



JUN-SEP 2014



A MESSAGE FROM THE CHIEF OF STAFF

Raymond T. Odierno
General, United States Army
Chief of Staff

Greetings Retired Soldiers and families,

The Soldier For Life mindset is a holistic approach to the life cycle career of a Soldier. The U.S. Army takes care of teammates by ensuring Soldiers start strong, serve strong, and reintegrate strong so they remain Army Strong serving their communities after they leave the Army.

Soldier For Life begins with how we integrate our newest Soldiers into our Army. This is when we share and ultimately inculcate the Army values that are essential to our profession. These are the same values we want our Soldiers For Life to embrace.

Soldier For Life (SFL) also assists our transitioning Soldiers and their families. SFL helps them reintegrate into their home towns across America, connecting them with the employment, education, and health resources that they need. Positive transitions will sustain the Premier All-Volunteer Army and ensure that the Retired Soldier and veteran populations are our best advocates to future generations of Americans. The U.S. Army's strategic imperative of sustaining the All Volunteer Army is directly affected by how well our veterans reintegrate back into the communities.

The Army wants veterans to be successful members of their communities who use the resources and training from the Army, while readily having access to the wide network of civilian entities that support them. Soldier For Life is working to develop these relationships with community organizations and key private industry partners who are stepping forward to employ veterans.

In the coming years of transformation, we will need help from all our partners, especially our Retired Soldiers. Last month, I met with the Army Retiree Council. They pledged to work with SFL, with installation retiree councils, and with you to help our Soldiers reintegrate.

I urge you to learn more about the Soldier For Life program by visiting its new website at <http://SoldierForLife.army.mil>. This site provides you a virtual connection to the Army team as we modernize the force in response to shifting operational priorities and budgetary considerations.

We believe the Soldier For Life website will better serve your needs by providing easy access to Army information and resources. Over the coming months, we will add more features to the website to push information to subscribers' email inboxes. You'll also have new ways to tell us directly what you think.

The U.S. Army is the most professional and well-trained Army in the world. I thank each of you for the great sacrifices you have made and which many of you continue to make for our Soldiers, their families, and our Army every day. Army Strong!

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ECHOES

A Message from the Chief, Army Retirement Services

As I predicted in the Jan - May edition of *Army Echoes*, 2014 is proving to be a significant year for Army Retirement Services. These past several months have been a period of dramatic program shifts for us here, and for our Soldiers, Retired Soldiers, and family members, and the ways we work with the Army senior leadership in attempting to strengthen our pre- and post-retirement services across active and reserve components. I expect that, by early 2015, these evolving changes will be solidifying at several levels. Most importantly, my hope is that you will be well aware of some of these new approaches, and frankly helping our Army to implement changes by your involvement in ways appropriate to you.

Those of you who previously used Army Knowledge Online (AKO) should be aware of our two phased approach to the new Retirement Services Office website we launched on May 1 (as part of the Soldier For Life website). Our intent in Phase I was to ensure easy accessibility and ease of maneuver across each segment of the site. Commentary from you thus far is positive. We are also planning to expand the website in Phase II, set to end by Oct. 1 (please see the article on p. 6 for more information). We heard you, and have worked hard to offer a new website that we believe has the potential to surpass AKO in both content and service to you.

The Chief of Staff, Army Retiree Council met from April 28 to May 2, and worked through 22 issues that came from installation retiree councils worldwide. Feedback from the 14 individual council members was particularly robust and positive. The tone this year was a combination of an examination of what Army Retirement Services should be at each level, and how the HQDA council should interact with your local retiree council as we strive to expand our "continuation of service" at different levels throughout the Army.

The overarching theme that permeated the week-long council meeting was embracing the Soldier For Life program, beginning with Army Chief of Staff Gen. Odierno's opening remarks through the final outbrief to him. The Council is 100% on board with this program and recognizes that the individual and organizational mindset we seek to foster is that service in our Army and to our nation fundamentally changes how we serve—and that our selfless service makes us a part of something much bigger than ourselves for our entire lifetime!

Let me quote paragraph seven of the report from the Council to Gen. Odierno: "Council members recognize the significant resource challenges facing our Army due to declining budgets and the resulting impact on personnel programs. As part of the Army team, the retired community will continue to do its part in telling the Army story and supporting wherever and whenever needed. The ongoing contributions and volunteer service of so

many of the one million plus Retired Soldiers and Surviving Spouses demonstrates our commitment to our Army, its Retired Soldiers, and Family members".

To assist us all as Soldiers For Life, the Public Health Command article on page 5 is the first in a planned series that will promote healthy living and improve your daily quality of life. Check it out!

When you read this, 2014 will be about half over. Time marches on. What is timeless, enduring, and enormously significant is the totality of your service to our Army and our nation! You and your spouse, and your teammates in all of your formations in years gone by, did make a positive difference at so many levels over your long years in uniform. I THANK YOU and our nation thanks you. I urge you to keep actively engaged in your support and backing of our current Soldiers who wear the cloth of our republic. There is no sunset to patriotism and our duty to serve — do what you can wherever you live.

Challenges abound everywhere; please keep our leaders and especially our Soldiers and Families in your thoughts and prayers. Our Soldiers are in the early innings of their lives—but they are following your example of selfless service, and are becoming Soldiers For Life just as you are today.

Once A Soldier, Always A Soldier, A Soldier for Life!

John W. Radke

Chief, Army Retirement Services

Echoes is the U. S. Army's official newsletter for Retired Soldiers, surviving spouses and their families. Published three times each year in accordance with Army Regulation 600-8-7, *Echoes'* mission is to inform Retired Soldiers about their benefits, to update them about the Army, and to encourage them to support the Army in their civilian communities. Inquiries/comments about *Echoes* should be sent to Army Retirement Services, Attention: *Echoes* Editor (Room 6048), 2530 Crystal Drive, Arlington, VA 22202-3941 or to ArmyEchoes@mail.mil. Direct all other questions to the Retirement Services Officers listed on pg. 19.

Prior to using or reprinting any portion of *Echoes*, please contact the editor at ArmyEchoes@mail.mil.

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Retiree Council advises the Army's senior leaders

By **Mark E. Overberg**, *Deputy Chief, Army Retirement Services*

On May 2, the Chief of Staff, Army (CSA) Retiree Council concluded its 54th meeting after advising Army Chief of Staff Gen. Raymond T. Odierno and Sgt. Maj. of the Army Raymond F. Chandler III about the concerns of the retired community. The Council's Co-Chairmen, retired Lt. Gen. James Lovelace and retired Sgt. Maj. of the Army Kenneth Preston, emphasized their appreciation for the Army's Soldier For Life (SFL) program and the May 1 launch of the new SFL website with its robust section for Retired Soldiers at <http://soldierforlife.army.mil/retirement>.

At the time of its annual meeting, the CSA Retiree Council represented 918,000 Retired Soldiers and 246,000 surviving spouses. In addition to advice and recommendations, the Council provided the CSA with an assessment of how current Army programs and initiatives and proposals for new laws and policies may affect the retired community.

During its annual meeting, the Council discussed policies and programs with 18 Army and Department of Defense senior leaders. They also reviewed 22 issues nominated by installation and Army Service Component Command retiree councils. Six issues involved health care, seven related to benefits or entitlements, and nine concerned retirement services or communications.

The Council's most significant recommendations included:

- Sustaining the Army Surgeon General's initiative to increase the number of Medicare-eligible Retired Soldiers and their families being cared for within Army medical treatment facilities where capacity exists
- Sustaining no-cost copays for generic drugs ordered through Express Scripts, minimal co-pay increases for brand name pharmaceuticals, and never raising pharmacy copays more than the current year's cost of living adjustment.
- Retaining the commissary benefit in the continental United States, adding generic products and incorporating the Commissary into the Exchange to maintain the benefit, if necessary.
- Supporting legislation that maintains the current cost of living adjustment method instead of the "chained" consumer price index method.
- Issuing permanent identification cards to spouses over age 65.
- Reviewing current funding procedures in order to fully fund retiree appreciation days
- Institutionalizing the Soldier For Life (SFL) program within the Army G-1's authorization document and funding requirements
- Promoting the SFL message, "Once a Soldier, Always a Soldier . . . A Soldier For Life" to Soldiers from initial entry training through and after retirement

The Council's complete report is available <http://soldierforlife.army.mil/retirement/RetireeCouncil.html>.

The Library of Congress wants to hear your wartime stories!

The United States Congress created the Veterans History Project (VHP) in 2000 as part of the American Folklife Center at the Library of Congress. VHP's mission is to collect, preserve, and make accessible the personal accounts of American war veterans so that future generations may hear directly from veterans and better understand the realities of war.

Veterans can record a 30 minute or longer conversation about their military experience; gather 20 or more pages of memoirs, diaries, or journals; provide 10 or more photographs or letters and submit them to VHP for inclusion in this historical project. All submissions must be original materials and will become the property of the Library of Congress, so keep copies for your own records.

Educators, researchers, and scholars rely on the VHP collection to supplement historical texts and support research projects. Family members, friends, and loved ones will treasure the memories that are permanently preserved for future generations at the Library of Congress.

VHP field kits that can be used by veterans, family members, or Boy Scouts to record the wartime stories can be downloaded and printed from the VHP website at www.loc.gov/vets. If you don't have Internet access, call the toll free information line at (888) 371-5848.

myPay makes password rules easier

INDIANAPOLIS — Access to your myPay account is protected by state-of-the-art security and round-the-clock monitoring. But security of your account depends on you!

myPay recently updated its system password rules that meet the intent of DOD security policies and customer feedback. All users who access **myPay** with their login ID and password must now create a new password using the following rules:

- Must be 9 to 30 characters in length
- Contain at least one UPPERCASE letter
- Contain at least one lowercase letter
- Contain at least one number (0-9)
- Contain at least one special character: # @ \$ = + % ^ ! * _
- Must NOT include any spaces

Passwords will now expire every 150 days. About 10 days before your password expires, you will receive an email advising you to update your password to avoid delays logging into **myPay**. Make sure the email address recorded in your **myPay** profile is current to ensure you receive these important notices.

Performance Triad Health Targets

Sleep

- 8 hours of quality sleep per 24 hour period
- Go caffeine-free 6 hours before bedtime to reset sleep

Activity

- At least 10,000 steps per day (spread throughout the day with a goal of 10 minutes of walking per hour)
- At least 150 minutes of moderate or greater intensity aerobic exercise per week
- Resistance training on 2 or more days per week (include all major muscle groups)

Nutrition

- Eat at least 8 servings of fruits and vegetables per day
- Eat at least 3 meals per day (spread throughout the day with a goal of refueling every 4-5 waking hours)
- Drink at least 8 cups of water each day (total 64 ounces).

National September 11 Memorial Museum opens

By Mark E. Overberg, Deputy Chief, Army Retirement Services

The National September 11 Memorial Museum opened to the public on May 21, six days after the it was dedicated and President Barack Obama and 9/11 Memorial Chairman Michael R. Bloomberg addressed 9/11 families, rescue and recovery workers, and survivors.

The National September 11 Memorial and Museum occupy half of the 16-acre World Trade Center complex in New York City. The Museum, which is located underground, and the Memorial honor the 2,983 people who were killed in the attacks of Sept. 11, 2001 and Feb. 26, 1993.

Visitors to the Museum learn about those who were killed through a collection of authentic artifacts, biographies, and portraits contributed by the victims' families. The Museum also explains what led to the attacks on 9/11 at the World Trade Center, at the Pentagon and on board Flight 93.

Admission to the Museum is free for active duty and Retired Soldiers with a military ID card. Tickets to the Museum, available on site and at www.911memorial.org, are \$24 for adult general admission. Tickets for seniors (65+), veterans, and college students are \$18. Youth (7-17) are charged \$15 and children under 7 are free. For more information, contact the Reservations Department at (212) 266-5211 (9 a.m. to 5 p.m. EST) or by email at reservations@911memorial.org.

Admission is also free for all visitors on Tuesday evenings from 5 p.m. to 8 p.m. A limited number of tickets are available for online reservation two weeks in advance of each Tuesday evening starting at 9 a.m. Same day tickets are available at the ticket windows starting at 4 p.m.



New York City Fire Department Ladder 3 at the 9-11 Memorial Museum (Photo by Jin Lee)

Post-retirement weight gain — fact or fiction?

Do Retired Soldiers maintain healthier weights when compared to civilian retirees? By Claudia Drum, Registered Dietitian, U.S. Army Public Health Command

Approximately half of the Retired Soldiers whose height and weight were measured at medical appointments in military treatment facilities last year had a body mass index that classified them as obese. Obesity rates for these Retired Soldiers are significantly higher than the general population of the same age. In addition, the rate of obesity among these Retired Soldiers is twice as high when compared to active-duty Soldiers.

BMI is a calculation of weight in relationship to height. Although it doesn't measure body fat directly, it is a fairly reliable indicator of body fatness for most people. A BMI greater than 30 is classified as obese and can lead to serious weight-related health problems such as heart disease, stroke, diabetes, cancer and high blood pressure. Obesity can contribute to difficulty sleeping, breathing problems, decreased mobility, joint pain and even depression—all affecting your quality of life.

U.S. Army Public Health Command data estimates that Retired Soldiers may experience an average weight gain of four pounds during their first year of retirement. If this trend continues over the years, it may result in significant weight gain. In addition to BMI, your waist circumference may provide a better predictor of disease risk.

A high waist circumference (greater than 40 inches for males and greater than 35 inches for females) or too much abdominal fat is one of five medical conditions that comprise "metabolic syndrome." This diagnosis (also known as Syndrome X) affects approximately 34 percent of the U.S. adult population and increases the risk of cardiovascular disease, heart failure and diabetes. It is a disorder diagnosed by a co-occurrence of three out of the five following medical conditions: excess abdominal fat, high blood pressure, high blood sugar, high triglycerides and low high-density lipid (HDL) levels. The likelihood of developing this syndrome increases with age.

What causes post-retirement weight gain?

"It is most likely attributed to a combination of factors such as a decrease in physical activity or not adjusting caloric intake once you leave the military," said Lt. Col. Sandra Keelin, a registered dietitian at the U.S. Army Public Health Command.

Could it also be the fact that "Uncle Sam" isn't keeping tabs on you and testing your weight and physical fitness every six months? Your career progression no longer depends upon your weight or level of fitness. In addition, as you age, your body composition gradually changes as the proportion of muscle tissue decreases and fat tissue increases. This shift slows down your metabolism, making it easier to gain weight. Combine these two factors—less physical activity and a slower metabolism—with poor eating habits, and you create the perfect storm for promoting post-retirement weight gain.

You can prevent unwanted weight gain by committing to the development and maintenance of healthy lifestyle habits. A good place to start is the U.S. Army's Performance Triad, which focuses on three components of health: sleep, activity and nutrition. The Performance Triad is all about getting back to the basics. Getting plenty of rest, adequate exercise and proper nutrition will help you live your life to the fullest. Take steps today to improve your health to get the most out of your retirement years.



Performance Triad

- To find out more about the Performance Triad visit <http://phc.amedd.army.mil/topics/healthyliving/Pages/PerformanceTriad.aspx>.
- For more information on calculating your BMI, visit the National Institute of Health: <http://www.nhlbi.nih.gov/guidelines/obesity/BMI/bmicalc.htm>.
- To measure your waist circumference: Use a tape measure. Start at the top of the hip bone, and then bring it all the way around, level with your navel (belly-button). Make sure it's not too tight and that it is parallel with the floor. Don't hold your breath while measuring.



ECHOES

Soldier For Life website to be new online home for Retired Soldiers

By C. Todd Lopez

WASHINGTON (Army News Service, May 1, 2014) -- The Army's "Soldier For Life" website, launched on May 1, is designed to be a new online home for Retired Soldiers.

The Army's web portal "Army Knowledge Online" -- better known as "AKO" -- has been available to Retired Soldiers and family members for many years now. However, the Army is transitioning to a more secure enterprise network for business users -- Soldiers, Army civilians and contractors.

Retired Soldiers will continue to be able to access important information about the Army, and information pertaining to health, retirement, employment and education benefits online at soldierforlife.army.mil.

Mark E. Overberg, who serves as deputy chief of Army Retirement Services, said the new website will allow "ongoing communications with the retired community."

In February, the Army Retirement Services Office was moved under the newly created Soldier For Life program, Overberg said, because Retired Soldiers are "a part of the whole Soldier lifecycle -- the last part of the Soldier lifecycle."

Right now on the website, Retired Soldiers can also opt-in to receive a newsletter that lets them know what's going on in the Army "with a primary focus on news that Retired Soldiers care about," Overberg said.

EMAIL CHANGES

On AKO, Retired Soldiers and family members had access to web-based email services that gave them a ".mil" email address. Currently, Retired Soldiers and family members are no longer able to send email from their AKO accounts or read emails within the site. What they are still able to do, however, is instruct AKO to forward any emails they might receive there to a commercial account. The AKO website will continue forwarding emails to commercial accounts until Dec. 31.

Overberg suggests Retired Soldiers and family members set up a free commercial email account to replace what AKO used to provide for them. He said after setting up such an account, they should notify family, friends, and professional contacts about the new e-mail address.

Additionally, he said, Retired Soldiers and family members should contact any businesses or other websites where the AKO email address is a part of their contact information and update it to reflect the new email address.

One such site in particular to update, he said, is the Defense Finance and Accounting Service's "MyPay" website, where Retired Soldiers and Soldiers alike can look at their leave and earnings statements and other important documents.

To ensure that DFAS can contact them, Retired Soldiers should visit the "MyPay" site and ensure that a new or non-AKO email address is listed. Overberg said that today, some 500,000 Retired Soldiers have MyPay accounts. Of those, he said, about 350,000 are still registered there with their AKO-provided email address. By not signing up for a commercial e-mail service and updating business account information, former AKO users risk not receiving important notifications.

FUTURE SITE

Right now, the Soldier For Life website is extremely new. Overberg said the site is only in "stage one" of its development. But he said there are several ideas about what will be brought aboard as the site's development progresses into "phase two."

Future upgrades to the Soldier For Life website might include a "white pages" feature similar to what was one available on AKO, Overberg said. The difference will be that the white pages-style directory will include only those retirees who "opted in" to the listing.

Also under consideration for inclusion in the next-generation of the site is a "Retired Soldiers Blog," Overberg said. "The intent of this blog will be to provide a three-way communication: the Army to Retired Soldiers, Retired Soldiers to the Army and Retired Soldiers to other Retired Soldiers." (continued on next page)



(Continued from previous page)

Overberg said that commenters to blog posts will be limited to those who have retired from the Army. "When somebody posts a comment, we'll want to make sure they are a Retired Soldier."

Part of making that happen, he said, is ironing out the technical details of how to authenticate Retired Soldiers on the site. That might include integration of services from DOD Self-service Logon.

Overberg also said that the Soldier For Life website has been designed to be easier to use than AKO. He said he has heard complaints from Retired Soldiers that AKO was too complex -- and so they stayed away from the site.

MORE THAN JUST RETIRED SOLDIERS

The Soldier For Life program, and its website, is about more than just Retired Soldiers. In fact, the Retired Soldier program was just recently folded into the SFL program.

"Soldier For Life," is in fact about the entire "lifecycle" of being a Soldier: from the moment a Soldier shows up at basic training: "Start Strong;" to the day they arrive at their first command and begin their Army career: "Serve Strong;" to the moment they make the decision to transition from a uniform-wearing Soldier back into a productive member of civilian society: "Reintegrate Strong;" to the final separation or retirement from Army service and transition into an example in their community about what it means to be a Soldier: "Remain Strong."

Lt. Col. Wenceslao G. Angulo, who serves as the communications and outreach director of the Army's Soldier For Life program, said the SFL program and its website aim to serve those in all four phases of being a Soldier.

"We want to attract talented young men and women to join the Army," he said.

"The new site provides current information and links to resources for all Soldiers, which include active duty, Army National Guard and Army Reserve," Angulo added. "We also provide access to information and links to resources for those preparing to transition to civilian life. Now with retirement services joining the Soldier For Life program, we can now provide services and information for those who have retired from the Army, but remain Soldiers For life."

For more information about the AKO transition, please visit: <http://ciog6.army.mil/AKOTransition/tabid/215/Default.aspx>



**"On the battlefield,
the military pledges to
leave no Soldier behind.
As a nation, let it be our
pledge that when they
return home, we leave
no veteran behind."**

U.S. Rep. Dan Lipinski



The new Army Retirement Services home page is available at <http://soldierforlife.army.mil/retirement>.



ECHOES

Ask Joe: Your Benefits Guru

Ask Joe is a regular column that answers Retired Soldiers' common benefits questions. Email your questions with Ask Joe in the subject line to help.myarmybenefits@us.army.mil.

Dear Joe,

I don't have an AKO login or CAC, so how can I use the MyArmyBenefits retirement calculator to estimate my retired pay? Will my DOD Contractor/Army Civilian CAC work to log in? And since I'm in the Gray Area will it pull down my personal data from HRC?

Almost There

Dear Almost,

MyArmyBenefits calculators no longer use AKO login. The login process now uses the Department of Defense Self-Service Logon (DS Logon) instead of AKO. That means if you have a CAC, it still works the same as it did before. If you don't have a CAC, you can now use DS Logon, which is good for a variety of locations such as the VA's eBenefits and MyHealthVet websites and TRICARE. If you haven't yet signed up for DS Logon, go to the MyArmyBenefits webpage and click the link on the right-hand border and follow the instructions.

Once you have a Premium DS Logon account, you can log into the retirement calculator as a Gray Area (Retired Reserve) Soldier. It will bring in your information from HRC, so the calculator can run your retirement report. A Gray Area Soldier who has a CAC as an Army Civilian or a DoD Contractor can log in with that CAC and the system will recognize them.

And sorry to you Active Army Retired Soldiers reading this – even if you have a CAC, you are already drawing your retired pay so your status is ineligible for the calculators (you already know your retired pay amount).

Joe

Dear Joe,

After retiring from the Army, we always planned to travel around the world. My spouse and I have started arguing about what to do for the adventure of a lifetime – I want to go to Machu Picchu but she'd be happy with Muscle Beach. She says it's dangerous to travel outside the country, and we should buy an RV and travel around the National Parks. That's not MY idea of a great adventure. How do I convince her that it's safe to travel? Help – before she puts the down payment on the RV. Got any ideas?

Stuck at home

Dear Stuck,

You thought being deployed was dangerous – just wait till you look at the statistics on overseas travel. Mrs. Joe knows exactly how she feels – global travel isn't what it used to be. But the State Department can help – they post travel advisories for U.S. citizens who are contemplating foreign travel as soon as there is any kind of threat. Look up contact information for the U.S. embassy for any country you are going to be in. You can check it all out on the State Department website at <http://travel.state.gov/content/passports/english/country.html>. Any travel warnings or alerts are posted on the individual country's page, as well as embassy and other information.

A word to the wise: be familiar with how your health insurance works if you are out of the country – Medicare is not applicable except in a few peculiar circumstances (<http://www.medicare.gov/coverage/travel-need-health-care-outside-us.html>), and Tricare may not reimburse you until after the fact (<http://www.tricare.mil/GettingCare/Traveling.aspx>). You can find out if there are any U.S. military facilities available by looking at the Resource Locator on MyArmyBenefits (http://MyArmyBenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html) and choosing the country in question. Sorry, but Peru is not one of the choices. Have you thought about going to Italy?

Joe

Have health questions? Call the TRICARE Nurse Advice Line

FALLS CHURCH, Va. — Sometimes it's hard to know when to seek medical help for urgent health problems. Having access to a trusted medical professional at a moment's notice is invaluable. The new TRICARE Nurse Advice Line (NAL) does just that. Starting April 25, 2014, all TRICARE beneficiaries in the continental United States, Alaska and Hawaii can get health advice by calling the NAL, toll-free and 24/7. The NAL number is (800) TRICARE (874-2273).



The NAL is a team of registered nurses who answer urgent healthcare questions. They give beneficiaries professional medical advice to help decide whether self-care is the best option, or they should see a healthcare provider. They will recommend if it's ok to wait for care, or if beneficiaries should seek urgent or emergency care. There is always a live person on the line to answer health questions.

The NAL has pediatric nurses to answer children's health questions. If follow-up to the child's care is needed or requested, the NAL will call back to check on them a few hours later. The NAL can also help beneficiaries find the closest medical care if they need it.

When beneficiaries call the NAL, a representative checks their eligibility in the Defense Enrollment and Eligibility Reporting System (DEERS). Beneficiaries with an urgent health care concern or question speak to a registered nurse who asks the beneficiary a series of standard questions to recommend the next steps and give them best advice possible. The NAL can also make appointments at military hospitals and clinics for TRICARE Prime beneficiaries enrolled to those facilities. Beneficiaries can still call their PCM or clinic for medical advice and appointments.

Legal Briefs

Have you done your legal tune-up lately?

By **Mary M. Benzinger**, Esquire, Senior Attorney, Pentagon Army and Air Force Legal Assistance Office



So you've long since completed all your estate planning documents. When was the last time you read them?

It's a good idea to review your documents at least every five years or upon an event that might require an edit of your documents (like your executor can no longer serve).

First of all, locate your documents. If you can't find them, make an appointment with legal to re-do them.

Second, read each document carefully.

On your will, double check the names of beneficiaries, executors, etc. (Did your daughter get married since you wrote this?) Are the executors and trustees still the right people for the job? Do you still want the same distribution of your assets?

Review your living will and health care power of attorney. Are the wishes expressed in those documents still what you want? Are the agents you appointed still the right people to make these decisions for you? Have their names or contact information changed?

If you have a durable financial power of attorney, are the agents you appointed still the right people to make these decisions for you? Have their names or contact information changed? Do you want to change what your agents can do for you if you become incapacitated?

If any of your documents need changes, contact legal for assistance in revising your documents.

Active duty or retired service members and their ID card holder family members may be eligible for free legal assistance. For more information on modifying or updating your documents and to find a legal assistance office near you, call your nearest military installation or go to <http://legalassistance.law.af.mil/content/locator.php>.

Did You Know? Uniform policy for Retired Soldiers

On Mar. 31, 2014, the Army released Army Regulation (AR) 670-1, *Wear and Appearance of Army Uniforms and Insignia*, and Department of the Army Pamphlet (DA Pam) 670-1, *Guide to the Wear and Appearance of Army Uniforms and Insignia*. The publications include new rules, published in their entirety here, for how Retired Soldiers may wear Army uniforms. The complete AR is available at http://www.apd.army.mil/pdffiles/r670_1.pdf/. The complete DA Pam is at http://www.apd.army.mil/pdffiles/p670_1.pdf/.

Army Regulation 670-1, paragraph 23-3. Retired personnel.

- a. Personnel who will be advanced to a higher grade upon retirement have the option of wearing the insignia of that grade thereafter.
- b. Retired personnel on active duty will wear their uniform and insignia in the same manner as prescribed for personnel in the AA [Active Army] of corresponding grade and branch.
- c. Retired personnel not on active duty may wear either the uniform reflecting their grade and branch on the date of their retirement, or the uniform prescribed for personnel in the AA of corresponding grade and branch, when appropriate, but may not mix the two uniforms. Personnel will wear the grade as shown on the retired grade of rank line on their retirement order.
- d. Retired personnel not on active duty are not authorized to wear the Army uniform when they are instructors or responsible for military discipline at an educational institution, unless the educational institution is conducting courses of instruction approved by the Armed Forces.
- e. In addition to the occasions for wear listed above, retired personnel are authorized to wear the uniform only on the following occasions:
 - (1) While attending military funerals, memorial services, weddings, inaugurations, and other occasions of ceremony.
 - (2) Attending parades on national or State holidays, or other patriotic parades or ceremonies in which any active or reserve U.S. military unit is taking part. Uniforms for these occasions are restricted to service and dress uniforms; the combat uniform and physical fitness uniforms will not be worn. Wearing the Army uniform at any other time, or for any other purpose than stated above, is prohibited.
- f. Retirees are authorized to wear the physical fitness uniform under the following provisions:
 - (1) With civilian attire off the installation.
 - (2) When wearing the physical fitness uniform as a complete uniform, retirees will—
 - (a) Wear only authorized accessories corresponding to those worn by personnel of the AA.
 - (b) Keep the sleeves down on the sweatshirt or jacket, the legs down on the pants, and the T-shirt tucked inside the trunks.
 - (c) Wear the sleeves and legs of the physical fitness uniform sweatshirt down; may not cuff, roll, or push up the sleeves or legs of the physical fitness uniform.
 - (d) Wear the green micro fleece cap pulled down snugly on the head. The bottom edge (a portion of or all) of the cap may be folded, but not rolled. A similar, commercially designed cap is authorized for wear.
- g. Pregnant retirees are authorized to wear the T-shirt or sweatshirt outside the trunks or sweatpants.
- h. Retirees are authorized to wear the Retired Service ID Badge (see DA Pam 670-1).

DA Pamphlet 670-1, paragraph 23-3. Retired personnel.

- a. See AR 670-1 for general wear of the Army uniform by retired personnel.
- b. Retired personnel not on active duty are not authorized to wear SSI [Shoulder Sleeve Insignia], except as follows:
 - (1) Personnel performing instructor duties at an educational institution conducting courses of instruction approved by the Armed Forces will wear the SSI of the command that is responsible for the course of instruction. Senior and junior ROTC [Reserve Officer Training Command] instructors will wear the Cadet Command SSI on their left shoulder (see AR 145-1 and 145-2 for wear of the uniform by senior and junior ROTC instructors, respectively).
 - (2) Retired personnel are authorized to wear the SSI for U.S. Army retirees on the left shoulder of the green service uniform. The insignia consists of a white cloth disc with a blue border, and an inner white disc with a red border, which bears a blue and white adaptation of the coat of arms of the United States. The outer disk that surrounds the coat of arms contains the inscription "UNITED STATES ARMY" in red letters at the top, and the word "RETIRED" in blue letters at the bottom (see fig 23-1). On the blue service and dress uniforms, retired personnel will wear the retired service ID badge (see para 22-17d(12) and fig 22-77). [Editor's Note: Retired insignia may be purchased at www.aafes.com or any installation military clothing sales store.]
 - (3) Retired personnel may wear the SSI-FWTS [Former War Time Service] on the right shoulder of the green service uniform if they were authorized wear of the SSI-FWTS while on active duty (see para 21-17). On the blue service and dress uniforms, retired personnel may wear the combat service ID badge (see para 22-17 and fig 22-70) if they were authorized wear of the SSI-FWTS while on active duty.



DA Pamphlet 670-1, paragraph 22-17d(12). The retired service ID badge is worn on the wearer's left side [pocket]. Personnel may wear the badge only in service and dress uniforms after officially retired from the U.S. Army.

Space-Available travel saves money if you are flexible

By Lt. Col. Gregg G. Lofgran, Army Retirement Services Operations Officer

Space Available travel is a service offered by the Department of Defense which provides unused seats on military flights to current and retired service members and their families looking to travel at little to no cost. However, families of reservists, including Gray Area Soldiers, are prevented from flying Space-A until the sponsor qualifies for retired pay and has a blue ID card.

Travelers should understand that the primary mission of the Air Mobility Command (AMC) is the movement of space required (duty) passengers and cargo on Department of Defense owned or controlled aircraft. Although Space-A flights are free (commercial chartered flights charge a \$15-\$30 fee), there are no guaranteed seats.

But if you're up for an adventure, and have a bit of patience, Space-A travel can be a ton of fun! As an example, Joint Base Pearl Harbor in Hawaii typically moves approximately 90,000 Space-A passengers annually through its facility. Other popular destinations include Ramstein Air Base, Germany; Travis Air Force Base, Calif.; Yokota, Japan; Italy; Singapore and other exciting places around the world!

Flight schedules for Space-A are released three days ahead of the planned departures and seat availability is listed as early as two to three hours before the flight. Passengers are also ranked in six categories by order of priority, depending on the importance of the travel, with emergency leave listed as "Category I" and Retired Soldiers listed as "Category VI". Passengers can register for a flight in five ways: In person, fax, email, Internet or mail and the earlier a passenger is registered, the higher priority they have within their travel category.

Travelers can find more details about the Space-A program at the following links:

<http://www.amc.af.mil/amctravel>

<https://www.facebook.com/notes/joint-base-pearl-harbor-hickam-amc-passenger-terminal/faqs-space-a-travel/362787953790620>



A C-17 Globemaster III from Joint Base Lewis-McChord, Wash., lands at Aviano Air Base, Italy (U.S. Air Force Photo/Airman 1st Class Katherine Windish)

Gray Area Soldiers' retired pay application process to change

By Sheila Dorsey, Chief, Reserve Retirements Branch, U.S. Army Human Resources Command

By Oct. 1, 2014, the United States Army Human Resources Command (HRC) plans to discontinue mailing retirement applications to Gray Area Soldiers for their non-regular retirements at age 60. United States Army Reserve Command, the National Guard Bureau and the Army Retirement Services Office will assist with coordination of this initiative and informing the affected population.

This initiative will stop the process of mailing retirement applications to Gray Area Soldiers 13 months before their 60th birthdays. These Soldiers will need to contact HRC to request retirement applications and confirm their current mailing addresses prior to their 60th birthdays. HRC recommends Gray Area Soldiers contact HRC 13 months before their expected retirements by calling (888) 276-9472 or by emailing askhrc.army@us.army.mil. HRC will also leverage current technologies to allow individuals to request applications on-line.

HRC currently mails over 4,000 retirement applications quarterly with thirty-seven percent returned to HRC due to incorrect addresses. This causes a delay in receiving retired pay or no retired pay at all for these Soldiers.

HRC will continue to ensure eligible Gray Area Soldiers are informed to apply for retirement prior to their eligibility date. Please send any feedback you may have on this initiative to askhrc.army@us.army.mil. Look for future updates on this initiative on the HRC media releases webpage at <https://www.hrc.army.mil/default.aspx?id=5673> or on the new Army Retirement Services Office website at <http://soldierforlife.army.mil/retirement> where you can also subscribe to email updates between editions of *Army Echoes*.



ECHOES

Gen. Wainwright's advice to transitioning Soldiers is still valid almost 70 years later

Gen. Jonathan Mayhew Wainwright IV was a veteran of the Saint Mihiel and Meuse-Argonne Offenses in World War I. He rose to Allied Commander in the Philippines when Gen. Douglas MacArthur became Allied Supreme Commander, South West Pacific Area. On May 6, 1942, Wainwright surrendered Corregidor to Japanese forces. Held in Japanese prison camps as the highest-ranking American prisoner of war, he later returned to the Philippines to receive the surrender of the local Japanese commander, Lt. Gen. Tomoyuki Yamashita. Dubbed a "fighting general," Wainwright later received the Medal of Honor and commanded the 4th United States Army at Fort Sam Houston, Texas from January 1946 to August 1947. He is buried in Section 1 of Arlington Cemetery.

HEADQUARTERS FOURTH ARMY
FORT SAM HOUSTON, TEXAS

To: All Personnel Being Discharged From The Army of The United States:

You are being discharged from the Army today - from your Army. It is your Army because your skill, patriotism, labor, courage and devotion have been some of the factors which make it great. You have been a member of the finest military team in history. You have accomplished miracles in battle and supply. Your country is proud of you and you have every right to be proud of yourselves.

You have seen, in the lands where you worked and fought, and where many of your comrades died, what happens when the people of a nation lose interest in their government. You have seen what happens when they follow false leaders. You have seen what happens when a nation accepts hate and intolerance.

We are all determined that what happened in Europe and in Asia must not happen to our country. Back in civilian life you will find that your generation will be called upon to guide our country's destiny. Opportunity for leadership is yours. The responsibility is yours. The nation which depended on your courage and stamina to protect it from its enemies now expects you as individuals to claim your right to leadership, a right which you earned honorably and which is well deserved.

Start being a leader as soon as you put on your civilian clothes. If you see intolerance and hate, speak out against them. Make your individual voices heard, not for selfish things, but for honor and decency among men, for the rights of all people.

Remember, too, that no American can afford to be disinterested in any part of his government, whether it is county, city, state or nation.

Choose your leaders wisely - that is the way to keep ours the country for which you fought. Make sure that those leaders are determined to maintain peace throughout the world. You know what war is. You know that we must not have another. As individuals you can prevent it if you give to the task which lies ahead the same spirit which you displayed in uniform.

Accept that trust and the challenge which it carries. I know that the people of America are counting on you. I know that you will not let them down.

Goodbye to each and every one of you and to each and every one of you, good luck!


J. M. WAINWRIGHT
General, U. S. Army
Commanding

Invalid email addresses in *myPay* affect thousands of Retired Soldiers

CLEVELAND — *myPay* receives email addresses from several sources including customers when they self-register a personal email address and systematically from the Army and the Defense Manpower Data Center (DMDC). *myPay* users have the option to select which email address is primary. The primary email address will be used by the Defense Finance and Accounting Service (DFAS) to send important information and by the Army to send Army *Echoes*. Retired Soldiers should review their *myPay* profiles to ensure their primary email address is valid.

The first email format Retired Soldiers should be aware of in *myPay* is listed as "Army Knowledge Online (AKO) email" with the format `firstname.lastname@us.army.mil`. Because the Army closed AKO for Retired Soldiers on Jan. 31, 2014, they should no longer use this email address. They may log into AKO to set an autoforwarder that will send all new AKO email received to a commercial address until Dec. 31, 2014. There are more than 300,000 Retired Soldiers who still have their *myPay* profile set to send their DFAS notifications to their obsolete AKO email addresses.



The second email format Retired Soldiers should be aware of is listed as "Retiree Email provided from Retiree Card." The format provided is `firstname.lastname.ret@mail.mil`. Retired Soldiers should mark this email address as "invalid." This is a proposed email address format for the new Department of Defense Enterprise Email system that was never implemented.

Under "Personal Email Address," Retired Soldiers should enter a commercial email address they frequently use and trust, and click on the "Primary" button to the right to receive Army *Echoes* and notifications from DFAS. Then they should click "Accept/Submit."

TRICARE For Life pharmacy pilot heating up

FALLS CHURCH, Va. — The TRICARE For Life (TFL) Pharmacy Pilot has been underway for about two and a half months. Many Medicare eligible beneficiaries who have not yet moved their prescriptions to Home Delivery or a military pharmacy may soon have to pay the full cost of their medication if they fill their prescription a third time at a retail pharmacy. Congress created the TFL Pilot in the 2013 National Defense Authorization Act (NDAA).

The TFL Pharmacy Pilot requires TFL beneficiaries to move select maintenance medications (medications taken regularly for a chronic condition) to either TRICARE Pharmacy Home Delivery or a military pharmacy, or pay the full price when they fill them at a retail pharmacy. After the pilot started on March 15, 2014, beneficiaries get two "courtesy fills" at a retail pharmacy and each time received a letter notifying them of the pilot.

"We expect that many TFL beneficiaries have used their two courtesy fills at a retail pharmacy already," said Dr. George Jones, Chief of the Defense Health Agency (DHA) Pharmacy Operations Division. "This means that if they fill their maintenance medications at retail again, they may have to pay the full cost of the medication out of pocket."

Switching prescriptions from a retail pharmacy to Home Delivery can save beneficiaries as much as \$152 a year for each prescription they move.

To switch a prescription to Home Delivery, beneficiaries can call Express Scripts, the TRICARE pharmacy contractor, at (877) 882-3335. They can visit the Express Scripts website, www.express-scripts.com/TRICARE, ask their provider to electronically prescribe directly to "Express Scripts Mail Pharmacy" or mail in a registration form and hard copy of their prescription. Beneficiaries who want to use a military pharmacy should first call their local military pharmacy to make sure their prescription is available.

"Our primary goal is to deliver a sustainable benefit, comply with the NDAA and implement the TFL Pilot as smoothly for beneficiaries as possible," said Dr. Jones. "We are working closely with Express Scripts to educate affected beneficiaries and make sure they have all the information they need to participate in the Pilot."

For more details on the TFL Pharmacy Pilot, please visit www.tricare.mil/tflpilot.





ECHOES

Improved Exchange online site ideal for Retired Soldiers

DALLAS — To better serve Retired Soldiers who don't live near military installations, the Army & Air Force Exchange Service is upgrading its ecommerce website to better reflect products found in brick and mortar Exchanges. This summer, the Exchange will launch the new site, which, in addition to an expanded assortment, will feature faster shipping and improved customer service.

When the new shopmyexchange.com website launches, shoppers will see a number of improvements including:

- Same-day shipping on many items – orders placed before 3 p.m. CST will be processed and shipped that day.
- Improved order tracking that provides visibility of when an order will arrive.
- Upgraded site navigation to assist shoppers in quickly finding the products they want.



The Exchange online experience continues to improve daily, with a greater number of brands and products stocked both online and in-store. Two years ago, less than six percent of products were available in both areas. Now shopmyexchange.com offers more than 20 percent of the products found in brick and mortar Exchanges.

The Exchange will offer best-selling products in the way customers choose to shop, whether in store, online or through a mobile device.

“Whether for work or family, Retired Soldiers often move to locations far from an Exchange after leaving the military,” said Exchange Chief of Staff Col. Tom Ockenfels. “The enhanced, upgraded shopmyexchange.com will ensure these loyal shoppers can continue to exercise the Exchange benefit that they so dutifully earned.”



By the Numbers

Retired Soldiers receiving pay	799,637
Gray Area Soldiers	118,613
Total Retired Soldiers	918,250
Survivor Benefit Plan Annuitants	136,244
Non-annuitant Surviving Spouses	111,545
Total Surviving Spouses	247,789
Total Retired Army Community	1,166,039

Source: Defense Manpower Data Center June 5, 2014

USAR pre-retirement training

Call the hosting USAR RSO on pg. 19 for more information

Date	Location	Hosting RSC	Date	Location	Hosting RSC
28 Jun 14	Ft. Bragg, NC	81st RSC	16 Aug 14	Ft. McCoy, WI	88th RSC
28 Jun 14	Bangor, ME	99th RSC	16 Aug 14	Kaiserslautern, Germany	99th RSC
12 Jul 14	Little Rock, AR	63rd RSC	23 Aug 14	Savannah, GA	81st RSC
19 Jul 14	Pocatello, ID	88th RSC	23 Aug 14	Ft. Meade, MD	99th RSC
26 Jul 14	Ft. Buchanan, PR	81st RSC	6 Sep 14	Witchita, KS	88th RSC
26 Jul 14	New Windsor, NY	99th RSC	20 Sep 14	Ft. Indiantown Gap, PA	99th RSC
9 Aug 14	San Marcos, TX	63rd RSC	20 Sep 14	Ft. Knox, KY	81st RSC

Peer support line helps veterans

By Mark E. Overberg, Deputy Chief, Army Retirement Services

Since 2010, the Vets4Warriors Peer Support Line has provided service members confidential, peer-to-peer support. The Peer Support Line was built on the concept that service members prefer to seek help from someone who has also served and understands their challenges. Vets4Warriors, which will soon change its name to the Military Connect Network, is staffed entirely by veterans.

Vets4Warriors is operated by Rutgers University through a contract with the Department of Defense Suicide Prevention Office.

At Vets4Warriors, veterans provide support to current and retired military members and their families 24 hours a day through phone calls, email, or online chats. The service is confidential and caller information is not shared with the military or the Department of Veterans Affairs.



Sgt. Maj. of the Army Raymond F. Chandler III recently endorsed Vets4Warriors on his Facebook page, saying "Check out the Vets4Warriors website and their confidential 24/7 person-to-person support. When you call, email or use online chat, you'll be connected with Veteran and Family member peers who have been there. They understand the problems unique to military life and know your challenges. Vets4Warriors will assist you in setting a plan to overcome adversity, manage stress and build resilience."



The call center's veterans are not licensed counselors. They provide information and referrals when needed, but also peer support and follow up for those with ongoing concerns. The center connects those in crisis with the Military Crisis Line.

Members of the United States military may call Vets4Warriors toll free at (855) 838-8255. Outside the U.S., service members may call the Global DSN Operator at DSN 312-560-1110 or commercial (719) 567-1110. All service members may chat with Vets4Warriors at their website <http://www.vets4warriors.com> or send them an email at Info@vets4warriors.com.

Major life changes? Update DFAS!

Major life changes that you must notify the Defense Finance and Accounting Service about include marriages, divorces, deaths, births, adoptions, and changes of mailing and email addresses.

These changes affect your retired and annuitant pay, federal and state tax withholding, Arrears of Pay, and Survivor Benefit Plan (SBP) and Reserve Component SBP benefits.

Retired Soldiers and annuitants can make most updates using [MyPay](#) or by calling their Retirement Services Officer listed on page 19. Gray Area Soldiers must contact Human Resources Command at (888) 276-9472.



ECHOES

Frequently asked questions about spouse SBP coverage

By Bill Hursh, Army Survivor Benefit Plan Program Manager

Retirement Services Officers (RSOs) receive many questions about spouse Survivor Benefit Plan (SBP) or Reserve Component SBP elections. Here are some of the most frequently asked questions and their answers.

Question: Will the SBP annuity be reduced at a certain age or when the surviving spouse collects Social Security benefits?
Answer: *There is no reduction of spouse SBP based on age or Social Security. Since April 1, 2008, all spouses receive 55 percent of the base amount, the portion of your retired pay you selected.*

Question: I did not elect spouse SBP when I retired. Now I have medical problems that make it too expensive for me to obtain life insurance. I want to provide for my spouse. Can I now elect SBP for my spouse?
Answer: *Unfortunately, if you did not elect SBP for your spouse when you retired, you closed the spouse category for that spouse and any future spouse. You may be able to request it during a SBP open enrollment period. However, since 1972, there have only been five open enrollment periods and there is no legislation pending that would create another one.*

Question: My spouse died and I notified the Defense Finance and Accounting Service (DFAS) to stop my SBP payments. Now I have just remarried. What are my SBP options?
Answer: *When your spouse died, your spouse SBP election was suspended. You have one year from the marriage to do one of following: 1) Resume the original level of spouse coverage; 2) Decline to resume spouse SBP coverage for that spouse and any future spouse; 3) Increase your SBP coverage if your previous election was less than full coverage. Just submit a [DD Form 2656-6](#) (SBP Election Change Certificate) with a copy of the marriage certificate to DFAS within one year of the marriage. The SBP coverage and SBP premiums will start on the first anniversary of the remarriage. If you take no action within one year, your new spouse will be automatically covered from the first anniversary of the marriage and you will owe premiums from that date with interest when DFAS learns of the marriage.*

Question: I was not married when I retired and this is my first marriage following retirement. What are my options for spouse SBP?
Answer: *Since you did not have a spouse at retirement and this is your first eligible spouse following retirement, the spouse SBP category is still open to you. To elect spouse SBP coverage, submit a [DD Form 2656-6](#) with a copy of the marriage certificate to DFAS within one year of your marriage. If you have child SBP coverage, the spouse will be added to the existing coverage and the child coverage cost recomputed as spouse and child coverage. If you have no preexisting child SBP coverage, you will need to also elect a level of coverage for the spouse. If you do not take action within one year of the marriage, you'll close the spouse SBP category for this spouse and any future spouse.*

Question: I retired in 2005 and did not have a spouse or children, so I elected insurable interest SBP for my mother. I just married for the first time and would like SBP for my spouse. Can I change from insurable interest to spouse SBP coverage?
Answer: *Yes, you can cancel your insurable interest SBP and elect spouse SBP. These are two separate actions. The law allows you to voluntarily cancel your insurable interest SBP for your mother at any time. You must cancel the insurable interest and elect spouse SBP coverage within one year of the marriage. If you do not cancel your insurable interest SBP coverage within one year of the marriage, you cannot elect spouse SBP and you will close the spouse category for that spouse and any future spouse.*

Question: When I retired, I elected SBP coverage for my spouse, but I declined SBP coverage for my children. I have made 360 SBP payments and am over age 70, so my SBP coverage is paid-up. My spouse died. Since I have no SBP beneficiaries, can I now elect insurable interest SBP?
Answer: *You cannot elect insurable interest SBP after retirement. Your spouse SBP is suspended and if you remarry, you can resume your SBP coverage for the new spouse after one year of marriage with no SBP costs.*

RSOs can answer your specific questions about spouse SBP coverage. RSO contact information is available on page 15.

Human Resource Service Center serves as the primary entry point into the U.S. Army Human Resources Command for military-related human resource inquiries, responding to Soldiers, Retired Soldiers, veterans, family members, DA civilians and government agencies. Contact the HRSC by telephone (0700-1900 EST, Monday thru Friday) at (888) 276-9472 or by email at askhrc.army@us.army.mil.

DIRECTORY

Arlington National Cemetery: (877) 907-8585
<http://www.arlingtoncemetery.org>

Armed Forces Retirement Home: (800) 422-9988; <http://www.afrh.gov>

Army & Air Force Exchange Service: <http://www.aafes.com>

Army Career & Alumni Program: (800) 325-4715; <http://www.acap.army.mil>

Army Emergency Relief: (866) 878-6378; <http://www.aerhq.org>

Army Facebook: <https://www.facebook.com/USArmy>

Army Flickr: <http://www.flickr.com/photos/soldiersmediacenter/>

Army Homepage: <http://www.army.mil>

Army Knowledge Online: <https://www.us.army.mil>

Army Live Blog: <http://armylive.dodlive.mil/>

Army mobile phone apps: <http://www.army.mil/mobile/>

Army Retirement Services: <http://soldierforlife.army.mil/retirement>

Army Stand To!: <http://www.army.mil/standto/>

Army Temporary Lodging Program: (877) 711-8326; <http://www.pal.army.mil> Reservations: <http://www.ihgarmyhotels.com>

Army Twitter: <https://twitter.com/USArmy/>

Army YouTube: <http://www.youtube.com/usarmy>

Casualty Assistance Checklist for Retirees: <http://soldierforlife.army.mil/retirement/docs/Post/CasualtyAssistanceChecklist.pdf>

Chief of Staff, Army Retiree Council: <http://soldierforlife.army.mil/retirement/RetireeCouncil.html>

Combat-Related Special Compensation: (866) 281-3254 opt.4;
<https://www.hrc.army.mil/TAGD/CRSC>

Commissary: <http://www.commissaries.com>

Concurrent Retired & Disability Pay: (800) 321-1080,
<http://www.dfas.mil/retiredmilitary/disability/crdp.html>

Consumer Financial Protection Bureau: (855) 411-2372
<http://www.consumerfinance.gov/>

Death — Report a Retired Soldier's Death: Call HQDA Casualty Operations Center, (800) 626-3317; from overseas, call (502) 613-3317 collect. <https://www.hrc.army.mil/TAGD/Reporting%20A%20Death>

Echoes: <http://soldierforlife.army.mil/retirement/echoes.html>;
 Editor's email address: ArmyEchoes@mail.mil

Funeral Honors (Military): Army Coordinator: (502) 613-8218
<https://www.dmdc.osd.mil/mfh/>

ID Card Facilities: (800) 538-9552; Nearest facility: www.dmdc.osd.mil/rs/

Legal Assistance Locator (Military): <http://legalassistance.law.af.mil/content/locator.php>

Long Term Care Insurance: (800) 582-3337 <http://www.ltcfeds.com/>

MyArmyBenefits: <http://myarmybenefits.us.army.mil/>
 Help Desk: (888) 721-2769 (9 a.m. to 5 p.m. EST Monday - Friday);

Resource Locator: http://myarmybenefits.us.army.mil/Home/BenefitLibrary/Resource_Locator.html

Reserve Component Retirements (888) 276-9472 or (502) 613-8950
<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>

RC Application for Retired Pay: Human Resources Command; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402; (888) 276-9472; askhrc.army@us.army.mil



Retired Army Lapel Pin and Clothing: Visit www.aafes.com, then type "Retired Army" in the search box and click "Search."

Soldiers Magazine: <http://soldiers.dodlive.mil/>

Space-Available Travel: <http://www.amc.af.mil/amctravel/index.asp>

Survivor Benefit Plan: <http://soldierforlife.army.mil/retirement/sbp.html>

Maintaining SBP After Retirement: <http://soldierforlife.army.mil/retirement/cs/SBP/SBP%20election%20after%20ret%20PRINT%20COM.pdf>

Uniformed Services Former Spouse Protection Act:
<http://soldierforlife.army.mil/retirement/usfspa.html>

Veterans Service Records — Replace DD Form 214, awards:

Retired 4/1/1996 or later: Log in to <https://www.ebenefits.va.gov/>, Click "Access My Documents" then "Request Official Military Personnel File." Retired 3/31/1996 or earlier: Call Human Resources Command at (888) 276-9472 or visit <http://vetrecs.archives.gov> National Personnel Records Center (Military Personnel Records); 1 Archive Drive. St. Louis, MO 63138-1002

DFAS (800) 321-1080 (M-F, 7 a.m. to 6 p.m. EST) <http://www.dfas.mil/myPay> (888) 332-7411; <https://mypay.dfas.mil/mypay.aspx>
 Retiree/Annuitant web page <http://www.dfas.mil/retiredmilitary.html>

Social Security (800) 772-1213 <http://www.socialsecurity.gov/>;
 (If overseas, contact the American Embassy/consulate, or call (410) 965-9334 or Fax (877) 385-0645 or visit <http://www.socialsecurity.gov/foreign/phones.html>)

Medicare (800) 633-4227 <http://www.medicare.gov>

TRICARE Information <http://www.tricare.mil>

Health Beneficiary Counseling Assistance Coordinator:
<http://www.tricare.mil/bcadcdao>, or nearest military treatment facility

TRICARE North: (877) 874-2273; <https://www.healthnetfederalservices.com/>;
 CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN

TRICARE South: (800) 444-5445; <http://www.humana-military.com/south/bene/beneficiary.asp>; AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)

TRICARE West: (800) 444-5445; <https://www.uhcmilitarywest.com/>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

TRICARE Overseas: (888) 777-8343; <http://www.tricare.mil/overseas/index.cfm>

TRICARE for Life: (866) 773-0404; TDD (866) 773-0405
<http://www.tricare.mil/tfl/default.cfm>

TRICARE Pharmacy Home Delivery: (877) 363-1303;
<http://www.tricare.mil/mybenefit/home/Prescriptions/FillingPrescriptions/TMOP>

TRICARE Retail Pharmacy: (877) 363-1303; <http://www.express-scripts.com>

TRICARE Retiree Dental Plan: (888) 838-8737; <http://www.TRDP.org>

US Family Health Plan: <http://www.usfhp.com/>

Recreation Centers <http://www.armymwr.com>

Hale Koa Hotel, Hawaii: (808) 955-9424; (800) 367-6027; <http://halekoa.com>

Eidelweiss Resort, Bavaria: 011-49-8821-9440
<http://www.edelweisslodgeandresort.com>

Shades of Green, Florida: (888) 593-2242; (407) 824-3665
<http://www.shadesofgreen.org/reservations.htm>

Dragon Hill, Korea: 011-82-2-7918-222
<http://www.dragonhilllodge.org/DiscoverSeoul/>

Veterans Affairs (VA) Information <http://www.va.gov>

Burial & Memorial Benefits: <http://www.cem.va.gov/>

Benefits and Services: (800) 827-1000 (Retirees overseas should contact the American Embassy/consulate); TDD (800) 829-4833
<http://benefits.va.gov/benefits/>

GI Bill: (888) 442-4551; <http://www.gibill.va.gov>

Graves Information: (877) 907-8199 <http://www.cem.va.gov/index.asp>

Health Care Benefits: (877) 222-8387; <http://www.va.gov/health>

Insurance: SGLI/VGLI: (800) 419-1473; All other insurance: (800) 669-8477

Sister Service Retiree Publications

Air Force Afterburner: <http://www.Retirees.af.mil/afterburner/>

Coast Guard Evening Colors: <http://www.uscg.mil/ppc/retnews/>

Marine Corps Semper Fi: <https://www.manpower.usmc.mil/> then click Career/Retired Marines, then Semper Fidelis Newsletter

Navy Shift Colors: <http://www.navy.mil/> then click Links/Shift Colors

2014 RETIREE APPRECIATION DAYS

At RADs, you can receive benefits information, renew acquaintances and ID Cards, get medical checkups, and receive other services. Some RADs include dinners or golf tournaments. For more information, contact the Retirement Services Officer sponsoring the RAD.

Tobyhanna Army Depot, PA	9 August	570-615-7409	JB San Antonio (Ft. Sam Houston)	27 September	210-221-9004
Rosemount, MN (Twin Cities)	15 August	507-474-9297	BENELUX	4 October	0032-65-44-7267
Ft. Buchanan, PR	22 August	787-707-2984	Stuttgart, Germany	9 October	07031-15-3442
Des Moines, IA	28 August	515-277-6113	JB Myer-Henderson Hall, VA	10 October	703-696-5948
Ft. McCoy, WI	5 September	608-388-3716	JB Ellington Field (Houston, TX)	11 October	210-221-9004
Ft. Leonard Wood, MO	5-6 September	573-596-0947	Carlisle Barracks, PA	11 October	717-245-4501
Duluth, MN	12 September	218-590-3144	Kaiserslautern/Ramstein, Germany	15 October	0631-411-8838
Ft. Belvoir, VA	12 September	703-806-4551	Vicenza, Italy	17 October	0444-71-7262
Schofield Barracks	13 September	808-655-1514	Aberdeen Proving Ground, MD	18 October	410-221-9004
Redstone Arsenal, AL	18-20 September	256-842-2421	Camp Humphreys, Korea	18 October	315-753-8839
Camp Zama, Japan	19 September	046-407-3940	Ft. Riley, KS	24 October	785-239-3320
Ft. Sill, OK	19-21 September	580-442-2645	Army in Europe/Wiesbaden, Germany	25 October	0611-705-5338
Selfridge, MI	20 September	586-239-5580	Ft. Leavenworth, KS	25 October	913-684-2425
Ft. Drum, NY	24 September	315-772-6434	Ft. Polk, LA	25 October	337-531-0402
Ft. Meade, MD	26 September	301-677-9603	Rock Island, IL	25 October	563-445-0191
Duluth, MN	26 September	218-590-3144	Ft. Rucker, AL	31 October	334-255-9124
Ft. Gordon, GA	27 September	706-791-2654	Ft. Knox, KY	31 Oct - 1 Nov	502-624-1765
Ft. Lee, VA	27 September	804-734-6555	Ft. Hood, TX	31 Oct - 1 Nov	254-287-5210
Ft. Bliss, TX	27 September	915-569-6233	Daegu, Korea	1 November	315-768-6052
JB McGuire- Dix-Lakehurst, NJ	27 September	609-562-2666	Ft. Detrick, MD	6 November	301-619-9948
Ft. Hamilton, NY	27 September	718-630-4552	Ft. Benning, GA	7 November	706-545-1805
Ft. Campbell, KY	27 September	270-798-5280	Yongsan, Korea	15 November	315-723-3735

Financial advice from the Consumer Financial Protection Bureau

Information provided by the CFPB Blog at <http://www.consumerfinance.gov/blog/>

Question: I was offered a pension advance. What is this? What should I look out for?

Answer: You should be careful if you get offers for pension advance products. These are offers to pay a lump-sum payout to military or other retirees who receive pensions. This payout is made in exchange for all or part of your monthly retirement pension payment. Though you might get a large amount of money up front, in the end you may only be paid a small amount of what you would have earned if you waited to receive your full pension payments.

There are many companies making pension advance offers on the internet. Many use patriotic-sounding names or logos. You should always research the terms and conditions to figure out whether their offers will actually help you in the long run.

Pension advance offers promise quick money, but the cost can be very high. We've heard from veterans paying interest rates as high as 106 percent. In the end, these veterans have ended up keeping pennies for every dollar they borrow.

Tip: Never give a creditor access to the account where your benefits are deposited.

Question: I saw an ad for a no-payment reverse mortgage from the Department of Veterans Affairs (VA). Is this for real?

Answer: No. The VA does not offer no-payment reverse mortgages. Some mortgage lenders run misleading ads directed at veterans that promise special deals, imply VA approval, or offer a "no-payment" reverse mortgage to attract older Americans who are desperate to stay in their homes.

You should look out for and avoid loans that are advertised with:

- Official-looking logos implying that the loan comes from a government agency like the VA or the Department of Housing and Urban Development (HUD). Government agencies guarantee some loans, but they do not lend directly.
- Promises of amazingly low rates – Offers of rates as low 1.9 percent for "VA refinancing" may turn out to only be in effect for a short period of time.
- Promises that a reverse mortgage will let veterans stay in their home payment-free. Typically borrowers with these mortgages must still pay their taxes and insurance and could lose their homes if they don't.
- Announcements of "pre-approval" and large amounts of cash or credit available to you. Typically there's no guarantee that a borrower will be approved for a loan, or the size of the loan, this early in the process.

How to Report the Death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Center anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and the initiate the survivor benefits process. When reporting the death, please provide the Retired Soldier's:

- Full name
- Social security number and/or service number
- Date and place of birth
- Retired rank
- Retirement date
- Disability rating
- Circumstances surrounding the death
- Next of kin information
- Copy of the Statement of Service (Last DD Form 214)
- Copy of the death certificate

RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website <http://soldierforlife.army.mil/retirement>.

INSTALLATION RSOs

(states/territories without Army installations list the RSO serving that area)

ALABAMA

• Redstone Arsenal
(256) 876-2022
usarmy.redstone.imcom.mbx.retirement-services@mail.mil
• Ft Rucker
(334) 255-9124
usarmy.rucker.usag.list.retirees@mail.mil

ALASKA

• JB Elmendorf-Richardson
(800) 478-7384 (AK only)
(907) 384-3500
rso@richardson.army.mil
• Ft Wainwright
(907) 353-2099
fwarso@wainwright.army.mil

ARIZONA

• Ft Huachuca
(520) 533-5733
usarmy.huachuca.imcom.central.mbx.retirement-services-officer@mail.mil

ARKANSAS

Ft Sill, OK
CALIFORNIA
• Presidio of Monterey
(831) 242-5976
william.t.thomas.civ@mail.mil

COLORADO

• Ft Carson
(719) 526-2840
retirement-services@carson.army.mil

CONNECTICUT

West Point, NY

DELAWARE

Ft Meade, MD

D.C.

Ft Myer, VA

FLORIDA

• Central & West MacDill AFB
(813) 828-0163
army.rso@amc.af.mil
• Rest of FL
Ft Stewart, GA

GEORGIA

• Ft Benning
(706) 545-1805
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil

• Ft Gordon
(706) 791-2654
usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil

• Ft Stewart
(912) 767-5602
usarmy.stewart.usag.mbx.dhr-retirement-services@mail.mil

HAWAII

• Schofield Barracks
(808) 655-1514
usaghi.dhr.rso@us.army.mil

IDAHO

Ft Carson, CO, or
JB Lewis-McCord, WA
ILLINOIS
Ft Leonard Wood, MO;
Ft McCoy, WI; Ft Knox, KY

INDIANA

Ft Knox, KY
IOWA
Ft McCoy, WI
KANSAS
• Ft Leavenworth
(913) 684-2425
usarmy.leavenworth.imcom-west.mbx.retirement-svcs.offic@mail.mil

KENTUCKY

• Ft Riley
(785) 239-3320
usarmy.riley.imcom.mbx.rso@mail.mil
• Ft Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mpsdr-etire@mail.mil

KENTUCKY

• Ft Knox
(502) 624-1765
usarmy.knox.imcom-atlantic.mbx.dhr-rso@mail.mil

LOUISIANA

• Ft Polk
(337) 531-0363
rso@polk.army.mil

MAINE

Ft Drum, NY
MARYLAND
• Aberdeen Proving Grnd
(410) 306-2322
usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil

MASSACHUSETTS

Ft Detrick
(301) 619-9948
usarmy.detrack.usag.mbx.dhr-rso-tc@mail.mil

MICHIGAN

• Ft Meade
(301) 677-9603
armyrsomeade@mail.mil

MINNESOTA

• Ft McCoy, WI
MISSISSIPPI
Ft Rucker, AL

• Ft Drum, NY
MARYLAND
• Aberdeen Proving Grnd
(410) 306-2322
usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil

• Ft Detrick
(301) 619-9948
usarmy.detrack.usag.mbx.dhr-rso-tc@mail.mil

• Ft Meade
(301) 677-9603
armyrsomeade@mail.mil

• Ft McCoy, WI
MISSISSIPPI
Ft Rucker, AL

• Ft Riley
(785) 239-3320
usarmy.riley.imcom.mbx.rso@mail.mil

• Ft Leonard Wood
(573) 596-0947
usarmy.leonardwood.usag.mbx.dhr-rso-flw@mail.mil

• Ft Lewis-McChord, WA
NEBRASKA
Ft Riley, KS

• Ft Monterey, CA
NEW HAMPSHIRE
Ft Drum, NY

• Ft McGuire-Dix-Lakehurst
(609) 562-2666
usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil

• Ft Bliss, TX
NEW YORK
• Ft Drum
(315) 772-6434
usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil

• Ft Hamilton
(718) 630-4552
usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil

• Watervliet Arsenal, NY
(Wed/Thurs)
(518) 266-5810
wvarso@gmail.com

• West Point, NY
(845) 938-4217
rso@usma.army.mil

• Ft Bragg
(910) 396-8591
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

MISSOURI

• Ft Leonard Wood
(573) 596-0947
usarmy.leonardwood.usag.mbx.dhr-rso-flw@mail.mil

MONTANA

JB Lewis-McChord, WA

NEBRASKA

Ft Riley, KS

NEVADA

Pres. of Monterey, CA

NEW HAMPSHIRE

Ft Drum, NY

NEW JERSEY

• Ft McGuire-Dix-Lakehurst
(609) 562-2666
usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil

NEW MEXICO

Ft Bliss, TX

NEW YORK

• Ft Drum
(315) 772-6434
usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil

• Ft Hamilton
(718) 630-4552
usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil

• Watervliet Arsenal, NY
(Wed/Thurs)
(518) 266-5810
wvarso@gmail.com

• West Point, NY
(845) 938-4217
rso@usma.army.mil

• Ft Bragg
(910) 396-8591
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

• Ft Leonard Wood
(573) 596-0947
usarmy.leonardwood.usag.mbx.dhr-rso-flw@mail.mil

• Ft Lewis-McChord, WA
NEBRASKA
Ft Riley, KS

• Ft Monterey, CA
NEW HAMPSHIRE
Ft Drum, NY

• Ft McGuire-Dix-Lakehurst
(609) 562-2666
usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil

• Ft Bliss, TX
NEW YORK
• Ft Drum
(315) 772-6434
usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil

• Ft Hamilton
(718) 630-4552
usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil

• Watervliet Arsenal, NY
(Wed/Thurs)
(518) 266-5810
wvarso@gmail.com

• West Point, NY
(845) 938-4217
rso@usma.army.mil

• Ft Bragg
(910) 396-8591
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

NO. DAKOTA

Ft Riley, KS
OHIO
Ft Knox, KY

OKLAHOMA

• Ft Sill
(580) 442-2645
usarmy.sill.imcom-central.mbx.ft-sill-retirement-services@mail.mil

OREGON

JB Lewis-McChord, WA

PENNSYLVANIA

• Carlisle Barracks
(717) 245-4501
theresa.a.derr.civ@mail.mil

• Tobyhanna Army Depot (Tu/Wed/Thur)
(570) 615-7834
tobyhanna.rso@us.army.mil

RHODE ISLAND

West Point, NY

SO. CAROLINA

• Ft Jackson
(803) 751-6715
fortjackson.dhrretirement-service@us.army.mil

SO. DAKOTA

Ft Riley, KS

TENNESSEE

Ft Campbell, KY

TEXAS

• Ft Bliss
(915) 569-6233
usarmy.bliss.imcom-central.mbx.rso@mail.mil

• Ft Hood
(254) 287-5210
usarmy.hood.usag.mbx.dhr-iag-retsvcs@mail.mil

• JB San Antonio
(210) 221-9004
usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

• Ft Carson, CO
PUERTO RICO
• Ft Buchanan
(787) 707-3546/2984
rafael.e.contreras.civ@mail.mil

• Ft Carson, CO
VERMONT
Ft Drum, NY

• Ft Belvoir
(703) 806-4551
gwendolyn.s.lott.civ@mail.mil

• JB Langley-Eustis
(757) 878-3220
usarmy.jble.imcom.mbx.eustis-rso@mail.mil

• Ft Lee
(804) 734-6555
usarmy.lee.imcom.mbx.lee-ima-rso@mail.mil

• JB Myer-Henderson Hall
(703) 696-5948
usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

• Ft Carson, CO
WASHINGTON
• JB Lewis-McChord
(253) 966-5884
usarmy.jblm.imcom.list.dhr-mpd-retirement-services@mail.mil

• Ft Carson, CO
WEST VIRGINIA
Ft Knox, KY

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WISCONSIN
• Ft McCoy
(800) 452-0923
mitzi.s.hinton.civ@mail.mil

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usarmy.lee.imcom.mbx.lee-ima-rso@mail.mil

• JB Myer-Henderson Hall
(703) 696-5948
usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

• Ft Carson, CO
WASHINGTON

Why "Arrears of Pay" is so important to Retired Soldiers and their survivors

If you are a Retired Soldier, "arrears of pay" (AOP) won't be a source of stress and financial hardship for your survivors if you tell them what to expect. This onetime payment made to your beneficiaries will include the pro-rated amount of your final month's retired pay and any other money you are owed at the time of your death.

Because your entitlement to retired pay ends on the date of your death, it's important that your survivors promptly notify the Defense Finance and Accounting Service (DFAS) of your death. Don't expect a funeral director to do this. When your death is reported, **DFAS will reclaim your final month's retired pay** and audit your account. DFAS will then compute the final amount owed to your estate and send it to the AOP beneficiary you specified in your retired pay account. A delay in reporting your death could result in an overpayment that would be collected from your bank, your estate or one of your survivors, if that survivor receives any of your retired pay funds. Designating multiple beneficiaries for your AOP may delay payment as each beneficiary must be located and then complete necessary forms. To verify your AOP beneficiaries and update their contact information, log into your **myPay** account at <https://mypay.dfas.mil/mypay.aspx> or call DFAS at (800) 321-1080.



Army Retirement Services
Room 6048
2530 Crystal Drive
Arlington VA 22202-3941
OFFICIAL BUSINESS

Prsrt Std
US Postage
PAID
Carol Stream, IL
Permit # 1534



Alert: Army implements planned *Echoes* delivery changes

By Mark E. Overberg, *Echoes* Editor

With this edition, the Army is implementing its plan to increase electronic delivery of *Army Echoes* that was first announced in the Sept. 2013 edition. Rising publication and postage costs, declining budgets, and increasing use of electronic communications by Retired Soldiers combined to force the change in delivery methods.

The greater focus on electronic delivery means the Army can improve communications to the retired community. The electronic edition of *Echoes* has 25% more space for news, and the Army just introduced *ArmyEchoesUpdates*, a subscription service for news updates between editions of *Echoes*, located on the Army Retirement Services website at <http://soldierforlife.army.mil/retirement>.

The Army understands that many members of the retired community don't own computers or conduct business on the Internet. To keep these members informed, the Army will continue to mail *Echoes* to those who don't have **myPay** accounts at the Defense Finance and Accounting Service (DFAS). Readers with **myPay** accounts now receive *Echoes* electronically through the email address in their **myPay** accounts. Readers are urged to keep their **myPay** accounts updated.

How to subscribe to Echoes. The best way to subscribe to *Echoes* depends on your status. If you are:

- A Retired Soldier receiving retired pay or a surviving spouse receiving a Survivor Benefit Plan annuity, just ensure that DFAS has your current mailing and email address.
- A "Gray Area" Soldier (in the Retired Reserve not yet receiving retired pay), just ensure the Reserve Retirements Branch at the U.S. Army Human Resources Command has your current mailing and email address by calling (888) 276-9472.
- A surviving spouse NOT collecting a Survivor Benefit Plan annuity, send an email to listserv@listserv.army.pentagon.mil and put "Subscribe rso-echoes" (without the quotation marks) in the body of the email. We'll send you *Echoes* electronically. If you prefer to receive it by mail, send your name and address to the editor at ArmyEchoes@mail.mil.
- If your status is NOT listed above and you'd like to receive *Echoes*, send an email to listserv@listserv.army.pentagon.mil and put "Subscribe rso-echoes" (without the quotation marks) in the body of the email. We'll send you *Echoes* electronically.