

WHY THIS IS IMPORTANT

The experiences of thousands of Service members who have separated from the military suggest that this transition is likely to be stressful for you and your family—this stress may be harmful to you and your family's health and well-being. This chapter acquaints you with some useful knowledge and skills that help you to manage the stress related to separation.

Health care and health insurance for you and your family is one of life's most important needs. Before you separate, you should arrange for health insurance in order to protect you and your family. This chapter will help you make informed decisions about these arrangements.

PLANNING CONSIDERATIONS

EFFECTS OF A CAREER CHANGE

An Identity Challenge

Starting over as a civilian can be a stressful undertaking. The longer the military career, the greater identity one has with it—and the greater the potential for a stressful transition. Part of that stress comes from the loss of identity associated with the rank one has achieved over the years of military service. Rank signifies hard work, achievement, and status, among the many other things that distinguish one's identity. After separation, that rank no longer exists; you are just another civilian with no visible sign (rank) that informs others (and yourself) of your qualifications, achievements, and experience.

On the other hand, the absence of rank can represent an opportunity to grow, to start over, and reestablish an identity.

Expect Stress

Career transitions incur stress, but you can handle it better if you know how to recognize it and how to manage it. Stress is a state of being. It is a physical response, which if left unchecked can lead to mental and physical exhaustion and illness.

Natural stress is considered good because it enables one's body to respond to danger. *Unnatural* stress comes from sustained and unrelenting threats or dangers over which one has no control or period of rest. The body wears out under such conditions.

Harmful stress can be grouped into the following categories:

- » Events that lead to the loss of a special relationship, such as divorce
- » Events you cannot control that make you feel helpless, such as an accident
- » Events with lasting consequences, such as a terminal illness or the loss of your job

Transitioning from the military can have aspects of all three categories. In a sense, you lose many special relationships by losing the daily interaction with your coworkers. If you are transitioning involuntarily, you may be in a situation that is beyond your control. Lastly, transition obviously has permanent consequences for your career.

Stress Indicators

- » Constant fatigue
- » Headaches
- » Trouble sleeping or sleeping too much
- » Stomach problems
- » More frequent colds or other illnesses
- » Smoking or drinking more than usual
- » Feeling nervous
- » Being irritable or angrier than you want to be
- » Desire to be alone/away from other people
- » Inability to eat or eating more than usual

Managing Transition-Related Stress

- » **Get Going:** Work through the transition process and do not procrastinate. Put your situation in perspective and get on with your life. You are not the first person to go through transition; many thousands have come before you. You have dealt with difficult situations before, and you can handle whatever may be ahead.
- » **Sell Yourself:** Don't be modest about your accomplishments. No one will come looking for you unless they know you are available.
- » **Work at It:** Work at planning your transition as if it were a job. However, keep it balanced or you'll burn out. Take time for yourself and your family.
- » **Lighten Up:** This is probably the most important piece of advice. Do not lose your sense of humor.
- » **Keep Your Family Involved:** Your family has a large stake in your transition and is experiencing many of the same feelings, worries, and uncertainties as you are. Do not keep your plans to yourself; get your family involved in this process.
- » **Volunteer:** Consider doing volunteer work. Your charitable actions will help others, keep you busy and happy, and assist you in getting to know the community beyond the military installations.
- » **Take a Change Management Course:** Consider taking a class in dealing with change before the first signs of stress appear.

HEALTH INSURANCE PLANNING

Transitioning directly to a civilian job normally means no gap in health insurance because the new employer provides it. Sometimes however, there is a gap between the time your service-provided coverage ends and your new employer's coverage begins. Worse yet, you may experience a period of not being employed after leaving the Service. Regardless, you are responsible for paying all the medical costs that you and your family might accrue during this gap in coverage, which could be overwhelming.

Fortunately, several resources are available to ensure continuous, comprehensive, quality health care for you and your family. Consult with the Health Benefits Advisor at your Military Treatment Facility (MTF) for details about specific options and programs. For example, Service members who separate prior to the delivery of a child may be eligible for that child to be delivered in an MTF after separation.

Get a Physical

If military treatment facilities, personnel resources, and local policy permit, you and your family members should arrange for your separation physicals as early as possible. Any problems can be treated while your medical expenses are still fully covered by the Service.

Get a Dental Checkup

Before you separate, you and your family should have routine dental checkups and obtain necessary treatment under the TRICARE Family Member Dental Plan prior to your expiration of eligibility for the program. Treatment can be completed prior to separation, at little or no cost to you. Emergencies will also be taken care of until your separation.

Secure Your Health Records



Get a copy (certified, if possible) of your medical records from your MTF. These records will provide useful background information to the health care professionals who will treat you in the future. Your military health records will be transferred (with your consent) to the VA regional office nearest your separation address.

Department of Defense (DoD) Mental Health Self Assessment Program

DoD Mental Health Self Assessment Program is a mental health and alcohol screening and referral program provided for military families and Service members affected by deployment and mobilization. This voluntary and anonymous program is offered online, by phone, and through special events held at installations and reserve units. Anonymous self-assessments are available for depression, bipolar disorder, alcohol use, post-traumatic stress disorder (PTSD), and generalized anxiety disorder. Individualized results and military health resources, including TRICARE, Vet Centers, and Military OneSource are provided at the end of every assessment.

FACTS AND ADVICE

HEALTH INSURANCE

Transitional Health Insurance

The Transitional Assistance Management Program (TAMP) offers transitional TRICARE coverage to certain separating active duty members and their eligible family members. TRICARE eligibility under TAMP has been permanently extended to 180 days.