Pennsylvania
Department of Military and Veterans Affairs

WELCOME HOME!

Your path to an easy transition in Pennsylvania

Ready to Settle Down?

Welcome home to Pennsylvania. Your service has strengthened our communities, and we are honored to support you as you begin this next chapter. Transitioning from military to civilian life brings change, but it also opens the door to new opportunities across the commonwealth.

This guide is designed to help you navigate key steps after separation. From extending health care and life insurance coverage to registering your vehicle and updating important records, these essentials will help you establish stability quickly and confidently.

You'll also find information on applying for veterans benefits, connecting with employment services, and accessing unemployment compensation if needed. Pennsylvania offers a wide range of resources to support your career goals and financial well-being.

Finally, whether you are returning home or starting fresh, guidance on securing housing and connecting with local support networks is included. You are not alone in this transition—Pennsylvania stands ready to assist you every step of the way.

1-800-547-2838 | pa.gov/agencies/dmva

TAKE A LOOK INSIDE

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REGISTER FOR PA CAREERLINK® AND FILE FOR UNEMPLOYMENT COMPENSATION

FIND AND FINANCE A HOME

CONTINUE SERVICE IN YOUR COMMUNITY

PA VETCONNECT

Extend Your TRICARE Health Insurance Coverage

When separating from the military, you may qualify for one of two TRICARE programs for extended health care coverage: the Transitional Assistance Management Program (TAMP) or the Continued Health Care Benefit Program.

If retiring from active duty, you must enroll in a TRICARE Prime or TRICARE Select plan **within 90 days** after your retirement. You may have to pay annual enrollment fees. If you don't enroll in either TRICARE Prime or TRICARE Select within 90 days of retirement, you may request a retroactive enrollment within 12 months of your retirement. TRICARE East is managed by Humana Military, telephone (800) 444-5445, which handles enrollment, provider searches, and claims in Pennsylvania.

For personalized assistance with benefits, claims, or debt collection, transitioning members can contact a Beneficiary Counseling and Assistance Coordinator at Carlisle Barracks' Dunham Army Health Clinic, telephone (571) 821-7796.

Retirees may also qualify for dental and vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP).

Visit Your County Office of Veterans Affairs

At your County Office of Veterans Affairs, you will find trusted advisors who provide veterans direct support with claims for VA disability compensation and help registering for VA health care, as well as all other county, state, and federal veterans' benefits and services.

Your county office has VA-accredited veterans service officers who never charge for assistance. It's important for veterans and their families to know that they do not need to pay for help to apply for the benefits earned serving our nation.

And, while you're at the courthouse, be sure to stop by the Prothonotary's office or Recorder of Deeds office (depending on the county) to file a copy of your DD-214 for safekeeping and easy retrieval of official copies.

Find contact information for your County Office of Veterans Affairs here.

Extend and Continue Your Life Insurance Coverage

Your Servicemembers' Group Life Insurance (SGLI) policy is automatically continued for **120 days** after separation. You have **one year and 120 days** (about 16 months) from your separation or retirement date to apply for Veterans' Group Life Insurance (VGLI). To get VGLI coverage without a medical exam or health questions (guaranteed acceptance), you must apply within **240 days** of leaving the military. With VGLI, you can maintain life insurance coverage for as long as you continue to pay the premiums.

If you are totally disabled on discharge, you can apply for a free two-year extension of SGLI. And you can still get VGLI after the SGLI disability extension, provided you apply within **one year and 120 days** of your date of separation. Be sure though to apply for VGLI within the 240-day period for guaranteed acceptance—a big benefit for those with disabilities.

Veterans with **service-connected disability** are also eligible for guaranteed-acceptance, low-cost coverage through VA Life Insurance (VALife). Find out if you're eligible and apply for VALife here.

Apply for a PA Driver's License and Register Your Vehicles

New residents with out-of-state driver's licenses must obtain a PA driver's license **within 60 days of establishing residency**. Visit the Moving to Pennsylvania page for an overview of what you need to do to obtain a PA driver's license. And, be sure to add a Veteran Designation to your new license as proof of service for local veterans discounts and deals!

New residents are required to apply for a PA title and registration **within 20 days of establishing residency**. You must bring the current title, PA proof of insurance, and the vehicle to a PennDOT-authorized agent to complete the transfer. And look into the Registration and Title Fee Waiver for Eligible Veterans here.

PennDOT currently offers 53 different military and veteran license plates to honor your service. You can apply for military and veteran registration plates here or disabled veteran registration plates here. A portion of the proceeds from purchases of the "Honoring Our Veterans" and "Honoring Our Women Veterans" license plates goes toward supporting the Veterans' Trust Fund.

Manage Your Thrift Savings Plan

Upon separating from the military, you can keep your Thrift Savings Plan (TSP) account if the balance is $200 or more, allowing continued growth with low fees. Alternatively, you can roll the funds into a new employer's 401(k) or into an Individual Retirement Account (IRA), take a partial or total distribution, or purchase a life annuity.

Here are three good resources to help with your decisions:

1. Know Your TSP Options at Separation/Retirement,
2. Thrift Savings Plan - Leaving Uniformed Services, and
3. 2026 Changes to Tax Rules about TSP Payments.

There are two other very important things you need to do during your transition. First, if you have any TSP loans, **pay them off within 90 days of your separation**. If you do not pay them off during this period, the balance will become a taxable distribution and you may incur early withdrawal penalties. Secondly, be sure to **update your home address and contact information** with TSP.

Register with PA CareerLink® and File for Unemployment Compensation

Veterans can access job search and career pathway services, vocational rehabilitation, and more through PA CareerLink®. To get started, register for an account here.

After registering, veterans can also sign up for free, online learning exclusively for Pennsylvanians through SkillUp™ PA.

SkillUp™ PA's online learning platform offers more than **6,000 job training modules** and more than **130 industry-recognized credentials**, including CompTIA, Cybersecurity, Project Management, and Human Resources certificates.

Many transitioning service members are also unaware that unemployment benefits are available based on their military service. This benefit is a vital means of support for yourself and your family during a job search. Review eligibility and application procedures here: Unemployment Compensation for Ex-Service Members (UCX).

Find and Finance a Home

Start the search for a new home by applying for a **VA Home Loan Certificate of Eligibility**. Here is a good, short video to familiarize yourself with the VA Home Loan program. You can apply for a certicate of eligibility through a lender, but applying online is fast and easy.

Some veterans may not have eligibility for a VA Home Loan. In this case, the PA Housing Finance Agency has solutions too, including subsidized loans, counseling, and education. And, if you're rated with a total or 100% permanent disability by the VA and meet certain other criteria, you may be eligible for a Disabled Veterans' Real Estate Tax Exemption on your home. Contact your County Office of Veterans Affairs to learn more.

Continue Service in Your Community

The Pennsylvania National Guard traces its roots to 1747, when Benjamin Franklin established The Associators in Philadelphia to provide for a common defense against raiders and privateers. For over 275 years, Pennsylvanians from all walks of life have answered the call to serve their community, their commonwealth, and their country when needed.

Today, the Pennsylvania National Guard comprises nearly 18,000 airmen and soldiers, making it the second-largest state national guard in the country. The Pennsylvania National Guard is divided into the Pennsylvania Air National Guard and the Pennsylvania Army National Guard, and it has units in more than 60 communities throughout Pennsylvania.

Benefits

When you join the Pennsylvania National Guard, not only will you join a world-class organization with a proud history, you may also be eligible for numerous benefits. In addition to a steady paycheck and training in your chosen career field, you may also be eligible for:

- Up to $20,000 signing bonus
- College tuition assistance
- College loan repayment
- GI Bill® benefits
- Health care
- Life insurance
- VA home loans
- Civilian occupational credentials
- Reenlistment bonuses
- Retirement plans

One benefit unique to the Pennsylvania National Guard is the Military Family Education Program (MFEP). Known as the "Pennsylvania GI Bill," this program allows spouses and children of National Guard members who commit to an additional six years of service to attend college at no or reduced cost.

Get more information on all the education benefits and services Pennsylvania National Guard members are eligible for here: www.pa.ng.mil/education. And contact a recruiter today to see what other training and jobs you qualify for.

Pennsylvania Army National Guard

The Pennsylvania Army National Guard has about 14,000 members at 60 locations across Pennsylvania and offers about 150 different jobs.

https://nationalguard.com/pennsylvania

Facebook: facebook.com/JoinPAGuard

Instagram: joinpaguard

1-800-GO-GUARD

Pennsylvania Air National Guard

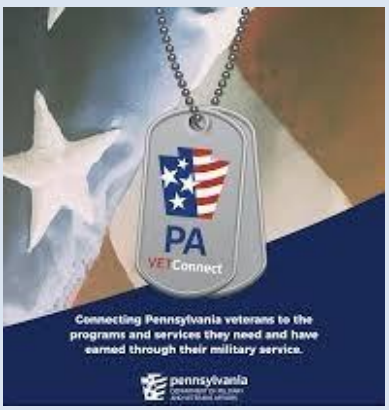
The Pennsylvania Air National Guard has about 4,000 members at six locations across Pennsylvania and offers about 150 different jobs.

https://www.goang.com/pa

Facebook: facebook.com/PAANGrecruiting

Instagram: pa_ang_recruiting

1-800-TO-GO-ANG



PA VETConnect

Didn't find something you were looking for in this short guide? Connect to hundreds of other resources through PA VETConnect!

With PA VETConnect, veterans and their families have access to the commonwealth's premier information and referral database, compiled specifically to improve the lives of veterans and their families. This free database is populated with valuable information and resources that will help facilitate delivery of the best possible services to veterans and their families. Resource areas include benefits, employment, financial assistance, health care, mental wellness, transportation, recreation, and more.