

## EFMP & Me Podcast, Season 2, Episode 4: Preparing For Separation

### Transcript

- **[Jen Wong]** Your service member is transitioning from the military, and there's so much that needs to be done – especially when it comes to taking care of your family member with special needs. How do you even begin? We'll talk about that and more in this podcast for families enrolled in EFMP.

I'm Jen Wong and today we're talking about preparing for separation or retirement.

- **[Jen Wong]** Hi, and welcome to the EFMP & Me podcast series brought to you by the Office of Special Needs and Military OneSource. I'm Jen Wong, program analyst with the Office of Special Needs and your host for today's episode. This podcast series highlights a variety of topics that can be further explored by visiting EFMP & Me on Military OneSource. EFMP & Me is a digital tool that provides valuable topics, resources and checklists related to the Exceptional Family Member program. This is available to service members, family members, service providers and leaders, 24/7. In today's episode, we will be discussing preparing for separation or retirement, transitioning from the military. I'm excited to welcome Melinda Manyx who will share her wealth of knowledge with us. Melinda, thanks for being here, and could you tell us a little bit about yourself?

- **[Melinda Manyx]** Hi, Jen. Thank you very much for having me. I really appreciate this chance to talk about transition and retirement and separation from the military. It is an area that's very near and dear to my heart. So first of all, my name is Melinda Manyx, as you said. I am the Policy and curriculum program manager for the Department of Defense. More specifically with the Military-Civilian Transition Office, also called MCTO. We are a function within the Defense Human Resource Activity and Defense Support Services Center. And that's a mouthful and most people don't even know we exist. And that is perfectly fine with us because we kind of run the policy behind the TAP program.

What we do is we look at legislation, any mandates that's going to impact the program and try to figure out how that's going to work best within our services. While we run the policy, the services individually implement their program that works best because as we all know, a serviceman is not a serviceman is not a serviceman. A soldier is not a Marine. A Marine is not a seaman. A seamen is not an airman, and an airman is not a coastie. So they are all different in their needs, and we want the services to be able to provide the TAP program that best fits their needs. And one last little note, Jen, just for your listeners, is some people call TAP, TAPS, and TAPS, unfortunately, is Tragedy Assistance Program for Survivors. So we are TAP, and we are not TAPS.

- **[Jen Wong]** Thank you for that introduction. I know we're going to be discussing some specific considerations for military families with special needs when it comes to transitioning out of the

military, but could you tell us a little bit more about TAP and the transition process just in general for everyone?

- **[Melinda Manyx]** Oh, sure. Let me give you just the high-level, five-minute version here. The Transition Assistance Program is a mandatory program for all service members as they transition from the military, whether separating or retirement, as long as they've served 180 days on active duty. So the system provides the building blocks for transition and the knowledge and the resources. It is foundational. There is no way we can be everything to everyone. So we want to give everyone the resources and information to work their transition process that fits their needs. So service members and their family members are mandated and strongly encouraged to start the process early, no later than 365 days prior to transition. And when it comes to transition, the early bird truly does get the worm because there is so much information, and in resources and programs, some of which are on a timeline, that the service member needs time to look at it and absorb it and just take the time to research what is going to work best for them.

So if they start early, then they have plenty of time to strengthen that resume and have it reviewed or look into Skill Bridge or what other programs might be out there. So when it comes to transition itself, it is a mandated program and standardized from within our office and then sent to the services, as I said. But once they start, a service member will actually start with an initial counseling session. And that initial counseling session is one on one. The service member will discuss a self-assessment that they took. They'll talk about their individual transition plan, and they'll develop that plan going forward. So they know exactly what needs to be done prior to transition. For each service member, there are some mandated components such as the, we call it the DOD day, and it's managing your transition and the mock crosswalk and the financial planning.

There's also a VA benefits brief, and just a quick little plug here for everyone that is transitioning, I highly recommend the spouses go to it all, but specifically to the VA portion.

- **[Jen Wong]** Absolutely.

- **[Melinda Manyx]** Then there's also a DOD day called employment fundamentals for career transition, which is just a high level overview of employment.

- **[Jen Wong]** OK.

- **[Melinda Manyx]** After that, the service member is maybe required or maybe can elect to choose a track. And the tracks are for education, employment, vocation, and entrepreneurship. And they're only required to take one, but actually the service member can take as many as they want. If they are looking for education, but know that they're going to have to have employment while they go to school, they can take both tracks.

- **[Jen Wong]** OK.

- **[Melinda Manyx]** After the service member has completed all of the information or all the pieces and components required according to their individual transition plan, then they attend a capstone event which occurs 90 days prior to their separation or transition.

And at this event, the commander or the commander's designee will review all the information provided by the service member that they were required to do and determine if they have completed everything and are transition ready. If they are not, if they need help with certain aspects, then the commander or the commander's designee can require what we call a warm handover. And that is a specific connection maybe between the service member and a federal

agency to support them in that specific focused areas, such as if they're possibility of housing instability, they're handed over to VA, or employment issues where they don't necessarily have a job or a resume, then they can go to DOL.

And we also have a community reintegration or peer support with Military OneSource. So we have all of that in place to help the transitioning service member after they transition. So we can help them all the way up until the DD 214, but once they become a veteran, they become a citizen. So we need to rely on our partner agencies, [DOL, VA, and SBA] along with a vast number of other resources that are available outside of the installation.

- **[Jen Wong]** Absolutely. Thank you so much, Melinda. That's a really great high level overview of the transition assistance program. And just to make sure our listeners know what agencies you were referring to with those acronyms, VA is the Veterans Administration, DOL refers to the Department of Labor and SBA refers to the Small Business Administration. I also think it's helpful for our listeners to know how the Transition Assistance Program has evolved. It used to be a one size fits all sort of model, and now it's a more customized model with those tracks that meet the individual's needs. So I think that's really great information. Could you expand a little further on if our listeners do have additional questions or they want additional information or assistance, would you recommend any resources or websites that they can visit?

- **[Melinda Manyx]** The first resource I would recommend is the TAP office. And the reason for that is they are, I don't want to say the gatekeepers, but they are all-knowing. And especially when it comes to the resources on the installation and what's available or where they might seek assistance for something that may not be in the TAP office, they're a good go-to because they have a vast amount of resources and they know a lot about what's on the installation. They also know what's available in their community and can help you connect with resources, what we call outside of the gate.

So beyond that, if you're looking to transition to a location, they may not know what's available at your new location, but they may know the TAP manager and may be able to connect you with the TAP manager or get the resource packet or information on what's available outside of that installation at that location. So it's a great network of knowledge within the TAP community itself. Beyond the DOD TAP community, I would also recommend the VA website, which if you put VA transition into your search engine you will find, and along with DOL. DOL's website's DOLvets.gov. So it's pretty easy to find this information, and if you're looking for DOD specific information, just a more overall general version of TAP, DODTAP.mil is our basic website for TAP.

- **[Jen Wong]** Great, thank you for sharing those resources. And it really does sound like preparation is key in this process. And so to further assist our families with their preparations, they can visit EFMP & Me and there are checklists on there specifically about this transition from military to civilian lifestyle. So let's talk a little more about maybe three key focus areas for families with special needs as they prepare for that transition. I would probably drill it down to transitioning healthcare, preparing financially, and establishing a sense of community which you alluded to earlier.

Our listeners may notice some recurring themes throughout these podcast discussions. And so we do have an episode in season one about for example, financial preparedness, and actually the conversation was so robust and the information so useful that it spread over two episodes. And there's episodes on season two, that talk community. So I do hope that our listeners go check out those other episodes to keep the conversation going on these topics. But Melinda,

let's talk specifically in your area of expertise in transition and retirement, and so with that first topic transitioning healthcare. I know that transitioning from military healthcare may be a bit of a shock for military families. It can be a big change. There's a change in service providers, coverage, cost, so many different things. So what will you recommend for military families to consider as they prepare to leave the military and are considering their healthcare options?

- **[Melinda Manyx]** That's a big one, Jen, and even for our service members that are looking because whether they're a single or they have a family, it's very different. For our military members that have a family, they're probably used to Tricare, either select or prime, and the differences that go with them. So if a service member is on prime, or their family is on prime, they go to the military. They go to the military treatment facility, the MTF, to receive all their care. And when they need prescriptions, they get it from the pharmacy. And there's no cost. Even if you need to go out, there's no cost associated with it out of pocket for the service member, their family. That's different when you're on Select because with Select, you do have the copay, you do have premium payments and all the different cost shares and enrollment fees, anything along those lines.

So when a service member and their family transitions, if they do have a great need for medical care, they need to make sure that there's coverage. There's continual coverage of their medical care. And that can be a little bit difficult, especially if a service member, even if they have employment, medical care may not kick in for 30 days, 60 days after employment starts. It varies among employers. Some start immediately, some don't. It very much varies. So that's something they definitely need to be talking to their new employer about. As they transition out, they have a couple of different options to look at. If they want to maintain that coverage from the military, from Tricare, they do have TAMP, transition assistance management program, which is for 180 days post transition.

- **[Jen Wong]** OK.

- **[Melinda Manyx]** But that one has some definite strict eligibility requirements that must be met.

- **[Jen Wong]** OK.

- **[Melinda Manyx]** Then there's the option of the continued healthcare benefit program, and this is for families who might need coverage. It is a good stop gap or a quick coverage, and that involves paying a quarterly premium along with co-pays, but it will cover the family. So it is a good short term solution, and it's very similar to Tricare and Tricare Select.

- **[Jen Wong]** OK.

- **[Melinda Manyx]** So we do have those options available to them. It's a matter of making sure that they're having that coverage and they're not going to lose that coverage.

- **[Jen Wong]** Absolutely.

- **[Melinda Manyx]** And then if the employer, there's also the healthcare health insurance marketplace, where you can locate insurance for your families, and the premiums are based on income.

- **[Jen Wong]** OK.

- **[Melinda Manyx]** And it's through varying companies, and you just look it up and you can sign up and see what the options are based on the family's income.

- [Jen Wong] OK. Yeah. That's great information. And I would also recommend for our listeners who are military families with special needs to maybe also consider some additional options. So like you mentioned, Melinda, there's different Tricare plans. And then let's say when you transition out of the military, you are able to retain through retirement some Tricare plans, they may operate differently. And I want to point out for families who have older kids or young adults, some of these plans may have educational requirements, but what if there is a concern about maintaining full-time enrollment? What happens if you don't pass a class? Maybe that family member wants to attend a trade school or wishes to pursue employment instead of higher education, or, my favorite idea that I wish I had done, take a gap year? So if there's a concern, let's say it's disability related, about maintaining any of that Tricare coverage with that educational requirement, there are some options to consider.

And one of them that I would like to mention is something called incapacitated child or incapacitated child of an adult active duty member or a retired service member. And I'll go over some specifics in this conversation, but fortunately for our listeners, the associated resources where you can go to learn more will be posted with this podcast. And incapacitated child, this would come into play for family members to retain their benefits without those additional requirements. So this is for a dependent who's over age 21, they're incapable of providing their own support, they rely on their sponsor for more than 50% of their support, and that diagnosis or incapacitation must have occurred prior to age 21 or age 23 if that individual is enrolled as a full-time student and they're unmarried. And there is an application process, and there is a timeline, and so I highly recommend that families reach out to their EFMP Family Support provider to inquire to get that information and referral about that specific branch of service, their procedures, and the appropriate office to contact to get the ball rolling.

I personally wouldn't say wait until age 21. Just like TAP, preparation is key. So I would recommend families look into this early. Another consideration for military families with special needs is if they are using Tricare ECHO. Tricare ECHO is a sub-program within Tricare that covers additional needs that may not be covered under Tricare's primary plans. Some of our families enrolled in EFMP are using Tricare ECHO. However, whether they separate or retire, they will no longer have access to this program. And so I'd recommend that families talk to their medical provider, talk to your ECHO coordinator about that upcoming transition out of the military, and ask about things to consider for the future. What equipment may be needed later down the line? What sort of expenses are now not going to be covered with not having access to this program? I'd also recommend if the family's going to be moving over to civilian health insurance completely, families with extra medical needs may need to research plans more so than other families.

If there's a variety of therapies being utilized, what are those copays going to look like? And how much is that all going to add up to in the course of a month let's say? What is that civilian health insurance plan's deductibles? Can you see out of network providers? How far away are those providers? Are the prescriptions being used considered formulary? Are they more expensive? These may be things that weren't considered when the military family was utilizing Tricare. Even things like, for example, some individuals with special needs require extra sedation, let's say when they're getting their dental work done. Is that something that's going to be covered in a civilian dental plan? And so there's a lot of considerations when it comes to transitioning to another health insurance plan, and I would recommend that families learn more by reviewing the important information you should know about adult children's benefits brochure.

There's a link to that along with this podcast. I'd also recommend investigating available government programs. So some families may not have considered government programs or may not have needed government programs while they're on active duty. Like you mentioned earlier, Melinda, if they were using certain Tricare programs, there was no co-pay, there was no additional financial burden. And so, to no fault of their own, families didn't investigate some of those additional government programs. But now may be the time during your transition period to start looking into those. When preparing for separation or retirement, families can review these programs, see if these programs can provide broader access to care, or also reduce that financial burden. And some programs to explore further could be Medicaid or Medicaid waivers or Social Security Disability Insurance known as SSDI. Some of these programs might cover those added costs, provide supplies, provide a case manager, respite care, all sorts of things.

And so I know I just mentioned many different things. And so, as always, I would recommend that families go to EFMP & Me. They can print or download checklists. We talked about checklists or eForms. It's so great to have those checklists to kind of stay organized to mentally map out, OK, there's a lot going on with this transition with the service member and with the family. So print out a checklist to kind of stay organized and remember some of the things we've talked about today, and to explore a little further in your downtime to go put in your search engine. There's a checklist about transitioning your family's medical care. And then as always, you can go on Military OneSource and download a SCOR, or a Special Care Organizational Record. You can use those organizational sheets to organize those medical records or final appointments as you're making that transition.

And then most importantly, I would say reach out to the professionals. Set up a meeting with a Tricare representative. We've talked a lot about transitioning healthcare. So set up a meeting with a Tricare representative early in the process to review your options and start your plan. Go meet with them and say, "Hey, I heard Melinda and Jen talking on this podcast, and they mentioned something about X, Y, and Z. And I want to explore that further." And so meet with the professionals, review your options, and talk about those changes that are going to come with medical care and medical coverage. And that even leads into financial changes. And so I guess this is a good transition into our next topic, Melinda. Transitioning from military to civilian, with the change in potential healthcare coverage, there's additional financial changes as well. And so let me ask you, Melinda, what are some other ways that the Transition Assistance Program can help families prepare financially?

- **[Melinda Manyx]** So we talked earlier about the financial planning for transition course that service members are required to take. So specifically, this course, I have seen it over and over, and I don't want to say change people's lives, but just give them a better understanding of what it means to move to a new area. Because in the military, we move all the time. So we do understand, but when we move from the military or with the military, we all always have that cushion. I guess I should say, I am a military spouse, so I've moved frequently, but we have that cushion. When you move as a transitioned military member or family, you lose that cushion a little bit. And observing the class, specifically there's a portion in the class that talks about the cost of living and the differences and understanding what that means.

This young lady, she was in DC, and she's like, "Oh, I'm OK. I'm in DC. I know what it means to live in a high cost living environment." But she was planning to go to San Francisco.

- **[Jen Wong]** OK.

- **[Melinda Manyx]** She did not realize how much more expensive San Francisco is than DC, and the job they were offering her, she thought it was OK because it was the same salary as DC in San Francisco. But when we did that comparison or she did that activity that looks at the cost of living and looks at what her house was going to cost, and then looks at what the salary was, she realized it wasn't going to enable her to keep her lifestyle that she was used to. You can cut Starbucks out here, dinner out here, but when it's a major, major cut, major decisions have to be made.

So in the end, she decided not to take the job in San Francisco because the money. They just would not meet her money requirements. But it's thing like that. She came to that realization on her own to understand that if I want to maintain my lifestyle, what's more important? Living in San Francisco or maintaining my lifestyle? And that becomes even more important when it comes to family members because it's not just the individual, it's an entire family. And I mean, that can be the difference between living in the four bedroom house you have now and living in a two or three bedroom apartment. So the class is very much geared on where they're at now, understanding where they are, and then trying to figure out. If they're retiring, we focus on looking at, first of all, everybody goes in and looks at their civilian salary equivalent, and it kind of shows you how much money you need to make to maintain your salary equivalent.

OK. So when it comes to the finance, we want them to focus on where they're going and what it means and things like that, and just that cost of living. So with the retiree or with everybody, we do the RMC calculator, and we have them look at what's what they need to make. And then for retirees, we go one step further. Here's what your retirement is going to be. And then here's where your gap is. So if they're making approximately 50%, if they did 20 years, they could be making about 40 to 50%. To make it easy, in public math, if their RMC is a hundred thousand, and their retirement is going to be 40,000, then that means they have a gap of 60 that they need to cover. So we try to focus on that for the retirees, but we also want them to understand that that gap includes your housing allowance, and the fact that you need to make more money because your housing allowance is now taxable.

And let's go with DC. If you're in DC, you can easily have a housing allowance that's \$30,000 a year. That is not taxable. And then the minute you transition or you retire, if you're still making that same amount, but you're not adjusting for that 30,000, and that is now taxable, you're going to have a shortfall.

- **[Jen Wong]** That makes sense.

- **[Melinda Manyx]** It's things like that that we're trying to let them understand. We also work on the blended retirement system and trying to understand that and what that means and TSP and what should they do with TSP and what are their options for TSP? And we can't make any decisions for them. That is not our point. Our point of this class, and actually TAP in general, is to provide the resources and that foundational information so that a adult can take what bits and pieces they need and do further research on their own. So we give them the tools to understand the process so they can repeat the process over and over.

- **[Jen Wong]** The class and the tool you just shared sound very helpful, and that example about the student who wanted to move to San Francisco because I would definitely move to California, too, but for sure that beautiful weather comes with a price.

- **[Melinda Manyx]** The California tax. California sunshine tax is what they call it.

- **[Jen Wong]** Wow. So you may have just saved me.

- **[Melinda Manyx]** And actually, I do want to mention that in addition to just the cost of living, one thing that we do look closely at, and this is more specific to families, is childcare and the cost of childcare at any given location because that is very different from location to location, and the availability of childcare. It's not the same across the board. So we want to make sure that they're understanding what that is going to cost because if they were utilizing base childcare, installation childcare, they might have been receiving a stipend and not paying the full amount based on the rank.

- **[Jen Wong]** Absolutely. And especially when it comes to military families with special needs, when it comes to caring for that family member, are they going to need a provider who can provide specialized care? Are they going to need to consider childcare options or respite care options? If they're moving somewhere new, can they reach out to a local organization or a caregiver group, or hopefully, maybe they'll be near family when it comes to care. And like how you just mentioned, are the costs going to change as well?

- **[Melinda Manyx]** A hundred percent. It's scary to think about what does that mean financially for us. And what is that going to look like? So I can't imagine adding in an EFMP into the consideration.

- **[Jen Wong]** Absolutely. Because I think for families with special needs, there are a few other considerations as well. I mean this would probably go for all military families, but I would recommend using the services you have access to on the installation while you can, and one of those would be the legal office. Consider setting up those legal documents while you have that free legal service through the military. If you need to update or establish estate planning, wills, trust, guardianship, power of attorney, do it all during your transition period. I just mentioned a whole lot of things that may sound unfamiliar, but we do have a financial and legal planning episode in season one that goes more into depth on all of those. And I'd also mention, when you're developing your financial plan, keep in mind those resources you currently use and receive from the military that you may need to pay for as a civilian.

You know, Melinda, you mentioned the CDC, the housing allowance, are you also going to be near a commissary or an exchange or, like I mentioned earlier, have you not explored those government programs, but maybe it's something to look into now to reduce those healthcare and other costs for medical equipment or medical care. And so there are those added layer of considerations. Another one I would mention is the ABLE account. And again, like I mentioned, there's that episode in season one to go back to, but whether you're separating or retiring or whatever your transition looks like an ABLE account is a unique account that allows you to save money for a family member with special needs. But it also takes into consideration how that money may affect their eligibility for other benefits or for government programs, and so it's unique in that way. And it's definitely no matter what point you're at in your military career, you don't even need to be near transition to start exploring an ABLE account.

It's great financial planning for the future. We've talked about the transition to healthcare, we've talked about some considerations, just touching on them for families to look into further when it comes to financial considerations. And so Melinda, I want to move on to our next topic which is when family go through that military to civilian transition, what comes along with that in sense of establishing a sense of community, establishing a sense of identity, and finding that that space to belong during this transition. And so I know military families are frequently faced with many moves to new communities and each move is a little different and may affect each family member differently, including that family member with special needs. And so there are a



few tips to consider. There's a lot to consider just in general when it comes to moving. But families may want to think about, hey, if you're going to move, does the next state provide anything for veterans?

Are there special needs services? Are there special needs programs? What's available locally in the county or in the city? And for families with school-aged children, what about the school system? Also what does housing look like? We touched on cost of living earlier. What's that housing going to look like where you're moving to? And whether you stay local to your current installation or moving to a new location, I would recommend families talk to their EFMP Family Support provider. They can refer you to those community resources off the installation that you're going to probably be using more frequently now in your civilian lifestyle. Or if you're moving to a new state, you can even ask your current EFMP family support provider, "Hey, I'm moving to this other state. I think it's near or close to such and such installation. Do you think maybe you could refer me and provide a warm handoff to the EFFMP Family Support provider there?" You may not be specifically going to Langley Air Force Base, but you're going to be in that area let's say.

That person there on the ground is going to know about the resources, and they're going to be the expert of what's available in that area. Families can also check out the education directory for children with special needs on Military OneSource. And that's a phenomenal resource to get an idea of the special education services that are available in different areas. And all of us are very embedded into our online communities, I would say. So I would suggest seeking out support online, expanding your network, maybe utilizing social media, asking other parents questions, finding those online support groups, and just really getting plugged in.

It's a great idea because you can start doing that even before you move. You can start getting plugged into those neighborhood Facebook groups, those support groups, those message boards online where you really get that opinion from folks who are already there, already living it, already going through it. And I don't know about you Melinda, but I highly rely on referrals and recommendations. If any of my friends recommend a hairdresser or a mechanic or an area to live because of the schools or et cetera, I definitely value those opinions and those recommendations from folks who are already living it for sure.

- **[Melinda Manyx]** The spouse network is strong.

- **[Jen Wong]** Absolutely, absolutely. And lastly, I would also recommend, you have your Family Support providers, you have your own research you're doing, you have that network of support from other families, but don't forget that Military OneSource has those EFMP specialty consultants. And they can also listen to your questions and do some research and find those answers and provide those referrals. Whether you're staying in the same area or you're moving, you can kind of pass off your questions, and they'll help research with you.

And so you have this team of professionals and this network of support around you to kind of prepare with this transition, to feel well equipped, to research the resources, to build those facts, to help your family make that decision. OK, where are we going to move to? What do we need to consider? And along the way, while you're reaching out to those networks of support, you're also kind of building that sense of community. You're reaching out to those other folks who have been there, done that, that are really going to become part of your network whether they're military veteran, civilian, it's building that community where you go to next. And so Melinda, you mentioned that the spouse network is strong. What would you recommend for

spouses or service members who are about to go through their transition when it comes to building their network or their community?

- **[Melinda Manyx]** I think you explained it well, Jen. I think reaching out to those, finding the Facebook page for the area you're considering going. Or even as you go into transition, finding the Facebook page for just the community of transitioners. There's many of them out there, and it kind of helps everyone share information and resources of what worked for me and what didn't work for me. It's so important to get the information from those that have gone before you. So in my world or in my view, there's no point in reinventing your wheel if somebody has already carved it. So ask. That's my biggest thing, ask. And in my experience, especially among the military, we are all so ready, willing, and able to provide advice and explanations and resources and referrals, even when not necessarily asked.

Because we're so excited to share, and we are such a helpful community because we all know what it's like. We know what it's like to move somewhere without any support. We do it all the time. And as a spouse, you learn what to do and you learn how to reach out and you learn how to ask for help.

- **[Jen Wong]** Absolutely.

- **[Melinda Manyx]** And when it comes to transition, whether it's a transition or a separation or you're retiring, I just think we need to rely on the old standby, just ask for help. So that would be my recommendation. You've explained it well.

- **[Jen Wong]** Absolutely. And that's why like you said, getting those resources and then looking at them later, that's why I like EFMP & Me. EFMP & Me has those checklists. So you can always refer back to it and say, "Oh yeah, I did want to go back and delve more into that." What's the tool tip for that? What's the resource for that? So you kind of stay on track because there is so much. You could dive so deep into this and educate yourself so much which is, like you mentioned earlier, starting the transition process early. Take the class. Take the class again. Talk to folks. Refer to your checklists or your e-forms. And then also, once you learn what the resources are, keep in mind that support doesn't go away. So for example, Military OneSource, that's still available for 365 days after the transition. And that includes those special needs consultants. And they have a wealth of information about services, transition, what's available in the community to be able to provide that information and referral even after that transition.

- **[Melinda Manyx]** And I will add to that the VA and the DOL in addition also have amazing resources available to the veterans and their family members. It's one big group of resources.

- **[Jen Wong]** Absolutely. So really whether you're moving or staying in place, there are a lot of resources and a lot of places that can help you get connected, whether it's before your separation, after your separation, and they're all there to help. To help you and your family stay happy, healthy, and resilient as you go into that transition into the civilian lifestyle. And so Melinda, before we wrap up, I just want to ask you, do you have a final piece of advice for our listeners?

- **[Melinda Manyx]** So the one piece of advice I would give when it relates to transition separation or retirement is go early, go often. It's shown beneficial if you start earlier at the 365 mark, and if you have the ability to go to the transition courses more than once, there is a lot of information that's relayed through those, and you miss some of it. It truly is information overload. And so if you listen twice, you might catch things you miss the first time around.

- **[Jen Wong]** Absolutely. Great advice. And so Melinda, I want to thank you so much for joining me today. You have such a wealth of information to share. This is so helpful for our listeners. Thank you so much.

- **[Melinda Manyx]** And thank you, Jen. I really appreciate the invitation to be with you today.

- **[Jen Wong]** Absolutely. I also want to thank our listeners. Hopefully we provided you with some great tips, ideas and resources for easing your transition from the military. Don't forget that you can also contact your EFMP family support provider at the installation and visit EFMP & Me on Military OneSource, 24/7. Again, Melinda, thank you so much.

- **[Jen Wong]** You've been listening to a podcast for families enrolled in EFMP brought to you by the Office of Special Needs and Military OneSource. Come back to catch our episode on Safety and Emergency Considerations. I'm Jen Wong. Thanks for listening.