Point Credit Summary Inquiry (PCARS)

Why is it important for me to know how to read my ANG/USAFR Point Credit Summary Inquiry (PCARS)?

Every Air Force Reserve airman should also be able to read and understand their retirement points statement. Reviewing this statement annually will ensure your points are correct or identify errors, which you can then have corrected.

Your PCARS summary tells you more than just what you'll earn as a monthly pension if you stay for twenty years. It also tells you if you are eligible for other types of benefits.
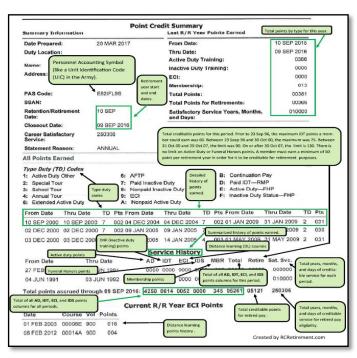
How do I get to my PCARS Summary?

You can find your ANG/USAFR Point Credit Summary (PCARS), through the vMPF application. This application is available as a quick link on the Air Force Portal.

- Select AFPC Secured Applications
- Select vMPF
- Click on Self-Service Applications on the left
- Select Personal Data
- Select ANG/USAFR...PCARS Summary
- Select View/Print All Pages

By selecting view/print all pages it will combine the different areas on your PCARS summary to give you a complete overview. If you are just looking to verify the individual sections (such as ECI Points) you can click on those areas as needed.

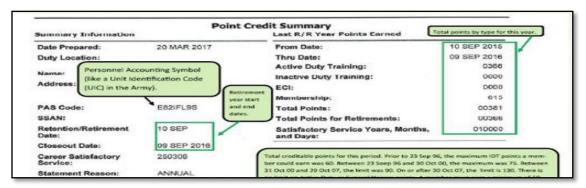**What does my Point Credit Summary look like?**

Your Point Credit Summary will typically be several pages long. This sample copy is reduced to one page for easier reference.

The first section on your points statement is called **Summary Information.**

On the left it shows pertinent information about you, i.e. name, address, PAS code, (the code identifying your assigned unit), your R/R date and your total creditable service for retirement purposes.

On the right is has a quick reference summary of your most recently completed retirement year. It shows the total points by category including creditable points towards retirement. (more to follow on creditable points) It also shows whether you obtained a good year. If you see nothing but zeros, it was not satisfactory, i.e. 000000. A satisfactory year will be displayed as 010000. Anything else is a creditable partial year.
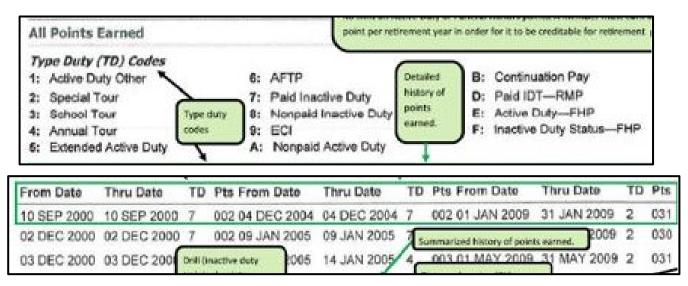

In the **"All Points Earned" section** you will find a detailed history of the active and inactive points earned during your service. The first thing you will see is a list of "Type Duty" (TD) codes. This list will be useful in understanding the information below.
The first two columns underneath the TD codes are "From Date" and "Thru Date". After that is a TD code and the number of points earned from the From and Thru dates. For example, if we look at the first period shown on the sample below to the right, we see:
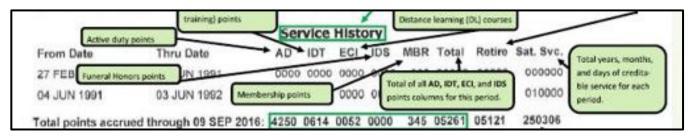
From Date	Thru Date	TD	Pts
10 Sep 2000	10 Sep 2000	7	002

We now know that a period of duty began and ended on 10 September 2000. When we look at the TD codes list, we see that 7 equals "Paid Inactive Duty," in other words, a drill period. The Pts column tells us that two retirement points were earned that day.

Below the "All Points Earned" section, we see **"Service History"**. This is a very busy but informative section which summarizes every year of your service. ***The first entry should be the time at which you first joined the military in any status***.

Entries in these columns are usually, but will not necessarily be one-year increments. Whether or not they are full years will depend on whether or not you had a break in service.
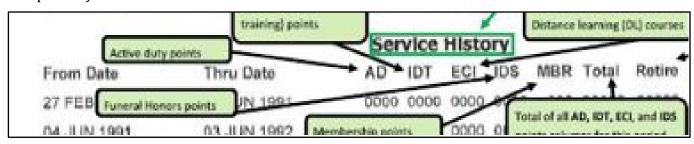

After the "From Date" and "Thru Date," we have the **AD column**. This displays the number of active duty points (such as your annual training or mobilization) you have earned. **The only limit to ADT points is the number of days in a year**.

The next four columns (across the top of the headers only) are **"IDT," "ECI," IDS" AND "MBR"**.
The **IDT (Inactive Duty Training)** column shows your drill points during the given time.
The **ECI (Extension Course Institute)** column shows the number of points you earned from the completion of military distance learning courses (divided by three since you earn one point for every three hours of correspondence learning).
The **IDS (Inactive Duty Status)** column shows points earned from Funeral Honors Details. While this is truly another type of IDT points it has special treatment. IDS points are not subject to the point limit as they are treated like active duty points to encourage people to participate in funeral honors details.
Lastly, the **MBR (Membership)** column shows how many membership points you earned during this period (you can earn up to fifteen membership points for each FULL year in a reserve component).
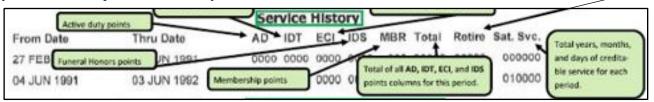
If you go to the **"Total"** line you will see the total number of points you have earned from each category, i.e. inactive duty, correspondence, etc. Keep in mind that the year in which you are currently serving <u>will not appear until your R/R year is complete</u> or until you separate from service, whichever comes first.

The next column **"Retire"** shows the number of points earned or the points remaining after the point limits have been applied. Only this column will be used when computing what your retired pay will be.
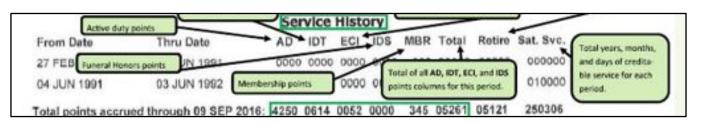
> Total creditable points for this period. Prior to 23 Sep 96, the maximum IDT points a member could earn was 60. Between 23 Seep 96 and 30 Oct 00, the maximum was 75. Between 31 Oct 00 and 29 Oct 07, the limit was 90. On or after 30 Oct 07, the limit is 130. There is no limit on Active Duty or Funeral Honors points. A member must earn a minimum of 50 point per retirement year in order for it to be creditable for retirement purposes.

The **"Sat. Svc."** column will let you know whether your points earned equal a good year. **If the time period is a full year and you have at least 50 points for that year then you should see 010000 in that column**. If the time is less than a year and you have enough points (prorated from fifty) for that time to count, you will see however many months and days are creditable. If you have a full year and less than 50 points you will see <u>000000. This means that particular year will not count towards retirement purposes and you will need to serve another year to make up for that "bad" year</u>.

If you go down to the **"Total points accrued through"** line you will see the total number of points you have earned from active duty service, inactive duty, and all other columns.

If you are currently serving and your total creditable service equals 191115 this does not mean you only need to service fifteen more days in order to have twenty creditable years. The retirement points database in your service ONLY recognizes full years. You need to complete the full retirement year before the database will recognize that you have twenty full years and then you will receive a Notice of Eligibility for Retired Pay. If you look at your PCARS before your R/R date updates in the system, add all points from your UTAs, AD points, etc. to verify you have a good year before you decide to separate, retire, etc. **(Partial year or membership points calculations are on next page).**

PCARS SUMMARY (RSGRBTH REPORT) CODES:

XA = Non-creditable Army time
XC = Civilian time
XL = Non-creditable   Inactive status list reserve section
XN = Non-creditable Navy time
XT = Non-creditable ROTC
XP = Non-creditable   Reserve time
AR = Army active duty
AG = Army guard
AV = Army reserve
FR = AF active duty time
FS = AF reservist/guardsman on EAD
FU = AF reserve (old AF reserve code from before MilPDS)
IR = NOAA active duty
MR = Marine active duty
MV = Marine reserve
NR = Navy active duty
NV = Navy reserve
YV = Army reserve
ZR = Service with two or more components last segment is active duty
ZS = Service with two or more components last segment is reservist/guardsman on   EAD
ZV = Service with two or more components last segment is reserve/guard time

From ARPC:
First letter:
A = Army
F = Air Force
I = National Oceanic and Atmospheric Administration (NOAA)
M = Marines
N = Navy
P = Coast Guard
X = Non-creditable service of any kind
Z = Combined Lines

Second Letter:
R = Regular AD
S = Reserve/Guard on EAD
V = Reserve/Guard (except for Army Guard)
G = Army Guard
A = Academy
T = ROTC
X = Civilian

Prorated Points: Partial Year and/or Membership Points

MINIMUM POINTS REQUIRED FOR A PARTIAL YEAR SEP 99

# of Days in Active Reserve (From – Thru)	Pts Required	# of Days in Active Reserve (From – Thru)	Pts Required	# of Days in Active Reserve (From – Thru)	Pts Required
0 – 7	1	125 – 131	18	249 – 255	35
8 – 14	2	132 – 138	19	256 – 262	36
15 – 21	3	139 – 146	20	263 – 270	37
22 – 29	4	147 – 153	21	271 – 277	38
30 – 36	5	154 – 160	22	278 – 284	39
37 – 43	6	161 – 167	23	285 – 292	40
44 – 51	7	168 – 175	24	293 – 299	41
52 – 58	8	176 – 182	25	300 – 306	42
59 – 65	9	183 – 189	26	307 – 313	43
66 – 73	10	190 – 197	27	314 – 321	44
74 – 80	11	198 – 204	28	322 – 328	45
81 – 87	12	205 – 211	29	329 – 335	46
88 – 94	13	212 – 219	30	336 – 343	47
95 – 102	14	220 – 226	31	344 – 350	48
103 – 109	15	227 – 233	32	351 – 357	49
110 – 116	16	234 – 240	33	358 – 365	50
117 – 124	17	241 – 248	34		

PRORATING RESERVE MEMBERSHIP POINTS SEP 99

Number of Days in the Active Reserve				Number of Points
1	Thru	12	=	0
13	Thru	36	=	1
37	Thru	60	=	2
61	Thru	85	=	3
86	Thru	109	=	4
110	Thru	133	=	5
134	Thru	158	=	6
159	Thru	182	=	7
183	Thru	206	=	8
207	Thru	231	=	9
232	Thru	255	=	10
256	Thru	279	=	11
280	Thru	304	=	12
305	Thru	328	=	13
329	Thru	352	=	14
353	Thru	365	=	15

What if I see errors on my PCARS Summary?

If you identify errors in your point credit summary and you are still in your R/R year or within 60 days after Customer Service should update your records.

If you are outside this window you will access the virtual Personnel Center – Guard Reserve (vPC-GR) Dashboard and submit supporting documents through the Retirement Points Changes/Corrections link below:

https://mypers.af.mil/app/dynamicforms/display/form/321

This application provides the member the capability to request changes or corrections to R/R year points or service history outside the window mentioned above. It is the member's responsibility, when requesting a correction, to submit documentation (i.e. DD Form 214, NGB 23B, Sister Service Point Summary, LES, Certified Orders, etc.) to support the change.

Request Corrections to Retirement Points /Service History

* Component: CHOOSE AN OPTION
* Subject: [Last Name, First] Corrections: Retirement Points/Service History
Question:
Attach Documents: Browse...
Attachment limitations: Documents cannot be greater than 20 MB, maximum of 20 attachments and only the following document types are allowed: csv, doc, docx, gif, htm, html, jpg, jpeg, pdf, ppt, pptx, rtf, tif, tiff, txt, xls, xlsm, xlsx, xml

SUBMIT

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Retired reservists begin drawing retired pay at age 60. There are instances (Reduced Age for Retired Pay) where you may draw your retired pay prior to age 60.

The Reduced Age for Retired Pay became effective on 29 January 2008. Qualifying active duty service performed for 90 days or more per Fiscal Year (FY) can reduce the time you wait to receive your retired pay. The active duty service does not have to be consecutive, it can be accumulative. **Eligibility age cannot be reduced below age 50.**

For additional information you can go to MyPERS: https://mypers.af.mil/app/answers/detail/a_id/14268/kw/reduced%20age%20for%20retired%20pay/p/18/p/18; **an excerpt of the article is below:**

Qualifying Active Duty Service
- Involuntary mobilization (Call or order to active duty under Title 10, U.S.C., Sections 688, 12301(a), 12302, 12304, 12304a, 12305, 12406, or any other provision of law during a war or national emergency declared by the President or Congress)
- Voluntary active duty (Call or order to active duty under Title 10, U.S.C., Section 12301(d))
- Includes MPA or RPA provided such active duty is performed under 12301(d)
- Full-time National Guard duty under a call to active service authorized by the President or Secretary of Defense under Title 32, U.S.C., Section 502(f) for purposed of responding to a national emergency declared by the President or supported by Federal funds
- Medical treatment/medical evaluation for disability purposes or medical study (Title 10, U.S.C., Section 12301(h)

Non-qualifying Active Duty Service
- Active Guard Reserve (AGR) (Title 10, U.S.C., Section 12310)
- Annual Tour (Title 10, U.S.C., Section 12301(b))
- Captive status (Title 10, U.S.C., Section 12301(g))
- As an Airmen not assigned to or participating satisfactorily in units (Title 10, U.S.C., 12303)
- Disciplinary/courts martial (Title 10, U.S.C., Section 12315 or Section 802(d)))
- Muster duty (Title 10, U.S.C., Section 12319)
- Full Time National Guard duty unless under a call to active service authorized by the President or Secretary of Defense under Title 32, U.S.C., Section 502(f) for purposed of responding to a national emergency declared by the President or supported by Federal funds
- *Retired* Recall to Active Duty (Title 10, U.S.C., Section 688a)

NOTE: *Airmen are encouraged to maintain copies of their active duty orders in case of a discrepancy.*

Impact on Benefits
Airmen will receive all *retired pay* benefits (e.g., commissary, base exchange, base services, etc) except:
- Medical benefits are deferred until *age* 60
- Blue ID card (ID card will show Airmen are not entitled to medical until *age* 60. At *age* 60, they will need to go to nearest military facility to obtain another blue ID card bestowing the medical benefit)
- Premiums for the Reserve Component Survivor Benefit Plan will be deducted from *retired pay* upon the *age* the member starts drawing *pay.*