELD*

<ul style="list-style-type: none"><li>• Annual Premium \$638</li></ul>	<ul style="list-style-type: none"><li>• Annual Premium \$14,994</li></ul>
<ul style="list-style-type: none"><li>• No Deductible</li></ul>	<ul style="list-style-type: none"><li>• No Deductible</li></ul>
<ul style="list-style-type: none"><li>• \$12 Co-pay (office visit)</li></ul>	<ul style="list-style-type: none"><li>• \$20 Co-pay (office visit)</li></ul>
<ul style="list-style-type: none"><li>• \$3 Co-pay Generic Drug Prescriptions</li></ul>	<ul style="list-style-type: none"><li>• \$10 Co-pay Generic Drug Prescriptions</li></ul>
<ul style="list-style-type: none"><li>• \$9 Co-pay Non-Formulary Brand Name Prescriptions</li></ul>	<ul style="list-style-type: none"><li>• 50% of Retail Cost for Non-Formulary Brand Name Prescriptions</li></ul>
<ul style="list-style-type: none"><li>• Free TRICARE for Life Supplements Medicare</li></ul>	<ul style="list-style-type: none"><li>• Up to \$138 Per Month to Supplement Medicare</li></ul>

# Career Opportunities: Civilian & Military

- Affiliation with the Navy Reserve can lead to additional civilian career opportunities:
  - Network with shipmates who already have successful civilian careers
- Establish your civilian career by taking advantage of a Mobilization Deferment for up to 2 years (NAVADMIN 007/07)
- Join a unit with a planned, periodic rotation cycle (i.e. coastal warfare, Seabee, etc.)
- Volunteer for a mobilization when it fits your schedule
  - ~90% volunteer rate for RC mobilizations

# How Do I Earn Retirement Points?

- 1 day on active duty = 1 point.
- 1 drill period = 1 point. (Four in a weekend)
- Each correspondence course has its own worth. Excellent way to earn points.
- 15 points a year for just being a Reservist.

# Retirement Requirement

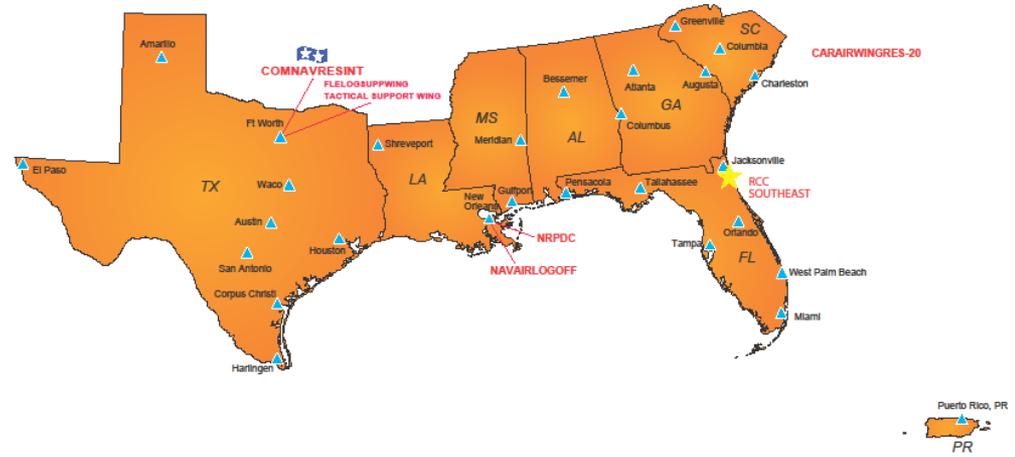
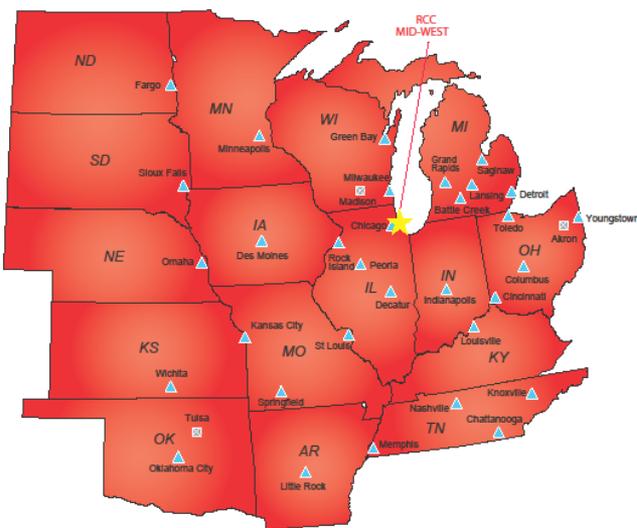
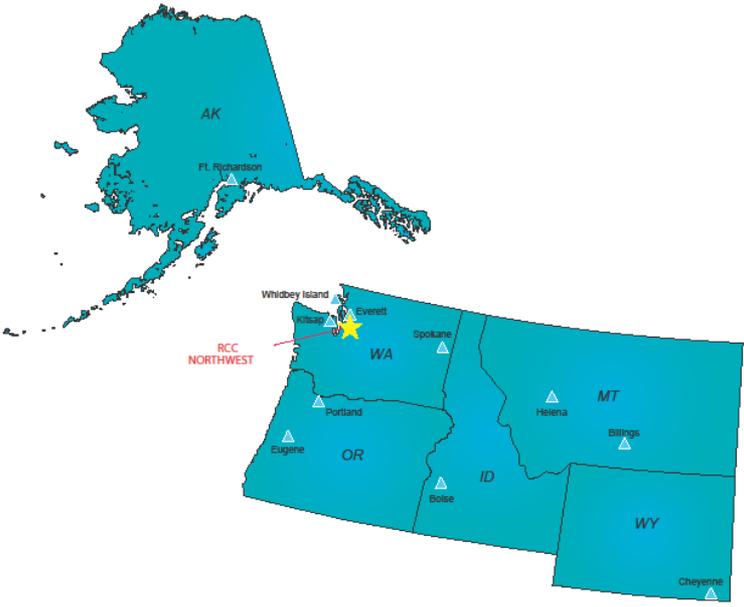
## **MUST EARN 20 QUALIFYING YEARS COMBINED ACTIVE AND RESERVE:**

- Need 50 minimum points to have a qualifying year based on your anniversary date. (Must earn 35 points annually + 15 gratuitous points).
- Can obtain a maximum total of 130 inactive duty points per FY via drills and correspondence courses ... equal to four months on AD!

# How easy is it to find a unit and work with my schedule?

- There are Navy Operational Support Centers (NOSCs) and Reserve units throughout the country.
- If it is over 50 miles from your home, the Navy pays for berthing during your drill weekend.
- Flex drills/rescheduled drills are also available. This allows the Reservist to perform duties on a schedule that meets the needs of the Navy and the Reservist.

# Navy Reserve Drill Sites



# Current Mobilization Deferment Policy

*All Veteran Personnel who affiliate with the Navy Reserve within 6 months (183 days) of release from active duty qualify for a 2 year deferment from Involuntary Mobilization, Sailors who join the Reserves seven to 12 months after leaving active duty are eligible for a one-year deferment. (NAVADMIN 007/07)*

# Information and Links

- To learn more about the Navy Reserve  
<http://www.navyreserve.com/>
- To learn more about the benefits of the Navy Reserve  
<https://www.navyreserve.com/benefits/officer>
- To create a personal retirement calculation  
<https://staynavytools.bol.navy.mil/RetCalc/Default.aspx>
- To learn more about the Post-9/11 GI Bill  
[http://www.gibill.va.gov/GI\\_Bill\\_Info/CH33/Post-911.htm](http://www.gibill.va.gov/GI_Bill_Info/CH33/Post-911.htm)
- To learn more about the Career Transition Office  
<http://www.npc.navy.mil/CareerInfo/Transition>
- To learn more about the TRICARE Reserve Select benefits available to  
<http://www.humana-military.com/south/bene/TRICAREPrograms/trs.asp>
- To learn more about the United Concordia Reserve Dental plan  
[http://www.tricare dentalprogram.com/tdptws/enrollees/premiums/reserveguard\\_premiums.jsp](http://www.tricare dentalprogram.com/tdptws/enrollees/premiums/reserveguard_premiums.jsp)