

ECHOES

THE NEWSLETTER FOR
RETIRED SOLDIERS,
SURVIVING SPOUSES & FAMILIES



A MESSAGE FROM THE CHIEF OF STAFF

Raymond T. Odierno
General, United States Army
Chief of Staff

Greetings Retired Soldiers and Families,

For over 234 years, the Army has successfully kept the gates of freedom open both at home and abroad. You were, and still are, critical to this success. You live by a set of lifelong values, Army values – loyalty, duty, respect, selfless-service, honor, integrity and personal courage. You are Soldiers for life. Both in and out of uniform, you are an integral part of the team that supports the greatest Army in the world.

Together, our Active Duty, Reserve, National Guard, and Retired Soldiers, DA Civilians, their Families and Families of the Fallen make up the Army Family. You continue to serve this Nation and give voice to those who have defended Freedom. A lesson we have learned from President Eisenhower's Greatest Generation is that the service and sacrifice of a single generation can leave all of us a better life, and in turn, better lives for our children, grandchildren, and grandchildren's children. No matter when you served, rest assured that your efforts have indeed shaped the very structure of our military and how we secure this Nation. For that, I am eternally grateful.

Our Army Family comes from our communities and continues to benefit from the groundswell of support across the Nation. The outpouring of support for our Soldiers, Veterans, their Families, and Families of the Fallen has never been greater. Our challenge is linking this desire to support with those who need and deserve it.

We have recently instituted the "Soldier for Life" Campaign which spans a Soldier's lifecycle, focusing on support for our transitioning Soldiers and Families. This lifecycle begins upon entry to the Army and continues throughout the remainder of a Soldier's life. As the Army is reducing its personnel end strength to 490,000 by September 2017, we must ensure we do not break faith with our Army Family. Our commitment is to help our newest Veterans transition "career ready" and enter an established network, connecting them with the opportunities to succeed. Finding meaningful employment, education, and access to healthcare is at the core of this reintegration.

As part of our campaign, we are engaging leaders across the government, community, and corporate spectrum to understand the range of support available and how best to link that support to the people who need it. Critical to reintegration are the community efforts to embrace our transitioning Soldiers and Families.

We look to our Retiree community to assist Soldiers and Families through this transitioning process. You know that Soldiers have spent years developing experience as teachers, engineers, mechanics, truck drivers, lawyers, doctors – to name just a few of their specialties. Much of their training has a direct civilian application.

As we move forward, I ask all Retirees and Families to help us ensure that Americans know that our newest Veterans are stronger for their experiences in uniform and are ready to lead in the workforce as they have led our Army. They join your ranks with great pride, eager to continue their service to our great Nation. Like you, they are selfless, disciplined, and innovative. They know the value of teamwork, and have a moral compass as their guide. This makes them a welcome addition to any organization or company.

(Continued on page 3)

SEP-DEC 2012

Features

- VA Disability Compensation Claims Prompt Transformation, Pg. 3
- Consumer Financial Protection Board Wants Retiree Input, Pg. 7
- Troops Rank, Compare Benefits in Survey, Pg. 10
- U.S. Treasury Mandates Receiving Retired Pay by EFT, Pg. 16

Articles

- 2013 TRICARE Prime Fees Announced
 - CSA Appoints New Retiree Council Co-Chair
 - DoD Creates Medals Database
- Exchange Names First Civilian Director
 - Impact of New Walgreens Contract Unknown
- DeCA Tests Commissary Rewards Card
- myPay Puts You in Control of Your Pay
 - Full SSN Requirement for e-Echoes Subscriptions Eliminated
- Exchange Retiree Survey Results
- Moving May Impact Your TRICARE Plan
 - When Gray Area Retirees Should Contact HRC
- Exchange "Still Serving" Weekend
- Withdrawing from SBP Based on a Total VA Disability
 - Exchange Online Savings Club
- First Flight Test of Intelligence "Blimp"

Regular Items

- Army RSO Message, Pg. 2
- Ask Joe, Pg. 9
- Did You Know?, Pg. 12
- Information Directory, Pg. 13
- Retiree Appreciation Day List, Pg. 14
- Retirement Services Officer List, Pgs. 14-15

STILL PROUD. STILL SERVING. STILL SALUTING.



ECHOES

A Message from the Chief, Army Retirement Services

Change is inevitable; good change is progress. For the past few months, Army Retirement Services has been in the midst of the most significant set of changes we have seen in the last 15 years. To begin with, our office has relocated from the Hoffman Building in Alexandria, Va. to the Taylor Building in Arlington, Va. This move is part of the consolidation of our higher headquarters, the Human Resources Policy Directorate (HRPD) of the Army G-1, and brings all of the offices together in what promises to provide even greater synergy and effectiveness in implementing the wide array of personnel programs we oversee for AC/RC Soldiers, Retirees and their Families.

More important to the Army than our move is the G-1 community welcoming the new Deputy Chief of Staff, G-1, Lt. Gen. Howard B. Bromberg, who arrived here in July. He was the Deputy Commanding General of U.S. Forces Command from Dec 2010 until his arrival as the G-1. Before that, he served as the Senior Commander at Ft Bliss from June 2009 to July 2010, and as the Director of Enlisted Personnel Management in the Human Resources Command from September 2003 to May 2005. Bromberg replaced Lt. Gen. Thomas P. Bostick, who became the Commanding General and Chief of Engineers at the U.S. Army Corps of Engineers. We also welcomed retired Lt. Gen. James J. Lovelace as a new Co-Chair of the Chief of Staff, Army Retiree Council. Lovelace replaced retired Lt. Gen. Frederick E. Vollrath (see story on page 4). We sincerely thank the departing leaders, and welcome the two new leaders. Each faces unique challenges in the months and years ahead. Keep them in your thoughts and prayers.

You will also note a style change to the front page directory of Echoes to group articles as "Features", "Articles", and "Regular Items". We did this based on reader input and to highlight key articles as many other publications do. Let us know what you think.

I am very proud to update you on the continuing expansion of the US Army Reserve (USAR) pre-retirement efforts over the past six months. Each of the four USAR Regional Support Commands has added two dedicated positions to insure retiring Soldiers and Families are provided information that assists their transition from the Army. To overcome the geographical challenges of providing this information, our office and the USAR G-1 are partnering to develop a distance learning module that provides basic non-regular retirement information. Additionally, the USAR conducted 11 USAR-only pre-retirement seminars, plus four more with the Army National Guard (ARNG), to provide information to over five thousand Soldiers and Family members. The USAR G-1 also worked with us to train

37 of their personnel as Survivor Benefit Plan counselors within the past month.

In addition, John Agler, the MyArmyBenefits Program Manager, and I briefed Lt. Gen. William E. Ingram Jr., the Director of the Army National Guard since 10 November 2011. We discussed our expanding efforts with the ARNG G-1 and the MyArmyBenefits Program. Ingram pledged his strong support for our efforts to strengthen the ongoing partnership with the 54 state and territory Adjutants General. Just as with the USAR, the ARNG is committed to strengthening pre-retirement programs, and has trained over 300 Soldiers/technicians as retirement services providers over the past two years.

In summary, the US Army is committed to increasing awareness of pre-retirement requirements by developing distance learning tools, and, where possible, conducting live seminars for Reserve Component Soldiers who have given the Army and Nation such dedicated service.

Gen. Odierno's article very clearly is a "Call to Action" for you and all who have served. As he stated "you are Soldiers for life...you are an integral part of the team that supports the greatest Army in the world". I urge you to champion the Veterans who have served the Nation and still retain unlimited potential to make a difference wherever they live. Help them as they transition back to civilian life. Together we make America stronger.

The 2012 election season is upon us. Don't forget to vote in November. We have the freedom to vote in America because YOU and millions like you served and protected that right of free expression.

Keep our troops, their Families, our leaders, and our Nation in your prayers.

John W. Radke
Chief, Army Retirement Services
Col., USA Retired

Echoes is an official newsletter published three times a year, in accordance with Army Regulation 600-8-7. Its purpose is to keep Retired Soldiers, Surviving Spouses and Families informed of their benefits, to update them about the Army, and to inspire their goodwill and a desire to support the Army in the civilian community. Inquiries/comments about *Echoes* should be sent to HQDA (DAPE-HRR), Attention: *Echoes* Editor (Room 6048), 2530 Crystal Drive, Arlington, VA 22202-3941 or ArmyEchoes@mail.mil. Direct all other questions to your Retirement Services Officer (see pg. 15). See pg. 14 for how to change your mailing address for *Echoes*. To subscribe to or to change your email address for *e-Echoes*, visit http://www.armyg1.army.mil/rso/echoes_reg.asp

Chief, Army Retirement Services:
COL (Ret) John W. Radke

Deputy Chief of Staff, G-1:
LTG Howard B. Bromberg

Deputy Chief, Army Retirement Services/
Editor: LTC (Ret) Mark E. Overberg

Co-Chairmen, Chief of Staff, Army Retiree
Council: LTG (Ret) James J. Lovelace
SMA (Ret) Kenneth O. Preston

Graphic Designer: Ms. Bonnie Snell

Circulation: 977,000 hard copy
60,000 electronic copy

Rising Tide of VA Disability Compensation Claims Prompts

Major Transformation By VA Under Secretary for Benefits Allison A. Hickey

Every year for the past four years, the Department of Veterans Affairs has received well over one million claims from Veterans requesting disability compensation for injuries or illness connected to their military service. This represents a nearly 50% increase in claims receipts for VA. As one would expect, many of these come from Veterans of the recent conflicts in Iraq and Afghanistan, but just as many are coming from aging Vietnam Veterans. Nearly half of all claimants are already receiving benefits and most are requesting additional compensation for new or worsening conditions.

At the same time, VA is doing a much better job of reaching out and educating Veterans about their benefits. As a result, VA has struggled to keep up with the ever increasing demand. Despite processing an unprecedented one million claims two years in a row, the inventory of active claims has reached nearly 900,000. Those claims that have not been decided within 125 days, currently over 500,000, are considered "backlogged."

Obviously, this is unacceptable to both Veterans and to VA.

While it may be of little comfort to Veterans awaiting benefits, they should know that action is being taken that will eliminate the backlog, and improve benefits delivery. First, VA continues to add to its workforce of specialists who process and decide compensation claims, and is implementing enhanced training that has increased speed and accuracy. Twelve hundred rating specialists who, for the past two years were focused on the re-adjudication of claims related to Agent Orange exposure for Vietnam Veterans, have finished their work and can now tackle the backlog.

Second, VA is retooling its claims processes to optimize productivity. New claims management techniques categorize claims so that those with sufficient medical and service information move quickly, separated from those that require follow-on medical evaluations and extensive record gathering to lawfully grant. The new processes also flag those claims from Veterans with severe wounds or injuries, or who are facing homelessness, or are suffering from the debilitating effects of sexual assaults that occurred while in the military, to ensure they receive special handling.

These manpower and management improvements are important but cannot by themselves close the processing deficit. At the heart of solving the backlog of claims is the move from World War II-era, paper-bound procedures to a 21st Century digital information environment. This includes the "front end" interface with Veterans and their advocates, as well as the IT infrastructure to support the exchange of massive amounts of data nationwide. VA is improving its "relationship management" processes with Veterans through its online portal, eBenefits (www.ebenefits.va.gov), which provides 24/7 benefits access. A new electronic claim filing platform pre-populates information and steps Veterans through the submission process, similar to online tax filing. VA's national call centers will be linked to multiple data bases with better visibility of Veterans' records to answer questions.

VA has also tested and is fielding technology in its regional offices that gives VA staff the ability to establish complete claims folders electronically and convert existing paper files to digits. New web-accessible software has rules-based calculators to ensure consistency across the enterprise and improve quality and timeliness. VA is currently deploying these changes to its regional offices, and is scheduled to fully transform to the new operating model in 2013.

While the problem of Veterans waiting too long to receive their well-deserved benefits is not new, there is a tremendous sense of urgency within VA, and across the federal government, to solve it. We are convinced that making these people, process and technology investments will bring benefits delivery into the 21st century and help VA uphold the Nation's commitment to its Veterans.

A Message from the Chief of Staff *(Continued from page 1)*

It is incumbent on us to ensure America understands our Soldiers' tremendous potential. I am incredibly proud of the 1.3 million service men and women who have deployed in defense of this Nation since 2001. This generation of young men and women has remained steadfast and committed to our Nation's security. They will join you as a select group of Americans who are experienced in the defense of freedom. We are committed to these great Americans, who like you, have served and continue to serve our Nation.

At more than a million strong, Retired Soldiers, surviving spouses and their Families continue to tell the Army story . . . your story. As a "Soldier for Life," you help us to maintain our All-Volunteer force and are our ambassadors to communities around the world. I thank you for everything you have done, and continue to do.

The Strength of our Nation is our Army; The Strength of our Army is our Soldiers; The Strength of our Soldiers is our Families. This is what makes us Army Strong!



ECHOES

2013 TRICARE Prime Fees Announced

FALLS CHURCH — The 2013 TRICARE Prime enrollment fees for uniformed service Retirees and their Families go into effect Oct. 1, 2012. The new fees for 2013 are \$269.28 for Retirees, and \$538.56 for Retirees and their Family members.

Survivors of deceased active duty sponsors and medically retired service members and their dependents are exempt from annual fee increases. Their enrollment fees are frozen at the rate in effect when they were classified and enrolled in TRICARE Prime. Their fees remain frozen as long as there is no break in their TRICARE Prime enrollment. For more information please visit <http://Tricare.mil>.

CSA Appoints New Retiree Council Co-Chair

On Jul. 19, Gen. Raymond T. Odierno, the Chief of Staff, Army (CSA), appointed retired Lt. Gen. James J. Lovelace to replace retired Lt. Gen. Frederick E. Vollrath as the Co-Chair of the CSA Retiree Council.

Lt. Gen. Lovelace retired from the Army with 39 years of service on July 1, 2009. His assignments included Commanding General, Third Army/United States Army Central, Fort McPherson, Ga.; Deputy Chief of Staff, G-3/5/7, the Pentagon; and Director of the Army Staff, the Pentagon. Lt. Gen. Vollrath served as Co-Chair for six years, including leading seven of the Council's annual meetings. He is now the Acting Assistant Secretary of Defense (Readiness & Force Management). For more information about the Council, visit <http://www.armyg1.army.mil/rso/RetireeCouncil.asp>.



DoD Creates Medals Database

One week after launching an official database of military valor medal recipients, the Pentagon expanded it to include recipients of the Distinguished Service Cross, Navy Cross and Air Force Cross.

The website (<http://valor.defense.gov/>) was launched July 25 but initially included only the 10 troops who have received the Medal of Honor since 2001.

The database was created after the Supreme Court struck down a 2006 law that made it a federal crime to lie about receiving combat valor medals. The court said the law violated the right to freedom of speech.

Later, the Pentagon added the names of 68 troops who since 2001 received a service cross.

Officials said troops awarded the Silver Star since 2001 will eventually be included in the database.

EXCHANGE™ Names First Civilian Director and CEO

DALLAS — On May 23, the Army & Air Force Exchange Service's Board of Directors selected military and retail veteran, Tom Shull, to lead the Department of Defense's oldest and largest exchange service.

Shull is the first civilian Director and Chief Executive Officer in the 117-year history of the \$10 billion military retailer. Former Defense Secretary Robert Gates previously mandated the conversion of the Exchange's Commanding General's position to a non-military position.

Joining the Exchange is like "coming home" for Shull since he is an Army brat, and a graduate of West Point. As a military and retail veteran, Shull's decision to join the Exchange team is one of duty and sense of service. The Shull family, including Tom, his father, father-in-law and brother, has a long history of service.

Shull's commitment to the Nation's military is as strong as it was when he arrived on the West Point campus in the late 1960s. Even after leaving the military in the 1980s, he had long hoped to find a way to leverage his civilian business experience for the benefit of military families. Joining the Exchange allows him to once again be of service to the military and contribute to military Families in ways he never could have in civilian business.

Despite the change in top leadership, the Exchange still maintains a strong presence of uniformed service members. Led by Air Force Brigadier General Casey Blake, the Deputy Director, more than 70 active duty personnel assigned to Exchange headquarters in Dallas help support Exchange operations around the world.

Impact of New Walgreens-Express Scripts Agreement Not Known

Eight months after Express Scripts, the nation's largest pharmacy benefit manager, and Walgreens, the nation's largest drug store chain, broke off contract talks, the two companies announced on July 19 that they concluded a new pharmacy network deal. On Sept. 15, Walgreens drug stores resumed filling prescriptions at "in-network" rates for Express Scripts customers, but the impact on TRICARE beneficiaries has not yet been determined. TRICARE beneficiaries are currently served by military pharmacies, home delivery and a robust national retail network of over 56,000 pharmacies.



DeCA Begins Testing Commissary Rewards Card

By Courtney Rogers, DeCA Customer Relations Specialist

The Defense Commissary Agency (DeCA) is testing the Commissary Rewards Card that will soon allow customers to access and redeem digital coupons at all of its stores.

Testing began Aug. 8 at the Fort Lee Commissary, Va., kicking off the first of three pilot phases scheduled for the month of August to give customers at 30 stores the opportunity to try out the cards. The test schedule is subject to change, so customers should visit DeCA's official website, www.commissaries.com, for the latest information.

The card can only be used at these test stores until it is released for worldwide use, which is scheduled for the fall time frame. As an introductory offer, customers who pick up their cards by Oct. 24 will receive preloaded digital coupons on their cards for use in the commissary that day.

"We are very excited about this new initiative," said DeCA Director and CEO Joseph H. Jeu. "These cards will allow our customers to maximize their commissary benefit by using technology to save time, effort and money."



The cards, which will only be available at commissaries, are easy to use. Once customers get their cards in the store, they will need to visit DeCA's website to register it and load digital coupons to their account. It's that simple. They will also be able to print off a list of their coupons before making the trip to the commissary. Once the card is scanned at the register, the coupons will be matched to their purchases and the savings automatically deducted. New offers will typically be posted online every two to three weeks.

As an incentive, customers who register their card by Oct. 24 can enter the 2012 Commissary Rewards Card "Home for the Holidays Sweepstakes" sponsored by Dr Pepper/Snapple for a chance to win round-trip airline tickets for four to anywhere in the states, lodging in a hotel room that accommodates four for six days and five nights, and \$1,000 spending money. The sweepstakes entry form will appear at the end of the registration process online.

Digital coupons, just like their paper counterparts, have expiration dates and other terms and conditions that must be followed for redemption. However, digital coupons will not be accepted for up to six months after expiration overseas as paper coupons are. That's because the coupons are distributed digitally and are instantly available to all customers worldwide, so overseas customers won't need extra time to use the coupons. Once a coupon expires, it will disappear from the customer's account.

Also, DeCA's coupon policy limits coupons to one per purchase, so these digital coupons cannot be combined with manufacturer coupons, including paper coupons and military or commissary coupons.

Future enhancements to the card are expected to enable DeCA's industry partners to target savings based on the customer's specific usage, alert patrons to available sales promotions at their local stores and reward consistent shoppers with specific incentives.

"Digital couponing is the first of many innovative programs that are part of our Commissary 2020 vision to deliver a 21st century benefit," Jeu said. "We are always working with our industry partners to negotiate the lowest possible prices and identify new ways for our customers to save even more."

For more information, please visit www.commissaries.com/faq and click "Commissary Rewards Card." Assistance is also available through the customer service hotline at (855) 829-6219 or through email at commissarysupport@inmar.com.



ECHOES

myPay Puts You in Control of Your Retired Pay

CLEVELAND — More than a million military retirees and annuitants are using **myPay**, the official online account management system for military members, retirees, annuitants and DoD employees, to stay on top of their retired pay accounts. They use it to monitor their pay and survivor benefits, keep their contact and beneficiary information current, and control their allotments, direct deposit and tax withholdings.

According to Defense Finance and Accounting Service (DFAS) officials, over 80,000 retirees have created **myPay** accounts since the agency began providing a monthly electronic Retiree Account Statement, called the eRAS, last November. Available only on **myPay**, the eRAS is a complete summary of your pay, deductions and benefits. It includes information about allotments, income tax withholdings, direct deposit and a Survivor Benefit Plan (SBP) counter that shows how much longer you have to pay premiums.

If you find something that needs to be updated while viewing your eRAS, most account changes can be made in minutes using **myPay**. There's no need to wait on hold for customer service or send forms in the mail. **myPay** is available 24 hours a day, seven days a week from anywhere in the world and changes you make using **myPay** take effect in just three to five business days.

According to DFAS, retirees who switch to **myPay** not only have hands-on control of their pay, but can receive their Internal Revenue Service (IRS) Form 1099-R and other important documents sooner and more securely than those who rely on traditional mail delivery. When you make a change on **myPay**, the only hands it has to go through are yours.

On **myPay** you can:

- View, print or save your Retiree Account Statement
- View, print or save your Combat-Related Special Compensation Statement
- Start, stop or change electronic allotments to financial institutions
- Change your mailing or e-mail address
- Make changes to your direct deposit information
- View, print or save your IRS Form 1099-R
- Subscribe to the DFAS Retiree Newsletter



How to Create a **myPay** Account

If you've never used **myPay**, visit <https://mypay.dfas.mil> and click "Forgot or Need a Password" to have a temporary password mailed to you. When you receive your password, return to the **myPay** home page and click "Create an Account" to get started. If you have trouble creating your account, visit www.dfas.mil/retiredmilitary for step-by-step instructions.

Full SSN Requirement for e-Echoes Subscriptions Eliminated

By Lt. Col. (Ret) Mark Overberg

The Army Retirement Services Office (RSO) recently eliminated the requirement to provide a full social security number (SSN) when subscribing to *e-Echoes*, the *Echoes'* electronic edition. Subscribers now only provide the last four numbers of their SSNs along with their first and last names and email addresses.

Many Retirees were reluctant to provide their full SSNs, so the Army RSO and the Defense Finance and Accounting Service (DFAS) developed an alternative method for removing electronic subscribers from the master *Echoes* mailing list that DFAS compiles for the Army. The change allows Army RSO to begin processing thousands of written requests that included only the last four of the SSN that were submitted early this year.

Another new *e-Echoes* feature allows electronic subscribers to update their own email addresses in the *e-Echoes* database by simply registering again at http://www.armyg1.army.mil/rso/echoes_reg.asp and providing the new email address.

The *Echoes* app for iPhones, iPads and iPod Touches was removed from the Apple iStore in May because of a technical issue with its license. The updated app will be available again in the iStore as soon as it receives final approval from Apple.

To read *e-Echoes* editions from 1996 to present, visit http://www.armyg1.army.mil/rso/echoes_issues.asp.

The Consumer Financial Protection Board - Protecting Older Americans

The central mission of the Consumer Financial Protection Bureau (CFPB) is to make markets for consumer financial products and services work for Americans — whether they are applying for mortgages, choosing among credit cards, or using any number of other consumer financial products.

The CFPB wants feedback from military Retirees and older Veterans on the specific fraudulent, unfair, abusive, or deceptive practices they experience. The CFPB wants to hear especially from people working directly with seniors about these issues. In particular, the CFPB wants input on how seniors can best determine the legitimacy of the credentials of financial planners and advisors.

Financial exploitation of older Veterans of the Armed Forces

What types of fraudulent or deceptive practices target older veterans and/or military retirees? Examples include:

- VA Aid and Attendance fraud, whereby Veterans are advised to transfer retirement funds into irrevocable trusts that cause them to lose access to the funds and also become ineligible for Medicaid benefits; or,
- Military pension buyout schemes, in which Veterans are offered cash payments in return for their military pension payouts in a manner that could ultimately deprive the Veteran of the majority of his or her pension.

Financial exploitation of older Americans

What types of fraudulent, unfair, abusive or deceptive practices target Americans age 62 and over? Examples include:

- Power of Attorney or Guardian Abuse, whereby an agent under power of attorney or a court-appointed guardian uses his/her fiduciary authority (or a forged power of attorney instrument) to misappropriate the older person's assets and uses them for personal gain rather than for the support of the incapacitated older person; and
- Affinity fraud, in which the characteristics of a trusted advisor, such as a member of the clergy or government official, are impersonated by those attempting to extract payments or personal information from an older person.

The CFPB wants to know what financial education, counseling or management programs tailored to the unique needs of military Retirees, their Families, and their caregivers exist and how effective they are.

The CFPB's Office of Servicemember Affairs ensures that military personnel and their Families have a voice at the Consumer Financial Protection Bureau. To submit a complaint, visit <http://www.consumerfinance.gov/complaint/>. For more information, visit www.consumerfinance.gov/servicemembers/protecting or call (855) 411-2372.

Exchange Retiree Survey Results

DALLAS — The Army & Air Force Exchange Service would like to thank the more than 700 Retirees who participated in the Exchange survey solicited through the January 2012 edition of *Echoes*.

"We were very pleased with the response from the *Echoes'* readership," said Andy Weaver, Vice President of Strategy and Policy for the Exchange. "It demonstrates that military Retirees care about their benefits and want to be involved in making them better. We appreciate the feedback on what the Exchange is doing well and areas we need to improve."

Survey results showed that 57 percent of Retirees shop the Exchange monthly or more. The survey also found that almost 25 percent of Retirees have discovered the Exchange online store at shopmyexchange.com and shop there quarterly or more.

"Many comments regarding our online store were helpful as we continually work to improve the online shopping experience," Weaver continued. "It is the #1 priority of our new Director/CEO to improve the online shopping experience of the Exchange. Again, the Exchange would like to thank those who responded to the survey and encourage everyone to participate in the next round in 2013."



ECHOES

Moving May Impact Your TRICARE Plan

FALLS CHURCH — One of the most important decisions all retiring Soldiers face is choosing their health care insurance after retirement. For Soldiers who choose TRICARE, keeping their enrollment records updated after retirement is nearly as important as making their original choices.

Retirees who plan to move should contact their regional TRICARE contractor (contact information is available at www.tricare.mil/contactus) to learn about health care options in their new locations. They may need to transfer their care to a different TRICARE contractor depending on the new locations. Retirees can discover the best plan and network provider in their new locations by using the online provider locator at www.tricare.mil/mybenefit. The regional TRICARE contractor can help make this transition seamless.

TRICARE Prime enrollment is portable, so Retirees can transfer coverage to another region if TRICARE Prime is available in that new location. TRICARE Prime Overseas is not available to Retirees and their Families. Do not disenroll from TRICARE Prime before the move. Retirees and their dependents are limited to two enrollment transfers for each enrollment year if the second move is back to the original region. For more details, visit www.tricare.mil/deers.

Retirees can receive care in a Military Treatment Facility (MTF) with a primary care manager through TRICARE Prime if space is available at their new locations. However, active duty service members and their Families have priority at MTFs.

TRICARE Standard and Extra are great options for those who move to a new location far from an MTF or where Prime is unavailable. TRICARE Standard and Extra are fee-for-service plans available to all non-active duty beneficiaries throughout the United States. Enrollment is not required and coverage is automatic as long as personal information is current in the Dependent Enrollment Eligibility Reporting System. Referrals are not required, but some services may require prior authorization.

Beneficiaries can learn more about Retiree health care options at their local TRICARE Service Center. Contact information and beneficiary assistance locations can be found at www.tricare.mil/contactus or in the Directory on page 13.

When Gray Area Retirees Should Contact Human Resources Command

Reserve Component Soldiers in the Gray Area need to promptly notify the Reserve Component Retirement Branch of the Army Human Resources Command (HRC) of changes to their correspondence addresses and Reserve Component Survivor Benefits Program (RCSBP) beneficiaries.

HRC uses the correspondence address to send Gray Area Soldiers their retirement applications on their 59th birthdays. Soldiers who don't update their addresses may not receive timely applications and their retired pay may be delayed. Retirement is not automatic; HRC periodically receives calls from Retirees well after their 60th birthdays asking why their retired pay hasn't started.

The Reserve Component Retirement Branch also requests that any Soldier who is eligible to retire at a reduced age, as permitted by the National Defense Authorization Act of 2008, write "90 Day Drop" in red letters at the top of his or her retirement application to ensure proper handling. These Soldiers should request their retirement applications early because HRC does not know which Soldiers are entitled to a reduced retirement age.

When Reserve Component Soldiers receive a Notice of Eligibility to retire or "20-Year Letter," they are required to make an RCSBP election. If they elect RCSBP coverage (Options B or C), they must notify HRC within one year of a beneficiary change that affects their RCSBP election. Beneficiary changes include marriage, divorce, death, or gaining an eligible beneficiary. Not updating beneficiary information may result in the loss of coverage for a beneficiary or delay in processing a survivor's annuity. Soldiers who elected Option A and had RCSBP-eligible dependents deferred their SBP decisions until they reached non-regular retirement age. Soldiers who elected Option A because they were unmarried and had no eligible beneficiaries- can participate in RCSBP by contacting HRC within one year of their first marriage or gaining an eligible beneficiary. Soldiers who fail to request RCSBP coverage within one year will have no RCSBP coverage and must make a SBP election at non-regular retirement.

For additional information or for answers to your questions about maintaining your RCSBP election, please contact the Human Resource Service Center at (888) 276-9472 or the HRC Reserve Component Retirement Branch at (502) 613-8950.

Ask Joe: Your Benefits Guru

Ask Joe is a regular column that answers Retirees' common benefits questions. Email your questions with Ask Joe in the subject line to help.myarmybenefits@us.army.mil.



Dear Joe:

I am a Gray-Area Retiree who will be turning 60 very shortly. Who do I need to contact about starting my retired pay?
– Patiently Waiting, Des Moines

Dear Waiting: Retirement packets are normally mailed to Gray-Area Retirees when they turn age 59. If you have not received yours and you are past age 59, it may be because the Army Human Resources Command (HRC) does not have a current address for you. It is important for Gray-Area Retirees to keep their addresses up to date with Army HRC. You can call them at (888) 276-9472, and they will mail you a retirement packet, or you can download the retirement application from their website at [https://www.hrc.army.mil/tagd/Reserve Component Retirements](https://www.hrc.army.mil/tagd/Reserve%20Component%20Retirements).

You can find information on this and many other benefits at <http://MyArmyBenefits.us.army.mil>.

Dear Joe:

I am a Retired Active Duty NCO who has a question regarding SBP and former spouse eligibility. I was divorced while on active duty and later retired. I was compelled by the state court to provide my former spouse SBP benefits and she was ordered to reimburse me for 100% of all SBP costs by the 15th of every month - but she has never done so.

Frustrated in California!

Dear Frustrated,

In a military divorce, public law allows courts to treat the Survivor Benefit Plan (SBP) as marital property and mandate former spouse SBP coverage in court orders issued on or after November 14, 1986. However, the court is not mandated to award former spouse SBP benefits. Former Spouse SBP coverage will be suspended if your former spouse remarries before the age of 55 and will resume if that marriage ends. During any period when your former spouse's SBP coverage is suspended, you do not have to pay the SBP premiums. However, you must provide the Defense Finance and Accounting Service (DFAS) a copy of your former spouse's marriage certificate to prove your former spouse remarried prior to age 55. If your former spouse's marriage ends, you must notify DFAS and resume paying the premiums. The law requires SBP premiums to be deducted from the Retiree's retired pay. There is no provision in the law for a former spouse to pay the SBP premiums. That's why your former spouse was required by court order to reimburse you for the full SBP cost. Since she has never done so, you have the right to seek reimbursement from her. If she refuses to reimburse you willingly, you would need to pursue the matter through the civilian court that issued the court order. Hiring an attorney to represent you may be necessary.

You can find information about this and other related subjects at <http://MyArmyBenefits.us.army.mil>.

The Exchange "Still Serving" Weekend is Oct. 5-7

As part of its annual "Still Serving" weekend, the Army & Air Force Exchange Service will salute former Soldiers and Airmen by offering unique specials and events at Exchanges worldwide Oct. 5-7. At approximately 2.3 million, Retirees account for 26 percent of the Exchange's 12.3 million authorized shoppers.

Shoppers can check with their local Exchange for additional "Still Serving" details at <http://www.shopmyexchange.com/ExchangeStores/>.



ECHOES

Troops Rank, Compare Benefits in Survey

By Rick Maze - Army Times Staff Writer

A controversial new report on military compensation reveals unusual choices among current and former service members asked to weigh the relative value of their benefits.

For example, they'd rather have more vacation days than access to commissaries and exchanges — even though most people don't use the 30 annual days of leave they already get. They'd be willing to pay more for dependent health care if they could get the choice of their next duty assignment. Junior enlisted members value basic pay raises more than do senior officers by a factor of six — potential ammunition for those who favor targeted raises over across-the-board increases. And more than 90 percent of service members would pay a \$40 monthly fee for TRICARE for Life — health coverage now free to retirees 65 or older — in return for an immediate basic pay raise. Those with 10 or fewer years of service would accept a \$200 raise for that trade-off, while those with 20 or more years think it would be worth a \$1,224 annual raise.

The unusual study, released July 12, is based on a survey conducted by the nonpartisan Center for Strategic and Budgetary Assessments. The goal was to examine the relative importance people place on pieces of the military compensation package and see what trade-offs they'd make at a time of soaring personnel costs.

Todd Harrison, an Air Force veteran and the report's author, acknowledged that the survey of 2,600 people — about 1,400 active duty, 700 retirees and the rest veterans, reservists, family members and a few dozen civilians — is too small to draw definitive conclusions. He also cautioned that junior and unmarried troops are underrepresented, while married members and higher ranking members are overrepresented. But he said the results — that people are willing to have some benefits reduced if they get something else in return — merit more study. "People value different levels of compensation differently," he said. "Not everyone thinks bigger bonuses are better." It's not just an academic exercise; Harrison noted that if personnel costs keep growing at their current rate, they will eat up the entire defense budget by 2039. The all-volunteer force is "unsustainable" in its current form, he said.

Benefits undervalued

Harrison says some trade-offs may lead to a happier force at a lower cost. For example, people put a high value on extra days of leave even though they use only an average 22 of the 30 days earned each year. The cost of giving extra leave days would be small, Harrison said.

Other findings also show potential trade-offs:

- The value placed on shopping in military exchanges far exceeds the government's indirect expenses for those self-supported stores, but taxpayer-supported commissaries are less valued. Enlisted members of all ranks said they would give up the commissary benefit for a \$300 annual bonus.
- While dependent schools, child care and other youth programs cost the government \$2,500 a year per person, they were valued at less than \$350 per year by senior enlisted members and career officers with families.
- A monthly performance bonus of 5 percent given to the top 10 percent of troops in a particular paygrade would cost an average of \$198 per person but is valued at just \$57. Some people — especially those nearing retirement — view bonuses negatively, likely because they don't factor into retired pay.

Report draws criticism

The study has detractors. Veterans of Foreign Wars, the nation's largest organization for combat veterans, discouraged its members from taking part out of concern that the results could be used to justify benefits cuts. Now that the report is done, VFW does not like what it sees. "While the Pentagon may want to optimize military benefits packages to simultaneously save money and boost perceived value among the troops, VFW is not concerned about perceived value. We're concerned about protecting our troops and demonstrating the actual value of their earned benefits," said Ryan Gallucci, deputy director of VFW's national legislative service.

(Continued from previous page)

Much of the study focuses on how troops are willing to accept cuts in future benefits, such as health care and retirement, in return for immediate pay increases or more leave. But Gallucci said this is a result of a tendency to undervalue lifetime benefits and overvalue immediate benefits, possibly to the detriment of the beneficiaries.

"Civilians consistently convey similar perceptions of their benefits packages, and many companies use this perception as justification to hollow out benefit programs," he said. "Saving defense dollars is secondary to looking out for our troops and their families," he said.

The Pentagon, Gallucci said, must consider "the broader implications of changing its benefits system for the sake of not only recruiting and retaining competent professional leaders but also ensuring the overall physical and financial well-being of those who volunteer to serve."

But retired Marine Corps Reserve Lt. Gen. Arnold Punaro, a member of the Defense Business Board who has been pushing for reductions in military personnel costs, said Harrison's study will help officials make "better educated" choices instead of "emotional decisions on the fundamental changes required to save the all-volunteer force."

Punaro said the study would be useful if Congress creates an independent commission to review and recommend changes in military compensation. "General Motors did not start out to be a health care company that occasionally built an automobile," Punaro said. "We can't let DoD become a benefits outfit that occasionally kills a terrorist." The survey, he said, begins to "bend the trend lines in the right direction."

This article originally appeared in the July 23, 2012, Military Times newspapers, published by Gannett Government Media Corp.

Withdrawing from SBP Based on a VA Total Disability Rating

by Sgt. Maj. (Ret) Bill Hursh, Army SBP Policy Proponent

Retirees may withdraw from the Survivor Benefit Plan (SBP) if they have a service-connected disability, and have been rated totally disabled by the Department of Veterans Affairs (VA) for five continuous years from their date of retirement or for ten continuous years if the VA rated them totally disabled after their retirement. DoD allows Retirees to withdraw in these cases because the VA will presume the Retiree died of a service-connected disability regardless of the actual cause of death. The surviving spouse will then qualify for VA Dependency and Indemnity Compensation (DIC).

Retirees that meet these time requirements must request withdrawal from the Defense Finance and Accounting Service (DFAS) in writing. DFAS requires a notarized concurrence statement from the Retiree's spouse.

Because federal law requires a dollar-for-dollar offset of the spouse SBP annuity by the spouse's DIC, when the Retiree dies, the surviving spouse will be refunded the SBP premiums paid. Spouses of Retirees who do not elect this withdrawal will receive DIC, any SBP amount that exceeds the DIC payment, and any authorized Special Survivor Indemnity Allowance. The SBP premiums paid for the SBP coverage that is offset by the DIC will be refunded to the surviving spouse.

For more information on withdrawing from SBP, contact a Retirement Services Officer listed on pages 14-15.

Exchange Online Savings Club Membership Has Its Privileges

DALLAS — According to MarketWatch, nearly half of all U.S. consumers – 88 million – will use online coupons and codes during 2012. Understanding the importance of offering the best deal possible online, the Army & Air Force Exchange Service has established the Exchange Online Savings Club, a one-stop clearinghouse for savings and promotions.

Shoppers that sign up for the Exchange Online Savings Club are among the first to know about online savings events, receive exclusive coupons and are automatically entered for chances to win great prizes.

"I'm not only the Exchange's Chief of Staff, I'm also a member of the Online Savings Club," said the Exchange's Chief of Staff Col. Thomas Ockenfels. "And why not? It's free to join and full of opportunities to shop and save."

Authorized Exchange shoppers can find out more and join the Exchange Online Savings Club at www.shopmyexchange.com/SavingsClub.



ECHOES

Did You Know? Part One — Military Titles

The Department of Defense (DoD) permits Retirees to use their military titles and status under certain circumstances. Such use is regulated, however, to ensure that the conduct of retired personnel neither discredits the service nor implies that the DoD is endorsing any nonofficial commercial activities.

When military titles are used by members to sign their names to documents that pertain to them personally, they must show that they are in a retired status after the grade as follows:

- (1) "USA Retired" will be used by all Regular Army (RA) personnel retired for service, age, or physical disability, including RA personnel on the Temporary Disability Retired List (TDRL).
- (2) "AUS Retired" will be used by all personnel on the Army of the United States (AUS) Retired list, including non-regular Army personnel on the TDRL.

General Restrictions

DoD regulations permit Retirees to use their military titles socially and in connection with commercial activities as long as they don't involve any ethically-questionable associations. They are not allowed to use their military title in connection with any activity, commercial or otherwise, when such use implies the DoD sponsors or otherwise approves of that activity. Retirees may not use their military titles during public appearances in other countries, unless authorized by the theater commander, to prevent other nations from inferring that the U.S. military supports foreign groups or causes not officially sanctioned by the DoD and the U.S. State Department.

Job-related Restrictions

Retirees who accept jobs as federal civil servants after retirement have some further restrictions placed on them, both legal and practical. For example, retired military civil servants may not use their military rank as part of a signature block on official correspondence, as their former military standing isn't relevant to federal civilian policy. When working as a civilian as part of a military command, a Retiree may not answer telephones using his or her retired rank, as doing so would cause confusion in the mind of the caller as to who was taking the call. Common sense also dictates that Retirees working at military commands don't ask to be called by their retired rank when that rank is senior to other officers in their military/civilian chain of command, especially if that includes the commanding officer.

Social Restrictions

If Retirees have business cards that include their rank, they must reflect the fact that the individual is retired, as must any social calling cards they have, by including the phrase "(Ret.," after their rank. The same restriction pertains to Retirees who use their military title or rank to sign personal documents. Finally, Retirees are entitled to wear their uniforms only at: military funerals, memorial services, weddings, inaugurations, military balls, military parades, other patriotic parades or ceremonies in which any active or reserve United States military unit is taking part, meetings and conferences, or functions of associations formed for military purposes. Retirees may wear medals on civilian clothing for patriotic, ceremonial, and social functions of a military nature. For more information, please view Chapter 30 of Army Regulation 670-1, *Wear and Appearance of Army Uniforms and Insignia*, at http://armypubs.army.mil/epubs/pdf/r670_1.pdf.

First Flight Test Successful for Army's Long Endurance Multi-Intelligence Air Vehicle

WASHINGTON — For more than 90 minutes, Aug. 7, the hybrid air vehicle known as the Long Endurance Multi-Intelligence Vehicle (LEMV) stayed afloat above Joint Base McGuire-Dix-Lakehurst, N.J.

The LEMV, like a blimp, is capable of carrying multiple intelligence, surveillance and reconnaissance payloads for more than 21 days at altitudes greater than 22,000 feet. The U.S. Army Space and Missile Defense Command/Army Forces Strategic Command conducted the first flight test of vehicle.

The football field-sized LEMV is intended to be used to conduct long-term Intelligence, Surveillance, and Reconnaissance, or ISR, and persistent stare-type missions, and can also be used as a communications relay.



DIRECTORY

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

Armed Forces Retirement Home: 3700 N Capitol St, NW Washington, DC 20011-8400; 1800 Beach Dr.; Gulfport, MS 39507; (800) 422-9988;
<http://www.afrh.gov>

Army & Air Force Exchange Service: <http://www.aafes.com>

Army Career & Alumni Program: <http://www.acap.army.mil>;
 (800) 325-4715

Army Emergency Relief: <http://www.aerhq.org>; (866) 878-6378

Army Homepage: <http://www.army.mil>

Army Knowledge Online: <https://www.us.army.mil>

Army Temporary Lodging Program: <http://www.pal.army.mil>
 Reservations: <http://www.ihgarmyhotels.com>; (877) 711-8326

Army Retirement Services: <http://www.armyg1.army.mil/rso/default.asp>

Chief of Staff, Army Retiree Council: <http://www.armyg1.army.mil/rso/RetireeCouncil.asp>

Combat-Related Special Compensation: (866) 281-3254 opt.4;
<https://www.hrc.army.mil/TAGD/CRSC>

Concurrent Retirement & Disability Pay: (800) 321-1080,
<http://www.dfas.mil/retiredmilitary/disability/crdp.html>

Death — Report a Retired Soldier's Death: Call local installation Casualty Assistance Office or HQDA Casualty Operations Center, (800) 626-3317; from overseas, call (502) 613-3317 collect.
<https://www.hrc.army.mil/TAGD/Reporting%20A%20Death>

Defense Commissary Agency: <http://www.commissaries.com>

Dental Plan: (888) 838-8737; <http://www.TRDP.org>

Echoes: <http://www.armyg1.army.mil/rso/echoes.asp>; Editor's email address: ArmyEchoes@mail.mil

Early Bird Current News: <http://ebird.osd.mil/index.html>

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

MyArmyBenefits: <http://myarmybenefits.us.army.mil>
 Help Desk: (888) 721-2769 (9 a.m. to 5 p.m. EST Monday - Friday);

Help Desk email: help.myarmybenefits@us.army.mil

Resource Locator: http://myarmybenefits.us.army.mil/Home/BenefitLibrary/Resource_Locator.html

ID Card Facilities: (800) 538-9552; Nearest ID card facility:
<http://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1>

Long Term Care Insurance: <http://www.ltcfeds.com/>

Space-Available Travel: <http://www.amc.af.mil/amctravel/index.asp>

Survivor Benefit Plan: <http://www.armyg1.army.mil/rso/sbp.asp>

Uniformed Services Former Spouse Protection Act:

<http://www.armyg1.army.mil/rso/docs/FSPA/USFSPA.pdf>

Veterans Service Records — Replace DD Form 214, awards:
<http://vetrecs.archives.gov> National Personnel Records Center
 (Military Personnel Records); 9700 Page Ave. St. Louis, MO 63132-5100

DFAS <http://www.dfas.mil/> 800-321-1080 M-F, 7 a.m. to 6 p.m. EST

myPay <https://mypay.dfas.mil/mypay.aspx> (888) 332-7411, (216) 522-5096

Social Security <http://www.socialsecurity.gov>; (800) 772-1213
 (If overseas, contact the American Embassy/consulate, or go to
<http://www.socialsecurity.gov/foreign/phones.html> or call
 (410) 965-9334 (Voice) or (877) 385-0645 (Fax)

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

Reserve Component Retirements

<https://www.hrc.army.mil/tagd/ReserveComponentRetirements>
 (requires AKO login)

Reserve Benefits: (888) 276-9472 or (502) 613-8950

Application for Reserve Retired Pay: Human Resources Command;
 ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 420; Ft Knox,
 KY 40122-5402

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

TRICARE North: (877) 874-2273; <https://www.healthnetfederalservices.com>;
 CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI,
 WV, some ZIPs in IA, MO, TN

TRICARE South: (800) 444-5445; <http://www.humana-military.com/south/bene/beneficiary.asp>; AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)

TRICARE West: (888) 874-9378; <https://www.triwest.com>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

TRICARE Overseas: (888) 777-8343;
<http://www.tricare.mil/overseas/index.cfm>

TRICARE for Life: (866) 773-0404; TDD (866) 773-0405;
<http://www.tricare.mil/tfl/default.cfm>

TRICARE Mail Order Pharmacy: (877) 363-1303;
<http://www.tricare.mil/pharmacy/tmop.cfm>

TRICARE Retail Pharmacy: (877) 363-1303;
<http://www.express-scripts.com>.
 Email: dod.customer.relations@express-scripts.com

Recreation Centers <http://www.armymwr.com>

Cape Henry Inn and Beach Club, Virginia: <http://www.capehenryinn.com>;
 (757) 422-8818, FAX: (757) 422-6397

Hale Koa Hotel, Hawaii: <http://halekoa.com>
 (808) 955-9424; (800) 367-6027; FAX(808) 955-9670;

Eidelweiss Resort, Bavaria: <http://www.edelweisslodgeandresort.com>
 011-49-8821-9440; FAX 011-49-8821-944-4135

Shades of Green, FL: <http://www.shadesofgreen.org/reservations.htm>
 (888) 593-2242; (407) 824-3665

Dragon Hill, Korea: <http://www.dragonhilllodge.org/DiscoverSeoul/>
 011-82-2-7918-222; FAX 011-822-790-1576;

VFW <http://www.vfw.org/> (816) 756-3390

VA Information <http://www.va.gov>

Regional Offices: (800) 827-1000 (Retirees overseas should contact the American Embassy/consulate); TDD (800) 829-4833

Insurance: VA Regional Office and Insurance Center; PO Box 7208 (claims inquiries); PO Box 7327 (loans); PO Box 7787 (payments); Philadelphia, PA 19101; (800) 669-8477

Health Care Benefits: (877) 222-8387

Graves Information: (877) 907-8199

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

Sister Service Retiree Publications

Air Force Afterburner: <http://www.Retirees.af.mil/afterburner/>

Coast Guard Evening Colors: <http://www.uscg.mil/ppc/retnews/>

Marine Corps Semper Fi: https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper_Fidelis

Navy Shift Colors: <http://www.public.navy.mil/bupers-npc/reference/publications/shiftcolors/Pages/default.aspx>

RETIREE APPRECIATION DAYS

At RADs, you can receive benefits information, renew acquaintances and ID Cards, get medical checkups, and receive other services. Some RADs include dinners or golf tournaments. For more information, contact the Retirement Services Officer sponsoring the RAD.

Ft. Meade, MD	Sep 28	(301) 667-9603	Ansbach, Germany	Oct 24	0049-(0)981-183-3301
Redstone Arsenal, AL	Sep 28-29	(256) 876-2022	Stuttgart, Germany	Oct 25	0049-(0)7031-15-2599
Ft. Bliss, TX	Sep 29	(915) 569-6233	Ft Hood, TX	Oct 26-27	(254) 287-5210
Ft. Dix, NJ	Sep 29	(609) 562-2666	Ft Rucker, AL	Oct 26	(334) 255-9124
JB Myer-Henderson Hall	Oct 5	(703) 696-5948	BENELUX	Oct 27	0032-65-44-6238
Schofield Barracks, HI	Oct 6	(808) 655-1585	Ft. Campbell, KY	Oct 27	(270) 798-5280
Ellington Field Joint Base, TX	Oct 6	(210) 221-9004	Ft. Hamilton, NY	Oct 27	(718) 630-4552
Carlisle Barracks, PA	Oct 13	(717) 245-4501	Ft. Polk, LA	Oct 27	(337) 531-0363/0402
Ft. Carson, CO	Oct 13	(719) 526-2660	Rock Island Arsenal, IL	Oct 27	(563) 322-4823
Heidelberg, Germany	Oct 13	0049-(0)6221-57-8399	Ft. Benning, GA	Nov 2	(706) 545-1805
Bamberg, Germany	Oct 15	0951-300-7514	Ft. Knox, KY	Nov 2-3	(502) 624-1765
Vicenza, Italy	Oct 17	0039-46-443-7320	Ft. Sam Houston	Nov 3	(210) 221-9004
Ft. Riley, KS	Oct 19	(785) 239-3320	JB Elmendorf-Richardson, AK	Nov 3	(907) 384-3500
Grafenwoehr, Germany	Oct 19	0049-(0)9641-83-8539	San Diego, CA (Navy)	Nov 3	(619) 556-8987
Camp Humphrey, Korea	Oct 20	(315) 730-4133	Ft. Detrick, MD	Nov 8	(301) 619-9948
Schweinfurt, Germany	Oct 20	0049-(0)9721-96-8812	Syracuse, NY	Nov 11	(315) 772-6434
Aberdeen PG, MD	Oct 20	(410) 306-2320	Yongsan, Korea	Nov 17	(315) 730-4133
			Ft. Benjamin Harrison, IN	Nov 17	(502) 624-1765

Update Your Retired Pay File Information

If in receipt of or entitled to retired pay:

Defense Finance and Accounting Service
U.S. Military Retired Pay
PO Box 7130
London, KY 40742-7130
Phone: (800) 321-1080 or
(216) 522-5955; FAX: (800) 469-6559
(put SSN on all pages)

Remember: You are responsible for updating your retired pay file information at DFAS-CL, using the London, KY mailing address below, within one year of the event if you marry, remarry, have a child, are widowed or divorced and need to make or update a Survivor Benefit Plan (SBP) election.

NOTE: Echoes is mailed to your address on file with DFAS or HRC.

If in receipt of or entitled to SBP/RSFPP annuity:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
PO Box 7131
London, KY 40742-7131
Phone: (800) 321-1080 or
(216) 522-5955; FAX: (800) 982-8459
(put SSN on all pages)

If a Retired Reservist not yet age 60:

U.S. Army Human Resources Command
Attn: AHRC-PDR-RCR
1600 Spearhead Division Avenue
Dept. 420
Ft. Knox, KY 40122-5402
(800) 318-5298 or (502) 613-8950

Human Resource Service Center

serves as the primary entry point into the Army Human Resources Command for military-related human resource inquiries, responding to Soldiers, Veterans, Family members, Civilians and government agencies. Contact the HRSC by telephone (0700-1900 EST, Monday thru Friday) at (888) 276-9472 or by email at askhrc.army@us.army.mil.

ARMY RESERVE RSOs

63rd Regional Support Command

Mountain View, California
(612) 713-3082
States: AR, AZ, CA, NM, NV, TX, OK

81st Regional Support Command

Fort Jackson, South Carolina
(803) 751-9865
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

88th Regional Support Command

Ft. McCoy, Wisconsin
(608) 388-0596
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

99th Regional Support Command

FT Dix, New Jersey
(609) 562-1696
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV

OCONUS POC:

Retirement Services Pilot Action Officer
(612) 713-3082
9th MSC: Hawaii, Alaska, and Guam
7th CSG: Europe

ARMY NATIONAL GUARD RSOs

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

RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions on benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website www.armyg1.army.mil/retire (Note: That's the number 1 after the g.)

STATE/TERRITORY RSOs

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

ALABAMA

• Redstone Arsenal
(256) 876-2022
edward.adamsjr2@us.army.mil
• Ft Rucker
(334) 255-9124
ruck.retirees@conus.army.mil
ALASKA
• JB Elmendorf-
Richardson
(800) 478-7384 (AK
only)
(907) 384-3500
rso@richardson.army.mil
• Ft Wainwright
(907) 353-2099
fwarso@wainwright.army.mil

ARIZONA

• Ft Huachuca
(520) 533-5733
HucRso@conus.army.mil

ARKANSAS

Ft Sill, OK
CALIFORNIA
• Presidio of Monterey
(831) 242-5976
william.t.thomas@us.army.mil

COLORADO

Ft Carson
(719) 526-2840
retirement-services@carson.army.mil

CONNECTICUT

West Point, NY
DELAWARE
Ft Meade, MD

D.C.

Ft Myer, VA

FLORIDA

• Central & West
MacDill AFB

(813) 828-0163
army.rso@amc.af.mil

• Rest of FL
Ft Stewart, GA

GEORGIA

• Ft Benning
(706) 545-1805
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil

• Ft Gordon
(706) 791-2654
usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil

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

HAWAII

Schofield Barracks
(808) 655-1514
usaghi.dhr.rso@us.army.mil

IDAHO

Ft Carson, CO, or
JB Lewis-McCord, WA

ILLINOIS

Ft Leonard Wood, MO;
Ft McCoy, WI;
Ft Knox, KY

INDIANA

Ft Knox, KY

IOWA

Ft McCoy, WI

KANSAS

• Ft Leavenworth
(913) 684-2425
Leav-RSO@conus.army.mil

• Ft Riley
(785) 239-3320

Kathy.l.tucker2.civ@mail.mil

KENTUCKY

• Ft Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mpsd-retire@mail.mil

• Ft Knox
(502) 624-1765
jolene.culpepper@us.army.mil

LOUISIANA

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

MAINE

Ft Drum, NY
MARYLAND

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

• Ft Detrick
(301) 619-9948
eddie.coleman1@us.army.mil

• Ft Meade
(301) 677-9603

mderso@conus.army.mil

MASSACHUSETTS

West Point, NY
MICHIGAN

• Ft McCoy, WI
• Lower MI

Selfridge ANGB
(586) 239-5580

MINNESOTA

Ft McCoy, WI

MISSISSIPPI

Ft Rucker, AL

MISSOURI

Ft Leonard Wood
(573) 596-0947
leon.agretsvcs

@conus.army.mil

MONTANA

JB Lewis-McChord, WA
NEBRASKA

Ft Riley, KS
NEVADA

Pres. of Monterey, CA
NEW HAMPSHIRE

Ft Drum, NY

NEW JERSEY

• JB McGuire-Dix-
Lakehurst, NJ
(609) 562-2666

usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil

NEW MEXICO

Ft Bliss, TX

NEW YORK

• Ft Drum
(315) 772-6434
drum.rso@conus.army.mil

• Ft Hamilton
(718) 630-4552
Wanda.E.Mills.civ@mail.mil

• Watervliet Arsenal, NY
(Wed/Thurs)
(518) 266-5810

wvarso@gmail.com

• West Point, NY
(845) 938-4217

rso@usma.army.mil

NO. CAROLINA

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

NO. DAKOTA

Ft Riley, KS

OHIO

Ft Knox, KY

OKLAHOMA

Ft Sill
(580) 442-2645

mark.l.winburn.civ@mail.mil

OREGON

JB Lewis-McChord, WA
PENNSYLVANIA

• Carlisle Barracks
(717) 245-4501

carl_rso@conus.army.mil

• Tobyhanna Army
Depot (Tues/Wed/
Thurs)
(570) 615-7409

tobyhanna.rso@us.army.mil

RHODE ISLAND

West Point, NY

SO. CAROLINA

Ft Jackson
(803) 751-6715

fortjackson.dhrretirementservice@us.army.mil

SO. DAKOTA

Ft Riley, KS

TENNESSEE

Ft Campbell, KY

TEXAS

• Ft Bliss
(915) 568-5204
BlissRSO@conus.army.mil

• Ft Hood
(254) 287-5210
hood.dhr.iag.retsvcs@conus.army.mil

• Ft Sam Houston
(210) 221-9004
usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

VIRGINIA

• Ft Belvoir
(703) 806-4551
gwendolyn.s.lott.civ@mail.mil

• JB Langley-Eustis
(757) 878-3648
usarmy.jble.imcom.mbx.eustis-rso@mail.mil

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

• JB Myer-Henderson
Hall (703) 696-5948
usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

WASHINGTON
JB Lewis-McChord
(253) 966-5884
jblmimcomdhrmpdr.sowebmaster@conus.army.mil

W. VIRGINIA
Ft Knox, KY

WISCONSIN
Ft McCoy
(800) 452-0923
william.g.walters4.civ@mail.mil

WYOMING
Ft Carson, CO

PUERTO RICO
Ft Buchanan
(787) 707-3842
cristino.lozadacruz@us.army.mil



OVERSEAS RSOs

Europe

06202-80-6029
RSOAE@eur.army.mil

Germany

Ansbach
0981-183-3301
RSOAnsbach@eur.army.mil

Bamberg

0951-300-7514
RSOBamberg@eur.army.mil

Baumholder

06783-6-6080
RSOBaumholder@eur.army.mil

Grafenwoehr

09641-83-8839
IMAE-GRAF@eur.army.mil

Heidelberg

06221-57-8399
usarmy.badenwur.usag.mbx.retirement@mail.mil

Kaiserslautern

0631-411-8838
RSOKL@eur.army.mil

Schweinfurt

09721-96-8812
RSO.Schweinfurt@eur.army.mil

Stuttgart

07031-15-3442 usag-s.rso@eur.army.mil

Wiesbaden

0611-705-5338
RSOWiesbaden@eur.army.mil

Belgium

0032-65-44-4575
RSO.usagbenelux@eur.army.mil

England

see HQ Europe
**Italy/So. Europe/
Africa/Mid-East**

Vicenza

0444-71-7262
RSOVicenza@eur.army.mil

Netherlands

0031-46-443-7320
RSO.Schinnen@eur.army.mil

Japan

046-407-3940
RSO@zama.army.mil

Okinawa

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

Korea

0505-730-4133
RSO@korea.army.mil

RC RETIREMENTS BRANCH

Human Resources Command, Fort Knox, office serving all Retired Reserve Soldiers and their Families.

(888) 276-9472 • (502) 613-8950 • sheila.e.dorsey.civ@mail.mil

US Treasury Mandates Electronic Pay

CLEVELAND —The Department of the Treasury has announced that all payments from the federal government must be made electronically and not by paper check beginning Mar. 1, 2013. This means most military Retirees and annuitants receiving paper checks will be required to sign up for direct deposit.

With direct deposit, the Defense Finance and Accounting Service (DFAS) sends your payment straight to your bank account. Direct deposit gives you immediate access to your money on pay day, and it eliminates the risk of lost or stolen checks, forged signatures and identity theft. *(cont'd below)*



Army Retirement Services
ATTN: DAPE-HRR
Arlington VA 22202-3941
OFFICIAL BUSINESS

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



US Treasury Mandates Electronic Pay *(cont'd from above)*

Over 99 percent of military Retirees and over 96 percent of annuitants already receive their payments through direct deposit. If you're one of the few still receiving a check in the mail, DFAS will send you a notice in the coming months. But you can get ahead of the rush by setting up direct deposit now. It's easy, it's safe and it gives you more control with less stress.

There are three ways to start direct deposit. Before you enroll, you'll need to gather information including your financial institution's routing transit number and account number. Then do one of the following:

- Send a signed Fast Start Direct Deposit Form (<http://www.fms.treas.gov/eft/2231.pdf>) to Defense Finance and Accounting Service, U.S. Military Retired Pay, P.O. Box 7130, London, KY 40742-7130;
- Use your myPay account to set up a direct deposit to your checking or savings account;
- Or call the DFAS Retired and Annuitant Pay Customer Care Center at 800-321-1080.



It can take 30 to 60 days from the day DFAS receives your enrollment for direct deposit to start. If after enrolling you receive a paper check, please cash or deposit it as you normally would. DFAS will send you a notification when they process your enrollment.

There are many advantages to eliminating paper checks. No more trips to the bank to deposit your check, no risk of lost or stolen mail, no waiting for misrouted or delayed mail, and your money is available to you the day it is due. It also will save the American taxpayers about \$120 million every year.

More information is available at www.dfas.mil/mandatoryeft.html. For more information on **myPay**, see page 6.

Sign up for *e-Echoes* now at http://www.armyg1.army.mil/rso/echoes_reg.asp (there is an underline after "echoes")