

## MQFP® Study Guide 5.1: Divorce and Military Benefits

### Learning Objectives:

#### 5.1 Divorce

- a. Calculate possible division of military retired pay when a service member or military retiree becomes divorced.

**Exercise 1:** Division of Military Retired Pay

Calculate the possible division of military retired pay based on a specified percentage or formula provided in a divorce settlement.

- b. Describe a Retirement Benefits Court Order (RBCO) and qualified domestic relations order (QDRO) and their spouse in a military divorce settlement.

**Exercise 2:** Retirement Benefits Court Order (RBCO) and QDRO

Differentiate between a Retirement Benefits Court Order (RBCO) and a qualified domestic relations order (QDRO) in the context of a military divorce settlement.

- c. Explain the impact of divorce on SBP beneficiary designations.

**Exercise 3:** SBP Beneficiary Designations

Explain how divorce can impact Survivor Benefit Plan (SBP) beneficiary designations and the options available to divorced service members or military retirees.

- d. Explain the impact of divorce on GI Bill designations.

**Exercise 4:** GI Bill Designations

Explain the impact of divorce on GI Bill designations, including the transferability of Post 9/11 GI Bill benefits to a former spouse.

- e. Explain the healthcare coverage options of former military spouses.

**Exercise 5:** Healthcare Coverage for Former Military Spouses

Describe the healthcare coverage options available to former military spouses after divorce, such as TRICARE and the Continued Health Care Benefit Program (CHCBP).

**Quiz: (Multiple Choice)**

1. What is the purpose of a qualified domestic relations order (QDRO) in a military divorce settlement?
  - a) To divide military retired pay between the service member and the former spouse.
  - b) To determine child custody and visitation rights.
  - c) To allocate survivor benefits to eligible dependents.
  - d) To establish eligibility for the GI Bill.
  
2. How can divorce impact Survivor Benefit Plan (SBP) beneficiary designations?
  - a) Divorce has no impact on SBP beneficiary designations.
  - b) The service member's ex-spouse remains the default beneficiary after divorce.
  - c) The service member can no longer designate the ex-spouse as a beneficiary.
  - d) The service member must designate a new beneficiary within one year of divorce.
  
3. What are the healthcare coverage options for former military spouses after divorce?
  - a) TRICARE and CHCBP
  - b) TRICARE and Medicaid
  - c) CHCBP and VA health benefits
  - d) Medicare and private health insurance

**References:**

- Qualified Domestic Relations Orders (QDRO), U.S. Department of Labor:  
<https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/faqs/qdro>
- Survivor Benefit Plan (SBP), Defense Finance and Accounting Service:  
<https://www.dfas.mil/retiredmilitary/survivors/sbp.html>
- Transferring Post-9/11 GI Bill Benefits to a Spouse or Child, U.S. Department of Veterans Affairs:  
<https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>

\*Answer Key can be found at: <https://mqfp.org/study-guides/>