

HOW TO READ THIS PAGE

Everything here is as of October 14, 2026. Most of these numbers reset on a calendar (pay, BAH, DLA, TSP and IRA limits on January 1; VA rates and retired pay on December 1; per diem on October 1), and each guide's footer carries the as-of date for its own figures. Where this page and a guide disagree, the guide's footer wins.

Pay

Raise, January 1, 2026	3.8%	01
BAS, enlisted / officer	\$476.95 / \$328.48	01
Hostile fire pay (from Oct. 1)	\$450	02
Imminent danger pay (from Oct. 1)	\$275 · \$9.16/day	02
Family separation allowance	\$300	02
Officer combat-zone cap, Oct.–Dec.	\$11,166.90 + danger pay	02
Savings Deposit Program	10% on \$10,000	02
Partial BAH, E-4 in barracks	\$8.10	01
SGLI, \$500,000 incl. TSGLI	\$26 / month	11
Leave sold in a career, at most	60 days	01

Moving and family

DLA, E-5 / O-3 with dependents	\$3,548.02 / \$4,041.88	07
TLE, days / daily cap	21 / \$290	07
Travel per diem, from Oct. 1	\$181 / day	07
Pet move, CONUS / overseas	\$550 / \$2,000	07
Spouse relicensing + business move	\$1,000 + \$1,000	12
Dependent care FSA / health FSA	\$7,500 / \$3,400	11
HSA, self / family	\$4,400 / \$8,750	20
MCCYN provider rate cap, full-time	\$2,000 / month	11
TRICARE Select family cap, Group B	\$1,324	11
FSGLI, \$100,000, spouse under 35	\$4.00 / month	11

Leaving and retiring

Pension multiplier, High-3 / BRS	2.5% / 2.0%	14
Retiree COLA, Dec. 1, 2025 / Dec. 1, 2026	2.8% / 3.6%	14
BRS lump-sum discount rate	6.46%	14
SBP premium / annuity	6.5% / 55%	19
Separation pay, full rate	10% × yrs × 12 mo.	16
Medical retirement line, DoD rating	30%	16
Reserve retirement: good year / age	50 points / 60	16
CHCBP, family, per quarter	\$5,339	20
Retiree TRICARE Prime, family, Group B	\$927 / year	20
VGLI, \$500,000 at 30–34	\$40 / month	21

Saving and taxes

TSP, your own contributions	\$24,500	04
TSP catch-up 50–59, 64+ / 60–63	\$8,000 / \$11,250	04
TSP annual additions ceiling	\$72,000	02
BRS: automatic / match	1% / up to 4%	04
IRA, each person / at 50+	\$7,500 / \$8,600	05
Roth IRA phase-out, single / joint	\$153–168k / \$242–252k	05
Standard deduction, single / joint	\$16,100 / \$32,200	04
Saver's Credit (last year), 50% tier	AGI ≤ \$24,250 / \$48,500	05
Child tax credit	\$2,200	06
Moving mileage (PCS), from July 1	\$0.235	07

Education and law

Tuition assistance, per semester hour	\$250	09
TA annual cap (Army, AF, SF, USMC)	\$4,500	09
Officer TA obligation	2 years	09
GI Bill private-school cap, AY 2026–27	\$30,908.34	10
GI Bill transfer: served / owed	6 yrs / 4 yrs	10
Navy WEPS-PT, tuition a year	up to \$40,000	09
SCRA interest cap, pre-service debt	6%	13
Military Lending Act cap	36%	13
Direct Loans in a hostile-fire area	0%, 60 months	03
Fraud reports by military consumers, 2025	117,278	27

Veterans benefits

VA compensation, 10% / 100%	\$180.42 / \$3,938.58	18
30% / 70% (veteran alone)	\$552.47 / \$1,808.45	18
From Dec. 1, 2026, 10% / 70% / 100% (our arithmetic)	\$187 / \$1,874 / \$4,080	18
DIC, surviving spouse / from Dec. 1	\$1,699.36 / \$1,761	18
VA funding fee, first / later use, 0 down	2.15% / 3.3%	08
BDD claim window	180–90 days out	17
Claim for full back pay	within 1 year	17
CRDP threshold	20 years + 50%	18
Tennessee property-tax relief, value covered	\$175,000	23
CHAMPVA retroactive claims, from notice	180 days	20

Dates that matter in the year ahead

October 14, 2026 · The 2027 Social Security COLA was announced: **3.6%**. Military retired pay and SBP rise by it on December 1, 2026, in the December 31 payment; VA compensation and DIC follow once Congress passes the annual Veterans' COLA Act (pending that day).

November 1, 2026 · ACA marketplace open enrollment begins; VGLI premium holiday begins (through January 31, 2027); the Series I bond rate resets.

November 9 – December 8, 2026 · TRICARE Open Season. **November 9 – December 14** · Federal Benefits Open Season (FEDVIP, FSAFEDS).

December 2026 · 2027 BAH rates and TRICARE costs are published; the FY2027 defense bill sets the January raise (3.6% by formula unless Congress enacts the larger targeted raise).

January 1, 2027 · New pay table, BAH, DLA, TSP and IRA limits, TRICARE costs; the Saver's Match replaces the Saver's Credit for tax year 2027.

Every January · Reset your TSP percentage so the limit lands in December, fund the IRA, re-check the LES against the new table (**Guide 26**).