

DEPARTMENT OF THE ARMY CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL OFFICE OF THE DEPUTY CHIEF OF STAFF G-1 300 ARMY PENTAGON WASHINGTON, DC 20310-0300

DAPE-MPS-RSO

22 April 2016

MEMORANDUM FOR CHIEF OF STAFF, ARMY

SUBJECT: Annual Report of the Chief of Staff, Army Retired Soldier Council

1. The fifty-sixth meeting of the Chief of Staff, Army Retired Soldier Council (CSARSC) was held at the Pentagon, 17-22 April 2016. The Council is established in accordance with Army Regulation 600-8-7, *Retirement Services Program*, and administered under a charter approved by the Secretary of the Army. The Council represents over one million Retired Soldiers and Surviving Spouses.

2. In 1781 George Washington stated, "The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional as to how they perceive veterans of earlier wars were treated and appreciated by this country." The current trends of lower or no cost of living adjustment (COLA), military pay increases that are not on par with the cost of living and a pay scale not commensurate with civilian counterparts, and the increase in health care costs is troubling. The Retired Soldier Community is disheartened by these trends and continues to express their concerns to the CSA Retired Soldier Council. The most significant issues focus on the loss of their deferred compensation (earned benefits), which decreases their purchasing power and their desire to remain a viable part of their Army. These concerns remain concentrated in the areas of an increase in cost for health care, easy access to the full range of health care services, and with the Army's ability to communicate effectively with the Retired Soldiers and their Families thereby maintaining their connectivity to the Army. Their concern is that the "Army not break trust with the Retired Soldier community." CSARSC members recognize the significant resource challenges facing our Army due to declining budgets and the resulting impact on personnel and programs. As part of the Army team, the retired community stands ready to support and disseminate your message. We will continue to do our part in telling the Army story.

3. The Council reviewed 34 issues nominated by Installation and Army Service Component Command Retiree Councils. Eleven involved health care issues, 11 related to benefits or entitlements, and 12 concerned enterprise level communications, retirement services, or other areas. Each issue was reviewed by the Council and is discussed in detail in the Installation Report that is attached as Enclosure 4 to this report. The next three paragraphs summarize the key concerns of the Retired Soldier Community.

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4. <u>Health Care:</u> There continues to be various initiatives that, if enacted, would significantly contribute to the breaking of trust between the Army and the Retired Soldier. The Retired Soldier places greater value on their earned medical benefits than any other; however, it is these benefits that are most often the target for budget cuts. This Council understands the need to balance the increasing cost of healthcare and the promises made to our Retired Soldier population. The continuing "nickel and dime" increases in TRICARE fees have a significant impact on the Retired Soldier...especially to the retired Staff Sergeants and Sergeants First Class. It is the Council's long-term goal to garner the support of the Army's senior leadership to implore Congress to limit any necessary healthcare cost increases to less than or equal to cost of living adjustments. Our priorities include the resolution of the identified concerns related to access, referrals, continuity of care and quality of life prior to any increase in fees. We oppose the enactment of means-testing health care fees when no other Federal or Civilian employer uses this to reduce their health care costs. The Council opposes the use of any metrics or indexes other than COLA when considering future fee increases.

5. Benefits and Entitlements: While acknowledging the current national fiscal challenges, the Council strongly believes retaining or providing key benefits and entitlements to Retired Soldiers is essential to long term Army readiness and the ultimate success of the Soldier for Life (SFL) initiative. These benefits and entitlements are considered by our constituency to be a lifelong contract. Taking a "Nickel and Dime" approach, due to fiscal challenges, that result in a withholding or eroding of key benefits and entitlements, rather than considering the past sacrifices of health, family priorities and, in many cases, life itself, breaks faith with and runs the risk of alienating several generations of Soldiers and their Families. It also risks severely impacting the future readiness of our Army through failure of this critical group to support future Army recruiting and retention efforts and other initiatives. The Council strongly supports the preservation of the AAFES business model and the protection of the portion of its dividends that support military MWR and Family Support programs. Furthermore, we support the transition of DeCA to a NAF business model phased in over five to seven years without degradation to the current benefits. We remain committed to the expansion of G.I. Bill benefits to surviving spouses of all Soldiers (AC and RC) whose death occurs while on active duty in any type of training status, approving Space A travel for Surviving Spouses of deceased military retirees, and maintaining the current COLA methodology.

6. <u>Retirement Services and Enterprise Level Communication:</u> We are challenged to maintain our connectivity to the retired population. Our Army's Retired Soldiers express their concern over the lack of connectivity with their Army. This frustration is a manifestation of a desire to remain informed and engaged with America's Army...their Army. Retired Soldiers want to know how to communicate with our leadership and what you want us to do to support your goals. Retired Soldiers and Army Veterans can be your number one recruiters. However, for this to occur, we must empower them through an effective and frequent communication model, so they can accurately communicate your message to "Hometown America." The issuance of CAC cards to Retired Soldiers would immediately provide access to the Army's communication systems while protecting against cyber threats. As Soldiers for Life, our leaders need to "re-enlist" Retired Soldiers to tell our wonderful Army story as trusted agents within our communities to positively impact our recruiting and readiness…making a difference for the Army, our serving Soldiers, Retired Soldiers and their Families.

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7. The Council extends its gratitude to the Honorable Patrick Murphy, Acting Secretary of the Army, GEN Mark A. Milley, Chief of Staff of the Army, Sergeant Major of the Army Daniel Dailey, and other distinguished leaders for their strong support of the Retired Soldier Council. We also extend our thanks and appreciation for the outstanding support and assistance provided by Mr. John Radke, Department of Army Soldier for Life Retirement Services Office, and his staff during the Council meeting and to the entire group of distinguished guest speakers listed at Enclosure 1 for the invaluable information and insight they provided.

8. The Council appreciates the CSA's personal support to preserve our key benefits and entitlements.

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KENNETH O. PRESTON Sergeant Major of the Army U.S. Army, Retired Co-Chairman

Lieutenant General U.S. Army, Retired Co-Chairman

Enclosures

- 1. Guest Speakers
- 2. Council Members
- 3. Ongoing Initiatives
- 4. CSA Retired Soldier Council Installation Report

GUEST SPEAKERS

Honorable Patrick Murphy, Acting Secretary of the Army

General Mark A. Milley, Chief of Staff, United States Army

Sergeant Major of the Army Daniel Dailey

Lieutenant General Joseph Anderson, Deputy Chief of Staff, G-3/5/7, United States Army

Lieutenant General Kenneth A. Dahl, CG, Installation Management Command, United States Army

Lieutenant General James C. McConville, Deputy Chief of Staff, G-1, United States Army

Lieutenant General Nadja Y. West, The Surgeon General, United States Army

Major General Jeffrey B. Clark, Director Healthcare Operations & Chief Medical Officer, Defense Health Agency

Major General Timothy McKeithen, Deputy Director, Army National Guard

Major General Michael R. Smith, Deputy Chief, Army Reserve, Office of the Chief, Army Reserve

Colonel Adam Rocke, Director, Soldier for Life Program

Command Sergeant Major Brunk Conley, Command Sergeant Major of the Army National Guard

Command Sergeant Major James Willis, Command Sergeant Major of the United States Army Reserve

Sergeant Major Billie Jo Boersma, Soldier For Life Program

Sergeant Major Jose A. Velazquez, Jr. SGM of Army Public Affairs

Ms. Patricia Mulcahy, Assistant Director, retired & Annuitant Pay, Under Secretary of Defense (P&A)

Mr. Jeffrey Presley, Director, Retired & Annuitant Pay, DFAS

Mr. John W. Radke, Chief, Army Retirement Services, Office of the Deputy Chief of Staff, G-1, United States Army

Mr. Thomas Shull, Chief Executive Officer, Army and Air Force Exchange Service

2016 CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL ROSTER CURRENT MEMBERS

<u>NAME</u>	IMCOM REGION	<u>INSTALLATION</u>
<u>Co-Chairmen</u> :		
LTG James J. Lovelace	At-Large	At-Large
SMA Kenneth O. Preston	At-Large	At-Large
<u>Members</u> :		
COL Michael R. Molosso	Atlantic	Fort Jackson, SC
COL Charles N. Posehn	Central	JB San Antonio, TX
COL Gerald E. Thompson	Atlantic	Fort Stewart, GA
COL Michael H. Zang	Atlantic	Carlisle Barracks, PA
LTC David V. Fulton	Europe	HQ, USAREUR
CW5 Robert L. Huffman	Atlantic	Fort Campbell, KY
CSM Divina B. Bobb	Central	Fort Hood, TX
CSM William Grant	Atlantic	Ft. Benning, GA
CSM Joel Jenkins	Pacific	Schofield Barracks, HI
CSM Saundra Matlock-Williams	Atlantic	Ft. Meade, MD
CSM Albert McFarland	Korea	HQ, Eighth US Army
CSM Tommy Williams	Atlantic	Fort Stewart, GA

ONGOING INITIATIVES

- 1. Continue to support the ongoing efforts between the Department of Defense and the Department of Veterans Affairs to improve the compatibility of the two health care systems to preserve and improve the benefits for all beneficiary groups.
- 2. Support efforts to provide full concurrent receipt of military retired pay and disability compensation to all eligible military retirees regardless of disability rating or years of service.
- **3**. Support the DFAS initiative to forgive any overpayment of retired pay for any period after the date of death of a Retiree through the last day of the month in which death occurs.
- 4. Support a test program under which Retired Soldiers who are supported by APOs in Germany be allowed to send and receive parcels weighing up to 5 pounds, for the purpose of quantifying impacts. The three Service Retiree Councils have repeatedly supported a test program and senior leaders in Europe (USAREUR and USEUCOM) and Korea (USFK) have requested the amendment of Military Postal System (MPS) rules to authorize mail privileges for Box R (military retirees) for parcels up to 5 pounds. However, OSD has disapproved those requests citing assumed increases in cost and workload. This issue remains the top quality of life issue, after health care, for military retirees residing in Europe and the Pacific.
- 5. Support the recommendation for issuance of permanent IDs for spouses and surviving spouses IAW the June 2012 Joint Uniformed Services Personnel Advisory Committee recommendation to OSD allowing Retired Soldiers' spouses and surviving spouses to obtain permanent ID cards at age sixty-five if they purchase Medicare Part B. This was addressed in our 2013 Memorandum to the CSA. Although we considered the comments submitted, in 2014, by HRC we non-concur and remain firm in our 2013 position which said: "Acknowledge spouses' long-term commitment to the Army by issuing them an indefinite ID card at age 65. We request HRC provides any metrics or other data that justifies maintaining the age for a permanent ID card at 75. Otherwise, recommend action immediately be taken to reduce the age to 65 in recognition of the long term commitment of our spouses and to send the clear message that like their Soldiers their association with the Army is for Life.
- 6. Support USAREUR and 8th Army in collaborating and developing a consolidated position and recommendation for increasing mail for overseas retirees and widows. The CSARC will reconsider this issue once a consolidated position is provided to DARSO.
- 7. Support the authorization of Space A travel for Surviving Spouses of Retired Service Members. The CSARC, annually since 2008, recommended approval of a change to this policy. We continue to strongly believe that the execution of this initiative will acknowledge a spouses' long-term commitment to our Army at a very small price given that their priority will only allow them to fly when there are empty seats available on flights. This will send a strong message that our surviving spouses' support of the Army will not be forgotten after the death of their Soldier and that their association with the Army, like their Soldier's, is for life.



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22 April 2016

MEMORANDUM FOR SEE DISTRIBUTION

SUBJECT: Chief of Staff, Army Retired Soldier Council Report

1. The fifty-sixth meeting of the Chief of Staff, Army Retired Soldier Council (CSARSC) was held at the Pentagon, 17 to 22 April 2016. The Council is established in accordance with Army Regulation 600-8-7, "Retirement Services Program" and is administered in accordance with its charter, which is approved by the Secretary of the Army. The Council represents slightly over one million Retired Soldiers and Surviving Spouses.

2. The Council members reviewed and discussed 34 issues submitted by 11 Installation Retiree Councils. Eleven involved health care issues, 11 related to benefits or entitlements, and 12 concerned enterprise level communications, Retired Soldier, or other areas. Each issue was reviewed by the Council and is discussed in detail, to include the CSARSC comments, in the Installation Report that is attached as Enclosure 1.

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KENNETH O. PRESTON Sergeant Major of the Army U.S. Army, Retired Co-Chairman

lieutenant General

U.S. Army, Retired Co-Chairman

Enclosures 1. Installation Report

DISTRIBUTION: SPECIAL

Encl 4

ISSUE 2016-01-01 INSTALLATION COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: The government should establish a subsidy for the TRICARE Retiree Dental Plan (TRDP).

DISCUSSION: Background: Congress authorized establishment of TRDP for 2 million retired beneficiaries in the FY 1997 National Defense Authorization Act (NDAA) (Public Law 104-201). Enrollee premiums vary, depending on where the beneficiary lives. Enrollment in the TRDP, which is voluntary, is open to retired uniformed services members and their family members; certain surviving family members of deceased retired and active duty sponsors, and to Medal of Honor recipients and their immediate family members/survivors. TRDP's annual deductible is \$50 per person per year (\$150 annual maximum deductible for a family), with an annual maximum coverage of \$1,300 per person. The deductible and maximum do not apply to diagnostic and preventive services covered at 100% or to dental accident procedures or to orthodontia. Orthodontic services have a separate \$1,750 lifetime maximum and dental accident coverage has a separate \$1,200 annual maximum benefit. There is no deductible for dental accident or orthodontia coverage. TDP covers family members of active duty military. The Government subsidizes 60% of the premium. Annual TDP premium increases are capped and cannot exceed \$20 per month. With the development of new technologies and a high rate of dental inflation any improvements to the benefit costs are increasing dramatically. Without a law change, we may soon be in a situation where benefits will have to be cut in order to maintain premiums. Unlike the dental plan for active duty family members, the retiree dental plan has no federal subsidy. The program is fully funded by retiree premiums, so retirees pay significantly higher premiums than active duty beneficiaries. Dental expenses are often a significant source of out of pocket expenses for retirees, many of whom pay higher premiums for dental coverage than they do for TRICARE supplemental health insurance.

RECOMMENDATION: The Government should increase TDP subsidy to 72%, which would allow benefit increases. Additionally, recommend that the Government provide some level of subsidy for the retiree dental plan premium so that out of pocket costs for dental care for retirees can be decreased.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) Gerald E. Thompson, Co-Chairperson, Ft. Stewart, GA Retiree Council CSM (Ret) Tommy A. Williams, Co-Chairperson, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council understands that DHA is evaluating changes that will permit Retired Soldiers to purchase dental coverage through the Federal employee dental plan (FEDVIP). The Council supports this initiative. It is not within the Council's purview to address changes to the active duty dental program

ISSUE 2016-01-02 INSTALLATION COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Many military retirees are reporting that DOD is considering recommending to Congress to cancel TRICARE Prime as a cost saving measure.

DISCUSSION: TRICARE Prime is a health maintenance organization (HMO) style plan available to both military retirees and others. Under TRICARE Prime, beneficiaries must choose a primary care physician and obtain referrals and authorization for specialty care. In return for these restrictions, retiree beneficiaries have responsibility for only small copayments for each visit. There is an annual enrollment fee for TRICARE Prime for military retirees and their family members. TRICARE Prime was created for use in conjunction with treatment at military treatment facilities. However, many retirees cannot use the military treatment facilities (MTF) because of distance or capacity of the MTF.

RECOMMENDATION: Do not cancel TRICARE Prime. TRICARE Prime, as compared to the other TRICARE plans that are offered to those military retirees under the age of 65 has the lowest out of pocket expenses.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) Gerald E. Thompson, Co-Chairperson, Ft. Stewart, GA Retiree Council CSM (Ret) Tommy A. Williams, Co-Chairperson, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recommends continuing TRICARE Prime as an option for Retired Soldiers and their beneficiaries. The Council understands that although the initial out of pocket expense may be less under TRICARE Standard, our beneficiaries should be allowed options in order to make the right choice for their personal circumstances. The Council also recognizes that utilization of the Military Treatment Facility (MTF) is being encouraged and is the most financially advantageous option; however, the Council has not seen significant increases in availability within MTFs. In fact, in some cases, the availability has decreased.

ISSUE 2016-01-03 INSTALLATION COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: TRICARE PRIME Beneficiaries Access to Care

DISCUSSION: Access to quality health care by TRICARE Prime beneficiaries is compromised by the lack of participating primary and secondary care providers in a number of locations around the nation. In addition to the lack of participating providers, access is further limited by a cumbersome appointment and referral system. The reduction of Prime Service Areas (PSAs) has further exacerbated the access problem. The reduction of PSAs and the geographical limits placed on the remaining PSAs have resulted in TRICARE Prime beneficiaries seeking treatment at the closest military treatment facility (MTF). In many instances, the closest MTF is hundreds of miles from the beneficiary's residence. As result of contingency operations and deployments, many MTFs lack providers to address the increase in patient load created by more TRICARE Prime beneficiaries forced fed back to the MTFs. Consequently, MTFs are advising this cohort that appointments are not available nor are the MTFs offering to schedule appointments with civilian network providers.

RECOMMENDATION: Attract more practitioners to TRICARE Prime by streamlining the credentialing process to ensure timeliness and efficiency, statutory reform of the Medicare/TRICARE payment levels that reflect actual cost of treatment is necessary to encourage greater willingness by providers to accept TRICARE patients. Failure to address the issue of reimbursement will result in more providers dropping Medicare and TRICARE patients, apply Medicare-based standards and codes to reduce TRICARE unique administrative burdens on current and potential TRICARE providers, renegotiate contracts to allow TRICARE Prime to utilize TRICARE providers when they live more than 30 miles from the nearest MTF. Denials should not occur based on residence or point of need of treatment if more than 30 miles from nearest MTF, TRICARE Prime will not be a gateway to accessible, timely and effective health care until the Military Healthcare System and the TRICARE contractors reduce or eliminate unrealistic pre-authorization requirements.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) Gerald E. Thompson, Co-Chairperson, Ft. Stewart, GA Retiree Council CSM (Ret) Tommy A. Williams, Co-Chairperson, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recognizes that in remote areas, medical facilities and doctors are in great demand in both military and civilian medical clinics/facilities and resources are scarce. However, military retirees enrolled in TRICARE Prime expect access to the level of care for which they are currently paying a premium. The Council supports the recommendation that medical referrals be an immediate option when appointments in MTFs are not available. Further, that the reductions made impacting Prime Service Areas (PSA) be revisited to ensure that there is adequate health care available to all military retirees. The Council concurs that every effort be made to attract medical personnel to join the PSA in remote locations. Procedures should be reviewed in the credentialing process to streamline time for additional support. These actions will result in reducing the amount of driving mileage and time involved in seeking health care. To require more out of pocket expenses on a fixed income is a burden to the military retiree at a time when cost of living adjustments are not on par with inflation.

ISSUE 2016-01-04 INSTALLATION COUNCIL: Fort Benning, GA Retiree Council

SUBJECT: Accelerated Increases in TRICARE Prime Fees

DISCUSSION: After freezing TRICARE fees for 13 years, Congress is trying to play catch up on proposed Prime enrollment fee increases for those years. Proposed increase charts show as much as 300 to 400 % over a 5-year period. Since 2011, TRICARE Prime enrollment fees have already increased 23 percent, well above the COLA increases. A dramatic spike in increases of the enrollment fees above the cost of yearly COLA percentage increases will be devastating on the retiree community.

RECOMMENDATION: Increase TRICARE Prime enrolment fees to no more than the COLA <u>percentage</u> of increase for that year. (A 1.2% COLA increase could mean a 1.2% Prime enrollment fee increase).

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) Mayo Hadden, Co-Chairman, Fort Benning, GA, Retiree Council SGM (Ret) Frank Orr, Co-Chairman, Fort Benning, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recognizes that future increases in TRICARE fees may be required but does support any increase that is greater than COLA rates. Any increases larger than the Cost of Living Adjustment would significantly erode retiree benefits.

ISSUE 2016-01-05 INSTALLATION COUNCIL: Fort Knox, KY Retiree Council

SUBJECT: Discontinue VA charge.

DISCUSSION: When a retiree reaches age 65 and signs up for Medicare, Tricare for Life is activated. From that point on, out of pocket medical expenses are virtually nonexistent if the retiree chooses private care. However, if a higher-ranking officer or NCO retiree wants to contribute as a Soldier for Life and continue with VA care, the \$15.00 to \$50.00 out of pocket expense could be a deterrent.

RECOMMENDATION: Discontinue the VA charge in order to attract more senior Soldier for Life care visits.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) J. Michael Weaver, Chairman, Fort Knox, KY Retiree Council CSM (Ret) Rodney J. Newell, Vice-Chairman, Fort Knox, KY Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: If treatment within a Military Treatment Facility (MTF) is the most financially advantageous option then one would expect that treatment within the VA system would be more economical than a private provider. The Council recommends that the Defense Health Agency investigate an affiliation with the VA that allows military retirees eligible for Tricare For Life to be treated at the VA without a co-pay. The Council recognizes that due to the demands on the VA system that this, like with a MTF, would have to be based on each VA facility's capacity. The Council also recognizes that co-pays within the VA Health Care System are based on a combination of level of disability, if any exists, and a "means test" and not rank.

ISSUE 2016-01-06 INSTALLATION COUNCIL: Fort Drum NY Retiree Council

SUBJECT: Complexity of TRICARE Options for Retired Soldiers

DISCUSSION: The aging of our nation's population has increased demand for health care services and medical insurance. TRICARE remains a very important earned benefit for retired Soldiers and eligible family members. This earned benefit has been paid for through honorable service in defense of the United States of America. There are over 12 TRICARE options or plans depending on the status and location of the military sponsor. In addition, there are 3 or 4 TRICARE options for retired Soldiers depending on location, status, and if he/she has attained age 65 for Medicare eligibility.

TRICARE's regional contractors and call centers level of customer service have improved in recent years. Nonetheless, the tendency is to advocate for one's own program and not discuss the various TRICARE options concerning strengths and limitations based on the retired Soldier's personal situation. For example, TRICARE Standard has a greater health care provider network but generally higher out of pocket costs than some of the other TRICARE options such as the US Family Health Plan. We do not desire US Government employees or contractors to make decisions or recommendations for one plan over another. However, publishing objective and balanced fact sheets addressing these strengths and limitations would be very helpful. This matrix could include areas to include density of provider network, co-pays, fiscal year or lifetime caps, specialty care, monthly fees if any, and so forth. The TRICARE web site has much information but there is so much data and possible information overload that a need does exist to better clarify options for retired Soldiers compared with other health insurance programs. TRICARE's web site has tried to provide so much data up front that some retired Soldiers get frustrated and think - where do I click now? Health insurance to include TRICARE is more complicated by definition than automobile, home, or life insurance. While our concern is laser focused on retired Soldiers, this challenge and opportunity might have potential impact for many active duty Soldiers, reserve component personnel, eligible family members and surviving spouses as well. This idea is consistent with the Soldier for Life program for emerging trends of sustaining and enhancing information flow to retired Soldiers.

RECOMMENDATION: Request Defense Health Agency - provide clear, balanced, customer focused information or fact sheets for retired Soldiers to simplify various TRICARE options.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (RET) William Murphy, Officer Co-Chair, Fort Drum NY, Retiree Council CSM (RET) David Cowburn, Enlisted Co-Chair, Fort Drum NY, Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council's review of the DHA website reveals that there is a wealth of information available. However, because of the comprehensive and complex nature of the various TRICARE Options, the site becomes cumbersome requiring the user to download the information into an Excel spreadsheet in order to do any sort of comparison. The Council recommends that DHA review the site in an effort to provide the salient information relative to options up front with the ability to drill deeper as required. The user should be able to easily compare plans similar to contemporary sites such as "Amazon and Lowes".

ISSUE 2016-01-07 INSTALLATION COUNCIL: Fort Drum NY Retiree Council

SUBJECT: Oppose TRICARE Cost Increases and Health Plan Changes

DISCUSSION: Various budget proposals envision increasing healthcare fees for retired military families. Retirees oppose this as an unfair change after the promise of current benefits induced generations of service members to pursue arduous careers in uniform. Career military people prepay a very steep premium for their healthcare in retirement through decades of service and sacrifice unparalleled in the civilian work sector. For a career in service, uniformed service members were promised health benefits.

Some budget proposals include an annual enrollment/participation fee for TRICARE for Life (TFL) which is to increase annually. Enrollment fees, participation fees, copays, and deductibles would double or triple over the next several years and pharmacy copayments would continue to increase as well. In addition to the normal Medicare Part B premium, retirees would be asked to pay TFL premiums. The 2001 law specified that no enrollment fee beyond Medicare Part B costs should be required for beneficiaries over 65, recognizing their lengthy service as their premium.

The streamlining of health care plan options in the new proposal reduces choices for beneficiaries by eliminating Prime and completely takes away any guaranteed access to care for retirees under age 65. This is at odds with the recommendations in DOD's own internal review, which states that access needs to be improved.

Any cost increases will affect those that can least afford it. An elderly retiree is no longer part of the work force and has no reasonable means to offset these increases. COLA increases, if any, are helpful and are used to finance the increases that they were designed for: food, clothing, fuel, housing, etc. not the unexpected cost of a staggering increase in health insurance. The annual COLA was designed to allow retirees and their families to maintain purchasing power.

The military retirement and health insurance package is the primary offset for the extraordinary demands and sacrifices inherent in a multi-decade military career. The decades of service and sacrifice constitute a very large, pre-paid premium for retirees' health insurance in retirement.

We must remind all parties concerned that military health care is NOT an entitlement but an earned benefit.

RECOMMENDATION: Medicare eligible Retirees who are often no longer able to work or find other means to offset the many increases in their unforeseen healthcare expenses, would be effected the most. We oppose any TRICARE fee increases and health plan changes.

APPROVED BY INSTALLATION/GARRISON RETIREE COUNCIL CHAIRPERSONS:

COL (RET) William Murphy, Officer Co-Chair, Fort Drum NY, Retiree Council CSM (RET) David Cowburn, Enlisted Co-Chair, Fort Drum NY, Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council supports efforts to protect the TRICARE program for current and future beneficiaries. Any increases in healthcare fees should include incentives for beneficiaries to utilize the military's direct healthcare system to support the sustainment of healthcare provider competencies. The Council continues to support the Army Surgeon General's initiative to expand the accessibility of the Retired Soldier population to care in Military Treatment Facilities (MTF). The Council is also cognizant of existing budget imperatives and, in that regard, would strongly recommend that if cost increases were required that they never exceed the concomitant increase in COLA for that particular year.

ISSUE 2016-01-08 INSTALLATION COUNCIL: Fort Sill, OK Retiree Council

SUBJECT: Raising TRICARE Fees and Increasing Prescription Prices for Military Retirees.

DISCUSSION: Mandated by law, retirees will see their annual enrollment fees for TRICARE increase. Individual retirees under age 65 will pay \$282, up from the current rate of \$277, while those with families will pay \$565, up 2 percent from the current rate of \$555. TRICARE Prime enrollment fees increase each year by a percentage based on the annual retirement pay cost-of-living adjustment for the calendar year. If you recall, no COLA was authorized this year. Whether the enrollment increases remain the only payment hike for TRICARE this year remains to be seen: House and Senate lawmakers are debating whether to increase co-payments for prescriptions filled under TRICARE at retail pharmacies and by mail order. This measure alone would devastate fixed-income retirees who can barely afford the current increases with no COLA to offset. To add insult to injury, the Senate favors a plan that would increase co-payments for brand-name prescriptions and drugs not in TRICARE's formulary starting in 2016 and nearly doubling by 2025.

The House version of the bill does not include those increases, and instead recommends that the Defense Department undergo a pilot program to determine whether "preferred pharmacy networks," which purchase medications at the same rates available to the federal government, would save the government money. Bottom line, for multiple years it has been a constant game with Congress to carve up and manipulate multiple methods to destroy this and other benefits. (Source: *Military Times* article by Patricia Kime, dated 03 Sep 2015)

*Note that DoD in previous years had a surplus of over \$700 million in TRICARE funds, yet were trying to increase the fees until some members of Congress halted the action. Bottom line, Washington D.C. continually attempts to use the military and military retirees promised benefits as a "low hanging fruit" option to solve budget problems.

RECOMMENDATION: Consolidate issue with ongoing work of other organizations (e.g. AUSA, MOAA, etc.) to present to the CSA for Congressional update by all service chiefs.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

LTC (Ret) G. Allen Shell, Co-Chairman, Fort Sill, OK Retiree Council CSM (Ret) David J. Kantor, Co-Chairman, Fort Sill, OK Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council acknowledges the constraints associated with the budget and competing priorities. The Council also recognizes that MTF pharmacies provide retirees the most economical cost benefit but, unfortunately, a significant number of Retired Soldiers do not live within a reasonable driving distance of a MTF. The Council's mission is to provide recommendations to the CSA and is not aligned with any other organizations. However, similar to many organizations (VSO and MSO) that advocate for members of the military, active and retired, the Council strongly opposes any TRICARE cost increases that are greater than a COLA.

ISSUE 2016-01-09 INSTALLATION COUNCIL: Fort Ord, CA Council, Retiree Council

SUBJECT: Long-term Care for Retirees with TRICARE for Life

DISCUSSION: Long-term Care is very expensive and can drain a family's life savings, eating up any pension as well as social security payments they may receive. Neither Medicare nor TRICARE for Life cover the costs of extended stays in a facility (over 90 days, and/or not for rehabilitation). Military retirees have endured much, physically and mentally, while serving their nation, often incurring early or increased deterioration as a result. Lack of ability to pay for extended stays in a Skilled Nursing Facility (SNF), places great burdens upon the family of the patient, mentally, physically and sometimes monetarily.

RECOMMENDATION: TRICARE for Life cover at least some of the costs of extended stays in SNF.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

LTC (Ret) Richard Novak, Chairman, Fort Ord, CA Council, Retiree Council CW5 (Ret) Louise Goetzelt, Vice Chairman, Fort Ord, CA Council, Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: Although the Council agrees that Skilled Nursing Facility Care is an important aspect of caring for our aging beneficiary population, we understand that this is not a benefit to be addressed by an individual service. The Council encourages the Defense Health Agency to include Long-Term Care in any future considerations for improved and enhanced benefits.

ISSUE 2016-01-10 INSTALLATION COUNCIL: Fort Ord, CA Council, Retiree Council

SUBJECT: Geographical Limitations to TRICARE Prime

DISCUSSION: TRICARE Prime Service Areas (PSAs) were created to ensure medical readiness of the active duty force by augmenting the capability and capacity of military treatment facilities (MTFs). Many retirees take advantage of this earned benefit, using the HMO type of services to reduce their out-of-pocket costs. Use of TRICARE Standard significantly increases the cost of medical care to retirees and their authorized family members, often straining their limited budget.

RECOMMENDATION: Eliminate the geographical restrictions on the TRICARE PSAs. The elimination of geographical restrictions would reduce the out-of-pocket costs for an earned benefit and medical care.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

LTC (Ret) Richard Novak, Chairman, Fort Ord, CA Council, Retiree Council CW5 (Ret) Louise Goetzelt, Vice Chairman, Fort Ord, CA Council, Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recognizes that in remote areas medical facilities and doctors are in great demand in both military and civilian medical clinics/facilities and resources are scarce. However, military retirees enrolled in TRICARE Prime pay a premium for access to the Prime level of care. Reductions in the availability of health care are being made which impact Prime Service Areas (PSA). The Council concurs that every effort be made to attract medical personnel to join the PSA in remote locations in order to ensure that there is adequate health care available to all military retirees selecting TRICARE Prime. Requiring additional out of pocket expenses on a fixed income is a burden to the military retiree at a time when cost of living adjustments are not on par with inflation.

ISSUE 2016-01-11 INSTALLATION COUNCIL: Fort Ord, CA Council, Retiree Council

SUBJECT: Retiree Access to Recognized Non-traditional Medical Treatments (i.e. Chiropractic, Acupuncture, etc.)

DISCUSSION: Chiropractic and acupuncture treatments are recognized adjunctive therapies to diminish pain, improve quality of life, and reduce or eliminate the need for strong medications. There is a dichotomy between DOD, VA, and TRICARE concerning these treatments. Active Duty Service Members may receive chiropractic treatment at an MTF and the VA may provide acupuncture treatments to veterans. TRICARE does not authorize these recognized treatments.

RECOMMENDATION: TRICARE should allow recognized non-traditional treatments such as chiropractic, acupuncture, medical massage, and hyperbaric oxygen therapy. Access to these therapies would improve retirees' quality of life and be cost effective by reducing the need for more invasive treatments and more/stronger medications.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

LTC (Ret) Richard Novak, Chairman, Fort Ord, CA Council, Retiree Council CW5 (Ret) Louise Goetzelt, Vice Chairman, Fort Ord, CA Council, Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recommends that Complementary and Alternative Medicine (CAM) treatments be offered through TRICARE for those areas without organic resources available to provide CAM modalities. The CAM such as acupuncture, chiropractic care, biofeedback, and medical massage are recognized healthcare modalities for decreasing dependence (and cost) on pain medications and improving quality of life. The Army Surgeon General supports and funds CAM modalities for Army MTF's and Medicare has recognized necessary medically chiropractic care as a covered benefit. These services are offered at over 50 medical treatment facilities and should be extended to all TRICARE beneficiaries.

ISSUE 2016-02-12 INSTALLATION COUNCIL: Tobyhanna Army Depot, NE Pennsylvania Retiree Council

SUBJECT: Request that the CSA support an ARMY Policy to allow use of an On Post Barber Shop by On Post employees.

DISCUSSION: Tobyhanna Army Depot Exchange has a Barber contract where the Barber is paid a commission on customer served when the number of authorized customers continues to be reduced as the military numbers are reduced. Retirees are encouraged to use the service in order to preserve capability. Loss of one barber after another demonstrates that unless the customer base is expanded the service will be lost.

RECOMMENDATION: Publish an exception to policy allowing the Garrison Commander to authorize expansion of the customer base to include Depot/Garrison employees. As a minimum, allow Veterans to use the facility.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) USAF, Carl B. Weiss, Co-Chairman, Tobyhanna Army, NEPA Retiree Council COL (Ret) USA, Edward J Burke, co-chairman, Tobyhanna Army Depot, NEPA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council supports the recommendation to expand the customer base through authorization of installation non-military employees use of the facility. While the Council recognizes the allowances made by DOD for US Government civilians working on military installations to purchase food and beverages sold at exchange food facilities, the Council believes that the Tobyhanna Garrison Commander should immediately request a waiver through AMC to the Secretary of the Army. Upon receipt, recommend the Secretary of the Army approve authorizing Civilians who work on the installation the privilege to use the barbershops.

The Council believes that an alternative to the waiver is to amend AR 215-8/AFI 34-211 (l), table 7-2 (status 9) to read as follows:

1. All food and beverages sold at any AAFES food activity, if consumed on post.

- 2. Barber shop
- 3. Gas Station

ISSUE 2016-02-13 INSTALLATION COUNCIL: Tobyhanna Army Depot, NE Pennsylvania Retiree Council

SUBJECT: Request that the CSA support an ARMY Policy to allow use of an On Post Gas Station by On Post employees.

DISCUSSION: Tobyhanna Army Depot is an example of a military post with a small number of military personnel that have Exchange privileges. Retirees are encouraged to use the Exchange in order to support the resource for active military. As the military numbers get smaller keeping the Exchange Gas Station will be hard to justify. Allowing Depot employees to use the Gas Station would be a plus for a number of reasons. Increased usage would cycle the fuel more frequently therefore the sale price would be more in keeping with market prices. Everyone on the Depot supports the military mission and many employees are Veterans. Use by employees would serve as a convenience since most employees live a distance from the Depot. There is no down side in that all taxes are paid for the fuel and often price at the pump is often less outside the local Tobyhanna area. It is also a plus in that some of the Exchange profit is shared with MWR.

RECOMMENDATION: Either an exception to policy be granted to allow Post or Garrison Commanders the authority to authorize expanded customer use of Exchange managed facilities or support a policy change to allow expanded use of Exchange services on remote installations.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) USAF, Carl B. Weiss, Co-Chairman, Tobyhanna Army, NEPA Retiree Council COL (Ret) USA, Edward J Burke, co-chairman, Tobyhanna Army Depot, NEPA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council supports the recommendation to expand the customer base through authorization of installation non-military employees use of the facility. While the Council recognizes the allowances made by DOD for US Government civilians working on military installations to purchase food and beverages sold at exchange food facilities, the Council believes that the Tobyhanna Garrison Commander should immediately request a waiver through AMC to the Secretary of the Army. Upon receipt, recommend the Secretary of the Army approve authorizing Civilians who work on the installation the privilege to use the gas stations.

The Council believes that an alternative to the waiver is to amend AR 215-8/AFI 34-211 (l), table 7-2 (status 9) to read as follows:

- 1. All food and beverages sold at any AAFES food activity, if consumed on post.
- 2. Barber shop
- 3. Gas Station

ISSUE 2016-02-14 INSTALLATION COUNCIL: Tobyhanna Army Depot, NE Pennsylvania Retiree Council

SUBJECT: CAC Approval/Issue procedures for Retired Soldiers/continuing to serve volunteers

DISCUSSION: Retired Soldiers (other military) that volunteer to return to serve to support the military need to be provided with the tools necessary to get the job done. In the Tobyhanna Army Depot's case, Retired Military Officers and Senior NCOs are serving as the Retiree Support Office for Northeastern Pennsylvania. To access the Defense communication capability in order to accomplish training and administrative tools hard ID represented by a CAC is essential. In addition, the required vetting to get a CAC is a plus to insure volunteers are trustworthy. The current process for CAC issuance treats Retired Soldiers as if they are civilians instead of treating them as Soldiers with over twenty years of service. All of the subject volunteers are in DEERS, are receiving retired pay and as Retired Officers and Senior NCOs had a security clearance at retirement. The current process is confusing at best and discouraging to the point of causing loss of volunteers. An Army Policy is needed to establish a CAC issuance process for Retired Soldiers in keeping with "Once a Soldier-Always a Soldier"

RECOMMENDATION: Publish Army Policy as an addendum to Army Regulation 600-8-7 for authority, application, and issuance of a CAC to Retiree Volunteers.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) USAF, Carl B. Weiss, Co-Chairman, Tobyhanna Army, NEPA Retiree Council COL (Ret) USA, Edward J Burke, co-chairman, Tobyhanna Army Depot, NEPA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC agrees and fully supports this recommendation. The issue was addressed and resolved when the Under Secretary of Defense (Personnel and Readiness) authorized a program on 14 August 2008 for the RAPIDS platform to issue a network access credential to select volunteer populations frequently using DoD computer networks. Personnel in the DoD volunteer community are issued a DoD Network Access card (referred to as VONAC). The card provides logical access, not physical. The card's sole purpose is to grant access to network systems needed to accomplish the volunteer's mission. The card looks like a CAC with a chip but does not show a photograph or have barcodes. The volunteer's sponsoring organization's Trusted Agent (TA) utilizes the Trusted Agent Sponsorship System (TASS) to enter volunteers into DEERS/RAPIDS. Once volunteer's information is vetted and recorded in DEERS, the Verifying Official (VO) at any ID Card facility can issue the logical CAC to the volunteer. The Council strongly recommends that DMDC/Army Project Office proactively use all available resources to train and increase awareness to the field (on the Volunteer Network Access Card (VONAC)). No changes to the current process need to be pursued at this time.

ISSUE 2016-02-15 ASCC COUNCIL: Army in Europe

SUBJECT: Identity Theft Protection for Surviving Spouses of Retired Service Members

DISCUSSION: The Office of Personnel Management (OPM) was the target of a malicious cyber intrusion carried out against the U.S. Government which resulted in the theft of background investigation records. OPM has been notifying personnel whose Social Security Number and other personal information were included in the intrusion. While OPM is not aware of any misuse of personal information, they have announced that they are providing a comprehensive suite of identity theft protection and monitoring services to affected personnel to include survivors of individuals.

However, it is unclear whether this support will be extended to the surviving members of Retired Service Members and how that support will be provided.

RECOMMENDATION: Chief of Staff, Army, encourage:

Director, OPM, to ensure surviving spouses of Retired Service Members are included in the personnel notified, offered identity theft protection and monitoring services, clarify the method and means by which surviving spouses will be informed of the intrusion, and how they can take advantage of the credit and monitoring services.

Commander, IMCOM, to ensure RSOs are made aware of the credit and monitoring services so they can support survivors who may need assistance in determining if their deceased service member was one of the individuals whose information was stolen and how they can register for the credit and monitoring services.

APPROVED BY ASCC RETIREE COUNCIL CHAIRPERSON:

COL (Ret) Robert Mentell, President, Army in Europe Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC supports both

recommendations. While the Council recognizes the significant efforts already undertaken by the Office of Personnel Management (OPM) and Office Secretary of Defense (OSD) to inform personnel, to include the Families of deceased personnel, whose personal information was compromised by the 2015 cyber security breach, the Council believes more must be done to inform and support the surviving Family members of military Retirees. The Council, therefore, supports the recommendation to ensure RSOs are made aware of the comprehensive suite of identity theft protection and monitoring services available to support the Families of deceased personnel whose personal information was compromised. The Council further requests IMCOM G1 Retirement Services ensure all RSOs have a copy of Office of Personnel Management's guidance and the electronic link to the Military Once Source website (http://www.militaryonesource.mil/family-and-relationships/casualty-assistance-and-surviving-loss?content_id=289732). RSOs should be directed to place information in their regularly issued newsletters as well as other media platforms targeting Retirees and Annuitants.

ISSUE 2016-02-16 INSTALLATION COUNCIL: Fort Ord, CA Council, Retiree Council

SUBJECT: Surviving Spouses of Retired Service Members Access to Space-A Flights.

DISCUSSION: Retirees and their spouses are authorized to travel "Space-A," an earned benefit. After the death of the Retired Service Member, their surviving spouse no longer has access to this benefit. This causes hardship to the survivor wishing to or needing to travel to visit children, parents, or other family members. Access to Space-A travel by surviving spouses could greatly enhance their quality of life.

RECOMMENDATION: Allow surviving spouses of Retired Service Members to travel Space-A.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

LTC (Ret) Richard Novak, Chairman, Fort Ord, CA Council, Retiree Council CW5 (Ret) Louise Goetzelt, Vice Chairman, Fort Ord, CA Council, Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council continues to strongly support Space A travel for Surviving Spouses. This is a recurring concern that has been addressed in the Council's annual report every year since 2008. We continue to strongly believe that favorable consideration and execution of this initiative will first and foremost acknowledge a spouses' long-term commitment to our Army at a very small price given that their priority will only allow them to fly when there are empty seats available on flights. The contention that a major increase in volume and subsequent costs will occur by providing this entitlement to surviving spouses is not considered valid given the current circumstances. The sooner this initiative can be adopted the better. This will send a strong message that our surviving spouses' support of the Army will not be forgotten after the death of their Soldier and that their association with the Army, like their Soldier's, is for life. To facilitate action, recommend a proponent on the Army Staff be identified to effect implementation of this recommendation.

ISSUE 2016-02-17 INSTALLATION COUNCIL: Fort Ord, CA Council, Retiree Council

SUBJECT: Access to the Armed Forces Recreation Center (AFRC), Garmisch (Edelweiss Hotel)

DISCUSSION: Recently this Morale, Welfare and Recreation (MWR) Non-Appropriated Fund activity started prohibiting active duty and retired Service Members not stationed in (in the case of retirees not being in EUCOM for 30 days or more and in possession of appropriate German tax documents) EUCOM from staying at their facility. This is a reduction of earned benefits, and could unfavorably impact the travel costs incurred by retirees.

RECOMMENDATION: Allow retired Service Members to patronize the AFRC Garmisch (Edelweiss Hotel.) If this really does hinge upon the Status of Forces Agreement (SOFA), modify the same or at least allow retirees not staying in the EUCOM area for 30 days or longer to obtain German tax documents so they may utilize this earned benefit.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

LTC (Ret) Richard Novak, Chairman, Fort Ord, CA Council, Retiree Council CW5 (Ret) Louise Goetzelt, Vice Chairman, Fort Ord, CA Council, Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council supports Retired, Active Soldiers and their Families not assigned to Germany being authorized to stay at the Edelweiss Hotel (ELR). However, after reviewing available and potential courses of action to address the retiree eligibility limitation, the Council recommends that USAREUR and IMCOM-E leaders be allowed to continue to research options and coordinate with host nation authorities on this matter. The Council strongly believes the recent change in ELR eligibility rules, while in keeping with the Germany SOFA and existing supplemental agreements, breaks faith with the Retiree Community and diminishes the trust and confidence Retired Soldiers have in the Soldier for Life philosophy. At this point, the Council would like to avoid injecting unnecessary and uncoordinated concerns into the ongoing discussions regarding ELR eligibility. However, the Council does recommend the Army leadership, particularly IMCOM, make Retiree quality of life (QOL) a priority and seek methods to clearly demonstrate the Army's commitment to Retiree QOL in Europe.

ISSUE 2016-02-18 INSTALLATION COUNCIL: Fort Ord, CA Council, Retiree Council

SUBJECT: Cost of Living Calculation of Retirement Pay

DISCUSSION: Currently, the annual cost-of-living increases of military retirement pay (and veterans' disability pay) are based on the Consumer Price Index (CPI). As a person ages, their spending habits change due to changes in their family, life style, and frequently due to medical care, etc., due to aging. The CPI does not adequately reflect these changes, often a great increase in medical care expenses. Recently, Rep. Peter A DeFazio, D-Ore., introduced H.R. 3961, which would require the establishment of a Consumer Price Index for Elderly Consumers to compute cost-of-living increases for Social Security and Medicare benefits under titles II and XVIII of the Social Security Act.

RECOMMENDATION: The DoD should utilize a "Consumer Price Index for Elderly Consumers" to compute cost-of-living increases to compute cost-of-living increases for military retirees, especially older retirees, such as those over 60 years of age.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

LTC (Ret) Richard Novak, Chairman, Fort Ord, CA Council, Retiree Council CW5 (Ret) Louise Goetzelt, Vice Chairman, Fort Ord, CA Council, Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council, again this year, opposes any change that would single out uniformed services Retirees for special COLA penalties and any proposals that would allow long-term erosion of real retired pay value. In addition, the CSARC recommends DOD support legislation that maintains the current COLA methodology. Recommend an Army Staff proponent be designated to provide oversight of this and similar issues so information, as required, on impacts to the Army and its constituencies can be provided to Congressional committees.

ISSUE 2016-02-19 INSTALLATION COUNCIL: Joint Base Lewis McChord, WA Retiree Council

SUBJECT: Allow medically retiring Service Members who serve 18 or more years of active duty to choose between medical disability and longevity retirement when there is an approved medical retirement.

DISCUSSION: Medically retired Service Members who serve 18 or more years of active duty are forced to choose between medical disability and longevity retirement. Between 19 to 20 years or more, a service member is eligible to apply for a longevity retirement. Even if a service member's longevity retirement packet is approved, the Medical Evaluation Board and Physical Evaluation Board (MEB/PEB) process takes precedence. These longevity retirement packets are cancelled if the MEB/PEB finds a service member to be unfit, forcing the service member into a medical retirement. Depending on the scenario, the Service Member may receive less money after he has retired as a result of a medical retirement than they would receive as a result of a longevity retirement. Once the Service Member is retired, he becomes eligible for Concurrent Receipt (CRDP) or Combat Related Special Compensation (CRSC). At this point, after retirement we can calculate how much money the Service Member would be losing because he was medically retired, which would make him eligible for a reduced CRDP or CRSC. For a Medical Retirement, their retired pay is reduced by CRDP and CRSC per the National Defense Authorization Act Sec. 1414. If the retiree were to be allowed to stay in until he reaches 20 active duty years of service, he would receive all his retired pay and all his CRDP and CRSC there would be no offset.

RECOMMENDATION: Allow the Service Member to choose between the medical retirement and longevity retirement when there is an approved medical retirement.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

BG (Ret) Oscar B. Hilman, Co-Chairman, Joint Base Lewis McChord, WA Retiree Council CSM (Ret) Alfie Alvarado-Ramos, Co-Chairman, Joint Base Lewis McChord, WA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council supports this issue. If a MEB/PEB finds a Soldier to be unfit for continued service after they reach "sanctuary" by serving 18 or more years of active duty, the opportunity to choose between medical disability and longevity retirement at 20 years (whichever is most beneficial to the Soldier and Family) should be offered. The Council even more strongly supports the efforts to ensure all medically retired soldiers with less than 20-years service are eligible for CRDP and CRSC.

ISSUE 2016-02-20 INSTALLATION COUNCIL: Fort Leavenworth Retiree Council

SUBJECT: Develop the equivalent of the Common Access Card (CAC) for military retirees who desire to have one. If the military retiree pre-deceases his or her spouse, the spouse would likewise be eligible for a card.

DISCUSSION: While many military retirees upon retirement from active duty become either government contractors or DoD civilians with access to CACs, the vast majority do not have them. Consequently, there are many Internet sites providing retiree services and information that they cannot access unless it is by telephone, physical visits, or the US Postal System. The issuance of such cards would provide much easier access to these services for the average retiree.

RECOMMENDATION: Enable the AG offices on all military installations to issue CAC cards to military retirees and their spouses.

APPROVED BY GARRISON RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) Norman Greczyn, Co-Chairman, Fort Leavenworth Retiree Council CSM (Retired) John Cross, Co-Chairman, Fort Leavenworth Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council, again this year, supports issuing CACs to Retirees (who request it). This is a recurring concern that has been addressed in previous reports. The Council believes that favorable consideration and implementation of this initiative will significantly improve the Army's ability to communicate with Retirees and provide them world class services through government websites such as DFAS, TRICARE and the VA without need for workarounds. In addition, accessing government websites with a CAC will increase cyber security by protecting networks from cyber threats. The Army should take the lead in protecting our vital networks and systems against the ever-increasing cyber threats to which all Soldiers including Retired Soldiers need access. The Army should encourage its sister services to follow its lead. Recommend the CSA direct the G1 to issue CAC cards to Retired Soldiers by 1 October 2017. Implementation of this initiative will send another strong message regarding the Army's commitment to the "Soldier for Life" program. The Council does not, at this time, support issuing CACs to Surviving Spouses.

ISSUE 2016-02-21 INSTALLATION COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Dependents of active duty and retirees may be eligible for tuition reimbursement and health care benefits if enrolled in DEERS but only if they are enrolled full-time in an accredited college in pursuit of an Associate's Degree or higher. Eligibility for children can be extended up to age 23 if he/she is enrolled in a course of study at an approved institution of higher learning and the sponsor is still providing more than half of the student's financial support.

DISCUSSION: The need for vocational training, diplomas, and certification programs have been proclaimed by politicians and educators throughout our country, but students enrolled in these programs are being denied benefits for tuition reimbursement or DEERS enrollment for health care benefits because they do not meet the criteria of attendance at an Associate's Degree or higher institution. Yet there is conflicting verbiage that states that the course of study must be in an approved "institution of higher learning". Are not vocational training, diplomas and certification programs considered institutions of higher learning? Students who are enrolled in these programs full time should be allowed to receive tuition reimbursement and be enrolled in DEERS for medical benefits if all other requirements are met.

RECOMMENDATION: That the Department of the Army approve the inclusion of vocational, diploma and certification programs for tuition reimbursement and health care benefits of students enrolled in DEERS for dependents of active duty and retirees provided that the applicants meet the age and percentage of dependency requirement.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS: COL (Ret) Gerald E. Thompson, Co-Chairperson, Ft. Stewart, GA Retiree Council CSM (Ret) Tommy A. Williams, Co-Chairperson, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC supports this recommendation. The rising costs of post-secondary education coupled with a changing job environment and the skills required dictates that old paradigms regarding education/training and the resulting skills be revisited and modified, where it makes sense. This issue is a great example of a key paradigm shift and it needs to be adopted. It will provide greater options and support for service members and their families and at the same time provide the workforce with more relevant and skilled participants. This initiative mirrors the Army's intent to credential and certify our Soldiers for the skills acquired through their military training, education, and experiences.

ISSUE 2016-02-22 INSTALLATION COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Provide post 9-11 GI Bill benefits to surviving spouses of the Iraq and Afghanistan Wars.

DISCUSSION: Currently, surviving spouses receive Survivors' and Dependents' Educational Assistance. This very modest benefit of \$1,018 monthly does not come close to meeting tuition and living expenses associated with a college or technical education.

The Post 9-11 GI Bill covers:

Cost of in-state tuition and fees at public institution and up \$17,000 towards tuition and fees costs at private and foreign institutions (Paid directly to the institution).

Monthly housing allowance equal to the basic allowance for housing paid to an E-5 with dependents in the same zip code as the school.

Yearly book and supplies stipend of up \$1,000 (Paid directly to the student.)

Under current statute, surviving spouses and dependent children are not eligible to receive the deceased veteran's Post 9-11 GI Bill benefits.

RECOMMENDATION: Refer to the CSA Retiree Council with the recommendation that Department of Defense refer this issue to the Department of Veterans Affairs for inclusion a future Omnibus Veterans Benefits Act.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) Gerald E. Thompson, Co-Chairperson, Ft. Stewart, GA Retiree Council CSM (Ret) Tommy A. Williams, Co-Chairperson, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC strongly supports this initiative and believes it should be extended to not just surviving spouses, but also the option of being used for surviving children's educational needs. This expansion should be extended to the surviving spouse of all soldiers, active and reserve, whose death occurs while in any type of training status. Authority to use the benefit should mirror a service member's current authority to transfer the benefit across the family, as desired. Authority should also be expanded to allow Retirees that retired with eligibility, but retirement preceded passage of the act to transfer their benefits to eligible family members. Under current provisions, veterans of the same conflict are treated inequitably regarding transferability and the Council recommends that this inequity be remedied. Strongly recommend these expanded authorities be referred to the VA for inclusion in the next Omnibus Veterans Benefits Act.

ISSUE 2016-03-23 INSTALLATION COUNCIL: Fort Campbell, Kentucky

SUBJECT: Use of Appropriated Funding for Non-Standard Retiree Appreciation Day (RAD) Purchases

DISCUSSION: As an integral part of the Army's Soldier for Life (SFL) program, Retiree experiences, both pre and post service, remain critical to the connection of active duty and Retired Soldiers and to instill Army values and leadership within communities. Programs mandated in AR 600-8-7, such as Retiree Appreciation Day, are designed specifically for this purpose.

The importance of positive experiences for Retirees cannot be underestimated. Some Retiree Councils go above and beyond the minimum standard of a RAD by raising funds in order to pay for refreshments, and in some cases, give-aways for attendees. These councils believe that if a RAD is to be held, it should at least be able to "keep Retired Soldiers and their Families up-to date on changes in their retirement rights, benefits, and privileges and to foster good will between the retired and active duty communities." Going further, these councils believe providing some sort of breakfast or lunch, or promotional items, at no charge to the Retiree, not only enhances the event, but reinforces the SFL tenets, providing a positive experience and making the Retirees feel appreciated. Yet, during the planning and conduct of RADs, use of BASOPS funding is not allowed for purchase of non-standard items such as those mentioned above. However, other installation programs are authorized. Numerous Army organizations have funding streams that allow this. For example, the Soldier for Life and the Army Substance Abuse Programs have budgets that allow for the purchase of non-standard items. The Army Substance Abuse Program is authorized to "purchase promotional items in support of substance abuse prevention campaigns. These items may be used to support local or Army-sponsored prevention campaigns. The promotional products should not indicate the Army endorses a particular product or private organization". (See AR 600-85, para. 17-8c)

RECOMMENDATION: In support of the principles of Soldier for Life, in word and deed, the Army must support the Retiree Appreciation Day by allowing use of BASOPS funding for non-standard items. Adjust or amend AR 600-8-7 using a Rapid Action Revision to show Retiree Appreciation Day(s) as a campaign and authorize purchase of these items.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

LTG (Ret) Keith Huber, Chairman, Fort Campbell Retired Soldier Council CSM (Ret) Marvin Hill, Co-Chairman, Fort Campbell Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: In the present situation, APFs can be used to fund the necessary expenses required to host the RAD, because hosting a RAD is a necessary OMA expense for the agency (via the installations) in satisfying the regulatory guidance "to keep retired Soldiers and their Families up-to-date on changes in their retirement rights, benefits, and privileges and to foster good will between the retired and active duty communities." AR 600-8-7, para. 5-1. However, the use of APFs (OMA) to fund the purchase of items that will be given away to retirees is inappropriate. OMA (or any other APF) should not be used to fund gifts to the retirees, because gifts to those that are no longer part of the active force does not further the objectives of the OMA appropriation. The council reiterates that use of OMA for gifts is both inappropriate and unwarranted. Supporting agencies such as MWR/DECA/AAFES should provide items for their marketing efforts at RADs to replace the expenditure of OMA funs when available.

ISSUE 2016-03-24 INSTALLATION COUNCIL: Fort Campbell, Kentucky

SUBJECT: Retired Soldier and Surviving Spouse Enhanced Security ID Card Creation

DISCUSSION: Numerous official Department of Defense electronic portals require access via means of user-name and fifteen digit passwords. These passwords must be changed frequently, are often forgotten and rightfully so, difficult to replace. Per Defense Human Resources Activity Memorandum, Subject: Department of Defense to Transition to Next Generation Uniformed Services Identification Card, dated 15 September 2015, "The next generation Uniformed Services ID Card transitions from the current card to plastic cardstock with enhanced security features and updated topography." This transition is to begin in FY 2018.

Since the Retired ID Card is being changed in the near future, but still two full years from now, changing the card to include Common Access Card (CAC) type credentials would allow Retirees who have use for a CAC, such as accessing AKO, or MyPay, the ability to do so.

It is envisioned that a CAC would remain valid for five to ten years and the entire cost of this card would be paid by the Retired Soldier. Once issued, our Retired Soldiers and Surviving Spouses will be empowered to remain informed of issues impacting them, can access MyPay web portals and all official DoD portals currently requiring user name and password logon. Additionally, this will ensure that our communication network is strengthened from unauthorized access.

RECOMMENDATION: In support of the principles of Soldier for Life, the Army must enable Retired Soldiers by including them in relevant modes of communication and connectivity. In recognition of the fact that Retired Soldiers continue to serve the Army and our veterans, and that they benefit from staying closely connected with the active force, upgrades to the Army's communication system must include the option of access by retirees. This recommendation can be satisfied by the establishment of a CAC card access option for those retirees who benefit from and desire continued access.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

LTG (Ret) Keith Huber, Chairman, Fort Campbell Retired Soldier Council CSM (Ret) Marvin Hill, Co-Chairman, Fort Campbell Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recommends that the Chief of Staff, Army, direct that all necessary actions be taken to phase in the issuance of Common Access Cards to future Retirees to increase the system cyber security and to permit them to retain access to key information and to critical systems. In 2015 our council recommended that "Despite the constraints, such as cost and requirements for vetting, the Army should take the lead in protecting our vital networks and systems to which all Soldiers including Retired Soldiers need access against the ever increasing cyber threats. The Army should then encourage its sister services to follow its lead. Recommend the CSA direct the G1 to issue CAC cards to retired Soldiers by 1 October 2017."

ISSUE 2016-03-25 INSTALLATION COUNCIL: Fort Campbell, Kentucky

SUBJECT: Persistent Security Certificate Warning on Soldier for Life Website

DISCUSSION: The SFL website is the replacement website for Retired Soldiers who have recently lost access to Army Knowledge Online. As such, access to the website should be easy and without any hindrances. The Army Retirement Services Office publishes several documents digitally every year on the SFL website. They also regularly operate a blog on the SFL website with up-to-date information regarding retiree benefits. Currently, the website has DoD root certificates that are not "trusted" by default in operating systems including Windows, Firefox and Chrome on Windows (Mac OS X and iOS) have the DoD root certificates in their trust store by default, so Safari (and Chrome on OS X) trusts the certificate. This causes a warning screen to pop up asking the user if they trust the website. Experienced users who have seen this type of warning before and are confident they have typed the web address correctly will continue on to the SFL website. New computer and internet users may lack the experience and savvy to know exactly what the warning screen means. Consequently, they decline to continue to the SFL website for fear of encountering malicious software. In the end, they don't receive the best, most recent information because of the security certificate warning.

Many of the certificates used by secure websites today are signed using algorithms based on a hash algorithm called SHA-1 (20 year old technology). The integrity of the hash algorithm used in signing a certificate is a critical element in the security of the certificate. Weaknesses in hash algorithms can lead to situations in which attackers can obtain fraudulent certificates. The contractor managing the SFL website will deploy new SHA-2 based certificates as soon as DoD starts issuing them, hopefully in late December or early January. But this won't resolve the issue of operating systems and browsers not having DoD root certificates in their trusted certificates store, and it make take some time before the new SHA-2 DoD root certificates are included in OS X and iOS.

RECOMMENDATION: In support of the principles of Soldier for Life, the website must be easily accessible by all retired Soldiers. The SFL website should be immediately updated with SHA-2 based certificates. Additionally, a technological resolution to the certificate warning caused by DoD root certificates must be implemented as soon as practicable.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

LTG (Ret) Keith Huber, Chairman, Fort Campbell Retired Soldier Council CSM (Ret) Marvin Hill, Co-Chairman, Fort Campbell Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC recognizes that this issue was resolved as a result of PEO-EIS recent installation of a commercial security certificate for the SFL Website.

ISSUE 2016-03-26 INSTALLATION COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Casualty Assistance to Survivors of Retired Soldiers

DISCUSSION: Under current policy per Army Regulation 600-8-1, there is no requirement that Casualty Assistance Centers appoint Casualty Assistance Officers to assist the survivors of a Retired Soldier. Retired Soldiers could ideally fill this "assistance gap". Soldiers for Life deserve the peace of mind that comes with the knowledge that their surviving spouses will receive capable and dignified assistance from a Soldier. The challenges facing survivors of Retired Soldiers are no less than those dealt with by survivors of Active Soldiers. During the difficult period following the death of a Retired Soldier, the spouse should have qualified in-person assistance from the Army. As a minimum, the spouse may need assistance in notifying the Defense Finance and Accounting Service and establishing the Survivor Benefits Annuity account. The deaths for many Retired Soldiers result from a service connected condition incidental to wounds, injuries and illnesses incurred during military service. In these cases, the surviving spouses are entitled to Dependent and Indemnity Compensation and Dependent's Educational Assistance, which are administered by the Department of Veterans Affairs (VA). The evidence gathering and application process for these benefits are very complex. Other issues facing the widowed spouse may include assisting with arranging funeral honors and making a claim for insurance administered by VA. In addition to benefits administered by the federal government, many states have generously provided benefits to survivors of current and former military members. These benefits may include property tax exemptions or discounts, reduced fees for motor vehicle registration and discounts for other services administered by state and local governments.

RECOMMENDATION: Recommend the CSA direct the Army Staff review the suitability, feasibility and acceptability of training and utilizing Retired Soldiers as Casualty Assistance Officers/Noncommissioned Officers for surviving spouses of Retired Soldiers.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) Gerald E. Thompson, Co-Chairperson, Ft. Stewart, GA Retiree Council CSM (Ret) Tommy A. Williams, Co-Chairperson, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recommends that the local Army Casualty Assistance Office appoint a Casualty Assistance Officer (CAO) to a deceased Army Retired Soldier's family when requested by the family. Due to decreasing resources, if a CAO isn't available Military/Veteran Service Organizations (MSO/VSO) may be contacted to ascertain if they can fulfill this mission.

ISSUE 2016-03-27 INSTALLATION COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Utilizing Veterans Service Organizations (VSO), county and state Veteran Service Officers and private organizations to expand and enhance communications with Army Retirees.

DISCUSSION: With rising U.S. Postal costs and the closure of Army Knowledge Online it has become increasingly more difficult and costly to communicate effectively with retirees. There are several potential methods of expanding the existing retiree communication network at minimum cost. <u>Utilize existing communications architectures of nonprofit veteran's service organizations</u>. Although statistics do not exist to verify the number of military members that receive publications from one or more veteran's service organizations such as the Veterans of Foreign Wars, American Legion and Disabled American Veterans, anecdotal evidence cited in several studies suggests that a large percentage of retirees are members of at least one such group. Veteran Service organizations have web pages and distribute monthly newsletters to members and their spouses. These methods of communications have broad and far-reaching potential.

<u>Utilize existing communications networks.</u> There are private, grade specific organizations such as MOAA (Military Officers of America Association) and NCOA (Non Commissioned Officers Association) and branch specific organizations such as the Association of the United States Army (AUSA) and the Navy League that have existing and robust communications networks to include print publications, electronic mailings and web pages. These established organizations and their communications vehicles could provide a mechanism for reaching out to Army retirees. Other existing communications vehicles include publications such as Army Times, Air Force Times and similar publications.

<u>Partner with County and state Veteran Service Officers</u>. Every County and state has a Veterans Service Officer that interacts with Veterans in the community. Their web sites and on line newsletters are distributed utilizing established distribution networks. The National Veterans Service Officer organization meets semi-annually and at the local level there are often informal and formal methods of reaching out to Veterans in the geographic area that is served.

RECOMMENDATION: In an effort to strengthen communications and provide critical information to Retired Soldiers, Army G1 RSO develop a comprehensive communications plan to include partnerships with governmental Veteran Service Organizations, private military associations and existing veterans publications.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) Gerald E. Thompson, Co-Chairperson, Ft. Stewart, GA Retiree Council CSM (Ret) Tommy A. Williams, Co-Chairperson, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC recommends that the Office Chief Public Affairs update our Veteran Service Organization and Military Service Organization partners on a quarterly basis of all Army issues which affect Army Retired Soldiers.

ISSUE 2016-03-28 INSTALLATION COUNCIL: Fort Drum NY Retiree Council

SUBJECT: Limited contact with growing Retired Soldier population at local level

DISCUSSION: The aging of the United States population has generated an increase in the U.S. Army's Retired Soldier numbers. Recent decisions to include reduced end strength levels and greater pace of military operations and resultant numbers of military medically Retired Soldiers have expanded the density of U.S. Army Retired Soldiers. Local retirement service offices provide basic support and coverage to include sponsoring an annual retiree appreciation day (RAD) event and also accommodate walk in traffic, telephone calls, emails, centralized information from Defense Finance and Accounting and System and the Army G-1 Soldier for Life Office – Army Echoes newsletter. Many Retired Soldiers reside over 80 miles from a military installation and cannot participate in RAD activities or other events on post. More and more information flow across great distances in real time to many people at little cost. While installations have names, addresses, and electronic mail addresses on participants who attend RAD events, this system does not capture most Retired Soldiers who reside in the installation or garrison's area of operations.

Local installations could expand outreach to this community with names and email addresses of all or most Retired Soldiers in the entire garrison area of responsibility based upon zip code. This information could be used for local or regional updates to enhance support and examples include - TRICARE or TRICARE changes, ID card locations, briefing slides from RAD events, local RSO newsletters, local merchant discounts, information on purple coverage from other military services in the region as appropriate and much more. Department of the Army is now using email to distribute the Army Echoes newsletter, so this idea is consistent with these emerging trends in the Soldier for Life program and policy. A reasonable update cycle could be established to capture gains such as newly Retired Soldiers and losses such as death or relocation perhaps 1 or 2 times per year. This information is available from 3 agencies- Department of the Army G-1 Soldier for Life Office, Defense Finance and Accounting System or the Defense Management Data Center.

RECOMMENDATION: Request Department of the Army or DOD provide local Garrisons with names and email address for each Retired Soldier in their area of operation on a regular basis using zip code of retired Soldier's home address.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (RET) William Murphy, Officer Co-Chair, Fort Drum NY, Retiree Council CSM (RET) David Cowburn, Enlisted Co-Chair, Fort Drum NY, Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recommends DFAS and DMDC partner to pursue a solution which opens up the Retiree Address Finder (DMDC's application) to include the email address. This will eliminate the RSO and installation Retiree Council from receiving and then sorting emails by zip code. We believe this is a simpler and more cost effective solution to implement particularly since RAF is already accessible by RSOs. In its current format, RAF does not include email addresses. We believe this is a simple coding exercise to widen the output of RAF for the RSOs.

ISSUE 2016-03-29 INSTALLATION COUNCIL: Fort Campbell, Kentucky

SUBJECT: Retirement Services Officer access to DFAS email addresses for their constituents

DISCUSSION: Our Army is now challenged to maintain our connectivity to the retired population. Our Army's Retired Soldiers continue to express their concern with the elimination of their access to Army Knowledge Online. As Soldiers for Life, our leaders need to be able to contact Retired Soldiers to provide actionable information and to allow the Retiree to tell their Army story as trusted agents within our communities to positively impact our recruiting and readiness...making a difference for the Army, our serving Soldiers, Retired Soldiers and their Families. It is imperative that the Army keep its ambassadors in communities throughout the world – their Retired Soldiers – informed on issues confronting their Army and the actions being taken to resolve them. Currently, this is done by post and to some small degree, digitally, via email and websites.

Installation Retirement Services Officers are mandated to publish a Retiree Bulletin at least annually. Most installations publish a bulletin at least digitally. Many still publish the bulletin on paper and mail it to the Retirees in their geographical area of operations, at surprising cost. But installation Retirement Services Officers only have access to the US Postal Service mailing addresses of Retirees, through the use of the Retiree Address Finder, managed by the Defense Manpower Data Center (DMDC). DMDC provides addresses of multiple categories of Retirees, as well as survivors currently receiving a Survivor Benefit Plan annuity. Allowing access to Retired Soldier email addresses, in addition to mailing addresses, would allow the RSO to reduce costs significantly by only mailing bulletins to those who do not have an email address. Furthermore, RSOs would also be able to push information to the Retiree community, in real-time, with the click of a mouse.

RECOMMENDATION: In support of the principles of Soldier for Life, the Army should enable our Retirement Services Officers to communicate digitally with their supported Retired Soldier population via the DMDC database of official email addresses simply by adding the capability to the current Retiree Address Finder.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

LTG (Ret) Keith Huber, Chairman, Fort Campbell Retired Soldier Council CSM (Ret) Marvin Hill, Co-Chairman, Fort Campbell Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recommends DFAS and DMDC partner to pursue a solution which opens up the Retiree Address Finder (DMDC's application) to include the email address. This will eliminate the RSO and installation Retiree Council from receiving and then sorting emails by zip code. We believe this is a simpler and more cost effective solution to implement particularly since RAF is already accessible by RSOs. In its current format, RAF does not include email addresses. We believe this is a simple coding exercise to widen the output of RAF for the RSOs.

ISSUE 2016-03-30 INSTALLATION COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Private Information share option by Army Retirees

DISCUSSION: Currently Retirement Service Officers (RSOs) collect personal information from each person separating from service as part of their out processing. Much of this information is protected by law from information sharing with other agencies. Retiree Councils are interested in reaching each retiree and providing information that may be helpful to them. Without good contact information opportunities to assist our retirees are missed. Since RSOs currently collect this information it would be helpful if each retiree be required to select an information sharing option to share or not share their contact information with Regional Retiree Councils as part of their out processing.

RECOMMENDATION: Require Transition Centers provide an opt in/out option for separating retirees to share contact information with Regional Retiree Councils. This would require the establishment of a central data base accessible by RSOs

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) Gerald E. Thompson, Co-Chairperson, Ft. Stewart, GA Retiree Council CSM (Ret) Tommy A. Williams, Co-Chairperson, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARC recommends DFAS and DMDC partner to pursue a solution which opens up the Retiree Address Finder (DMDC's application) to include the email address. This will eliminate the RSO and installation Retiree Council from receiving and then sorting emails by zip code. We believe this is a simpler and more cost effective solution to implement particularly since RAF is already accessible by RSOs. In its current format, RAF does not include email addresses. We believe this is a simple coding exercise to widen the output of RAF for the RSOs.

ISSUE 2016-03-31 INSTALLATION COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Providing Installation RSOs with Retiree Contact Information

DISCUSSION: In support of the Soldier for Life initiative, it is imperative that retiree issues and concerns are communicated. Retirees need to know about the many changes that will impact them such as pay and benefits. Thus, the Army G1 RSO should be working with DFAS – Cleveland to supply the Installation RSOs with retiree contact information (i.e.: E-Mail addresses). DFAS – Cleveland has electronic contact information for all Retired Soldiers.

Like with other installations, the Fort Stewart RSO has very limited funds. Currently, Fort Stewart, by necessity, spends considerable funds on printing and postage for mailing hardcopies of information to Retired Soldiers regarding its Retiree Appreciation Day (RAD). This cost has become prohibitive for Fort Stewart for providing additional information via mail. The Fort Stewart RSO and its Retiree Council must seek ways to improve the method it communicates and disseminates information to retirees in its service region. Obviously, the use of technology and e-mails will be the fastest and most inexpensive method of communication as more retirees transition online.

DFAS – Cleveland can sort by state and zip code the appropriate contact information which would allow Installation RSOs to establish a "ListServ" of email addresses for all Retired Soldiers in their area of responsibility.

RECOMMENDATION: Have DFAS – Cleveland supply each Installation RSO with contact information in the form of a retiree database. After the first download of retiree contact information, DFAS – Cleveland should then supply each Installation RSO with appropriate Retired Soldier contact information annually.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) Gerald E. Thompson, Co-Chairperson, Ft. Stewart, GA Retiree Council CSM (Ret) Tommy A. Williams, Co-Chairperson, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARC recommends DFAS and DMDC partner to pursue a solution which opens up the Retiree Address Finder (DMDC's application) to include the email address. This will eliminate the RSO and installation Retiree Council from receiving and then sorting emails by zip code. We believe this is a simpler and more cost effective solution to implement particularly since RAF is already accessible by RSOs. In its current format, RAF does not include email addresses. We believe this is a simple coding exercise to widen the output of RAF for the RSOs.

ISSUE 2016-03-32 INSTALLATION/GARRISON/ASCC COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Using Social Media in Support of the Retiree

DISCUSSION: The recent decision to close Army Knowledge Online accounts of account holders that do not possess a CAC card dramatically reduces the RSO's ability to communicate with retirees through email. Short of the Army G1 RSO coordinating with DFAS – Cleveland to supply the Installation RSOs with retiree contact information (i.e.: E-Mail addresses). Another cost effective way to communicate with the retiree is with the use of social media. The Army G1 RSO should establish an Army retiree social media page on one or more of the established media sites (Facebook, Twitter, Instagram). These media sites would allow an instantaneous flow of information at no or very low cost. The benefit of such an action would further support the Army's" Soldier for Life" program by conveying its messages to the retiree population through the use of social media.

RECOMMENDATION: RSO's receive the training necessary to facilitate the effective use of social media sites.

APPROVED BY INSTALLATION RETIREE COUNCIL CHAIRPERSONS:

COL (Ret) Gerald E. Thompson, Co-Chairperson, Ft. Stewart, GA Retiree Council CSM (Ret) Tommy A. Williams, Co-Chairperson, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recommends that Installation RSOs designate a person within their office as a liaison between the Installation RSO and Installation/Garrison PAO. The Installation PAO can advise Installation RSO on appropriate and relevant content for command information and social media channels. Additionally, Soldier for Life will feature weekly Army RSO messages to facilitate timely, relevant and instantaneous flow of information to a vast population at no cost to the government. The installation RSO can then shared these messages on their own local social media platforms.

ISSUE 2016-03-33 ASCC COUNCIL: Army in Europe

SUBJECT: Volunteer Management Information System (VMIS) Enhancement

DISCUSSION: Retired Soldiers continue to serve in many ways. One way is by volunteering for an organization at the nearest Army garrison. Being able to identify how many Retired Soldiers volunteer and the hours they put into volunteer service is a significant indication of not only the budget savings that the organization accrues but it is also the Retired Soldiers' continued commitment to our Army – being a Soldier for Life.

The Army has VMIS which is managed by IMCOM. It is an established, on-line system for managing the volunteer process, e.g., from assisting an individual who wants to volunteer with finding a compatible organization, to recording volunteer hours, to producing reports on how many hours an individual volunteered and on how many hours volunteers contributed to an organization.

A report that would be very useful would be one that shows how many hours individuals by category (e.g., Retired Soldiers) volunteered to all organizations in a garrison or a region. The capability for such a report does not currently exist in VMIS.

Such a report could be keyed on other categories of individuals, e.g., active-duty Soldier, active-duty Family member, as well.

All of the data necessary to produce such a report already exists within VMIS.

RECOMMENDATION: Chief of Staff, Army urge the Commander, U.S. Army Installation Management Command to direct that a feature enhancement to the VMIS be made to permit production of such a report.

APPROVED BY ASCC RETIREE COUNCIL CHAIRPERSON:

COL (Ret) Robert Mentell, President, Army in Europe Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC supports this issue and recommends that IMCOM develop a means to shows how many hours individuals volunteered by category (e.g. Retired Soldier, Spouse of Retired Soldier, Spouse) to all organizations in a garrison or a region. Our Retired Soldiers are a force multiplier that if properly utilized will continue serving our nation with distinction as part of our great Army, but we must be able to measure their contributions accurately.

ISSUE 2016-03-34 ASCC COUNCIL: Army in Europe

SUBJECT: DFAS Virtual Support to Retiree Appreciation Days

DISCUSSION: The Retired and Annuity Directorate of the Defense Finance and Accounting Service (DFAS R&A) previously provided on-site support at Retiree Appreciation Days (RADs) both within and outside of CONUS. Both retirees and annuitants benefited from this hands-on support. Historically, the DFAS subject matter expert's knowledge and expertise and on-the-spot support led to the immediate resolution of issues, including recoupment of funds for clients served.

Constrained budgets can no longer support sending representatives to all RADs, particularly those involving travel outside the United States. This is especially the case when intra-theater travel between several events is involved, as has been in the European theater.

While DFAS support is no longer directly available in the field, such support could still be provided to clients at a remote site during a local RAD by leveraging technology. DFAS "virtual" support could be provided via a linkage between DFAS in Cleveland and field sites using systems and equipment normally available to an RSO.

Chief of Staff, Army, Retired Soldier Council issue 03-25-2015 recommended: "The Chief of Staff, Army, encourage DFAS R&A to develop the systems and procedures that are compatible with technology already available to RSO offices that would permit DFAS to provide the required level of support to clients at RADs."

Results were mixed during two European-based RADs where DFAS online support was tested. On 13 October 2015 at the Kaiserslautern Military Community, the Retiree Council developed their own adhoc system and conducted a trial run during their RAD. While further refinements are still needed, their efforts validated the concept. However, at the Army in Europe RAD at Wiesbaden on 31 October 2015, also in absence of DFAS R&A lead, the event planners attempted to do so but were unable to achieve success in leveraging technology to provide distant DFAS support. These opportunities validated the fact that retirees need and want DFAS support at the RADs. More importantly, these opportunities demonstrated that a standard automation system, with known, tested and proven procedures, must be established for DFAS virtual support to RADs.

RECOMMENDATION: The Chief of Staff, Army, encourage Director, DFAS, to develop, in coordination with Defense Information Systems Agency, a system and procedures that are compatible with technology already available to RSOs that would permit DFAS to provide the required level of support to beneficiaries at RADs.

APPROVED BY ASCC RETIREE COUNCIL CHAIRPERSON:

COL (Ret) Robert Mentell, President, Army in Europe Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recognizes that for Fiscal Year 2016, DFAS is funded to attend 32 RADs. It is the Council's understanding, based upon a briefing by the Director, R&P pay, DFAS, that DFAS will support a virtual RAD with a minimum of two weeks advance notice.