

The Navy continues to value your service and wishes to afford Sailors in designated ratings an opportunity to affiliate or “change lanes” into the Navy Reserve. All Sailors granted Involuntary Separation Pay (ISP) must obligate in the Ready Reserve for a minimum of three (3) years. The Ready Reserve is comprised of two elements, the Selected Reserve (SELRES), which is normally associated with drilling one weekend a month and performing two weeks of active duty per year, and the Individual Ready Reserve (IRR). The most direct method of affiliating with the Navy Reserve and drill as a SELRES is to obtain a quota through FleetRIDE/PTS. If PTS/FleetRIDE quotas are not immediately available near the time of transition from the Active Component Navy, a quota may be obtained later via a Navy Recruiter. Information on how this will work is contained below. To reenlist in the IRR in order to qualify for ISP members must contact PERS 93. The Career Transition Office will be hosting information seminars at Fleet Concentration Areas in the early months of 2012; additional information and specific questions may be directed to 1-866-U ASK NPC, or [cto.enlisted@navy.mil](mailto:cto.enlisted@navy.mil).

### **Key Points:**

- **To receive ISP you must obligate with the Ready Reserve** for a minimum of three years. **You have two options:**
  - **SELRES: Drill** typically one weekend a month and perform two weeks of Annual Training (AT) per year (must affiliate through FleetRIDE/PTS with assistance from CCC and Career Transition Office (CTO), or a recruiter).
  - **IRR: Active Status Pool (ASP) - Do not drill** and must maintain accurate recall information. All members are required to complete an annual screening via a Virtual Screening online through the BUPERS website. In addition, PERS-93 may require members complete a SF 2807 (Medical Questionnaire). Both screening tools must be completed on or before the member’s anniversary of affiliation with the Navy Reserve.
    - \*\* **SELRES Billets:** Due to limited opportunities in certain ratings, Sailors desiring Reserve affiliation may have to convert to another rating. The list of available ratings and opportunities will be posted on the SELRES Enlisted Community Manager (ECM) website found here:  
<http://www.public.navy.mil/BUPERS-NPC/ENLISTED/COMMUNITY/SELRES/Pages/default2.aspx> .
  
- **Benefits associated with serving as a SELRES in the Navy Reserve:**
  - Continue service to **earn a retirement** (generally, receive payment at age 60).
  - **Drill and Annual Training Pay:** Usually 4 days of base pay per month plus 14 days of base pay and allowances per year – flexible drilling options are available.
  - **Health Care and Life Insurance:** highly affordable **TRICARE Reserve Select** (TRS) medical and dental insurance as well as affordable Serviceman’s Group Life Insurance and Family SGLI.
    - Monthly TRS member-only premium \$53.16 (CY11) / \$54.35 (CY12)
    - Monthly TRS member-and-family premium \$197.76 (CY11) / \$192.89 (CY12)
    - More TRS information is available at [www.tricare.mil](http://www.tricare.mil)

- **Unrestricted Military Exchange, commissary, MWR, Base Facility access**
  - **Mobilization Deferment:** two-year involuntary activation deferment for Sailors that affiliate with the SELRES within six-months of release from active duty (NAVADMIN 007/07).
  - May be eligible for an affiliation bonus for a three or six-year enlistment in the SELRES.
  - Opportunity to change rates under PRISE-R program with a 4-year obligation.
- **Benefits associated with serving in the IRR:**
    - Members may earn points towards **retirement pay and benefits** at age 60. Retirement points may be earned through:
      - Membership/gratuity points (15 points per year, credited automatically)
      - Completion of correspondence courses
      - One point per day for each day of Active Duty For Training (ADT)
      - Participation in authorized programs (i.e., Campus Liaison, Sea Cadets, Naval Academy Information Program, Blue and Gold Program, Professional Seminars, etc.). Please note that you must be affiliated with a Volunteer Training Unit (VTU) to participate in some of these programs.
    - **Dental Insurance** - For more information and how to enroll, contact United Concordia at 1-888-622-2256 or online at <http://www.ucci.com> by selecting the "Govt Programs, TRICARE (TDP)" links.
    - Members of the IRR, E-3 or senior, may be eligible to reenlist for 2-8 years or extend for 2-4 years anytime during the last 12 months prior to their Expiration of Obligated Service (EOS) date, provided all eligibility requirements are met.
    - **Veterans' Group Life Insurance (VGLI)** eligibility.
    - **Access to Military Exchange, commissary, MWR, Base Facility.**
    - Reserve Component Survivor Benefit Plan (RCSBP) coverage upon retirement.
  - **Couple SELRES with Post-9/11 GI Bill:** Maintain many Navy benefits including camaraderie and service while enhancing education.

#### **How to apply for a SELRES Billet:**

- E3-E6 Sailors will be able to apply for a SELRES quota via FleetRIDE/PTS working with their Command Career Counselors, and will have the following options in FleetRIDE/PTS:
  - "In-rate only"
  - "In-rate willing to convert"
  - "Convert only" \*FleetRIDE/PTS Conversion quotas are very competitive and are limited to direct conversions. Additional conversion opportunities may be available through the local Navy Recruiting Office.
- ERB E3-E6 Sailors may apply regardless of their End of Active Obligated Service date, as extended (SEAOS), or years of service; Sailors with over 14 years of service will be able to apply.
- Designated E3 Sailors must have fewer than 8 yrs, E4 fewer than 10 yrs, and E5 and E6 fewer than 16 yrs to be eligible for conversion under PRISE-R.

- Only designated E3 Sailors (ADAN, CSSN, etc. can apply and be converted under the PRISE-R Program.
- Sailors may not have any Non-Judicial Punishment (NJP) or convictions in civilian or military courts within the past 48 months.
- Chief, Senior Chief and Master Chief Petty Officers must request a quota from the SELRES Enlisted Community Manager (901) 874-4508/4511.

**If selected for a SELRES Billet:**

- Sailors granted a SELRES quota will contact the Career Transition Office at (901) 874-4108 or (866) U ASK NPC, or via email at [cto.enlisted@navy.mil](mailto:cto.enlisted@navy.mil) to coordinate affiliation at their desired drilling location.
- If members choose to accept an authorized bonus for the requested conversion rate, they must obligate in the SELRES (drill pay status) for a minimum of 6 years from the date of enlistment or affiliation. **\*\* This may not be available to all due to HYT constraints.\*\***

**If not selected for a Selected Reserve Billet:**

- Sailors who do not receive quotas can apply for SELRES affiliation through their local Navy Recruiting Office.
- The CTO will be conducting information sessions in Fleet Concentration Areas to counsel and advise Sailors and Command Leadership Teams on Navy Reserve opportunities for Sailors not retained by the ERB.

**How to affiliate with the Individual Ready Reserve (IRR):**

- Prior to active duty discharge and ISP payment, the member's command will forward a signed copy of the above NAVPERS 1070/613 "Agreement to Serve" to supporting personnel office or PSD for completion of DD Form 214 worksheet.
- The Sailor's command will forward NAVPERS 1070/613 and DD Form 214 worksheet to PERS-93.
- If the member is qualified for Reserve affiliation, PERS-93 will prepare the contract. The command and personnel office/PSD will be notified via denial letter if the member is not eligible for Reserve enlistment, but is eligible for ISP by virtue of agreeing to serve, if qualified.

**How to affiliate with the SELRES from the IRR**

- Sailors in the IRR who desire SELRES affiliation must contact their local **Navy Recruiting Office**.
- Sailors with **remaining Military Service Obligation (MSO)** and a release from active duty (RAD) date of six months ago or less, who are **affiliating in same rate**:
  - Provide Recruiter with **DD-214**, complete copy of **separation physical** (update if more than 90 days old), all Basic Enlistment Eligibility Requirements (BEERS) documents for self and dependents.
  - Update Joint Personnel Adjudication System (JPAS) - verification of **security level/status**.
  - Complete pre-affiliation paperwork.
  - Recruiter will request reservation/quota; once reserved, that quota is **valid for 10 days**.

- Complete post affiliation paperwork.
- Sailor must complete 1<sup>st</sup> drill **within 60 days** of gain to the NOSC.
- If Sailor has **less than one year remaining on MSO** or would like to OBILSERV for **bonus eligibility**, additional steps to be completed with Recruiter include:
  - Complete pre-enlistment paperwork.
  - Conduct swear-in.
  - Complete post-enlistment paperwork.
- Sailors with **remaining MSO** and a release from active duty (RAD) date of six months ago or less, who are **affiliating in a different rating** under the Prior Service Reenlistment Eligibility-Reserve Program (PRISE-R):
  - If remaining **MSO is more than 24 months but less than 48 months** members can request and execute an extension to meet obligation.
    - Provide Recruiter with DD-214, complete copy of separation physical (update if more than 90 days old), all BEERS doc's for self and dependents.
    - Physical sent to NRC Medical Division (N3M) for review
    - Update JPAS
    - Complete pre-affiliation paperwork
    - Recruiter request approval from NRC
    - Recruiter request for reservation/quota will be auto-booked once approval received; once reserved, that quota is valid for 10 days.
    - Complete post-affiliation paperwork
    - Sailor must complete 1<sup>st</sup> drill within 60 days of gain to the NOSC
  - If remaining **MSO is less than 23 months** members must request an enlistment to meet obligation. Additional steps with Recruiter include:
    - Complete pre-enlistment paperwork
    - Conduct swear-in
    - Complete post-enlistment paperwork
- **Special Notes:**
  - These scenarios above do not consider special circumstances such as waivers for civil, dependency, HYT etc. or the various approval authorities.
  - Approval levels include: Navy Recruiting District (NRD), Navy Recruiting Command (NRC), and BUPERS.
  - IT, IS, CT(s), and MA require approval from the Program Manager regardless of affiliation or enlistment status.
  - E7 and above require ECM approval for affiliation or enlistment regardless of rate.

### **Understanding Involuntary Separation Pay and a Reserve Retirement**

- Continuing your career in the Navy Reserve is the best way to recover a significant portion of the unvested retirement value of your active duty service.
- Calculation of ISP = YOS x 10% x 12 x one month's basic pay at time of separation
  - Example: ISP = 31,440 = 10 YOS x 10% x 12 x \$2,620 (one month's basic pay at time of separation for an E5 greater than 6 YOS)

- In this example, and if you have 10 YRS active service and earn 10 good years in the reserves at 75 points a year, you will have about 12 years Totals Active Service (TOTAS) at retirement.
- Your reserve retirement payment will be 30% of high three pay as calculated on the pay table that is in effect when you reach age 60. So you would end up paying back about three years worth of retirement payments (not accounting for pay raises associated with advancement).
- Said another way, you would be paid about three years worth of retirement a few decades early. Given a life expectancy of 80, there are still 17 years of retirement payments left, more if you live longer. Those 17 years (at 30%) are still roughly 6 years of base pay, or 6 times what the ISP was received.
- So there is still a lot of money to be had by affiliating with the reserves. Additionally, the medical and dental coverage makes this a most appealing option.