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October 02, 2006

## Transition checklist 6 steps toward a smoother move

By Diane Tsimekles

*Decision Times*

The transition to civilian life can be overwhelming. Where will you live? What will you do? How will you find a job? These are just a few of the decisions you must make while still in uniform.

The key to a good transition is to start planning it early enough so you aren't bombarded with decisions in the last few weeks before you sign out.

"Not everybody is thinking ahead when they are planning their transition," said Shaun Bradley, chief executive and co-founder of Bradley-Morris Inc., a recruiting firm that specializes in helping veterans find jobs.

The military provides a wealth of resources to its transitioning personnel, but the extent to which they are used is, for the most part, up to the individual.

Pre-separation briefings, which outline all the services to which a separating or retiring service member is entitled, are mandatory.

The next step would be to attend a Transition Assistance Program workshop, which outlines benefits offered through the departments of Veterans Affairs and Labor and other agencies. The TAP seminar, usually a three-day event, helps service members prepare for the job hunt, providing résumé advice and tips on interviewing, among other transition assistance. Attendance is voluntary at some installations; other commands have made it mandatory.

And companies like Bradley-Morris also help their job candidates make the transition by helping them write résumés and prepare for interviews. Bradley-Morris also has a series of training modules that, among other things, helps job seekers understand the corporate environment, including the types of benefits a civilian employer is likely to offer.

What should service members do to prepare for the return to civilian life? Dana Cozzens, director of the Transition Assistance Program at Camp Lejeune, N.C., and Bradley, a former Navy officer, offered a

checklist to help service members make a smooth, effective transition:

**1 Schedule your pre-separation briefing and TAP workshop as early as you can — even before a deployment.**

It often is recommended to schedule the seminars six months before your separation date, but no less than three months out, so you can take full advantage of the program, Cozzens said. To accommodate any deployments, you can even do it up to a year before you separate.

“There are people who come and have less than 30 days,” Cozzens said. “Those are usually people who have been deployed. We’re encouraging them to attend before they deploy.”

The TAP program also is available to spouses, many of whom have put their careers on hold because of frequent moves.

**2 Develop an Individual Transition Plan as early as possible.**

At some installations, the ITP, a checklist of things you need to do as you separate from the military and embark on your second career, is mandatory. Service members are encouraged to get help from a TAP counselor, Cozzens said. You will assess your skills, explore industries in which you would like to work and research the job market.

As a part of the ITP, you can fill out the Verification of Military Experience and Training form (DD 2586), an official compilation of the training you received, your skills and job experience. The VMET will help you build a résumé or apply to colleges, some of which will give you credit for your military skills and training.

The benefit of doing the ITP and VMET as early as a year before leaving the military is that you can take any additional classes you need before you get out, Cozzens said.

**3 Review your medical and military records and make a copy while you still have easy access to them.**

You can keep those copies in your files and make copies of them as needed.

“To try to request copies of those records, it may take a while [to get them],” Cozzens said, because medical and military records are sent to central records repositories after a service member retires or separates. This also is a good time to make sure your records have the correct information.

**4 Consider purchasing the Continued Health Care Benefits Plan for coverage after your date of separation.**

You can purchase this insurance in quarterly increments through Humana Military Healthcare Services at \$933 a quarter for an individual and \$1,996 for a family. It sounds expensive, but both Cozzens and Bradley recommend it because a service member’s Tricare coverage expires at midnight on the discharge date. It is not the only option for health insurance, but its provisions are similar to Tricare’s.

Without coverage, you will have to pay the bills for unexpected illnesses or injuries between the time you leave and when you are covered under a new policy. You’ll also find it more difficult to get coverage for a pre-existing condition if you don’t have a job with health insurance benefits lined up immediately, or if you won’t be starting a job within two months.

“If you don’t take the continuing insurance and you are out of the system longer than 63 days and you have a pre-existing condition, that pre-existing condition won’t be covered for a year,” Bradley said.

According to the Health Insurance Portability and Accountability Act of 1996, an employer can make you wait up to 12 months before its health plan will cover a pre-existing condition. However, if you’ve had at least 12 months of continuous coverage — what you had under Tricare — that waiting period is waived.

Even if you have a job waiting for you, don't expect to have insurance coverage right away. It is common for an employer to establish a waiting period — usually 90 days — before adding a new employee to its health plan. That 90-day period, however, does not count toward the pre-existing condition restriction on your new insurance plan unless your first day on the job was 63 or more days after separation from the military.

#### **5 Assess your current financial situation and plan for the future.**

Cozzens suggests having at least two months' living expenses in the bank when you separate. Also consider the cost of living where you're going. One handy resource for comparing potential locations for your new home is the relocation office on base, which should have economic information such as the cost of living and housing prices for the areas that interest you.

And remember state income tax, which can sneak up on service members, who many times choose a home of record that does not have one. If you move to a state with income tax, you might not be prepared for that additional paycheck deduction.

Seven states — Alaska, Florida, Nevada, South Dakota, Texas, Washington state and Wyoming — do not have a state income tax. Effective in 2007, Florida will no longer levy its intangible property tax on stocks, bonds and similar items. New Hampshire and Tennessee don't tax paychecks, but they do tax any income from interest and dividends.

#### **6 Plan the best use of your final government-funded relocation.**

If you are separating, you have up to 180 days to have the government move your household goods. If you are retiring or medically discharged, you have one year to do a government move.

The government also will pay to store your items before moving them to your new home, which Bradley suggests doing if you are not sure where you will be moving immediately after separating. You can store your items locally, which means choosing a facility near your last duty station, or you can choose the "storage in transit" option, which allows you to send your items to your chosen destination where they will be stored until your selected moving date.

With the latter option, the final delivery area is restricted to a specific radius around the storage facility, which Cozzens said is set by each transportation office. If you store locally, the government will pay for 180 days of storage locally and for 90 days for storage in transit.

If you don't know where you are going to settle down, it might be better to store locally, Cozzens said.

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