



NOV 2021 - JAN 2022

Can you hear me now?

Communications changes, challenges and solutions

By **Mark E. Overberg**, Director, Army Retirement Services

Army Chief of Staff Gen. Maxwell D. Taylor created the Retirement Services Office at Army Headquarters in 1955. He approved the creation of the *Retired Army Personnel Bulletin* in 1956 to communicate with the Army's fifty thousand Retired Soldiers. Back then, Retired Soldiers didn't move frequently and printed news and AM radio were the only mass media.

Gone are the days when the Army would wrap the four-page *Retired Army Personnel Bulletin* around each Retired Soldier's monthly retirement check and mail it to their home of record feeling confident that they would read the Bulletin and learn about changes in their benefits and how they could continue to serve the nation.

Today, communicating with 1.25 million Retired Soldiers and surviving spouses who have varying levels of comfort with technology is a challenge. Further complicating communications are more frequent household moves and the myriad locations where the Army's retired community lives from Australia and Kyrgyzstan to Mali, Germany and the United States.

The sheer cost of printing and mailing *Army Echoes* – \$2 million in 2010 – means that the Army and its retired community must learn to communicate using other media, such as email, the internet, social media, and text messaging.

The Department of Defense systems that enable these communications have not always kept pace. This was the top concern that the Army Chief of Staff's Retired Soldier Council discussed with Army Chief of Staff Gen. James C. McConville the last two years.

So what is being done to improve communications?

While the Army will still print and mail *Army Echoes* to our older Retired Soldiers and surviving spouses, we will continue to move toward 100 percent electronic communications. The Defense Finance and Accounting Service now emails *Army Echoes* to 58 percent of Retired Soldiers at the primary email address listed in their myPay accounts. That percentage will grow to 67 next year, when Gray Area Retired Soldiers will be converted to email delivery using the email addresses in their new retired pay accounts in myPay (see the article on pages 6-7 for details). The U.S. Army Training and Doctrine Command, which manages the Army's phone apps, has also approved a greatly expanded *Army Echoes* app. The updated app will become the first stop for Retired Soldiers looking for retirement-related news in late 2022.

In April 2020, the Defense Manpower Data Center (DMDC) shut down their aging Retiree Address Finder system. This deprived installation retirement services officers (RSOs) of access to updated mailing addresses. Since then, Army Retirement Services has worked directly with DMDC to resolve privacy and data architecture concerns. DMDC's replacement system, which should be available in late 2022, will improve communications greatly and reduce the cost of those communications. The new system will permit RSOs to reach out to the retired community by mail, email, and text messages if that data is listed in the Retired Soldier's file. This will enable rapid and tailored communications when needed, such as when some installations closed their gates during the early stages of the COVID-19 pandemic.

(Continued on page 2)

Features

Are you ready for open season? Don't forget to update DEERS 4

A new myPay account for gray area Retired Soldiers 6-7

Can I wear my uniform when I'm retired? 10

Fort Drum honors retirees 12

Are you prepared for flu season? Let TRICARE help 16

Articles

Retirement COLA increases 3

TRICARE Pharmacy copayments to increase in 2022 5

Are you ready for benefits open season? 9

The next phase of the SBP offset by DIC phase-out is on its way 11

Tax tripwires military retirees need to watch out for 13

Cyber scams and cyber awareness 14

Regular Items

Echoes from the past: News from 60 years ago 3

Ask Joe: Your benefits guru 8



ARMY ECHOES

(Continued from page 1)

This new DMDC system will also permit the Army Secretary to reach out to a tailored list of Retired Soldiers who have the skills needed for specific voluntary recall opportunities. This capability would have been helpful when Retired Soldiers with medical qualifications were needed in 2020 for COVID-19 service. The Army sent an email alert to then 800,000 Retired Soldiers before recalling almost 250 to active duty for the pandemic. These Retired Soldiers truly demonstrated the Soldier for Life mindset.

Finally, we will continue to communicate with you using the Army Echoes blog at <https://soldierforlife.army.mil/Retirement/blog> as well as the Soldier for Life social media accounts on Facebook(<https://www.facebook.com/CsaSoldierForLife/>) Twitter(<https://twitter.com/csaSoldier4Life>), Instagram(<https://www.instagram.com/csasoldier4life/>), LinkedIn(<https://www.linkedin.com/company/us-army-soldier-for-life>), and YouTube (www.youtube.com/c/USArmySoldierforLife)



So, while communicating with the retired community is much more challenging than in the past, we want to thank you for your service by notifying you about changes in your pay and benefits and by telling you how you can continue to serve the Army and the nation as a Soldier for Life. Please ensure you update your contact information in myPay. That is the key to our ongoing communications.

The Army 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 the Army Service Center (0800-1800 EST, Monday thru Friday) at (888) ARMYHRC (276-9472). For general military HR and veteran issues email: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

Use the link below to access the Army Service Center's answers to Frequently Asked Questions (FAQs) for Soldiers, Retired Soldiers, and family members.

<https://www.hrc.army.mil/content/Army%20Service%20Center>

Army Echoes is the U. S. Army's official newsletter 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 four times each year in accordance with Army Regulation 600-8-7, *Army Echoes* is also published as a blog at <https://soldierforlife.army.mil/retirement/blog>. Past editions of the *Army Echoes* newsletter are available for free download from <https://soldierforlife.army.mil/retirement/army-echoes>.

Inquiries and comments about *Army Echoes* should be sent to Army Retirement Services, Attention: *Army Echoes* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or ArmyEchoes@mail.mil. Direct all other questions to the Retirement Services Officers listed on pg. 15.

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

Leadership

Deputy Chief of Staff, G-1: Lt. Gen. Gary M. Brito

Co-Chairs, Chief of Staff, Army Retired Soldier Council: Lt. Gen. David Halverson (USA Retired) and Sgt. Maj. of the Army Daniel A. Dailey (USA Retired)

Director, Army Retirement Services: Mark E. Overberg

Army Echoes Editor: Maria G. Bentinck

Circulation: 481,762 hard copies, 661,426 electronic copies

Echoes from the past: News from 60 years ago

The more things change, the more they stay the same!

The **November 1961** edition of the *Retired Army Personnel Bulletin* outlined the “seven types of Army combat aircraft that would provide the variety and versatility so essential . . . on the modern battlefield”: The new Chinook (“scheduled to make its first flight soon”); the 32-passenger Caribou fixed wing aircraft; the speedy, fixed-wing Mohawk (“equipped with the latest in radar, photographic, and infrared equipment”), the Iroquois (a utility helicopter organic to air ambulance companies), the Light Observation Helicopter (“Still in test stages”), the Seminole (an off-the-shelf aircraft for commanders, air ambulance duties, and high priority cargo), and “the Flying Crane” (for “rapid loading and offloading of ships.”)

The **December 1961** edition explained that the President “approved the largest peacetime defense appropriations act in history. The Army share amounted to approximately \$12.1 billion” including 1,008,000 active duty Soldiers and an “intensified effort to increase the combat readiness of two Army National Guard divisions and 265 other Army National Guard and Army Reserve units.”

The **January 1962** edition explained that the Army’s Survivor Assistance Program would assign a survivor assistance officer to “advise and assist the member’s widow” with “unfamiliar tasks in a time of emotional confusion” by applying for “the payments and benefits to which she may be entitled, and provide general help and guidance. Each member is urged to tell his wife or next of kin about the survivor assistance the Army provides.” [Ed. Note: A pilot program, called the *Retired Soldier Casualty Assistance Officer Program*, that does the very same thing at Ft. Stewart for the surviving spouses of *Retired Soldiers in southeast South Carolina, coastal Georgia, and all of Florida except the panhandle. The RSCAOs are other Retired Soldiers volunteering their time.*]

Retirement COLA increases

WASHINGTON — On 1 Jan. 2022, Retired Soldiers will receive a 5.9% cost of living adjustment (COLA) in retired pay! The COLA increase in 2021 was only 1.3% and 1.6% in 2020. The 2022 COLA increase is the largest in years.

The retired pay computed under each retired pay plan is adjusted each year, effective Dec. 1st, by the change in consumer prices. The COLA is determined by the percentage increase, if any, between the average 3rd quarter Consumer Price Index (CPI) of the current year over the average 3rd quarter CPI of the prior year. In the event of a decrease in the CPI, the COLA will not be negative, but will be zero. Additionally, the COLA for the next year will reach back to the 3rd quarter CPI to the last year in which there was a positive COLA increase.

If the percent determined above is greater than one percent, the COLA for REDUX retirements will be reduced by 1 percent. If the percent determined above is one percent or less, the COLA for the REDUX retirement plan will be the same as for all other retirement plans.

The first COLA adjustment after retirement is calculated under a formula different than that above, if the member retires between January 1st and Sept. 31st. This is to preclude the advantage of receiving a retirement based on both a new pay raise and full COLA in the first year of retirement. The amount of this first “partial COLA” is calculated differently for the Final Pay and High-36 retirement plans. The partial COLA for REDUX plan retirees is based on the High-36, with a further prorated deduction. The first partial COLA under the disability retirement plan is the same as for the Final Pay retirement plan.

Note that the COLA for retired pay is calculated differently than the increase to active duty pay. Thus, retirement pay COLAs and annual active duty pay raises will differ.





ECHOES

Are you ready for open season? Don't forget to update DEERS

FALLS CHURCH, Va. — This month, we start TRICARE Open Season. That means it's time to start thinking about your family's health care needs for next year. Are you planning to make changes to your TRICARE plan? Will you be enrolling in a new plan for the first time or staying in the plan you already have? Regardless of your situation, make sure you show up as eligible for TRICARE in the Defense Enrollment Eligibility Reporting System (DEERS).

"Showing that you're eligible for TRICARE in DEERS and keeping your information updated are essential steps for obtaining and maintaining TRICARE coverage," said Jeremy Schneider, a program analyst with TRICARE Policy and Programs at the Defense Health Agency. "Please see your local ID card office if you believe eligibility information in DEERS is incorrect."

What is DEERS?

DEERS is a database of active duty and retired service members, their family members, and others who are eligible for benefits. The database lists your military status, family status, contact information, TRICARE plan, and more. Sponsors are automatically registered in DEERS. Your uniformed service determines your eligibility and records it in DEERS, as described in the TRICARE Plans Overview. But as a sponsor, you must add your eligible family members to DEERS. If you're a family member who's age 18 or older, you may update your own contact information.

When should I update DEERS?

It's always good to review your personal information in DEERS before the start of TRICARE Open Season, so you don't miss important communications and enrollment deadlines. But, keep in mind, you should be updating your DEERS record anytime you have a Qualifying Life Event. "Anytime you or a family member experiences a life event, like retiring or separating from active duty, marriage, having a baby, moving, or another situation, you'll need to update your information in DEERS," added Schneider.

What kind of information might you need to update in DEERS? It can be things like your phone number, email address, home address, or marital status. Or you may need to register a family member if you're a sponsor. Keeping information up-to-date in DEERS will help you and your family access your TRICARE benefit and get the care you need.

How do I update DEERS?

Updating your DEERS information is quick and easy. You have a few options to choose from:

- Online: Log in to milconnect at <https://milconnect.dmdc.osd.mil/milconnect/>
- Phone: Call (800)538-9552 (TTY/TDD: (866)363-2883) or fax updates to (800)336-4416
- In person: Visit a local RAPIDS ID Card Office (Note: Call or check the website for operating hours and COVID-19 procedures) - <https://idco.dmdc.osd.mil/idco/>
- Mail: Mail updates to:

Defense Manpower Data Center Support Office
Attention: COA
400 Gigling Road
Seaside, CA 93955-6771

Once you've registered in DEERS and updated your records, you're ready to start exploring TRICARE health plans. This year's open season runs from Monday, Nov. 8, until Monday, Dec. 13. Open season doesn't apply to all health plans. Visit TRICARE Open Season to learn more about your options. For more on updating DEERS, visit the DEERS page.





TRICARE Pharmacy copayments to increase in 2022

FALLS CHURCH, Va. — Do you get your prescription drugs through TRICARE Pharmacy Home Delivery or at a TRICARE retail network pharmacy? If so, you'll pay anywhere from \$1 to \$8 more in copayments starting Jan. 1.

"Congress and the Department of Defense worked together on these cost changes as part of the National Defense Authorization Act for Fiscal Year 2018," said U.S. Public Health Service Cmdr. Teisha Robertson, a pharmacist with the Defense Health Agency's Pharmacy Operations Division. "The changes are part of a larger effort to help fund improvements in military readiness and modernize the TRICARE health care benefit."

These cost changes won't affect all beneficiaries. If you're an active duty service member (ADSM), you'll still pay nothing for your covered drugs at military pharmacies, retail network pharmacies, and through home delivery. Copayments for survivors of ADSMs will remain the same. Medically-retired service members and their family members also won't see a change in their copayments next year.

As described in the TRICARE Pharmacy Program Overview, TRICARE groups prescription drugs based on the medical and cost effectiveness of a drug compared to other drugs of the same type. The cheapest, most widely available category is generic formulary drugs. This is followed by brand-name formulary drugs and non-formulary drugs. You'll see cost increases in all three of these categories. The new cost will depend on the type of pharmacy.

Here are the new copayment changes.

TRICARE Pharmacy Home Delivery (Up to a 90-day supply)

- Generic formulary drugs will increase from \$10 to \$12
- Brand-name formulary drugs will increase from \$29 to \$34
- Non-formulary drugs will increase from \$60 to \$68

TRICARE retail network pharmacies (Up to a 30-day supply)

- Generic formulary drugs will increase from \$13 to \$14
- Brand-name formulary drugs will increase from \$33 to \$38
- Non-formulary drugs will increase from \$60 to \$68

It's important to note that you may only fill some brand-name maintenance drugs twice at retail network pharmacies. These are drugs that you take for long-term conditions. After the second refill, you must use home delivery or a military pharmacy. This doesn't apply when you fill short-term use drugs at retail network pharmacies.

Non-network pharmacies (Up to a 30-day supply)

Non-network pharmacy costs remain the same if you use a TRICARE Prime plan. With a TRICARE Prime plan, you'll pay a 50% cost-share after you meet your point-of-service deductible for covered drugs. For all other health plans, non-network pharmacy costs are as follows:

- Generic formulary drugs and brand-name formulary drugs will cost \$38 (up from \$33) or 20% of the total cost, whichever is more, after you meet your annual deductible
- Non-formulary drugs will cost \$68 (up from \$60) or 20% of the total cost, whichever is more, after you meet your annual deductible

Keep in mind, if you can use a military pharmacy, this remains your lowest cost option. There's still no cost for covered generic and brand-name drugs at military pharmacies.

Have more questions about your TRICARE pharmacy benefit? Go to <https://www.tricare.mil/CoveredServices/Pharmacy> to learn more.





A new myPay account for gray area Retired Soldiers

CLEVELAND — For U.S. Army National Guard and U.S. Army Reserve Gray Area Retired Soldiers there is a new avenue to stay connected and informed between the time they stop drilling and the time they start receiving retired pay. It's a new kind of myPay account especially for Gray Area Retired Soldiers.

If you are a Gray Area Retired Soldier who uses the new myPay account to keep your contact information updated, you will benefit from receiving important information from the Army and from the Defense Finance and Accounting Service (DFAS), such as news about changes in laws or policies that impact your retirement benefits, reminders about applying for retired pay, and this newsletter.

Plus, if you have current contact information in your new myPay account when you apply for retired pay, DFAS will email you status notifications. These notifications will inform you of when your application was received, when it is processing, and when it is complete.

Who are Gray Area Retired Soldiers?

Gray Area Retired Soldiers served in the U.S. Army National Guard or U.S. Army Reserve and qualified for retired pay, have retired from the Guard or Reserve (stopped drilling), but are not yet at the age where they can start receiving retired pay. The time between their retirement from service and the date when they are eligible to begin receiving retired pay is the "gray area." The "gray area" applies even if the Soldier is in the Retired Reserve.

A Guard or Reserve Soldier is generally not eligible to start receiving retired pay until they reach age 60. However, some periods of active duty or active service can reduce the age requirement below 60 (Reduced Age Retirement). The earliest age that a Gray Area Retired Soldier can start receiving reduced age retired pay is age 50.

The New Gray Area "Future Retiree" myPay Account

In the new basic gray area "Future Retiree" myPay account, you can confirm or update your email address and your mailing address. And when you apply for retired pay, you can also use it to make sure your direct deposit information is current.

If you used myPay when you were drilling, you know it's accessible online from your computer's web browser. However, you might not know that myPay is now more mobile-friendly. That means it's easier to manage your

account using the web browser on your connected device, like your smartphone or tablet. There's also a new feature to help you keep your account secure, two-factor authentication.

How to Access a Gray Area Future Retiree myPay Account

DFAS has a helpful downloadable Gray Area Future Retiree myPay Login Tips file with specific instructions at: <https://www.dfas.mil/grayarea>.

If you previously used myPay and DO have access to the email in your myPay account:

You may be able to use the myPay login you created prior to your retirement from your service, if you previously set up a Login ID and you have access to the email address in your myPay account.

If you have access to the email address in your myPay account and you don't remember your Login ID or your password (or your password has expired), you can use the "Forgot your Login ID?" Or "Forgot or Need a Password?" links on the myPay homepage: <https://mypay.dfas.mil>.

If you have not accessed myPay since November 2009, have never created a Login ID, or there was a delay that prevented DFAS from receiving your gray area status, please follow the instructions below for new myPay users.

If you previously used myPay and DO NOT have access to the email in your myPay account:

You may be able to use the myPay login you created prior to your retirement from your service, if you previously set up a Login ID and security questions and remember them, even if you do not have access to the email address in your myPay account.

If it's been more than a year since you used myPay, your password has expired. With your Login ID, you can reset your password by using the "Forgot or Need a Password?" link on the myPay homepage (<https://mypay.dfas.mil>) and correctly answering the security questions. You can then use your Login ID and your new password to log in and update your contact information.

If you have not set up the security questions, or if you fail to answer the questions correctly, you may:

- Select Contact Us on the myPay homepage, then Trusted Agents to locate a Trusted Agent in your area that can

(Continued on page 7)

(Continued from page 6)

- Or, use the “Forgot or Need a Password?” link to request to have a new temporary password mailed to you. The new temporary password will be mailed to your address of record in the DFAS Retired Pay system.
- For additional assistance, call the myPay Customer Support Unit at (888)332-7411 or (216)522-5096. Please identify yourself as a Gray Area Retiree.

Please note: delivery time will vary based upon your location and postal service volume. If you do not receive your password letter within 10 business days, please verify your mailing address with DFAS Retired & Annuitant Pay. The mailing address in the DFAS Retired Pay system is based on your DEERS information. If your mailing address in DEERS is not current, you will need to update it for DFAS to mail you a temporary password.

You can update your mailing address by:

- Calling our Customer Care Center at (800)321-1080. Please identify yourself as a Gray Area Retiree.
- Or, writing or faxing your request. Either (A) complete Part I of the Retiree Change of Address/State Tax Withholding Request (DD2866), sign and date, and mail or fax it. Or (B) send us a written request to update your mailing address. Please identify yourself as a Gray Area Retiree and include the date, your full name, daytime phone number, social security number and signature. Mail or fax your request to:
 Defense Finance and Accounting Service
 U.S. Military Retired Pay
 8899 E 56th Street
 Indianapolis IN 46249-1200
 Fax: (800)469-6559



Allow 30-45 days from the time you send us your written request. Then, go to the myPay homepage at <https://mypay.dfas.mil> and click on the “Forgot or Need a Password?” link and request we mail a new temporary password to you.

When you receive your new temporary password, return to the myPay homepage at <https://mypay.dfas.mil> and log in using your temporary password.

If you’ve forgotten your Login ID, you can also use the “Forgot Your Login ID” link on the homepage to get a reminder, using your temporary password.

If you have not accessed myPay since November 2009, have never created a Login ID, or there was a delay that prevented DFAS from receiving your gray area status,

please follow the instructions below for new myPay users.

If you’ve never used myPay, here’s how to get started:

Go to the myPay homepage at <https://mypay.dfas.mil> and click on the “Forgot or Need a Password?” link. Follow the instructions to have a temporary password emailed to you. If you don’t receive the emailed password, DFAS may not have a current email address for you. You can:

- Select Contact Us on the myPay homepage, then Trusted Agents to locate a Trusted Agent in your area that can provide an in-person password reset.
- Call the myPay Customer Support Unit Toll-Free at (888)332-7411 or (216)522-5096 for additional assistance. Please identify yourself as a Gray Area Retiree.
- Or, use the “Forgot or Need a Password?” link to request to have a new temporary password mailed to you. The new temporary password will be mailed to your address of record in the DFAS Retired Pay system.

The mailing address in the DFAS Retired Pay system is based on your DEERS information. If your mailing address in DEERS is not current, you will need to update your mailing address with DFAS to receive a temporary password. Follow the instructions in this article for updating your mailing address.

Allow 30-45 days from the time you send us your written request for your mailing address to be updated. Then, go to the myPay homepage at <https://mypay.dfas.mil> and click on the “Forgot or Need a Password?” link. Follow the instructions to have a temporary password mailed to you.

When you receive your temporary password, return to the myPay homepage at <https://mypay.dfas.mil>, go to the New User Module and click the “Create your myPay Profile” button. Enter your Social Security Number and your temporary password and click the “Submit” button.

You will be prompted to create a Login ID and a permanent password. Follow the on-screen instructions for creating your Login ID and Password, and completing your profile.

Get Connected and Get Informed

Log in to your new myPay account and confirm or update your contact information so you can get connected and get informed.

DFAS also has a special webpage with information for Gray Area Retirees on our website at: <https://www.dfas.mil/grayarea>.



Ask Joe: Your Benefits Guru



MyArmyBenefits

The official military benefits website of the U.S. Army



Hi Joe,

My wife and I are retired and living out near Indian Wells, Texas. The living is easy, it's quiet except for the coyotes and you can see the stars at night. There's a world class steak house just down the road, so who's to complain? Joe, my wife is a retired teacher and I wanted to share something we are doing here in Texas. We are helping district and charter schools get recognized with the "Texas Purple Star Designation for Military Friendly Schools". It is a great program that recognizes schools that actively show their support and commitment, through strict criteria, to meet the unique needs of military-connected students and their families. This includes things such as sponsorship to ease the transition of newcomers, social events, and ambassadors, and is guided by staff members who have been trained in the military culture. I thought maybe our fellow retirees - if they have a little time on their hands - might be interested in getting something like this started in their state as this program gives back to our military community. Have you heard about the Texas Purple Star Program, Joe?

Tall in the Saddle

Dear Tall,

Yes, I have heard of this program and you, and your wife are to be commended. As a matter of fact, Texas is not alone in this venture. South Dakota also has a state-wide "Purple Star Designation for Military Friendly Schools" program. It is an excellent initiative we all can agree is well past being needed and goes a long way in smoothing the transition of school age military children into a new school. For anyone who is interested, you can find information about the Purple Star Program in the MyArmyBenefits Texas state fact sheet (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Texas>) and South Dakota State Fact Sheet (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/South-Dakota#Miscellaneous>) including the criteria that the schools must meet to qualify. Joe would advise interested parties to contact the School Liaison Officer at the nearest military installation for insight into the program and how one might get one started near them.

Joe

Dear Joe,

A friend of my wife, Millie, mentioned to her that when I die, she can get veterans' preference for a job with the state. She's not a veteran—how can this be true?

Walt in New Hampshire

Dear Walt and Millie,

She is right, Walt. New Hampshire offers state employment hiring preference to veterans, their unremarried surviving spouses and spouses of disabled veterans, as do many other states. The veteran's hiring preference can be implemented in various ways. Most states give blanket veterans' preference to all state and local jobs while others single out specific jobs. For example, the U.S. Virgin Islands reserve taxi medallions for auction only to veterans. New Hampshire gives preference when hiring state liquor commission employees, and when filling the position of commandant and hiring other employees at the New Hampshire Veterans Home along with many other state and local government jobs. [MyArmyBenefits](https://myarmybenefits.us.army.mil) has information on veterans' hiring preference and lots of other valuable information about every benefit a Retired Soldier and family members need to know.

Joe

Are you ready for benefits open season?

WASHINGTON — If you are an eligible sponsor or qualifying family member and you need medical, dental, vision, and/or long-term care insurance coverage through TRICARE (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Prime>), FEDVIP ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Employees-Dental-and-Vision-Insurance-Program-\(FEDVIP\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Employees-Dental-and-Vision-Insurance-Program-(FEDVIP))), and/or FLTCIP ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Long-Term-Care-Insurance-Program-\(FLTCIP\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Long-Term-Care-Insurance-Program-(FLTCIP))) for yourself and your family, mark the dates from 8 Nov. – 13 Dec. 2021 on your calendar for benefits open season—the timeframe during which you must enroll or change your healthcare coverage for the upcoming year.

If you don't take action to select and enroll in coverage during these dates, you will not be covered through these Federal programs as of 1 Jan. 2022, unless you incur a qualifying life event (QLE).

Let's delve into the details of what you need to know for open season 2022 and how you can get more information:

What are FEDVIP and BENEFEDS?

FEDVIP is an acronym for the Federal Employees Dental and Vision Insurance Plan. BENEFEDS is simply the portal used by eligible participants to enroll in the FEDVIP and is government-authorized and sponsored by the U.S. Office of Personnel Management.

When did the requirement for Retired Soldiers to participate in open season begin?

Participating in benefits open season for FEDVIP through BENEFEDS is relatively new to those in the retired military. The initiative was directed in the National Defense Authorization Act for fiscal year 2017 with the first open season held in Nov. – Dec. 2018 for coverage that began 1 Jan. 2019.

What is a qualifying life event?

A QLE is a change in your life such as marriage, divorce, birth of a child, or job loss that qualifies you to enroll in, change or cancel benefits coverage.

What benefits should I enroll in during this open season?

Eligible sponsors and qualifying family members or other eligible beneficiaries should make decisions about and enroll in TRICARE (<https://tricare.mil/Plans/Enroll>), FEDVIP (<https://www.benefeds.com/education-support/>

[enrollment](https://www.ltcfeds.com/program-details)), and FLTCIP (<https://www.ltcfeds.com/program-details>) during the open season 8 Nov. – 13 Dec. 2021. Beyond the open season dates, enrollment is limited to a QLE.

Do I have to enroll in TRICARE to enroll in FEDVIP?

Participation in a TRICARE healthcare plan is required to enroll in and receive vision coverage but NOT dental or FLTCIP coverage (<https://www.benefeds.com/education-support/eligibility-military>).

Are the qualifying life events the same for TRICARE and FEDVIP?

The QLEs for TRICARE and FEDVIP are NOT the same. Please check the specific QLE information for TRICARE (<https://tricare.mil/LifeEvents>) and FEDVIP (<https://www.benefeds.com/education-support/qles>) to make sure you understand what qualifies as a QLE in each program and allows changes to your coverage outside of open season.

How do I enroll or change my benefits during open season?

To enroll in or change your plan in TRICARE, log on to the milConnect website (<https://milconnect.dmdc.osd.mil/milconnect/>) and under the "I want to" section, click on "Manage health benefits". This will take you to "Beneficiary Web Enrollment". To enroll in or change your FEDVIP plan go to the BENEFEDS website (<https://www.benefeds.com/programs>), click on "Programs" and under "Dental and Vision", click on "Enroll". To enroll in FLTCIP, go to the FLTCIP website (<https://www.ltcfeds.com/program-details/design-plan>), click on "Design a Plan"—find information "About the Program" and "Eligibility" from the homepage.

If you are happy with your current plans and do not want to make changes, then your coverage will automatically continue each year. Keep in mind that open season is the time to make changes to your TRICARE or FEDVIP plan if you are not happy with the chosen plan. Dissatisfaction with a plan is not a QLE.

Visit the MyArmyBenefits website (<https://myarmybenefits.us.army.mil/>) for official military benefits information. Follow our Facebook page (<https://www.facebook.com/myarmybenefits>) for benefit updates and information.



<https://myarmybenefits.us.army.mil/>



Can I wear my uniform when I'm retired?

Retired Soldiers may wear the Army uniform at occasions essentially of a military character, at which the uniform is more appropriate than civilian clothing. These functions include, but are not limited to: military balls, military parades, inaugurations, weddings, memorial services, and military funerals; as well as memorial services, meetings, conferences, or similar functions of associations formed for military purposes, of which the membership is composed largely or entirely of current or honorably discharged veterans of the Armed Forces of the United States. Authority to wear the uniform includes wear while traveling to and from the ceremony or function, provided the travel in uniform can be completed on the day of the ceremony or function.

In addition to the occasions for wear listed above, retired personnel are authorized to wear the uniform only when 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.

Wearing the Army uniform at any other time, or for any other purpose than stated above, is prohibited by Army regulations.

Retired Soldiers are prohibited from wearing Army uniforms:

- When furthering any political or commercial interests, or when engaged in civilian employment.
- When participating in public speeches, interviews, picket lines, marches, rallies, or public demonstrations.
- When attending any meeting or event that is a function of, or is sponsored by, an extremist organization.
- When wearing the uniform would bring discredit upon the Army.
- When specifically prohibited by Army regulations.
- When not on active duty but acting as an instructor or responsible for military discipline at an educational institution, unless the educational institution is conducting courses of instruction approved by the Armed Forces.

All persons wearing the Army uniform will wear awards, decorations, and insignia in the same manner as prescribed

for active duty Soldiers. On the blue service and dress uniforms, Retired Soldiers will wear the retired service ID badge. On the green dress uniform, Retired Soldiers will wear the Retired Soldier shoulder sleeve insignia (SSI) on the left shoulder instead of the shoulder sleeve insignia of their last unit of assignment.

Retired personnel on active duty will wear their uniform and insignia in the same manner as prescribed for personnel in the Active Army of corresponding grade and branch. 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 Active Army 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. Personnel who will be advanced to a higher grade upon retirement have the option of wearing the insignia of that grade thereafter.

Retired Soldiers are authorized to wear military medals on appropriate civilian clothing. This includes clothes designed for veteran and patriotic organizations on Veteran's Day, Memorial Day, and Armed Forces Day, as well as at formal occasions of ceremony and social functions of a military nature. Personnel may wear either full-sized or miniature

medals. Personnel who wear medals on civilian clothes should place the medals on the clothing in approximately the same location and in the same manner as for the Army uniform, so they look similar to medals worn on the Army uniform.

Retired Soldiers are authorized to wear the physical fitness uniform with civilian attire off the installation. When wearing the physical fitness uniform as a complete uniform, Retired Soldiers will follow the guidance in Army regulations.

The guidance above is summarized from Army Regulation 670-1, Wear and

Appearance of Army Uniforms and Insignia, and Department of the Army Pamphlet 670-1, Guide to the Wear and Appearance of Army Uniforms and Insignia. Retired insignia may be purchased at www.shopmyexchange.com or any installation military clothing sales store.



Command Sgt. Maj. Mario O. Terenas, 10th Mountain Division (LI) Command Sergeant Major, talks with retired Chief Warrant Officer Four Thomas A. McMillen of Morris, NY at the Fort Drum, NY Retiree Appreciation Day on Aug. 28, 2021. (Army Photo by 10th Mountain Division Public Affairs)



The next phase of the SBP offset by DIC phase-out is on its way

By **Patty Cruz**, Army Survivor Benefit Plan Program Manager

If you are a surviving spouse eligible for both the Survivor Benefit Plan (SBP) Annuity and the Dependency and Indemnity Compensation (DIC) from the U.S. Department of Veterans Affairs (VA) this applies to you and you will want to pay close attention to what follows.

The National Defense Authorization Act for fiscal year 2020 phases out the SBP offset by DIC over a course of three years. Starting Jan. 1, 2023 the offset will be eliminated. The first reduction of the offset started Jan. 1, 2021 and some surviving spouses saw an increased monthly SBP annuity payment starting Feb. 1, 2021. The next phase starts Jan. 1, 2022, where the offset decreases to 1/3 the DIC amount.



What does this mean for you?

If you are a surviving spouse eligible for both SBP and DIC, you will always get paid the full DIC amount from the VA. As long as there is an offset of your SBP by DIC, you will continue to receive the Special Survivor Indemnity Allowance (SSIA). In terms of your SBP annuity, it breaks down as follows:

a. If you started receiving an increase in your SBP annuity or you started receiving an SBP annuity for the first time this year, your SBP monthly annuity payments will increase again Feb. 2022. You will also continue to receive your SSIA payments in 2022.

b. If your SBP annuity amount is greater than 1/3 of your DIC amount, you will start receiving a monthly SBP annuity payment for the first time in Feb. 2022. You will also continue to receive your SSIA payments in 2022.

c. If your SBP annuity amount is less than 1/3 of your DIC amount, you will not see an SBP annuity payment until 2023 but you will continue to receive your SSIA in 2022.

Remember, that your situation is different from others and the amounts will be different for everyone. Some surviving spouses are now seeing a change while others will not until Feb. 2022 or 2023. For more information check out the following resources:

- Elimination of the SBP-DIC Offset Video - <https://vimeo.com/454768396>
- DFAS: <https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News/>
- Military One Source: <https://www.militaryonesource.mil/media/news-and-releases/phase-out-of-the-sbp-dic-offset-frequently-asked-questions>
- Defense.gov: <https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>
- DoD Office of Financial Readiness: <https://finred.usalearning.gov/>



Patricia Cruz, Survivor Benefit Program, meets with retirees at Fort Belvoir, VA Retiree Appreciation Day on Oct. 29, 2021. (Photo credit: Maria Bentinck, Army Retirement Services)

How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division 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. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 15 for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Social security number and/or service number
- Date and place of birth
- Disability Rating
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of death certificate
- Retirement date
- Retired rank



ARMY ECHOES

Fort Drum honors retirees

By Rylan Walker, Program Analyst, Plans Analysis and Integration Office Fort Drum, NY

On Saturday, Aug. 28, 2021 the Fort Drum Directorate of Human Resources (DHR) held the Fort Drum Retiree Appreciation Day. This year's focus and theme was "Soldier for Life, Remain Strong, Focus on Fitness, Wellness, and Inspire Retired Soldiers to share their story". The day began with an opening ceremony at Clark Hall.

In his opening remarks, Maj. Gen. Milford H. Beagle Jr. Commanding General, 10th Mountain Division and Fort Drum stated, "retirees and veterans are proud of their service and want people to know they served, which is why they wear hats, shirts, and pins to show they are proud of their service. They say old Soldiers never die they just fade away, well you haven't faded away, you are here and we appreciate you."

The guest speaker was Ms. Brenda Pennels, the Civilian Aide to the Secretary of the Army for the state of Maine.



Maj. Gen. Milford H. Beagle Jr. Commanding General, 10th Mountain Division and Fort Drum administrate oath of enlistment at Fort Drum, NY Retiree Appreciation Day on Aug. 28, 2021. (Photo credit: Rylan Walker, Program Analyst, Fort Drum)

Ms. Pennels is also the Uniformed Services Family Health Plan Strategic Relations Manager for Martin's Point Healthcare, located in Portland, Maine. Ms. Pennels explained that Fort Drum is a special place to her. As a cadet, she came to "Camp Drum" in 1978 for her first weapon qualification and then went on to have a military career until she was honorably discharged in 2001.

She spoke about the importance of our retirees and veterans

speaking to young people about joining the military and encouraging participation in JROTC in high school if available and ROTC in college.

Following the guest speaker, a special ceremony was held. Multiple young men and women from around the North Country, who are in the delayed entry program came forward with their recruiter and members of the Fort Drum Retiree Council and the oath of enlistment was

administered by Maj. Gen. Beagle. After the ceremony the Fort Drum Retiree Council (FDRC) held a town hall meeting in Clark Hall to discuss issues and benefits important to retirees and veterans.

Multiple units, agencies and organizations set up displays and information tables in and around the Fort Drum Exchange/ Commissary complex.

Other events and services throughout the day were a K9 dog team demonstration,

"They say old Soldiers never die they just fade away; well you haven't faded away, you are here and we appreciate you."

Army Wellness Center and LeRay Mansion Tours, and ID Card/Deers and legal assistance.

This event took a great deal of work and would not have been possible without the DHR team of Michael (Sunny) Mitchell, Robert (Bob) Sillik, James Shinholt and Roland Roderick.

Great Job Team!



Maj. Gen. Milford H. Beagle Jr. Commanding General, 10th Mountain Division and Fort Drum addresses the retired community at Fort Drum, NY Retiree Appreciation Day on Aug. 28, 2021. (Photo credit: Rylan Walker, Program Analyst, Fort Drum)



Staff Sgt. Steven Holy and Spc. Carlos Trevino, Cavalry Scouts with 1/87th Infantry 2nd Brigade Combat Team display the High Mobility Multipurpose Wheeled Vehicle (HMMWV) at Fort Drum, NY Retiree Appreciation Day on Aug. 28, 2021. (Photo credit: Rylan Walker, Program Analyst, Fort Drum)

Tax tripwires military retirees need to watch out for

By Col. Curtis Sheldon, U.S. Air Force, Retired, CFP®, EA

I've been retired from the United States Air Force for a little over 11 years now. During that time, I've seen a lot of people get tripped up by changes to their income taxes that occur when they retire. Here they are, so, perhaps, you won't trip over them.

Under-withholding

When your employer looks at your pay and the Army looks at your retirement check, they look at them in separate stovepipes. They don't know if or how much you're being paid by the other entity. And when your employer or the Defense Finance and Accounting Service (DFAS) calculates your taxes based on the single source, they may both withhold 12 percent, for example. But in reality, when you stack both incomes on top of each other, some of your income will actually be taxed at 22 percent, and you'll end up owing the Internal Revenue Service (IRS) when you file your annual income tax return.

What can you do about it? The IRS has a pretty good [calculator](#) that you can use to better estimate your withholding. If that doesn't work for you, you can complete an [IRS Form 1040-ES](#) to calculate how much additional withholding you'll need. Then you can go into [myPay](#) to increase your withholding, so that you adequately cover your tax burden. By the way, if you become a resident of a state with income tax, make sure to instruct DFAS to



withhold those taxes as well. They won't do it automatically.

Contributing to a Roth Individual Retirement Account (IRA)

What's wrong with contributing to a Roth IRA? Nothing. Unless your income is too high. If your adjusted gross income (in 2021 amounts) exceeds \$198,000 (if you're filing as married) or \$125,000 (if you're filing as single), your ability to contribute to a Roth IRA is limited. The ability to contribute is completely phased out at \$208,000 and \$140,000, respectively.

When we were on active duty, that level of income wasn't a problem for most unless a spouse had significant income as well. When wages and retirement pay get combined, it gets a whole lot easier to hit this limit.

If you realize you are above the limit after making contributions, take the excess contributions and the earnings on them out of your IRA before you file your tax return. If you don't, you'll owe a six percent excise tax for each year the funds stay in your Roth

IRA. And since Roth IRA contributions aren't reported on your tax return, the statute of limitations never starts.

These certainly aren't the only things you need to watch out for, but I see them a lot. Forewarned is forearmed.

Col. Curt Sheldon (USAF, Retired) served as a fighter pilot for 27 years. He is now a Certified Financial Planner™ and is enrolled to practice before the Internal Revenue Service as an Enrolled Agent.

The Soldier for Life sticker

The Soldier for Life sticker promotes the Soldier for Life mindset among Soldiers, Retired Soldiers, and veterans, uniting them in their desire to be Army advocates and demonstrate the value of a lifetime of service to the nation.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). DA Label 180 uses normal adhesive and is affixed to the outside of windows, on books, books, and other appropriate surfaces. DA Label



180-1 uses electrostatic cling and is affixed to the inside of windows.

Both stickers may be provided by your RSO or you may purchase DA Label 180 from the Exchange and other retail businesses.

The sticker does not include the word "Retired" because it represents every Soldier for Life, including veterans who are not retired.

Cyber scams and cyber awareness

By U.S. Army Office of the Provost Marshal General, Antiterrorism Division



WASHINGTON — With the global COVID-19 pandemic forcing many to telework, we've become more dependent on virtual information exchanges and information technology systems. And as we become more reliant on technology, we become more vulnerable to cyberattacks. But how much do you know about the risk associated with the cyber domain? Two cybersecurity topics that everyone should be mindful of are (1) the risk from cyber scams and (2) the fundamentals of protecting yourself from cyberattacks.

1. **Cyber Scams:** Cyber scams are on the rise, and so are the creative tactics that criminals use to exploit victims. A brief introduction to some of the common cyber scams is provided below. To learn more about these scams and other cybercrime threats, visit the U.S. Army Criminal Investigation Division's Cybercrime Prevention Flyers website (<https://www.cid.army.mil/mcu-advisories.html>), where you will find more than 30 products to strengthen your cybersecurity posture and prevent cybercrime before it occurs.

- **Social Media Scam:** Scammers are using social media sites like Instagram, Snapchat, and Facebook to run ads or send private messages to military members, trying to scam them out of their hard-earned money. Scammers pose as former or current military members, bank officials, day traders, financial consultants, or debt relief agents offering ways for you to make thousands of dollars fast.
- **Phishing Scam:** A phishing email is an email designed to convince the recipient to divulge personal information, banking or credit card information, or the password to a personal account.
- **Internet Email/Blackmail Scam:** A blackmail email arrives in your inbox and lists your password, or at least a password you've used before. The sender explains they have recorded video of you watching online pornography, cheating on your spouse, or some other personally embarrassing behavior. The sender threatens to send the video to your family and friends if you fail to pay them "hush money."
- **Employment Scam:** An employment scam is an attempt to defraud job seekers through the use of deception with the intention of personal or financial gain.
- **Government Impersonator Scam:** This scam involves someone pretending to be a government official who tries to convince you to send money or share your sensitive personally identifiable information (PII).

- **Housing Rent Scam:** Housing rental scams are increasing worldwide, especially during the pandemic. There are millions of fake listings for apartments and houses listed in classified ads and on supposedly reputable rental sites. Scammers advertise rentals that do not exist, are no longer available, or are actually homes for sale.
- **Telephone Fraud Scam:** A scammer calls claiming to be from a government entity, a court, the IRS, an insurance company, or a debt collection company. The caller forcefully and aggressively states that you are delinquent on a debt, or overdue on paying your taxes, and your credit score will be ruined if you don't settle the bill immediately.



2. **Protect the Army and Yourself from Cyberattacks:** In May 2021, Secretary of the Army Christine Wormuth stated at her confirmation hearing: "I am greatly concerned, frankly, by the threats that we face in the cyber domain." The Secretary's concerns were largely directed at the potential for cyber infrastructure attacks impacting Army readiness. However, the risks from cyberattacks span the entire Army community, including individuals such as Retired Soldiers. Recently, in support of the Army Antiterrorism FY22 focus areas, TRADOC's Signal School developed a cyber security awareness product (pictured here) to remind community members to #DoYourPart to prevent cybercrime by being cyber aware.

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 <https://soldierforlife.army.mil/Retirement/contact-us>.

INSTALLATION RSOs

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

ALABAMA

• Redstone Arsenal
(825) 842-2719
usarmy.rsa.rso@mail.mil
• Ft. Rucker
(334) 255-9124/9739
usarmy.rucker.rso@mail.mil

ALASKA

• JB Elmendorf-Richardson
(800) 478-7384 (AK only)
(907) 384-3500
rso@richardson.army.mil
• Ft. Wainwright
(907) 353-2095
fwarso@wainwright.army.mil

ARIZONA

• Ft. Huachuca
(520) 533-1120
army.huachucarso@mail.mil

ARKANSAS

See Ft. Sill, OK
CALIFORNIA
• Presidio of Monterey
(831) 242-4986
usarmy.pomrso@mail.mil

COLORADO

• Ft. Carson
(719) 526-2840
usarmy.carson.rso@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@us.af.mil
• Rest of FL, see Ft. Stewart, Ga.

GEORGIA

• Ft. Benning
(706) 545-1805/2715
usarmy.benning.imcom.mbx.g1hrdrso@mail.mil
• Ft. Gordon
(706) 791-2654/4774
usarmy.gordon.rso@mail.mil

HAWAII

• Ft. Stewart
(912) 767-5013/3326
usarmy.stewartrso@mail.mil
HAWAII
• Schofield Barracks
(808) 655-1514
armyschofieldrso@mail.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) 684-5583
usarmy.leavenworth.imcom.mbx.retirements@mail.mil

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

KENTUCKY

• Ft. Campbell
(270) 798-5280
usarmy.campbell.rso@mail.mil

LOUISIANA

• Ft. Knox
(502) 624-7236
usarmy.knox.rso@mail.mil

LOUISIANA

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

MAINE

See Ft. Drum, N.Y.

MARYLAND

• Aberdeen Proving Grnd
(410) 306-2322/2323
usarmy.apgrso@mail.mil

MASSACHUSETTS

• Ft. Meade
(301) 677-9603
armyschofieldrso@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) 596-6637
flwrso@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.dix.rso@mail.mil

NEW MEXICO

See Ft. Bliss, Tx.

NEW YORK

• Ft. Drum
(315) 772-6434
usarmy.drum.rso@mail.mil
• Ft. Hamilton
(718) 630-4552
usarmy.hamilton.rso@mail.mil

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

• West Point
(845) 938-4217
usarmy.westpoint.id-training.mbx.westpoint-rso@mail.mil

NO. CAROLINA

• Ft. Bragg
(910) 396-5304
braggrso@conus.mail.mil

NO. DAKOTA

See Ft. Riley, Kan.

OHIO

See Ft. Knox, Ky.

OKLAHOMA

• Ft. Sill
(580) 442-2645
usarmy.sill.rso@mail.mil

OREGON

See JB Lewis-McChord, Wash.

PENNSYLVANIA

• Carlisle Barracks
(717) 245-4501
usarmy.carlisle.rso@mail.mil

• Tobyhanna Army Depot
(570) 615-7019
army.tobyhanna.rso@mail.mil

RHODE ISLAND

See West Point, N.Y.

SO. CAROLINA

• Ft. Jackson
(803) 751-5495
armyrso.jackson@mail.mil

SO. DAKOTA

See Ft. Riley, Kan.

TENNESSEE

See Ft. Campbell, Ky.

TEXAS

• Ft. Bliss
(915) 568-5204/569-6233
usarmy.bliss.rso@mail.mil
• Ft. Hood
(254) 287-5210
army.hoodrso@mail.mil

• JB San Antonio
(210) 221-9004
usaf.jbsa.502-abw.mbx.502-fss-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.rso@mail.mil
• JB Langley-Eustis
(757) 878-2227
usarmy.eustis.rso@mail.mil

• Ft. Lee
(804) 734-6555/6973
usarmy.lee-rso@mail.mil

• JB Myer-Henderson Hall
(703) 966-5889
usarmy.jbmhh.rso@mail.mil

WASHINGTON

• JB Lewis-McChord
(253) 966-5884
usarmy.jblm.rso@mail.mil

WEST VIRGINIA

See Ft. Knox, Ky.

WISCONSIN

• Ft. McCoy
(608) 388-3716
usarmy.mccoy.rso@mail.mil

WYOMING

See Ft. Carson, Colo.

PUERTO RICO

• Ft. Buchanan
(787) 707-2061
usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@mail.mil

OVERSEAS RSOs

HQ IMCOM Europe

0611-143-544-1530
usarmy.sembach.ret-svcs@mail.mil

Germany

Ansbach
0980-283-3793
usarmy.rsoansbach@mail.mil

Baumholder

0611-143-541-1021
usarmy.rsobaumholder@mail.mil

Bavaria

09641-838539
usarmy.rsobavaria@mail.mil

Grafenwoehr

09641-83-8709
usarmy.bavaria.ret-svcs@mail.mil

Rheinland-Pfalz

0611-143-541-1021
usarmy.rsor-pfalz@mail.mil

Stuttgart

07031-15-2010
usarmy.rsostuttgart@mail.mil

Wiesbaden

0611-43-548-1614
usarmy.rsowiesbaden@mail.mil

Belgium

011-32-65-32-6293
usarmy.rsobenelux@mail.mil

England

See HQ IMCOM Europe

Middle-East

See HQ IMCOM Europe

Netherlands

011-31-45-534-0260
usarmy.rsobenelux@mail.mil

Italy/So. Europe/Africa

Vicenza
011-39-0444-71-4831
usarmy.rsoitaly@mail.mil

Japan

Camp Zama
011-81-46-407-3940
usarmy.zamarso@mail.mil

Okinawa

06117-44-4104
rso@okinawa.mail.mil

Korea

Yongsan
010-2916-0578
usarmy.KoreaRSO@mail.mil

Camp Humphreys

010-2916-0578
usarmy.KoreaRSO@mail.mil

ARMY RESERVE RSOs

63rd Readiness Division

Mountain View, California
(650) 526-9511/9512/9513
RSO email: army63rso@mail.mil
States: AR, AZ, CA, NM, NV, TX, OK

9th Mission Support Command

Honolulu, Hawaii
808-438-1600 x3553
RSO email: usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@mail.mil
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

81st Readiness Division

Ft. Jackson, South Carolina
(803) 751-9864/9698

RSO email: usarmy.usarc.81-rsc.list.dhr-rso@mail.mil
States: LA, MS, NC, PR, SC, FL, KY, TN, GA, AL, 1st MSC

88th Readiness Division

Ft. McCoy, Wisconsin
Office: (608) 388-7448
RSO email: usarmy.usarc.88-rd.mbx.retirement-services1@mail.mil
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

99th Readiness Division

JB McGuire-Dix-Lakehurst, New Jersey
(609) 562-1696/7055/7425/1688
RSO email: Army99RSO@mail.mil
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, 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. Click on the state you're interested in for the National Guard points of contact there.

HRC GRAY AREA RETIREMENTS (GAR) BRANCH

Servicing Retired USAR and ARNG Soldiers processing retirement pay packets and family members with RCSBP. Phone (888) 276-9472 or (502) 613-8950
Download retirement application: <https://www.hrc.army.mil/asset/19367>

or email request to usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

HRC-GAR website: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>

Are your mail and email addresses up to date?

The fastest and surest way for Retired Soldiers in receipt of retired pay to update address information with DFAS is to use myPay at <https://mypay.dfas.mil/mypay.aspx> or by calling (800) 321-1080.

Gray Area Retired Soldiers (in the Retired Reserve not receiving retired pay), should use the Human Resources Command (HRC) database at <https://www.hrcapps.army.mil/portal/> using their DS Logon or by calling (888)276-9472.



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

Are you prepared for flu season? Let TRICARE help

FALLS CHURCH, Va. — Flu season is here once again. Are you prepared? With the COVID-19 Delta variant continuing to spread and our health care system overburdened, it's important for all of us to help combat the spread of flu.

"Getting the flu vaccine is about far more than just protecting yourself," said Army Lt. Col. (Dr.) Christopher Ellison, deputy director of operations for the Defense Health Agency Immunization Healthcare Division. "Even healthy people have a responsibility to reduce the overall impact of respiratory diseases on the population, particularly the most vulnerable members."

Who needs a flu shot?

The Centers for Disease Control and Prevention recommends a yearly flu vaccine for everyone 6 months of age and older. If you're at higher risk of developing serious flu complications, it's particularly important to get the vaccine. People at high risk for flu-related complications if they get sick include adults age 65 and over, people with underlying health conditions, pregnant women, infants, and young children. If you aren't sure if you should get the flu vaccine, talk to your doctor.

Where can I get a flu shot?

TRICARE covers the flu vaccine. You can get a vaccine at no

cost in three ways:

1. You can get your flu shot at your local military hospital or clinic. The vaccine will continue to be available at military facilities through the entire flu season; Oct. through May. Most of the time flu activity peaks between Dec. and Feb.
2. If you get your flu vaccine at a TRICARE retail network pharmacy, the pharmacist must administer the vaccine for it to be covered by TRICARE. Search online or call (877)363-1303 to find a retail network pharmacy in the U.S. and most U.S. territories. If you get your vaccine at a non-network pharmacy, you may have out-of-pocket expenses and need to file a claim for reimbursement. If you're overseas, a non-network pharmacy may be your only option. Visit Pharmacy Claims for information on how you can file a claim.
3. You can go to a TRICARE-authorized provider at a participating network onsite clinic. If you go to your doctor for the vaccine, you'll need to pay your copayment or cost-share for the office visit. If you get the flu vaccine administered by a TRICARE-authorized non-network provider, you may have to pay out-of-pocket expenses and need to file a claim for reimbursement.

Protect yourself and those around you by getting a flu vaccine. Take command of your health with TRICARE(<https://www.tricare.mil/>), and learn how you can get the flu vaccine.