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### A MESSAGE FROM

## THE SERGEANT MAJOR OF THE ARMY

Greetings, Soldiers for Life!

Thank you for your decades of service and sacrifice to our great nation. And thank you for what you and your families continue to do for our Army in your communities across America!

The Soldier for Life initiative was established in your honor, because our service doesn't have to stop when we hang up the uniform. Retired Soldiers and families play a vital role in the future of our Army through outreach and fellowship.

According to Army Retirement Services, as of January 2017, there are over 965,000 Retired Soldiers. That's almost 1 million potential volunteers, sets of shoulders to lean on, individuals who've been there and done that, and advocates of our great Army and nation.

I urge you to continue encouraging support and military service. Share your story. Explain education benefits and initiatives, such as MOS credentialing and Army University, which ensure veterans are competitive with the civilian workforce.

Serve your communities in homeless shelters, VFWs, or USOs. Reach out to veterans and other Retired Soldiers. Join an installation or area Retiree

**“ Do what all good noncommissioned officers and leaders do – share your experiences – and teach and mentor. That applies just as well now as it did 50 years ago. ”**

Council. Bottom line: do what all good noncommissioned officers and leaders do – share your experiences – and teach and mentor. That applies just as well now as it did 50 years ago. Don't allow a veteran to struggle or a civilian to be misinformed. Retired Soldiers, as well as anyone, know how difficult it is to be a Soldier one day and a civilian the next. No one knows the business of taking care of others better than NCOs.

Do not be shy about the places you've been and what you've accomplished. Be it by film, book, or word of mouth, you all will most certainly influence the next generation of Soldiers through your service and experience. Likewise, you educate those who choose not to serve. Both are important missions, perhaps the most important our leaders face today.

Wear your Soldier for Life pin with pride, but more importantly live for what it stands for – a lifetime of service to our great nation and the American people. Thank you for your continued contribution to our Army.

Army Strong! Soldier for Life!

Daniel A. Dailey  
Sergeant Major of the Army, United States Army  
15th SMA  
Website: <https://www.army.mil/leaders/sma/>



## Editorial

### ‘Retired Soldier’ – the title you’ve earned

**WASHINGTON** – There have been several inquiries from Retired Soldiers about the editorial printed in the previous edition of *Army Echoes*, where I introduced the idea that the Army no longer wants to refer to its retired Service members as “retirees.”

The Army does not want to take the title of ‘Soldier,’ which you’ve earned, away from you. Though in retirement you wear a different uniform and have a different mission, the ‘Soldier for Life’ mentality is that you are still a Soldier even after retiring from active service with the Army.

Using the title ‘Retired Soldier’ is meant to differentiate you from active duty, Army Reserve and Army National Guard Soldiers who are currently serving. Additionally, the Army’s new retirement services regulation confirms this policy.

#### Questions from Retired Soldiers

**Q** Why was the term “retiree” used in articles in previous editions of *Army Echoes*?

**A** In those articles, ‘retiree’ was used to refer to retired members of multiple Services -- shorthand for “Retired Soldiers, Retired Sailors, Retired Marines, Retired Airmen, and Retired Coast Guardsmen.” This is also why retiree appreciation days (RADs) have not changed their name – RADs are attended by all Services’ retirees.

**Q** Is there a need to change the term since ‘retiree’ refers only to military retirees?

**A** In effort to respond to this question, the Army Retirement Services consulted a number of Soldiers, currently serving and retired and almost a dozen online dictionaries. All sources agreed that a ‘retiree’ is a person who was no longer working. There was no reference to military affiliation.

Within the military community, ‘retiree’ generally refers to those service members who have retired. However, using the term retiree still takes the title of Soldier away from a member, something the Army doesn’t

want to do.

Ultimately, we all still share the mission of taking care of Soldiers – whether you are wearing your uniform as you currently serve or in retirement.

The Army needs you to continue serving by inspiring the next generation to become Soldiers, inspiring civilian communities to continue supporting the Army and hiring veterans or referring them to job openings of which you know.

#### Inquiries and comments about *Army Echoes*?

**Attention:**  
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251 18th Street South, Suite 210  
Arlington, VA 22202-3531 or e-mail  
[ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil).

**Direct all other questions to the Retirement Services Officers listed on pg. 15**

*Army Echoes* is the U. S. Army’s official news for Retired Soldiers, surviving spouses and their families. *Army Echoes*’ mission is to educate Retired Soldiers about their benefits and changes within the U. S. Army and to urge them to remain Soldiers for Life, representing the Army in their civilian communities. Published as a hard copy and electronic newsletter three times each year in accordance with Army Regulation 600-8-7, *Army Echoes* is also published as a daily blog at <http://soldierforlife.army.mil/retirement/blog>. Past editions of the *Army Echoes* newsletter are available for free downloading from <http://soldierforlife.army.mil/retirement/echoes>.

Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil).

#### Leadership

Deputy Chief of Staff, G-1: Lt. Gen. James C. McConville  
Co-Chairs, Chief of Staff, Army Retired Soldier Council: Lt. Gen. James J. Lovelace, Jr. (USA Retired) and Sgt. Maj. of the Army Kenneth O. Preston (USA Retired)  
Director, Army Retirement Services: Mark E. Overberg  
*Army Echoes* Editor: Paul D. Prince and Mark E. Overberg

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# Openings for eligible vets at ‘Beltway’ retirement community

**WASHINGTON** – The Armed Forces Retirement Home (AFRH), the premier beltway retirement community for eligible American veterans, is now accepting applications.

AFRH offers residents an affordable lifestyle on a scenic, wooded campus just minutes from downtown Washington, DC – home to museums, monuments, and a host of entertainment, sports and other cultural options.

Many veterans choose to live at AFRH for the superior medical, dental and vision care offered. The amenities include: private rooms with a shower, cable TV, three delicious daily meals prepared by licensed nutritionists in a modern dining facility, a wellness program and deluxe fitness center, movie theater, bowling center and hobby shops.

Persons are eligible to become AFRH residents who:

- Served as members of the Armed Forces, at least one-half of whose service was not active commissioned service (other than as a warrant officer or limited-duty officer)
- Are 60 years of age or over; were discharged or released under honorable conditions with 20 or more years of active service
- Are determined to be incapable of earning a livelihood because of a service-connected disability incurred in the line of duty in the Armed Forces.
- Served in theater during a time of war declared by Congress or were eligible for hostile fire special pay; were released from service in the Armed Forces under honorable conditions; and are determined to be incapable of earning a livelihood because of injuries, disease or disability.
- Served in a women’s component of the Armed Forces before June 12, 1948; and are determined to be eligible

for admission for compelling personal circumstances.

Married couples are welcome in the community, but both must be eligible in their own right. Veterans who have been convicted of a felony or are not free of drug, alcohol, or psychiatric problems are ineligible to become a resident.

Veterans must be able to live independently upon admission to the AFRH. This means being able to care for



AFRH Services include recreational activities, resident day trips, a full-service library, barber shop, 24 / 7 security, beauty salon, computer center, mailboxes, banking services, campus PX/BX and off-campus shuttle and public transportation.

personal needs, attend a dining facility for meals, and keep all medical appointments. Fees for independent living are about 40 percent of total current income (not to exceed \$1,425 / month).

For further information or to request an application, visit: <https://www.afrh.gov/apply> or contact the Office of Public Affairs at: [admissions@afrh.gov](mailto:admissions@afrh.gov) (800) 422-9988.



## Veteran unemployment rates down

By Lt. Col. Adam Grim, *Employment Director, Soldier for Life Office*

**WASHINGTON** – The veteran unemployment rate is at an eight-year low and has been lower than the civilian unemployment rate for 22 of the last 24 months.

Many people may not be aware that the nation’s veterans have a more favorable employment situation than their civilian peers. For instance in 2016, veteran unemployment was 4.3 percent compared to 4.8 percent among non-veterans. Additionally, Post-9/11 veteran unemployment has significantly declined in the past five years from its peak of 12.1 percent in 2011 to now being about 5 percent.

The steady decline in veteran unemployment has drastically reduced the total amount of unemployment compensation (UCX) the Army is responsible for paying in support of eligible, recently-separated veterans.

The Army pays unemployment benefits for up to six months for recently-separated Soldiers. In Fiscal Year 2011, the Army spent about \$515 million toward UCX. However in Fiscal Year 2016, the Army paid just over \$170 million, which is the lowest it’s paid in 13 years. These cost-savings allow the Army to spend more money on readiness, training and other priorities.

The Army continues to lead the way among the services in developing innovative solutions to prepare transitioning Soldiers and their families for meaningful careers after military service. The Army’s Soldier for Life (SFL) program was developed in 2012 to serve as a strategic connection between the Army and employers, educational institutions and other organizations who wanted to support Soldiers and their families in the areas of employment, education, and health and wellness.

Since its inception, SFL has connected thousands of employers to the right networks within the Army, the federal government and civilian communities to help them hire veterans and military spouses. Additionally, the Army’s interagency partnerships with the Department of Labor, Department of Veterans Affairs and the Small Business Administration have improved access to employment and training resources and the department’s Soldier for Life - Transition Assistance Program (SFL-TAP).

The combined efforts of these partners, a complete overhaul of SFL-TAP and an improving U.S. economy have contributed to the decline in veteran unemployment rates and decreased UCX expenditures.

Though veteran employment trends continue to improve, the Army will continue to focus on programs and initiatives that further these positive trends. Veteran and military spouse underemployment continue to be significant concerns and military spouses face unemployment rates two to three times higher than their civilian-spouse peers.

Nevertheless, Army leaders need Retired Soldiers to advocate for more veteran and military spouse employment opportunities and to hire them if they are able. Refer to your last issue of *Army Echoes* for more details on your call to action to “Hire and Inspire.”

## Thank Vietnam veterans!

**WASHINGTON** – The Department of Veterans Affairs estimates we are losing as many as 382 Vietnam veterans daily; It’s become increasingly important that we as Americans act now to honor and thank them for their service to our U.S. Armed Forces.

The United States of America Vietnam War Commemoration (a national 50th anniversary commemoration authorized by Congress, established under the secretary of defense, and launched by the president in May 2012) leads this effort that honors and acknowledges veterans who served on active duty from Nov. 1, 1955, to May 15, 1975.

We have the opportunity to make a positive difference in the life of every one of the seven million, living Vietnam and Vietnam-era veterans (and their families) who are recognized by the commemoration.

While we acknowledge the distinction between veterans who served in-country, in-theater, and who were stationed elsewhere, we honor all who served during that time. Reaching out to them with a sincere “thank you for your service and sacrifice” is a strong start.

Find out more about the commemoration and the Commemorative Partner Program: [www.vietnamwar50th.com](http://www.vietnamwar50th.com)





# Welcoming home all of America's veterans with online shopping benefits

## AAFES: Will open to all honorably discharged veterans on Veterans Day 2017

**DALLAS** – After four years of coordination with the Departments of Defense, Army and Air Force as well as several other federal agencies, the Army & Air Force Exchange Service (AAFES) will welcome home approximately 15 million veterans on Nov. 11.

outdoor recreation, combat uniforms, overseas school lunches and more.

VOSB also strengthens AAFES' online business to better serve current shoppers. Including honorably discharged

"AAFES is honored to offer this well-deserved benefit to those who raised their right hands, took the oath and served our Nation with honor," said AAFES Director/CEO Tom Shull. "There



are many generations of service members who have not been properly recognized for their sacrifices. The Veterans Online Shopping Benefit (VOSB) acknowledges their service and welcomes them home."

veterans will conservatively double exchanges' online presence, improving the experience for all shoppers.

Extending online shopping ([shopmyexchange.com](http://shopmyexchange.com)) privileges to all honorably discharged veterans will directly improve family and support programs for Soldiers, Airmen and their families. Consistent with each exchange's dividend policy, increased earnings as a result of VOSB are expected to generate tens of millions of dollars in increased annual dividends to Quality-of-Life programs for the military community including contingency operations, Army child development centers, youth services and fitness centers, Air Force

From technology upgrades to associate training to inventory planning, AAFES has been working on implementation of VOSB since it was first proposed in 2013. As a result, most of the required business capabilities are already in place, and AAFES will be ready for a smooth rollout on Veterans Day.

"AAFES, along with its sister exchanges, is ensuring America's veterans are honored for their service and recognized as Soldiers, Airmen, Marines and Sailors for life," said Shull. "We look forward to welcoming our veterans home this Veterans Day and every day thereafter."

## How to correct your records in DEERS

To request a correction of your records in the Defense Eligibility and Enrollment Reporting System (DEERS), you must start with the U.S. Army Human Resources Command's Veteran Inquiry Branch. They will verify and/or correct your records at the Defense Finance and Accounting Service (DFAS).

If your DFAS record is not corrected first, any change you make in DEERS will be overwritten by the information in your DFAS records. Start by contacting HRC at (888) 276-9472 or [askhrc.army@us.army.mil](mailto:askhrc.army@us.army.mil). You'll need to complete a Standard Form 180-15a2, Request Pertaining to Military Records, and provide your birth certificate.



## Hire veterans, inspire future generations

*The Army needs Retired Soldiers to hire other veterans or use their networks to refer these 'Soldiers for Life' to someone who can. We also need them to inspire young Americans to follow in their footsteps.*

Col. Adam L. Rocke, Director, Soldier for Life Program

### Military service – a pathway to success

**By Mr. Curtis L. Coy, Department of Veterans Affairs  
Deputy Under Secretary for Economic Opportunity**

**WASHINGTON** – American veterans consistently prove themselves reliable, independent and hardworking; possessing the necessary soft and technical skills to positively impact their communities and employers.

Skills developed through military service are valued components to what make Veterans great students, employees, and leaders. In fact, Post 9/11 veterans earn more than their non-veteran counterparts regardless of age or geography.

Service members who have served in the U.S. Army are 'Soldiers for Life', which means these individuals belong to one of the most connected alumni networks in the world. However, there are many veterans who do not take advantage of this network and benefits such as the GI Bill, which is one of the best benefits for eligible veterans.

The Post 9/11 GI Bill covers education costs and provides a substantial housing stipend. This benefit covers not only traditional college and trade or technical schools, but also registered apprenticeships. These and other educational opportunities create pathways to successful careers.

There are far too many veterans who face barriers to economic success, because they are not aware of the benefits available to help them succeed. It is imperative for each of us to mentor these veterans to help them make the most of the benefits they have earned.

All individuals, who mentor or simply make contact with a veteran seeking civilian employment, are encouraged to advise these service members to prioritize employers who value their service and have publicly committed to hiring

veterans. Additionally, veterans can explore opportunities with such employers, take advantage of no cost training opportunities, and learn about benefits available to them by visiting [www.vets.gov](http://www.vets.gov). Vets.gov is a one-stop shop for employment and education information, as well as VA health and compensation benefits.

Let's work together to connect every Veteran to the resources and benefits that lead to lifelong success.

### Employment assistance program may give veterans, Retired Soldiers a 'competitive edge'

**WASHINGTON** – With nearly 2,500 American Job Centers (AJCs) nationwide offering in-person employment assistance, veterans and Retired Soldiers may get started at any time finding the local resources to help them navigate the civilian job market.

Spouses of veterans and Retired Soldiers can also take advantage of AJCs employment assistance services! These services range from resume writing to practicing effective interviewing skills. AJC employment specialist offer one-on-one assistance to connect interested individuals with meaningful employment opportunities.

*So how does it work?*

- First, interested individuals may go to [www.dol.gov/veterans](http://www.dol.gov/veterans) to find the specific AJC(s) serving the geographic areas in which you they wish to work.
- Then, they are encouraged to contact the AJC staff nearest them (via phone or e-mail) to arrange an appointment to help develop a plan to meet their personalized career goals. One must be sure to let the staff





know of their military service to receive service priority.

- After getting started, participants are encouraged to take advantage of the FREE professional and skills-based development training offered online and at many AJCs.
- When ready, participants will receive information about local hiring fairs and other professional networking events from AJC staff to further get them on their way.

*Other available resources:*

- Transition Assistance Program (TAP) Employment Workshop curriculum: [www.dol.gov/vets/programs/tap.htm](http://www.dol.gov/vets/programs/tap.htm) or as a free eBook on Amazon.

- On twitter? Get more info on job fairs, resources and opportunities by following [@VETS](https://twitter.com/VETS), [@DOL](https://twitter.com/DOL) and [@FedsHireVets](https://twitter.com/FedsHireVets).



- DOL VETS' free veteran employment monthly update and online newsletter: <http://tinyurl.com/dol-gov-vets-newsletter>

## Top tips for life after transitioning to civilian life

*DOD Transition Assistance Program Office*

**WASHINGTON** – Although you've transitioned to civilian life, there are still transition-related lessons that can help you thrive in your post-military life. The lessons below and more are all available for free through the Transition GPS online curriculum. Use the following link to access this resource, which is available to veterans and their family members: <http://tiny.cc/DoDTAP>.

*Lessons*

1. Resilient Transitions: Remain resilient. Understand the importance of resilience and learn about the stress factors and family considerations that might affect you. Find out more about the ways to maintain a support system, improve trust in your relationships, and find a mentor.

2. Military Occupational Classification (MOC) Crosswalk: Learn about all the skills, training, and experience you have earned in the military and get assistance translating them into language civilian employers understand.

3. Personal Financial Planning: Identify your financial responsibilities, obligations, and goals. Develop a spending plan, analyze your credit report and score, evaluate total compensation packages, leverage resources, evaluate the cost of living, and get a better



understanding of your taxes.

4. Accessing Higher Education: Understanding the education process. Receive assistance with the entire educational process. Get help with choosing a school and degree program, understanding the GI Bill and other financial assistance opportunities, transferring military or previous education credits, and completing college applications.

Remember as you transition from active duty, you're facing new challenging and defining new moments. The Transition GPS is designed to help you gain valuable career readiness skills.

*Online Resources:*

- Learn more about the Transition Assistance Program [www.dodtap.mil](http://www.dodtap.mil)
- Get an overview of everything you need to know to transition out of the military [www.militaryonesource.mil/transition](http://www.militaryonesource.mil/transition)
- Continue to serve your country after your transition [www.serve.gov/](http://www.serve.gov/)
- Find meaningful employment opportunities: [www.uschamberfoundation.org/hiring-our-heroes](http://www.uschamberfoundation.org/hiring-our-heroes)

***The Transition to Veterans Program Office, within the Office of the Secretary of Defense, provides transition assistance policy and program oversight on the promotion, advancement, and adoption of a culture of career-ready Service members.***



## Ask Joe: Your Benefits Guru



## MyArmyBenefits

The U.S. Army official benefits website



Dear Joe,

I like that the Army hospital near me is now asking retirees to come back and receive care there, but I need to consider all my options before I do that. I need to know about health care for my wife after I die. What will she be eligible for?

Always curious in Texas

*Dear Always,*

*Surviving spouses remain eligible for TRICARE with the same health plan options and costs, until they remarry. Children remain eligible until they age-out or lose eligibility for TRICARE for other reasons. For specific details, [http://tricare.mil/Plans/Eligibility/Survivors/Surv\\_RSM.aspx](http://tricare.mil/Plans/Eligibility/Survivors/Surv_RSM.aspx) or call TRICARE directly at the numbers on page 14 of this Army Echoes. Receiving care in a military treatment facility is not guaranteed, but hospital commanders are encouraged to welcome retirees if they have enough doctors and space.*

Joe

Dear Joe,

I heard I can get some extra money in retirement because of my medical conditions. What's that about?

Hobbling Phil

*Dear Phil,*

*Sounds like you're asking about Combat Related Special Compensation (CRSC) and Concurrent Retired and Disability Pay (CRDP). Congress passed these two new laws a couple of years after 9/11. The first thing you need to know is that your injuries or illnesses have to be documented in your military records and recognized by the VA as "service connected." CRSC is for things that happened in one of four categories, not just combat. CRDP is for ANY service-connected condition. You must be receiving retired pay, but there are differing requirements for VA disability ratings and length of service. You have to apply to Human Resources Command for CRSC, but CRDP is calculated automatically by DFAS if you qualify; you don't need to apply. Retired Soldiers who are eligible for both must choose between the two. You can see all the details and compare the two programs at <http://www.dfas.mil/retiredmilitary/disability/comparison.html>.*

Joe





## Soldiers' stories impact the future Army

**CARLISLE, Pa.** – The experiences of U.S. Army veterans are important to every historian, researcher and Soldier who utilizes the U.S. Army Heritage and Education Center's (USAHEC) resources, as these very accounts of military history may inform Army leaders' decisions of how to protect and educate future generations.

Last fall, USAHEC published an article encouraging Army veterans to share their stories. Soldiers from all across the country responded - sharing their experiences and taking the first step to ensure their place in history.

Maj. William Rierson is one of the individuals who answered this 'call to action' to share his Army story.

Despite Rierson's belief that his role in Army history was not important on a recent visit to Pennsylvania, the USAHEC Veteran Ambassador Coordinator who spoke with Rierson found his detailed accounts of quite the opposite.

Early in his career, Rierson was assigned to the 101st Airborne Division. The 1970's was a volatile time in the Middle East. Early one day, then Pvt. Rierson and his unit were alerted that they would be rapidly deploying. After loading the airplanes with cargo, the Soldiers proceeded to sit on the tarmac in full combat gear, awaiting further orders. Unfortunately

for Rierson and his teammates, those orders would never come; however, those Soldiers (not known to them at the time) would become an active and important part of the Yom Kippur War in October 1973.

According to his platoon leader, they

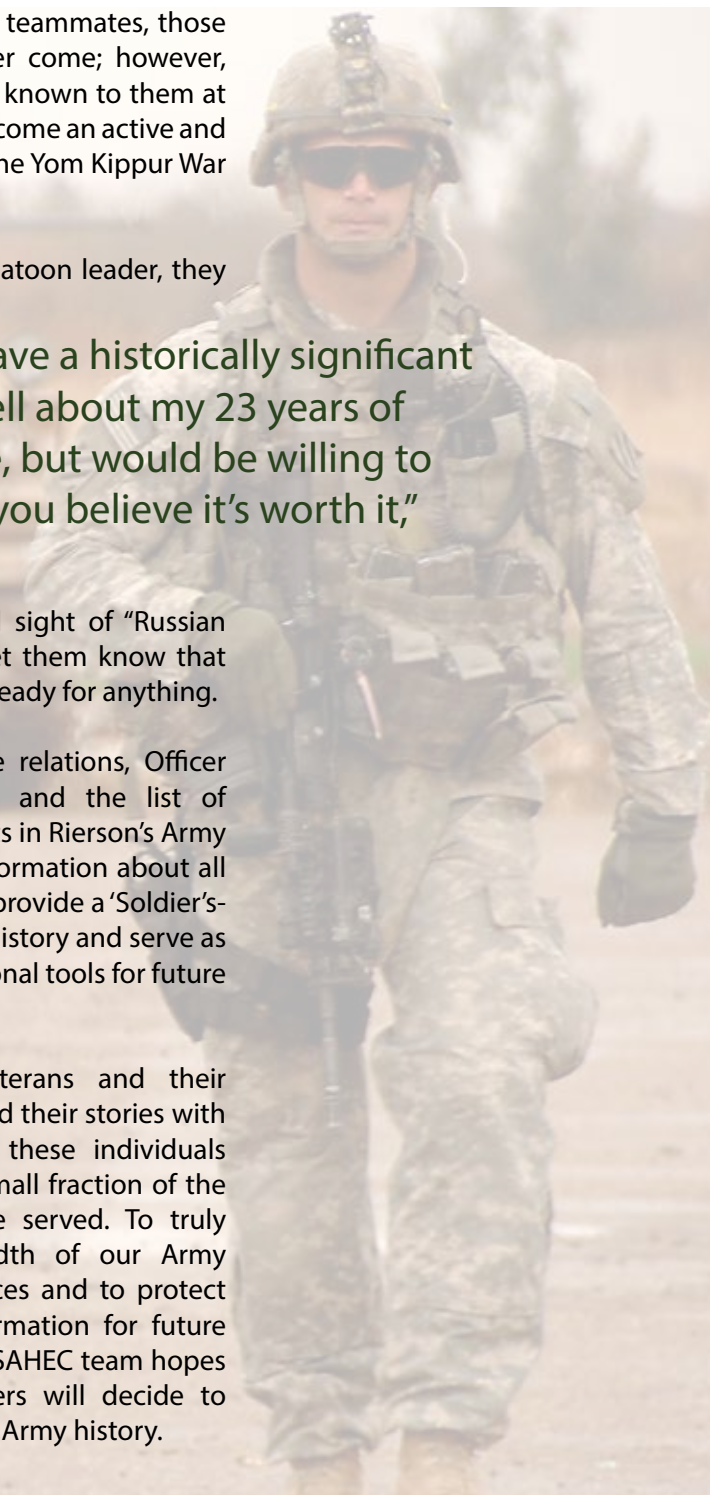
**"I do not (think I) have a historically significant or heroic story to tell about my 23 years of active Army service, but would be willing to donate my story if you believe it's worth it,"**

were sitting in full sight of "Russian spy satellites," to let them know that the U.S. Army was ready for anything.

Desert Storm, race relations, Officer Candidate School, and the list of important moments in Rierson's Army career goes on. Information about all of his experiences provide a 'Soldier's-eye view' of Army history and serve as important educational tools for future Army leaders.

Thousands of veterans and their families have shared their stories with the USAHEC, but these individuals only represent a small fraction of the millions who have served. To truly capture the breadth of our Army veterans' experiences and to protect and preserve information for future generations, the USAHEC team hopes many more Soldiers will decide to share your piece of Army history.

Soldiers interested in telling their Army story, may contact the USAHEC at (717) 245-3972 or [usarmy.carlisle.awc.mbx.ahec-ves@mail.mil](mailto:usarmy.carlisle.awc.mbx.ahec-ves@mail.mil).

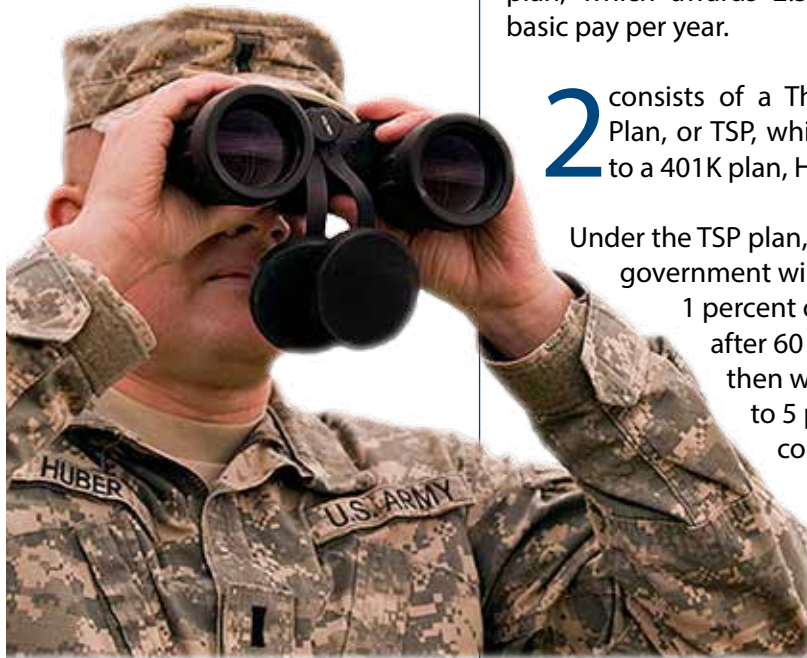




## New Blended Retirement System at a glance

By David Vergun, Army News Service

**WASHINGTON** – Beginning Jan. 1, 2018, blended retirement takes effect for all new uniformed service members. Also beginning then certain current service members will be able to opt into the new system.



The Blended Retirement System can be broken into three prongs, explained Col. Steven Hanson, Army G-1 Compensation and Entitlements, Allowances Branch Chief.

**1** consists of a defined pension benefit upon retirement, which is similar to the current system, Hanson said

The current retirement system awards a pension of 2.5 percent of basic pay per year times the number of years of service, for those serving 20 or more years, he said. So someone with 20 years would receive 50 percent of

base pay per year in retirement.

The new Blended Retirement System awards 2 percent per year. So that same Soldier serving 20 years would earn a pension of 40% of base pay.

Soldiers who already have 12 years in service will be covered by the older plan, which awards 2.5 percent of basic pay per year.

**2** consists of a Thrift Savings Plan, or TSP, which is similar to a 401K plan, Hanson said.

Under the TSP plan, the government will contribute 1 percent of base pay after 60 days and then will match up to 5 percent of contributions after two years. Even if the Soldier does not

contribute to the TSP, the government will continue contributing 1 percent after the initial 60-day period, Hanson noted.

**3** is a one-time continuation payment for Soldiers with eight to 12 years of service. The exact dollar amount will be determined sometime during this fiscal year, Hanson said, but it will at minimum be 2.5 months of base pay for active duty Soldiers and a minimum of a half-month's base pay for those in the Guard and Reserve.

If the Soldier accepts this one-time

payment, known as continuation pay, he or she will have to agree to serve for at least three additional years.

### SUMMARY

Soldiers serving in the Army today have from Jan. 1, 2018 until Dec. 31, 2018 to decide whether or not to continue in the current retirement system that has been in place for many decades, or join the new blended system, Hanson said.

All Soldiers joining the Army beginning Jan. 1, 2018 will be under the blended system, he said. Also, all Soldiers with less than 12 years active duty on Dec. 31, 2017, as well as National Guard and Reserve members with less than 4,320 retirement points, can opt into this new blended system prior to Dec. 31, 2018.

### ANALYSIS

Overall, this is good news for the vast majority of Soldiers, Hanson said.

Currently, some 70 percent of officers and 90 percent of enlisted don't stay in for 20 years and they leave the Army with no retirement benefits.

Under the new system, all Soldiers who serve honorably for at least 2 years (approximately 85% of service members) will now have some retirement benefits when they leave the service, he said.

Click the following for more information:  
<http://militarypay.defense.gov/BlendedRetirement/>



## SBP for spouses of Retired Soldiers

By **Bill Hursh**, *Army Survivor Benefit Plan Program Manager*

**WASHINGTON** – A Retired Soldier's Survivor Benefits Plan (SBP) premiums for a spouse stop when the service member no longer has a spouse beneficiary.

SBP allows military retirees to provide a portion of their retired pay to their designated beneficiaries; however, it's not an investment program. Retired Soldiers pay about 60 percent of the SBP coverage cost; the government pays the remainder.

### CONDITIONS

If a Retired Soldier's spouse dies before the member, the spousal SBP coverage will be suspended. It is also suspended in cases of divorce if not converted to 'former spouse SBP coverage' by the member.

If the SBP election is 'spouse and child coverage' when a Retired Soldier loses his or her spouse, the member will receive 'child only coverage' for all their SBP-eligible children. Additionally, the 'child only SBP' costs will be recalculated based on the member's current age and the current age of their youngest eligible child.

If a Retired Soldier with suspended spouse SBP coverage remarries, he or she has the option to elect the SBP for their new spouse. SBP premiums will resume on the first anniversary of the new marriage. Within one year of remarrying, Retired Soldiers may also decline coverage for his or her new spouse and any future spouse.

If no action is taken within one year of remarrying, the Retired Soldier's new spouse will automatically become his or her SBP beneficiary on their first wedding anniversary. However, the member will begin to accumulate a

debt for spouse SBP coverage. If a Retired Soldier resumes spouse SBP coverage and met the requirement for paid-up SBP (i.e. 360 or more SBP premiums paid and at least age 70), the member will not further incur SBP costs.

If a Retired Soldier does not remarry and does not have eligible children for coverage, SBP premiums will be suspended.

To update your SBP election(s) for beneficiary changes, submit a DD Form 2656-6 (SBP Election Change Certificate) to the Defense Financial and Accounting Services. The mailing address for DFAS is in the DD Form 2656-6 instructions.

Individuals with questions may contact their nearest Retirement Services Officer (RSO) for assistance. The RSO contact information is available on page 15.

## 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 initiate the survivor benefits process. When reporting the death, please provide as much of the information below as you have:

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

## 2017 COLA

Cost-of-Living Adjustment (COLA) is 0.3% and it applies to retired pay, SBP annuities, and SBP premiums.

## 'Soldier for Life' window sticker?

The Army and Air Force Exchange Service sells the SFL window sticker. If your local store doesn't have it, ask the manager. It is also available from retailers. Retirement Services Officers are also authorized to order and distribute the SFL window sticker.





## **NDAAs 2017 impacts the military's retired community**

WASHINGTON – The National Defense Authorization Act (NDAAs) of 2017 (signed by President Obama on Dec. 23) has a number of provisions that impact the military's retired community. The following are brief summaries of the provisions; however, more details will follow as DOD agencies translate the law into policies and procedures:

- TRICARE Standard and TRICARE Extra plans will be terminated on Jan. 1, 2018. Retired members under these two plans and who intend to continue with TRICARE will need to choose between TRICARE Select or TRICARE Prime. By Jan. 1, 2018, the Secretary of Defense will establish a cost sharing, self-managed and preferred-provider network option called TRICARE Select. Eligible beneficiaries will not have restrictions on their choice of health care providers. Monitor TRICARE's website for coming details (<http://www.tricare.mil/Plans>)
- Hearing aids may be sold at cost to dependents of retired service members.
- TRICARE-eligible individuals are eligible to be covered under the Federal Employees Dental Program.
- TRICARE-eligible individuals are eligible to be covered under the Federal Employees Vision Insurance Program.
- The Defense Secretary shall authorize veterans or civilians to be evaluated and treated at a military treatment facility.
- The Defense Secretary shall establish an advisory committee for each military treatment facility. The members cannot be on active duty or a federal employee; they will be considered volunteers. The committee will advise the facility commander or director on administration and beneficiary care at the facility.
- Retired members placed on the temporary disability retired list (TDRL) on or after Jan. 1, 2017, will remain on the list for a maximum of three years instead of the current five years. Soldiers already on the TDRL will not be affected.
- After a divorce, dissolution, annulment, or legal separation and subsequent division of retired pay prior to retirement, retired pay will be calculated based on the service at the time of the court order rather than at retirement.
- The same survivor benefit will now be paid to survivors of Service members who die in the line of duty on active duty

and inactive duty for training (IADT). Survivors of members who previously died on IADT will have their annuity recalculated under the same formula used for active duty death SBP. No annuity under this law will be payable prior to Dec. 23, 2016.

- When VA disability compensation offsets a member's retired pay to the point that the member's Survivor Benefit Plan (SBP) premiums cannot be paid from retired pay, the SBP premiums can now be paid from the member's Combat Related Special Compensation (CRSC). Many members who receive CRSC will no longer have to pay premiums directly to the Defense Finance and Accounting Service (DFAS) or coordinate for the VA to pay DFAS a portion of the member's disability compensation.
- The Special Survivor Indemnity Allowance, which reduces the offset of SBP by VA Dependency and Indemnity Compensation, has been extended at the current monthly payment amount until May 31, 2018, and will end June 1, 2018, if not extended by Congress.
- The Defense Secretary must make an independent assessment of military SBP and provide Congress a report by Dec. 23, 2017. The report must: cover the interaction of SBP with other federal programs; compare SBP benefits to those available to government and private employees; review the effectiveness of the program to include benefits for deaths on active duty and IADT; and examine the feasibility of replacing SBP with a government subsidy for an alternate insurance product.
- The Defense Secretary must develop and implement a comprehensive plan to reduce reliance on appropriated funding for the Defense Commissary Agency without reducing benefits to patrons or revenue provided by the Services' exchange operations to the morale, welfare and recreation fund.
- The Military Star Card provided by the Army and Air Force Exchange Service will be accepted by Defense Commissary Agency stores.
- Debt to the government through no fault of the member (includes retired members) due to overpayment of pay or allowances and settlement of member's account will not be collected unless the recovery started within 10 years of when the debt was incurred.

• After Dec. 23, 2016, retired military members may only be appointed to federal civil service positions in the Department of Defense during the 180 days immediately after retirement if the minimum rate of basic pay for the position has been increased under 5 U.S.C. 5305 or a waiver has been approved. The clause that permitted appointments during “a state of national emergency” has been eliminated from the law.

Complete NDAA 2017: <http://docs.house.gov/billsthisweek/20161128/CRPT-114HRPT-S2943.pdf>

## Reserve Component retirements

By **Vance Crawley**, *Chief, Reserve Component Retirement Branch*

**FORT KNOX** – Gray area Retired Soldiers must now either download a retirement application from the Reserve Component Retirements (RCR) website or request that the RCR e-mail or mail an application to them. Gray area Retired Soldiers also now have the option to e-mail or fax their completed applications in addition to mailing them to Human Resources Command (HRC).

For years, Human Resources Command mailed retirement applications to gray area Retired Soldiers when they turned age 59. The RCR Branch discontinued this practice effective Oct. 1, 2014, to save money as half of all applications mailed in past years were returned due to inaccurate addresses. Gray area Retired Soldiers must keep their address and personal information updated with HRC whenever it changes by calling (888) 276-9472 or visiting <https://www.dmdc.osd.mil/milconnect/>.

Gray area Retired Soldiers should submit their retirement application to HRC no later than 90 days prior to their 60th birthday and no earlier than 12 months prior to their 60th birthday. Gray area Retired Soldiers who believe they may be eligible for a ‘reduced-age retirement’, based on the National Defense Authorization Acts of 2008 and 2015, must apply for retirement early. For more information on reduced age retirements visit RCR’s website.

### Required retirement application documents:

- DD Form 108 Application for Retired Pay Benefits
- DD Form 2656 Data for Payment of Retired Personnel
- Retirement Points History Statement (NGB 23B, NGB 22) need documents for periods of service not covered on NGB 23B, NGB 22
- 20 Year Letter/ 15 Year Letter (Eligibility for Retired Pay at Age 60)
- SF 1199A Direct Deposit form (see your bank) or complete (Section II of DD Form 2656)
- Promotion or Reduction Order (for Soldiers applying at higher rank held)
- Separation Order (Transfer orders to Retired Reserves)
- Age 60 Extension Waiver (if applicable)
- DD Form 2656-5 or DD Form 1883 Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate
- DD Form 2656-6 (RCSBP Election Change Certificate) with supporting documents (marriage, death, birth certificates and divorce decree) (if applicable)
- Reduced Age/90 Day Drop (Write on top of DD Form 108 & 2656) with mobilization orders, Retired Reserve orders, and DD 214. Eligibility must be after 29 JAN 2008 to qualify.

## RETIREE APPRECIATION DAYS

Attend and 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.

Location	Date	Contact	Location	Date	Contact
Fort Huachuca	Feb. 11	(520) 533-5733	Altoona, IA	Aug. 17	(515) 240-4169
Fort Stewart, GA (Orlando)	Feb. 25	(912) 767-3326	Rosemount, MN (Twin Cities)	Aug. 18	(763) 516-2931
JB Lewis-McChord, WA	April 21	(253) 966-5884	Fort McCoy, WI	Sept. 8	(608)388-3716
Peoria, IL	April 22	(309) 453-1867	Fort Belvoir, VA	Sept. 8	(703)806-4551
JB McGuire- Dix-Lakehurst, NJ	April 29	(609) 562-2666	Fort Leonard Wood, MO	Sept. 8-9	(573) 596-0947
West Point, NY	April 29	(845) 938-4217	Schofield Barracks, HI (Fort Shafter)	Sept. 9	(808) 655-1514
Aberdeen Proving Ground, MD	May 13	(410) 306-2320	Fort Sill, OK	Sept. 21-23	(580) 442-2645
Fort Buchanan, PR	May 16	(787) 707-2984	Selfridge, MI	Sept. 23	(586) 239-5580
Ft. Jackson, SC	May 18-20	(803) 751-6715	Fort Drum, NY	Sept. 23	(315) 772-6434
JB Langley- Eustis, VA	May 20	(757) 878-5884	Twin Ports, MN	Sept. 29	(608) 388-3716
JB Elmendorf-Richardson	May 20	(907) 384-3500	Fort Lee, VA	Sept. 30	(804) 734-6555
Presidio of Monterey, CA	Jun. 3	(831) 242-5232	Fort Bliss, TX	Sept. 30	(915) 569-6233
Tobyhanna Army Depot, PA	Aug. 12	(570) 615-7409	Fort Campbell, KY	Sept. 30	(270) 798-5280

The **Human Resource Service Center** is an entry point for military-related human resource inquiries. The center responds to Soldiers, Retired Soldiers, veterans, family members, DA civilians and government agencies. Contact HRSC (0700-1900 EST, Monday thru Friday) at (888) 276-9472 or by e-mail at [askhrc.army@us.army.mil](mailto:askhrc.army@us.army.mil).



## U.S. law revises definition of Reserve Component veterans

**WASHINGTON** – Now, Retired National Guard and Reserve Service members in the U.S. Armed Forces are ‘legally’ recognized as veterans if they have served at least 20 years of honorable service. However, this distinction by law still does not come with prescribed benefits.

On Dec. 16, 2016, then President Barack Obama signed this provision into law as a component to a larger effort pertaining to veteran benefits.

Historically, guard and reserve personnel were only considered veterans if their service record upon being retired included more than 179 days of service in a federalized status other than training.

H.R. 6416, also known as Jeff Miller and Richard Blumenthal Veterans Health Care and Benefits Improvement Act of 2016 is the comprehensive document that amends title 38 of the United States Code and addresses veterans’ benefits. Section 305 (Honoring as veterans certain persons who performed service in the reserve components of the Armed Forces) of this law revises the definition to include reserve component Soldiers who fall in the following category:

*“Any person who is entitled under chapter 1223 of title 10, United States Code, to retired pay for non-regular service or, but for age, would be entitled under such chapter to retired pay for non-regular service shall be honored as a veteran but shall not be entitled to any benefit by reason of this honor.”*

## Army Medicine works to enhance patients’ online experience

**JOINT BASE SAN ANTONIO, Texas** – Not all websites are useful or easy to use. Army Medicine wants your help to renew medical treatment facility and command websites.

As a patient at our medical facilities, you can provide valuable insight into what our websites need to make your experience better.

Army Medicine is working to create a patient-focused website design centered on improving the online experience and assists patients with navigating the military health care system. Collaboration with beneficiaries Army

Medicine supports is imperative in this effort. To shape the design of the new websites, patients are asked to complete an online survey to share their opinions and recommendations.

The anonymous survey can be found at <https://usaphcapps.amedd.army.mil/Survey/se/251137453B174CAA> and will be open from Feb. 1 until Mar. 31. (Note: Use Internet Explorer browser.)

Your contributions will help Army Medicine to create websites designed by patients for patients.

## 2017 Army Officer Candidate School Reunion

**Columbus, Ga.,** – The Army Officer Candidate School (OCS) Alumni Association will host its next reunion May 7-11, 2017, in Columbus, Ga, to honor more than 250,000 OCS graduates and 43 Medal of Honor recipients who have provided leadership to the U.S. Army during peace and war.

The reunion will be conducted at the Columbus Marriott Hotel, 800 Front Avenue, Columbus, Ga., 31901. Reservations for the ‘OCS Alumni Reunion’ are being accepted at a special rate prior to April 15, 2017. Contact Marriott personnel via phone at (706) 324-1800.

Reunion activities will include demonstrations and briefings highlighting developments related to the OCS program. The itinerary includes the OCS Hall of Fame Induction Ceremony, OCS Alumni Banquet at the National Infantry Museum, Little White House Tour and a reunion dinner.

For more information, contact Nancy Ionoff, (813) 917-4309 or <https://www.ocsalumni.org/events/cart.php?id=1>



## Army office responsible for retirement program, services publish policy updates

By **Paul D. Prince**, *Army Retirement Services Office*

**WASHINGTON** – On Jan. 18, 2017, the Army Retirement Services Office released the department’s latest edition of Army Regulation 600-8-7 (Retirement Services Program), which prescribes policies governing military personnel retirement services, the Survivor Benefit Plan (SBP), the Career Status Bonus (CSB) and the Army Chief of Staff’s Retired Soldier Council.

The Retirement Services Program is a set of programs and services designed to assist Soldiers and their Families in their transition to retirement and to keep them updated on their benefits and entitlements after retirement.

Since 1955, these programs and services have been implemented by a worldwide network of Retirement Services Officers (RSOs) and SBP counselors, according to Mark E. Overberg, Director, Army Retirement Services.

**“The great, positive impacts the Army has on the lives of retiring and Retired Soldiers and their family members continue to be possible largely because of the hard working experts [on retirement related matters] located at most installations and all Army Reserve Regional Support Command Headquarters and National Guard Joint Force Headquarters,”**

**Overberg said.**

A primary element of retirement services is proper and timely counseling on the CSB, SBP and Reserve Component SBP (RCSBP). Other services provided by RSOs include but are not limited to assisting survivors of Soldiers who die on active duty, and ensuring Retired Soldiers, surviving spouses, and their families have an enduring connection with the Army until death. The policies within the regulation are binding on all organizations that provide Army retirement services.

The following updates to AR 600-8-7 are meant to address some concerns raised within the Retired Soldier community, ensure compliance with DOD policy and federal law, and to further enhance the effectiveness of the program, according to Overberg.

The following are some changes implemented in the Jan. 18, 2017, revision:

- Requires States and regional support commands to operate a retirement services office
- Adds a requirement for Retirement Services Officer Certification
- Clarifies how to address Retired Soldiers
- Establishes policy for use of volunteers in Retirement Services Program offices
- Expands and clarifies commanders’ and staff officers’ responsibilities for the program
- Clarifies program communications requirements
- Requires and establishes timelines for Soldiers of all components to receive pre-retirement counseling
- Clarifies Survivor Benefit Plan and Reserve Component Survivor Benefit Plan policy
- Establishes policy for maintaining Survivor Benefit Plan elections
- Clarifies Retired Soldier council policy program and changes the name of the Chief of Staff, Army, Retiree Council to Chief of Staff, Army, Retired Soldier Council
- Clarifies retiree appreciation day policy

View Army Regulation 600-8-7 by visiting:

[www.apd.army.mil/epubs/DR\\_pubs/DR\\_a/pdf/web/AR600-8-7\\_Web\\_Final.pdf](http://www.apd.army.mil/epubs/DR_pubs/DR_a/pdf/web/AR600-8-7_Web_Final.pdf)



## Soldiers for Life! TENSUN! Take charge of your health!

By Ronald W. Wolf, *Army Medicine*

Military personnel spend a lifetime facing hazardous duty and stressful rotations. Retirement should come with few worries; however, when retirement comes, Soldiers-for-Life need to be especially conscious of their health.

Let's face it. We're all getting a bit 'long in the tooth' and face challenges with keeping our health and fitness levels up and keeping our weight where it belongs.

Of the top 10 leading causes of death in the US, nine are health or mental health issues, including heart disease, diabetes, and stroke.

**ARMY MEDICINE: The risk for early death for almost every one of these causes can be postponed or even eliminated with changes that promote a healthy life style and behaviors.**

The most important factors in fighting disease that you control? A good diet, proper sleep habits, and maintaining your activity levels after you retire.

An especially important health aspect is weight control, because obesity is a risk factor for most of the health issues mentioned above and many others.

Weight control is a widespread issue among military retirees. In fact, some evidence shows that military retirees are more likely to gain weight and become obese than civilians.

Why? The most likely cause is a decrease in physical activity and not adjusting caloric intake after you leave the military.

The formulas for weight control are relatively simple. To maintain a stable weight, calories consumed should equal calories burned. Weight loss is also fairly simple -- burn more calories than you consume.

Even a modest weight loss, for example, 5 to 10 percent of your total body weight, is likely to lower blood pressure, blood cholesterol, and blood sugars.

The doctors and nurses at Army Medicine clinics and wellness centers use the "Move to Health" program to communicate the value of a lifetime of healthy choices to Soldiers and their Families.

Move to Health can work for you, too; a supporting component of Move to Health — is the Performance Triad—sleep, activity, and nutrition.

The three components of the Performance Triad work together.

Physical activity helps promote flexibility, balance, and agility – important physical factors as we age. Activity also drives the need for the right nutrition and promotes healthful sleep.

Proper nutrition nourishes the body. Veggies, fruits, whole grains, and lower consumption of red meat are smart parts of a healthy retiree's diet.



Sleep, however, may well be the most critical component of the Performance Triad. Poor sleep habits may impair mental function and alertness. Poor sleep affects individual mood and sense of well-being; decreases the ability to work with and resolve conflicts with friends and family; and reduces motivation to exercise and to eat healthy.

Poor sleep habits are also associated with increased risk for mental health problems; they are known to increase risk for weight gain, type 2 diabetes, and cardiovascular disease.

Good sleep habits, on the other hand, are critical for an individual's overall health—a point that cannot be overemphasized.

Healthy behaviors lead to disease reduction and empower you and your family to achieve your mission for health long after you retire. A healthy retirement is largely in your hands.

You've worked hard all your life. Keeping up healthy behaviors and controlling your weight through your retirement years may be your biggest challenge ever.





# ECHOES ARMY from the Past



## Celebrating 60 plus years of communicating with the retired community

The **January 1957** issue of the *Retired Army Personnel Bulletin* announced that a recent Comptroller General decision made it possible for **retired officers and warrant officers** to accept **employment with nonappropriated fund activities**, like post exchanges and movie theaters. However, they were still bound by the "Economy Act", which restricted them to \$10,000 of combined income from retired pay and nonappropriated fund compensation.

The issue also explained that military postal facilities overseas had been just opened to retired personnel and their family members. The privilege was "subject existing agreements between the United States and the host country, which sometimes limit use . . . to active duty personnel."

The **February 1957** issue announced that **retired Army personnel and their families were now permitted to use movie theaters on Army and Air Force bases**. The benefit was also extended to unremarried widows and minor children of deceased service members.

The issue also lamented that the "time-honored mule is being retired from the Army payroll." The last unit with mules, the 4th Field Artillery Battalion (Pack) at Ft. Carson, Colo., was being redesignated as the "experimental 4th Airfibious Field Artillery Firing Unit" and moved to Ft. Sill, Ok. The new unit had 38 helicopters of various types that were "particularly suited to use in special operations."

The **March 1957** issue declared that the "**The Army Goes Rolling Along**" was **designated the official Army song**. After an 8-year search involving a 1948 nationwide song contest and a 1952 appeal to leading writers, publishers, and record manufacturers in the music industry failed, the Army asked its major commanders what they thought. They voted to use the artillery's "Caisson Song" for the melody. The new lyrics were chosen from 140 nominations and molded into final form by Dr. Harold W. Arberg, Soldier Music Advisor.

The March issue also announced the new Uniformed Services Identification and Privilege Card (DD Form 1173). The move eliminated the Privilege Identification Card (DD Form 999), so retired members and their family members only required one card for both identification and access to benefits – the DD Form 1173 or the DD Form 2 or 2A for active and retired service members.

Citing confusion in the retired community, the **April 1957** issue addressed how the 1956 Dependents Medical Care Act authorized "eligible retired members and their dependents to receive medical care at any medical facility of the Army, Navy, Air Force, or United States Public Health Service **subject to the availability of space and the capabilities of the professional staff. Medical care in civilian facilities at Government expense is not authorized for any retired members or their dependents.**"

The April issue also heralded the new artillery insignia which symbolized the modernization of artillery weapons. The new insignia added a vertical missile centered on top of the traditional crossed cannons, which were adopted in 1907.



## Symbols of Honor

By Lawrence Haggerty, *US Army Survivor Outreach Services Content Manager*

At the post gas station I saw a vehicle, with a young girl driving it, stop to fill up at the pump next to me. I noticed a small flag in the window with two blue stars on it, and assumed that the stars reflected the rank of the Soldier that owned the vehicle. I was surprised that a Major General would have a daughter that young.

Soon after that incident, I was hired to support an Army program called Survivor Outreach Services. When I reported to work, I noticed one of the ladies at work had a little purple and gold lapel pin she wore all the time, and another had a pin that was a variation of the flag that I had seen at the gas station.

I was curious: the flag on the car had two blue stars, the flag on one lady's pin had one blue star and one gold star and another simply had one blue star. Why were all the flags different, why were there two different stars, why did only these two ladies in the office have the flags? I, in my infinite wisdom, was too embarrassed to ask what any of these things meant.

Fortunately, one of my first assignments was to develop a web page that clearly defined the different versions of the flags and pins for the American public.

I am an Army veteran, with one deployment, and was married to an

active duty Army Soldier with eleven deployments, and never understood the meaning these symbols had. It blew my mind that I'd never heard of, learned about or understood what these symbols represented.

The Service Flag was designed and patented by World War I Capt. Robert L. Queissner of the 5th Ohio Infantry whose two sons were serving on the front line. The flag was designed to be displayed in the front window of peoples' homes, to indicate the number of family members serving the war effort as members of the Armed Services.

In 1918, President Wilson approved a request from the Women's Committee of the Council of National Defense that allowed mothers who had lost a child serving in the war to wear a gold star on their traditional black mourning band. This practice led to the blue star on the Service Flag being covered with a gold star to indicate that the service member had been killed.

This practice became much more widespread during WWII, when organizations and families took great pride and displayed banners indicating the number of members of the organization or family serving in the war.

Between WWII and today, the practice of wearing or displaying service flags or gold stars had diminished greatly... but the meaning of the symbols is a significant as it was 100 years ago.



Each time you see a blue service star, you should be aware that the person displaying it has a loved one—possibly in harm's way—supporting the freedoms we enjoy every day.

A gold service star indicates that someone in that person's family has lost their life while serving our Army and our nation.

Please take a moment, when appropriate, to thank the bearer of the star. A simple "I appreciate your family member's service," or "My sympathies for your loss," is all it takes to remind the bearer that the service or sacrifice means something.

To learn more about each of these 'symbols of honor', visit <https://www.sos.army.mil/> [Select the *Symbols of Honor and Recognition* tab] or call (855) 707-2769.





# On-post Housing

*Retired Soldiers can live the installation life again*

**FORT BENNING, Ga.** – Fort Benning is one of the many installations with housing properties that has opened its on-post housing to other eligible tenants, which now include Retired Soldiers and military veterans.

The Villages of Benning, privately managed by Michaels Management Services in Ft. Benning, Ga., announced in early-May 2015 that the community has open on-post housing to meet the growing demand of retired service members, widowed spouses and Department of Defense and Federal Agency civilians who work on the installation. With nearly 4,000 on-post homes and the benefits of living on-post now rivaling that of neighborhoods in the surrounding areas, The Villages of Benning offers residents the luxuries often associated with living off-post while being conveniently located to the military lifestyle.

Retirees have shown interest in living on-post due to a variety of factors, from heritage and camaraderie to the convenience to on-post facilities, such as the Post Exchange, the commissary and the clinic at the new Benning Martin Army Community Hospital.

While retirees are now eligible to live at The Villages of Benning and other installations, plans are in place to ensure that active duty residents remain the top priority for military housing. Occupancy caps are set for all neighborhoods to ensure availability for incoming active duty service members and their families.

Rental rates for retirees and other eligible tenants may vary from installation to installation. At Ft. Benning, the rental rate is determined by averaging the Basic Allowances for Housing (BAH) that Soldiers in the respective villages receive. Rental rates include rent, electricity, water, trash and landscaping services. Internet and cable are not included.

For additional information on eligibility on your military installation, contact your local Housing Services Office or on-post living community directly.

Visit '[www.villagesofbenning.com](http://www.villagesofbenning.com)' for more information about the Villages of Benning.





## 'Congressional Watchdog' upholds TRICARE contract awards

**WASHINGTON** – The Government Accountability Office announced the results of its review of the protests filed against the TRICARE 2017 Managed Care Support Contracts awards; upholding the Defense Health Agency contract awards to Humana Government Business Inc., to provide managed care support to the East Region, and Health Net Federal Services LLC in the West Region.

"I am pleased our new TRICARE contracts are moving forward," said Dr. Karen S. Guice, Acting Assistant Secretary of Defense for Health Affairs.

"The new contracts demonstrate our continuing commitment to serving the health care needs of our country's military service members, retirees and their families," said Guice.

In the newly created East Region, the total potential contract value, including all option periods, is estimated at \$40.5 billion. For the West Region, the total potential contract value, including all option periods, is approximately \$17.7 billion. Both contracts are cost-plus-fixed-fee contracts with a nine-month base period (transition-in) and five one-year option periods for health

care delivery, plus a transition-out period.

"In designing the T2017 contracts, we retained the best parts of prior contracts and incorporated new best practices to improve access, quality and safety," explained Guice.



"We've added new controls to provide a more seamless transition to the new contracts," she added. "We'll work very closely with our new partners to test their systems and ensure a smooth handoff of care for all of our beneficiaries."

### TRICARE: Protect your personal information

**WASHINGTON** – Don't wait for fraud against TRICARE beneficiaries to be in the news. Always protect your personal information! Whether you're active duty or retired, don't share your uniformed service identification card, or personal or family information with someone you don't know. Protecting your personal information is vital to your privacy, and prevents abuse of taxpayer dollars.

Fraudsters often target TRICARE beneficiaries. For example, they conduct fake surveys to collect personal information. They call saying they know you have TRICARE and want to let you know you qualify for a free or low cost knee brace or walker. They then bill TRICARE for services or supplies you don't need and never get.

No one from TRICARE will ever recommend a particular product or medicine. If someone does, don't share any personal information. If you think you're the victim of

TRICARE-related fraud, report it to the Defense Health Agency. Also, report when you think a provider or company is trying to defraud TRICARE. For example, if your TRICARE explanation of benefits (EOB) shows a charge for services you didn't get, tell your TRICARE regional contractor.

TRICARE won't just call or email you asking for personal identifying information, such as your uniformed service ID number, social security number, or Department of Defense benefits number. Only give that kind of information to a trusted person or office, like your doctor, a TRICARE claims processor or regional contractor. Be wary of an unknown person offering a gift or reward in exchange for a health service. They may be trying to commit fraud.

For more information about fraud, visit [www.health.mil/](http://www.health.mil/)





**“The Soldier is the Army. No army is better than its Soldiers. The Soldier is also a citizen. In fact, the highest obligation and privilege of citizenship is that of bearing arms for one’s country”**  
~ George S. Patton Jr.

## Soldier for Life – Increasing Soldier professionalism, total force readiness

By Paul D. Prince, Army Retirement Services Office

**WASHINGTON** – The U.S. Army continues implementation of its credentialing program that ensures certification of Soldiers in their technical and functional skills, and subsequently equips transitioning Soldiers to compete for civilian employment after military service.

**“The Army Credentialing Program provides measures of professionalism that are recognized by our Army and nation in the form of credentials which tie to and nest with the “Soldier for Life” philosophy,”**

**Maj. George H. Coleman,  
Director of Education and Training,  
Soldier for Life Program**

For the purpose of this program, credentialing is the process of meeting certain professional and technical standards by earning official recognition in the form of certifications, licenses, and other official verification of competency accepted by civilian industry or federal, state, or local authorities. This

program will not specifically address academic degrees, though they too are a form of official credential.

“Credentialing supports three of the five essential characteristics of the Army Profession; specifically military expertise, trust, and stewardship of the profession,” added Coleman.

In May 2012, President Barack Obama announced Military Credentialing initiatives as part of the larger “We Can’t Wait: Supporting Our Veterans”

program to help service members obtain civilian credentials and licenses for manufacturing and other high-demand skills received from attending military schools. It

established a Military Credentialing and Licensing Task Force that within a year would complete; (1) identify military specialties that readily transfer to high-demand jobs; (2) work with civilian credentialing and licensing associations to address gaps between military training programs and credentialing and licensing

requirements; and (3) provide service members with greater access to certification/ licensing exams.

“The Army’s strategy is aligned with and supports the military credentialing initiatives by coordinating and synchronizing activities to ensure every Soldier has an opportunity to pursue a professional credential enhancing their military-technical competence while in the service and aiding in their professional competence when transitioning to the civilian workforce,” Coleman said.

Credentialing strengthens the mutual trust both inside and outside of the military by providing relevant and high quality standards of expertise, and improves Soldier competencies by helping them understand and achieve industry standards.

The Army Credentialing Program supports Total Force readiness by broadening Soldiers knowledge, skills, and abilities beyond those developed through training, education, and experience normally received through military means alone, Coleman added.

# DIRECTORY

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

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

**Army & Air Force Exchange Service:** [www.shopmyexchange.com](http://www.shopmyexchange.com)

**Army Echoes:** <http://soldierforlife.army.mil/retirement/echoes>  
Editor's e-mail address: [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil)

**Army Echoes Blog:** <http://soldierforlife.army.mil/retirement/blog>

**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 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 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 Retired Soldiers:** <http://soldierforlife.army.mil/retirement/docs/Post/CasualtyAssistanceChecklist.pdf>

**Chief of Staff, Army Retired Soldier Council:**  
<http://soldierforlife.army.mil/retirement/RetireeCouncil>

**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>

**DS Logon:** <https://myaccess.dmdc.osd.mil/identitymanagement/>

**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/rsl](http://www.dmdc.osd.mil/rsl)

**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);

**Survivor Outreach Services:** (855) 707-2769, <https://www.sos.army.mil/>

**Reserve Component Retirements** (888) 276-9472  
<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; download the application from: <https://www.hrc.army.mil/Default.aspx?ID=13664>

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

**Space-Available Travel:** <http://www.amc.af.mil/Home/AMC-Travel-Site>

**Soldier for Life on Facebook:** [www.facebook.com/CSASoldierForLife](http://www.facebook.com/CSASoldierForLife)

**Soldier for Life on Twitter:** [www.twitter.com/csaSoldier4Life](http://www.twitter.com/csaSoldier4Life)

**Soldier for Life on Linked In:**  
[www.linkedin.com/groups?home=&gid=6627257&trk=anet\\_ug\\_h](http://www.linkedin.com/groups?home=&gid=6627257&trk=anet_ug_h)

**Soldier for Life Transition Assistance Program:** (800) 325-4715;  
<http://www.sfl-tap.army.mil/>

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

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



**U. S. Army Retired Lapel Button and Badge:** Type "Soldier for Life" into the search box at <https://www.shopmyexchange.com>

**Veterans Service Records** — Replace DD Form 214, awards:

Retired 4/1/1996 or later: Visit <http://soldierforlife.army.mil/retirement/>, Click on "Army White Pages" at the bottom, then log in. Next click on "Click Here to Access Your Army Record."

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, 8 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 visit <http://www.socialsecurity.gov/foreign/phones.html>.

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

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

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

**TRICARE North:** (877) 874-2273; <http://www.hnfs.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/>  
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:** (877) 988-9378; <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-overseas.com>

**TRICARE for Life:** (866) 773-0404; TDD (866) 773-0405  
<http://tricare.mil/Plans/HealthPlans/TFL.aspx>

**TRICARE Pharmacy Home Delivery:** (877) 363-1296;  
<http://www.tricare.mil/homedelivery/>

**TRICARE Network 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/>

**Armed Forces Recreation Centers** <http://www.armymwr.com>

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

**Edelweiss 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:** 011-822-790-0016 <http://www.dragonhillodge.com>

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

**Burial & Memorial Benefits:** <http://www.cem.va.gov/> (877) 907-8199

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

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

**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 Publications for Retired Service Members**

**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

# 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/rso>.

## 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](mailto:usarmy.redstone.imcom.mbx.retirement-services@mail.mil)  
• Ft. Rucker  
(334) 255-9124/9739  
[usarmy.rucker.usag.list.retirees@mail.mil](mailto:usarmy.rucker.usag.list.retirees@mail.mil)

### ALASKA

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

### ARIZONA

• Ft. Huachuca  
(520) 533-5733/1120  
[usarmy.huachuca.imcom.central.mbx.retirement-services-officer@mail.mil](mailto:usarmy.huachuca.imcom.central.mbx.retirement-services-officer@mail.mil)

### ARKANSAS

See Ft. Sill, OK

### CALIFORNIA

• Presidio of Monterey  
(831) 242-4986 [usarmy.pom.imcom.central.mbx.retirement-services-officer-pom@mail.mil](mailto:usarmy.pom.imcom.central.mbx.retirement-services-officer-pom@mail.mil)

### COLORADO

• Ft. Carson  
(719) 526-2840  
[usarmy.carson.imcom-central.mbx.retirement-services-ft-carson-co@mail.mil](mailto:usarmy.carson.imcom-central.mbx.retirement-services-ft-carson-co@mail.mil)

### CONNECTICUT

See West Point, N.Y.

### DELAWARE

See Ft. Meade, Md.

### D.C.

See JB Myer-Henderson Hall, Va.

### FLORIDA

• Central & West MacDill AFB  
(813) 828-0163  
[army.rso@amc.af.mil](mailto:army.rso@amc.af.mil)  
• Rest of FL, see Ft. Stewart, Ga.

### GEORGIA

• Ft. Benning  
(706) 545-1805/2715  
[usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil](mailto:usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil)  
• Ft. Gordon  
(706) 791-2654/4774  
[usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil](mailto:usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil)

### HAWAII

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

### IDAHO

Ft. Carson, Colo. or JB Lewis-McCord, Wash.

### ILLINOIS

Ft. Leonard Wood, Mo  
Ft. McCoy, Wisc., Ft. Knox, Ky.

### INDIANA

Ft. Knox, Ky.

### IOWA

Ft. McCoy, Wisc.

### KANSAS

• Ft. Leavenworth  
(913) 684-2425 [usarmy.leavenworth.imcom-west.mbx.retirement-svcs-offic@mail.mil](mailto:usarmy.leavenworth.imcom-west.mbx.retirement-svcs-offic@mail.mil)

### KENTUCKY

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

### LOUISIANA

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

### LOUISIANA

• Ft. Polk  
(337) 531-0363  
[rs@polk.army.mil](mailto:rs@polk.army.mil)

### MAINE

See Ft. Drum, N.Y.

### MARYLAND

• Aberdeen Proving Grnd  
(410) 306-2322  
[usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil](mailto:usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil)  
• Ft. Meade  
(301) 677-9603  
[armysomeade@mail.mil](mailto:armysomeade@mail.mil)

### MASSACHUSETTS

See West Point, N.Y.

### MICHIGAN

• UP: See Ft. McCoy, Wisc.  
• Lower Mich.  
Selfridge ANGB  
(586) 239-5580

### MINNESOTA

See Ft. McCoy, Wisc.

### MISSISSIPPI

See Ft. Rucker, Ala.

### MISSOURI

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

### MONTANA

See JB Lewis-McChord, Wash.

### NEBRASKA

See Ft. Riley, Kan.

### NEVADA

See Pres. of Monterey, Ca.

### NEW HAMPSHIRE

See Ft. Drum, N.Y.

### NEW JERSEY

• JB McGuire-Dix-Lakehurst  
(609) 562-2666  
[usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil](mailto:usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil)

### NEW MEXICO

See Ft. Bliss, Tx.

### NEW YORK

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

### NEW YORK

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

### NEW YORK

• Watervliet Arsenal  
(Wed/Thurs 0800-1300)  
(518) 266-5810  
[wvarso@gmail.com](mailto:wvarso@gmail.com)

### NEW YORK

• West Point  
(845) 938-4217  
[rs@usma.army.mil](mailto:rs@usma.army.mil)

### NO. CAROLINA

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

### NO. DAKOTA

See Ft. Riley, Kan.

### OHIO

See Ft. Knox, Ky.

### OKLAHOMA

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

### OREGON

See JB Lewis-McChord, Wash.

### PENNSYLVANIA

• Carlisle Barracks  
(717) 245-4501  
[usarmy.carlisle.awc.mbx.rso@mail.mil](mailto:usarmy.carlisle.awc.mbx.rso@mail.mil)

### PENNSYLVANIA

• Tobyhanna Army Depot (Tu/Wed/Thur)  
(570) 615-7019  
[army.tobyhanna.rso@mail.mil](mailto:army.tobyhanna.rso@mail.mil)

### RHODE ISLAND

See West Point, N.Y.

### SO. CAROLINA

• Ft. Jackson  
(803) 751-6715  
[usarmy.jackson.imcom-hq.mbx.dhr-rso@mail.mil](mailto:usarmy.jackson.imcom-hq.mbx.dhr-rso@mail.mil)

### SO. CAROLINA

See Ft. Riley, Kans.

### TENNESSEE

See Ft. Campbell, Ky.

### TEXAS

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

### TEXAS

• Ft. Hood  
(254) 287-5210  
[usarmy.hood.usag.mbx.dhr-iag-retsavcs@mail.mil](mailto:usarmy.hood.usag.mbx.dhr-iag-retsavcs@mail.mil)

### TEXAS

• JB San Antonio  
(210) 221-9004  
[usaf.jbsa.502-abw.mbx.502-fs-fsh-retirement-service-of@mail.mil](mailto:usaf.jbsa.502-abw.mbx.502-fs-fsh-retirement-service-of@mail.mil)

### UTAH

See Ft. Carson, Colo.

### VERMONT

See Ft. Drum, N.Y.

### VIRGINIA

• Ft. Belvoir  
(703) 806-4551  
[usarmy.belvoir.imcom.mbx.retirement-services@mail.mil](mailto:usarmy.belvoir.imcom.mbx.retirement-services@mail.mil)

### VIRGINIA

• Ft. Langley-Eustis  
(757) 878-5884/3220  
[usarmy.jble.imcom.mbx.eustis-rso@mail.mil](mailto:usarmy.jble.imcom.mbx.eustis-rso@mail.mil)

### VIRGINIA

• Ft. Lee  
(804) 734-6555  
(804) 734-6973  
[usarmy.lee.imcom.mbx.lee-ima-rso@mail.mil](mailto:usarmy.lee.imcom.mbx.lee-ima-rso@mail.mil)

### VIRGINIA

• JB Myer-Henderson Hall  
(703) 696-5948/3689  
[usarmy.jbmyh.asa.hrd-rso@mail.mil](mailto:usarmy.jbmyh.asa.hrd-rso@mail.mil)

### WASHINGTON

• Ft. Lewis-McChord  
(253) 966-5884  
[usarmy.jblm.imcom.list.dhr-mpd-retirement-services@mail.mil](mailto:usarmy.jblm.imcom.list.dhr-mpd-retirement-services@mail.mil)

### WASHINGTON

See Ft. Knox, Ky.

### WISCONSIN

• Ft. McCoy  
(800) 452-0923  
[usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil](mailto:usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil)

### WISCONSIN

See Ft. Carson, Colo.

### PUERTO RICO

• Ft. Buchanan  
(787) 707-2061  
[miguel.a.apontecepeda.civ@mail.mil](mailto:miguel.a.apontecepeda.civ@mail.mil)

## OVERSEAS RSOs

### HQ IMCOM Europe

06032-67-5806  
[usarmy.sembach.imcom-europe.mbx.usarmy.sembach-imcom-europe-rso@mail.mil](mailto:usarmy.sembach.imcom-europe.mbx.usarmy.sembach-imcom-europe-rso@mail.mil)

### Germany

• Ansbach  
0981-183-3301  
[usarmy.ansbach.imcom-europe.list.rso@mail.mil](mailto:usarmy.ansbach.imcom-europe.list.rso@mail.mil)

### Baumholder

06783-6-6080

[usarmy.baumholder.imcom-europe.list.retirement-service@mail.mil](mailto:usarmy.baumholder.imcom-europe.list.retirement-service@mail.mil)

### Grafenwoehr

09641-83-8709  
[usarmy.grafenwoehr.imcom.list.rsografenwoehr@mail.mil](mailto:usarmy.grafenwoehr.imcom.list.rsografenwoehr@mail.mil)

### Rheinland-Pfalz

0631-411-8405  
[usarmy.rheinland-pfalz.imcom-europe.list.usag-r-ret-svcs@mail.mil](mailto:usarmy.rheinland-pfalz.imcom-europe.list.usag-r-ret-svcs@mail.mil)

### Stuttgart

07031-15-2010  
[usarmy.stuttgart.imcom-europe.mbx.retirement-services@mail.mil](mailto:usarmy.stuttgart.imcom-europe.mbx.retirement-services@mail.mil)

### Wiesbaden

0611-143-548-1614  
[usarmy.wiesbaden.imcom-europe.list.retire-svcs-wbn-dist-list@mail.mil](mailto:usarmy.wiesbaden.imcom-europe.list.retire-svcs-wbn-dist-list@mail.mil)

### Belgium

0032-65-44-7267  
[usarmy.benelux.imcom-europe.mbx.rso@mail.mil](mailto:usarmy.benelux.imcom-europe.mbx.rso@mail.mil)

### England

See HQ IMCOM Europe

### Middle-East

See HQ IMCOM Europe

### Netherlands

0032-65-44-7267  
[usarmy.benelux.imcom-europe.mbx.rso@mail.mil](mailto:usarmy.benelux.imcom-europe.mbx.rso@mail.mil)

### Okinawa

06117-44-4186  
[RSO@okinawa.army.mil](mailto:RSO@okinawa.army.mil)

### Korea

• Yongsan  
0503-323-3735  
[usarmy.yongsan.imcom-pacific.usag-yongsan-retirement-servic@mail.mil](mailto:usarmy.yongsan.imcom-pacific.usag-yongsan-retirement-servic@mail.mil)

### Camp Humphries

0503-353-3872  
[usarmy.yongsan.imcom-pacific.list.usag-yongsan-retirement-servic@mail.mil](mailto:usarmy.yongsan.imcom-pacific.list.usag-yongsan-retirement-servic@mail.mil)

## ARMY RESERVE RSOs

### 63rd Regional Support Command

Mountain View, California  
(650) 526-9513/9512  
States: AR, AZ, CA, NM, NV, TX, OK & 9th MSC (HI, AK, Guam)

### 81st Regional Support Command

Ft. Jackson, South Carolina  
(803) 751-9864/9698  
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

### 88th Regional Support Command

Ft. McCoy, Wisconsin  
(608) 388-7448/9321  
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

### 99th Regional Support Command

Ft. Dix, New Jersey  
(609) 562-1696/7055  
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV & 7th MSC (Europe)

## ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at [http://myarmybenefits.us.army.mil/Home/Benefit\\_Library/Resource\\_Locator.html](http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html). Click on the state you're interested in for the National Guard points of contact there.

## HRC RESERVE RETIREMENTS BRANCH

Serving all Soldiers in the Retired Reserve and their families.

Phone (888) 276-9472 • Fax (502) 613-4524 • [vance.e.crawley.civ@mail.mil](mailto:vance.e.crawley.civ@mail.mil)

Download retirement application: <https://www.hrc.army.mil/Default.aspx?ID=13664> or email request to [usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil)

# DFAS: New feature to update your mailing address

"AskDFAS" is a fast, convenient way to make sure your mailing address is correct. Doing this will help you receive your tax documents and other important account information in a timely manner.

Avoid going through the 1099-R

reissue process. So, don't wait!

Use link below and follow these steps:

<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryId=13824>

1. Agree to the DOD consent pop up

2. Provide your first and last name

3. Enter your e-mail address

4. Enter a passcode to gain future

access to your ticket

5. Enter your social security number

6. Enter your new mailing address

7. Answer all four identity questions

8. Enter prior zip code

9. Click "submit" to send your request

to a customer service representative



Army Retirement Services  
251 18th Street South, Suite 210  
Arlington VA 22202-3531  
OFFICIAL BUSINESS

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

## AER's 75th year of service to Soldiers, family members

WASHINGTON – Army Emergency Relief (AER) celebrates more than seven decades of support to Soldiers and family members this February; providing more than \$1.7 billion in assistance to over 3.7 million Soldiers and their families.

AER was established on Feb. 5, 1942, to collect and hold funds to relieve distressed Army Service members and their family members. With the motto of "Soldiers Helping Soldiers," the program provided in 2016 alone about \$54M in assistance to more than 1,100 wounded Soldiers and over 36,000 Soldiers and their families - this includes about 7,000 Retired Soldiers and their families. Also in 2016, AER's scholarship program awarded in excess of 4,000 scholarships to children and spouses. Of all scholarships awarded, family members of Retired Soldiers received 1,800 scholarships worth \$3.9M.

AER, funded completely by donations, exists solely to provide assistance to active duty and Retired Soldiers and their families. Financial assistance through interest free loans and grants from more than 30 eligible categories of assistance along with scholarships for dependent children and spouses, help ease the financial burdens on the lives of Army families every day.

Financial assistance is available at 76 AER sections located on Army installations worldwide.

Army Soldiers and their families can also apply for assistance through reciprocal agreements with Air Force Aid Society, Navy Marine Corps Relief Society, Coast Guard Mutual Assistance, and the American Red Cross. In addition, by visiting AER's website, [www.aerhq.org](http://www.aerhq.org), active duty and Retired Soldiers can find information on available programs, learn about categories of assistance, complete an online application, apply for a scholarship for a child or spouse, make a donation, and read financial statements.

This level of assistance can only continue through the generous support of donors. Out of every dollar donated, 87 cents goes to help Soldiers and their families. You can be a part of AER's remarkable milestone and help continue this legacy of caring by donating to AER's annual campaign from March 1st through May 15th. Contributors may mail donations to AER, 2530 Crystal Drive, Suite 13161, Arlington VA 22202, or submit a one-time or recurring donation on AER's website via credit card or set up an allotment at DFAS.