

Why the Soldier for Life mindset matters

By Col. Jarrett A. Thomas II, Director, Soldier for Life Program



The U.S. Army established the Soldier for Life directorate in July 2012 to “maintain trust with our Army families during and after service.” This initiative was designed to help our Soldiers, veterans, and families transition from military service “career ready” and connect them to an established network of employment, education, and health resources.

The Soldier for Life directorate is the Army’s connection arm with the Army network, communities, veterans service organization/military service organizations, and industry. The Soldier for Life directorate also focuses on our currently serving Soldier population to instill the Soldier for Life mindset of service. Through training and engagement, Soldiers are prepared for post-transition life by developing the ideal that they and their loved ones are part of an Army family for life. The Soldier for Life directorate’s mission is to help influence policies, programs, and services supporting Soldiers,

veterans, and families throughout the Soldier Life Cycle by engaging with government and non-government organizations to empower a lifetime of service.

I was selected to serve as the seventh U.S. Army Soldier for Life director in September 2023 and quickly realized that few Soldiers and external stakeholders understood what the Soldier for Life directorate does and fewer still could describe the Soldier for Life mindset.

The Soldier for Life Program’s public affairs guidance from 2013 says, “The Soldier for Life mindset is a life-cycle holistic approach to the transition process that underlines the U.S. Army’s commitment to our most precious asset, our Soldiers and their families.”

The Soldier for Life mindset is a crucial element for a Soldier’s successful transition from military service. Soldiers who embrace the mindset tend to be more resilient and committed to a lifetime of service to the nation and the Army, whether active Army, National Guard or Army Reserve, even after retiring or transitioning from service. This mindset is a set of beliefs, expectations, and practices that influence a Soldier’s everyday life and helps determine their post-military lifestyle and experience.

Last year, 132,021 Soldiers transitioned to civilian life, and over one million are expected to transition over the next ten years. Can you imagine if each of them embraced the Soldier for Life mindset long before they transitioned from service? This may be the point in the article when you ask yourself, “What, exactly, is the Soldier for Life mindset?”

First, let me explain that the Soldier for Life mindset begins when you earn the title of “Soldier,” more specifically, the moment you successfully complete Initial Entry Training. It doesn’t matter whether you complete Basic Training or the Basic Officer Leader Course or if you are active Army, National Guard or Army Reserve; you earn the title Soldier and begin your journey as a Soldier for Life. Once earned, the title of “Soldier” is maintained forever so long as you serve honorably.

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Connecting with VA

By Drew Craig, Department of Veterans Affairs' Veteran Experience Office

The [Department of Veterans Affairs](#) (VA) is committed to increasing access to earned benefits for veterans, their families, caregivers, and survivors. VA's [Veteran Experience Office](#) is working to improve the overall experience for all VA customers by providing designated "front doors" for various communications channels.

[MyVA411](#) is the VA's telephonic front door. Veterans can speak with a VA representative 24-hours a day, seven days a week by calling (800) 698-2411. MyVA411 call center agents can answer many frequently asked questions, or these agents can connect customers with a subject matter expert within the VA for further assistance.

[Va.gov](#) is VA's digital front door. This [va.gov](#) site contains links to a wealth of information to assist VA's customers in applying for access to all VA benefits and services. Veterans can search for specific information related to a single benefit or explore all the various benefits available, to include health care, disability compensation, education, careers and

employment, life insurance, housing assistance, and much more.

VA also developed and deployed [VAMobile](#), VA's app for use on smartphones or tablets. The app can be used to schedule, cancel, or change appointments, chat with VA healthcare providers, and many other purposes. VAMobile features links to numerous mental health and general fitness sites, as well. The app can be downloaded from your device's app store or by navigating to [mobile.va.gov/Appstore](#).

Additionally, the VA Welcome Kit was created to assist customers in directly connecting via phone, internet, mail, or in-person to access the benefits and services earned through service to our country. The VA Welcome Kit can be accessed online at [va.gov/welcome-kit](#).

However you choose to reach out to your VA, the Department of Veterans Affairs is ready to assist.



The infographic features a central smartphone displaying the number 800-MyVA411 (800) 698-2411. Surrounding the phone are several service categories, each with an icon and a brief description:

- LIVE ASSISTANCE**: General information, directory assistance and technical support for VA.gov
- VA HEALTH CARE**: Eligibility, enrollment, locations and COVID-19
- COMMUNITY HEALTH CARE**: MISSION Act eligibility, copayments
- NATIONAL CEMETERIES**: Burial benefits, interment scheduling and headstone/Veteran marker
- VETERANS CRISIS LINE**: Immediate connection to caring, qualified responders
- DEBT MANAGEMENT**: Debt details, payment options and debtor rights
- FACILITY LOCATOR**: Locations of medical centers, benefits offices or cemeteries
- BENEFITS ASSISTANCE**: Information about a variety of VA benefits
- HOMELESS VETERANS LINE**: Information and support for homeless and at-risk callers
- COVID-19 INFORMATION**: Frequently asked questions and live assistance for COVID-related questions

To the right of the phone, three blue stars are stacked vertically next to the text: **1-800-MyVA411 (1-800-698-2411) IS NEVER THE WRONG NUMBER.**

Change of Mission is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

Change of Mission is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free download from <https://soldierforlife.army.mil/Retirement/change-of-mission>.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or USArmy.ChangeofMission@army.mil. Direct all other questions to the retirement services officers listed on the [Army Retirement Services website](#).

Prior to using or reprinting any portion of *Change of Mission*, please contact the [editor](#).

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Protecting yourself from QR code fraud

By Mark Majestic, Social Security Administration, Associate Commissioner, Office of Program Integrity

Quick Response (QR) codes, better known as QR codes, are a very popular way to get information. QR codes are scannable barcodes that will direct you to a website.

There are many legitimate and helpful uses for QR codes, from paying for parking to viewing a restaurant menu. But since scammers often use QR codes to carry out their schemes, it's important for you to learn how to spot a fake!

Scammers create QR codes to trick people into visiting a fraudulent website or downloading malware that compromises their personal information.

For example, scammers may:

- Cover official QR codes with fake ones on parking meters, menus, or magazines.
- Send QR codes via email or text message pretending to be from delivery companies.
- Request that you confirm your information due to suspicious activity on your account using imposter QR codes.
- Place harmful codes on social media advertisements.

QR codes may look genuine, but they can redirect you to fake websites designed to steal your personal information. Here are some tips to avoid related scams.

Verify the Source

Before scanning a QR code, make sure it comes from a trusted and reliable source. Legitimate QR codes from the Social Security Administration will always send you to a safe and secure ssa.gov webpage.

Inspect the Code

Scammers may use tactics that mirror a legitimate QR code. Take a moment to examine the QR code closely. Look for any signs of tampering, unusual colors, or misspellings. If something seems suspicious, it's best to avoid scanning the QR code.

Be Cautious of Unsolicited QR Codes

Avoid scanning unsolicited QR codes received via email or text message. Be aware of codes from unknown sources. We will never send a QR code via text or email asking you to confirm your information.



Be Aware of Urgent Requests Using QR Codes

Fraudsters often pretend to be government officials and use fake QR codes to defraud people. For example, a scammer may pose as a Social Security employee claiming that you have an outstanding debt or a problem with your account and demanding immediate payment. The scammer may send fake QR codes via text or email requesting the payment. Remember, Social Security will never request any form of payment using a QR code.

Stay Informed

Stay up to date on the latest QR codes frauds and scams. Follow trusted sources such as cybersecurity blogs, news outlets, and official government websites for updates.

QR codes are an easy and convenient way to get information, but it's important to remain vigilant when using them.

For more information, you can review the Federal Trade Commission Consumer Alert, [Scammers Hide Harmful Links in QR Codes to Steal Your Information](#), and the [Better Business Bureau website](#).

You can report suspected Social Security imposter scams to the [Office of the Inspector General's website](#). We encourage you to learn more about frauds and scams on our [Protect Yourself from Scams](#) webpage.

In case you missed it Highlights from January's *Change of Mission*

- Prioritizing your retirement in the new year
- JROTC: Continuing to serve by mentoring our youth
- Thrift Savings Plan after retirement
- Save money with the Military STAR card
- ARNG: Retired Reserve vs. Discharge
- Choosing the right health care provider for you
- Your Survivor Benefit Plan and taxes
- TSA PreCheck after you retire

Read it in the [Change of Mission archives](#)

Know the college funding options for your children before you retire

DOD Office of Financial Readiness



College funding designed for military children

A new job, perhaps a new house and a new school: Retiring from the Army brings one change after another for the whole family. And the next big change could be just around the corner. Your child may be heading to college before you know it. Explore your funding options before those acceptance letters start rolling in. Your Army service can potentially save your family money on tuition. Some benefits, like the Post-9/11 GI Bill, require action before you retire or separate from service.

Post-9/11 GI Bill benefits

If you haven't used all of your [Post-9/11 GI Bill](#) benefits, you can apply to transfer them to your children via [milConnect](#) after six years on active duty — up to 36 months' worth. You must agree to serve another four years, however. If you've been awarded a Purple Heart, you're exempt from an additional service requirement, but you must apply before separating.

According to the [Department of Veterans Affairs \(VA\)](#), your children can use transferred benefits until they turn 26. This will cover in-state tuition at U.S. public colleges and universities.

Alternatively, GI Bill benefits will pay up to \$27,120.05 per academic year for private and foreign colleges, technical schools, apprenticeships and more. This amount is for the 2023-2024 academic year and changes annually. More information and updated rates are available from the [VA](#).

Yellow Ribbon Program

If your children choose more expensive schools, they may qualify for additional assistance from the [Yellow Ribbon Program](#). Participating schools agree to contribute a portion of their tuition, matched by the VA.

Funding varies by school, however. For example, five students at one college might each receive \$10,000 a year, while all eligible students at another university could be awarded \$25,000 a year. Find participating colleges [here](#).

In-state benefits

The [Higher Education Opportunity Act of 2008](#) removed state residency requirements for service members and their



families and provided the benefit of in-state tuition rates at public colleges and universities nationwide. The [Veterans Choice Act](#) also requires public schools that accept GI Bill funds to offer residency exemptions.

This can save you tens of thousands of dollars a year compared to out-of-state or private tuition.

Some states also provide extra funding for the children of veterans. [North Carolina](#), for example, awards scholarships equivalent to eight semesters at in-state schools to eligible children of disabled and combat veterans.

Scholarships for dependent children

Many organizations offer scholarships specifically designed for military children. [Army Emergency Relief](#) has awarded more than \$137 million in scholarships over the past 16 years.

The Fisher House Foundation administers the [Scholarships for Military Children Program](#), and awards \$2,000 scholarships via commissaries worldwide. In addition, the [Army Scholarship Foundation](#) helps Army children with college expenses. So does the [Association of the United States Army](#).

Finally, don't forget to look into veterans' groups: The American Legion, American Veterans, Military Officers Association of America and the Army Women's Foundation all have scholarship programs.*

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VOTE! What retirement planning subject would **you** like to see in *Change of Mission*?

We'll write about the most requested subject in a future edition. Send your vote to the [editor](#).

Expanding access for VA health care years earlier than called for by the PACT Act

Department of Veterans Affairs

WASHINGTON (Feb. 26, 2024) —VA announced that all veterans who were exposed to toxins and other hazards while serving in the military — at home or abroad — will be eligible to enroll directly in VA health care beginning March 5, 2024. This means that all veterans who served in the Vietnam War, the Gulf War, Iraq, Afghanistan, the Global War on Terror, or any other combat zone after 9/11 will be eligible to enroll directly in VA health care without first applying for VA benefits. Additionally, veterans who never deployed but were exposed to toxins or hazards while training or on active duty in the United States will also be eligible to enroll.

As [directed by President Biden](#), this expansion of VA health care eliminates the phased-in approach called for by the PACT Act — meaning that millions of Veterans are becoming eligible for VA health care up to eight years earlier than written into law. This is a critical step forward because veterans who are enrolled in VA health care are proven to have better health outcomes than non-enrolled veterans, and VA hospitals have dramatically outperformed non-VA hospitals in [overall quality ratings](#) and [patient satisfaction ratings](#). Additionally, VA health care is often [more affordable](#) than non-VA health care for veterans.

VA encourages all eligible veterans to visit [VA.gov/PACT](#) or call 1-800-MYVA411 to learn more and apply for VA health care as of March 5. Since President Biden signed the PACT Act into law on August 10, 2022, more than 500,000 veterans have enrolled in VA health care.

“If you’re a veteran who may have been exposed to toxins or hazards while serving our country, at home or abroad, we want you to come to us for the health care you deserve,” said VA Secretary Denis McDonough. “VA is proven to be the best, most affordable health care in America for veterans – and once you’re in, you have access for life. So don’t wait, enroll starting March 5th.”

“Beginning March 5, we’re making millions of veterans eligible for VA health care years earlier than called for by the PACT Act,” said VA Under Secretary for Health Shereef Elnahal, M.D. “With this expansion, VA can care for all veterans who served in the Vietnam War, the Gulf War, Iraq, Afghanistan, the Global War on Terror, or any other combat zone after 9/11. We can also care for veterans who never deployed but were exposed to toxins or hazards while training or on active duty here at home – by working with chemicals, pesticides, lead, asbestos, certain paints, nuclear weapons, x-rays, and more. We want to bring all of these veterans to VA for the care they’ve earned and deserve.”

In addition to expanding access to VA care, this decision makes it quicker and easier for millions of veterans to

enroll. Many veterans believe they must apply to receive VA disability compensation benefits to become eligible for VA health care, but this is not correct. With this expansion and other authorities, millions of eligible veterans can enroll directly in VA care – without any need to first apply for VA benefits.

This expansion of care covers Vietnam Veterans, Gulf War veterans, Iraq War veterans, Afghanistan War veterans, veterans who deployed in support of contingency operations for the Global War on Terror (Operation Enduring Freedom, Operation Freedom’s Sentinel, Operation Iraqi Freedom, Operation New Dawn, Operation Inherent Resolve, Resolute Support Mission), and [more](#).

This expansion also covers many veterans who never deployed as a part of a conflict but were exposed to toxins or hazards while serving in the U.S. Specifically, under this expansion of care, any veteran who participated in a toxic exposure risk activity (TERA) — at home or abroad – is eligible for VA health care. This applies to veterans who were exposed to one or more of the following hazards or conditions during active duty, active duty for training, or inactive duty training. Examples include: air pollutants (burn pits, sand, dust, particulates, oil well fires, sulfur fires); chemicals (pesticides, herbicides, depleted uranium with embedded shrapnel, contaminated water); occupational hazards (asbestos, industrial solvents, lead, paints including chemical agent resistant coating, firefighting foams); radiation (nuclear weapons handling, maintenance and detonation, radioactive material, calibration and measurement sources, X-rays, radiation from military occupational exposure); warfare agents (nerve agents, chemical and biological weapons); and [more](#). VA will use all available information to determine if veterans participated in a TERA, including military records and service connection.

VA is executing a nationwide campaign to ensure that as many veterans as possible enroll. To date, VA’s PACT Act outreach campaign has included more than 2,500 events nationwide, \$13 million in [paid advertising](#), 88,000 earned media clips, more than 400 million emails and letters to veterans, VA’s first-ever text messaging campaign, the creation of a [one-stop-shop PACT Act website](#), and more. This is the largest outreach campaign in VA history, which has one goal in mind: ensure that all veterans —and their survivors — get the health care and benefits they deserve under the PACT Act.

For more information about how the PACT Act is helping veterans and their survivors, visit VA’s [PACT Act Dashboard](#). To apply for care or benefits today, visit [VA.gov/PACT](#) or call 1-800-MYVA411.

Many veterans believe they must apply to receive VA disability compensation benefits to become eligible for VA health care, but this is not correct.

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529 plans

Many parents may still need to cover part of their children’s tuition, however. While it’s never too early to start saving, the Office of Financial Readiness (FINRED) encourages parents to learn about special considerations for military families when evaluating [529 college savings plans](#). There are two types:

- The 529 Savings Plan is a tax-advantaged investment that’s often state sponsored.
- The 529 Prepaid Tuition Plan can be used to lock in today’s tuition rates.

You can choose a plan from any participating state, but prepaid tuition plans are not transferable to different states or institutions. Before investing, carefully consider where you might live after you separate from the Army.

When saving for college, don’t forget to account for any Post-9/11 GI Bill benefits. [FINRED’s investing and saving calculators](#) can help. Trusted [personal financial managers](#)

Your military service may open up college funding options for your children: know which programs require action before transitioning from service.

and [counselors](#) are also available to help you set your savings goals. Reach out to [your nearest installation](#) and make an appointment with an expert who can talk to you about 529 plans that may work for your family.

As you reach new milestones and complete your [service’s financial readiness training](#), look to [FINRED](#) and your service for trusted additional resources. You can follow @DoDFINRED on [LinkedIn](#), [Facebook](#), [X](#), [Instagram](#) and [YouTube](#), and download the no-cost DoD financial literacy app, Sen\$e, for financial tips on the go. Find it in the [Google Play](#) and [iOS](#) app stores.

**Note: These organizations and benefits are included as examples only. The U.S. Army and the Department of Defense do not sponsor, endorse or guarantee them.*

Military retirement can be a stressful time. Help is available.

Military OneSource

“I think I need help.” These words can empower change and begin the journey toward self-discovery and healing.

If you know you need assistance, don’t wait to ask for help. Contact the Military Crisis Line to connect with a trained counselor with a single phone call or click of a mouse.

- This confidential, immediate help is available 24/7 at no cost to active-duty, Guard and reserve members, their families and friends.
- In the United States call 988, then press 1, or access online chat at the Military Crisis Line or by texting to 838255.
- Or contact your local Director of Psychological Health today for assistance connecting with local resources.

Help is on the way

The first step to resiliency is often the hardest — recognizing when you need help. As a service member, seeking help



doesn’t diminish your role; it actively contributes to your well-being, ensuring you’re there for your family, friends, unit and nation.



If you are a service member or spouse/partner

Strengthen your body, mind and relationship by boosting your resiliency. Invest in yourself with the Military OneSource suite of resilience tools.

If you are a director of psychological health

Learn successful strategies for improving the resilience of the National Guard community in your state or territory.

Gain insights and step-by-step training to better support service members in managing combat stress and maintaining wellness throughout deployment and beyond.

What it will include:

- Detailed how-to and core tasks to guide you as you serve your National Guard community
- Training vignettes and clinical demonstrations to prepare you for a variety of counseling scenarios
- Downloadable files for easy reference



After you retire, say "Goodbye LES, hello RAS!"

Defense Finance and Accounting Service

You are used to seeing a Leave and Earnings Statement (LES) when it's almost payday. Once you begin receiving retired pay, you will see a Retiree Account Statement (RAS) instead. The RAS is the equivalent of an LES for those receiving military retired pay.

However, since retired pay is paid monthly, the RAS is a monthly statement instead of a bi-weekly statement.

Your Retiree Account Statements will be available to view and download from myPay when your first retired paycheck is issued and then each month a few days prior to payday.

When your retired pay account is first established and your first payment issued, the Defense Finance Accounting Service (DFAS) will mail you a welcome letter with a breakdown of your pay and deductions. However, depending on your first pay date, you could see your pay deposited in your bank account before your postal mail letter gets to you. You may also see your first RAS in myPay before you get your letter through the mail.

After that first RAS, if you set the preferences in your account to receive statements via postal mail, you will only receive a mailed monthly RAS if your pay changes. However, your pay statements are available each month in myPay to view and download.

Changes in your pay may happen for a number of reasons. It might be because of a change in an allotment that alters your net pay, or an annual Cost of Living Adjustment (COLA) that increases your gross pay.

Add a personal email and mobile phone number to myPay now

While you're thinking ahead to retirement, it would be wise to put your personal email address in myPay, and set up your password and two-factor authentication.

You can use myPay to update many elements of your retired pay account in the future. Your Retiree Account Statements are also available to view, print or download from myPay.

Also, DFAS and the Army can send you important news and information via email once you retire if you have a personal

email address in myPay.

Remember, when you retire, you will no longer have access to myPay through a common access card (CAC). If you have a personal email and mobile phone number in myPay and you need a new myPay password, DFAS can send it to you quickly and easily via text message to your mobile phone.



myPay after retirement

When your retired pay is processed, you will see a new "Army Retiree" myPay account around the same time your first retired paycheck is deposited. In some cases, your new Army Retiree myPay account will be available prior to your first deposit, and in some cases, it will not be available until after.

When your new Army Retiree myPay account is activated, you will see it in the menu at the top of myPay after login. It will offer you a choice of pay accounts to view, your military pay account and your new Army Retiree account.

If you have a login ID, password and two-factor authentication set up before you retire, you can easily use it to log in to myPay after you retire, when you no longer have a CAC.

Great news for Gray Area Soldiers

We have great news for Army Reserve and National Guard Soldiers who transition into the gray area prior to the age when they can receive retired pay!

DFAS worked with the Army to create a new kind of myPay account especially for Gray Area Retirees. This account will help you stay connected to important news and updates between the time you transition to the gray area and the date you are eligible to receive retired pay. If you have a personal email in myPay, we will soon be able to send you status notifications when we receive your application package for retired pay.

Find out more about the new Gray Area Retiree myPay accounts at: <https://www.dfas.mil/grayarea>

The Soldier for Life sticker



The Soldier for Life sticker promotes the mindset that a Soldier's service to the nation continues after uniformed service ends. Together with the Soldier for Life lapel buttons, the SFL sticker is a visible sign to Americans that you are a Soldier. These symbols are conversation starters that help you tell your Army story. Telling your Army story is critical to reducing the civil-military divide, to helping Americans understand what it means to be a Soldier, and to showing why America needs to support its Army. The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior).



Order stickers through unit publications officers or purchase them from the Exchange and other retail businesses.

Ask Joe: Your benefits guru

Dear Joe,

I am retiring soon and wondering if my spouse and I can get our retirement IDs at the nearest base where we're moving to, or do we have to get them at my current duty station before we move?

Retiring Soon

Dear Retiring,

You can get your new retired military ID card at the [ID card office](#) on any military installation, regardless of service affiliation, including National Guard and Reserve facilities. You will want to get your first retired military ID as close as possible to your date of retirement and this may drive your decision on the location. To find military installations close to where you are moving, look up your state in the [MyArmyBenefits Resource Locator](#), where you will find a list of Army installations and links to information about installations of other services located in the state where you choose to get your ID. Beginning May 7, 2025, you will need an ID that is a "Real ID" to board domestic flights and access certain federal facilities. The good news is the new military ID issued to retired military and their family members -- the Next Generation USID card -- is Real ID compliant, with security features that deter counterfeiting and fraud.

Joe

Dear Joe,

At what point do I remove my military email address from my myPay account?

Leaving dot.mil

Dear Leaving,

Before you surrender your CAC at retirement be sure to remove your dot.mil email from your myPay account. You will need to act on a couple of items, so you don't lose access to helpful military systems online:

- If you haven't already, set up a username and password and update your email address in your [myPay account](#) with your personal email and contact information.
- Sign up for a Premium DS Logon account so you can access sites such as MilConnect, TRICARE, VA.gov, and more. This can be done right from the [MyArmyBenefits homepage](#). Look for "DS LOGON" heading in the right column and click on "REGISTER FOR DS LOGON".

Joe



MyArmyBenefits

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



MyArmyBenefits helps with retirement planning

By MyArmyBenefits Staff

Initiating the retirement process is a major career event and can be a daunting prospect with many variables to consider. The information needed and the relevant regulations can be difficult to track down, and reading through them takes more time than most of us can spare.

For all the convenience the internet provides, the answers you find could be outdated and from unofficial sources. So where do you turn?

There are common questions everyone should consider as they plan for retirement. For example: When will you retire? Should you retire now or wait for a promotion, or gain extra time and points? How much will medical care cost? Where will you live? What about state taxes? Will you be eligible for VA disability compensation, and will it offset your retired pay? How much will the Survivor Benefit Plan (SBP) cost and should you take it? Should you buy life insurance? These questions leave you with a lot to consider.

Making decisions without all the facts could mean missing out on military benefits and unintentionally leaving money on the table. The first step is to get the facts from a reliable source, like [MyArmyBenefits](#), the Army's official military benefits website.

MyArmyBenefits makes it easy to find your military benefits by putting all the information in a single location. Benefits experts continuously review the information on MyArmyBenefits to ensure it is relevant, accurate, and up to date. As you navigate the retirement process, MyArmyBenefits helps you understand your military benefits.

Before you begin the retirement process, a good place to start is the [MyArmyBenefits Retirement Calculators](#). This tool uses your CAC or [DS Logon](#) to provide an accurate estimate of your projected [Active/Regular or Reserve/Non-regular retired pay](#), [SBP premiums](#), and the [benefits your survivors would receive](#).

After logging in, the calculator pre-populates your service dates from your official personnel record.

For Reserve Component Soldiers, this includes points. You can explore various scenarios, such as a future promotion, deployment, staying on active duty, and retiring on different dates to see the impacts to your retired pay. For Reserve Component Soldiers, you can also calculate the [cost of RCSBP elections](#) before you receive your 20-Year letter.



Next explore by component and duty status, the [MyArmyBenefits Benefit Library](#), which provides extensive information on the [federal, state and territory](#) benefits that Soldiers and their Families are eligible for. Look up [federal benefits fact sheets](#) for details on scholarships for the military member as well as spouses and children, spouse employment programs, tuition assistance, VA home loans, disability compensation, TRICARE, and more.

In addition to federal benefits, the Benefit Library has [state/territory benefits fact sheets](#), one for each state and six U.S. territories.

Find information in these fact sheets on benefits such as property tax exemptions for veterans, scholarships for the children of Soldiers with disabilities, and recreation discounts. MyArmyBenefits lets you see all the federal and state/territory military benefits in one place.

Finally, the retirement process requires difficult decisions for you and your family. You may have questions you can't find the answer to. MyArmyBenefits provides a Help Desk, available 0900-1700 ET Monday through Friday to help with any benefits question.

You can call (888) 721-2769 or fill out the [Help Desk](#) contact form on the MyArmyBenefits website, and they will respond within one business day. Get the facts on your military benefits from a source that you can trust. Visit MyArmyBenefits today to better understand your benefits and help with your retirement decisions.

Do you know these Army retirement acronyms?

Learn more about each in the [Retirement Planning Guide](#) or from your [RSO](#)!

ADT: Active-Duty for Training

CSB: Career Status Bonus

CRSC: Combat-Related Special Compensation

AER: Army Emergency Relief

TAP: Transition Assistance Program

TRR: TRICARE Retired Reserve

VGLI: Veterans' Group Life Insurance

NOE: Notification of Eligibility

Don't forget about child Survivor Benefit Plan coverage

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



Planning for retirement can seem like a daunting task. It can also get complicated quickly. But don't worry. You have trained Retirement Services Officers (RSOs) to turn to that will give you the information you need to make informed decisions. We encourage you to bring your spouse to all retirement planning sessions. Two sets of ears are better than one and you each will have a different perspective.

When thinking about the Survivor Benefit Plan, remember that child coverage is an option. You might be wondering:

Should I take the Survivor Benefit Plan (SBP) for a child or children? They will age out, so why bother paying more money?

Here are some things to consider:

1. Child SBP coverage does not cost much.

- Spouse and Child coverage – The cost to add child coverage to spouse in most cases is less than one dollar. Child(ren) are considered secondary beneficiaries and will receive the SBP annuity only if your spouse dies or remarries prior to age 55.

- Child only coverage – Child cost increases to a few dollars because they are the primary beneficiary.

- See the below chart for sample SBP monthly premiums for a 44 year old Soldier, 41 year old spouse, and 12 year old child:

Base Amount	Spouse Only	Spouse and Child(ren)	Child(ren) Only	Monthly Annuity
\$4000	\$260	\$260.36	\$7.20	\$2200
\$3000	\$195	\$195.27	\$5.40	\$1650
\$2000	\$130	\$130.18	\$3.60	\$1100

2. If you decline Child SBP coverage and you have at least one eligible child at retirement, you cannot elect child coverage for future children. Before you decline Child SBP ask yourself the following:

- What if my family is not done growing?
- What if I have another child, become a legal guardian of a grandchild, or adopt a child after retirement?

- What if my child becomes incapacitated?

- Am I willing to take the risk of giving up this benefit for a future child or a child that might become incapacitated that could potentially receive the benefit for life? An incapacitated child will receive the SBP annuity for life as long as they do not marry and they remain incapacitated.

3. Child coverage is for when your child really needs it:

- Eligible unmarried children receive the SBP annuity until age 18 or 22 for full-time students.

- If the unmarried child becomes permanently disabled and incapable of self-support because of a mental defect or physical disability while they were still eligible to receive SBP coverage, then the child is covered for life or until they marry.

4. Premiums adjust when child(ren) loses eligibility by aging out or marrying:

- Spouse and Child(ren) – Changes to Spouse, Child(ren) suspended. You will only pay for Spouse Premium.

- Child(ren) Only – Premiums stop.

- If you gain a new eligible child, the coverage resumes and premiums will start again for that coverage.

5. [Special Needs Trust](#) (SNT) option for the SBP annuity for incapacitated children:

- SBP annuity placed into an SNT is not considered income and therefore shelters it from other benefits the child may receive based on their income.

- The SNT can be set up at any time: at Soldier's retirement, after the Soldier's retirement, and after the Retired Soldier's death.

Visit the [SBP Premium Calculator](#) on the MyArmyBenefits website to run your SBP premium cost and annuity. This tool will give you an estimate specific to your family situation. Talk to your [Retirement Services Officer](#) if you have any questions as you consider what is right for you and your family situation.

Retirement is a process, not an event! Start planning 36 months out with the printable checklists in the [Retirement Planning Toolkit](#) or the [Planning Guide](#).

From Green Beret to the TSA

By Master Sgt. Gus Anderson, U.S. Army, Retired

LESSONS LEARNED

Several years before I retired, I was discussing with one of my mentors the retirement process and all the reasons to either leave or to stay in the Army. He told me, "Gus, there are two reasons to stay in the Army... 1) you're trying to get promoted; 2) you're having too much fun." As I look back on that conversation I'd be lying if I said that I never had a fun day in the Army. There were so many memories, so many friends, so many reasons to stay and serve the country I love so deeply. But with everything, there comes a time when you must take a different path.

I retired from the Army in the fall of 2021 after 22 years of service. Nineteen of those years were spent as a Green Beret with United States Army Special Operations Command (USASOC). I got to see the world and stand shoulder to shoulder with the most elite young men and women our country has ever seen. I had experienced and done things that most people don't have the opportunity to see and be a part of, and for that, I am extremely grateful. But the reality of retirement soon became apparent, both for myself and my family. Retirement crept up on me very quickly. It was during the COVID-19 pandemic that I started my retirement process. I wasn't even sure if I wanted to retire at this point because of the uncertainty in the world. But looking back to what my mentor once said; I knew that it was time. The retirement process for me during COVID-19 was most definitely an interesting one.

The Department of Defense was just starting to master telework, as evidenced by the fact that I only saw two people during my whole retirement process. A young man at the Central Issue Facility, (CIF), who told me I was missing an E-tool and a poncho liner, and the woman who handed me my retired ID card and said, "What an amazing career, thank you for your service." These facts are not meant to be discouraging. It was an interesting time for all of us and those procedures were a prelude into how we would be doing business for the foreseeable future.

As I quickly approached my retirement date, I received another piece of advice. Take all your terminal leave. Sure, you could start right away at a defense contracting job and double dip; or you could sell back your leave for some money which you'll wind up having to pay taxes on, but in the end, you have been working for over 20 years, it's OK to take some time off. And remember it's only 90 days, but let me tell you, those three months went by very fast. By the end of it I was ready to get back to work and quickly took a contractor position.

Another piece of advice I received about retirement was that it's OK to quit a job you don't like, and it's OK to take a transition job until the right one comes along. I have even heard many people say that it takes three jobs until you find the right one. I haven't met too many of those people, but what I think the real meaning behind that saying is, don't be afraid to move on. The Army conditions you to always place the mission first and it's hard to realize that once you retire

you get to make all the choices about your future. There is a running joke in my house today, "You can say no, it's not like you are going to war." While a few hard charging retirees are still at the tip of the spear, most of us have taken a different path and we can indeed say "no."

Right after my terminal leave, I took a job as a defense contractor. It was a great position, working for an amazing agency that was doing work for the DoD that I truly believed in. But as luck would have it, an old Army buddy told me about a position within the Transportation Security Administration (TSA). Specifically, this position was supporting the Federal Air Marshal Service (FAMS). Applying for the job announcement on USAJOBS was one of the most difficult decisions I made in my post-retirement career. I was leaving the DoD and felt like I was quitting an agency that had supported me through my Army retirement, all to take a position in an agency I knew little about.

The TSA / Federal Air Marshal Service hired me just eight months into my short career as a defense contractor. I was placed into the FAMS Unmanned Aerial Systems (UAS) Assessment Unit and would help manage the program as TSA developed its Counter UAS responses and capabilities. To be very clear, this was not a Federal Air Marshal position. I was to be in a supporting role providing expertise and continuity to the program. During my time in Special Operations, we used to refer to these positions as enablers. Enablers were a vital part of Special Operations providing everything from technical expertise to language skills needed to support a Special Forces detachment in its mission. In taking this position inside of the TSA/FAMS I had to realize that I was there to be an enabler and would no longer be the main effort. This was a difficult realization, especially after being a Special Forces Detachment Operations sergeant for many years.

The TSA/FAMS has been an amazing organization in which to continue my service to my country. The Counter UAS mission space is constantly evolving and provides a rewarding set of challenges every day. Being able to keep this sense of purpose and duty to country has truly enabled my transition to civilian life to be a successful one. There are so many veterans and retirees that are struggling with the transition. Finding purpose in what we do every day as a retiree is so important. But we need to remember it also doesn't have to be government work. Many of us take DoD positions as the language is familiar and the learning curve is not as steep as a non-DoD entity, but having talked with many of my peers, purpose can be found anywhere; within small businesses, local government and most importantly one's family.

If there is any advice I could give to those that are close to retirement it would be to realize you can't do it all. There are so many opportunities the Army provides at little to no cost.

(Continued on page 13)

How to correct your Retirement Point Accounting Statement

By Maj. Zola B. Evans, Office of the Chief of the Army Reserves



Correction of retirement point statements for Active Guard/ Reserve (AGR), Individual Mobilization Augmentee (IMA), and Troop Program Unit (TPU) Soldiers is accomplished by submitting a Personnel Action Request (PAR) through the Integrated Personnel and Pay System – Army (IPPS-A) using the workflow template name RC_HRC_RPMD_ORD_PAB_RETPTS, or workflow template ID number 00000000034156. Once submitted, the PAR will be sent to your HR Professional (S1 Pool) through the routing channels to the Essential Personnel Services (EPS) Branch, Retirement Points Team. Unit HR professionals must ensure the source documents used to input the request are available in iPERMS or forwarded with the action for U.S. Army Human Resources Command (HRC) to utilize in the validation process. Correction of IRR Soldier's retirement points is accomplished through HRC, EPS with submission of source documentation through the PAR process and routed using the workflow template name RC_HRC_RPMD_ORD_PAB_RETPTS, or the workflow template ID number 00000000034156.

The awarding and crediting of retirement points is governed by AR 140-185, Training and Retirement Point Credits and Unit Level Strength Accounting Records. Source documents required to award retirement points are established in Chapter 3. An updated DA Form 5016 is typically available

approximately 40 days after the Soldier's Anniversary Year Ending (AYE) date in iPERMS.

Common source documents used to correct retirement points include Leave and Earning Statements (LEs), Master Military Pay Account (MMPA) reports, DD Form 214s (Certificate of Release or Discharge from Active Duty), DA Form 1380s (Record of Individual Performance of Reserve Duty Training), and retirement point statements from other reserve components. Most of the retirement point validation documents are listed as Key Supporting Documents in AR 600-8-104, Army Military Human Resource Records Management, and should be added to the Soldier's Army Military Human Resource Record (AHMRR) in iPERMs. Failure to add the supporting documents to the Soldier's record in iPERMs and/or to provide source/supporting documentation will cause a delay or rejection to a retirement point correction or additional request, so make sure that all supporting documentation is in iPERMS.

It is important that you monitor your annual retirement point statement and make any corrections needed as soon as possible so that you aren't jumping through hoops at the last minute. Remember, retirement points equal pay!

Upcoming Army Reserve Retirement Planning Seminars

Location	Date	Contact
Fort Belvoir, VA	Apr 20	(609) 562-1696/7055
Lawton, OK & virtual	Apr 20	(719) 516-6882/6850
Hilo, HI	Apr 20	(808) 438-1600 ext. 3553
Wailuku, HI	Apr 21	(808) 438-1600 ext. 3553
St. Louis, MO	Apr 27	(608) 388-7448
Joint Base Lewis-McChord, WA	May 11	(608) 388-7448
Nashville, TN	May 18	(803) 751-9661
Niantic, CT	May 18	(609) 562-1696/7055
Las Vegas, NV	May 18	(719) 516-6882/6850
Boise, ID	Jun 1	(608) 388-7448
Charleston, SC	Jun 8	(803) 751-9864/9698
Fort Shafter, HI	Jun 15	(808) 438-1600 ext. 3553
Livonia, MI	Jun 22	(608) 388-7448
New Kensington, PA	Jun 22	(609) 562-1696/7055

Location	Date	Contact
Mountain View, CA	Jun 22	(719) 516-6882/6850
Austin, TX	Jun 29	(719) 516-6882/6850
88th RD virtual	Jul 13	(608) 388-7448
Mountain View, CA	Jul 19	(719) 516-6882/6850
Fort Story, VA	Jul 20	(609) 562-1696/7055
New Orleans, LA	Jul 27	(803) 751-9864/9698
Little Rock, AR	Jul 27	(719) 516-6882/6850
Fort Knox, KY	Aug 10	(803) 751-9864/9698
Mountain View, CA	Aug 10	(719) 516-6882/6850
Ogden, UT	Aug 17	(608) 388-7448
Niagara Falls, NY	Aug 17	(609) 562-1696/7055
Fort McCoy, WI	Aug 24	(608) 388-7448
Los Angeles, CA & virtual	Aug 24	(719) 516-6882/6850
Charlotte, NC	Sep 7	(803) 751-9864/9698

Reminder for Army Reserve and Army National Guard Soldiers:

- While you're in the Retired Reserve, keep your mailing and email address up to date with DFAS by using [myPay](#).
- To determine if you qualify for the reduced age retirement, visit [HRC's website](#). If you are eligible, contact your [Army Reserve or Army National Guard RSO](#) for help in calculating your retirement eligibility date.

("Why the Soldier for Life mindset matters" continued from page 1)

Soldiers learn to live the Army values of loyalty, duty, respect, selfless service, honor, integrity, and personal courage in Initial Entry Training and exude the warrior ethos soon thereafter. In short, the seven core Army values and warrior ethos are what being a Soldier is all about and transcend a Soldier's time in service.

The term "Soldier for Life" continues long after you receive your DD Form 214, and therefore, applies both in and out of the Army. Soldiers for Life transition from the Army proud of their service and the Army will never break faith with these valued members of the Army family.

In every community in America, our Soldiers for Life will continue to contribute to the well-being of the nation. These Soldiers for Life are ambassadors for our Army, providing an example and inspiration to America's youth that will help ensure our Army remains the world's premier all-volunteer force. Equipped with valuable knowledge and skills gained during their service, these Soldiers and families

will be successful in the next phase of their life, confirming that the support and appreciation of the Army lasts a lifetime.

As a Soldier for Life, you are best suited to tell the Army story by telling YOUR story. Telling your Army story is critical to correcting misperceptions by directly showing and telling the American people who we are, what we do and why we do it. It is our job to tell how incredible Soldiers are; how valuable those who can and want to join our ranks are; and how important this institution is for America.

Remember – when you are a member of the Army and live by the Army values; you are a teammate for life. The Army family is an extended family that spans many generations and every geographic location. Most importantly, you must understand that you are lifelong members of our Army family.

Once a Soldier, always a Soldier... a Soldier for Life!

(Continued from page 11)

SkillBridge, certifications, advanced degrees, to name a few, are all things that are talked about during the retirement briefs. To be honest, I failed to complete any of those opportunities. I say fail, but I recognize now that I had two more important tasks.

Those were to prepare my family and to prepare my medical before my ID card changed from active duty to retired. Once your ID card changes you can't get any of that time back. Once your family and medical are locked in, take those opportunities like the SkillBridge program or college degrees. These are amazing opportunities that will only make you better in the long run.

The next chapter of your life can be just as exciting and fulfilling as when you were in. Take those challenges and find a purpose that matters to you. Also, wear an Army shirt or hat once in a while, or put a Soldier for Life Sticker on your car. I don't meet a lot of retirees or veterans in my day to day life, but when I do it helps heal my soul just a bit to bond briefly over some shared experiences. It's important to experience those connections and share a few minutes reminiscing about the chow hall at Kandahar or OPFOR at JRTC.

To those of you starting the retirement process "good luck," and for those of you like myself who are retired, thank you for your service and hope to see you out there.



Gus Anderson served as an active-duty Special Operations Soldier with US Army Special Forces for more than 19 years. He deployed multiple times to Iraq, Afghanistan, and the INDOPACOM AOR. He retired in OCT 2021 last serving with the Defense Threat Reduction Agency out of Ft. Belvoir, VA. Gus now serves as a Transportation Security Specialist for the Federal Air Marshal service within the Transportation Security Agency in Springfield, VA.

Why is the newsletter named *Change of Mission*?

While in uniform, your mission is to train and deploy to fight and win our nation's wars. When you retire from the Army, "your mission will change, but your duty will not." That means you'll still have a duty to the country, but your mission will now be to HIRE & INSPIRE: To help veterans get jobs, to inspire the next generation to join the military, and to inspire Americans to trust their military.

Top Brands – including The Home Depot – now at the PX

Army & Air Force Exchange Service

The Army & Air Force Exchange Service is working to make its lifetime shopping benefit for retirees and other military shoppers even more valuable with the addition of top brands.

In recent years, the Exchange has welcomed Old Navy, Gap, Athleta and Sunglass Hut to many PXs and ShopMyExchange.com. In 2023, the Exchange partnered with another industry-leading brand: The Home Depot.

Soldiers for Life in the continental United States; Oahu, Hawaii; and Puerto Rico can now purchase major appliances tax-free from The Home Depot and schedule best-in-class delivery and installation through the Exchange partnership. Major appliances available for purchase include washers, dryers, refrigerators, freezers, dishwashers, over-the-counter/built-in microwaves, ranges, cooktops, ovens and hoods. Orders are fulfilled by The Home Depot, which also handles customer service for all deliveries and installations.

Adding brand partners like The Home Depot is a great quality-of-life enhancement for Soldiers and all Exchange shoppers. Through the partnership, the Exchange provides a significantly expanded selection of major appliances while leveraging The Home Depot’s existing capabilities to provide efficient and dependable delivery.

Shoppers can find The Home Depot’s branded online page at ShopMyExchange.com/homedepot. While all orders will be placed online, shoppers can visit major appliance showrooms from The Home Depot at 68 Exchanges, including the following 29 Army posts:

Camp Santiago, PR
 Fort Belvoir, VA
 Fort Bliss, TX
 Fort Buchanan, PR
 Fort Campbell, KY
 Fort Cavazos, TX
 Fort Drum, NY
 Fort Eisenhower, GA
 Fort Gregg-Adams, VA
 Fort Huachuca, AZ

EXCHANGE

Fort Irwin, CA
 Fort Jackson, SC
 Fort Johnson, LA
 Fort Knox, KY
 Fort Leavenworth, KS
 Fort Leonard Wood, MO
 Fort Liberty, NC
 Fort Meade, MD
 Fort Moore, GA
 Fort Novosel, AL

Fort Riley, KS
 Fort Sill, OK
 Fort Stewart, GA
 JBLM Fort Lewis-McChord, WA
 JBMDL Fort Dix, NJ
 JBSA Fort Sam Houston, TX
 Redstone Arsenal, AL
 Schofield Barracks, HI
 U.S. Military Academy, NY

The showrooms allow shoppers to view the appliances in person before purchasing them. Associates can assist with any questions as well as with the placing of orders.

The Exchange is committed to providing the products our heroes need, whether they are new to the Army family or are Soldiers for Life. It is an honor for the Exchange to serve the best customers in the world.

Soldier for Life!

Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.



CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the [Casualty Assistance Checklist](#), found in a printable and/or fillable PDF format online at the [Army Retirement Services](#) website, can help ease their burden during the difficult time. Don't wait until it's too late to have the conversation. Start filling it out now, continually update it throughout your retirement process, and make sure your loved ones know where to find it.

Military Spouse Transition Program empowers military spouses

Military One Source

Leaving the military not only impacts the individual service member, but his or her family as well. The Defense Department recognizes the importance of a spouse's role in a smooth military transition, and has developed a tool called the [Military Spouse Transition Program](#) (MySTeP).

The program empowers spouses to understand and use the resources, benefits, programs, and tools available throughout the military spouse experience. Hosted on the [MySECO website](#), the self-directed MySTeP is broken down into three stages of the military spouse experience: Stepping In, Stepping Through and Stepping Beyond.

Stepping In

Start with MySTeP - Stepping In as you begin your journey as a military spouse. Stepping In gives you the confidence and support you need to succeed now while reminding you to always think ahead to your life after your service member leaves the military.

Stepping In Offers:

- Trusted and reliable information designed for the military-spouse community;
- Engaging videos to help you find answers to common questions about military life;
- Links for quick and easy access to relevant information, tools and programs; and
- Opportunities to easily share information to help others find the resources they need

Stepping Through

Now that you are familiar with military life, MySTeP - Stepping Through can help you thrive along your military journey. With Stepping Through, you will continue to learn, make decisions and take actions for a successful transition

from military to civilian life.

Stepping Through Offers:

- Trusted and reliable information designed for the military-spouse community;
- Links for quick and easy access to relevant information, tools and programs; and
- Opportunities to easily share information to help others find the resources they need

Stepping Beyond

Whether your service member is preparing to leave the military after four or forty years, MySTeP - Stepping Beyond is for you. Stepping Beyond guides you as you create a plan and informs your decisions and actions to meet your family's transition goals.

Stepping Beyond Offers:

- Trusted and reliable information designed for the military-spouse community;
- Engaging videos to help you find answers to questions about transition-related topics;
- Downloadable and printable fact sheets to equip you with knowledge, resources and confidence to help yourself, your family and your friends successfully transition from the military; and
- Links for quick and easy access to relevant information, tools and programs

All three stages of the program are supported with personalized guidance from Military OneSource. Call 800-342-9647 or start a [Live Chat](#) to speak to a SECO career coach about your family's military transition.



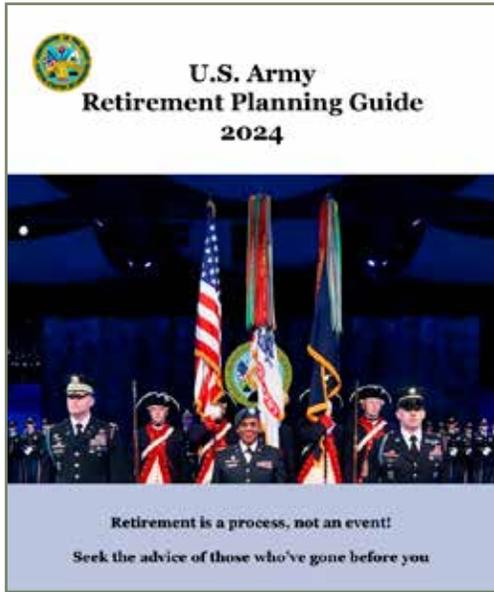
Army Retirement Quiz

Find the answers to these retirement questions in the [Army Retirement Planning Guide](#).

- (1) T/F: "Gray Area" Retired Soldiers now have a new kind of myPay account at DFAS that provides them a convenient way to update their contact information.
- (2) T/F: Survivor Benefit Plan (SBP) does not replace, but can be supplemented by, life insurance.
- (3) T/F: The Post-9/11 GI Bill benefits cannot be used for college, on-the-job training, apprenticeships, or non-college degree programs.
- (4) T/F: Reserve component Soldiers who are discharged without transfer to the Retired Reserve and their eligible family members are authorized the issuance of a USID for commissary, Exchange, and MWR privileges only, until they reach retirement eligibility.
- (5) T/F: The percentage of young Americans who are qualified to join the military is expected to decline from 23% to 19% by 2030.



Answers: 1 (5) T (4) T (3) F (2) T (1) T (1)



2024 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the [2024 U.S. Army Retirement Planning Guide](#) is available for download as a PDF from the Army Retirement Services website.



Army Echoes

Produced by Army Retirement Services, [Army Echoes](#) is the Army's official newsletter for Retired Soldiers and surviving spouses. It is available on the Army Retirement Services website.

After you retire, it will be automatically delivered to your email address in myPay, so be sure to change that to a good commercial email address before you retire.

How do I receive *Change of Mission*? If you're a Soldier in any Army component with 17+ years of service, just make sure your [myPay](#) account at DFAS has a good email address. That's where we'll send *Change of Mission*. If you're not a Soldier with 17+ years of service, you can still read *Change of Mission* on the [Soldier for Life website](#).

Want to talk to a Retirement Services Officer? RSO contact information is on the [Army Retirement Services website](#).

Helpful Websites

- [Army Echoes](#)
- [Army Echoes Blog](#)
- [Army Reserve Retirement Services](#)
- [Army Retirement Services](#)
- [Army Transition Assistance Program](#) (800) 325-4715
- [Change of Mission](#)
- [Combat-Related Special Compensation](#) (888) 276-9472
- [Concurrent Retirement & Disability Pay](#) (800) 321-1080
- [Department of Veterans Affairs](#)
- [DFAS](#) (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST)
- [DOD Self Service Logon](#)
- [FEDVIP Dental/Vision Plans](#)
- [Federal Long Term Care Insurance Program](#)
- [GI Bill](#) (888) 442-4551
- [HRC Education Incentives Section \(GI Bill\)](#) (888) 276-9472
- [HRC Gray Area Retirements Branch](#) (888) 276-9472
- [MyArmyBenefits](#) Help Desk (888) 721-2769 (9 a.m. to 5 p.m. EST M-F)
- [myPay](#) (888) 332-7411
- [Reserve Component Application for Retired Pay](#)

- [Soldier for Life on Facebook](#)
- [Soldier for Life on Instagram](#)
- [Soldier for Life on X \(formerly known as Twitter\)](#)
- [Soldier for Life on LinkedIn](#)
- [Soldier for Life on YouTube](#)
- [Survivor Benefit Plan](#)
- [Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](#)
- [TRICARE](#)
- [TRICARE Beneficiary Counseling & Assistance Coordinator](#)
- [TRICARE East](#) (800) 444-5445
- [TRICARE West](#) (844) 866-9378
- [TRICARE Overseas](#) (888) 678-1207
- [TRICARE Retired Reserve](#) Call the appropriate number just above
- [TRICARE Young Adult](#) Call the appropriate number just above
- [Uniformed Services Former Spouse Protection Act](#)
- [US Family Health Plan](#) (800) 748-7347
- [VA Benefits and Services](#) (800) 827-1000
- [VA Health Care Benefits](#) (877) 222-8387
- [VA Insurance](#) SGLI/VGLI: (800) 419-1473