



## Benefits for “Gray-Area” Military Retirees

Retired Guardsmen and Reservists who have completed their 20 years but are not old enough to collect their retired pay are considered to be in a “Gray Area.” This table shows your “gray area” benefits compared to the “full” (as *active duty* retiree) benefits which you and family will begin to receive or be eligible upon receipt of retired pay. SPECIAL NOTE: Insure that your branch always has your current address so they can mail you your application for retiree pay when you become eligible!

Your Benefits	Gray Area Retiree & Dependents Not receiving Retiree Pay	Retiree/Dependents Receiving Retiree Pay
<b>Military ID Cards</b>	Retiree/Dependents: Get new ID cards & enroll in DEERS upon retirement	Must get new ID cards & ensure enrollment in DEERS
<b>Access to Military Installations</b>	Yes (Local policies/ in-country rules will govern access to facilities)	Yes (Local policies/ in-country rules will govern access to facilities)
<b>Exchange/PX/BX/Shoppettes</b>	Yes “ “	Yes “ “
<b>Commissary</b>	Yes “ “	Yes “ “
<b>Medical Facilities</b>	No	Yes - when available.
<b>TRICARE Health Insurance Plans or US Family Health Plan</b>	May use TRICARE Retired Reserve (TRR) until age 60 when they can use TRICARE or US Family Health Plan. Must be enrolled in DEERS.	Note: at 65 TRICARE becomes TRICARE for Life (must purchase Medicare Part B). Some children eligible for TRICARE Young Adult Program. Must be enrolled in DEERS.
<b>TRICARE Retiree Dental Program (TRDP)</b>	Yes. Must pay premiums.	Yes. Must pay premiums.
<b>Base Service Stations:</b> (no Gas coupons OCONUS for retirees)	Yes. Local post policies and in-country directives will govern access to facilities overseas.	Yes. Local post policies and in-country directives will govern access to facilities overseas
<b>DFAS MyPay Website</b>	No log-on provided	Yes
<b>Lodging:</b> Available Space A "first come-first served" basis.	Yes	Yes
<b>MWR:</b> Athletic and Entertainment Facilities, Clubs, Library, Rentals, Camping- as available.	Yes	Yes
<b>Base Medical Facilities</b>	No	Yes - when available.
<b>Space-A Travel on Military Aircraft</b>	Retiree -Yes; limited to CONUS Dependents - No	Retiree /Dependents- Yes CONUS and OCONUS
<b>Base Family Services</b>	Yes	Yes
<b>SATO</b>	Yes	Yes
<b>Base Legal Office Assistance</b>	None	Yes
<b>Survivor Assistance</b>	Yes	Yes
<b>Casualty Assistance</b>	Yes	Yes
<b>Vets Group Life Insurance</b>	Yes, if eligible and requested	Yes, if eligible and requested
<b>VA Eligibility</b>	Most need DD214, See VA Rep	Most need DD214, See VA Rep
<b>State Veterans Benefits</b>	Varies by State	Varies by State
<b>Veterans Burial Benefits</b>	Retiree/Spouse-Yes. Children: See VA	Retiree/Spouse-Yes. Children: See VA
<b>Membership in AMRA?</b>	<b>Retirees / Surviving Spouse</b>	<b>Retirees / Surviving Spouse</b>

30 July 2012

**Courtesy of the American Military Retirees Association**  
 Retired Active Duty, Reserve, Guard and Gray- Area  
 Disabled (100% T&P), Medically Retired and Surviving Spouses Welcome!  
 5436 Peru Street Ste 1, Plattsburgh, NY 12901-3474  
 1-800-424-2969| [www.amra1973.org](http://www.amra1973.org) (5/12)

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