



A MESSAGE FROM THE ACTING SECRETARY OF THE ARMY

Greetings Retired Soldiers and Families,

It is my distinct honor to continue serving the Army as the Acting Secretary. Continued civic service is something we all understand. As a Retired Soldier, I know that service to our nation, and service to the Soldiers and families that make up our Army, doesn't end at retirement. I also appreciate the challenges that you face both before and after your retirement from the Army because I've experienced them myself.

As a Retired Soldier, you (and your family) have earned many benefits and entitlements. My commitment to you is to leverage every resource to safeguard the collective benefits you have earned. Some programs and details will necessarily be adjusted as the needs of Retired Soldiers change, and resources are allocated to provide the greatest collective benefit. Your candid input is vital to ensuring the best use of resources, but this requires effective two-way communication.

The Army Retirement Services Office estimates that tens of thousands of Retired Soldiers do not receive important information regarding their benefits because the Army doesn't have their current contact information. You can assist by encouraging fellow Retired Soldiers to update their mailing and email address on file at the Defense Finance and Accounting Service (or Human Resources Command for Gray Area Retired Soldiers not yet receiving retired pay). This will let them receive *Army Echoes* and learn how to participate in retiree councils, attend installation Retiree Appreciation Days, and to remain connected to their Retirement Services Officers.

We are constantly working to improve and expand ways of keeping you informed as well as receiving your valuable feedback on the issues and services that matter most to you. The Greek philosopher Heraclitus' remark, "Change is the only constant in life," captures well the necessity of effective two-way communication so you remain informed about your entitlements and we understand your concerns. The 2017 National Defense Authorization Act impact on Retired Soldiers includes several new benefits such as expanded eligibility for the Federal Employees Dental and Vision Insurance Programs, and at-cost hearing aids to dependents; benefits we are working to communicate to the entire affected population.

Our Army draws its strength from the American people. We need you to remain engaged, to share your stories, to help us communicate the virtues of service to those eligible, as well as to the other 99% that enjoy the freedoms guaranteed by a small cohort of their fellow citizenry. Please support non-profits that benefit Army families, veterans, and wounded warriors. Seek employment or volunteer opportunities that enable you to contribute to the future force; or, assist in providing these opportunities to Retired Soldiers so they may continue contributing to our Army.

You and your families have my sincere gratitude for enduring the sacrifices inherent in service in defense of our nation. I thank you in advance for your continued service as Soldiers for Life.

Robert M. Speer
Acting Secretary of the Army

JUN - SEP 2017

Features

The 2017 Retired Soldier Council Report	3
How one Retired Soldier answered the call to inspire the next generation	6, 7
House-Calls: expanding healthcare access for the retired community	10
First gender-integrated infantry one station unit training graduates	18

Articles

Echoes from the past: News from 60 years ago	2
Soldier For Life - Transition Assistance Program	4
Job Hunting? these post government employment restrictions might apply to you	5
Are you eligible for combat related special compensation?	9
Commissary store brand names unveiled	11
2017 NDAA Reserve Component SBP changes	12
Skip the Trip! Retire Online at SSA.gov	13
Antiterrorism awareness within our communities	14
Identity Theft - What to do if you are a victim	15
The Army is hiring and inspiring the best	16
Opportunities for former military personnel to join Army's civilian cyber workforce	16
New combat-related devices authorized for decorations	17
MILITARY STAR® card expanding soon for or your convenience	19
Rebuilding lives through excellence in rehabilitation	20
Army addresses online conduct	21
Financial coaching for veterans	24

Regular Items

Ask Joe: Your Benefits Guru	8
-----------------------------	---



Echoes from the Past

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



The **May 1957** issue of the *Retired Army Personnel Bulletin* announced a special 48-week program at Purdue University for Retired Soldiers to receive a Master of Science degree and be certified to teach mathematics at the college level because of the shortage of these teachers nationwide. (Ed. Note: An early version of today's *Troops to Teachers* Program.)

The **June 1957** issue reported the conversion of infantry, armored, and airborne divisions to the new "pentomic" structure because of the introduction of atomic weapons to the battlefield. "Pentomic represents a division organization of five combat unit forces . . . approximately a scaled down regiment in size and termed a battle group [as] the smallest force capable of operating independently and able to defend in future battle areas." (Ed. Note: An early version of today's *Brigade Combat Teams*.)

The **July 1957** issue announced that "Retired Regular Army members of all grades are no longer required to report their addresses on 1 January of each year. Hereafter all retired Army members (regular and reserve, officer and enlisted) should report their addresses only as soon as possible after retirement, and when there is a change in the address." (Ed. Note: Today you should update DFAS when your address changes, or HRC if you are a Gray Area Retired Soldier.)

The **August 1957** issue included an article explaining that "The retired member can be a valuable link between the active Army and the general public. His military knowledge and experience make him an effective spokesman for the Army in the civilian community. By his example and influence he can help the Army maintain the kind of public support essential to our National defense." The article suggested retired members promote good relationships between Army installations and their nearby civilian communities; speak to "civic groups, professional and business clubs and veterans' organizations"; write newspaper articles on military subjects; explain the military's position in letters written to newspaper editors and in their conversations with their friends and neighbors; encourage "capable and intelligent young people in their communities to enlist in the Army or to select the Army as a career"; and "give [recruiters] the names of eligible prospects in their communities." (Ed. Note: An early version of the today's *Hire and Inspire* mission for *Retired Soldiers*.)

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>.

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. 23.

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. Thomas C. Seamands

Co-Chairs, Chief of Staff, Army Retired Soldier Council: Lt. Gen. James J. Lovelace, Jr. (USA Retired) and Sgt. Maj. of the Army Raymond F. Chandler (USA Retired)

Director, Army Retirement Services: Mark E. Overberg

Army Echoes Editor: Maria G. Bentinck

Circulation: 532,000 hard copies; 582,000 electronic copies

The 2017 Retired Soldier Council Report

WASHINGTON — Bridging the communications gap between the retired community and the Army was the overarching message at the 2017 Chief of Staff, Army Retired Soldier Council held at the Pentagon in Washington, DC from 23 to 28 April 2017. The 14-member Council, co-chaired by retired Lt. Gen. Jim Lovelace and retired Sgt. Maj. of the Army Ray Chandler, also addressed other concerns and aspirations of the Army's retired community with 16 senior leaders, including Army Chief of Staff Gen. Mark A. Milley and Sgt. Maj. of the Army Daniel A. Dailey.

The Council is administered in accordance with Army Regulation 600-8-7, *Retirement Services Program*, and its charter, which is approved by the Secretary of the Army. The Council represents 1.2 million Retired Soldiers and surviving spouses. It's message to Gen. Milley in the final report:

"The Retired Soldiers have heard the call of the Soldier for Life (SFL) the program. The SFL Program communicates that Army values are forever ... along with the desire for continued selfless service. In or out of uniform, we are Soldiers for Life, and your 965,000 Retired Soldiers are an underutilized resource of your team. We do not see it as merely a jobs program. We need only to hear clearly your mission for us ... communicating how and where you want us to serve. We will help hire veterans, inspire the next generation to serve in the Army, and connect the Army with Americans in hometowns everywhere we live. We urge you to operationalize the Army's largest demographic to realize the full potential of the SFL Program."



Members of the 2017 Chief of Staff, Army Retired Soldier Council (From L to R, front row): CSM (Ret) Divina Bobb, LTG (Ret) James Lovelace, SMA (Ret) Raymond Chandler, CSM (Ret) Sandra Matlock-Williams, COL (Ret) Lenore Enzel; (middle row) CSM (Ret) William Grant, MSG (Ret) Miguel Padilla, COL (Ret) Gerald Thompson, CSM (Ret) Tommy Williams; (back row) CW5 (Ret) David Ratliff, CSM (Ret) Joel Jenkins, COL (Ret) Michael Zang, LTC (Ret) David Fulton, COL (Ret) Norris Posehn. Photo by Army Multimedia & Visual Information Directorate.

The Council members reviewed and discussed 30 issues submitted by nine installation retiree councils. Seven involved health care issues, 12 related to benefits or entitlements, and 11 concerned enterprise level communications, retirement services, or other areas.

Some of the major issues included concern for benefits and entitlements. For example, the recent change to fold TRICARE Standard and TRICARE Extra into TRICARE Select, which will create new annual premiums and increase co-pays and catastrophic caps for Retired Soldiers.

Across the spectrum of the retired population, access to care has been an issue for a number of years. The Council commended The Army Surgeon General for her commitment to increase access to the maximum extent possible. In the past year, the retired community has seen an increased availability of appointments compared to the previous year.

A detailed report of the Council's recommendations can be found on its webpage at <https://soldierforlife.army.mil/retirement/retireecouncil>.



ARMY ECHOES

Soldier For Life - Transition Assistance Program

By **Walter Herd**, *Director, Soldier For Life - Transition Assistance Program, Human Resources Command*

FORT KNOX, Ky. — Are you interested in career or education resources? Retired Soldiers can access Soldier for Life Transition Assistance Program (SFL-TAP) services for life!

SFL-TAP is the Army's transition program with services available to Retired Soldiers and their family members on a space-available basis.

"As an Army retiree, my transition was very limited and the services provided were not at the scale they are today," said Andrew Cooper, the Transition Services Specialist at the Fort Knox SFL-TAP Center. "As retirees, we often reflect upon our own unique transition experiences. A common factor in those transitions is that for some who separated prior to the Veterans Opportunity to Work (VOW) Act, we felt more unprepared." The Vow Act of 2011 requires federal agencies to treat active duty service members as veterans, disabled veterans and preference eligibles for purposes of an appointment in the competitive service.

SFL-TAP has evolved to educate individuals on resume writing, financial planning, Veterans Affairs benefits, job application preparation, military skills translation, and more. SFL-TAP also provides important access to subject matter experts at the Department of Veterans Affairs and the Department of Labor.

"Many retirees don't realize that they have SFL-TAP services for life. We are here to assist and when we do, many times, those connections are meaningful," said Cooper.

SFL-TAP is open to more than just transitioning Soldiers and Retired Soldiers. Retirees from other services and their family members can attend SFL-TAP up to 180 days after the Service member's transition date.

"The Army did not require me to submit a resume application to join, nor did I ever need to submit an application prior to PCSing to a new assignment, so my resume writing skills were out-of-date when I was transitioning," said Rob Blankenship, a 30-year Retired Soldier. Blankenship now manages the Virtual Center, a 3-D online platform to access live SFL-TAP classes 24/7 for those who do not live near an SFL-TAP Center.

SFL-TAP understands many Soldiers have never written a resume or worked in the civilian sector. Counselors are available to teach clients how to translate years of military experience and become more career ready.

You can access SFL-TAP anytime and virtually anywhere. If

you are located near certain installations, you can access services by visiting a local SFL-TAP Center. If you do not have access to a brick-and-mortar center, virtual services are offered online by registering with the SFL-TAP Virtual Center at <https://www.sfl-tap.army.mil/pages/virtual/default.aspx>. Counseling is also offered 24/7 via phone at (800) 325-4715.

SFL-TAP is there to assist you in your civilian career, entrepreneurship, and education goals throughout your transition. By taking advantage of the resources provided by SFL-TAP, you will be well on your way to finding success in the civilian sector.

DFAS address changes

INDIANAPOLIS — Military retirees and annuitants corresponding with the Defense Finance and Accounting Service (DFAS) began using a new address May 1.

The old addresses in London, Ky., were discontinued and are replaced by addresses in Indianapolis to help speed up receipt and customer service.

The new mailing addresses are:

Retired Pay correspondence:

Defense Finance and
Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200



Annuitant Pay correspondence:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300

Mail received at the old mailing addresses after May 1, 2017 will be forwarded to the new address.

The DFAS retired military and annuitants website at <https://www.dfas.mil/retiredmilitary.html>, provides additional information and ways to contact Retired and Annuitant Pay including self-service options or by phone (800) 321-1080.



Job Hunting? These post-government employment restrictions might apply to you

By Arthur Kaff, Office of the Judge Advocate General, Ethics Counselor



If you've recently left military service, please be aware that there are laws that restrict your activities while job hunting. There are also laws that may restrict your activities after separation.

The passing of the 2017 National Defense Authorization Act will enforce the 180 day hiring restriction of retired service members as Department of Defense civilians. Previously, the last provision of Chapter 9, Section 6 of DOD Directive 5500 stated that retired military members may not be hired to fill a civil position in the DOD within 180 days "unless a state of national emergency exists." With the removal of this provision, retired Service members must wait a minimum of 180 days to fill a DOD civil position, or seek a waiver.

Federal conflict of interest laws prohibit you from representing a contractor or someone else before the government on a contract, or some other matter, that you worked on while in the government. This applies to employees who make decision on a contract, and to those who give advice or recommendations. This is the so-called "lifetime" ban. In addition, you are prohibited by law for two years from representing a contractor, or someone else, on a contract or other matter which was pending under your responsibility in your last year of service. This is known as the "2-year ban."

Additionally, the Procurement Integrity Act contains an employment restriction called the "1-year compensation ban." This applies to certain employees who hold certain positions, or make decisions, on a contract over \$10 million.

During transition leave, military officers are not permitted to engage in representational activities before the Government on behalf of a contractor or other non-Federal entity. This extends to working in a Government workplace as a contractor.

Article I, Section 9, Clause 8, of the United State Constitution (otherwise known as the Emoluments Clause), also applies to retired members of the military. This clause prohibits the "employment of all retired military members, both officer and enlisted and both Regular and Reserve, by a foreign government" unless a waiver is granted. This includes employment with educational institutions or corporations that are owned, operated, or controlled by a foreign government. For a waiver, both the Secretary of State and the Secretary of your Military Department must approve of the employment. Requests for waivers should be submitted in writing for approval to the Secretary of their Military Department through appropriate channels.

This article is general in nature and is not all-inclusive. There are also other restrictions that are not discussed in this article. Some of the above restrictions do not apply to enlisted service members. Always contact an ethics counselor in your servicing legal office for advice and information on the rules that pertain to seeking employment, and the post-Government employment restrictions. To locate the nearest legal office, use the MyArmyBenefits Resource Locator at http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html.



501st Parachute Infantry Regiment leaders observe as their follow-on paratroopers exit a U.S. Air Force C-17 Globemaster to join in the fight during a Joint Forcible Entry Operation exercise at Joint Base Elmendorf-Richardson, Alaska, May 3, 2017. (Photo by Staff Sgt. Daniel Love)



How one Retired Soldier answered the call to inspire the next generation

By Paul D. Prince, ASA M&RA/ Army G-1 Public Affairs Office

WASHINGTON — Many individuals who have earned the title 'Soldier' came to join the U.S. Army after witnessing commercials, billboards, watching world events on the news or even due to the influence of a family member who served. For retired Lt. Col. Larry McCarthy, his decision to consider military service was not a result of his father's legacy but the inspiring stories told by his great uncle, who retired from service at Fort Lewis, Wash. in 1947.

Today, McCarthy continues in his uncle's 'footsteps' by leveraging any chance he gets to share his personal accounts of life in the U.S. Army. Just this past February, the proud retired colonel spoke to 7th and 8th grade students during the Hocker Grove Middle School Career Fair in Shawnee, Kan.

"My dad served in the U.S. Army Air Corps in World War II, but he didn't talk much about his service," McCarthy said. "However, my great uncle Frank Scahill's stories of military service and the people and situations he had to deal with both in combat and in training were very special to me. I think that is what motivated me to serve."

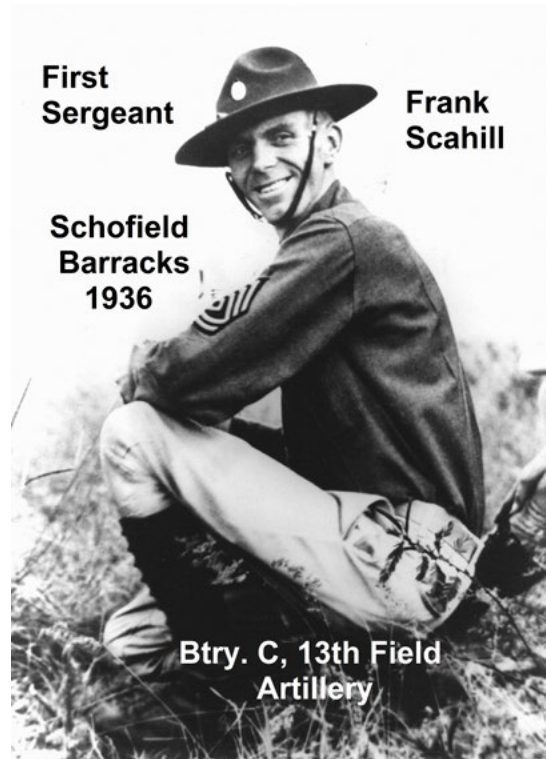
"my great uncle Frank Scahill's stories of military service and the people and situations he had to deal with both in combat and in training were very special to me. I think that is what motivated me to serve."

Scahill was a World War I Silver Star recipient and retired as the post sergeant major at Fort Lewis, Wash. in 1947, according to McCarthy. About 23 years later, the sergeant major's stories resonated with his nephew and inspired him to enlist in the Army at Kansas City, Mo., in February 1970.

During the third quarter of the school year, Hocker Grove Middle School faculty and administrators focus on careers, according to school's principal, Ben Pretz.

Pretz's grandfather served in the Army and was a World War II veteran.

"At the middle school level, we utilize our 'Eagle Hour' time to do personal inventories, skill tests and career research," he said. "The career fair is our culminating event to give our students a great opportunity to meet practitioners in the field in which they may be interested and learn about the variety of skills and the education needed for students to enter these career paths."



Lt. Col. McCarthy's great uncle, Frank Scahill, a World War I Silver Star recipient.

McCarthy saw an ad promoting the career fair and quickly responded asking school officials if representatives of the military would be welcomed to speak at the event. This year was the second time the Hocker Grove Middle School hosted the event; however this time, would be the first anyone would speak about careers available in America's Army.

CAREER SNAPSHOT

Born in Kansas City, Mo., but reared by his parents in Overland Park, Kan., McCarthy enlisted in the Army as a 26V20 or enlisted strategic microwave systems repairer, his military occupational specialty. However, he never worked much in that capacity while enlisted. After being medevaced from Vietnam, he was assigned to a direct support electronic maintenance shop, where he worked as a 26L20 [enlisted Army tactical microwave systems repairer] located half way between Seoul, Korea and the Army Support Command Depot. During his last year as an enlisted Soldier, McCarthy worked as a draftsman.





McCarthy later received a direct commission to be a civil affairs officer. He spent his first seven years working in civil affairs and psychological operations in the U.S. Army Reserve. On active duty, his career highlights include spending five years as an operations officer in Oklahoma; four years working at Human Resources Command then in St. Louis, Mo.; another stint in operations at the civil affairs command headquartered in Pensacola, Fl.; two years as a comptroller in California at the 91st Division; and finally as the deputy commander at Fort McCoy, Wis. until his retirement."

"As an enlisted man, the Signal Corps was a great fit," McCarthy said. "As a civil affairs officer on active duty working primarily in operations, the planning skills I learned from a very young age were greatly enhanced during my active service in the Army."

Upon transitioning from the military, McCarthy went to work with Northrop Grumman where he felt well prepared by the myriad skills he learned in the Army.

INSPIRE FUTURE GENERATIONS

Following his presentation, McCarthy was visited by one student who wondered if joining the Army was gender restrictive.

"One young lady came back after our second session and asked if women could really serve in the military," he said. "Of course..." he responded in the affirmative!

McCarthy spent about 33 years in military service, and six years as an Army contractor. However, one major highlight for him was the opportunity to work with "the people, Soldiers Sailors, Airmen, Marines and Civilians."

Military service has been a long standing tradition in the McCarthy family and may continue through his own immediate family.

"[My] son, Mason, grew up moving from town to town and has never seriously considered military service," he said. However, [my] daughters are considering military service and may try to join the Naval Junior Reserve Officer Training Corps program in high school."

McCarthy's advice to other Retired Soldiers and veterans on how to support the Army's Hire and Inspire initiative seems simple:

"Contact the local schools in your area. Offer to 'tell your story' to school administrators," he said. "If they don't have a 'career day,' suggest they start a program."

Sgt. Joshua Perlinger, an Army recruiter in the local area, was "an absolute necessity in making this event a success" according to McCarthy. Perlinger teamed up with McCarthy for the career fair presentation.

"I am 66 years old and despite having retired only 10 years ago, I'm sure Sgt. Perlinger's stories about his three tours in Afghanistan were much more current to these young people than anything I could offer, McCarthy said. "The Army works as a team and that is exactly what Sgt. Perlinger, and I did at Hocker Grove Middle School."

McCarthy also urges other Retired Soldiers and veterans to contact a local Army recruiter for support and guidance.

"These men and women are out in the public eye all the time and will have probably built inroads to the schools," he explained. The worst thing the school administrators can do is tell you they're not interested."



Lt. Col. McCarthy's father, Bob McCarthy, served in the U.S. Army Air Corps in World War II



Lt. Col. Larry McCarthy



ARMY ECHOES

Ask Joe: Your Benefits Guru



MyArmyBenefits

The U.S. Army official benefits website



Dear Joe,

I'm a 59-year-old gray-area retiree with a 50 percent disability rating. A friend recently told me that when I start to draw my retired pay next year, my check will be reduced by the amount of my VA disability payment. Is that true?

Getting Grayer

Dear Grayer:

Your friend's information is incomplete, but correct, in that, by law, under certain circumstances you are not authorized to receive both your full retired pay and your full VA disability pay. If your Veterans Affairs (VA) disability rating is less than 50% and your retirement pay is less than the amount you receive from VA in disability payments, the retired pay is completely offset. You will have waived the retired pay in order to receive the greater benefit of having all your pay from the VA as a tax free benefit. However that's not the whole story.

Congress authorized "Concurrent Retirement and Disability Pay" (CRDP) in 2004. The program, which allows military retirees to receive both military retired pay and Veterans Affairs (VA) compensation, became fully effective in January 2014 after a 10-year phase-in.

Veterans with at least a 50 percent disability rating who are in receipt of retired pay may now receive the full amount of both retired pay and disability compensation. CRDP payments are taxable. For more information on CRDP, visit [https://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Concurrent_Retirement_and_Disability_Pay_\(CRDP\).html](https://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Concurrent_Retirement_and_Disability_Pay_(CRDP).html).

Those with less than a 50 percent disability rating may still be able to reduce the offset in their retired pay if their service-connected disability is the result of (or was exacerbated by) combat, hazardous service, duty simulating war, training for combat or as the result of an instrumentality of war, i.e., MRAP, tank, etc. The Combat Related Special Compensation program (CRSC) applies to those with a disability rating of 10 - 100%, and exempts the combat-related portion of a retiree's disability compensation from the reduction in retired pay. Eligibility determination must be applied for from Human Resources Command. You cannot receive both CRDP and CRSC payments. For more information on CRSC, visit MyArmyBenefits at [https://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Combat-Related_Special_Compensation_\(CRSC\).html](https://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Combat-Related_Special_Compensation_(CRSC).html).

Joe

Dear Joe:

After five years of retirement, I recently found it necessary to remarry - don't ask! - and now I need a new will. When I was on active duty the JAG helped me with this. What are my options now that I'm retired?

Loving in the Ozarks

Dear Loving:

You're in luck. Retired Soldiers who are in receipt of retired pay and their immediate Families and / or survivors are eligible for free Legal Assistance. They can't represent you in court, but Legal Assistance Attorneys can help you with such legal tasks as drafting wills and powers of attorney, notarizing documents, reviewing contracts and leases, and advising on family and domestic relations.

The MyArmyBenefits web site has more information on legal assistance at http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Legal_Assistance_Services.html.

To find the Legal Assistance Office closest to you, use our Resource Locator at http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html.

Joe

Are you eligible for combat related special compensation?

FORT KNOX, Ky. — Have you heard about a retired veteran's program called Combat-Related Special Compensation (CRSC)? If you haven't, don't worry, you are not alone. If you are familiar with CRSC, it's likely you're still not sure if you qualify or how retired veterans can apply for this benefit. To shed light on the program, the Army CRSC office at Fort Knox, Kentucky offers the following helpful tips and information.

First, potential applicants should understand that CRSC is a Department of Defense (DOD) program, not a Department of Veterans Affairs (VA) program, and is authorized under 10 U.S. Code § 1413a. CRSC is a form of concurrent receipt paid monthly to eligible military retirees. In other words, CRSC restores military retired pay that is offset when a retiree accepts compensation from the VA for a disability or condition that can be directly linked to a combat-related event as defined by the CRSC DOD program guidance. The CRSC benefit allows eligible retirees to concurrently receive an amount equal to or less than their length of service retirement pay and their VA disability compensation.

Retirees must meet all of the following criteria to be eligible for CRSC:

- Must be retired and receiving military retired pay.
- VA must have awarded 10 percent or greater service connected disability for a condition that meets the combat-related definition as defined by CRSC DOD program guidance.
- Must have a VA waiver (VA Form 21-651, MAR 2005) in place for by-law reduction of military retired pay in the amount of the VA disability payment.

Eligible retiree categories include those who have 20 or more years of service, or a medical retirement under Chapter 61, Temporary Early Retirement Act (TERA), or Temporary Disabled Retirement List (TDRL).

A combat-related injury is one that can be attributed to:

- Simulated war training (e.g., combat obstacle course)
- Hazardous duty (e.g., underwater diving, parachute duty)
- Instrumentality of war (e.g., military vehicle rollover during a training mission)
- Presumptive Disabilities (e.g., agent orange, mustard gas)
- Armed conflict (e.g., gunshot wounds, shrapnel wounds, punji stick injuries)

Due to the volume of applications received, the Army's CRSC program is experiencing an average 10-month claims processing cycle. CRSC applicants should note that an uncorroborated statement in a record that a disability is combat-related will not be considered determinative for purposes of meeting combat-related program standards; documentation verifying the cause of the disability is required. The CRSC program validates your submitted information against your personnel records, available military medical and VA records in making eligibility determinations. Therefore, you only need to submit those documents that directly support your claim that are not already found in your official record. Submitting non-related documentation (i.e., your entire medical history) will only slow the process and increase your wait-time. Finally, electronic submittal is the best, lowest cost, and most efficient way for you to submit your claim.

For more information on CRSC, including how and where to submit an application, visit the Human Resources Command website at <https://www.hrc.army.mil/content/CRSC>, call toll free (866)281-3254 (Mon - Fri / 0800-1800 hours), or email CRSC questions to askhrc.army@us.army.mil.

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.



House-Calls: Expanding healthcare access for the retired community

By Ronald Wolf, Public Affairs Office, Office of the Surgeon General

You're retired. You've got much better things to do than spend hours traveling to a healthcare provider, waiting for your appointment, and returning home.

We've got just the thing to make access to healthcare easier on your time—telehealth.

Telehealth, also referred to as virtual health, is the use of personal computers and related technology to connect with healthcare providers. It is especially useful for routine health checkups or to allow your physician to monitor ongoing health conditions.

Standard operating procedure for some virtual health exams may involve having a nurse or physician assistant available to assist with collecting data for the remote physician.

A special set of tools on a "telemedicine cart" have been developed for the remote clinic. Basic equipment on the cart includes a digital stethoscope, an otoscope to examine ears and sinuses, an ophthalmoscope to examine the eyes, and an exam camera. The cart also has a computer to store and transmit sounds and images. You will see one soon in a clinic if you haven't already.

Family physicians who serve rural communities are especially pleased with the connectivity telehealth provides. Telehealth also allows the remote physician to send patient information to and receive diagnostic confirmation from specialists who could be in a third location.

Telehealth clinicians provide a wide scope of services from family practice to internal medicine to dermatology, even emergency medicine. One telehealth use for that is racing ahead of all others is mental health counseling.

The ability to be connected to healthcare providers is especially important to retirees who face increasing likelihood of chronic health issues. Telehealth is also a useful option for those who need after-hours healthcare or those who might be away from home on vacation. What does it mean for you? It means better access to healthcare. It means more time for family, grandkids, gardening, fishing, finishing that novel, or just spending time with friends. Stay connected to them, too.

You spent at least two decades doing the hard work of protecting the nation. Now it's time to do things other than travel to a physician. Telehealth can provide much faster access to routine or even specialized healthcare. With telehealth, a nearby clinic or even your home may be the best location for an exam. You'd rather spend your time traveling to the beach, anyway. It's time for fun in the sun.

Although widespread implementation of virtual health has not yet happened, a few medical treatment facilities are running pilot studies on how to best implement virtual health for their patients. Patients who are interested should contact their primary care manager and inquire as to its availability.



But telehealth can do much more; it is in wide use already to deliver clinical care, preventative and wellness services, and patient education. The provider may be five miles away or could be 500. A patient can have signs and symptoms checked without going anywhere or at least not very far, a significant time and cost savings.

Telehealth is transforming the way healthcare is delivered, expanding it beyond the traditional doctor's office to virtual consultations via webcams, so the patient can see the provider and vice versa.



Commissary store brand names unveiled

Patrons will see 'Freedom's Choice™,' 'Home-Base™' products

FORT LEE, Va. — The Defense Commissary Agency has chosen the names "Freedom's Choice™" and "HomeBase™" for its private label product assortment. That announcement came from DeCA Director and CEO Joseph H. JEU.

Private label, also known as store brands, started appearing on commissary shelves in May.

"Commissary patrons have been telling us for quite some time that they want to take advantage of the value offered by store brands, but commissaries have not had their own brand until now," JEU said. "We are proud of our new brands, and I believe our customers are going to be very pleased with the quality and low prices that Freedom's Choice and HomeBase bring to our shelves."

Freedom's Choice will be the commissary brand name for food items and HomeBase for nonfood items such as paper products and other household items. With the initial rollout targeted for May, patrons in commissaries worldwide can expect to see a number of DeCA's Freedom's Choice and HomeBase products.

It takes time to develop and allow for a store brand to reach maturity, so the number of Freedom's Choice and HomeBase products will continue to grow much larger over the next four to five years.

"Freedom's Choice and HomeBase will give our patrons another chance to save money without sacrificing quality on brands priced significantly lower than national brands," JEU said. "Our private label products will also be equal or lower in price to commercial grocery store brands. These products will give our patrons the quality they expect and the savings they deserve."

Private label products are offered by retailers under their own, in-house brand or under a brand developed by their suppliers. DeCA conducted extensive research into developing the commissary brands, surveying hundreds of military members and their families to obtain their input for names and logos.

"We talked to our customers about a number of package titles and showed them potential artwork for our commissary brands," said Chris Burns, DeCA's execu-

tive director for business transformation. "The Freedom's Choice and HomeBase names and logos proved to be overwhelmingly popular."

Plans to start promoting Freedom's Choice and HomeBase have already begun and commissary customers will be noticing these names and logos very soon.

In December, DeCA announced its partnership with SpartanNash to begin developing the commissary brands. SpartanNash, through its military division MDV, is the leading distributor of grocery products to military commissaries in the United States.



About DeCA: The Defense Commissary Agency operates a worldwide chain of commissaries providing groceries to military personnel, retirees and their families in a safe and secure shopping environment. Commissaries provide a military benefit and make no profit on the sale of merchandise. Authorized patrons save thousands of dollars annually on their purchases compared to commercial prices when shopping regularly at a commissary. The discounted prices include a 5-percent surcharge, which covers the costs of building new commissaries and modernizing existing ones. A core military family support element, and a valued part of military pay and benefits, commissaries contribute to family readiness, enhance the quality of life for America's military and their families, and help recruit and retain the best and brightest men and women to serve their country.



2017 NDAA Reserve Component SBP Changes

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

WASHINGTON — The 2017 National Defense Authorization Act (NDAA 2017) changed the law to eliminate the survivor benefit inequity between Soldiers who die on active duty in the line of duty and Soldiers who die on Inactive Duty for Training (IDT) in the line of duty.

The survivor benefit for Soldiers who die on IDT in the line of duty after Dec. 23, 2016 will be calculated as if the Soldier was being retired from active duty with a 100 percent disability rating. The survivor benefit will be 55 percent of the calculated retired pay. The Defense Finance and Accounting Service (DFAS) will recalculate the survivor benefit for the survivors of Soldiers who died on IDT in the line of duty since Sept. 10, 2001 but will pay these additional amounts only back to the enactment of the law, Dec. 23, 2016. Address any questions concerning the adjustment of the survivor benefit for a Soldier who died on IDT to at (800) 321-1080.

The law also changed the following beneficiary rules for Soldiers who die on Inactive Duty for Training (IDT) in the line of duty:

1. Effective Dec. 23, 2016, surviving spouses who lose survivor benefit eligibility for any reason will have the survivor benefit go to any eligible children. The effective date of the child annuity will be on or after Dec. 23, 2016. DFAS will automatically make the change.
2. Spouses may request to be excluded from the survivor benefit and the survivor benefit go to eligible children. This is beneficial because a spouse's survivor benefit is offset dollar for dollar by a spouse's dependency and indemnity compensation (DIC) paid by the Department of Veterans Affairs. There is no offset of a child's survivor benefit by DIC. For IDT deaths prior to Dec. 23, 2016, the surviving spouse should contact the Army Human Resources Command (HRC), at (502) 613-8950 for additional information and or assistance.

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)

3. When there is no one else eligible for survivor benefits at the death of the Soldier, an election may be made by the Service for someone otherwise not eligible for survivor benefits but authorized an ID card under US Code, Title 10, Section 1072(2) as the deceased Soldier's dependent. For additional information and or assistance concerning the child only spouse excluded survivor benefit election contact HRC at (502) 613-8950.

Effective Dec. 23, 2017, Soldiers who die on IDT whose surviving spouses survivor benefit is offset by DIC will receive Special Survivor Indemnity Allowance (SSIA). The SSIA amount is \$310 through June 1, 2018 when it will end if not extended by Congress. DFAS will automatically establish the SSIA.

"This nation will remain the land of the free only so long as it is the home of the brave."

~ Elmer Davis

Skip the Trip! Retire Online at SSA.gov

WASHINGTON — In January 1940, a 65-year-old legal secretary named Ida May Fuller became the first monthly Social Security beneficiary. A few months earlier, she had stopped by her local Social Security office in Vermont to learn how the program works. She knew she had paid into Social Security but wasn't sure if she would get anything back out. A clerk at the office helped her apply for retirement benefits.

Today, you can skip the trip to a Social Security office and apply for retirement benefits from the comfort of home. The Retirement Benefits web page, <https://secure.ssa.gov/iClaim/rib> makes it easy. Just select "Apply for Retirement Benefits" and follow the simple prompts. It takes as little as 15 minutes!

First, sign in to or sign up for your free my Social Security account. There, you can view and print out your Social Security Statement to verify your lifetime earnings record and get an estimate of your potential benefit amount. Then, visit the Retirement Planner for answers to your questions and help with deciding when to start receiving benefits. Use the Retirement Estimator for benefit estimates based on the earnings information in your records. You'll also find helpful links to guide you as you complete the online application. If you need to step away, you can save your entries and continue later where you left off. When you're done, you'll get a receipt that you can print and keep for your records. And by signing into your my Social Security account, you can check the status of your application online.

Of course, you're welcome to apply for retirement benefits on the phone or in person if you prefer. Call (800) 772-1213 from 7:00 a.m. to 7:00 p.m. Monday through Friday to set up an appointment to visit your local Social Security office. Deaf and hard-of-hearing people can use our text telephone service at (800) 325-0778.

Whether you apply online, over the phone, or in person, our knowledgeable staff will review your application carefully. The Social Security Administration (SSA) will contact you if more information is needed or it is discovered that you may be able to receive a higher benefit on another person's work record, such as your spouse. SSA will also tell you if other family members may be able to receive benefits on your record.

In Ida May Fuller's day, you could still ride in a rumble seat to get to your Social Security office. Now, SSA's convenient Internet services are allowing many of customers to ride the web to take care of their Social Security business. Aunt Ida, as her friends called her, continued to receive Social Security benefits until her death in 1975. She was 100 years old.

Social Security is with you through life's journey, just like back in 1940. Giving customers more choices is one way Social Security is securing today and tomorrow for millions — during Ida May Fuller's time, now, and for future generations.

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
Tobyhanna Army Depot, PA	Aug. 12	(570) 615-7409	JB San Antonio, Fort Sam Houston, TX	Oct. 14	(210) 221-9004
Altoona, IA	Aug. 17	(515) 240-4169	Fort Wainwright, AK	Oct. 14	(502) 624-1765
Rosemount, MN (Twin Cities)	Aug. 18	(763) 516-2931	Camp Humphreys, Korea	Oct. 14	(563) 445-0191
Fort McCoy, WI	Sept. 8	(608) 388-3716	Fort Carson, CO	Oct. 14	(210) 221-9004
Fort Belvoir, VA	Sept. 8	(703) 806-4551	Rheinland-Pfalz/Ramstein, Germany	Oct. 18	(907) 353-2099
Fort Leonard Wood, MO	Sept. 8-9	(573) 596-0947	Stuttgart, Germany	Oct. 19	(315) 753-8839
Schofield Barracks, HI (Fort Shafter)	Sept. 9	(808) 655-1514	Fort Riley, KS	Oct. 20	(719) 526-2840
Fort Sill, OK	Sept. 21-23	(580) 442-2645	Schinnen, Netherlands	Oct. 20	0631-411-8838
Redstone Arsenal, AL	Sept. 21-23	(256) 842-2421	Fort Bragg, NC	Oct. 20-21	07031-15-3442
Selfridge, MI	Sept. 23	(586) 239-5580	BENELUX-Brussels	Oct. 21	0032-65-44-7267
Fort Drum, NY	Sept. 23	(315) 772-6434	Fort Polk, LA	Oct. 21	(337) 531-0402
Twin Ports, MN	Sept. 29	(608) 388-3716	USAG-Bavaria	Oct. 24	0964-183-8709
Fort Lee, VA	Sept. 30	(804) 734-6555	USAG-Ansbach	Oct. 25	0981-183-3301
Fort Bliss, TX	Sept. 30	(915) 569-6233	USAG-Italy	Oct. 26	0444-71-7262
Fort Campbell, KY	Sept. 30	(270) 798-5280	Fort Meade, MD	Oct. 27	(301) 677-9603
Fort Snelling, MN	Sept. 30	(612) 713-4664	Fort Rucker, AL	Oct. 27	(334)255-9124
JB Meyer-Henderson Hall, VA	Oct. 6	(703) 696-5948	Fort Hood, TX	Oct. 27-28	(254) 287-5210
Carlisle Barracks, PA	Oct. 7	(717) 245-4501	Wiesbaden, Germany	Oct. 28	0611-705-5338
JB Ellington Field House-Houston, TX	Oct. 8	(210) 221-9004	Fort Leavenworth, KS	Oct. 28	(913) 684-2425
Fort Knox, Ky	Oct. 13	(502) 624-1765	Fort Hamilton, NY	Oct. 28	(718) 630-4552
Rock Island, IL	Oct. 14	(563) 445-0191	Fort Benning, GA	Nov. 3	(706)545-1805



ARMY ECHOES

Antiterrorism awareness within our communities

Army Office of the Provost Marshal General, Antiterrorism Division

WASHINGTON — To prevent terrorism, we must stay ahead of the terrorists and be on guard in our own communities for violent extremism.

The threat of violent extremism is not limited to a single political, religious, or ideological background. A wide variety of domestic violent extremism movements pose a threat to the United States—for example, white supremacists, eco-terrorists, antigovernment, or radical separatists.

Some individuals become active members in groups (terrorist organizations, hate groups, etc.) and take action within their affiliated group’s purview. Others, often referred to as “lone wolves”, don’t have direct connections with a specific group, but are inspired by the group’s rhetoric or group-sponsored violence. For example, in San Bernardino, CA, in December 2015, 14 people were killed and 22 seriously injured. The perpetrators were violent extremists inspired by jihadist terrorist groups but not directed by such groups and not part of any terrorist cell or network.

However, affiliating with any specific group or espousing extremist beliefs does not mean an individual will commit violent acts.

Army personnel and leaders seeking to understand the challenges of violent extremism should seek advice and assistance from legal counsel, law enforcement, health service providers, and other community service providers for a complete picture of any concerns involving an individual’s behavior or actions.

Besides Military Police and local law enforcement, all other members of the Army community— community leaders, friends, families, co-workers, teachers, retirees, and community services—play an important role in

preventing vulnerable individuals from entering on the path to radicalization and violence. Education, promotion of awareness, and dialogue are important tools for prevention.

Because of rapid changes in online communications, the threat of violent extremism has evolved in recent years. Violent ideologies and propaganda are now more accessible than ever, making it more difficult to identify and stop extremists before they act.¹

Parents should promote their children’s awareness about inappropriate content and engage them in open and frank dialogue. Access to inappropriate online material can be more easily prevented if the computer is in an open area. Parents and guardians should supervise the use of mobile electronic devices, downloading activity, and the websites accessed by their children and report material of concern to their internet service provider or law enforcement. Parental guidance is essential to a potentially vulnerable young person. It provides a shield against propaganda that promotes violence. Family members should maintain a bond with vulnerable youth who may become radicalized.

Members of the Army community should understand what types of suspicious activity or behavior to report:

- People drawing or measuring important buildings.
- Strangers asking questions about security forces or security procedures.
- A briefcase, suitcase, backpack, or package left behind.
- Cars or trucks left in No Parking zones in front of important buildings.
- Intruders found in secure areas.



- A person wearing clothes that are too big and bulky and/or too hot for the weather.
- Chemical smells or fumes that worry you.
- Questions about sensitive information such as building blueprints, security plans, or VIP schedules without a right or need to know.
- Purchasing supplies or equipment that can be used to make bombs or weapons or purchasing uniforms without having the proper credentials.

Details to report:

- The date and time.
- Where it happened.
- What you witnessed.
- A description of who was involved.
- Gender?
- Height and build?
- Hair color, skin color, age?
- Language(s) spoken?
- Was there a car? Note the license plate number.
- Have you seen this activity in your neighborhood before?

As senior leaders within our communities, Retired Soldiers can be a key link in helping to prevent violent extremism.

¹ FBI, “Don’t Be a Puppet,” “What Is Violent Extremism?” <https://cve.fbi.gov/whatis>

Identity Theft – What to do if you're a victim

By **Mary Benzinger**, *Army Legal Assistance Attorney, Joint Legal Assistance Office*

"Identity theft" generally involves someone fraudulently using your name, social security number or credit cards without your permission. There are many forms including using your social security number for employment, taking out loans and credit cards in your name, renting apartments, filing a false tax return to obtain a refund and even giving your name and social security number when arrested for a crime.

Being the victim of identity theft can be a very frustrating and scary event. Someone out there is pretending to be you.

Placing an initial 90-day fraud alert on your credit report with one of the national credit reporting companies (Experian, Transunion, and Equifax) is the first thing you should do if you believe you are the victim of identity theft. You can do all three or just one. (Once you place with one, the others will be notified.) The initial fraud alert notifies potential new creditors that they must take extra steps to ensure that they are dealing with you and not someone pretending to be you. The creditor will usually call you or contact you by mail. This alert stops thieves from committing more fraud.

You can place a 7-year extended fraud alert on your report. To do this, you must file a police report or a report with the Federal Trade Commission regarding the identity theft incident. The initial fraud alert entitles you to one additional free credit report per year, and the extended alert gets you two additional reports per year.

You can also establish a security freeze on your credit report. Unlike the fraud alert, you must contact all three credit reporting agencies individually. This freeze prevents potential creditors from accessing your credit report without your express permission. Typically, creditors check your credit report before extending credit, so the freeze effectively stops anyone pretending to be you from opening new accounts. If you are the victim of identity theft, placing the freeze is usually free. If you're not a victim, then there may be a nominal charge for placing a freeze. Forty-seven states have rules for how to place a freeze. The credit reporting company can help you navigate those rules.

Once you have the report, you should closely examine all accounts listed, check addresses and names listed, review credit inquiries from companies and verify the accuracy of all other information on the report.

If you find errors on your report, you may file a dispute, free of charge, with the three major credit reporting agencies (Equifax, Transunion, Experian). You can file a dispute online at their websites or by mail at the designated address of each company. If you find an error on one report, you should check the reports from the other two companies and file a dispute with each of them if a similar error exists. If a creditor is involved (like a credit card you do not recognize), you should contact that creditor as well. Typically, your dispute should include the details of the nature of the error (unknown name listed for you, unknown address for you, name of the creditor, account number, dollar amount disputed and any date associated). You may also submit your dispute through the Federal Consumer Financial Protection Bureau at <https://www.consumerfinance.gov> or the Federal Trade Commission at www.ftc.gov and they will forward your dispute to the appropriate credit reporting bureau.

Then the credit reporting bureau performs an investigation of your complaint usually within 30 days. This may include them contacting the creditor in dispute. Once the investigation is complete, the credit bureau may update the status of the disputed information if it is deemed correct or delete the disputed item from your file if incorrect. If the disputed information is found to be correct, you may request that a statement of explanation be added to your file regarding the disputed item.

If you do find an account opened in your name that wasn't opened by you, consider putting a "freeze" on your credit report account. The creditor bureaus will "lock" your credit report. That way any prospective new creditor cannot pull a credit report on you without your express permission to the credit bureau.

Active duty or retired Servicemembers and their ID card holder Family Members may be eligible for free legal assistance. To find a legal assistance office near you, call your nearest military installation or go to <http://myarmybenefits.us.army.mil/Home/BenefitLibrary/FederalBenefitsPage/LegalAssistanceServices.html?serv=148>.



ARMY ECHOES

The Army is hiring and inspiring the best

By Maria Bentinck, *Army Retirement Services*

WASHINGTON – Based on the National Defense Authorization Act of 2017, the Army is set to add an additional 28,000 Soldiers to the ranks by Sept. 30, 2017. By component, that equates to an additional 16,000 for the regular Army providing an end-strength total of 476,000; increasing the Army National Guard by 8,000 for a total of 242,000 and an Army Reserve increase of 4,000 for a total of 199,000.

The Army isn't sacrificing quality for quantity as the overall force increases to 1,018,000 Soldiers. The objective is to continue to recruit resilient and fit Soldiers of character. The Army will not compromise on standards. All new recruits must meet physical and mental requirements and a minimum of 90 percent of recruits must be high school graduates.

Here is what the Army doing to hire and inspire these quality recruits:

- Increasing the recruiting force by offering assignment incentive pay to extend current recruiters for an additional 12 months
- Expanding enlistment incentives for up to \$40,000 for selecting one of 45 occupations (examples: cavalry scout, geospatial engineer, air and missile defense crewmember, unmanned aircraft systems operator, human resources specialist, physical therapy specialist, cardiovascular specialist, culinary specialist, motor transport operator and parachute rigger)
- Adding additional local and national marketing efforts
- Opening additional slots for the recruitment of individuals with prior service
- Increasing two-year enlistment opportunities to appeal to young Americans wanting to take some time off between high school and college

U.S. Army Recruiting Command says that 50 percent of youth report having little to no knowledge of the military, demonstrating the importance of veterans and influencers encouraging youth to understand all career options and make an informed decision about their future. As Retired Soldiers, you inspire the next generation to serve and ultimately help the Army reach the necessary strength to protect our nation's security. As you volunteer in the community, remain connected to the Army and tell your story; you are inspiring future generations.



Opportunities for former military personnel to join Army's civilian cyber workforce

Army Cyber Command Public

Affairs

FORT BELVOIR, Va. — The Army seeks to draw the nation's top cyber talent to this the rapidly-growing cyber career field.



Cyberspace is a globally contested domain where the Army is actively engaged in real world operations to defend Army networks and secure Army weapons platforms against global adversaries.

Conducting successful operations in cyberspace is no different than those of other warfighting domains. Advantage in cyberspace requires intelligence, planning, maneuver, and leadership of dedicated personnel.

In order to conduct these cyber operations, Army Cyber Command and its subordinate units depend on civilian employees as a key component of the force. Many of these civilian openings require skills in cybersecurity or information technology (IT), but also in the fields of intelligence, engineering, operations planning, information operations and general military staff process.

There are job-specific skills that former military personnel can apply to the civilian side of cybersecurity from their time in uniform, including intelligence, cryptology, signal and IT expertise. In addition, employees in the private sector, government contractors, civilians in other Federal agencies and numerous educational institutions are preparing individuals for this in-demand career field.

For those interested in cyber careers, the Army is one of the few employers that can offer an exciting operational environment at the forward edge of defending our nation against adversaries that seek to strike us in cyberspace. There are challenging duties and great rewards for those interested in working as an Army Cyber civilian.

To learn more about Army Cyber Command, visit arcyber.army.mil

For a listing of current civilian job openings, visit: <http://www.arcyber.army.mil/Pages/USAJobs.aspx>

Follow Army Cyber Command on Twitter: @ARCYBER

Follow Army Cyber Command's official LinkedIn page: <https://www.linkedin.com/company/10791785>

New combat-related devices authorized for decorations

By David Vergun, *Army News Service*

WASHINGTON — The V device worn on the Army Commendation Medal and other awards, stands for “valor.” The device was authorized decades ago for wear on Army ribbons.

The V device is still around, but joining the V now are two new devices: the “C” and “R” devices, where C denotes “combat” and the R means “remote.” Both are described fully in Military Personnel Message 17-095, titled “Implementation of Department of Defense Guidance for the Newly Established ‘C’ and ‘R’ Devices.” That message was published March 15.



C Device

There’s a subtle but important distinction between the V and the C, said Lt. Col. R. Arron Lummer, chief of Awards and Decorations Branch, The Adjutant General Directorate, U.S. Army Human Resources Command.

The valor V device “is for combat heroism, limited to a singular achievement where a Soldier demonstrated valor in combat against an armed enemy,” he said.

The combat C device is earned “through service or achievement under combat conditions.” The intent of the C device is to distinguish a particular award as having been earned in combat, since not all military awards are exclusively combat-related awards. For example, the Bronze Star Medal will not merit a C device because the medal itself recognizes service or achievement in a combat theater. The Army Commendation Medal, however, can be awarded in combat or in peacetime, so a C device would distinguish that service or achievement in combat.

A typical scenario for a C device, he said, could be on an award recognizing a Soldier’s meritorious service over the course of a deployment in a combat zone, commonly called an end-of-tour award. Another example may be to recognize a specific achievement made by a Soldier during a deployment, even if it is not directly-related to combat.

The catch, Lummer said, is the C device is intended to recognize that the particular award was earned under combat conditions. To qualify for the C device, the Soldier must be in an active area of combat where “the Soldier was personally exposed to hostile action or in an area where other Soldiers were actively engaged.

That’s not to say the Soldier must qualify for a combat badge, states the MILPER. Lummer clarified that combat badges, like the Combat Action Badge, are awarded when a Soldier is personally engaged or engages the enemy. A C device can be awarded to a Soldier even if he or she was never personally engaged, so long as the service or achievement being recognized was in an area where such enemy actions occurred.

Lummer added that it would be “highly unlikely, but possible” for a Soldier not to have a combat patch but be awarded a C device. In particular, a Soldier could be serving in a non-combat, contingency location but, due to the fluid nature of military operations, the situation may escalate into a combat situation, then rapidly de-escalate back to stability operations again.

R Device

The remote R device is rated when “a Soldier remotely, but directly, contributed to a combat operation,” Lummer said.

That Soldier can be from any military occupational specialty, but a good example, he said, is an unmanned aerial system operator who places ordnance on a high-value target from a location away from the combat area.

Lummer said a UAS operator likely would qualify for the new R device if he “delivered ordnance or identified the target and was then able to talk or walk effects onto that target, whether from a raid on the ground or designating targeted munitions delivered from somewhere else.”

The determination a commander must make is whether the Soldier’s actions from outside the operational area (not exposed to or at risk of hostile action) directly affected combat operations.

Lots of questions, interest

Lummer said publication of the MILPER message has generated a lot of questions. Chief among those questions is whether the devices are retroactive in nature. For instance, can they be worn by Soldiers who have earned medals in past conflicts, such as Vietnam or Korea?

The answer, he said, is that the devices are retroactive only to Jan. 7, 2016, when the Secretary of Defense authorized them, so any award approved prior to that day is not eligible for a C or R device.



ARMY ECHOES

First gender-integrated infantry one station unit training graduates

FORT BENNING, Ga. — Over the last 18-months, the U.S. Army at Fort Benning has trained and graduated its first female Ranger course students, its first female infantry and armor officers, its first female infantry noncommissioned officers and today, May 19, the Army graduated its first gender-integrated infantry One Station Unit Training (OSUT).

After 14 challenging weeks of learning and living the Army Values, honing their fundamental Soldier skills, and gaining the confidence to become combat-ready, adaptive and resilient infantry soldiers, Alpha Company, 1st Battalion, 19th Infantry Regiment, 198th Infantry Brigade graduated 137 new Infantry soldiers -- including the first 18 women trainees to complete infantry OSUT.

"The 198th Infantry Brigade transforms civilians into disciplined infantrymen who embody the Warrior Ethos in order to support an Army at war," said Capt. Seth Davis, commander of Alpha Company. "That covers more than 30 individual and collective training events to include fundamental skills, leadership, and physical conditioning," Davis added.

Alpha Company started the training cycle February 10 with 149 males and 32 female recruits. "We are in the third step of the Chief of Staff of the Army's Soldier 2020 initiative, which started with leaders first," said Col. Kelley Kendrick, commander of the 198th Infantry Brigade. "We currently have female infantry company commanders, platoon leaders and noncommissioned officers in our formations, who have preceded the privates. We have now produced



U.S. Army infantry Soldiers-in-training assigned to Alpha Company, 1st Battalion, 19th Infantry Regiment, 198th Infantry Brigade, are greeted by a Drill Sergeant on their first day of Infantry One Station Unit Training, Feb. 10, 2017, on Sand Hill. Some names may have been obscured for personnel security. (Photo Credit: Mr. Patrick Albright (Benning))

the Soldiers to join those formations."

None of the training standards changed as a result of gender-integration, emphasized Maneuver Center leaders.

"The standards remained the same from previous classes," said Command Sgt. Maj. Tyrus Taylor, command sergeant major for the 1st Battalion, 19th Infantry Regiment. "Gender integration didn't add or take from what has been established here in 1-19. Male and female trainees all had to pass the same significant requirements to graduate."

"The standards are still the standards, said Lt. Col. Sam Edwards, commander of the 1st Battalion, 19th Infantry Regiment. "Everyone, no matter their gender, must achieve all the standards to become an infantryman."

Prospective infantry Soldiers in Alpha Company still had to throw a hand grenade 35 meters, shoot a minimum of 23 out of 40 targets to qualify on their weapons, navigate 12-miles with 68-pounds of total weight on their body, pass the physical fitness test, and run five miles in 45-minutes or less.

"This class was business as usual," said Edwards. "We treated this class the exact same way we treat every class ... nothing changed except the gender of a few of the trainees."

The trainees had their own reasons for joining the infantry.

"I like the idea of having higher physical and mental standards," said one female U.S. Army infantry Soldier-in-training. "It's the most challenging part in the Army ... you don't get closer than that, we are the fight."

But for some recruits, it was about family ties and patriotism.

"Just to serve my country, it's a family tradition," said another female infantry soldier-in-training. "My dad always preached loyalty to your country."

OSUT is now complete for these 137 new infantry Soldiers. It's time to put the training to use and join their formations across the Army.

"I'm very proud of these Soldiers, both men and women, for meeting all the standards required to be a United States Army infantryman," said Edwards. "They are a true symbol of American resolve and patriotism. I wish them all the very best as they embark upon their new profession."

For more news and Maneuver Center information visit Benning News at www.benningnews.org.

One Force, One Fight!

MILITARY STAR® card – expanding soon for your convenience

By **Tom Shull**, Director/CEO Army & Air Force Exchange Service

With a swipe of a MILITARY STAR card, Retired Soldiers can make a difference for military communities and those who wear the uniform today. The card, designed exclusively for service members, their families and retirees, offers terrific benefits and is widely accepted at more than 120 Exchange main stores, 500 Express convenience stores and gas stations, 1,700 quick-serve restaurants and 3,300 concessions. It's also accepted online at shopmyexchange.com as well as Navy, Marine and Coast Guard exchanges and mynavyexchange.com. But that's about to change.



The Army & Air Force Exchange Service is working to make MILITARY STAR card the installation-wide credit solution of choice. The Exchange Credit Program is partnering with Installation Management Command (IMCOM) G9 and the Defense Commissary Agency to allow for MILITARY STAR card acceptance at Morale, Welfare and Recreation (MWR) facilities and the commissary.

Surveys have shown that military customers want the ability to use MILITARY STAR across the installation. This expansion is a win-win for cardholders—whether retired or currently serving—and the military community—a single card with one of the lowest APR would address virtually all the payment needs on Army installations. The Exchange already serves Soldiers and Airmen and brings the MILITARY STAR card to Marines, Sailors and Coast Guard members, so this expansion further demonstrates the Exchange's commitment to increase the card's usability across the entire military community.

To start the expansion process, the Exchange and MWR began testing MILITARY STAR card acceptance at Fort Hood's Phantom Warrior Lanes last November. For Soldiers, families and retirees in the "Great Place", an easy way to pay for fun is right up their alley—literally! Our testing at Fort Hood has expanded to include almost all child & youth services programs, which generates savings that go right back to quality-of-life programs including those same youth services activities, fitness centers and more. In the last decade, the MILITARY STAR card has provided \$727 million in financial support for these critical, and increasingly budget constrained, programs.

Additionally, MWR saves every American money with every swipe. Because the Exchange Credit Program processes MILITARY STAR card transactions in-house, MWR functions that accept the proprietary card avoid onerous fees assessed when bank-issued credit cards are used. For example, Exchange shoppers saved the military community more than \$20.7 million in bank fees last year alone by simply using a MILITARY STAR card instead of a bank-issued credit card.

MILITARY STAR acceptance is coming to your commissary too. The commissary is working diligently to ensure MILITARY STAR card acceptance as it installs a new cash register system while looking for opportunities to modify its current cash registers to allow MILITARY STAR card acceptance in 2017.

The benefits of the MILITARY STAR card are also compelling for the active-duty or Retired Soldier. Cardholders enjoy exclusive discounts such as free standard shipping when ordering through shopmyexchange.com, 5 cents off per gallon of gas at the Express and savings of 10 percent at Exchange restaurants. These value-added benefits offer tangible everyday savings for Soldiers, families and retirees who do their part to make our military installations great places to live and work by reaching for their for their MILITARY STAR card.

With MILITARY STAR, a 0 percent promotion is a 0 percent promotion. Unlike other cards, the MILITARY STAR card does not charge a customer for all deferred interest if the customer does not completely pay off their balance by the end of the promotion period. Additionally, cardholders are never subject to late, over limit, or annual fees. The MILITARY STAR card's 10.99 percent interest rate was also recently cited by CreditCards.com as the lowest flat rate interest rate of any retail card, allowing new recruits an affordable opportunity to build credit without the prohibitive interest rate other retail credit products offer—some reaching more than 25 percent.



Rebuilding lives through excellence in rehabilitation

Veteran's Administration Rehabilitation and Prosthetic Services

WASHINGTON — The Department of Veterans Affairs provides blind and vision rehabilitation programs to eligible veterans and active duty servicemembers who are visually impaired. Veterans Health Administration is the first national healthcare system to completely and seamlessly integrate rehabilitation services for patients with visual impairments into its health benefits. This ensures that patients receive the finest medical and rehabilitation care, as well as cutting-edge assistive technology.

There are approximately 130,428 veterans in the United States who are legally blind, and more than one million veterans who have low vision that causes a loss of ability to perform necessary daily activities. Those figures are expected to increase in the years ahead as more veterans from the Korean and Vietnam conflict eras develop vision loss from age-related diseases such as macular degeneration, diabetic retinopathy and glaucoma.

Beginning in 2008, the VA implemented a progressive plan to expand vision and blind rehabilitation to veterans and eligible active duty servicemembers with visual impairments, ranging from earliest vision loss to total blindness. New programs in BRS provide opportunities to keep those with early vision loss active and integrated in their families and communities.

Blind Rehabilitation Service Model of Care

The VA Blind Rehabilitation Service model of care encompasses an array of rehabilitative services, extending from the patient's home to the local VA care facility, and to regional low vision clinics and lodger and inpatient training programs. Blind rehabilitation services may be provided through a variety of programs:

- Intermediate and Advanced Low Vision Clinics
- Vision Impairment Services in Outpatient Rehabilitation (VISOR) Programs
- Inpatient Blind Rehabilitation Centers (BRCs)
- Visual Impairment Centers to Optimize Remaining Sight (VICTORS) Programs

Intermediate and Advanced Low Vision Clinics

When basic low-vision services available at VA eye clinics are no longer sufficient for veterans with low vision, VA intermediate and advanced low vision clinics provide clinical examinations, a full spectrum of vision-enhancing devices, and specialized training. Eye care specialists

and Blind Rehabilitation Specialists work together in interdisciplinary teams to assure that veterans and active duty servicemembers with low vision are provided with the technology and techniques to enhance their remaining sight and facilitate their independence.

Vision Impairment Services in Outpatient Rehabilitation (VISOR) Program

These programs provide short-term (about 2 weeks) blind and vision rehabilitation. They provide comfortable overnight accommodations for veterans and active duty Service Members who are visually impaired and require lodging. Those who attend VISOR must be able to perform basic activities of daily living independently, including the ability to self-medicate.

Inpatient Blind Rehabilitation Centers

A residential inpatient program that provides comprehensive adjustment to blindness training and serves as a resource to a catchment area usually comprised of multiple states. BRC's offer a variety of skill courses designed to help blinded veterans achieve a realistic level of independence. These skill areas include orientation and mobility, communication skills, activities of daily living, manual skills, visual skills, computer access training and social/recreational activities. The veteran is also assisted in making an emotional and behavioral adjustment to blindness through individual counseling sessions and group therapy meetings.

Visual Impairment Services Team (VIST) Coordinator

The Visual Impairment Services Team (VIST) Coordinators are case managers who have responsibility for the coordination of services for severely disabled visually impaired veterans and active duty Service Members. VIST coordinator duties include providing and/or arranging the provision of appropriate treatment in order to enhance functioning

How to Get Help for Your Vision Loss

Veterans and eligible active duty servicemembers should contact the VIST Coordinator in the VA medical center nearest their home. VIST locations can be found on the Blind Rehabilitation Service website or by contacting the Blind Rehabilitation Service Program office at: https://www.prosthetics.va.gov/blindrehab/BRS_Coordinated_Care.asp.

Army addresses online conduct

By Maria Bentinck, Army Retirement Services

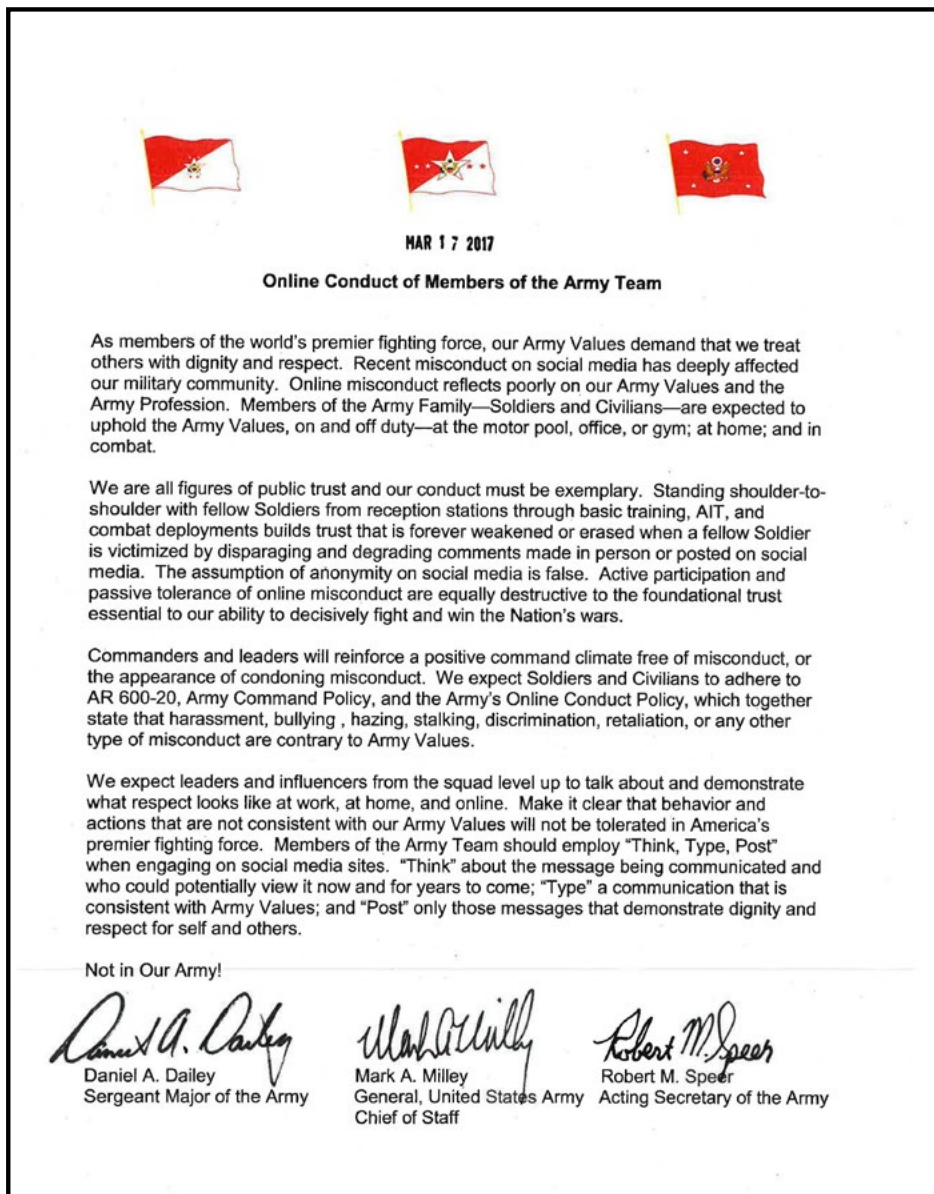
WASHINGTON — Recent misconduct on social media involving members of the Marine Corps sharing inappropriate photographs of female Marines prompted a congressional inquiry of the Armed Services.

The Army took action immediately by updating its two year old social media policy, publishing a social media handbook, and issuing this letter signed by top Army leadership to address proper online behavior. The overarching message is that harassment, bullying, hazing, stalking, discrimination, retaliation or any type of misconduct are contrary to Army Values and will not be tolerated.

While freedom of speech is a first amendment right; posting information that violates the Uniformed Code of Military Justice (UCMJ) is prohibited by any Soldier; regardless of component to include Retired Soldiers receiving retirement pay. As Soldiers for Life and influencers in the community there is an inherent responsibility to demonstrate Army values while treating others with dignity and respect.

The Army also included a directive for its online conduct policy that identifies the requirements for engaging in social media activity – THINK, TYPE, POST:

- THINK about the message being communicated and who could potentially view it now and for years to come.
- TYPE a communication that is consistent with Army Values.
- POST only those messages that demonstrate dignity and respect for self and others.



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

Army Echoes: <http://soldierforlife.army.mil/retirement/echoes>
Editor's e-mail address: 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

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

Soldier for Life on Twitter: www.twitter.com/csaSoldier4Life

Soldier for Life on Linked In:
www.linkedin.com/groups?home=&gid=6627257&trk=anet_ug_h

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

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

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



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.dragonhilllodge.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
• Ft. Rucker
(334) 478-9124/9739
usarmy.rucker.usag.list.retirees@mail.mil

ALASKA

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

ARIZONA

• Ft. Huachuca
(520) 533-5733/1120
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

COLORADO

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

GEORGIA

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

• Ft. Stewart
(912) 767-5013/3326
usarmy.stewart.usag.mbx.dhr-retirement-services@mail.mil

HAWAII

• Schofield Barracks
(808) 655-1514
usarmy.schofield.imcom-pacific.mbx.retirement-services@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) 684-2425 usarmy.leavenworth.imcom-west.mbx.retirement-svcs-offic@mail.mil

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

KENTUCKY

• Ft. Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mpsdl-retire@mail.mil
• Ft. Knox
(502) 624-1765
usarmy.knox.imcom-atlantic.mbx.dhr-rso@mail.mil

LOUISIANA

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

MAINE

See Ft. Drum, N.Y.

MARYLAND

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

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

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

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

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

NO. CAROLINA

• Ft. Bragg
(910) 396-8591
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

OREGON

See JB Lewis-McChord, Wash.

PENNSYLVANIA

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

• Tobyhanna Army Depot (Tu/Wed/Thur)
(570) 615-7019
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

SO. DAKOTA

See Ft. Riley, Kans.

TENNESSEE

See Ft. Campbell, Ky.

TEXAS

• Ft. Bliss
(915) 569-6233
usarmy.bliss.imcom-central.mbx.rso@mail.mil
• Ft. Hood
(254) 287-5210
usarmy.hood.usag.mbx.dhr-iag-retsvcs@mail.mil

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

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

• JB Langley-Eustis
(757) 878-5884/3220
usarmy.jble.imcom.mbx.eustis-rso@mail.mil

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

• JB Myer-Henderson Hall
(703) 696-5888/3689
usarmy.jbmhh.asa.hrd-rso@mail.mil

WASHINGTON

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

WEST VIRGINIA

See Ft. Knox, Ky.

WISCONSIN

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

WYOMING

See Ft. Carson, Colo.

PUERTO RICO

• Ft. Buchanan
(787) 707-2061
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

Germany

• Ansbach
0981-183-3301
usarmy.ansbach.imcom-europe.list.rso@mail.mil

Baumholder

06783-6-6080

usarmy.baumholder.imcom-europe.list.retirement-service@mail.mil

Grafenwoehr

09641-83-8709
usarmy.grafenwoehr.imcom.list.rsografenwoehr@mail.mil

Rheinland-Pfalz

0631-411-8405
usarmy.rheinland-pfalz.imcom-europe.list.usag-r-p-ret-svcs@mail.mil

Stuttgart

07031-15-2010
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

Belgium

0032-65-44-7267
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

Italy/So. Europe/Africa

• Vicenza
0444-71-7262
usarmy.vicenza.imcom-europe.mbx.retirement-service@mail.mil

Japan

• Camp Zama
046-407-3940 usarmy.zama.imcom-pacific.mbx.usagi-mpd-rso@mail.mil

Okinawa

06117-44-4186
RSO@okinawa.army.mil

Korea

• Yongsan
0503-323-3735
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

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)

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

81st Regional Support Command

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

99th Regional Support Command

JB McGuire-Dix-Lakehurst, 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. 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

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

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

Financial coaching for veterans



WASHINGTON — "What is a financial coach? Think about someone that coached you in your past. Whether it was sports, music or school, your coach was there to help you understand a problem and figure out how to solve it. Financial issues can be confusing, but there is a place to go for information and assistance you can trust. Financial coaches are trained professionals who will guide you in a process that is non-judgmental and based on your goals. They can provide support, encouragement, accountability, and tools to help you make informed decisions.

Financial coaching is now available to veterans through an initiative of the Consumer Financial Protection Bureau (CFPB), a federal agency. This program is managed through a competitive contract awarded to the Armed Forces Services Corporation (AFSC). AFSC has financial coaches around the country who specialize in working with veterans. Coaches have various military experiences and backgrounds, and they are engaged with veteran communities across the nation. They can help you take steps to reduce or eliminate debt, build credit, pay bills on time, save money for life events, or transition from military to civilian life.

Coaches can help you:

- Understand your taxable income after transition
- Make a plan to manage your civilian paychecks and benefits
- Discover what you can do with your Thrift Savings Plan after military service
- Get "credit-ready" when applying for a job or a mortgage
- Identify and access veteran-specific resources
- Reduce or alleviate stress around financial concerns.

Visit our website today to find a veteran financial coach near you! <https://www.consumerfinance.gov/servicemembers/> No coach in your area? We also offer tele-coaching and virtual coaching services for all locations across the United States. Call our national tele-coaching line to get connected with your own free, personal financial coach: (844) 90-GOALS

Have a problem with a consumer financial product or service that you can't solve on your own? You can submit a complaint straight to the CFPB: www.consumerfinance.gov/complaint