



INTRODUCTION

Foreword

Transition from full time service in the Australian Defence Force marks a time of significant change for you and your family. We are committed to building a collaborative and connected transition ecosystem^[1] that supports the individual needs of you and your family.

Together with the Department of Veterans' Affairs, Commonwealth Superannuation Corporation and Services Australia, we are focused on assisting you to navigate the programs and initiatives that will help you to enable your transition.

As you take the initial step toward transitioning to civilian life, *the ADF Member and Family Transition Guide* will help you and your family prepare for transition, plan your post-transition life and take advantage of the supports available to you.

Like your service in the Navy, Army or Air Force, your experience of transition will be unique and directed by your goals, personal circumstances and responsibilities.

Defence will support you and your family through your transition journey and lend an extra hand when you need it.

The Joint Transition Authority can also connect you with services and supports available through our partners and other organisations.

This ecosystem is extensive and includes ex-service organisations, veteran support and community groups, other government agencies (state and territory), and industry employers. Understanding and knowing how to access the breadth of support available will ensure you and your family have the right support for your needs.



Sometimes, the volume of available support might seem overwhelming. Please reach out to your Transition Support Officer should you need any assistance.

We would not be able to do what we do without the dedication and support from families. At all stages in your transition journey, you and your family remain important to Defence and our community

Thank you for your service and all you have done to contribute to the Australian Defence Force and to our nation. I wish you the best for your transition journey and future endeavours.

Lieutenant General Natasha Fox AO, CSC
Chief of Personnel



Introduction to Transition

Transition from a military to a predominantly civilian life is a journey every ADF member will one day make as part of the military life cycle.

Transition is not a single point in time but a series of events and tasks that spans before, during and after a member leaves the ADF.

Like your service, your experience of transition will be unique. The way you and your family define transition will be shaped by your post-transition goals, personal circumstances and transition needs.

Defence recognises that transition from a military to a predominately civilian life is a significant change for many ADF personnel and their families.

Defence is here to support you through your transition and will work with you to ensure you are equipped with the knowledge, skills and support required to reach your post-transition goals.

The most important thing to remember is that you are not alone during transition. Defence provides the right supports and services to meet the unique needs of members and families during transition.

Preparing for your transition

Preparing for your transition helps you to reach your post-transition goals. The more prepared you are, the easier it will be to navigate any challenges you encounter on your transition journey.

Consulting this Guide is a great first step towards your preparedness for transition. Other things you can do include:

- visiting the transition website (www.defence.gov.au/transition)
- attending an ADF Member and Family Transition Seminar (the 2024 schedule can be found in Section 15)
- researching the DFTP (Section 3)
- reaching out to your local Transition Centre and arranging to meet with a Transition Support Officer

Transition Support Officers are available at any time in your career to discuss the options and opportunities that may be available to you.

Getting prepared for your transition journey starts with understanding where

you are now and where you want to get to. It is about looking at your current circumstances and assessing what you might need to do, or change, to reach your post-transition goals. A Transition Support Officer can assist you with this.

You will also be asked to complete a Transition Preparedness Questionnaire.

Your answers to the Transition Preparedness Questionnaire will help your TSO to better understand your current circumstances and your post-transition goals. This information will help your TSO to guide you as you prepare for your transition and allow your Chain of Command to support you.

JTA Transition Centre locations:



ADF Transition Guide App

Whether you are considering transferring to the Reserves, separating from the ADF entirely, or have already commenced your transition journey, The ADF Member and Family Transition Guide can help you to understand and prepare for your unique transition journey.

The Guide brings together transition resources from across Defence and the transition ecosystem to provide ADF personnel, families and support people with a comprehensive overview of transition. Helping you to navigate transition and prepare for your post-transition life.

The information provided also assists supervisors and managers to support their members as they progress on their transition journey.

The Guide makes finding information about transition requirements, services and supports easy and simple.

The ADF Member and Family Transition Guide App is a free Department of Defence app that supports ADF personnel and their families to prepare for transition from a service centred life to a predominantly civilian life.

The app allows ADF personnel and families to learn more about the transition supports and services available with Defence and across the transition ecosystem any time from their mobile device.



To stay up to date with the most current information, the Transition Guide App is now available to download via Google Play and the Apple App store. Simply search for “ADF Transition”, or scan the below QR codes to download the app today



Your family

There are many things to think about when you transition, but one of the most important considerations is how your transition impacts your family. ‘Family’ can mean your partner, spouse, parents, children, extended family, carers and/or support people.

Your family will be among your primary supports throughout your transition journey.

It is important to recognise, however, that they will be going through their own transition too. Your family’s lives, and their sense of identity, purpose and community, may be impacted just as much as yours when you transition.

Planning together and supporting each other throughout transition, is a good foundation for your post-transition life.

Some things to consider include:

- transition may mean finding a new home, new responsibilities and changes in schools, jobs and friends
- families may feel a loss of identity
- families may find relief in the decision, seeing opportunities for more time together
- there may be a need to renegotiate family roles and responsibilities
- the importance of clear communication
- it is beneficial to include your family in your transition coaching and planning sessions



Support

If you have questions or concerns about the transition from ADF to civilian life, or need assistance with some of the practical aspects, you should never hesitate to reach out to someone you trust for help and advice.

You may want to speak to:

- a friend
- a family member
- a Transition Support Officer
- a co-worker
- a Chaplain
- a Psychologist or Social Worker
- your Chain of Command

You can also access support and assistance from:

Defence All Hours Support Line: 1800 628 036

Defence Member and Family Helpline: 1800 624 608

Open Arms: 1800 011 046



It's **recommended** you:

- take time to reflect on the changes you are considering, and investigate your options
- talk with your partner/family about the changes you are considering
- engage with a Transition Support Officer early to assist you through your transition
- have a plan. Start planning early, and keep planning as you move through your transition journey. Don't let things 'just happen'
- accept that new ways of thinking and behaving may be required, as well as learning new skills
- look after you and your family's health and wellbeing
- seek financial advice when preparing for civilian life and don't over commit yourself financially (car leases for example) during and post-transition

Be prepared! There may be challenges on your transition journey, so seek support to assist you!

Scan the below QR code to download the ADF Transition Guide app:



Notes



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TRANSITION CHECKLIST

Transition Checklist

The Transition Checklist on the following pages shows possible actions you may take to investigate, prepare for and then undertake your transition.

Every transition journey is unique and, depending on your circumstances, you will likely not need to complete every listed task.

Talking to a Transition Support Officer and/or your Chain of Command will help you to understand the administrative tasks required in your personal situation.

The Transition Checklist will also help you understand the steps/stages of the transition process.

If you have decided to transition, it is also a practical tool that you can follow to ensure you are aware of the necessary steps. This list is not exhaustive.

The Checklist is broken down into a generalised timeline for a member's transition:

- Activities/tasks you should do throughout your career
- Activities/tasks you should do if you are considering transition
- Activities/tasks you should do if/when you have made the decision to separate or transfer

There is also a section on things to do after your transition date.



THROUGHOUT YOUR CAREER

- ☐ Attend an ADF Member and Family Transition Seminar with your partner, family member or support person. For seminar information and schedules download the ADF Transition Guide app or visit www.defence.gov.au/transition.
 - ☐ Consider how the ADF Service Spectrum can assist you in contributing to Defence capability on an ongoing basis and what Service Category (SERCAT) option suits your personal circumstances.
 - ☐ Keep your personal details updated on PMKeyS including your residential address and mobile phone number.
 - ☐ Create a ForceNet account for you and your family: www.forcenet.gov.au.
 - ☐ Attend a Job Search Preparation workshop.
For course information and schedules please contact your local JTA Transition Centre or visit www.defence.gov.au/transition.
 - ☐ Establish a professional network by subscribing to or joining professional associations, or creating a professional social media profile on a platform such as LinkedIn.
 - ☐ Make sure your military training and qualifications are accurately recorded in PMKeyS.
 - ☐ Download a copy of your service record from PMKeyS.
 - ☐ Consider who could be your referees, i.e. people who can speak positively about your skills and attributes. Ask them to be a referee and keep in touch with them.
 - ☐ Maintain your CV to be prepared to apply for civilian roles and record specific achievements, projects and skills you have utilised in your various roles within the ADF.
 - ☐ Serving ADF members can also seek civilian qualifications to recognize skills developed during their career directly through the Defence Registered Training Organization. Requests can be sent to DRT0.assessmentrequest@defence.gov.au.
 - ☐ Develop connections in the civilian community through sports, clubs/associations, or other hobby/interest groups.
 - ☐ Consider any additional training you can undertake, or skills that you can acquire, and apply for training support while still in the ADF.
 - ☐ Visit the Department of Veterans' Affairs (DVA) website and become familiar with the support services they offer: www.dva.gov.au.
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- ☐ Contact a Veteran Support Officer (VSO) who may be able to assist you with DVA-specific queries. VSOs are on most Bases around Australia.
- ☐ Contact the ADF Financial Services Consumer Centre to discuss financial decisions including superannuation, insurance and savings and download the budgeting toolbox: www.adfconsumer.gov.au/.
- ☐ Consider a discussion with a Chaplain about pastoral, religious or spiritual support or about adapting to new world views/cultural imperatives in the civilian world: 1300 333 362.
- ☐ Keep your Will up to date when family circumstances change, i.e. children, marriage, relationship changes.
- ☐ Join any sporting/hobby/social groups that may interest you.
- ☐ Find a civilian mentor who can provide insights into civilian lifestyle and norms.

CONSIDERING TRANSITION (AT LEAST 12 MONTHS OUT)

- ☐ Discuss transition with your family.
 - ☐ Discuss transition with your Unit.
 - ☐ Revisit the ADF Service Spectrum and see if there are options available to you without leaving the ADF such as transfer to SERCAT 6 (permanent part-time) or transfer to a Reserve SERCAT.
 - ☐ Consider if a Service transfer or trade transfer could be an option for you.
 - ☐ Contact your local JTA Transition Centre to discuss transition with a Transition Coach.
 - ☐ Attend an ADF Member and Family Transition Seminar with your partner, family member or support person. For seminar information and schedule download the ADF Transition Guide app, or visit www.defence.gov.au/transition.
 - ☐ Consider your post-transition employment options and goals.
 - ☐ Attend a Job Search Preparation workshop.
For course information and schedules please contact your local ADF Transition Centre or visit www.defence.gov.au/transition.
 - ☐ Consider where your post-transition home location will be. Contact Toll Transitions for information about any removal assistance to which you may be entitled: tws.defenceuniform.movemaestro.com.
 - ☐ Start researching interview techniques and practice mock interviews.
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- ☐ Plan how you will maximise the use of any leave you may have.
- ☐ Update your Will. This can take up to 3 months to process, allow time to ensure you have an up to date Will when leaving the ADF.

DECIDED TO TRANSITION

- ☐ Book your transition planning and coaching sessions with a Transition Support Officer.
- ☐ Book your Transition Health Exam with your local health centre.

Transition Administration

- ☐ If transitioning voluntarily, complete Form AC853 - *ADF Application to Transition*. When completing the form, you will be asked to complete the Transition Preparedness Questionnaire.
 - ☐ Remain engaged with a Transition Support Officer as often as you need to..
 - ☐ Update your personal information in PMKeyS. In particular your next of kin, post-transition address, personal mobile number and personal email address.
 - ☐ Familiarise yourself with procedures regarding your DCAC ID card in line with Defence Security Manual procedures. Further information can be found in the Transition Administration chapter.
 - ☐ Return your Defence-sponsored passports.
 - ☐ Process any outstanding Card Management System (CMS) transactions and cancel and destroy your Defence travel card (unless you are transferring to SERCAT 3, 4 or 5).
 - ☐ Close out any outstanding Sentinel Reports.
 - ☐ Cancel and destroy your Defence Purchasing Card (DPC) after processing any outstanding transactions.
 - ☐ Return your Defence laptop, phone and other any Defence assets to your Unit.
 - ☐ Return your Defence laptop, phone and other any Defence assets to your Unit.
 - ☐ Submit all leave requests.
 - ☐ Apply to transfer leave entitlements if you are moving to a Commonwealth Government employer (Form AE785).
 - ☐ Arrange to transfer your ADF drivers licence to a civilian licence in the state you are going to live.
 - ☐ Download a copy of your service record from PMKeyS.
 - ☐ Complete Form PM615 to request your medical records through Joint Health
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Command.

- ☐ Contact Defence Honours and Awards to claim your full medal entitlement: www.defence.gov.au/medals.
- ☐ Ensure that your Chain of Command have closed off/managed all outstanding events in Sentinel.
- ☐ Arrange your Security Off-Boarding Brief with your Unit Security Officer and complete Form XP101 - *Declaration of Secrecy on Cessation of Duties*.
- ☐ Return all public-issued clothing and equipment.
- ☐ Ensure your Will is up to date.

Continuing to Serve

- ☐ Talk to your Unit and family about what Reserve SERCAT and option will suit your circumstances.
- ☐ Create a ForceNet account: www.forcenet.gov.au/

Post-ADF Employment

- ☐ Attend a Job Search Preparation workshop.
For course information and schedules please contact your local JTA Transition Centre or visit www.defence.gov.au/transition.
- ☐ Contact ADF Civil Recognition to have your Defence skills translated into civilian qualifications: www.defence.gov.au/adc/adfctr.
- ☐ Attend an ADF Member and Family Transition Seminar with your partner, family member or support person. For seminar information and schedule download the ADF Transition Guide app or visit www.defence.gov.au/transition.
- ☐ Create a professional social media profile e.g. LinkedIn if you have not done so already.
- ☐ Visit Workforce Australia: www.workforceaustralia.gov.au.
- ☐ Visit Veterans Temporary Employment Register: www.defence.gov.au/jobs-careers.
- ☐ Visit APSJobs: www.apsjobs.gov.au.

Medical and Dental

- ☐ Book your Transition Health Examination (THE) (six months before transition date - if possible) and complete any preliminary requirements before attending.
 - ☐ Schedule your Transition Dental Examination.
 - ☐ Request your medical and dental records.
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- ☐ Find a civilian General Practitioner (GP) and dentist: www.healthdirect.gov.au.
- ☐ Lodge any compensation claims you may have with DVA.
- ☐ Create a My Service account on your MyGov account if not already done: my.gov.au.
- ☐ Submit any Commonwealth Superannuation Corporation (CSC) invalidity forms, if applicable.
- ☐ Consider private health insurance.
- ☐ Request a health insurance letter from your Transition Support Officer.

Finance

- ☐ Ensure your post-transition details are up to date in PMKeyS.
- ☐ Be prepared your final pay may have deductions, leaving you with less money than normal
- ☐ Advise your salary packaging administrator of your transition date.
- ☐ Consult your financial advisor if you are receiving a redundancy pay.
- ☐ Contact your superannuation fund or your financial advisor to receive tailored advice on entitlements.

Housing and Accommodation

- ☐ Decide where you are going to live post-transition.
 - ☐ Decide if you will buy or rent.
 - ☐ Inform Defence Housing Australia (DHA) of your intent to transition from the ADF: www.dha.gov.au.
 - ☐ If you chose to live outside a 30km radius of your service location, ensure you have your chain of command's approval to ensure you receive your TOLL removal benefit
 - ☐ Submit request for accommodation extension (if required): www.dha.gov.au Note: this is not guaranteed so keep planning your removal until the extension request has been approved.
 - ☐ Seek approval to live on base after your transition (if required).
 - ☐ Contact Toll Transitions to determine your removal entitlement: tws.defenceuniform.movemaestro.com
 - ☐ Contact your local Defence Relocation and Housing Management team if you need assistance: SEGDRHM@defence.gov.au
 - ☐ If you are buying a house, enquire about the Defence Home Ownership Assistance
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Scheme (DHOAS) and get a DHOAS Subsidy Certificate: www.dhoas.gov.au.

Family support through Transition

- ☐ Invite your partner or support person to your transition planning session.
- ☐ Invite your partner or support person to an ADF Member and Family Transition Seminar: www.defence.gov.au/transition.
- ☐ Visit the Defence website for information about the programs and services available to your partner and family: www.defence.gov.au/adf-members-families.
- ☐ Encourage your partner or support person to download the ADF Member and Family Transition Guide App

Ongoing Support

- ☐ Apply for a MyGov account and create a MyService account at the same time if not already done: my.gov.au.
- ☐ Apply for a Medicare card if you don't already have one: www.servicesaustralia.gov.au
- ☐ Talk to a Transition Coach about requesting a Centrelink Employment Separation Certificate.
- ☐ Update your details with Services Australia (Medicare, Centrelink, Child Support): www.servicesaustralia.gov.au.
- ☐ Talk to a Transition Coach about accessing DVA Services.
- ☐ Apply for a DVA White Card: www.dva.gov.au.
- ☐ Lodge any compensation claims you may have with DVA.

POST-TRANSITION

- ☐ Make sure your post-transition contact details have been provided to a Transition Coach or call 1800 DEFENCE (1800 333 362) and seek advice to update your details in PMKeyS.
 - ☐ Support is available through a Transition Support Officer for up to 24 months post-transition.
 - ☐ Stay connected with your community.
 - ☐ Complete the post-transition survey which you will receive at 3 month intervals for up to 24 months post-transition.
 - ☐ Connect with other agencies as required e.g. DVA, CSC, Open Arms.
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- ☐ Stay connected with ADF friends, associations and your community.
- ☐ If you have lost any medals during your service, apply to Defence Honours and Awards for replacements. Search Honours and Awards to submit an online application.

You can also access support and assistance from:

Defence All Hours Support Line: 1800 628 036

Defence Member and Family Helpline: 1800 624 608

Open Arms: 1800 011 046





TRANSITION ADMINISTRATION

Summary

- Transition Support Officers are available to assist you to understand and meet your transition administration requirements.
 - Transition administration is undertaken by all members, regardless of the length of your ADF career, or your mode of transition.
 - You will be required to complete transition clearances including a Security Off-Boarding brief and a Declaration of Secrecy.
 - Your ID (DCAC), Defence Travel Cards (DTCs), Defence Purchasing Cards (DPCs), ADF ICT equipment, public-issued combat clothing, official and diplomatic passports must all be returned.
 - Before your transition date, ensure outstanding transactions for your DTC and DPC have been fully processed in the Card Management System (CMS).
 - Defence Credit Cards must be cancelled and destroyed before your transition date if no longer required.
 - Your final pay, including leave balances, will be calculated per your transition date.
 - Your Annual Leave and Long Service Leave can be transferred to Commonwealth employers.
 - You will need to ensure that you have all Honours and Awards you are entitled to, and apply for any that are outstanding.
 - You will receive some form of recognition of your service before you leave.
 - You will be required to take ownership of your ADF Will.
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Modes of transition

For the purpose of this Guide, a member transitions when they:

- transfer from the Permanent Force to Reserve Service
- transfer within Reserve Service, from SERCAT 3, 4 or 5 to SERCAT 2
- cease SERVOP C (Continuous Full-Time Service)
- separate (cease all forms of Service)

Members transition via voluntary or involuntary modes.

All members who serve one day of Service, regardless of their mode of transition, are eligible to access support under the Defence Force Transition Program for up to 24 months post-transition.

Transition Modes are:

- **Voluntary.** Voluntary transitions refer to all approved member-initiated transfers or separations. Voluntary transitions generally feature good preparedness, with time to plan according to the requested time frame.
 - **Involuntary.** Involuntary transitions refers to all Service-initiated transfers or separations. Triggers for an involuntary transition include the following modes: medical, disciplinary action, reaching the end of a period of service (including reaching retirement age), redundancy, or administrative, where a member's retention is not in Defence's interest.
 - **Command-Initiated Transfer to Reserves (CITR).** This type of transfer refers to a Service decision to transfer a member to a Reserve Service Category. This mode of transition can provide members with substantial notice that supports transition planning.
 - **Retirement Age.** For the permanent workforce (service category (SERCAT) 7/6) the retirement age is 60 and for the reserve workforce (SERCAT 5/4/3/2) the retirement age is 65. SERCAT 6/7 members may elect to transfer to the reserve on reaching retirement age. Members in all SERCATS may apply for an extension to serve beyond their retirement age where there is a capability requirement.
 - **Multi-mode.** Where more than one involuntary reason for transition is indicated this is called a 'multi-mode' transition. An
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example is an administrative transition where medical grounds for transition are also present.

Each mode has its own administrative characteristics and may attract particular types of transition support under the Defence Force Transition Program. For example, administrative and/or medical transitions may be referred into the Transition for Meaningful Engagement program which provides intensive support and engagement for members with complex circumstances.

Talk to your Unit Command and to a Transition Support Officer about the administrative responsibilities relevant to your mode of transition.

Medical Transition

A medical transition is one possible outcome of a Military Employment Classification Determination (MEC-D). If you have been classified as MEC J40, it is important you understand the MEC-D process and your opportunities to provide input.

Click the link below to view a short video explaining the MEC-D process:

[Military Employment Classification Determination \(MEC Determination\)](#)

Involuntary Transitions (Administrative/discipline)

If you have received a Notice of Proposed Separation - Involuntary, this does not mean you will be separated from Defence. It is the beginning of an administrative process where your case will be individually assessed based on all evidence included in the notice and your Statement of Reasons if you choose to submit one. You will be afforded procedural fairness throughout the process.

It is important to remember that if a Chief of the Defence Force (CDF) authorised delegate within Military Personnel Division (MPD) determines you will be separated from Defence, you are still able to access the Defence Force Transition Program and other supports from JTA to assist you transition to civilian life.

See below for a short video explaining what to expect during the Involuntary transition process. *This video should be taken as general information, and you should remain engaged with your Chain of Command as legislation and policy may have changed:*

Military Personnel Division:

[Involuntary Separations - Explainer Video](#)

Notice Periods

Notice periods support Defence to maintain an operationally capable force.

Voluntary transitions

Permanent members are required to give a minimum of three months notification of their intention to transition. The notice period commences from the date you submit form AC853 to your supervisor.

This notification period applies whether you intend to separate from the ADF or transfer to or within Reserve Service categories.

Members are encouraged to submit their request as early as possible to enable the necessary administrative and career management actions to be undertaken.

There are circumstances where your Service may require you to complete your contracted period of service prior to your separation or transfer taking effect.

Members who believe they have sufficiently compelling reasons to justify a reduced notice period can outline the relevant circumstances in web form AC853.

Involuntary transitions (excluding reaching retirement age/Medical)

Members are issued with a Notice of Proposed Separation – Involuntary and will be invited to provide a written response.

The separation will not take effect until you provide a written response, or the period for providing a written response concludes.

Notice periods for involuntary transitions can vary.

For most types of involuntary separation (excluding medical), a notice period of up to 90 days is applied from the date the member is notified by their Commander of the separation decision.

Retirement age

Unless an extension is approved, on reaching age 60, SERCAT 6 and 7 members will retire or transfer to the Reserve force (SERCAT 2, 3 or 5), where they can continue to serve until age 65.

Unlike other modes of involuntary transition, retirement age date is fixed from the day you join the ADF and always known to members. For many members who reach retirement age, the ADF has been a big part of their purpose and identity for much of their adult lives, and transition represents a very significant change.

If you are approaching retirement age, it is highly recommended that you start planning for your retirement and engage with available transition supports by submitting an AC853 as soon as possible.

Medical transition

A notice period of 120 days will be considered in the case of a medical transition, following a Military Employment Classification Determination (MEC-D). Members and units can request a variation to the transition date after receiving a determination. Delegates may amend this date depending on individual circumstances and health considerations, ensuring that adequate time is provided for the completion of mandatory transition administration

Leave Entitlements

Finalising and submitting leave forms is a key part of your transition.

Ensure all Employee Self-Service (ESS) leave requests and/or leave forms are approved and submitted by your supervisor no later than 1630hrs (AEST/AEDT) on the Wednesday the week prior to your final pay date.

Unfinalised leave requests may result in overpayments or underpayments. The Pay and Administrative Centre NSW (PAC-NSW) will do a leave verification audit prior to your transition date.

Long Service Leave and transfer of entitlement (ADF)

Long Service Leave (LSL) for SERVOP C and SERCAT 7 members is accrued at the rate of three months after the first ten years of continuous eligible service and then at the rate of 0.3 months for each additional year of service. LSL accruals prior to 10 years of eligible service are classified as pro-rata.

Periods of SERCAT 6 service from 29 Nov 2018 onwards will reduce this accrual rate accordingly.

If you are eligible for a LSL payment, you may:

- Have the LSL paid out on transition (no action is required by you for this to occur). Taxation on transition payments are paid IAW ATO Rules. (Further information can be found on the ATO website under 'Termination' www.ato.gov.au.)
- Request to defer the payment of your LSL for up to 12 months whilst seeking employment with another Australian Commonwealth Government Department or Agency
- Request to transfer all or part of your LSL entitlement if your new employer is an Australian Commonwealth Government Department or Agency

Payment of pro-rata LSL is dependent on eligibility requirements e.g. medical transitions with a minimum of 12 months of continuous service.

To transfer a LSL liability or defer a LSL payment, Form AE785 Statement of Service and Transfer of Leave Liability must be submitted 30 days prior to your transition date.

An AE785 enables other employers to recognise ADF service for LSL purposes and enables leave liability to be transferred to eligible government employers.

You can also submit an AE785 to obtain a Statement of Service for state or local government employers. Note: Prior to submitting an AE785, confirm

your new employer will accept a LSL liability transfer from Defence.

Transfer LSL entitlement to a new employer

If you are not eligible for a LSL payment, and your new employer is an Australian Commonwealth Government Department, you may request to transfer your pro rata credits accrued prior to your 10 year adjusted LSL anniversary date.

Defence will transfer the funds associated with your LSL only if you are joining another Australian Government Department or Agency. If you are starting employment with a state or local government agency and have an entitlement to LSL (i.e. completed ten years effective service), your balance will be paid upon separation and you may request a Statement of Service for the gaining agency to recognise your prior service for continuity purposes.

As individual circumstances vary, it is recommended you discuss your request with your new employer and Pay and Administration Centre NSW (PAC-NSW).

Defer payment of your LSL

Where you have elected to defer your LSL payment, you are required to advise PAC-NSW via an AE785 if you have commenced employment or recommenced employment with Defence within 12 months of your transition date. If you recommence employment with Defence within 12 months your LSL will be paid to you IAW policy. If you wish to have your LSL paid out during this period please advise PAC-NSW via 1800 DEFENCE.

Where no correspondence has been received within the 12 month period, LSL entitlements will be paid to the last known bank details on file on the 12 month anniversary of transition.

Phone: 1800 DEFENCE (1800 333 362)

www.pay-conditions.defence.gov.au/pacman/chapter-5/part-5

Recreation Leave

Your recreation leave credit on transition will include all recreation leave accrued up to midnight on your last day of service, providing all leave requests have been submitted and approved.

Failure to ensure all leave requests are submitted and approved may result in overpayments or underpayments.

For most members, their recreation leave payment includes an additional 2 days of salary and allowances for every complete 5 days of accrued leave.

For more information, see PACMAN 5.4.44 and 5.4.44A:

www.pay-conditions.defence.gov.au/pacman/chapter-5/part-4/div-8

Options for recreation leave credits include:

- have the recreation leave paid out on transition (no action is required by you for this to occur)
- request to transfer all or part of your recreation leave entitlement if your new employer is an Australian Commonwealth Government Department or Agency.

To transfer recreation leave entitlements, Form AE785 must be submitted 30 days prior to your transition date. An AE785 enables other employers to recognise ADF service for LSL purposes and enables leave liability to be transferred to eligible government employers.

Note: Prior to submitting an AE785, confirm your new employer will accept a recreation leave liability transfer from Defence.

If there is a break of a working day between your last day with Defence and first day of gaining Commonwealth employer, your recreation leave will be paid out on separation.

As individual circumstances vary, it is recommended you discuss your request with Pay and Administration Centre NSW (PAC-NSW).

Additionally, before making the decision to transfer your recreation leave you should seek independent financial advice as once an application to transfer is received it cannot be revoked if you change your mind.

Personal leave and transfer of credits

Members of the ADF are granted sick leave on an as required basis, on the recommendation of Medical Officers. Sick leave is not credited so members do not accrue a sick leave balance.

If you are commencing employment with another eligible government employer, an AE785 Statement of Service and Transfer of Leave Liability may be submitted. New employers may use this to assess eligibility for personal leave credits. Discuss this with your new employer as individual circumstances vary.

Medical leave absences will not be provided to your new employer. Former members who commence Australian Public Service (APS) employment with the Department of Defence may be eligible for credit of some sick leave entitlements. Refer to section E6 of the Defence Enterprise Collective Agreement 2024 for more information.

Transfer of leave to new employers – Recreation leave

You may request to transfer all or part of your recreation leave if you are taking up employment with another Australian Commonwealth Government Department or Agency on the day after you transition. You will need to confirm your new employer will accept a transfer of leave from Defence.

If there is a break of a working day between your last day with Defence and first day of gaining Commonwealth employer, your recreation leave will be paid out on separation.

To transfer your recreation leave, complete Form AE785 *Statement of Service and Transfer of Leave Liability* at least 30 days before you transition.

Before making the decision to transfer your recreation leave, you should seek independent financial advice. Once an application to transfer is received, it cannot be revoked if you change your mind.

For more information see PACMAN 5.5:

www.pay-conditions.defence.gov.au/pacman/chapter-5/part-5

Recognition of Prior Service for Long Service Leave

If you have previously worked for another Government Agency, you may be eligible to have your prior service recognised for LSL purposes. Reserve service undertaken before your full-time service may also be assessed for recognition.

You must arrange to have previous service recognised as soon as possible and well in advance of your transition. Requests for recognition will not be accepted post-transition.

Complete the Form AF103 Request for Prior Service Details to request recognition of prior service. Do not submit this form where there is no prior Government or Reserve service to be recognised.

Where non-Defence service is requested to be recognised, ensure that the information provided is authorised by either the payroll or HR department of your previous employer at Section C of Form AF103. A Certified Statement of Service will also be accepted.

If you are transitioning to Reserves with the possibility of a SERVOP C contract in the future, you can maintain continuity of accrual of long service leave if you serve at least one full day within every twelve months (not calendar or financial year but exactly twelve months) with no break in service; i.e. Less than twelve months between two full days of service. Upon return to either SERVOP C or permanent service you should submit Form AF103 to have any Reserve service assessed for prior service recognition.

Refer pages: [Defence Enterprise Collective Agreement](#): F1.7, F1.8

For support contact: 1800 DEFENCE (1800 333 362)

For more information visit:

www.pay-conditions.defence.gov.au/pacman/chapter-5/part-5/div-3

Phone: 1800 DEFENCE (1800 333 362)

Transition Forms

Form AC853 ADF Application to Transition

The AC853 is used by ADF members (through ServiceConnect) to voluntarily request to:

- transfer from the Permanent Force to the Reserves
- transfer within the Reserves, from SERCAT 3, 4 or 5 to SERCAT 2
- separate (cease all forms of ADF Service)

This form can be accessed and completed via ServiceConnect

Form AC853-2 ADF Transition Clearance

The AC853-2 is to be completed via ServiceConnect and returned to a Transition Support Officer.

Note additional clearances may be required to complete your AC853-2 form

Form AC853-3 Application for Transition Activities

The AC853-3 is to be completed when applying to access Defence Force Transition Program activities. This form is accessed via ServiceConnect. Talk to your Transition Support Officer for further information.

Security requirements

Members transferring to the reserves (including SERCAT 2) or separating continue to have security obligations post-transition.

This includes an ongoing responsibility to protect Defence's official information, assets and intellectual property.

Members are not to print, publish or communicate Defence's information in any form after separation, unless disclosure is for official purposes.

Prior to separation or transfer, members are to receive a Security Off-Boarding Brief and be advised of their ongoing obligations under the *Crimes Act 1914*, Criminal Code and other relevant legislation.

Members are to acknowledge that they have been made aware of the relevant laws via Web Form XP101 - *Declaration of Secrecy on Cessation of*

Duties prior to or on their last day.

Where members who transfer to the reserves continue to hold a Security Clearance, they continue to be required to uphold their responsibilities as a Security Clearance Holder in accordance with Defence Security Principles Framework Control 40.1 *Personnel Security Clearance* and Military Personnel Manual (MILPERSMAN) Part 2 Chapter 11—*Personnel Security Clearances in the Australian Defence Force*.

Conflict of interest

Integrity in post-transition employment is crucial to safeguard Defence's reputation and to protect official information gained during the course of employment with Defence.

Defence encourages transitioning members to consider a career in the wider Defence workforce and does not seek to hinder the mobility of seeking to pursue employment opportunities between the public and private sectors.

All Defence personnel have the responsibility to act in the public's interest and must completely avoid or effectively manage any actual, potential, or perceived conflicts of interests in relation to employment after leaving the ADF.

When an employment offer could result in an actual, potential or perceived conflict of interest, or if you have any doubt, you must:

- Fully inform Defence of the situation before accepting an offer of employment.
- Submit an AF220 - *Defence Conflict of Interest Declaration Form*, declaring the intent to engage in post separation employment via ServiceConnect (this must occur prior to the acceptance of any job offer).
- Inform your prospective employer of your conflict of interest obligations to Defence; and
- Adhere to any management or mitigation strategies requested by Defence.

Transitioning members are also required to make a declaration regarding their post-transition employment via Form AF220 *Defence Conflict of Interest Declaration Form* available through Service Connect.

To understand your obligations refer to the:

- Integrity Policy Manual
- Defence Instruction Administrative Policy (Specifically AG5-conflicts of interest and declarations of interest).

You can also find more information via ServiceConnect:

www.defence.gov.au/about/staff-resources/serviceconnect

Safeguarding Australia's Military Secrets legislation

The Safeguarding Australia's Military Secrets (SAMS) program supports Australia's commitment to protecting its military secrets and strengthening national security.

Individuals who want to work for or deliver training to a foreign military organisation or government body, must be granted a foreign work authorisation before commencing work.

If authorisation is not granted, individuals risk committing an offence under SAMS legislation.

For further information on your obligations

www.defence.gov.au/business-industry/industry-governance/safeguarding-australias-military-secrets

The authorisation process can be commenced by emailing

Email: sams.information@defence.gov.au

ADF Identity Cards

Purple Series ADF Security Cleared Defence Common Access Card (DCAC)

Separating from the ADF - If you are separating entirely from the ADF and not transferring to the Reserves, you can retain your Purple Series ADF Security Cleared DCAC after it has been cut and cancelled by the nearest Pass Office as per *Defence Security Principles Framework (DSPF) 74.1 Annex D*.

Any DCACs issued to your recognised family members must be handed in to your local Pass Office as soon as you cease service in the ADF.

Transferring to SERCATS 3 – 5 - You can retain your Purple Series ADF Security Cleared DCAC. Any non-general access that is no longer required must be removed.

You must maintain your Australian Government security clearance in accordance with the Defence Security Principles Framework 40.1 - Personnel Security Clearance to hold a Security Cleared DCAC. To do this you must inform your new Unit Security Officer who will alert the Australian Government Security Vetting Agency (AGSVA). You may not need to maintain a high-level clearance in your new reserve role.

Grey Series Card

The grey series retired ADF identification may be issued to transitioning members who have completed 18 or more years of service, depending on their location. This provides photographic confirmation of the member's status as an ADF veteran. ADF personnel who transition on medical grounds may also be entitled to this card irrespective of their length of service.

This card is not a DCAC and does not grant unescorted access to Defence sites.

Please use the grey series retired card application form found on the Defence Protected Network or contact your Transition Support Officer

Defence Travel and Purchasing Card

Before your transition date ensure all outstanding transactions for your Defence Credit Card/s have been fully processed in the Card Management System (CMS).

If you are unable to do so, or are awaiting a credit, you must assign another CMS User 'Additional Account Holder authority' via your CMS Authorities Tab so they can acquit on your behalf.

If you are transferring to SERCAT 2 or transitioning to a predominantly civilian life, you are not entitled to retain your card/s and must request cancellation.

Permanent members transferring to Service Category (SERCAT) 3, 4 or 5 are entitled to retain their Defence Credit Card/s if they continue to meet eligibility requirements.

If you hold Defence Credit Card/s that requires cancellation, you need to request cancellation and destroy them before your transition date.

To cancel your card/s, on discharge/retirement or resignation (with no period of leave beforehand), submit a My Account Management Online request, which will commence a cancellation workflow for action by Defence Credit Cards. Otherwise, you must email the following details to the email address below requesting your card/s be cancelled:

- Card type ie. Defence Travel Card/Lodge, Defence Purchasing Card or both (if both DTC and DPC are held)
- Your full name
- PMKeyS number
- Last four digits of the credit card number/s
- Reason for cancelling
- Date of cancellation (may be earlier than transition date if card is no longer needed)
- Confirmation that you have destroyed your card/s by cutting through the chip and magnetic strip.

If you are transferring to SERCAT 3, 4 or 5 and will undertake official Defence travel as part of your new role, you are entitled to retain your card/s.

It is your responsibility to update your CMS Profile and card details (Supervisor, Admin Centre, Cost Centre, etc) to reflect your new role, via the self-service function in your CMS Account.

CMS log-in links, Task Cards & Fact sheets and other guidance can be found through the Defence Finance Group page by searching *credit cards*.

For further guidance or to request cancellation of your cards:

Phone: 1800 DEFENCE (1800 333 362)

Email: yourcustomer.service@defence.gov.au

Sponsored Passports

You must return your current Official, Diplomatic and/or Defence sponsored Ordinary passport to your sponsoring unit for retention or cancellation prior to your transfer/separation date. This includes any Defence sponsored passports issued to non-serving family members. You are not required to return expired passports to your sponsoring unit for destruction.

For members who are transferring to SERCAT 3, 4 or 5, your sponsoring unit may retain your passport if it is anticipated that you will be required to undertake official overseas travel as part of your Reserve duties. It is the responsibility of the losing unit to forward the passport to your gaining unit, who will assume sponsor responsibilities. Current passports for members (excluding Navy) transferring to SERCAT 2 are to be cancelled by the sponsoring unit.

For Navy members transferring to SERCAT 2, your sponsoring unit will forward your passport to the Navy People Career Management Agency (NPCMA) for retention.

All passports requiring cancellation are to be actioned in accordance with Military Personnel Policy Manual Part 11, Chapter 03 – *Issue of Official Passports and Visas to Defence Personnel*.

Clothing

You must return all your public-issued clothing and equipment, which includes individual combat equipment, protective clothing and field clothing, such as MMPUs, AMCUs and GPUs.

You do not need to return any body contact clothing, such as underwear, hats, socks, gloves and footwear.

If you are transferring to the Reserves you may be permitted to retain some items, depending on your circumstances. Your local Clothing Store/Q Store can assist you further. For more information, refer to the Service specific

information in the Continuing to Serve chapter.

To confirm which items you are required to return review your Personal Electronic Clothing Card (PECC) through the Personal Inventory Management System (PIMS). If you do not have access to your PECC, your local Clothing Store or Q Store can provide you with a copy. Your PECC lists all items issued to you.

You may be required to book time with your local Clothing Store or Q store to return items.

If you have any questions or require assistance returning clothing and equipment, contact your local Clothing Store or Q Store.

Honours and Awards

Before you leave Defence, ensure you have your full medal entitlement including service, campaign, and long service medals. If you believe you may have an outstanding entitlement, complete an online via the below:

For more information:

www.defence.gov.au/medals

Phone: 1800 DEFENCE (1800 333 362)

Phone: +61 2 6245 1440 (from overseas)

Certificate of Service / Certificate of Appreciation

A Transition Support Officer will provide you with a Certificate of Appreciation from Director General JTA. This can be used as evidence of service for a number of purposes in support of your transition.

Each Service also provides Certificates of Appreciation or Service.

Navy

For members who have served for a period of greater than twelve months, you will receive a Certificate of Service from CM-N at your nominated mailing address provided in PMKeyS personal data around six to twelve weeks after

your transition date.

For members who have served for a period of less than twelve months, you will receive a Statement of Service from CM-N at your nominated mailing address provided in PMKeyS personal data around six to twelve weeks after your transition date.

Email: navy.separations@defence.gov.au

Army

Army has a current policy that members receive an AD117 - *Chief of Army Appreciation of Service* Certificate on behalf of the Chief of Army before you transition. Your Unit should present this to you prior to your transition.

If you transitioning administratively, Army will not issue an *Chief of Army Appreciation of Service* Certificate.

Air Force

Members transitioning from SERCAT 7 will have their Certificates of Service initiated by Directorate of Personnel - Air Force (DP-AF) when their transition is approved through DP-AF.

Certificates of Service can be requested for 12 months following your transition date through DP-AF.

If it has been more than 12 months since your transition date you will be required to contact the Information Access Centre to receive your Certificate of Service.

DP-AF will provide the drafted certificate to members for review. Once confirmed, the certificate will be signed by the appropriate signatory.

The DP-AF will require nine to twelve weeks' notice if a member's Unit wishes to present the certificate prior to the member's transition date.

Certificates for Member's progressing through a medical mode of transition will not be initiated until your transition date has been confirmed and transition finalised.

SERCAT 2-5 members can request a Certificate of Service by sending an email to the MPB Workforce Flexibility group mailbox if their transition date is within 12 months

Caveat to the above process are members separating on medical terms; whereby a Certificate of Service will not be initiated until the separation has taken effect, due to the potential for separation dates to change.

Outside of this period the Information Access Centre can assist with enquires regarding Certificates of Service.

Email: dp-af-tw.certificatesofservice@defence.gov.au

Allotments and Salary Packaging

All allotments and salary packaging arrangements, which may include vehicle lease arrangements, will cease on the day you transition. You are responsible for making alternative arrangements for payment prior to transition. Any outstanding money owing to Defence will be recovered from final entitlements.

If you have salary packaging via Smart Salary you will need to complete a cessation form at:

Smart Salary:

www.smartsalary.com.au

Employment Separation Certificate

If you require an Employment Separation Certificate for Centrelink then please ask your Transition Coach to assist you with requesting one from Pay and Administration NSW (PAC-NSW) or by emailing a request to:

PAC-NSW

Email: adf.payandadministration@defence.gov.au

Please ensure you include:

- Employee IDtransfer/separation date
- contact telephone number and email address
- current physical address
- Centrelink Customer Reference Number (CRN)
- if you would like a copy (Y/N)

This will be uploaded to the Services Australia within 10 days of your request or your final payment, whichever is the latter.

Recognition of Service

ADF service requires members and their families to make personal sacrifices. While all transitioning members are to receive some form of recognition that their contribution has been appreciated by their colleagues, their Service, and their nation, each member's wishes as to how this is to be done will be considered.

Where appropriate and desired, your farewell should be conducted prior to transition by your Commander/Command team, and should include recognition of your service.

Recognition should also aim to acknowledge and thank your family if you agree to this.

Recognition ceremonies should be significant events, whether formal or informal, and should be conducted with respect for your service and your wishes.

You should feel comfortable raising with your chain of command the matter of any recognition ceremony or event that you think would appropriately mark your transfer or separation from the ADF.

Service Medallions

Members transitioning after 1 March 2025 may be eligible for a Service Medallion, which will be presented during your recognition ceremony. The medallion provides an opportunity to formally recognise your commitment before you leave ADF Service. There are three tiers of medallions depending on how long you have served:



Qualifying Service	Presentation
Up to 4 years	Letter from CO/OC (at CO discretion)
4-10 years	Bronze/Copper Medallion
10-20 years	Silver Medallion
20+ years	Gold Medallion in wooden display box



Service Testimonials

All members who transition from SERCAT 6 or 7 will receive a Service Testimonial. The testimonial provides details of your period of service, and may also include personalised comments about the skills you demonstrated during your final posting. It can be used as a reference to provide to a prospective employer.

If you would like more information about Service Medallions or Testimonials, speak to a Transition Support Officer

Debt and overpayment recovery

If you have any money owing to Defence at the time of your transition you will be required to repay these amounts.

You may owe money to Defence for a variety of reasons. These can include:

- overpayments of your salary, for example this could be due to late notification of transition date or retrospective entry of leave
- tenant charges from your Service Residence (DHA), for example for carpet cleaning, damage to property or cleaning the property after

vacating

- bond and/or rent paid in advance if you received Rent Allowance
- outstanding amounts of RAN Relief Trust Fund, Army Relief Trust Fund or RAAF Welfare Trust Fund loans
- under-payments of allotments and salary packaging arrangements
- repayment of a MSBS retention benefit

For information on managing your finances see the Finances chapter.

If you require assistance with understanding any amounts owing to Defence contact:

Pay and Administration Centre:

Phone: 1800 DEFENCE (1800 333 362)

Final pay

You will cease to be paid from Defence on your transition date. Your final pay will be paid to your nominated bank account on the next scheduled pay day following transition.

Your final payment is calculated on:

- salary
- allowances/deductions
- pay in lieu of recreation leave and long service leave accruals (where entitled)
- reconciliation of any underpayments or overpayments
- payment of debts*
- applicable taxes

* Refer to 'Debt and overpayment recovery' for examples

Warning: You may not receive a final pay if overpayments and debts are greater than your salary and other credits. Payment of money you owe will be recovered in full from your final salary. If you have insufficient funds to cover the amount owing to Defence an invoice will be issued post-transition for payment.

You should keep your nominated bank account active for at least six months following transition to allow any additional payments to be made.

Your final payslip will be forwarded to you via your personal email address recorded on PMKeyS (make sure you have updated your personal details on PMKeyS Self-Service (PSS)).

If your transition is delayed, you should ensure paperwork is submitted early to avoid being paid final entitlements earlier than appropriate.

To determine if there are outstanding payments:

Phone: 1800 DEFENCE (1800 333 362)

If you have received a retention or completion bonus and do not complete the associated Return of Service Obligation you may be required to repay part or all of the bonus.

If you occupy a Service Residence (DHA) final tenant charges may not be finalised prior to transition date. An invoice will be issued for any outstanding charges.

If you receive Rent Allowance, your payments will stop on the date of your removal/uplift from the property to which the rent allowance applied. You will need a final rent receipt if you are asking for reimbursement of rent paid after removal. If bond and rent paid in advance is being recovered from your pay, outstanding amounts will be calculated and recovered at the time of transition.

Separation / Transfer payments

If you transition under a Command Initiated Transfer to Reserves or a redundancy provision, you may be eligible for a payment. This may incur a tax liability, dependent on the nature of the payment and your circumstances.

You should consult your financial advisor or contact the Australian Taxation Office (ATO) for personalised information. You may also want to request funding for the payment of professional financial advice under the Defence Force Transition Program prior to seeking financial advice.

Further information can be found on the ATO website:

[Individuals and families | Australian Taxation Office](#)

Wills and Power of Attorney

Most members would have created a Will during their period of service.

It is important to update your Will when your circumstances change.

Transition is a good time to review and update any legal instruments you have in place prior to leaving the ADF.

When creating or updating your Will, it is also important to consider a Power of Attorney or Enduring Power of Attorney to cover both health decisions and your finances in the event of an accident or serious illness.

ADF Wills

The Joint Transition Authority stores the Wills of permanent members and SERVOP C Reservists.

The AC 853-2 clearance form requires you to nominate whether you want any previously stored Will to be returned to you or destroyed

ADF Wills will process your Will in accordance with your instructions. If necessary, they will contact you to resolve any issues.

If you would like your Will returned prior to transition, please contact the ADF Wills team via your Defence email account.

You will need to provide your Employee ID, full name and postal address in your request.

To contact the ADF Wills team, or for any other queries about Wills, Powers of Attorney or Enduring Powers of Attorney, please email:

ADF Wills

Email: ADF.Wills@defence.gov.au

Transport

When you transition from the ADF it is important to have some certainty around your transport needs.

You or your partner may need transport to job interviews, work or study. If you have a family, transport to and from school and other activities may be required.

If you are relocating to a different state when you transition you may have to transfer driving licences and vehicle registrations. If you are moving to a different suburb or town you may need to familiarise yourself with different public transport routes. Most public transport networks now require an 'access' card (such as the 'Myki' in Melbourne or the 'Opal' in Sydney). Visit your state or territory's website for further information.

Ensuring you plan for your transport needs post-transition is a good way to avoid any stress related to how you and your family are going to manage day-to-day tasks and responsibilities.

Civilian driving licences and vehicle registration

In order to maintain your ability to drive particular vehicles legally after your transition date, you must arrange to transfer your ADF driver licence to a civilian driver licence. You must submit your request to transfer your ADF licence at least 60 days before you transition.

There are different processes for each Service:

Navy:

Chief Driving Inspector: ta-mlhdmpt-n.queries@defence.gov.au

Army:

Chief Driving Instructor: smardtpt.army@defence.gov.au

Air Force:

Chief Driving Instructor: cdi.af@defence.gov.au

All state and territory road transport authorities recognise Defence driver training as fulfilling the requirements to drive civilian vehicles on public roads in Australia. These authorities may allow you to get your civilian licence without further training or testing for a small fee.

Your ADF driver licence cannot be transferred to a state or territory civilian driver licence once you have transitioned or no longer hold a current ADF driver licence.

The same state and territory authorities that manage civilian driving licences also handle vehicle registrations.

YourSay exit survey

Defence wants to understand what has influenced your decision to transition from the ADF. You are invited to complete the YourSay Exit survey to share your reasons for transitioning and information about your experiences in Defence.

Results of the survey are published in a variety of reports distributed to Defence leaders and teams to influence policies and programs, with the aim to positively influence working life in the ADF and Department of Defence. Your responses are confidential and only grouped responses will be reported.

The voluntary survey takes around 20 minutes and you can complete it on your own computer, smartphone or tablet.

Invitations to participate in the survey will be sent to your Defence email. If you haven't received an invitation and would like to participate, please email the research team and include YourSay Exit survey in the subject line.

The YourSay Exit Survey is in addition to the ADF Post-Transition Survey.

For more information, or to participate:

Email: Your.Say@defence.gov.au

You can also access support and assistance from:

Defence All Hours Support Line: 1800 628 036

Defence Member and Family Helpline: 1800 624 608

Open Arms: 1800 011 046





DEFENCE FORCE TRANSITION PROGRAM

Summary

- Joint Transition Authority provides a wide range of supports to members and their families at transition.
 - You can attend ADF Member and Family Transition Seminars at any time in your career.
 - Attendance at an ADF Member and Family Transition Seminar is mandatory within 12 months of your transition.
 - Supports are available face-to-face and virtually for up to 24 months post-transition.
 - Support is delivered by Transition Support Officers through a national network of JTA Transition Centres.
 - The Transition Preparedness Questionnaire will assist you and your family tailor your transition plan with your Transition Support Officer.
 - Supports include job-readiness, meaningful engagement and social connectivity programs.
 - Your Transition Support Officer will contact you approximately one month after your transition date to check on your progress.
 - If you consent, you will receive the electronic Post-Transition Survey, by email at the 3, 6, 12, 21 and 24-month points following your transition.
 - The Post-Transition Survey gives you the ability to provide feedback and reach back in for support if your circumstances have changed. Your feedback can help shape future programs to support members transitioning from the ADF.
 - Factsheets on the Defence Force Transition Program can be found at www.defence.gov.au/transition.
-

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Defence Force Transition Program

On behalf of Defence, the Joint Transition Authority (JTA) provides transitioning members and their families with a broad range of programs to support transition to civilian life.

These supports are collectively known as the 'Defence Force Transition Program' or 'DFTP' and are available for up to 24 months after your transition date. Access to the DFTP is provided by Transition Support Officers through a national network of JTA Transition Centres located at Defence bases around the country.

DFTP services are accessible for up to 24 months after your transition date allowing you to seek support as you transition to a predominantly civilian life.

A Transition Support Officer will consult closely with you and your family to develop a Transition Plan and a program of supports designed just for you.

For factsheets on the Defence Force Transition Program visit:

[Transition support for members](#)

Accessing the Defence Force Transition Program

Regardless of their mode of transition, all members will be allocated a Transition Support Officer once their transition process begins. Your Transition Support Officer will help formulate your transition plan and facilitate access to the programs and supports that are right for you. You can seek advice at any time in your career. The first step you should take when considering transition is to get in touch with your local JTA Transition Centre and complete a Transition Preparedness Questionnaire.

Transition Preparedness Questionnaire

The Transition Preparedness Questionnaire (TPQ) is designed to support your preparedness to transition. The questionnaire will ask you about your current circumstances and future plans in relation to employment and meaningful engagement, education, finance, housing, health, social connectedness and transport. Your responses to the TPQ will be provided to your Transition Support Officer and assist them to develop your individual transition plan, which will help you set and achieve your post-transition goals.

Transition Support

A Transition Support Officer will provide you with individualised needs-based support and coaching, transition information, and referral into specialist programs for you and your family throughout your transition. Your Transition Support Officer will work with you to set post-transition goals based on your unique skills, interests and aspirations, and assist you to develop a plan for meeting these goals.

Your family or a support person can participate in your transition coaching sessions.

All transitioning members must engage with the transition process. Even if you have chosen to transition and have already secured post-transition employment, it is still mandatory to engage with a Transition Support Officer through a JTA Transition Centre.



As well as a comprehensive suite of transition preparedness, job-readiness and meaningful engagement programs, Transition Support includes discussion on practical preparation such as:

- guidance on civilian social connectivity
 - preparing for civilian employment
 - preparing for retirement (where applicable)
-

- guidance on obtaining private health insurance
- determining future accommodation arrangements and investigating removal entitlements
- guidance on how to access housing subsidies (Defence Home Ownership Assistance Scheme) and subsidy certificates
- adjusting any salary packaging arrangements
- all administrative requirements related to transition including ensuring the post-transitioning address (if known by the member) is entered into PMKeyS
- creating a ForceNet account (on transition to the Reserves) to maintain contact in relation to reserve service
- accessing DVA services including a reminder to register for, or update your MyService DVA Account
- contact with Ex-Service Organisations

ADF Member and Family Transition Seminars

ADF Member and Family Transition Seminars help members and their families explore the support available pre- and post-transition to civilian life.

Download the ADF Transition Guide app to view a video from Chief of Personnel LTGEN Natasha Fox and learn more about how attending a Transition Seminar can help you and your family prepare for this journey:

Current ADF members and their families are recommended to attend a seminar every 3-4 years.

Information provided at Transition Seminars covers topics such as:

- Transition support and administration
- Future employment
- Finance and superannuation
- Health and wellbeing

Transition Seminars connect members with:

- Transition Support Officers
 - Joint Health Command
 - Department of Veterans' Affairs
-

- Commonwealth Superannuation Corporation
- ADF Financial Services Consumer Centre
- ADF Reserves
- education providers
- Ex-Service Organisations (ESOs)

To view the latest ADF Member and Family Transition Seminar schedule, or to register visit:

[Transition seminars](#)

Transition Seminars are accessible throughout the year and are available face-to-face or virtually through a 'live' (interactive) or 'static' (no live interaction) platform.

Once you have decided to transition, it is mandatory to attend a Transition Seminar within 12 months of your transition date.

Virtual 'live' days offer an interactive Transition Seminar experience, including the ability to chat one-on-one with coaches and specialists from across the transition landscape. Members can also access a virtual "static" environment, which includes extensive information from Transition Seminar stallholders and can be accessed 24/7 from anywhere in the world.

Members (and families) receive:

- access to a wide variety of information and presentations giving them the ability to pick which sessions and information they are interested in
- time to explore the exhibition hall, listen to presentations, ask questions and hear from members who have transitioned
- ability to provide feedback on the seminars to improve information and future programs
- access to range of local and national external support organisations.

Estimated program times:

- Face-to-face: 8:30am – 4:30pm, lunch and refreshments included
- Virtual Live Day Interactive: 9am – 3pm AEDT/AEST
- Virtual Non-Interactive: open monthly, access 24/7 from anywhere in the world

Registration

All Members, family and support persons can register through the Defence website.

Where possible it is recommended ADF members attend a face-to-face or a Virtual Live Day Interactive seminar in the first instance. Virtual Non-Interactive offerings are recommended where a face-to-face or live day event is not available prior to your transition date.

Seminar registration assistance or questions can be directed to the Joint Transition Authority Events Team:

Email: transition.seminar@defence.gov.au



Post-transition contact

As the Defence Force Transition Program is accessible for up to 24 months after you transition, Defence will maintain contact with you post-transition.

This ensures you can reach back in for more support or general advice if you need it.

JTA maintains contact with you in the following ways:

- **Post-transition follow up session** – Your first contact will usually be a phone call from a Transition Support Officer shortly after your
-

transition date. This contact is to check that everything is going to plan and make sure you have access to any immediate support you may need in the first few months after transition.

- **Post-Transition Survey** – If you consent, you will receive the electronic post-transition survey, by email at the 3, 6, 12, 21 and 24 month points following your transition. Each survey differs depending upon where you are in your transition journey and provide you the opportunity to provide anonymous feedback on your experience. The surveys will also provide you the opportunity to reach back to the Joint Transition Authority and your Transition Support Officer if you require further assistance in reaching your transition goals. Your Transition Support Officer will then contact you within 15 business days.
- **Post-transition contact** – the JTA will reach out to you by email at the 9, 15 and 18-month points following your transition to see if you require any assistance in reaching your transition goals. Please note that this is not a survey and your Transition Support Officer will contact you within 15 business days if you indicate you want additional support.

JTA Transition Centre drop-in sessions

At various times throughout the year JTA Transition Centres run drop-in sessions where members and families can drop in and discuss any aspect of transition with a Transition Support Officer.

For further information about the next drop-in session in your area please contact your local centre:

[Transition Centre contacts](#)

Fringe Benefits Tax

Some Defence Force Transition Program supports are subject to Fringe Benefits Tax (FBT) and are reportable on a member's annual income statement. Reportable fringe benefits may affect various income-tested Government benefits and surcharges and other liabilities such as child support payments. Members are advised to consult Centrelink, their tax agent/accountant, the Defence Tax Management Office (DTMO) in regards to any financial impacts of accessing the DFTP.

More information can be found on the Defence website:

www.pay-conditions.defence.gov.au/pacman/tax-alerts/div-2

You can access support and assistance from:

Defence All Hours Support Line: 1800 628 036

Defence Member and Family Helpline: 1800 624 608

Open Arms: 1800 011 046





**CONTINUING TO
SERVE**

Summary

- If you are considering transition, you may want to also consider other options across the three Services.
- The ADF Service Spectrum provides options for movement across different Service Categories, from permanent to Reserve and back
- Reserve service helps maintain your connection to the Defence community.
- Reserve service helps maintain your Defence identity and sense of purpose.
- Reserve members may have opportunities for exercises, deployments and further training
- Navy, Army and Air Force each have their own Reserve arrangements
- Maintaining your ForceNet account after transition will keep you up to date.
- Defence offers a range of supports to Reserve service including the Reserve Assistance Program and ADF Reserve and Employer Support.
- ADF members who reach Compulsory Retirement Age (CRA) are eligible to continue to serve through Reserve service until 65



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Continuing to Serve

The transition supports detailed in this Guide are among the many beneficial employment conditions provided to ADF members in recognition of the unique nature of military service.

Defence is committed to supporting ADF members to have productive and rewarding careers both during service and after they transition.

When you start to consider transition, you may also discover other opportunities within the Services that you would like to pursue. These opportunities may be in a permanent or Reserve service role. A Transition Support Officer can help you to understand these opportunities and how to pursue them.

If or when you decide to transition, Defence will provide a comprehensive suite of programs to support you and your family to thrive through your transition journey and into predominantly civilian life (see the Defence Force Transition Program section).

Your post-transition Defence career

When you transition from permanent or Reserve service, you may have a range of options available to you for continuing your service, and your connection to the ADF.

The ADF Total Workforce System (TWS) may allow you to change your Service Category (SERCAT), and thereby the nature of your service, in a way that suits your post-transition circumstances and goals.

Many permanent ADF members transfer to a Reserve SERCAT when they transition.

You can also pursue opportunities across the three Services that you may not have previously considered.

Talk to a Transition Support Officer about ADF career mobility and the options you can explore across the three Services.

Maintaining your connection to military life, however small, can greatly assist you in making your broader transition to civilian life. It allows you to maintain the sense of purpose and belonging that is unique to military service, provides you with some post-transition structure, and maintains your relationships across the Defence community.

Continuing to serve in a Reserve capacity also allows you to pass on the knowledge, skills and attributes you have obtained during your ADF career, and to keep making an important contribution to Australia's national interests.

Introduced under the ADF TWS, the Service Spectrum provides you with the flexibility to remain in the ADF and serve in different ways.

The Service Spectrum consists of six Service Categories (SERCATs) relevant to ADF personnel and three Service Options (SERVOPs):

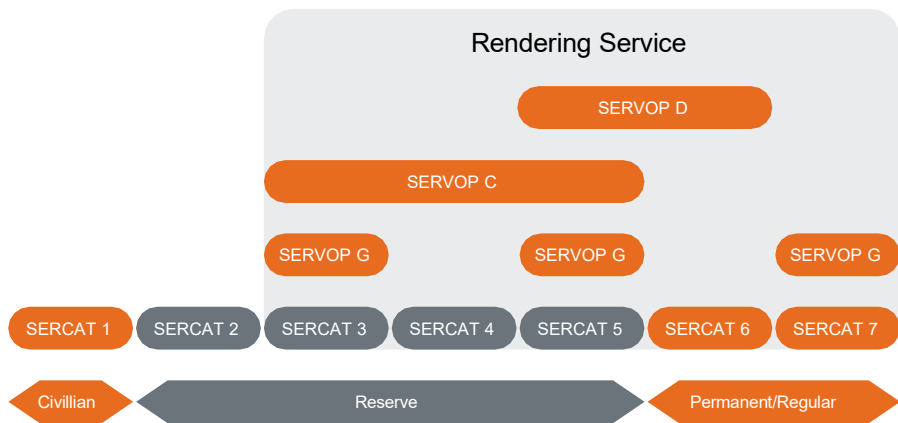
- **SERCAT 7** - Permanent member rendering full-time service
- **SERCAT 6** - Permanent member rendering a pattern of service other than full-time
- **SERCAT 5** - Reserve member who provides a contribution to capability across financial years and has security of tenure for the duration of their approved commitment to serve
- **SERCAT 4** - Reserve member who provides a contingent capability at short notice, with their notice to move defined by their Service
- **SERCAT 3** - Reserve member who provides a contribution to capability by indicating their availability to serve, or are rendering service to meet a specified task within a financial year
- **SERCAT 2** - Reserve member who does not render service but may be 'called out'
- **SERVOP C** - SERCAT 3, 4 or 5 members who are undertaking a period of Continuous Full-time Service (CFTS)
- **SERVOP D** - SERCAT 5 or 6 members who are rendering service to Defence and working for a civilian employer under a shared dual employment arrangement
- **SERVOP G** - members of the permanent or Reserve Force rendering full-time service in the ADF Gap Year program. Note: SERVOP G is not available to current or ex-serving members of the ADF.

As a permanent member you can transfer to one of four Reserve SERCATs, and as a Reserve member you can transfer to alternate Reserve SERCATs more aligned with your post-transition life.

If you decide after your transition that you want to continue your ADF career, you can transfer from Reserve service back to full-time permanent service.

Applications for career mobility can be made via ServiceConnect, or by using Form AF226 *Application to Transfer: from Reserves to Permanent Force, within Reserves, or Service in the ADF.*

The TWS Service Spectrum



Benefits of Reserve service

The four Reserve SERCATs allow you to render different types of service suitable to you and your circumstances. The Reserve SERCAT you transfer to will depend on what your Service considers to be appropriate for your circumstances and the contribution to capability you may be expected to deliver.

As a SERCAT 3, 4 or 5 member you may have the opportunity to go on exercises, deployments, undertake training and continue your service career and promotion pathway. You can access these opportunities while in full-time civilian employment in most locations around Australia.

If you are in the Reserves and decide later that you want to serve full-time in the ADF, you can apply to your Service to be engaged on SERVOP C or transfer to SERCAT 7.

If you transfer to SERCAT 2 you will not render service unless you are subject to a call out. Should you wish to render service you can apply to your Service to transfer to SERCAT 3, 4 or 5. This can include SERVOP C during Humanitarian Aid and Disaster Relief (HADR) operations.

Continuing to serve in the Reserves makes it easier for you and your family to stay connected with your Service colleagues and their families. You can maintain the important social networks you have made and continue to be part of the Defence community. The financial and tax benefits associated with Reserve service can be attractive. However, you are encouraged to obtain professional financial advice when considering these matters.

The conditions of service for each SERCAT can be found on the ADF Pay and Conditions internet site:

www.pay-conditions.defence.gov.au/adf-total-workforce-system

Phone: 1800 DEFENCE (1800 333 362)

Reservists who transition from SERCATS 3, 4 or 5 are also provided transition support through the JTA Transition Centres. A list of JTA Transition Centres with contact details can be found in the resources chapter.

Defence Assisted Study Scheme

Defence wants ADF members to succeed in their current and future roles.

Defence Assisted Study Scheme (DASS) encourages ADF members to undertake professional training and education throughout your military career by supporting access to professional education qualifications provided by a Registered Training Organisation, higher education institution or secondary school.

Members transitioning to Service Category (SERCAT) 3, 4 or 5 and Service Option C (SERVOP C) remain eligible to apply for DASS as are members who are SERCAT 6 and SERCAT 7.

All ADF rank levels, regardless of seniority are eligible to apply for DASS.

Participation in this scheme is voluntary and is initiated by you.

DASS offers the flexibility to incorporate study into your work and personal life. Decisions on what you study, where you study and how much you study is decided by you.

DASS is an annual application process and applications can be submitted

throughout the year. Applications must be submitted for approval prior to the commencement of requested subjects.

Supported study must be completed prior to members separating from Defence

For more information on how to apply, review the DASS and Studybank Applicant Guide and submit a Defence Assisted Study Scheme and Studybank Application form.

For further and more detailed information, please read the DASS and Studybank Applicant Guide on the Defence Intranet:

[Defence assisted study scheme](#) | [Defence People Group](#)

Requirements to service in the Reserves

If you are a Navy or Army member or Air Force Officer who joined the Permanent Force on or after 1 July 2003, or an enlisted Air Force member who joined the Permanent Force on or after 01 January 1996, when you transition from the permanent force you will transfer to the Reserves.

This requirement does not apply to members who:

- haven't completed initial recruit, officer or employment training
- are subject to disciplinary action (and being separated under DFDA)
- are leaving because of medical reasons
- are leaving because their continued service is not in the interest of the Defence Force
- reach Compulsory Retirement Age (60 for SERCAT 6 and 7, 65 for Reservist)

If you transfer to the Reserves and do not undertake any service in the Reserves for a period of five years, you will separate from the ADF.

For service-related enquiries email:

Navy: navy.sores-coord@defence.gov.au

Army: serveon.army@defence.gov.au

Air Force: afhq-persbr-af-regis@defence.gov.au

You can find more information on obligations and the ADF Total Workforce System:

[Defence Regulation 2016](#)

[ADF Pay and Conditions](#) – ADF Total Workforce System

Email: adftws.coe@defence.gov.au

Once you have considered which SERCAT you prefer, talk to your Unit and family about which one best suits your circumstances and what work you want to do in the Reserves.

To transfer to the Reserves you will need to complete the Form AC853 *ADF Application to Transition*.

Service specific information

Navy Reserves

The Naval Reserve consists of:

- SERCAT 5
- SERCAT 4
- SERCAT 3
- SERCAT 2
- SERVOP C

Reserve service for SERCATs 3, 4 and 5 is voluntary and subject to the member's availability and service requirements. SERVOP C is conducted for a defined period of time (not against a position) and is conducted under the same conditions as SERCAT 7.

Acceptance of a Naval Reserve member for a Reserve service posting is subject to Navy requirements. Reserve members are limited to a maximum

of 200 Reserve Service Days (RSD) per financial year.

- SERCAT 5 Naval Reserve members may serve up to 200 RSD per financial year across multiple financial years
- SERCAT 3 and 4 Naval Reserve members may serve up to 200 RSD in one financial year.
- SERCAT 2, 3 and 5 Naval Reserve members may volunteer for SERVOP C (CFTS) to fill vacant SERCAT 7 Navy positions. SERCAT 2 members who apply for SERVOP C will automatically be transferred to the relevant SERCAT should they be offered a SERVOP C engagement.
- SERCAT 3 or 5 Naval Reserve members may be transferred to SERCAT 2 if they don't volunteer for service during five consecutive financial years
- SERCAT 2 Naval Reserve members are not required to do any RSD.

Reserve Service positions

SERCAT 3 or 5 Naval Reserve members may volunteer to be posted to Single Year (SY) or Multi Year (MY) funded positions which are part of Navy's total integrated workforce. They work alongside SERCAT 6 or 7 Navy and civilian positions to deliver the capability outcomes of the unit or department. SERCAT 4 Naval Reserve members provide a contingent capability at short notice and may be posted for SY and or SERVOP C.

Vacant SERCAT 7 positions can be filled on SERVOP C or RSD.

Reserve health

SERCAT 3, 4 and 5 Naval Reserve members must have a comprehensive Periodic Health Examination (PHE) at a Defence Health facility every five years. Call your local health centre to make an appointment.

A Reserve Health Declaration is completed annually for SERCAT 3, 4 and 5 members to update their medical status and is a pre-requisite for the health support allowance.

Uniform

Navy personnel in SERCATs 3, 4 and 5 are no longer entitled to the gratuitous exchange of non-combat uniforms on the basis that military salary will include an element for members to maintain their uniforms.

Navy personnel in SERCATs 3, 4 and 5 retain the ability to exchange combat uniforms and associated kit in accordance with current policy.

Contact details

You must keep Navy informed of changes to your contact details. This includes residential address, postal address, telephone numbers, and personal email address.

If Navy loses contact with you, it will likely result in your ADF service being terminated without notice. You can update your details through ForceNet or by contacting your local TWS Office.

Navy Reserve contacts

ACT	02 5130 3197 / 3214	navytws.act@defence.gov.au
NSW	02 9537 1528 / 2182	navytws.nswfhq@defence.gov.au
ALBATROSS	02 4449 3016	navytws.nasnowra@defence.gov.au
SOUTH QLD	02 8440 0267 07 3016 2640	navytws.qld@defence.gov.au
CAIRNS	07 4252 5598 / 5566	navytws.cairns@defence.gov.au
CERBERUS	03 5931 7759 / 7843	navytws.vic@defence.gov.au
STIRLING	08 9580 3053 / 4247	navytws.wa@defence.gov.au
TAS	03 6215 7588	navytws.tas@defence.gov.au
SA	08 7008 4163	navytws.sa@defence.gov.au
NT	07 4252 5598 / 5566	navytws.coonawarra@defence.gov.au

Army Reserves

The Army applies the TWS to include part-time service aligned to three distinct SERCATs:

- SERCAT 5 (Active Reserve)
- SERCAT 3 (Contingent workforce)
- SERCAT 2 (Contingent workforce)

SERCAT 5

Positions are available across Australia, with the pattern of service negotiated with the gaining Unit. SERCAT 5 Army members are posted to a Unit to fill an established position and members can expect to have a degree of stability in their pattern of service through the number of RSDs allocated by the Unit.

SERCAT 5 members will receive an assurance of service based on the training or force generation requirements of their posted position or Unit. Members in SERCAT 5 have access to career management and are required to meet Army Individual Readiness Notice (AIRN) requirements.

If there are no suitable SERCAT 5 positions within a member's geographic region, personnel may be posted to an alternate geographic position and work remotely.

SERCAT 5 members completing a minimum of 20 Reserve Service Days (RSDs) per financial year will be deemed as having provided effective service. Effective service (20 RSD) is one of the requirements for DHOAS, the Health Support Allowance, Service awards and other benefits.

SERCAT 5 members may volunteer for SERVOP C that renders full-time service, normally for periods of one year or less dependent on the operational/non-operational requirement.

SERCAT 3

SERCAT 3 Army members are not automatically assigned Reserve Service Days (RSD) but can express interest in available roles that suit their lifestyle and circumstances. This is facilitated through a DA26 agreement through the Form AE959 *ADF Reserve Service Day Allocation Form*.

SERCAT 3 members can serve in Army with an irregular pattern of service either as block periods or part time on an unspecified schedule. If SERCAT 3 members can serve on a regular part time pattern of service, they should consider transfer to SERCAT 5. If a SERCAT 3 member can serve full time, they should consider transfer to SERCAT 7 or to apply for a fixed contract on SERVOP C.

SERCAT 3 members have flexibility to express interest in roles in units, HQs and locations that suit them. There are also remote service opportunities available for some roles.

SERCAT 3 members completing a minimum of 20 RSDs per financial year will deem the member as having provided effective service. Effective service (20 RSD) is one of the requirements for DHOAS, the Health Support Allowance, Service awards and other benefits.

SERCAT 2

SERCAT 2 Army Reserve members are not required to undertake any Reserve Service Days or maintain AIRN requirements. Their only obligation is to confirm or update their contact details on an annual basis and be available if there is a Governor-General call-out.

After five years, SERCAT 2 members will be emailed to see if they wish to extend their service. In there is no response, members will be fully separated.

SERCAT 3 and 2 members may volunteer for SERVOP C that renders full-time service, normally for one year. A SERVOP C arrangement is required for Reservists undertaking deployment.

Reserve health

SERCAT 5 Army Reserve members must have a comprehensive preventative health examination at a Defence Health facility every five years. They are also required to maintain their dental health at the same frequency though a civilian provider.

SERCAT 3 Army Reserve members are required to have an in-date medical prior to undertaking military service. It is in the member's interest to maintain an in- date medical every five years if considering to undertake service.

Members undertaking SERVOP C are required to have received an in-date medical within 12 months of the SERVOP C start date.

Reserve Contacts

As you transition from SERCAT 7, you should seek advice from your Career Manager and touch base with a Career Manager in the Career Management Agency (CMA).

Career Management Group (CMG) Contacts

CMG Eastern Region ACT & NSW	cmg.er@defence.gov.au
CMG Southern Region VIC & TAS	cmg.sr@defence.gov.au
CMG Northern Region QLD	cmg.nr@defence.gov.au
CMG Central and West NT, SA & WA	cmg.cwr@defence.gov.au

Other useful contacts

SERCAT 5 Officers: Directorate of Officer Career Management – Army (DROCM-A)

Email: drocma.registry@defence.gov.au

SERCAT 5 Soldiers: Directorate of Reserve Soldier Career Management – Army

Email: drscma.cmspt@defence.gov.au

SERCAT 2 and 3: Directorate of Contingent Workforce Management – Army

Email: contingentworkforce.army@defence.gov.au

To discuss employment options with your local Contingent Workforce Management Cell:

Email: serveon.army@defence.gov.au

To find vacant roles visit:

FORCENET: www.forcenet.gov.au

[Defence Career Hub](#)

Air Force Reserves

The Air Force Reserve (AFR) consists of:

- SERCAT 5
- SERCAT 4
- SERCAT 3
- SERCAT 2

If transitioning from SERCAT 6 or 7 you are encouraged to discuss part-time employment options in SERCAT 3, 4 or 5 with your Chain of Command and your Career Manager.

As a SERCAT 3, 4 or 5 member you may volunteer to serve in a part-time capacity; agreeing to a mutual commitment in terms of the number of days and pattern of service across a specified period, usually each financial year. This agreement is intended to convey a measure of certainty for both the Commander, who must deliver against capability requirements, and for yourself in relation to surety in terms of ongoing service.

SERCAT 3, 4 and 5 members who serve a minimum of 20 RSDs per financial year qualify for DHOAS, the Health Support Allowance (HSA), Service awards and other benefits. The number of RSDs in rank also affects progression through pay increments and eligibility to be considered for promotion.

SERCAT 5 members are posted to an established position, usually for one to three years. SERCAT 5 positions have a specified number of RSDs and members agree to serve a specified pattern of service to deliver capability outcomes across the duration of a posting. Some SERCAT 5 positions have a higher Individual Readiness (IR) requirement above maintaining a current Military Employment Classification (MEC).

SERCAT 4 members are posted to an established position but further commit to provide service at short notice when required by Chief of Air Force, typically through SERVOP C; SERCAT 4 is currently limited to a small number of specified positions. SERCAT 4 positions have a full IR requirement; you may also be eligible for additional financial entitlements because of the higher IR requirement and availability obligations.

SERCAT 3 members are posted to a pool position, indicating their availability to serve. After finding work and receiving approval to serve in that role, you will be posted to an individual SERCAT 3 position in the work area you will provide service and will be allocated RSDs for that task.

While in SERCAT 3, 4 or 5, you may also volunteer to undertake service under a SERVOP C arrangement to fill a vacant SERCAT 7 position or to deploy on operations. These opportunities will be advertised on ForceNet or via your Career Manager.

SERCAT 2 members are the inactive component of the AFR and are not able to provide service. When wanting to serve, you may request to transfer to another SERCAT that permits you to provide voluntary service. Approval is subject to capability requirements.

SERCAT 2, 3, 4 and 5 members are required to update their contact details on an annual basis and are liable for call out by the Governor-General.

On transfer to SERCAT 3, 4 and 5 you are required to join the Air Force Reserve group on ForceNet; this platform is used extensively to communicate with the SERCAT 3, 4 and 5 workforce. If transferring to SERCAT 2 you are required to join the Air Force SERCAT 2 group.

Your Career Manager

Career Managers are responsible for the management of SERCAT 3 to 7 members. On transition to SERCAT 3, 4 or 5, you should maintain contact with your Career Manager and ensure your contact details remain current on both Defence One/PMKeyS and ForceNet.

Contact details for Career Managers are on the Directorate for Personnel – Air Force intranet home page. To access these details click the career management icon, choose your career management team and click on contact information. Contact details are also located on ForceNet on the Air Force Reserve and SERCAT 2 group sites.

The Directorate of Senior Officer Management is responsible for the career management of Group Captain and above and can be contacted at:

Email: DSOM.AF@defence.gov.au

Reserve health

SERCAT 5 members are required to complete a Periodic Health Examination (PHE) every five years at a minimum.

SERCAT 3 members must complete any health requirements (including a PHE if applicable) when initially allocated RSDs.

SERCAT 4 and SERVOP C members are required to complete a PHE in accordance with the age-based schedule in the Defence Health Manual.

SERCAT 3, 4 or 5 members are encouraged to complete an annual Reserve Health Declaration to confirm they remain fit to serve and as a prerequisite for the annual Health Support Allowance provided they meet the eligibility requirements.

Uniforms

On transfer from SERCAT 6 or 7 to SERCAT 2, 3, 4 or 5 you are to retain all items of personal clothing for a period of five years. SERCAT 3, 4 and 5 members are to maintain items and accoutrements at their own expense; members are no longer entitled to exchange their non-public clothing other than in specified circumstances.

Further details are contained in the *Air Force Clothing Policy and Entitlements Manual*.

ForceNet

ForceNet is an ADF electronic communication platform used to connect registered users within secure online communities.

ForceNet allows registered users to access and share information via desktop, tablet and mobile devices, without needing to access the Defence Protected Network. ForceNet is available to registered ADF members and sponsored ADF family members.

Registered users can:

- stay up to date with the latest activity from their service and unit
 - connect with other ADF users
-

- look for Reserve employment opportunities

Some information contained in PMKeyS is used in the registration process for ForceNet. Prior to registering for ForceNet, please ensure that your alternate (personal) email address and mobile phone details are up to date in PMKeyS Self Service (PSS).

ForceNet is also available as a mobile device app via Google Play or the Apple App store.

To register visit:

www.forcenet.gov.au

For assistance, contact the support team:

Phone 1800 DEFENCE (1800 333 362)

Email: forcenet@defence.gov.au

Engage

Engage is an online portal that current, transitioning, and former ADF members, their families and/or those involved in their support can use to locate support services.

Engage simplifies the process of accessing support by providing information on not-for-profit services available from a range of providers.

For more information visit:

www.engage.forcenet.gov.au

For assistance with engage contact:

Phone: 1800 DEFENCE (1800 333 362)

Email: forcenet@defence.gov.au

Returning to full-time service

After you transition from the ADF you may decide that you wish to return to full-time service. Depending on when you joined the ADF you may have transferred to Reserves upon transition.

If you transferred to Reserves upon transition, you can request to transfer to SERCAT 7 or undertake SERVOP-C and should speak to your Service Career Manager.

Transitioned members who are not Reservists must go through Defence Force Recruitment to return to service.

Reserve Assistance Program

The Reserve Assistance Program (RAP) provides Reservists and ADF Cadets and their families access to the Defence Employee Assistance Program for mental health and wellbeing support to address both service-related challenges and challenges in their personal lives.

The Program is a confidential, cost free, professional counselling service. Highly experienced, professionally qualified psychologists or social workers can provide counselling face-to-face, by telephone, via email or over the internet. Defence will fund up to four counselling sessions to discuss an issue.

To access the program:

Phone: 1300 OUR EAP (1300 687 327)

Reservists rendering CFTS (on SERVOP C) should seek assistance through their local garrison support health facility.

For advice on access to services after hours:

Phone: 1800 IM SICK (1800 467 425)

Veterans may be eligible for alternate support through Open Arms.

Open Arms:

<https://www.openarms.gov.au/>

ADF Reserves and Employer Support

ADF Reserves and Employer Support (ADFRES) provides direct support to the ADF Reserves, their employers and the community.

ADFRES engage with key stakeholders including ADF Units, Reservists and their civilian employers in order to build relationships that increase awareness and understanding of:

- the contribution Reservists make when they are away from their civilian employment
- the skills they are bringing back to their civilian workforce
- the immersive experiences available to further understand the skills and training provided to Reserve members
- the formal recognition of civilian employers of Reservists
- Defence funded civilian development opportunities available, such as the Prince of Wales Awards and the Tasman Scheme
- support options available to assist employers when their Reservist employees undertake Defence service, such as through the Employer Support Payment Scheme

For more information:

Phone: 1800 DEFENCE (1800 333 362)

www.reserveemployersupport.gov.au

Reserve Service Protection

The Defence Reserve Service (Protection) Act 2001 (DRSP Act) makes it unlawful for an employer to discriminate against, disadvantage, or dismiss an employee or prospective employee undertaking ADF Reserve service. The *DRSP Act* also applies to contractors, business partners, and in certain circumstances to students enrolled in a course at an Australian education institution.

Reservists also have obligations to their employer. For instance, you should give your employer as much notice as possible of your requirement to undertake Reserve service and complete Form AE380 *Tri Service Notification of ADF Reserve Service* and provide it to your employer.

If your employer has problems in releasing you, they can contact your ADF Reserve Unit Commander to discuss their concerns.

To find out more information about the DSRP Act, or to report an issue:

Phone: 1800 DEFENCE (1800 333 362)

For a brief overview of protection provisions visit:

www.reserveemployersupport.gov.au

Employer Support Payment Scheme

The Employer Support Payment Scheme (ESPS) offers financial assistance to eligible employers of reservists, and self-employed reservists when they are absent from their civilian workplace on eligible periods of Defence service.

ESPS payments are paid at a set weekly rate, regardless of your salary.

The amount is equivalent to the *average weekly full-time adult ordinary time earnings*. There are no restrictions on the way employers can use the money. For example, they can use it to pay for temporary staff or overtime to your colleagues who cover your absence.

To find out more about the ESPS and eligibility requirements:

Phone: 1800 DEFENCE (1800 333 362)

www.reserveemployersupport.gov.au

Supportive Employment Program, activities and awards

There are a number of other areas of support and programs that assist both Reservists and their employers that ADFRES operate. These include:

- **The Supportive Employer Program and Employer Support Awards** - aimed at encouraging and recognising supportive civilian employers who ensure you are released for Defence service
- **The Prince of Wales Award** - seeks to reward reservists and their civilian employers, for their dedication and commitment to ADF service. It provides an opportunity to undertake a training or professional development activity that is related to and directly benefits your civilian occupation or profession
- **The Tasman Scheme** - seeks to reward selected ADF Reserve junior officers and ADF Reserve junior non-commissioned officers to travel to New Zealand for up to a two-week secondment with a NZ military unit
- **Employer immersion activities** - allow your employer to get an appreciation of what you will do when undertaking Defence service

To find out more information about these programs, awards and activities, including to lodge an application, please visit:

Phone: 1800 DEFENCE (1800 333 362)

www.reserveemployersupport.gov.au

Long Service Awards eligibility

To qualify for your Long Service Awards, Reserve members are required to complete a minimum 20 days in an annual obligation, rendered throughout a year. A year is a period of 12 months from the date of your enlistment/ appointment date and any anniversary of that date.

Eligibility for the medal does not necessarily relate to job efficiency and how each Service undertakes its management of Reservists and allocating Reserve time varies.

Reserve members are required to apply for additional long service recognition as the system does not capture breaks in service. When applying for recognition Reserve members are to use the online form, ensuring to include the address the award is to be sent to.







FAMILIES IN TRANSITION

Summary

- 'Family' means partner, spouse, children, loved ones and support people.
- Some supports are only available to partners/spouses/children recognised by Defence.
- Your family will undergo their own transition alongside yours.
- Preparing for transition as a family is important.
- Communicate with your partner/family about transition.
- Plan for changes to housing, finances, transport and healthcare after transition.
- Roles and responsibilities within the family may change during and after transition.
- Defence Member and Family Support Branch provide in-service family support.
- Family members are welcome at and are encouraged to attend ADF Member and Family Transition Seminars.
- Family members can access Job Search Preparation workshops.
- Family of a member are encouraged to attend Transition Coaching sessions

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Defence Member and Support Branch

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Defence Families Australia

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Families in transition

When you commence the transition process, your family will be your primary support network.

In this context 'family' means partner, spouse, children, loved ones and support people/carers.

While they are supporting you, your family will also be going through their own transition experience.

It may be helpful to start thinking early about the effects your transition may have on your family, and what support is available for you and them throughout the process.

Everyone's transition experience is unique and your plan should align to what is right for you and your family.

Planning for transition as a family will help you identify challenges, and ways to address them.

Talk to a Transition Support Officer today about supports for families at transition.

During your service you can also reach in to the Defence Member and Family Support Branch who operate a range of programs to support Defence families.



Download the ADF Transition Guide mobile app to view a video explaining some considerations and supports that can help you and your family prepare as you move through the transition process.

Family participation in transition

Defence encourages you to include your family in your transition planning process, coaching sessions and attendance at Transition Seminars.

Your ADF service will have been a major influence upon your family life, one that will be replaced by a different range of considerations when moving forward together into life after service.

Transitioning from the military will give you, and your family, the opportunity to pursue different goals.

It may also provide you with the ability to spend more time with your family and your local community.

Your Transition Support Officer will help you to identify the opportunities and challenges that are specific to your individual situation.

The most important thing is communication. Talk to each other about your plans and work together on preparing to move from a military to a predominantly civilian lifestyle.



Preparing as a family

Preparing as a family as early as possible gives you all the best chance of achieving positive post-transition outcomes.

It is important to acknowledge that family members are experiencing a significant change of their own, while also supporting their member through their transition.

This can be a challenging experience.

The good news is that ADF members can include their family in all elements of the Defence Force Transition Program.

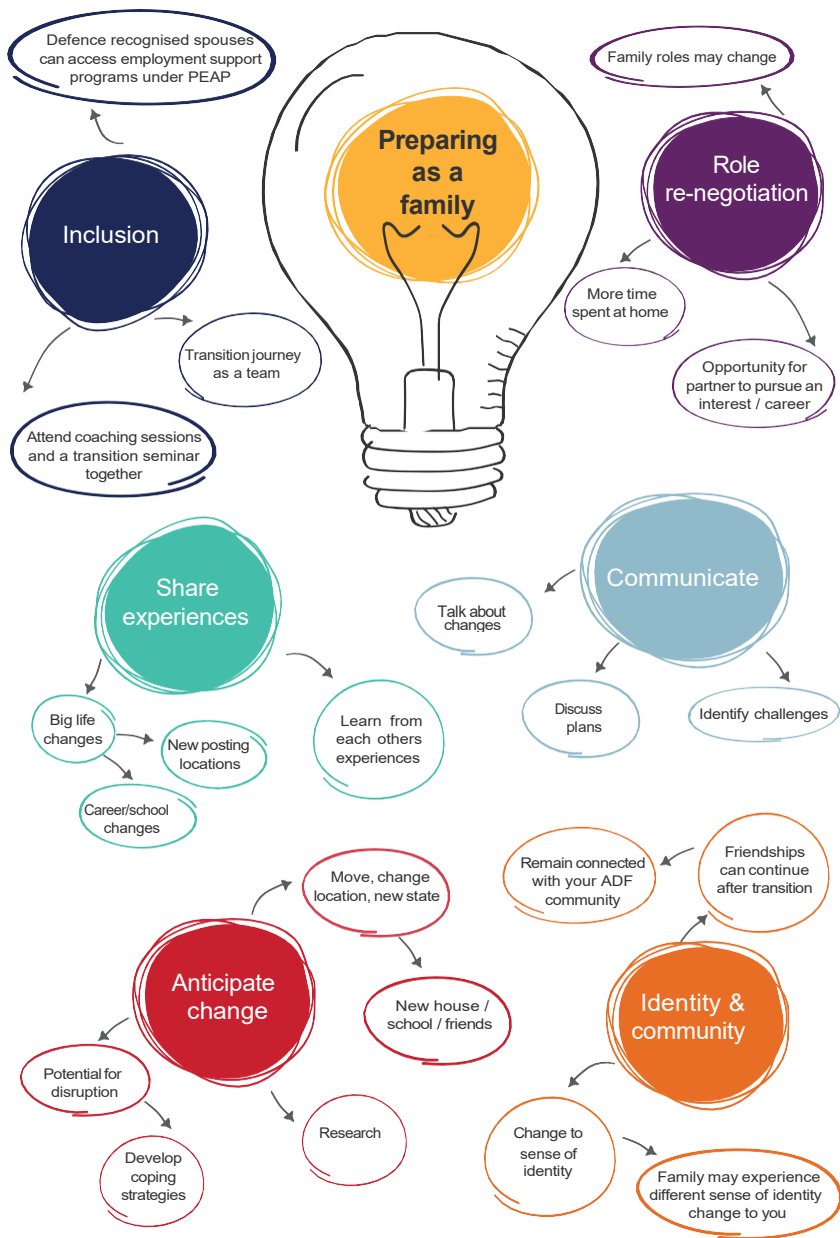
Start discussing plans for your transition during your ADF career and maintain that as you start navigating the transition process.

Planning for transition as a family will help you identify and understand challenges, and ways to address them.



Everyone's experience will be different, but it can be helpful to identify potential challenges and to prepare for them early and together.

A Transition Support Officer can assist you with planning for transition, and accessing the available supports, as a family.



Defence Member and Family Support Branch

Defence Member and Family Support (DMFS) Branch offers a range of programs and services to help Defence families manage the military lifestyle, from recruitment through to transition.

DMFS have offices in all states and territories with social workers, education, family, community and military liaison staff to help your family transition to civilian life.

Before a member transitions, DMFS can provide:

- 24/7 access to support and advice from the Defence Member and Family Helpline
- practical and emotional support from a social worker
- help sourcing childcare through an individual case management service
- support from Defence funded community groups
- support to schools with high numbers of Defence students
- access to family mobility support programs including partner employment (including support for partners of members medically transitioning), families with special needs, and education assistance for children
- support and resources for families during deployment, other Service absence and relocation
- support and information to help you connect with and contribute to your community
- invitations to local events and activities, including the Welcome Events

Family considerations for when a member is considering transitioning:

- **Childcare.** If you are currently accessing a Defence Childcare Service, please speak to your Centre Manager about your continued eligibility to access these services post-transition.
 - **Schools.** If your children are moving schools as part of the member's transition, it is important to start researching what schools are available in your local area. Going to the government MySchool website is a good place start to understand what school options there are. Additionally, DMFS has Education Liaison Officers (EDLO) who can provide advice on schools and school systems to families moving locations.
-

- **Partner employment.** See below for information on the Partner Employment Assistance Program.
- **Emotional and psychological support.** For ADF members and their families who are struggling with transitioning from service, there is immediate support and advice available from the Defence Member and Family Helpline. The Helpline can also refer you to a local Defence social worker for short-term support when the member is providing full-time service. Additionally, Open Arms provides psychosocial support for current and former ADF members and their families, both before and after transition from service.

More information on the full range of supports available through DMFS can be found in the Defence Member and Family Information Guide

<https://www.defence.gov.au/adf-members-families/news-resources/defence-member-family-information-guide>

To access any of these services or to find out more information, contact the Defence Member and Family Helpline on:

Phone: 1800 624 608

Email: memberandfamilyhelpline@defence.gov.au

www.defence.gov.au/adf-members-families

ADF Family Health Program on transition

The ADF Family Health Program is open to recognised dependents of permanent ADF members and reservists on continuous full time service (CFTS). When a member separates from full time service, their ADF Family Health Program membership will cease. It is the responsibility of the member to advise the program when there is a change in service.

If commencing a CFTS contract, the ADF member must complete web form AD858-1 to re-register for the program.

For more information, or to contact the program:

Phone: (02) 6266 3547

Email: adf.familyhealth@defence.gov.au

<https://adffamilyhealth.com/>

JTA support for families during transition

ADF Member and Family Transition Seminars

Everyone's transition experience is unique and your plan for transition should align to what is right for you and your family.

Including your family in your transition planning and support sessions can lead to better outcomes and new opportunities for partners, children and support persons.

Having your family join you at Transition Seminars gives them access to a wide variety of information, including presentations specifically catering to family members and support persons. You and your family will also have the opportunity to speak one-on-one with key support organisations in the transition ecosystem.

To see the full ADF Member and Family Transition Seminar schedule, or to register to attend visit:

<https://www.defence.gov.au/adf-members-families/military-life-cycle/transition/seminars>

Transition Coaching

Family, partners and support persons of ADF members are encouraged to attend transition planning and coaching sessions with JTA Transition Support Officers. Much of the information discussed in the meeting will directly affect partners and families.

A support person or partner will often bring a different perspective to the session and have relevant questions to ask that an ADF member may not necessarily ask.

This also forms a constructive way for partners to understand what is involved in the transition process, and the supports available to ADF members, their partners and families.

Partner Employment Assistance Program

This program aims to assist in optimising their career opportunities and support them to pursue employment commensurate with their skills and experience.

A registered partner may be reimbursed up to \$1,500 in a financial year for eligible services or products provided under the following categories:

- career support and coaching
- professional licensing, checks and registration
- employment related training

To be eligible to register for PEAP, the ADF member and partner must meet all of the following criteria:

ADF Member

- a member of the permanent forces or a member of the reserves on continuous full-time service
- posted to a location within Australia

Partner

- they are listed on the member's PMKeyS as resident family
- they are not a member of the permanent forces or a member of the reserves on continuous full-time service
- they are located within Australia

All benefits must be claimed prior to the ADF member's transition.

You must first register for PEAP. Once your registration is approved, you can claim reimbursement for costs incurred on or after your registration approval date.



For further information or to register, contact:

Phone: 1800 624 608

Email: partner.employment@defence.gov.au

www.defence.gov.au/adf-members-families

Defence Families Australia

Defence Families Australia (DFA) is the official ADF families Advisory body to the Minister for Defence Personnel and Chief of the Defence Force. DFA's aim is to improve the quality of life for ADF families by providing a recognised forum for their views and by reporting, making recommendations and influencing policy that directly affects families. DFA has national delegates located across Australia, near most major bases, who know their communities and who can advocate for you at a local level if required.

For more information, visit:

www.dfa.org.au

Support for families with special needs

Defence Member and Family Support (DMFS)

DMFS provides practical assistance to ADF families who have resident family with special needs while they are serving.

The purpose of this assistance is to reduce the impact of relocations and minimise any interruption to specialist services that the family member may require. The assistance available is not intended to duplicate services provided in the new locality, but rather to provide interim assistance until government supported services can be accessed.

Defence provides mobility support for family members who have special needs. If your resident family member or dependent person has a special need, it is important to have this formally recognised by Defence to access mobility support entitlements.

Toll transitions

Toll Transitions provides ADF members and their families, including those with resident family or recognised other persons who have special needs, with a comprehensive relocation service to help move you to your new location.

For more information on the services provided by Toll Transitions, see the Housing chapter.

Defence Special Needs Support Group

The Defence Special Needs Support Group Inc. (DSNSG) is a non-profit volunteer organisation which provides support, information, assistance and advocacy for all ADF families, current or ex-serving, who have a dependant (child, spouse or other dependant) with special needs.

If you're transitioning out of the ADF and have not joined DSNSG, please visit the website, choose 'Get Assistance', click on Membership Form and join.

This will allow both current and ex-serving members to receive a full membership, which provides access to DSNSG programs that offer financial assistance to families.

You can contact the DSNSG via:

Phone: 1800 037 674

Email: nationalcommittee@dsnsg.org.au

www.dsnsg.org.au

Recognition of resident family with special needs

To receive any of the assistance and support services available, you will first need to have your family member with special needs formally recognised by Defence. You can have your family member recognised at any time and it is not a mandatory process. Once your family member is recognised by Defence, you may be entitled to receive assistance in the event of a posting.

National Disability Insurance Scheme (NDIS)

When transitioning it is important to ensure your family member has appropriate support in the location your family decides to live. Speaking to your local GP or, where relevant, the National Disability Insurance Scheme (NDIS) can start the process of putting in place needed specialist support.

Families wishing to find out more about the National Disability Insurance Scheme should visit:

www.ndis.gov.au





HEALTH

Summary

- Post-transition healthcare security helps promote wellbeing.
 - Planning and preparation will help ensure continuity of healthcare
 - Defence healthcare support will cease on your transition date. After this time, it will be up to you to source and pay for your healthcare needs.
 - The Department of Veterans' Affairs may support some of your healthcare needs post-transition.
 - You will complete a Transition Health Examination and a Transition Dental Examination prior to your transition.
 - Finding a civilian General Practitioner (GP), and establishing this important healthcare relationship, is a priority.
 - Enrolling in Medicare and establishing a myGov account will equip you to manage some of your civilian healthcare arrangements.
 - Think about the types of healthcare support you and your family may need following your transition.
 - Think about the cost / out of pocket expenses.
 - Research healthcare providers in the locality where you are intending to live post-transition.
 - Obtain private health insurance and ambulance cover.
 - Look after your physical health and wellbeing – ask for help if you need it.
 - Look after your mental health – ask for help if you need it.
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Health

Your physical and mental health are important to your wellbeing during your service, through your transition journey and into your post-transition life.

During your ADF career, Defence will have supported your health and wellbeing with a range of medical, dental and mental health services. After you transition, and depending on your circumstances, you may need to make these arrangements for yourself.

Your eligibility for ADF healthcare continues only up to your transition date (in the case of Separation from the ADF), unless there are exceptional circumstances as outlined in the Defence Health Manual Vol 1 Part 4, Chapter 1 - *Eligibility for Defence Health Care*.

Having some certainty about your post-transition healthcare needs is important.

Early planning and preparedness for your post-transition healthcare needs will help to ensure continuity-of-care as you move back into the civilian world.

You may have family health considerations that will impact your needs, and the services you may want to access, following transition.

Post-transition you may be supported by DVA for the provision of some healthcare services. More information about the supports available through DVA, and how to apply for these supports, can be found in the DVA chapter.

Further information is available from DVA

www.dva.gov.au

As with all aspects of your transition, Defence recommends that you plan and prepare early for any changes that may be occurring in your health and wellbeing circumstances.

You can also talk to a Transition Support Officer about preparing for your post-transition healthcare needs.

Health and wellbeing preparedness

The more prepared you are, the more easily you will be able to navigate any challenges you encounter during your transition journey.

One aspect of transition preparation that impacts all members to some degree is your post-transition access to healthcare. From regular GP check-ups to specialist professional services such as dental and physiotherapy, following transition it will be up to you to locate, access and pay for these services.

You may be eligible to have some of your healthcare needs funded by DVA.

For those members who are not accessing support through DVA there are a number of things you can do to prepare to meet your post-transition health and wellbeing needs.

You should aim to have your post-transition healthcare supports in place before your transition date.

You can nominate a civilian GP, a general dentist, and specialists (if required) before your Transition Health Examination and Transition Dental Examination. Doing so will support a smooth transition to civilian health care.

If you need help finding a civilian health provider visit:

www.healthdirect.gov.au

Depending on your circumstances, after your transition date you may be in the care of your nominated civilian health provider and may be responsible for funding your own health care.

You must be enrolled in Medicare to access civilian health benefits

Once you are enrolled, you can do most of your Medicare business using your Medicare online account through myGov. More information on Medicare and myGov can be found later in this chapter, or in the Services Australia chapter.

Your Transition Support Officer will discuss Medicare applications with you at your transition planning session.

Managing your and your family's post transition healthcare needs can involve a steep learning curve, so preparing for these changes is important.

Considerations

Talk to a Transition Support Officer about your healthcare responsibilities after you transition. Defence recommends that you consider the following to help prepare for your post-transition healthcare needs. These considerations are general in nature – your individual healthcare needs, and eligibility for ongoing healthcare supports, will be assessed when you commence your transition journey.

- You will need to establish connections with civilian healthcare practitioners who will take over from ADF healthcare when you transition.
- When choosing a healthcare practitioner, conduct research to ensure they are the right fit for your needs.
- Your relationships with your civilian healthcare providers, particularly your GP, can be among the most important and enduring.
- Be aware, costs of civilian healthcare are not standardised. Different providers may charge different rates for the same service. Ask to see a fee schedule prior to booking an appointment.
- Consider private health cover (and associated tax implications)
- Depending on where you decide to live, Ambulance Cover differs from state and/or territory. You will need to research what cover might be needed for your individual and/or family circumstances.

Medications

When an ADF member transitions from Service, medications cease being free and you will need to pay for over the counter and prescription medicines. There are some options available to help manage costs of medication.

DVA can offer financial aid and support services to help veterans organise and manage medicine and keep costs down.

For more information, visit

[Manage medicine and keep costs down | Department of Veterans' Affairs \(dva.gov.au\).](https://www.dva.gov.au/management/medicines)

Repatriation Pharmaceutical Benefits Scheme

The Repatriation Pharmaceutical Benefits Scheme (RPBS) provides eligible veterans with access to a wide range of medicines and wound care items at a concession rate. This scheme may help you access more items that are available through the Pharmaceutical Benefits Scheme (PBS).

You may get your prescribed medicines and wound care items at the concession rate if they are available through the RPBS, you have an assessed clinical need for the item and you have a:

- Veteran Gold Card
- Veteran White Card and the script is for a condition covered by your Veteran White Card
- Veteran Orange Card

Talk to your health provider about access to other over the counter items through RPBS via a prescription.

Pharmaceutical Benefits Scheme (PBS)

Many medicines are subsidised through the PBS. There is always an out-of-pocket expense associated with these medicines which can vary depending on the medicine and your circumstances. More information can be found [here](#).

There is a scheme – Safety Net Scheme – which reduces the cost of medicines once an annual threshold has been reached. The PBS Safety Net was established for patients and their families that require a large number of PBS or RPBS items.

For more information, visit DVA:

[Pharmaceutical Benefits Scheme \(PBS\) | 5. The Safety Net Scheme](#)

You can also visit Services Australia:

[PBS Safety Net thresholds - Pharmaceutical Benefits Scheme - Services Australia](#)

Medicare

Medicare looks after the health of Australians through programs such as the Pharmaceutical Benefits Scheme, the Australian Immunisation Register and Australian Organ Donor Register.

Medicare helps Australians with the cost of health care. However, it will not always cover the full amount.

Medicare makes some medicines more affordable and helps with the cost of necessary healthcare through programs such as the Medicare Benefits Schedule, Pharmaceutical Benefits Schedule, and the Australian Immunisation Register.

Once you're enrolled, you can do most of your Medicare business using your Medicare online account or the myGov app.

For more information about Medicare, see the Services Australia chapter.

You can also visit:

www.servicesaustralia.gov.au/medicare

Ambulance cover

Emergency medical transport is not funded through Medicare. There are different arrangements in each state and territory. If ambulance cover is not provided in your state or territory of residence, you will need to make arrangements for cover through your private health insurance or through ambulance cover from your state or territory ambulance service. If you are not covered by some form of ambulance cover you may incur significant cost in the event you need to use an ambulance.

Check with your health fund or contact your local ambulance organisation.

GP Connect

Defence funds an appointment with a civilian GP to assist in the transition of your health care from Defence to the community. It is recommended that you identify a GP who you intend to see for your health care following transition. You should check that this GP is taking new patients and that they accept DVA if this is relevant to you. If you bring the name, address and contact

details of your chosen GP to your Transition Health Examination, your health facility will raise a referral to your nominated GP at the time of your Transition Health Examination to facilitate the appointment booking.

If you need help finding a civilian health provider visit:

www.healthdirect.gov.au

Or talk to your friends and family for recommendations

The Transition Health Examination is an important part of recording and transitioning your health needs to a civilian provider. Just remember that even though you may be well on transition, having a GP who understands your health needs is an important part of care as well as prevention. Having an established relationship with a GP or a practice can help if you become acutely unwell or need help urgently.

Depending on your circumstances, after your transition date, you will be responsible for funding your own health care, except where it is covered by DVA.

My Health Record

When you transition, you will have the opportunity to use 'My Health Record' - a safe and secure place to keep your key health information, available to you and your healthcare providers anytime, including in an emergency.

Your Defence electronic health record can't be transferred across to My Health Record

With your consent, health care providers including GPs, specialists and pharmacists can add clinical documents about your health to your record, such as:

- An overview of your health and your medical conditions
 - Hospital discharge summaries
 - Reports from tests and scans, e.g. blood tests
 - Medications you are taking
 - Allergies
-

You or your authorised representative can control your My Health Record and who has access to your My Health Record:

- You can nominate a friend, family member or carer to help you manage your record
- You can review your own health information and add additional information such as an advance care plan, emergency contact details, Indigenous status and Veterans' or ADF status
- You can decide which health care organisations can access your record
- You can restrict access to specific information within your record

In a medical emergency, health care providers can access your My Health Record to see information such as allergies, medicines and immunisations so they can provide you with the best possible treatment.

For more information visit

[My Health Record \(digitalhealth.gov.au\)](https://digitalhealth.gov.au)

ADF Family Health Program when you transition

While a Member is serving their family is eligible to access supports through the ADF Family Health Program which helps to make healthcare more accessible for ADF families.

Families must consider alternative options available for their post-transition healthcare. For more information, see the Families chapter.

Pre-transition medical and dental information

If you are still serving, you can request a copy of your health records at any time.

There are two ways of requesting a copy of your health records, a Personal Information Request through Service Connect, or directly from JHC.

Personal Information Request

To request your health records, visit Service Connect and:

- Log in using Digital ID
-

- Select Personal Information Request on the “Request personal information” tile
- Submit your request – it is recommended that you use a personal email and not your Defence email
- You will receive an email when your records are available for download
- Note: you have 90 days to access your record

Service Connect

<https://www.defence.gov.au/about/staff-resources/serviceconnect>

Further information is available at:

[Personal information requests](#) | [About](#) | [Defence](#)

Joint Health Command

To request your records, fill out a Form PM615 - *Consent for the Disclosure of Health Information* and send this from your Defence email address to:

Joint Health Command

jhc.healthrecords@defence.gov.au

If you do not have access to your Defence email address, send Form PM615 with proof of identity. Proof of identity must be a photo ID that includes your signature, such as your driver licence or passport. Defence ID will not suffice.

If you are preparing to transition, you can send your request any time prior to your transition date. It is recommended that you submit your request as soon as possible after you submit your AC853 - *ADF Application to Transition* to allow sufficient time to receive your health records prior to your transition date.

If you have already transitioned, you can send a request to Defence Archives.

For more information visit:

<https://www.defence.gov.au/about/accessing-information>

Transition Health Examination (THE)

You should book a THE (including THE preliminary appointment) and dental examination in the three to six months before your transition date, and no later than 6-weeks prior to transition date.

Ensure you specify that you require a THE when booking an appointment. As this process involves multiple appointments, you may need to give your health centre some notice to accommodate this.

Make sure you allow enough time for both yourself and the health centre to complete the process within the required timeframe.

Prior to your THE, you will be required to complete a questionnaire about your current health. You should provide as much detail as possible, including declaring all health issues. Any concerns you may have in relation to potential occupational or workplace exposures or hazards (e.g. noise, radiation, solvents, asbestos) over the course of your entire ADF career, should be included

You should raise any concerns regarding ongoing medical treatment, or any significant conditions identified in your questionnaire during your THE.

If you suffer any illness, injury, or deterioration of a medical condition following your THE, you should speak with a Defence Medical Officer (MO) to ensure continued health care is provided and it is included on your health records prior to your transition date.

Form DM042 – ‘Medical transition from the Defence Force CSC Certificate of Capacity

If you are undergoing a medical transition, you must complete your details and sign the first section of Form DM042 before your appointment with your MO. Your MO must complete the remainder of the form and submit to CSC, ideally eight weeks prior and no later than six weeks prior to transition date.

If you cannot meet these timelines, you are to discuss this with your Transition Support Officer.

Transition Dental Examination

You should have a final periodic dental examination within six months of transition. There is no particular dental standard required on transition. Undergoing an examination early means any necessary dental treatment can be identified and potentially addressed by Defence before your transition date, while you remain a serving ADF member.

The longer the period between your final periodic dental examination and your transition date, the greater the chance that any identified conditions will be treated before you transition.

Complex dental treatment plans may not be able to be completed before your transition.

You should discuss with your treating dentist whether treatment of any identified conditions can be started while you are still serving then handed over to civilian dentists on transition or if treatment would better be delayed until after transition.

Private health insurance

Before you transition, you should consider your health insurance needs. Medicare covers most Australian residents for health care but it does not cover everything. You can choose to take out private health insurance to give yourself a wider range of options and more comprehensive cover.

There are two types of health insurance, hospital and general treatment (extras). You can buy them separately or most funds offer combined policies.

The Government offers a range of health insurance initiatives. The Private Health Insurance Rebate is a government subsidy for the cost of insurance. Lifetime Health Cover rules are designed to encourage people to purchase private health cover earlier and stay covered. The Medicare Levy Surcharge is a tax that affects people earning above a certain threshold who do not hold private hospital cover.

As a permanent member of the ADF you are considered to have had private hospital cover while serving.

If you start a private health insurance policy the day after your transition, no

waiting periods for benefits should apply. Your Transition Support Officer can provide a health insurance letter confirming the provision of full medical and dental health care during your service. You can use this letter when you are exploring your post-transition health care options.

For more information:

Phone 1300 737 299

www.privatehealth.gov.au

Mental health support

Defence recognises that mental health is more than a diagnosable mental illness. Mental health exists across a continuum from healthy thriving to struggling to cope. Supports and resources can help you to remain healthy even if you are experiencing stress and adversity. You may experience distress but not be diagnosed with a mental illness. Mental health encompasses a broad range of factors including wellbeing, lifestyle, job performance and social connection.

Defence provides a range of mental health programs including health promotion, mental health literacy training, prevention, and early identification.

ADF members can receive mental health support from their local Defence health facility by contacting the Mental Health team via phone or email, or presenting in person during business hours.

Contact details can be found by visiting the ADF Mental Health Services webpage:

www.defence.gov.au/adf-members-families/health-well-being/garrison/adf-mental-health-services

Members can also contact the Defence Member and Family Helpline:

Phone: 1800 624 608

If you are receiving mental health treatment while serving in the ADF, a

transfer of care to DVA's Open Arms can be arranged. If you need support after your transition from service, Open Arms can provide free psychological and mental health support as well as a range of mental health training and literacy programs.

Alternatively, you can discuss your mental health needs with your GP who may refer you under the Better Access initiative. This Federal Government initiative gives Medicare rebates to help people access mental health professionals and care, regardless of where they live.

To find out more visit:

<http://www.health.gov.au/initiatives-and-programs/better-access-initiative/>

You may elect to use the services of a private mental health provider which will result in some out of pocket expenses

Additional support services

Mental health programs

Defence provides a range of mental health programs including health promotion, mental health literacy training, prevention, and early identification.

For more information visit:

<http://www.defence.gov.au/adf-members-families/wellbeing>

ADF Suicide Prevention Program

This program is driven by the assumption that suicide is preventable, and that prevention and early intervention are critical to positive mental health and wellbeing outcomes for all people, including those who are most vulnerable. Each step in the program presents an ongoing opportunity to reduce stigma, promote understanding of suicide behaviour and risk factors, and increase protective factors. If you are concerned about your own or someone's safety please talk to a health professional or your chain of command.

For more information visit:

www.defence.gov.au/adf-members-families/health-well-being/programs-initiatives/australian-defence-force-suicide-prevention-program

Alcohol, Tobacco and Other Drugs Program

This program provides evidence-based prevention, early intervention and health promotion initiatives and education that helps members to minimise harm related to alcohol, tobacco and other drug use. If you are concerned about your own or someone else's alcohol or other drug use, you are encouraged to talk to a health professional or your Chain of Command.

For more information visit:

www.defence.gov.au/adf-members-families/health-well-being/mental-health-programs/alcohol-program

DVA's Right Mix app also provides tips, tools and strategies that can reduce the impact of alcohol:

<https://www.openarms.gov.au/right-mix-app>

ADF Health and Wellbeing Portal

The JHC ADF Health and Wellbeing Portal 'Fighting Fit' will direct you to Defence resources, apps and websites for ADF health (including mental health). The portal includes information for Commanders, Reservists, ADF members preparing for deployment, family members and veterans who are transitioning from the ADF, and health professionals

ADF Health and Wellbeing Portal:

Phone: 1800 628 036

www.defence.gov.au/adf-members-families/health-well-being



You can also access support and assistance from:

Defence All Hours Support Line: 1800 628 036

Defence Member and Family Helpline: 1800 624 608

Open Arms: 1800 011 046





SOCIAL SUPPORT AND CONNECTION

Summary

- Post-transition social support and connection helps promote wellbeing.
 - Planning and preparation will help you to connect with new people, and in new environments, post-transition.
 - Building social connections can benefit you and your family through transition by establishing foundations in your civilian community.
 - Prepare for post-transition social connectivity by researching groups, classes, volunteering, work activities, ESOs, school activities and/or faith-based groups.
 - Understand the stages of change and prepare for the opportunities and challenges of each stage.
 - Maintain your connection to your Defence identity through Reserve Service or by maintaining social contact with colleagues.
 - Work on developing new connections and building your identity in the civilian world.
 - Ask for help if you are finding it challenging to develop social connections.
 - You can call the Defence All Hours Support Line on 1800 628 036 or the Defence Member and Family Helpline 24/7 on 1800 624 608 or a Defence Chaplain on 1300 333 362.
 - The Defence Force Transition Program includes a module on Social Connectivity.
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Social support and connection

Transition from the ADF is an ongoing process. For many members it is not just about changing careers, it is also about changing how you interact socially and with the community around you. Maintaining strong relationships and community connections help you to stay healthy and balanced as you adjust to civilian life.

The strong sense of commitment, purpose and belonging that comes with ADF service can feel missing after transition, so it is important to remember that this can also be found in civilian life.

Establishing and maintaining social connections in the civilian world will help you to adapt to post-transition life and find meaning and purpose

The Defence Force Transition Program includes a Social Connectivity module to support you if you have concerns about this part of your transition

Social connectivity preparedness

The more prepared you are, the more easily you will be able to navigate the sometimes challenging waters of your transition journey.

One aspect of transition preparation that is often overlooked is your social connectivity in the civilian world. This may be because social connectivity is a very personal journey - preparing for a shift from military to civilian social connectivity will look different for every transitioning member.

Social connectivity is also something that will impact your partner, family and/or loved ones, particularly if you are relocating together upon your transition.

It is important to support each other through this process, and learn from each other's experiences as you establish yourself in a new community.

Having strong connections to the community around you is a recognised factor in general personal wellbeing.

As an ADF member, you and your family have been supported by the Defence family, and by your Defence community. When you transfer from permanent to Reserve service, or when you separate entirely from the ADF,

the strong sense of community you have experienced in Defence may fall away. The number of times you connect with the Defence community in a given month, and the length of each of those engagements, will be different after transition compared to before transition.

It is important to both recognise that this will happen, and to develop strategies that will help you manage this change – a change that may impact you in a very personal way.

Connectedness strategies

If you know the location where you will be living after you transition there are a number of things you can do to start preparing to connect in the civilian community.

If you do not yet know your post-transition location, you can apply these strategies after you have transitioned when you have more certainty about where you will be located.

You can research the local community where you will be living. You can visit the website of the Local Council for information on local sporting and recreational clubs, family and children's activities, arts, crafts and music clubs and any local events that may be of interest.

Once you have decided on your transition location you can look to see if there is a **Veterans' and Families' Hub** in the location.

Veterans' and Families' Hubs offer a one-stop shop for access and connection to local veteran services, which may include mental and physical health services, wellbeing support, advocacy, employment and housing advice, and social connection.

The hubs are open to all current and former serving ADF members and families, including reservists, and can play a key role in helping veterans and families as they transition from military to civilian life.

You can locate your nearest Veterans' and Families' hub by visiting:

www.dva.gov.au/vfhubs

Volunteering can also be a great way to meet people and find a place in your new community.

Getting involved can provide meaningful engagements with members of the community and also give you the satisfaction of contributing to something larger than yourself.

Taking up **studying** is another excellent way to meet a diverse range of new people and find new interests and pursuits in which you can get involved.

Researching the educational opportunities that might be available to you – be they for future employment or meaningful engagement goals – is a great way to get prepared for post-transition life.

If you have children, post-transition life may also offer you the opportunity to get more involved in their **school community**. This is another great way to meet people from the local area and get involved in activities that give back to the community.

If you are a **person of faith**, getting in touch with the local congregation can help you to find your feet and settle in to a new area, or a new life after transition.

Opportunities for social connectivity may also present themselves in civilian work environments where there can be **social clubs** and after hours activities where you can get to know your new workmates. These activities can help you to adjust to civilian norms and may provide opportunities to get involved in other after-work or community activities. You do not necessarily need to get involved in everything but take your time to find the level of engagement that works for you.



Spiritual health

For Defence, a sub-component of Social Support & Connection is spirituality. Spiritual health provides part of the whole-of-life health of a person. Spirituality is a broad concept that is often confused with religion. Spirituality connects us to our state of mind, being and place, and gives us a sense of belonging and purpose. While spirituality can be part of a religious practice, it can also be independent of religion.

Chaplaincy support

In the ADF, spiritual health comes under the care of the ADF Chaplaincy. Chaplains provide holistic spiritual, pastoral and religious care and support to members and their families leaving the ADF.

As Spiritual Health Professionals, ADF Chaplains are well equipped to support you with spiritual issues. Military Chaplains are connected to all Ships, Units and Bases around Australia and provide provide all-hours support and appropriate referrals.

As authorised religious/spiritual leaders of particular faith groups, every Chaplain has the privilege of serving the members and their families of their particular faith group, facilitating for others, and caring for all. Chaplains can support members and their families up to 12 months after a member's transition.

To access Defence Chaplaincy support and to speak to a Duty Chaplain from your area and service, call:

Phone: 1300 DEFENCE (1300 333 362)

Maritime Spiritual Wellbeing Officers

Navy Maritime Spiritual Wellbeing Officers (MSWOs) provide secular spiritual support for all Navy members. Unlike Chaplains, MSWOs will not provide religious support, but can be a great resource to help maintain spiritual health and wellbeing during transition

Building your identity and social network

It is important to maintain your existing friendships within the ADF and beyond. There are many opportunities for the camaraderie of shared service experience post-transition. It is recommended that you continue to engage

with your network, and the broader ADF community after your transition. By doing this you can better manage the changes you are going through by gradually shifting your focus from your connection to Defence to your connections in the civilian world.

It is also recommended that you identify and build other parts of your identity beyond the ADF before you transition. This can be done by applying the social connectivity preparedness strategies detailed at the start of this section. These relationships and networks are likely to assist you through your transition - you may benefit from having some of these strategies in place before your transition date.

Ex-Service Organisations

Ex-Service Organisations (ESOs) provide support to current and former ADF members, and in some cases their families.

ESO services may include:

- lobbying to promote improved conditions and entitlements for the serving and veteran community
- advocacy support, particularly if you are seeking support and services from Defence or DVA
- welfare support for current and former members and their families
- help with seeking financial assistance from ESOs
- home and hospital visits, and aged care support
- employment and vocation guidance
- social activities to provide mutual support and networking opportunities

Most ESOs have Welfare Officers who can provide you with information about community and government services available to veterans, their dependants, war widows and former serving members.

Getting involved with ESOs can also be a great way of maintaining a connection to the Defence community. ESOs can put you in touch with other veterans who have their own experience of transition and may have valuable advice about social connectivity and other aspects of your transition.

For more information visit:

www.dva.gov.au/contact/ex-service-organisations

Taking care of yourself

Transition involves significant change which can challenge your resilience and impact your overall health. Taking care of yourself will help you to manage your transition and also, if applicable, continue to support the people around you. Keep an eye on how you are tracking and the potential impact transition may be having on your behaviour, what you are thinking, and how you are feeling.

Consider your mood, performance, sleep patterns, physical health, social interaction and activities.

Sport and social connection

The value of participating in sport for mental and physical health and wellbeing is well understood.

Defence recognises that sport can also be an important component of rehabilitation and transition from service for serving members.

Sport can provide you with important social support and connection throughout your transition journey whether you are participating in a sport or contributing as a coach, referee or club member.

Before you transition, consider the role of sport in your current and post-transition lifestyle.

If you are currently a member of a Service, Unit or ADF Sport Association consider joining an equivalent civilian sporting club to set yourself up with a social network and routine which can enhance your post-transition life.

Transition can also provide you with the opportunity to try something new. Consider your interests and post-transition circumstances. You may now have more time to coach, referee or try a new sport post-transition.

If you are seeking to develop your career in sport or contribute to your community through sport, you may be eligible to access funding for coaching or referee accreditations through:

- Defence Assisted Study Scheme
- The Defence Force Transition Program

If you are still serving, your awards and accreditations can be recorded in PMKEYs.

If you would like to discuss the opportunities available through ADF Sport, please reach out to ADF Sports:

Email: defence.sports@defence.gov.au

Staying connected

Transition from the ADF can be less stressful when you use social supports and share with others what you are doing or going through. It is important to stay connected where possible with your ADF colleagues and Unit. The mateship and identity formed in the ADF does not need to end when you transition.

Stay connected through:

- Service publications: Navy, Army, Air Force Newspapers, Defence Magazine and the Defence Family Matters magazine
- Service/Unit associations: these continue your connection to the ADF Units you served in. They can also provide good resources for networking and connecting with people and opportunities
- ForceNet
- Department of Veterans' Affairs
- ADF related social groups found across the country
- ADF related social media pages/groups

You can also access support and assistance from:

Defence All Hours Support Line: 1800 628 036

Defence Member and Family Helpline: 1800 624 608

Open Arms: 1800 011 046





**EDUCATION
AND SKILLS**

Summary

- Transitioning from ADF service to a more civilian-based career path may be an opportunity to re-invent your career.
 - Going back to study may open up new and exciting career opportunities.
 - Going back to study can give you a sense of purpose and confidence as you move into the civilian world.
 - Think about any education commitment you are considering and its potential impact on your personal and household expenses.
 - Defence is committed to developing ADF members.
 - The Defence Force Transition Program includes a module on Preparing to Study.
 - The Defence Force Transition Program includes funding support for vocational and/or educational training that goes to your post-transition employment and/or meaningful engagement goals.
 - Leave may be approved to undertake vocational and/or educational training.
 - Veteran education programs are available across Australia, some delivered through the State Government, others are institution-specific.
 - Some veteran education programs provide fee-free Certificate, Diploma and University Degree courses.
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Education and skills

Undertaking further education is a great way to broaden your options both during your service and when you transition.

Defence is committed to supporting members in the development of their skills, attributes and characteristics.

Further education will optimise the opportunities that are available to you within Defence. It can also open doors across the three Services if you are looking to develop your ADF career and try something new.

Pursuing education opportunities when you transition can support your post-transition employment and meaningful engagement goals.

Going back to further study can also provide you with a greater sense of purpose and self-confidence as you move from military service into the civilian world.

Undertaking educational courses is also a great way to meet new people and establish meaningful connections in the civilian community.

If it has been some time since you last undertook formal education you might be feeling apprehensive about getting back into the classroom. The good news is that Defence will support you through these endeavours.

The Career Transition Coaching program, part of the Defence Force Transition Program, includes a Preparing to Study module to support you through this part of your transition.

Talk to a Transition Support Officer about the educational opportunities that are available to you.

Education Preparedness

If you are thinking about returning to study when you transition then you are already doing something meaningful to prepare for your transition: you are identifying the benefits of up-skilling.

Transitioning from ADF service to a civilian career path is an opportunity for you to re-invent your career.

If ever there was a time to start looking at alternatives and considering new things, it is now!

You even have the opportunity to re-focus on a goal you may previously have put aside because circumstances took you in another direction.

Talk to your loved ones, your family, your friends and colleagues about your career aspirations and the study you might undertake to help you get there.

They may have some ideas and insights that will help you get a better understanding of what is possible.

You will also need to give some thought to how you will manage the education commitment you are considering. You will need to work out how to support yourself through this period of study and maintain the lifestyle you would like to enjoy.

Considerations around expenses are also important if you have a family.

Your family are going through a transition of their own and are likely to be your main source of support through your transition journey.

Open and effective communication is important around all aspects of your transition but may be particularly important if you are going to return to study. Returning to study may impact household income, household expenses, the division of roles and responsibilities within the house, childcare responsibilities and a range of other things. One of the best strategies for managing these challenges is to be prepared for them – to have already discussed them and come up with a plan that supports everyone's needs. Remember, communication is key.

Veteran Education Supports

If you are considering full-time tertiary education, most state and territory governments offer veteran-specific education supports that may help you. You should be aware, however, that these supports do not extend to household and personal expenses.

Available supports differ for each state or territory. See the Resources chapter for the full list. To find out more, you can also search online for 'veteran education' and the state or territory of your choice. Many institutions and universities offer their own academic pathways specifically for veterans.

Services Australia

Services Australia can provide support and payments while you study, retrain or complete an apprenticeship after transitioning from Defence.

See the Services Australia chapter for further information about Services Australia

For more information visit:

www.servicesaustralia.gov.au/education

Education preparedness strategies

To help you prepare to return to study, either full-time or part-time, Defence encourages you to talk to a Transition Support Officer about your options. A Transition Support Officer may refer you to the 'Preparing to Study' module of the Career Transition Coaching program

In the Preparing to Study module a Transition Support Officer will take you through key education preparedness activities including:

- an overview of growth industries and occupation trends that may factor into your study considerations
 - identifying your interests, aspirations and long-term goals and determine the most suitable qualification(s) to bring them to life
 - discussing university options, expectations, gateways, and military academic pathway programs
 - helping you to understand time and financial costs, degree fee structures and loans, concessions, and exceptions, VET fee help and how to apply
 - discussing paid traineeship options, timelines, short-term expectations, and long-term outcomes
 - helping you identify relevant and existing skills sets aligned with your study choice and secure recognition of prior learning credits
 - providing you with links, tools, and support mechanisms to help you with the application process
 - providing you with hints and tips for garnering study support, connecting with other veterans, preparing for remote study, managing your time
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- building a network and maintaining a positive mindset to set yourself up for success
- building a succinct action plan supported by SMART (specific, measurable, attainable, relevant, time-bound) goals

Career Transition Training

The Career Transition Training (CTT) program is part of the Defence Force Transition Program provides funding towards educational and/or vocational training that supports your post-transition employment and/or meaningful engagement goals.

Talk to a Transition Support Officer about how to access this support, the funding that is available, and leave that may be available to help you complete training and/or study prior to your transition date.

Factsheets about Career Transition Training are available via the ADF Transition Guide mobile app, or through your Transition Support Officer.

Civil Recognition (ADF TCR)

Defence recognises the unique skills and broad experience that veterans bring to civilian employers. The ADF Transition and Civil Recognition (ADF TCR) team at the Australian Defence College helps members understand how unique skills they gained from military service can transfer to civilian employers.

ADF TCR provides transitioning members, and those who have transitioned within 24 months, the opportunity to have their skills recognised through Recognition of Prior Learning (RPL). Where possible, these RPLs will be accredited towards a national qualification as part of a member's transition to the civilian workforce.

Some ADF courses do not have accredited civilian equivalents. In these cases, an advanced standing program can map these courses against programs offered by partnered universities and provide agreed credit transfers.

Technical or trade qualifications are not covered under RPL. ADF Transition and Civil Recognition provides a process for members to have trade qualifications recognised via Training Systems NSW.

The RPL process maps existing skills against national qualifications recognised by civilian employers. Defence Training & Skills (T&S) guides compare like-for-like training and skills at rank across the Services. The T&S

guides are written in civilian language. They provide a foundation to build your resume on and can assist with preparing job applications.

Up to 2 RPL opportunities are provided at no cost.

Evidence is measured against the units of competency in a qualification, and must meet the following criteria:

- Evidence is current and relevant to the qualification sought (within the last 2 years).
- Evidence demonstrates the candidate's skills, knowledge and performance.
- Where required, the candidate's contribution to projects, such as audits, is specified.

T&S guides for rank levels E2 to O6 and further information about RPL opportunities can be found at:

For more information contact:

Email: adf.civilrecognition@defence.gov.au

[Military skill recognition | ADF Members & Families | Defence](#)

You can also access support and assistance from:

Defence All Hours Support Line: 1800 628 036

Defence Member and Family Helpline: 1800 624 608

Open Arms: 1800 011 046





EMPLOYMENT & MEANINGFUL ENGAGEMENT

Summary

- Defence supports ADF members to prepare for post-transition employment and meaningful engagement.
- Meaningful Engagement can include studying and volunteering.
- Consider your job preferences – industry, full-time or part-time, small business, etc.
- Consider your workplace motivators - people, flexibility, security, and salary.
- Market yourself.
- Manage your 'personal brand' on social media.
- Defence provides recognition and accreditation of your ADF skills.
- Make use of online resources and Veteran-focused programs.
- Talk to your family and friends about your plans.
- Talk to a Transition Support Officer about your plans.



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Employment and Meaningful Engagement

Changing your job or career is a significant step and one that will benefit from planning and preparation.

Job security and income security will provide you with peace-of-mind that you can meet your expenses moving forward and that you can build the lifestyle that you and your loved ones want to enjoy.

If you are planning on moving from your ADF role into a civilian job, or going on to further education, or even retiring and looking for some activities to get involved in, it is important that you prepare for these changes.

Defence provides ADF members with a comprehensive suite of job-readiness programs as part of the Defence Force Transition Program.

Defence recognises the unique skills and broad experience that veterans bring to civilian employers. The ADF Transition and Civil Recognition (ADF TCR) team at the Australian Defence College helps members understand how unique skills they gained from military service can transfer to civilian employers.

Refer to the Education and Skills section of this guide for more information.

Employment and Meaningful Engagement preparation

At any stage during your ADF career, planning for your future career is important. A Transition Support Officer can help you with developing this plan.

Below are a few questions to help you think about possible career options:

- How prepared are you for a work-life change?
 - What motivates you to work?
 - How do your personal values influence the kind of work you are interested in?
 - Do you know what kind of work you would like to do when you transition?
 - When employers speak about skills and abilities, do you know what yours are?
 - Do you know how to translate your ADF employment skills into language a civilian employer would understand?
 - Do you know what pay rate or salary you should be aiming for in the
-

civilian job market?

- Do you have a current Curriculum Vitae/Résumé?
- Are there jobs available in your post-transition location? Or do you need to move?

What role would suit you?

- Semi-retired?
- Self-employed?
- Employed by an organisation or company in a full-time, part-time, casual or contract position?
- Studying, part-time or full-time?
- Consulting or contracting?
- Adult apprenticeships?
- Volunteering?

Questions to consider - If you're retiring:

- Do you really want to retire, or are you going to have a break for a few months?
- Perhaps semi-retiring will work better for you?

Questions to consider - If you're self-employed:

- Do you want to work full-time or part-time?
- Are you planning to buy a franchise, or create a business?
- Have you got the emotional, physical, financial ability, and commitment to do this?
- What do you know about business?
- What do you know about risk?
- Are you good at making decisions?
- Are there any skills you can develop to help you manage a company?
- Will you be able to avoid burnout?

Questions to consider - If you're employed by an organisation:

- What type of contract would you prefer?
 - Do you want to work for someone else?
 - How many hours per week do you want to work?
-

- What sort of company do you want to work for?
- Do you want to work in the private or public sector?
- Is shift work required?

Questions to consider - If you're planning to study:

- Is now the right time to study for the qualification you've always wanted?
- Can you afford to study full-time? If not, do you qualify for a student loan and financial assistance?
- Can your partner, spouse or family member support you financially?
- Have you got a career plan that will use this qualification?
- What institutions offer the qualification you want?
- Can you study by distance?
- Do you need to move cities to complete this qualification?

Workplace likes and dislikes - What motivates you to come to work?

It is important to consider and understand what is important to you about your work/career and what motivates you to come to work every day.

Work can account for up to one third of your life, so while it may not always been enjoyable, it's important to find aspects of it that are fulfilling or meaningful. Some workplace motivators to consider are:

- Is it the people you work with?
 - Is it close to home?
 - Is it the salary?
 - Is it the sense of security?
 - Is work-life balance important to you? If so, will your future workplace support this?
 - Do you need or want to work flexibly?
 - Do you need to see the immediate reward or benefit in what you are doing to feel satisfied?
 - Do you need a strong sense of autonomy? Or are you happy to work in a close-knit team?
 - What impact will your family's needs and circumstances have on your employment choices?
-

Workplace likes and dislikes - Workplace motivators

Your workplace motivations as they are today, are likely to stay true for several years, so take them into account as you consider your career. Pursuing a job or career that you do not really enjoy just because you want the financial reward may not actually provide a satisfactory result.

It is also important to keep in mind that while some motivations will stay the same, some are likely to change as you get older and others may change with changes in life circumstances. Consider your personal values and how you would like these to align with your work:

- What are you passionate about?
- What things really annoy or energise you?
- What does this information tell you about what you value?

The following matrix of workplace motivators is a useful guide to help you start considering your priorities when thinking about post-transition employment.

Understanding the things that are important to you about a job will help you to narrow your job search to roles that will fulfil as many of your needs as possible.

Security	Does the position offer a great deal of security in terms of predictable salary, benefits, and future employment?
Lifestyle	Does the position allow ample time to pursue other important aspects of my lifestyle (family, leisure, volunteer work etc.)?
Variety	Does the position offer a great deal of variety in the nature of the work performed?
Affiliation	Does the position offer a setting with enjoyable colleagues, with whom I feel a sense of belonging?
Intellectual challenge	Does the position offers consistent intellectual challenge?
Leading people	Does the position offer the opportunity to manage and lead other people?

Autonomy	Does the position offer considerable autonomy and independence?
Career advancement	Does the position offer experience and access to people and opportunities that will position me well for my next career move?
Recognition	Is the position in an environment where individual accomplishments are recognised with praise from peers and superiors?
Altruism	Is the position customer-focused and does the position offer the satisfaction of regularly helping others with their individual or business concerns?
Power and influence	Does the position offer the opportunity to exercise power and influence (to be an influential leader and decision-maker)?
Financial gain	Does the position pay enough to support me and my family?

Job search hints and tips

For many members of the ADF, a big part of their identity is based around their life in uniform. It can be helpful when applying for civilian jobs to think about your own individual values, skills and goals for civilian life and search for jobs that are a good match to these. While the sense of purpose from your Service remains a part of you, understanding who you are and what motivates you when you are not in uniform can help you to apply for jobs that will be rewarding and meaningful to you.

A common question employers may ask during a job interview is “Tell me about yourself?” When you answer this question, you should think about your values, skills and goals and how they align with the job you have applied for”

Transition Support Officers can connect you with tools to help you identify career pathways that match your skills and values.

If you are thinking about applying for a job, it can be helpful to call the contact person and introduce yourself. Ask them for a little bit of information about the company or organisation, and the day to day duties. Think about

whether they seem like an employer that shares your values and if it sounds like a team you'd like to be part of.

Your personal presentation is another thing to think about when applying for jobs. If you are attending a job interview, or turning up for your first day at a new job, you should be familiar with the dress code and expectations. For example, some job sites may require you to bring your own equipment like high visibility clothing, boots and basic tools. Most corporate jobs will expect you to turn up to interviews in appropriate business attire. If you have any doubts, you should always ask what is expected during a job interview and speak to a Transition Support Officer for more advice.

Most employers will expect you to provide a person who can act as a referee. This is somebody who can provide honest feedback about your work performance, strengths and value you bring to a team. It is helpful to stay in touch with previous supervisors, particularly those who you have worked well with. Let them know you are applying for jobs and ask them if they will be your referee. If they agree, you should always let them know what jobs you have applied for so they are prepared to answer questions about you from a potential employer.

Service Testimonial

On transitioning, you will receive a Service Testimonial. This document can help you demonstrate to a potential employer the values you were expected to uphold as a member of the ADF. It may also provide some information about the skills and experience you have from recent postings. If you do not have a referee who can comment on your work performance, the testimonial can help an employer understand your strengths in the workplace.

Employers

What are employers looking for in potential employees?

- candidates with a stable employment history
 - part-time, full-time, apprenticeships, casual, contractors, flexible
 - positive “can do” attitude
 - being able to use a range of software such as word processing, spreadsheets and databases
 - ability to manage work tasks effectively and meet deadlines
 - the ability to work within a team environment and work with others to deliver projects
 - able to determine priorities and deadlines
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Social media

Social media can be a great tool for boosting job search opportunities. However, you need to be mindful about the type of information you are posting and your privacy settings.

Facebook

Prospective employers may search for you on Facebook and see what information you have publicly available. Ensure that any photos, posts or content you do not want a prospective employer to see, are set to “private” in your Facebook settings.

LinkedIn

LinkedIn is a social network that focuses on professional networking and career development. You can use LinkedIn to display your resume, search for jobs, and enhance your professional reputation by posting updates and interacting with other people.

LinkedIn is free, but a subscription version called LinkedIn Premium offers additional features like online classes and seminars, as well as insights into who's searching for and viewing your profile.

Job search

Recruitment agencies, online job search platforms, social media and your own networks are all potential employment opportunities. Some things you should consider include:

- What types of jobs are available?
- Where are jobs located?
- What industries provide the best opportunities?
- What are salaries or remuneration packages like?
- What are employers' expectations of their staff?

Resources like Workforce Australia and APS Jobs are popular job seeking sites in Australia, however LinkedIn also posts and recommends employment opportunities based on your profile and experience.

Services Australia – Payments and Services

Services Australia can help you support yourself financially when you've recently become unemployed or when you're looking for work after

transitioning from Defence by connecting you with job search resources.

See the Services Australia chapter for further information.

For more information about payments and services available visit:

www.servicesaustralia.gov.au/work

Workforce Australia

The Department of Jobs and Small Business Workforce Australia website provides comprehensive support tools and information specifically for veterans seeking employment. You can find:

- Employment opportunities
- Labour market advice

For further information visit:

www.workforceaustralia.gov.au/individuals/coaching/assistance/veterans

Professional memberships

Officers and Senior Non-Commissioned Officers may be eligible for membership of various professional institutions and associations because of their training and experience. These memberships can help you find civilian employment appropriate to your training and qualifications. You should contact the particular institution relevant to your specialty for further information.

VetPaths

The Veterans' Support Pathway Program (VetPaths) supports ADF veterans transitioning into the Australian Public Service (APS). The VetPaths program is an initiative of DVA, in partnership with other Government agencies.

Veterans employed in the APS contribute to the capability and diversity of the public service through the unique skills, experience and perspectives they bring. VetPaths is a support pathway for veterans new to the APS. The

aim is to highlight APS careers in Defence. These employment opportunities benefit from the specific skills and qualifications ADF veterans possess. VetPaths also provides a structured support system once they have secured APS employment.

The program provides six months of support to participants across three support pillars to prepare veterans for a successful and rewarding career in the APS.

- **Development** - Equipping participants with the skills and knowledge needed to succeed in the APS through a suite of courses delivered by the APS Academy.
- **Connection** - Building a strong support network through a structured mentoring program and peer support. Veterans can take on a rewarding, varied, and broad career within the APS that offers a balanced and flexible working life, while remaining connected to the ADF community.
- **Wellness** - Recognises the importance of health and wellbeing in supporting participants through their employment transition.

Vetpaths is a structured program that matches participants with a mentor for the duration. Participants will have access to resources and connections that promote APS craft skills, career readiness and personal development. The program encourages professional growth through mentoring, targeted development opportunities and tailored wellbeing supports.

Eligibility

From May 2025, all veterans engaged by Defence (APS) will be invited to participate in the VetPaths program when they receive an employment confirmation letter from the APS. Veterans who commenced Defence APS employment prior to May 2025 are also encouraged to nominate for the program.

For more information on Vetpaths, visit the DVA website:

www.dva.gov.au/about/careers/continuing-serve-vetpaths-support-pathway-veterans-new-australian-public-service-aps

To nominate as a participant or mentor

Email: defence.vetpaths@defence.gov.au

Defence Australian Public Service recruitment

As a transitioning ADF member, you may wish to continue to be part of the Defence community in addition to or instead of Reserve Service. This could mean working in the Department of Defence as an Australian Public Servant (APS), or working for one of our Defence partner organisations, such as Defence Industry or academic organisations who provide valuable research for Defence.

Retaining your specialist Defence skills and experience in the Defence community, not only supports Defence capability but also contributes to Defence supporting the Prime Minister's Veteran Commitment initiative.

Transitioning ADF members who are interested in Public Sector employment will be offered the option of completing a survey with a Transition Support Officer. Registering your interest this way may result in you being notified of suitable opportunities.

Veterans Temporary Employment Register

To provide a pathway for transitioning ADF members and veterans into the APS, Defence has created the Veterans Temporary Employment Register.

You can register your interest in potential future non-ongoing opportunities in the APS via the Defence non-ongoing register which can be found at the APS Jobs website under 'Temporary Employment Register'.

This register provides temporary (non-ongoing) employment opportunities to transitioning ADF members and veterans who self-select to participate.

For further information visit:

www.defence.gov.au/jobs-careers/defence-aps-jobs/job-categories

APS Jobs

APS Jobs will help you to discover the many career paths the APS has to offer by linking you to vacancies available in the APS, the Parliamentary Service and many other Australian Government agencies.

APS Jobs publishes vacancies every weekday in a range of job categories, from entry level positions through to senior leadership roles.

For further information visit

www.apsjobs.gov.au

Veteran Employment Program

The Veteran Employment Program aims to raise awareness among employers about the benefits of hiring veterans, and provide a range of support and resources regarding civilian employment for veterans and employers.

The Program links employers and veterans to resources and advice through a range of channels, including a website, social media, targeted engagement activity and attendance at ADF Member and Family Transition Seminars.

Support is also available for veterans and families interested in starting their own business.

The details of various organisations and industries that have publicly committed to recognising the skills and experience of veterans, and improving their employment outcomes are also located on the Program website.

Veteran Employment Program

www.veteransemployment.gov.au/

Moratorium on contracting

In 2023, Defence introduced a new moratorium on entering into contracts with personnel who have left the Permanent Force (SERCAT 6 or 7) within the past 12 months. This means if you are planning to be employed as a contractor to Defence after your transition, you may have to wait for a minimum of 12 months before you can be engaged in this work.

Depending on your mode of separation, you may be eligible for an exception to this moratorium if you are:

- Previously and ADF member (SERCAT 6 or 7) who transitioned as a result of a Command Initiated Transfer to the Reserves (CITR),

reaching Retirement Age (ADF only), or redundancy

- Previously an ADF member (SERCAT 6 or 7) who was medically transitioned
- Previously an ADF member (SERCAT 6 or 7) who formally initiated the process of transition prior to 7 August 2023, with the voluntary application signed or involuntary transition commenced prior to 7 August 2023.
- At the discretion of a Band 3/3 star decision maker on a case by case basis where there are compassionate or special measures, Defence capability needs or a commercial necessity to engage you as a contractor

If you fall into any of the above groups, you can apply for an Exception Letter that advises that the Moratorium does not apply to you. An Exception Letter will support you to make an informed decision about your post-Defence employment and provide clarity to a prospective employer.

If you are planning to be employed as a contractor to Defence after your transition, you should discuss this moratorium with a Transition Support Officer, or search for “moratorium on contracting” on the Defence intranet.

For further information, contact:

defence.contractortaskforce@defence.gov.au

You can also access support and assistance from:

Defence All Hours Support Line: 1800 628 036

Defence Member and Family Helpline: 1800 624 608

Open Arms: 1800 011 046





HOUSING

Summary

- Post-transition housing security helps promote wellbeing.
 - Planning and preparation will help ensure continuity of housing security.
 - You will need to conclude any housing arrangements with Defence. This may include HPAS and HPSEA.
 - Defence housing supports such as Rent Allowance will cease at transition.
 - Contact Toll Transitions before your transition date to confirm your removal entitlements (if required).
 - Consider your partner/spouse, children, caring responsibilities and pets when looking for housing.
 - Consider location, proximity to friends and family, proximity to work or study, local schools (if you have children) and public transport options when looking for housing.
 - Consider the features you require and what your budget is when looking for housing.
 - DHOAS subsidies may continue if you are transferring to a Reserve Service Category (providing the minimum service days quota is met).
 - Consider your ability to manage the property on an ongoing/long term basis.
-

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Housing and accommodation

When you transition from the ADF it will be up to you to manage several aspects of your life that Defence may previously have supported. Your housing and accommodation is one of these aspects.

Ensuring your housing security post-transition is a good way to support your general wellbeing by avoiding any stress related to accommodation.

Whether you are remaining in the same locality as the base from which you are transitioning, or you are re-locating following your transition, having certainty about your living arrangements will support peace-of-mind and give you a base from which you can engage with civilian employment and the civilian community.

You may also have family considerations that will impact your housing and accommodation needs.

Housing and accommodation preparedness

Transition preparedness is consistently shown to be a key driver of positive post-transition outcomes.

The more prepared you are, the more easily you will be able to navigate any challenges you may encounter on your transition journey.

Defence recommends that you plan and prepare early for any changes that may be occurring in your housing and accommodation circumstances or needs.

Concluding your Defence housing and accommodation arrangements, and preparing for these needs post-transition, can give you substantial peace-of-mind. After all, housing security – knowing where you are living, that your possessions are secure, and that you have continuity of accommodation – is a fundamental human need.

Rental reference

A rental reference is a document or letter that a landlord or property manager may require to vouch for your ability to meet your financial commitments and maintain a rental property. If you intend on renting, you should identify somebody who you can nominate as a referee.

If you have lived in DHA accommodation during your service, you can obtain a reference letter by visiting:

<https://www.knowledge.dha.gov.au/s/article/Tenant-reference-letter>

Housing and accommodation: Things to consider

- What state or city you would like to live in?
- Based on your financial situation can you afford to live in this location?
- What services are available in this location?
- What are the minimum requirements you need in a house or apartment?
- Can you afford to buy a house?
 - Do you have the required deposit?
 - Is this sufficient to avoid mortgage insurance?
 - Will you get a mortgage?
 - Can you afford the repayments now and if they increase in the future?
 - What is likely to happen to interest rates?
 - Do you have the required documentation for a mortgage application?
 - Do you have any other debts that may impact your ability to get a mortgage (car loan, student debt)?
 - Do you qualify for first home owners or any other grants? (Varies in each state and territory)
 - Do you have to pay stamp duty? How much will it be?
 - How much will home and contents insurance cost?
 - Do you have an outstanding commitment regarding HPAS?
 - Will you be selling your home on transition, is HPSEA relevant? (For more information on HPAS and HPSEA, see *Home Purchase or Sale Expenses Allowance* below).
 - For further information visit:
<https://adfconsumer.gov.au/buying-a-home/>
- Will you need to rent?
 - Do you have references? (this may be from a neighbour, employer/staff member, personal, DHA)

- How much will the bond be? Can you afford to pay? (Note this has to be paid in advance.)
- Can you verify your employment and income?
- Do you have recent utilities or phone bill?
- Speak to a property manager to find out what is required for renting.

The following pages provide information on what you need to do to conclude your Defence housing and accommodation arrangements and how to access any removal entitlements that may be available.

When you transition from Defence, you will be required to vacate housing which has been supplied by Defence.

Service Residence and Members Choice Accommodation

If you live in a Defence property you must inform DHA of your intention to leave once you know your transition date.

Requests for an extension of tenancy will only be considered for compassionate reasons or unforeseen circumstances. Extensions are not guaranteed and transitioning members must continue with plans to vacate while awaiting the outcome of a request. You cannot use personal or financial convenience as a reason for an extension.

To request an extension, you must seek written approval from DHA at least 28 days before your transition date.

Your application should provide information on:

- your intentions, including when you plan to leave the property
- your family composition, including the age of any children
- details of compassionate, medical, education or other extenuating circumstances

DHA will consider the demand for properties in your location and the condition of your property at the pre-vacation inspection when assessing your application.

If your extension is approved, you will be required to pay the market rent. You may also be required to pay a bond through a nominated real estate agent. Market rent is the rent charged to Defence by DHA. This may be much higher than your current contribution.

Flexible Work Agreements (FWA) where a member is approved to work in

an alternate location to their posted unit or ship may affect housing benefits during transition. Members working from alternative locations on an FWA should contact a Defence Relocations and Housing Manager (DRHM) via the Defence Service Centre for further information.

Phone: 1800 DEFENCE (1800 333 362)

Email: SEG.DRHM@defence.gov.au

Living-in-accommodation

If you are seeking to live on base after your transition date you must seek written approval from your base or Unit Chain of Command. You will also need to arrange a base pass.

If approved, contact DHA or access your online services account to request a transit room for the extended period as ADF/APS non-work-related. Higher contribution rates apply and are payable by invoice.

Living-in-accommodation is for single occupancy use only and therefore not suitable for couples or families. It is your responsibility to arrange a temporary pass to maintain base access.

Private rent payments

If you receive Rent Allowance, you should contact your real estate agent as soon as you know you are going to vacate a property. This will help avoid or reduce break lease costs.

Your payments will stop on the date of your removal or transition date, whichever is the earliest. If you want to be reimbursed for rent paid after your removal, you will need a final rent receipt.

If bond and rent paid in advance is being recovered from your pay the outstanding amounts will be calculated and recovered in full at the time of transition.

For further information on DHA call or visit:

Phone: 139 242

www.dha.gov.au

Removal benefits

Removal benefits vary according to your circumstances. Contact Toll Transitions before your transition date to determine your benefit. Any applications for removal must be approved before your transition date.

You are entitled to removal services if you:

- have completed the period of service you were engaged to serve
- retire upon reaching Compulsory Retirement Age - 60 years (SERCATs 6 & 7) or 65 years (SERCATs 2 to 5)
- are made redundant (unless you are a Reserve Force member rendering CFTS)
- have compassionate reasons where CDF is satisfied

You'll be moved to your nominated home location. If travel for you and your family has also been requested, it is only to this same nominated location. If you are relocating overseas, you'll be moved to the closest Australian capital city that is the nearest port of exit to your destination.

Defence policy requires serving members who reside more than 30km from their service location to gain Command approval. If you are vacating a residence that is more than 30km from your service location, you will be required to provide proof of Command approval to live at this property when contacting Toll Transitions to access your transition removal. You may need to talk to your Commanding Officer to provide you with this evidence.

For more information, see:

[ADF Pay and Conditions Manual, Chapter 1, Part 3, Key definitions relating to location.](#)

You may defer your removal entitlement for up to 24 months from the day of ceasing continuous full-time service. You need to apply in writing to Toll Transitions before transitioning to receive delegate approval.

Storage of effects entitlements

You'll need to pay for all storage charges and related insurance costs from the date your belongings are delivered to the Commonwealth's removalist's store. You will be invoiced directly by Toll Transitions.

For further information:

Phone: 1800 819 167

Email: ttcsc@tollgroup.com

www.defence.gov.au/payandconditions/adf

Toll Transitions

Toll Transitions has been appointed by Defence to provide ADF members and their families with a relocation service when a member is posted or relocates.

A Toll Transitions case manager will assist you and your family with organising all your relocation requirements, including:

- arranging removal(s) and storage
- booking travel and temporary accommodation
- calculating and arranging payments of relocation allowance and entitlements

For more information:

Phone: 1800 819 167

Email: ttcsc@tollgroup.com

www.tws.defenceuniform.movemaestro.com

Defence Home Ownership Assistance Scheme

The Defence Home Ownership Assistance Scheme (DHOAS) helps ADF members and their families achieve home ownership through a subsidy payment. You will need to meet certain conditions to join the scheme.

To apply for a subsidised home loan, you will need a DHOAS Subsidy Certificate as proof of your eligibility. You need a new certificate for each home loan granted.

Your subsidised home loan can be taken out with one of the following banks:

- Australian Military Bank
- Defence Bank
- National Australia Bank

Transitioning from the ADF changes your DHOAS entitlement in regards to accruing service credit, accessing additional subsidy certificates, and your eligible tier level.

You are encouraged to apply for a DHOAS Subsidy Certificate before transitioning because you can only apply for one last certificate through DVA after your transition date. You must use your certificate within 12 months from the date of issue. Reservists are eligible for DHOAS if you complete your minimum service requirements each financial year (usually 20 days).

Transferability

In the event of your death, any residual entitlement to the DHOAS may be fully transferable to your partner. No Fringe Benefit Tax (FBT) or Reportable Fringe Benefits Amount (RFBA) should be incurred by your partner. There are eligibility requirements and conditions, refer to the DHOAS website for further details.

Fringe Benefits Tax

Loan subsidy payments through the DHOAS may be considered a reportable fringe benefit under the *Fringe Benefits Tax Assessment Act* 1986. Defence may be required to pay Fringe Benefit Tax (FBT) on your DHOAS loan subsidy for up to 28 years after you separate from Defence. Payment of FBT by Defence may result in the grossed-up value, known as a Reportable Fringe Benefits Amount (RFBA) being reported on a MyGov Income Statement to the Australian Taxation Office for inclusion in your annual tax assessment.

Future rental of property receiving DHOAS loan subsidy

There are situations where a DHOAS loan subsidy may not be considered reportable for FBT purposes and therefore may no longer generate a RFBA. The most common situation is when the property to which the DHOAS loan subsidy relates is rented. If you rent your property, Defence should be made aware of this by submitting a Loan Subsidy Declaration form.

The Defence Tax Management Office will send out emails to relevant personnel with instruction to complete the Loan Subsidy Declaration form.

Once you have met the scheme conditions, renting out your property will not impact the amount of subsidy paid by Defence to your bank, but it may result in Defence not having to pay FBT. This may result in no RFBA being reported to the Australian Taxation Office on an Income Statement.

To ensure applicable FBT and RFBA reductions are applied, it is important to keep your contact details up to date with Defence to ensure final Income Statements and Loan Subsidy Declaration forms can be sent to you after transitioning from Defence.

You can keep your contact details up to date by emailing:

dfg.accessmgt@defence.gov.au

For more information on DHOAS:

Phone: 1300 4 DHOAS (1300 434 627)

Email: dhoas@dva.gov.au

www.dhoas.gov.au

Defence Service Homes

The Defence Service Homes (DSH) pre-dates the modern Defence Home Ownership Assistance Scheme (DHOAS). If you first joined the ADF prior to 15 May 1985 (unless you were allotted for service in Namibia), you may be entitled to a DSH loan.

Through Westpac, eligible veterans and war-widows can access a maximum DSH loan amount of \$25,000 to purchase, modify or repair their home. Benefits include a capped interest rate at 3.75%.

For more information:

Email: dshlending@dva.gov.au

www.dsh.gov.au

Defence Service Home Insurance

Defence Service Homes (DSH) Insurance offers competitive premiums on home building insurance tailored specifically for serving and former serving ADF members and veterans who have one day of service, including Reservists, widows, and widowers of those ADF members.

Government owned and administered by the Department of Veterans' Affairs (DVA), DSH Insurance's home building insurance covers your building, including permanent fixtures and fittings, from a range of damaging events such as fire, floods and storms. Unlike other insurers, DSH Insurance provides automatic flood cover at no additional cost and doesn't charge excess on claims.

Key benefits include:

- full flood cover at no additional cost
- accidental damage (up to \$5,000)
- no excess (other than for earthquake damage and some accidental damage)
- flexible payment options at no extra cost
- temporary accommodation should your home become unfit to live in
- fusion of electric motors that are part of your home regardless of age of the motor
- tailored claims process supported by a broad network of loss adjusters and contractors

With over a hundred years of Defence insurance expertise and 90% policyholder retention, DSH Insurance focuses on individual needs and requirements, making the insurance journey an easy one – from getting an insurance quote through to making a claim.

For further information:

Phone: 1300 552 662

Email: dsh@dva.gov.au

www.dsh.gov.au

Home Purchase or Sale Expenses Allowance

Subject to certain eligibility provisions, you may be entitled to Home Purchase or Sale Expense Allowance (HPSEA) on the sale of your home if you have previously received HPSEA for a purchase or a payment under the Home Purchase Assistance Scheme (HPAS).

You must have been living in the home in your final posting location and move from the final posting location to another location when you transition. The date of contract for sale must be within 12 months before your official separation or up to 24 months after your transition.

Reimbursement of costs associated with an approved HPSEA sale application will be paid after you have moved out of the posting location.

For more information contact the Defence Service Centre on:

1800 DEFENCE (1800 333 362)

Note: If you have received HPAS or HPSEA for a new build and you have not yet moved into the property please contact the Defence Service Centre to request a call back from the ADF Delegates team to discuss your situation.

If Defence Customer Service are unable to assist you, your query will be raised with ADF Delegations.

See PACMAN Chapter 7, Part 3 for additional information:

www.defence.gov.au/payandconditions/adf

Defence Relocations and Housing Managers

Defence Relocations and Housing Managers (DRHMs) are dedicated relocation and housing representatives that are based in regional offices around Australia.

They have considerable experience in all aspects of relocations and housing, and communicate with DHA, Toll Transitions and Defence Member and Family Services (DMFS) to ensure you experience high quality service during your move.

DRHM's are available to provide you with advice, and can help address and resolve any concerns or queries you may have about relocations or housing.

Your local DRHM may contact you during or after the move for your feedback.

You can find the contact details of your local DRHM by contacting the Defence Service Centre:

Phone: 1800 DEFENCE (1800 333 362)

Email: SEG.DRHM@defence.gov.au

Fringe Benefits Tax

Fringe Benefits Tax (FBT) is a tax paid by Defence on certain benefits provided to Employees and Members of Defence, or their relatives.

A fringe benefit can be provided to current, future or former employees.

If you receive more than \$2,000 of reportable fringe benefits in the FBT year (1 April to 31 March), you will have a Reportable Fringe Benefits Amount (RFBA) on your annual Income Statement. Benefits may be classed as reportable or non-reportable benefits. Where the value of reportable benefits exceeds \$2,000, a Reportable Fringe Benefits Amount (RFBA) may be reported on an annual income statement provided directly to the Australian Taxation Office.

A RFBA does not make up part of your taxable income for the purposes of paying income tax.

However, your RFBA may be included for income testing purposes relevant to some government payments and entitlements that require income testing, such as:

- Medicare levy surcharge
- Child support
- Family Tax Benefit Part A and Part B
- Childcare subsidy
- HELP repayments

Your RFBA is calculated by multiplying the taxable value of the reportable

fringe benefits received in the FBT year by a legislated gross-up rate, designed to reflect the gross salary pre-tax that you would have to earn, in order to purchase the benefit yourself.







FINANCES

Summary

- Post-transition financial health supports you and your family's overall wellbeing.
 - Planning and preparation will support post-transition financial wellbeing.
 - The ADF Financial Services Consumer Centre (ADFFSCC) educates ADF members and their family about money matters, demonstrating ways to achieve greater financial security during your career and throughout your transition.
 - The ADF Financial Services Consumer Centre (ADFFSCC) provides impartial financial education, tools and tips to help members and families achieve greater financial security (see www.adfconsumer.gov.au)
 - Talk to your family about your situation and financial goals.
 - Seek professional and accredited advice and assistance when it comes to your finances.
 - Moneysmart.gov.au is an online resource helping Australians take control of their money by providing free tools, tips and guidance on personal financial matters.
 - Contact the Commonwealth Superannuation Corporation to understand your superannuation
 - The Department of Veterans' Affairs can provide financial support to members and their families after their transition to civilian life.
 - Through the Defence Force Transition Program you can access \$1000 to put toward professional financial advice
-

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Financial wellbeing through transition

Support is available throughout the transition journey to assist members and families to prepare for their changing financial circumstances and plan for the future.

Whether you are planning for your retirement or the next phase of your working life as a civilian or in a reserve capacity, your income and expenses will change.

Understanding your unique financial situation and developing your financial literacy will support you to stay in control of your day-to-day and long-term finances.

Being financially prepared to transition to a predominantly civilian life will support your financial wellbeing post-transition.

Be aware there may be some hidden expenses in civilian life that ADF members may not think about before they transition.

For some things to consider about civilian costs of living, see the presentation:

[Civilian cost of living](#)

Financial distress

Financial pressures may occur from planned life changes or due to circumstances outside of our control.

As you transition to a predominantly civilian life, you can expect changes to your income and expenses.

Changes in financial circumstances may result in financial distress or hardship for some members and families.

Support is available for members and families experiencing financial concerns or difficult circumstances.

Sometimes the hardest thing to do is to seek help and implement a solution to get back on track with your finances. It is important to remember support is available.

If you're experiencing financial difficulty, support is available—contact the National Debt Helpline at 1800 007 007 for free and confidential advice.

Phone: 1800 007 007

www.ndh.org.au

The following resources are also available for Defence members, families and veterans experiencing financial distress:

Defence All Hours Support Line

Phone: 1800 628 036

Defence Member and Family Helpline

Phone: 1800 642 608

Open Arms

Phone: 1800 011 046

ADF Financial Services Consumer Centre

[Immediate Money Help - ADF Financial Services Consumer Centre](#)

Final pay and leave

When you transition from the ADF you will receive your final pay from Defence on the next scheduled pay day following transition.

Your final payment is calculated on:

- Salary
 - allowances/deductions
 - pay in lieu of recreation leave and LSL accruals (where entitled)
-

- reconciliation of any underpayments and overpayments
- applicable taxes
- payments of debts

To avoid underpayments or overpayments it is important to finalise and submit your leave forms before your final pay date

For more information on your pay and leave provisions see the section on Transition Administration or contact 1800 DEFENCE.

Superannuation

When leaving the ADF, it is important to be aware of your superannuation fund and what options you have available for your super.

If you are starting a new job and don't choose a super fund with your new employer, your employer may contact the Australian Taxation Office (ATO) to request details of an existing super account of yours to pay your super into (known as a stapled super fund).

This simply means your super fund can follow you when you change jobs, helping to reduce the likelihood of you having multiple funds and paying multiple fees.

Note this does not apply to the defined benefit schemes Military Superannuation and Benefits and Defence Force Retirement and Death Benefits Scheme, please contact Commonwealth Superannuation Corporation (CSC) to discuss your options if you are a member of either of these funds.

Your superannuation entitlements are dependent on your individual circumstances, and you will need to seek financial advice tailored to your individual circumstances

For specific information on CSC super products, see the Commonwealth Superannuation Corporation chapter.

If you are not a member of a Commonwealth Superannuation Corporation administered scheme, you should contact your super fund directly for information specific to your circumstances.

Information about authorised financial advisors can be found on the ADF Financial Services Consumer Centre website.

For more information contact:

Commonwealth Superannuation Corporation

www.csc.gov.au

[Transition and Your Super Factsheets](#)

ADF Financial Services Consumer Centre

www.adfconsumer.gov.au

Professional financial advice

Through the Defence Force Transition Program, you will prepare for your transition to civilian life and gain skills to manage your new financial circumstances.

To assist members and families to plan for their future, participants of the Defence Force Transition Program may be eligible to access a onetime payment of \$1000 to access professional financial advice. Your Transition Support Officer can assist you to apply for this payment if you are eligible and help you to research financial advice service options.

When identifying a financial advice service, members and families should consider the total cost of accessing advice will exceed \$1000.

The ADF Financial Services Consumer Centre provides advice and resources such as The Financial Advice Referral Program to help you find the right professional financial advice for you.

There are a range of non-financial benefits (such as health care, dental care, fitness facilities etc.) included in your ADF package that are not covered by most civilian employers, which you may have to pay out of pocket. The Compare Your Package (CYP) tool allows full-time ADF members to easily estimate the total value of their financial and non-financial benefits.

Visit ADFFSCC website to find a financial adviser:

<https://adfconsumer.gov.au/find-a-financial-adviser/>

Compare your employment package using the CYP tool:

<https://adfconsumer.gov.au/employment-package-estimator/>

Fringe Benefits Tax

Fringe Benefits Tax (FBT) is a tax paid by Defence on certain benefits provided to Employees and Members of Defence, or their relatives.

Some Defence Force Transition Program (DFTP) supports are subject to Fringe Benefits Tax (FBT) and may be reportable on a member's annual income statement.

A fringe benefit can be provided to current, future or former employees.

If you receive more than \$2,000 of reportable fringe benefits in the FBT year (1 April to 31 March), you will have a Reportable Fringe Benefits Amount (RFBA) on your annual Income Statement. Benefits may be classed as reportable or non-reportable benefits.

Where the value of reportable benefits exceeds \$2,000, a Reportable Fringe Benefits Amount (RFBA) may be reported on an annual income statement provided directly to the Australian Taxation Office.

A RFBA does not make up part of your taxable income for the purposes of paying income tax. However, your RFBA may be included for income testing purposes relevant to some government payments and entitlements that require income testing, such as:

- Medicare levy surcharge
- Child support
- Family Tax Benefit Part A and Part B
- Childcare subsidy
- HELP repayments

For more information on FBT review Defence ADF pay and conditions manual – PACMAN or visit:

<https://pay-conditions.defence.gov.au/pacman/tax-alerts/div-2>

Members can seek further information on how FBA may affect their unique circumstances by contacting:

- Defence Tax Management Office
- Services Australia
- A tax agent or accountant

Defence Tax Management Office (DTMO)

Phone 1800 806 053 (during business hours)

Email: taxation.management@defence.gov.au

ADF Financial Services Consumer Centre

The ADF Financial Services Consumer Centre (ADFFSCC) is part of Defence People Group. It consists of a small team of experts that provide independent financial education for ADF members and their families.

The role of the ADFFSCC is to provide impartial financial education - not personal advice - and relevant resources to ADF members, and their families, to help them make informed decisions about their finances.

The ADFFSCC advises the Service Chiefs and other leaders in Defence on financial services and consumer matters and liaises with Commonwealth, State and Territory consumer protection agencies and other stakeholders in the interests of ADF members.

The ADFFSCC provides education across the ADF member career trajectory to strengthen understanding of financial opportunities and to provide guidance, additional information and support.

Education briefs and interactive education sessions are provided to Military personnel across all forces and in many locations. Education during initial

training, during career, deployment, leadership and transition seminars provides an opportunity to focus on key topics that are relevant at these stages.

ADFFSCC interacts with Veteran services to provide opportunities to enhance understanding of financial matters and create links to suitable services that may be of assistance into their future.



The ADFFSCC gives you and your family the opportunity to achieve greater financial security during your career and throughout your transition.

Transition information including a financial checklist can be accessed by scanning the QR code or by visiting:

www.adfconsumer.gov.au

The ADFFSCC has prepared a Transition Checklist to assist member manage their finances in preparation for transition.

See the checklist:

[ADFFSCC Transition Checklist](#)

Moneysmart

Moneysmart is a Federal Government website, managed by the Australian Securities and Investments Commission (ASIC), the corporate, markets, financial services and consumer credit regulator in Australia.

Moneysmart provides Australians with free tools, tips and guidance to help people of all ages, backgrounds and incomes to be in control of their financial lives.

Moneysmart provides information and resources to help with:

- managing your money
- reducing your debt
- planning for your future

- growing your wealth

To access Moneysmart's tools, tips and calculators visit the Moneysmart website:

www.moneysmart.gov.au

Free financial counselling

There are also not-for-profit services that you can access to obtain assistance with managing your finances.

The National Debt Helpline is a not-for-profit service that helps people tackle their debt problems. The National Debt Helpline offer a free, independent and confidential service through their professional financial counsellors.

National Debt Helpline

Phone 1800 007 007

www.ndh.org.au

Financial Counsellors

Financial counsellors are not financial planners or financial advisers.

Financial counsellors are qualified professional who provide information, advice and advocacy to people in financial difficulty. Financial counsellors do not sell products but provide a free service that is non-judgmental, independent and confidential to those experiencing financial distress or difficulty

If you are in debt or are unable to meet your ongoing expenses, a financial counsellor can help you to:

- prioritise your debts and deal with your current crisis
 - negotiate with creditors
 - access dispute resolution services
-

- develop a budget and put systems in place so you are less likely to fall into financial difficulty again in the future
- access grants or concessions
- understand your rights and access legal help if necessary
- Refer you to other specialist organisations

You can find a financial counsellor near you by visiting:

National Debt Helpline

Phone: 1800 007 007

www.ndh.org.au

MoneySmart

www.moneysmart.gov.au

Or for more information visit the ADF Financial Services Consumer Centre

www.adfconsumer.gov.au/

Financial supports while serving

While you or your family member are still serving, each of the Services, Army, Navy and Air Force, has a trust fund which can provide loans and grants to ADF members experiencing financial difficulty. See the below points of contact for your Service:

Royal Australian Navy Relief Trust Fund:

<https://www.navy.gov.au/navy-people/family-support>

Army Relief Trust Fund:

Phone: 02 5109 7455

Email: AHQ.ARTF@defence.gov.au

Royal Australian Air Force Welfare Trust Fund:

Phone: 02 5130 9486

<https://raafwelfaretrustfund.gov.au/>

ADF members who are suffering financial hardship due to physical or mental injuries, as a result of service, may also be eligible for assistance through the Bravery Trust.

Bravery Trust

www.braverytrust.org.au

Department of Veterans' Affairs financial supports

The Department of Veterans' Affairs (DVA) may provide financial support to members and their families.

These financial supports range from income support payments and incapacity payments to claims for health conditions caused by your service.

The financial support offered by DVA is based on each individual's unique circumstances and eligibility.

For more information on DVA financial supports visit:

www.dva.gov.au/financial-support/support-families

Discounts and concessions

States, territories and local governments offer concessions, discounts and free services to those in the veteran community. You may need to provide proof of eligibility to receive these entitlements. Some agencies will need to sight a Veteran Card, and others may require a letter from DVA.

You should also make your details are up to date with DVA if you move interstate to ensure you remain eligible in your new location.

For more information on discounts and concessions for veterans visit:

<https://www.dva.gov.au/discounts-concessions>







DEPARTMENT OF
VETERANS' AFFAIRS

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Department of Veterans' Affairs

The Department of Veterans' Affairs (DVA) supports the wellbeing of those who serve or have served in the defence of our nation and the families who have shared this experience.

DVA works every day to improve services and support for those who have served in the Australian Defence Force (ADF). You may have left the ADF some time ago, or you be in the process of leaving or have no immediate plans to leave. Whatever your circumstances, it helps to know what services and support are available to you and your family through DVA.

This section provides an introduction and overview of the assistance DVA can provide from the moment you join the ADF, during your transition into civilian life, and beyond.

It helps you to understand how DVA can assist you and your family. It also provides information about how to access DVA services and support or how to find out more information if you need to.

Support for current and transitioning members of the ADF

DVA can also help you and your family with:

- Maintaining health and wellbeing
- Financial support if you are eligible, and
- Recognition of your service.

More information on key supports is provided within this section.

The Veteran Support and Service Guide provides a comprehensive overview of the assistance DVA can provide.

Contact DVA on

Phone: 1800 VETERAN (1800 838 372)

View the Veteran Support and Service Guide:

[Veteran Support and Services Guide | Department of Veterans' Affairs](#)

Veteran Support Officers

If you are thinking about, or are in the process of, separating from the ADF, it is a good idea to talk to a Veteran Support Officer (VSO).

A VSO can:

- tell you about the support DVA offers
- help you to apply for benefits and services
- offer guidance on how DVA support can assist you to transition into civilian life
- teach you to use MyService and other online services

VSOs work on Defence bases across the country providing support to ADF members in Australia or when posted overseas. They are available to help all members in the ADF, including Defence families and those members who are not yet leaving the military. VSOs will tailor the support you require based on your individual circumstances.

You should contact a VSO if you have:

- received a recommendation/determination of MEC J4 or J5
- been deployed
- become injured or unwell
- any questions about the services and supports DVA offer to serving members and families.

To contact a VSO for an appointment, contact DVA

Phone: 1800 838 372

Email: vso@dva.gov.au

www.dva.gov.au/VSO

Prison Servicing Officer

The Prison Servicing Officer (PSO) provides a national presence with support tailored to the needs of incarcerated veterans and their families, in consultation with state and territory correctional authorities. The PSO can guide correctional facility staff, community corrections staff and prisoners

who identify as veterans through a range of assessments to ensure tailored support is provided through programs, education, entitlements and claims processes.

For PSO enquiries:

Email: veterans.in.corrections@dva.gov.au

Registering with MyService

MyService lets you do business with DVA online and makes it faster and easier for you to:

- submit claims and track their progress
- upload information to support your claim
- get support for a service-related wound, injury or condition
- apply for free mental health treatment
- view your Veteran Card online
- see your accepted conditions
- register for the Australian Defence Veterans' Covenant
- book transport, if you're eligible
- update communication preferences.

For more information or to register visit:

www.dva.gov.au/myservice

Open Arms Stepping Out Program

Stepping Out is a free, two-day group program designed to increase the awareness of important wellbeing, personal and social adjustment factors and to support ADF members and partners as they are transitioning, or who have transitioned, from the military to civilian life.

This is available to current and former serving ADF members and their partners may attend (together or separately) as transition affects the whole family.

There are no time restrictions to attend Stepping Out.

For more information visit Open Arms Group Programs:

www.openarms.gov.au/group-programs

Mental Health Support

Non-liability Health Care (Mental Health)

DVA can provide fully funded, lifetime mental health care treatment for any mental health condition through Non-Liability Health Care (NLHC). This support is needs-based and uncapped. You do not need to prove that your ADF service caused these conditions.

You qualify if you have completed even a single day:

- of continuous full-time service (CFTS) in the permanent forces of the ADF
- as a reservist who has been formally designated to be on full-time service by Defence
- as a reservist who has been called out for full-time service by the Governor-General under the Defence Act.

Reservists without CFTS (SERVOP C) may still be eligible if they have rendered reserve service days that included:

- disaster relief
- border protection service
- involvement in a serious service-related training accident.

To access NLHC fully funded treatment, you will be issued with a Veteran White Card if you do not already have a White or Gold Card that covers mental health.

Non-Liability Health Care

www.dva.gov.au/mental-health-care

Open Arms – Veterans & Families Counselling

Open Arms is nationally accredited mental health service that provides free 24-hour counselling and confidential mental health and wellbeing support services for current and ex-serving ADF members and families, including partners and children.

Open Arms services include:

- counselling for individuals, couples and families
- clinical Care Coordination for clients with more complex needs
- group programs to develop skills and enhance support
- lived experience for peer support
- after-hours support
- digital mental health: Information, education and self-help resources

For more information, visit the website or call directly:

Phone: 1800 011 046

www.openarms.gov.au/get-support



Client Support Program

The Client Support Program offers a case management service to help vulnerable clients navigate DVA services and connect them to supports to meet their wellbeing needs. The Program is time-limited and is aimed at streamlining communication between clients, their families and DVA – providing clients and their families with a single or primary point of contact for all services within DVA.

Client Support Program

www.dva.gov.au/get-support/advocates-organisations/client-support-program

Veteran Payment

The Veteran Payment is an interim payment that you may receive while DVA assess your claim for a mental health condition under the *Military Rehabilitation and Compensation Act 2004* (MRCA) or the *Safety, Rehabilitation and Compensation (Defence-Related Claims) Act 1988* (DRCA).

Veteran Payment

www.dva.gov.au/veteran-payment

Healthcare, treatment and rehabilitation services

DVA funds access to services for your physical and mental health, and whole-of-person rehabilitation assistance. The services DVA fund are designed to assist you to manage your health needs.

Eligibility criteria apply to some services.

Provisional Access to Medical Treatment

You do not have to wait for DVA to approve your claim before you can get help. Under the Provisional Access to Medical Treatment (PAMT) program, DVA can pay for your treatment for one or more of the 20 most commonly accepted conditions before DVA has accepted liability for them.

For more information on PAMT visit:

www.dva.gov.au/PAMT

Veterans' Health Check

A Veterans' Health Check is a comprehensive health assessment with your general practitioner (GP) to help you manage and take charge of your own health, take action to stay well, address health concerns early and develop a relationship with a new GP post-separation.

Veterans' Health Check

www.dva.gov.au/veteranhealthcheck

Medical and Allied Health Services

DVA may be able to cover the costs of medical services from your GP and medical specialists. The GP or other medical specialists will assess your clinical need and provide advice, treatment, a medication review, a prescription and/or a referral to another health care provider, including for allied health, as appropriate.

DVA may also fund a range of allied health services for the treatment of physical and mental health conditions.

Dental, hearing and optical service can be accessed without a referral.

Health Services

www.dva.gov.au/health-services

Rehabilitation

A DVA whole-of-person rehabilitation plan may include services to assist veterans with accepted conditions with medical management, social support and vocational rehabilitation.

If you have an accepted service-related medical condition, DVA can refer you to a qualified rehabilitation consultant in your region. Your rehabilitation consultant will work with you to design a rehabilitation plan focused on giving you the tools to manage your own health needs and get your independence back.

DVA Rehabilitation

www.dva.gov.au/veteran-rehabilitation

Submitting a claim

If you have a health condition that you think may be caused by your service, you should submit a claim.

You can submit a claim online with MyService or at one of DVA's offices. The first step in working out your eligibility for additional support will be assessing whether your service is the cause of your condition.

For more information on submitting a claim, visit www.youtube.com/dvatvaus and search for "How to submit a DVA claim".

If you have questions:

Phone: 1800 VETERAN (1800 838 372).

Alternatively, you can contact DVA's Veteran Support Officers for assistance while you are serving:

Email: vso@dva.gov.au/VSO

www.dva.gov.au/get-support/transitioning-civilian-life/veteran-support-office

Wellbeing and compensation advocates

Free or low cost wellbeing and compensation advocates can be engaged to assist veterans or family members in preparing and lodging compensation claims, and find DVA payment and wellbeing support services.

For important information about submitting claims through MyService and advocate support services, please see:

[Making a claim for a service-related condition | Department of Veterans' Affairs](#)

[When making a claim you've got options, and support. | Department of Veterans' Affairs](#)

Defence Info Sheet:

[Wellbeing and Compensation Advocates](#)

ATDP Advocacy Register:

www.advocateregister.org.au

Compensation payments

Initial liability

Initial Liability is the first step in the compensation process for veterans and/or their families. It establishes whether or not the Commonwealth is liable for an injury, illness or death. Establishing liability is necessary to access support services and compensation under DVA legislation. Currently, you would claim for liability under either the *Military Rehabilitation and Compensation Act 2004* (MRCA) or the *Safety, Rehabilitation and Compensation (Defence-related Claims) Act 1988* (DRCA). The *Veterans' Entitlements Act 1986* (VEA) has a slightly different model, based on claims for Disability Compensation Payments and medical treatment.

For more information about Initial liability payments visit:

www.dva.gov.au/initial-liability

Incapacity payments

Incapacity payments are compensation for economic loss due to the inability (or reduced ability) to work because of an injury or disease that has been accepted as service related under the MRCA or the DRCA.

Your incapacity payments will be based on the difference between your normal earnings (what you were earning prior to your injury or incapacity) and your actual earnings or ability to earn at the time you are incapacitated for service or work.

For more information about incapacity payments visit:

www.dva.gov.au/incapacity-payments

Permanent Impairment

Permanent Impairment (PI) compensation is a tax-free, non-economic loss payment paid to veterans under the DRCA or MRCA to compensate for permanent impairment arising from injury or disease of an accepted service condition.

VEA veterans receive a Disability Compensation Payment.

PI Payments will be considered during the needs assessment carried out after DVA accepts liability for your conditions, however, you can make a claim for permanent impairment at any time by providing DVA with a request in writing.

For more information on Permanent Impairment compensation visit:

www.dva.gov.au/permanent-impairment-compensation

Disability Compensation Payments

Disability Compensation Payments are paid to compensate veterans for injuries or diseases caused or aggravated by war service or certain Defence service rendered before 1 July 2004.

For further information visit:

www.dva.gov.au/disability-compensation-payments-and-allowances

Other payments

Service Pension

The Service Pension provides a regular income to veterans and their partners. It is an income support payment, so your income and assets affect how much you can receive. A veteran must have certain types of service to be eligible.

Service pension

www.dva.gov.au/service-pension

Veteran Payment

The Veteran Payment is an interim payment that you may receive while DVA assesses your claim for a mental health condition under MRCA or DRCA.

Veteran Payment

www.dva.gov.au/veteran-payment



Defence Home Ownership Assistance Scheme

The Defence Home Ownership Assistance Scheme (DHOAS) helps ADF members and their families achieve home ownership through a subsidy payment. You will need to meet certain conditions to join the scheme.

More information can be found in the Housing chapter, or by contacting:

Phone: 1300 4 DHOAS (1300 434 627)

Email: dhoas@dva.gov.au

www.dhoas.gov.au

Defence Service Home Insurance

The Defence Service Home Insurance Scheme provides home building insurance to all current and former members of the ADF with at least one day of service regardless of their type of service, including reservists and widow(er)s of those ADF members.

For more information contact Defence Service Home Insurance:

Phone: 1300 552 662

dsh@dva.gov.au

www.dsh.gov.au/insurance

Recognition

Veteran Covenant

The Australian Defence Veterans' Covenant encourages Australians to recognise and acknowledge the unique nature of military service and the contribution of veterans and their families.

The Covenant is supported by the Veteran Card, lapel pin and oath, which make it easier for people to identify veterans in their community and show their support and recognise their service.

Australian Defence Veterans' Covenant

www.dva.gov.au/covenant



Contact DVA

The Veteran Support and Services Guide provides a comprehensive overview of the assistance DVA can provide:

www.dva.gov.au/documents-and-publications/veteran-support-and-services-guide

DVA Contacts

Phone	1800 VETERAN (1800 838 372)
General Enquiries web form	www.dva.gov.au/form/general-enquiries
Web	www.dva.gov.au
Facebook	www.facebook.com.au/DVAAus
YouTube	www.youtube.com/DVATVAus

Register for MyService

Web	www.dva.gov.au/myservice
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Open Arms

Phone	1800 011 046
Web	www.openarms.gov.au

Make an appointment on base with a Veteran Support Officer

Email	vso@dva.gov.au o
Web	www.dva.gov.au/VS0 o

Stay updated

Keep your details updated in MyService so DVA can contact you and provide you with the best support.

Register now at:

Web	www.dva.gov.au/myservice
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Staying Connected

Veteran Concessions

Around the country, many local, state and territory governments and providers offer concessions, discounts and free services for those in the veteran community. Some common discounts include utilities, public transport, vehicle registrations and recreational licences.

Each government/provider offers different levels of concessions with varying eligibility requirements.

For more information visit:

www.dva.gov.au/discounts

Veteran Employment Program

The Veteran Employment Program website provides links to resources to assist you and, in some circumstances, your partner, to gain employment or explore business ownership and information to help you with:

- applying for roles in the civilian workforce
- translating your skills
- identifying businesses that support the employment of veterans through the Veteran Employment Commitment.

For more information visit:

www.veteransemployment.gov.au





**COMMONWEALTH
SUPERANNUATION
CORPORATION**

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Commonwealth Superannuation Corporation

Commonwealth Superannuation Corporation (CSC) is the Trustee for the Military Superannuation and Benefits Scheme (MilitarySuper (MSBS)) and ADF Super and administrator of the Defence Force Retirement and Death Benefits Scheme (DFRDB) and Australian Defence Force Cover Scheme (ADF Cover).

Your Super

It is important to understand your superannuation options throughout your career as well as when you are transitioning.

In general, these will vary based on:

- Your personal circumstances
- Your scheme
- Life events
- Your mode of transition

CSC has services for members and families designed to help you navigate your options, including webinars, seminars and member consultations at select locations across the country. Member consultations are in high demand and limited so we always suggest calling for any help.

Guidance on superannuation for transition members can be found in the below factsheets:

[Transition and Your Super](#)

[Medical Transition and Your Super](#)

For more information, visit:

www.csc.gov.au

Resignation and retirement

For members planning to transition from the ADF, your first action should be to contact the CSC Engagement team for your scheme. The CSC Engagement team will be able to provide you with an estimate of your resignation or retirement benefit to assist you in making decisions impacting

your future. The team will be able to provide you with information during your initial call or at a time that suits you in the future.

Information on your benefit and scheme rules can be found via factsheets, education content and forms available from the CSC website:

www.csc.gov.au/Members/Advice-and-resources

Medical Transition

If you have received a MEC Determination to separate from the ADF on medical grounds, our CSC team will be able to support you with the CSC component of the medical transition process.

You will be assigned a dedicated case manager once CSC receives notification of your transition date from Defence. This usually occurs 3-4 months prior to transition. Your case manager is there to support you through the process and will facilitate an in-depth one-on-one consultation, detail the classification process and explain any applicable payments you may be entitled to as a result of your medical transition.

If your transition date is outside of the 3-4 month window, visit the CSC website:

www.csc.gov.au/Members/Advice-and-resources/ADF-Medical-Transition

Member Services Online

Your online account (Navigator) provides you with access to the i-estimator tool and your annual statements that will help you understand your superannuation as you approach your transition.

For those who want to get started and access Navigator, visit the CSC website and click on 'Login' at the top right of the website:

www.csc.gov.au

Contributing to your superannuation post-transition

DFRDB and MilitarySuper members are only able to contribute to their superannuation scheme whilst undertaking active service. Once you have transitioned from full-time service you will not be able to make contributions to DFRDB or MilitarySuper.

ADFSuper members can keep ADFSUPER as your fund of choice even after you have transitioned as long as you have at least 12 months continuous service.

For more information visit the CSC website at:

www.csc.gov.au/Members/Superannuation/Changing-jobs

Vets Hub

The Vets Hub is an online community dedicated to improving financial wellbeing for Australian veterans and military families.

The Vets Hub provides a collaborative network of services that are easy to navigate, allowing veterans and families to access the right support and information for them during various stages of their lives.

For more information on the Vets Hub, visit the CSC website at:

www.csc.gov.au/Members/Advice-and-resources/Vets-Hub

Financial planners

If you want to get into the detail of your personal circumstance and are looking for advice on your options and your financial future, you may wish to speak to one of CSC's authorised financial planners.

Find out more information about CSC Financial Planning at:

www.csc.gov.au/Members/Advice-and-resources/Financial-planning

CSC's authorised financial planners are authorised to provide advice by Guideway Financial Services. (ABN 46 156 498 538, AFSL 420367).

Guideway is a licensed financial services business providing CSC financial planners with support to provide members with specialist advice, education and strategies.

Contacts

You can call the CSC customer contact centre on the numbers listed below.

MilitarySuper

Phone: 1300 006 727

Email: members.adf@contact.csc.gov.au

Defence Force Retirement and Death Benefits Scheme

Phone: 1300 001 677

Email: members.adf@contact.csc.gov.au

ADF Super

Phone: 1300 001 677

Email: members@adfsuper.gov.au

Financial Advice

Phone: 1300 277 777





**SERVICES
AUSTRALIA**

Contents

- Summary
- Centrelink
- Medicare
- Child Support
- Concession and Health Care Cards
- myGov

Summary

Services Australia supports millions of Australians each year by delivering services and payments on behalf of government. Services Australia is responsible for delivering payments and services under Medicare, Centrelink and Child Support programs.

For information about the payments and services available, visit:

www.servicesaustralia.gov.au

You can download a Services Australia Factsheet for former ADF members:

[Services Australia Factsheet 2025](#)

Services Australia also delivers and operates myGov.

myGov is a simple and secure way to access government services online in one place, using a single sign in.

Sign in to myGov from the website or the myGov app:

my.gov.au

Centrelink

Services Australia delivers Centrelink payments and services for:

- Job seekers
 - Older Australians
 - Families
 - Students, trainees and apprentices
 - Carers
 - People with disability
 - Indigenous Australians
 - People from culturally and linguistically diverse backgrounds
-

Services Australia also provides special assistance at times of crisis.

You need to keep your information and circumstances up to date. If your circumstances change, you need to tell Services Australia as soon as possible to make sure payments are correct.

You can do this using your Centrelink online account through myGov on the website, myGov app or the Express Plus Centrelink mobile app.

For more information on Centrelink payments and services, visit the link below:

www.servicesaustralia.gov.au/centrelink

Medicare

Medicare is Australia's universal health care system. It helps Australians with the cost of their health care through programs like:

- Medicare Benefits Schedule (MBS)
- Pharmaceutical Benefits Scheme (PBS)
- Australian Immunisation Register

You must be enrolled in Medicare to access health benefits.

Once you're enrolled, you can do most of your Medicare business using your Medicare online account through myGov.

For more information about Medicare, visit the link below:

www.servicesaustralia.gov.au/medicare

Child Support

Services Australia helps with child support arrangements between separated parents to ensure their children are financially supported.

You can contact Services Australia to discuss how your transition may affect your child support assessment and your options.

These changes can include your location, income, bank account details, employer deductions or your care arrangements.

During your transition to civilian life, or any time your circumstances change, you need to tell Services Australia as soon as possible to make sure payments are still correct. Keeping your information updated helps to avoid problems later on, including missing payments or debts from a backdated assessment.

You can update your information any time using your Child Support online account through myGov on the website, myGov app or the Express Plus Child Support mobile app.

For more information about child support assessments, visit the link below:

<https://www.servicesaustralia.gov.au/separated-parents>

Concession and Health Care Cards

Concession and Health Care cards can get access to:

- cheaper medicine under the Pharmaceutical Benefits Scheme Safety Net
- bulk billed doctor visits – this is up to your doctor
- a bigger refund for medical costs when you reach the Medicare Safety Net.

The type of card and available concession you can get depends on your situation. Some cards may also provide additional benefits and discounts from state or territory governments, local government and private businesses at the provider's discretion. These entitlements also vary from state to state.

Depending on your circumstances, your concession or Health Care card may also provide benefits to cover your partner and your dependent children.

You can access a digital copy of your concession or health care card with your mobile device. You can use either the Express Plus Centrelink mobile app or the myGov app.

For more information on concession and Health Care cards, visit the link below:

<https://www.servicesaustralia.gov.au/concession-and-health-care-cards>

myGov

myGov is a simple, secure way to access government online services in one place. myGov can also help you find information about government payments and services relevant to your situation. You can access your myGov account through the website or the myGov app.

For more information and to create a myGov account, visit the link below:

my.gov.au

You can link a range of government services to your myGov account, such as Centrelink, Medicare, Child Support, Department of Veterans' Affairs and the Australian Taxation Office.

You can also create a digital Commonwealth statutory declaration in myGov using your Digital ID. myGov uses your Digital ID to verify your identity and ensure your declaration is legally binding without the need for a physical witness.

The myGov app is a simple, secure way to view your Inbox messages and access services. The myGov app also includes a digital wallet where you can store some of your government digital cards, including your Medicare card and White or Gold veteran card.

You need a myGov account to set up the app. If you don't have a myGov account, you'll need to create one.

To find out more and download the app, visit the link below:

my.gov.au/app

To keep your myGov account secure, consider using a passkey to sign in and turning off your password as a sign in option. Passkeys are a simple and more secure way to sign in to myGov. Unlike passwords, passkeys can't be guessed or stolen, and they will only work on websites and apps you created them on. This makes it quicker for you, but harder for scammers to access your account.

myGov includes information on what to do if you experience a data breach, scam, identity theft, hacking, online abuse or harmful content online.

This information includes tips like:

- Always sign in to myGov using the official myGov app or enter my.gov.au into a browser yourself.
- myGov won't send you an email or SMS with a link to sign in or ask for your personal information. If you get one, don't be tempted to click it, just delete it.





RESOURCES

JTA Transition Centres

Transition support is offered through a national network of Transition Centres. Transition Centres are located on or near most major bases and provide outreach services to other locations. General enquiries can also be directed to transition.support@defence.gov.au.

Location	Contact
Australian Capital Territory	
Canberra	02 6265 8806
Ground Floor 18-20 Brindabella Circuit Brindabella Park ACT 2609	transition.cbr@defence.gov.au
New South Wales	
Sydney Central	02 8440 0754
Defence Plaza Sydney Level 20, 320 Pitt Street Sydney NSW 2000	transition.syd@defence.gov.au
Western Sydney - Holsworthy	02 8108 2337
Building G229 Holsworthy Barracks NSW 2173	transition.liverpool@defence.gov.au
Western Sydney - Richmond	02 8108 2337
Building 14, Dight Street RAAF Base Richmond NSW 2753	transition.richmond@defence.gov.au
RAAF Williamstown	02 4078 4778
Building 589 RAAF Williamstown NSW 2314	transition.wlm@defence.gov.au

Shoalhaven	02 4449 5226
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Hunter Building, HMAS Albatross NSW 2541	transition.shoalhaven@defence.gov.au
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Riverina	02 5942 9513
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Building 110, Blamey Barracks Kapooka NSW 2661	transition.rmv@defence.gov.au
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Northern Territory

Robertson Barracks	08 7971 6840
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Building 0830 Mena Camp Road Holtze NT 0829	transition.nt@defence.gov.au
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Queensland

Gallipoli Barracks	07 3320 2404
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Building F065, Lloyd Street Enoggera QLD 4051	transition.sthqld@defence.gov.au
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Lavarack Barracks	07 4411 7963
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Building 403, Gallipoli Drive Murray QLD 4814	transition.nthqld@defence.gov.au
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RAAF Amberley	07 5361 1635
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Building 726, Hudson Road RAAF Base Amberley QLD 4306	transition.amb@defence.gov.au
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South Australia

Edinburgh Parks 08 8288 4328

Building EP2, 48 West Avenue
Edinburgh SA 5111 transition.sa@defence.gov.au

Victoria / Tasmania

Defence Plaza Melbourne 03 9200 0171

Level 1, 661 Bourke Street
Melbourne VIC 3000 transition.victas@defence.gov.au

Bandiana 02 6049 8670

Building 109, Gaza Ridge Barracks
North Bandiana VIC 3694 transition.rmv@defence.gov.au

Western Australia

Leeuwin Barracks 08 9580 4584

Building 002-GF-20, Leeuwin
Barracks transition.wa@defence.gov.au
East Fremantle WA 6158

HMAS Stirling 08 9580 4584

Building 73, HMAS Stirling
Rockingham WA 6168 transition.wa@defence.gov.au

ADF Member and Family Transition Seminar Schedule

2026 Dates

9 February	Canberra (SLG Only)
11 February	Virtual Live Day
18 February	Brisbane
4 March	Melbourne
11 March	Perth
25 March	Virtual Live Day
31 March	Townsville
22 April	Virtual Live Day
28 April	Sydney
5 May	Adelaide
13 May	Newcastle
20 May	Virtual Live Day
26 May	Wagga Wagga
10 June	Ipswich
17 June	Virtual Live Day

24 June	Cairns
15 July	Virtual Live Day
21 July	Nowra
12 August	Melbourne
19 August	Virtual Live Day
25 August	Perth
2 September	Canberra
8 September	Adelaide
16 September	Virtual Live Day
22 September	Albury
8 October	Virtual Live Day
13 October	Darwin
20 October	Townsville
26 October	Canberra (SLG Only)
4 November	Brisbane
12 November	Virtual Live Day
18 November	Sydney

List of Forms

The following forms are referenced in this guide:

- AC853 ADF *Application to Transition*
 - AC853-2 ADF *Transition Clearance*
 - AC853-3 *Defence Force Transition Program Application*
 - AE380 *Tri Service Notification of ADF Reserve Service*
 - AE427 *Service Category (SERCAT) Form*
 - AE785 *Statement of Service and Transfer of Leave Liability*
 - AF220 *Defence Conflict of Interest Declarations Form (only available in Service Connect)*
 - AE959 *ADF Reserve Service Day Allocation Form)*
 - AF103 *Request for Prior Service Details (ADF members and APS/ASD/ASA employees)*
 - DM042 *Medical Transition from the Defence Force CSC Certificate of Capacity*
 - PM615 *Consent for the Disclosure of Health Information*
 - XP101 *Declaration of Secrecy on Cessation of Duties*
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Ask Izzy

Ask Izzy is a website that connects people in need with housing, a meal, money help, family violence support, counselling and much more.

It is free and anonymous, with thousands of services listed across Australia.

Ask Izzy

<https://askizzy.org.au>

Veteran Education Supports

The state and territory governments offering veteran-specific education supports are listed below. These supports differ for each state or territory.

You will see from the list below that some states and territories are not listed. Some veteran education supports are available in those other jurisdictions but are provided by individual institutions, not by the state or territory government.

To find out more, simply search online for 'veteran education' and the state or territory of your choice. You will find multiple sites that describe the veteran education supports on offer.

ACT: [Support for veterans and their families - ACT Government](#)

NSW: [Veterans Employment Program](#)

QLD: [Education and training | Community support | Queensland Government](#)

VIC: [Victorian employment workshops for veterans | vic.gov.au](#)

SA: [Veterans SA Tertiary Scholarship Program – Veterans SA](#)

WA: [Veteran Services](#)

Driving licence

For more information on licencing and registration requirements visit your state or territory's government transport website.

ACT: www.accesscanberra.act.gov.au

NSW: www.servicesnsw.gov.au/services/driving-and-transport

QLD: www.qld.gov.au/transport/licensing

VIC: www.vicroads.vic.gov.au/licences

SA: www.sa.gov.au

WA: www.transport.wa.gov.au/licensing/drivers-licence

NT: <https://nt.gov.au/driving>

TAS: www.service.tas.gov.au/services/transport/

Public transport

For more information on state and territory public transport visit:

ACT: www.transport.act.gov.au/home

NSW: <https://transportnsw.info>

QLD: www.qld.gov.au/transport/public

VIC: www.transport.vic.gov.au

SA: www.adelaidemetro.com.au

WA: www.pta.wa.gov.au

NT: www.nt.gov.au/driving/public-transport-cycling

TAS: www.transport.tas.gov.au

Acronyms

ADF	Australian Defence Force
ADFFSCC	ADF Financial Services Consumer Centre
ADFTC	ADF Transition Centre
ADFTCR	ADF Transition and Civil Recognition
ADFRP	ADF Rehabilitation Program
AIRN	Army Individual Ready Notice
APOD	Australian Partners of Defence
APS	Australian Public Service
ASL	All-hours Support Line
ATO	Australian Tax Office
CAG	Career Advisory Group
CFTS	Continuous Full-time Service (SERVOP C)
CMA	Career Management Agency
CMS	Card Management System
CSC	Commonwealth Superannuation Corporation
CTC	Career Transition Coaching
CTT	Career Transition Training
DCAC	Defence Common Access Card
DFA	Defence Families of Australia
DFRDB	Defence Force Retirement and Death Benefits Scheme
DFTP	Defence Force Transition Program
DHA	Defence Housing Australia
DHOAS	Defence Home Ownership Assistance Scheme

DMFS	Defence Member and Family Support
DPC	Defence Purchasing Card
DRES	Defence Reserves and Employer Support
DSH	Defence Services Homes
DSNSG	Defence Special Needs Support Group
DVA	Department of Veterans' Affairs
EDLO	Education Liaison Officer
ESO	Ex-Service Organisation
ESPS	Employer Support Payment Scheme
ESSP	Employer Support and Service Protection
FBT	Fringe Benefits Tax
GP	General Practitioner
HADR	Humanitarian Assistance and Disaster Relief
HPAS	Home Purchase Assistance Scheme
HPSEA	Home Purchase or Sale Expense Allowance
IR	Individual Readiness
JHC	Joint Health Command
JRWG	Joint Reserves Working Group
JSSD	Joint Support Services Division
JSP	Job Search Preparation
JTA	Joint Transition Authority
LSL	Long Service Leave
MCA	Members' Choice Accommodation
MEC	Military Employment Classification
MSBS	Military Superannuation and Benefits Scheme (MilitarySuper)

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NPCMA	Navy People Career Management Agency
NPP	National Priority and Planning
OJE	On-the-job Experience
P&IE	Policy and International Engagement
PEAP	Partner Employment Assistance Program
PCEP	Personalised Career and Employment Program
PHE	Periodic Health Exam
PMKeys	Personal Member Identification and Management System
PSS	PMKeyS Self Service
RAP	Reserve Assistance Program
RE	Regional Engagement
RFBA	Reportable Fringe Benefits Amount
RPL	Recognised Prior Learning
RSD	Reserve Service Day
SERCAT	Service Category
SERVOP	Service Option
STRP	Short Term Reserve Position
T4ME	Transition for Meaningful Engagement
TCS	Transition Coaching and Support
THE	Transition Health Exam

TWS	Total Workforce System
USO	Unit Security Officer
UWO	Unit Welfare Officer
VSO	Veteran Support Officer



You can access support and assistance from:

Defence All Hours Support Line: 1800 628 036

Defence Member and Family Helpline: 1800 624 608

Open Arms: 1800 011 046