

Benefits for Gray Area and Recipients of Retired Pay

As an active RC, IRR, or Retired Reserve service member who has received a 20-year letter but has not received any retirement pay, you may be eligible to receive "gray area" benefits. The following table shows these benefits compared to the full retiree's.

Benefits	Gray Area (Active RC, IRR, or Retired Reserve)	Retiree (Age 60+; receiving retired pay)
<p>ID Cards</p> <p>Obtain a DD Form 2(RES RET) and DD Form 1173-1 at any Reserve Component ID card-issuing facility with a copy of your 20-year letter and transfer or separation orders.</p> <p>Obtain a DD Form 2(Ret)(Blue) and DD Form 1173 (Uniformed Services identification and privilege card) for your family members at any ID card-issuing facility with a copy of your retirement orders.</p>	<p>Member - DD Form 2 (RES RET)</p> <p>Spouse/Dependents - DD Form 1173-1</p>	<p>Member - DD Form 2 (RET)</p> <p>Spouse/Dependents - DD Form 1173</p>
<p>Military Installations, Facilities and Activities</p> <p>Local post policies and in-country directives govern the use of facilities.</p>		
Exchanges	Yes	Yes
Commissary	Yes	Yes
Shoppettes	Yes	Yes
<p>Service Stations</p> <p>Gasoline coupons are not available in OCONUS for retirees.</p>	Yes	Yes
Physical Fitness Center	Yes	Yes
<p>Lodging</p> <ul style="list-style-type: none"> • Military lodging is available on a limited basis. Space A is "first come-first served" based on daily availability. • Armed Forces Recreation Centers (AFRC) lodging is available to all ID card holders. Toll-Free number: 1-800-GO-ARMY-1 or 1-800-462-7691 • Guest House is normally available on a limited basis. 	Yes	Yes
<p>Other Facilities</p> <ul style="list-style-type: none"> • Theater • Recreation Center • Officer/NCO/Enl Clubs • Laundry/dry cleaning • Bowling Alleys • Beverage Stores • Libraries • Four Seasons • MWR facilities • Flower Shops • Optical Shop • Beauty/barber shop • Check cashing/currency exchange 	Yes	Yes

Benefits	Gray Area (Active RC, IRR, or Retired Reserve)	Retiree (Age 60+; receiving retired pay)
Medical Facilities	Member - No; except on ADT or AD (Eligible if returned to an active duty status) Spouse/Dependents - No	Member - Yes Spouse/Dependents - Yes
Tricare	Member - No Spouse/Dependents - No	Member - Yes (Until age 65) Spouse/Dependents - Yes (until 65) . After 65, Tricare for Life is second payor to Medicare.
TRICARE Retiree Dental Program (TRDP)	Yes (Gray Area Retirees)	Yes
Lodging /AFRC (4) <ul style="list-style-type: none"> • Military lodging is available on a limited basis. Space A is "first come-first served" based on daily availability. • Armed Forces Recreation Centers (AFRC) lodging is available to all ID card holders. Toll-Free number: 1-800-GO-ARMY-1 or 1-800-462-7691 • Guest House is normally available on a limited basis. 	Yes	Yes
Space-A Travel	Member - Yes; limited to CONUS Spouse/Dependents - No	Member - Yes Spouse/Dependents - Yes (OCONUS)
SATO/Carlson Wagonlit Travel	Yes	Yes
Legal Assistance	Limited (AR 27-3)	Yes
Survivor Assistance	Yes	Yes
Casualty Assistance	Yes	Yes
Family Services	Yes	Yes
VA Benefits	Yes, if Vet	Yes
Servicemembers Group Life Insurance (There are exceptions based on Reserve status. Please visit the Veterans Administration webpage for details.)	No	No
Veterans Group Life Insurance (There are exceptions based on Reserve status. Please visit the Veterans Administration webpage for details.)	Yes, if eligible and requested	Yes if eligible
State Benefits	See your State Representative	See your State Representative

Source: <https://www.hrc.army.mil/TAGD/Benefits%20for%20Gray%20Area%20and%20Recipients%20of%20Retired%20Pay>