



A MESSAGE FROM  
**THE COMMANDING GENERAL, U.S. ARMY  
INSTALLATION MANAGEMENT COMMAND**

Greetings, Soldiers for Life!

You once volunteered to serve your country, despite knowing the hardships and sacrifice you might have to make. Now as a Retired Soldier you have the opportunity to put your skills to use again as a volunteer in your community.

Winston Churchill once said, "We make a living by what we get, but we make a life by what we give." I encourage you to get involved in your Army installation community.

Make personal connections. Find out where your talents can match a need. This kind of personal involvement from many is what makes our installations ready and resilient.

Not only will your continued service inspire you personally, it will help our Army as we prioritize resources toward readiness and modernization, two very expensive undertakings. A consequence of this disciplined prioritization is a need to reshape some of the services our Soldiers — active and retired — and their families have grown accustomed to. Going forward, every set of hands is even more valuable. You might help at the installation's tax office, fitness facility, welcome center or craft shop.

Each year, the Army observes Volunteer Appreciation Week. The 2019 event will be April 7-13. The theme is "Volunteers: The Heart of the Army Community." Volunteer efforts extend the Army's budget by millions of dollars each year. Offer to lend a hand, and Installation Management Command (IMCOM) professionals or other volunteers will welcome your assistance.

If that's not convenient, consider leveraging your networks to connect military leaders with businesses and organizations in the community that can provide services on or near post. Connect with local organizations serving youth, transitioning military or older people. Set an example of service to others. Help inspire future generations, especially those who are considering a military career for themselves.

Kofi Annan of Ghana, the co-recipient of the 2001 Nobel Peace Prize along with the United Nations, which he served then as secretary-general, noted: "If our hopes of building a better and safer world are to become more than wishful thinking, we will need the engagement of volunteers more than ever."

Volunteering is in your blood; you are wired to serve. Find a way to make the world a better and safer place, and engage with those who need your expertise. We still need you. Remember, the work doesn't stop when the uniform comes off.

Army Strong!

Lt. Gen. Bradley A. Becker  
Commanding General, Installation Management Command

**FEB - MAY 2019**

## Features

Transformation underway across Military Health System	4
Army gains in readiness	6
Veteran unemployment rate down	7
NDAAs 2019 impacts the military retired community	16
Finding my Footing	20
It's tax season	21

## Articles

Are you feeling appreciated	2
Do you know your Army benefits?	9
SBP and disability compensation	10
Continue to serve	11
The Personal Trusted Agent	12
Commissary store brands	14
Exchange serves Soldiers and families beyond retirement	15
Your retirement planning starts with social security	17
Armed Forces Retirement Home now accepting applications	18
Veterans Appeals Modernization is here	19

## Regular Items

Echoes from the past: News from 60 years ago	3
Ask Joe: Your benefits guru	8



## Editorial

### Are you feeling appreciated?

By **Maria G. Bentinck**, Deputy Director, Army Retirement Services

Have you ever attended a Retiree Appreciation Day (RAD)? I had the absolute honor of attending over a dozen RADs in the past year where I served as guest speaker to thousands of military retirees, surviving spouses, and family members. I met some of the most heroic men and women who served our country with honor and distinction. I was completely enamored by their stories of courage and bravery. I engaged with surviving spouses who continued to express their overwhelming support of our Army. The RADs have been the staple for these interactions as well as a venue for updates on military benefits and services for the retiree community.

Here's the thing. You'll never know how much you are truly appreciated until you attend an event where the entire day is dedicated in your honor.

Retirement Services Officers along with the installation retiree council and the garrison work hard to impress you on this particular day — your day. They ensure you receive current information on your benefits and entitlements and updates to Army programs and initiatives. They invite representatives from various agencies such as the Department of Veterans Affairs, the Defense Finance and Accounting Service, veterans services organizations, TRICARE, and many others in order to answer your questions and address your concerns.

These events run the gamut from offering medical screenings to renewal of identification cards. You can even have a meal with our active duty military and hear their stories of selfless service as well as share your own. You may see displays of the latest Army equipment and weapons system or get a flu shot. You can learn more about how you may volunteer and get involved in installation/command programs.

The Army truly appreciates you and your service to our nation. That is why an entire day is devoted to ensuring that you know the Army still values you. If you have not attended a RAD, I highly encourage you to do so.

To find out more about the RAD scheduled in your area, see page 11. I hope to see you there!

*Army Echoes* is the U. S. Army's official news for Retired Soldiers, surviving spouses and their families. *Army Echoes'* mission is to educate Retired Soldiers about their benefits and changes within the U. S. Army and to urge them to remain Soldiers for Life, representing the Army in their civilian communities.

Published as a hard copy and electronic newsletter three times each year in accordance with Army Regulation 600-8-7, *Army Echoes* is also published as a daily blog at <https://soldierforlife.army.mil/retirement/blog>. Past editions of the *Army Echoes* newsletter are available for free downloading from <https://soldierforlife.army.mil/retirement/army-echoes>.

Inquiries and comments about *Army Echoes* should be sent to Army Retirement Services, Attention: *Army Echoes* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil). Direct all other questions to the Retirement Services Officers listed on pg. 23.

Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil).

#### Leadership

Deputy Chief of Staff, G-1: Lt. Gen. Thomas C. Seamands

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

Director, Army Retirement Services: Mark E. Overberg

*Army Echoes* Editor: Maria G. Bentinck

**Circulation:** 490,968 hard copies; 636,955 electronic copies

## Echoes from the past: News from 60 years ago

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

The **April 1959** issue of the Retired Army Personnel Bulletin explained the two-year "cooling off period" after a Regular Army officer retires before the member can conduct business with the Department of Defense. The Comptroller General of the United States clarified that Regular Army officers jeopardize their retired pay when this occurs. In this case, a recently retired Navy officer was deemed "not entitled to retired pay for the period in question" even though he only infrequently contacted officers clubs, chief petty officers clubs, and Navy exchanges to "promote good will and maintain good public relations" while another employee actually completed the sales. The Comptroller General cited 5 USC 59c, which prohibits any officer on the retired list from engaging "in the selling of or contracting the sale of, or negotiating the sale of [any supplies or war material] to any agency of the DOD, Coast Guard, the Coast and Geodetic Survey, and the Public Health Service for a period of two years after retirement." The article also warned "other statutes permanently prohibit Regular Army officers from selling to the Federal Government through the Department of the Army." [Ed. Note: *The cooling off period still exists. In general, you may not represent someone else to the government regarding particular matters that you worked on while in government service. These rules are much more specific as they relate to contracts and treaties. If this applies to you, consult your local Staff Judge Advocate.*]

The **April 1959** edition also explained that some retired Army members were not eligible to receive hospital care from the Veterans Administration. "Members, without wartime service, not retired for disability and not receiving or entitled to receive disability compensation" were not eligible for Veterans Administration hospitalization. [Ed. Note: *Now, veterans may receive VA health care benefits if they served in the active military, naval, or air service and didn't receive a dishonorable discharge. See the VA for details.*]

The **May 1959** edition included the following in "Army News Briefs:"

- "The launching of the Pioneer IV into distant space marked another triumph for the Army's missile program."
- Notice of the U.S. Army Air Defense Command contest to write the words and music that "will identify the Army Air Defense Command wherever they are sung."
- "A radically new, cool-running radio tube has been developed jointly by the United States Army Signal Research and Development Laboratory at Fort Monmouth and a commercial firm. The new cold cathode tube, which glows blue instead of red and uses less than one-tenth the power of a standard hot cathode tube, is considered the first major breakthrough in basic tube design in more than thirty years. . . In the future, radio and television sets equipped with cold cathode tubes may rarely, if ever, need tube replacement."

The **May 1959** edition also invited all retired Army personnel living in or visiting the Philippines to use the services provided by the new office of the Retired Activities Branch in Building T-5754, Clark Air Base, Pampanga, Philippines.

### The Soldier for Life sticker

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

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). DA Label 180 uses normal adhesive and is affixed



to the outside of windows, on books, and other appropriate surfaces. DA Label 180-1 uses electrostatic cling and is affixed to the inside of windows.

Both stickers may be ordered through unit publications officers or purchased from the Exchange and other retail businesses.

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



## Transformation underway across the Military Health System

By Tom McCaffery, *Principal Deputy Assistant Secretary of Defense for Health Affairs*

FALLS CHURCH, Va. — The Military Health System is one of America's largest and most complex health-care delivery systems, and the world's preeminent military-medical enterprise. Saving lives on the battlefield and caring for 9.5 million beneficiaries in one of the nation's largest health-benefit plans, the Military Health System (MHS) is embarking on a new chapter, ushering unprecedented reform to military medicine. This transformation marks a new way of doing business – from military treatment facility (MTF) management, to electronic health record (EHR) employment, to TRICARE benefit enhancements – and we are working hard to provide medical readiness and health-care delivery that is more integrated and effective than ever before.

### Organization Changes in the Military Health System

Oct. 1, 2018, was a landmark day for the Department of Defense (DoD) and military-health care. Jumpstarting one of the largest organizational changes in decades, the Army, Navy and Air Force began the process of transferring the administration and management of their military MTFs to the Defense Health Agency (DHA). Part of a larger effort to implement reforms across the MHS, this historic change was mandated by the National Defense Authorization Act for fiscal year 2017. The law requires all MTFs to adhere to DHA-established standardized policies, procedures and clinical and business processes. In addition, through a phased approach, the DHA will assume direct responsibility for all MTFs across the MHS.

As such, the DHA will be responsible for MTF budgetary matters; information technology; health-care administration and management; administrative policies and procedures; and military-medical construction. We began the first phase on October 1 with the hospitals and clinics at Fort Bragg, Pope Field and Seymour Johnson Air Force Base, North Carolina; Naval Air Station Jacksonville, Florida; Keesler Air Force Base, Mississippi; and Joint Base Charleston, South Carolina. These facilities are in addition to the DHA's existing management of Walter Reed National Military Medical Center, Fort Belvoir Community Hospital and their associated clinics. Subsequent phases of the MHS transition plan will include more than 50 percent of all hospitals and clinics in the continental U.S. coming under DHA control by October 2019 (phase 2), the remaining hospitals and clinics in the U.S. moving to DHA control by October 2020 (phase 3) and overseas hospitals and clinics by October 2021 (phase 4). Once complete, this transition will enable the MHS to better support the DoD's medical-readiness requirements; provide a more consistent and higher quality experience for our patients; and deliver a more integrated military-health enterprise that reduces the costs required to operate the system, freeing up resources to invest in additional priorities.

Our highest priority is ensuring our medical forces are ready to support combat forces in the field, around the globe and building and sustaining a world-class health-care system geared at ensuring a medically ready force. The reforms underway create new opportunities for our providers both in our MTFs and through civilian-sector partnerships to build and maintain clinical skills – part and parcel to delivering on our readiness mission to support the warfighter, their families and retirees.

We will also be able to deliver a more integrated and consistent experience for our patients, whether they are active duty, retired or family members. For the first time, all of the department's health-delivery functions will be under one roof. The DHA will be responsible for both purchased care – what our beneficiaries receive from the civilian sector – and direct care – what our beneficiaries receive at our MTFs. This consolidation will produce a better experience for our patients when we implement improvements such as standardizing appointment scheduling systems and streamlining referral processes.

### Deploying a New Electronic Health Record

As the MHS embarks on unprecedented reforms, we are utilizing new tools to position us for a successful future. We continue to deploy MHS GENESIS, the new EHR for the military, which will provide enhanced, secure technology to

*(continued on page 5)*



*(continued from page 4)*

manage health—connecting medical and dental information across the continuum of care, from point of injury to the MTF. MHS GENESIS will replace our legacy systems, which lack the capability to support the delivery of modern, integrated health care. We are scheduled to roll out the next wave in the fall of 2019, with the system-wide completion targeted for calendar year 2023.

The DoD purposefully deployed MHS GENESIS in four initial sites to identify and address lessons learned from initial implementation and utilize those experiences and best practices to inform the next wave of MHS GENESIS sites. We are seeing MHS GENESIS enable easier monitoring and response to patient health through an enhanced set of tools: data reporting and tracking capabilities, improved analytics, computer-aided decision support and a user-friendly patient portal. We've seen significant improvements in the four initial MHS GENESIS sites: a substantial decrease in the percentage of emergency-department patients who left without being seen; patient risk-alert systems leading to enhanced clinical decision making; and an avoidance of tens of thousands of duplicate lab tests. Like our broader transformation plans, at the heart of these efforts is a concerted push toward standardization, integration and readiness – and we are moving in the right direction.

### **TRICARE Enhancements**

What do these major organizational changes mean for our beneficiaries? Our ultimate goal is to enhance the quality of care and improve access to health care for all our beneficiaries –making an already strong MHS even better. Alongside the MHS transformation come a number of ongoing enhancements to the TRICARE Health Plan. Over the last year alone, we have kicked off new TRICARE contracts for managed care through our civilian networks, which is more convenient for our beneficiaries when they move, reduces administrative costs, and requires our managed-care support contractors to provide broader access to primary and specialty-care networks. We also rolled out the new TRICARE Select benefit and implemented a series of enhancements for TRICARE beneficiaries, including expanded access to preventive care, urgent care and mental-health services.

From November 12 through December 10, 2018, TRICARE held its first Open Season enrollment period, the annual period when beneficiaries can make changes to their plan for the following calendar year. Also, we replaced the TRICARE Retiree Dental Program effective December 31, 2018, and now offer our 3.3 million retirees dental coverage through the Federal Employee Dental and Vision Insurance Program, or FEDVIP. Most beneficiaries are also now eligible for vision coverage – something DoD has never offered before. With 10 dental and four vision carriers, FEDVIP provides greater choice and scalability for 4.1 million eligible beneficiaries.

### **Bringing it all together: what we seek to achieve**

The major initiatives underway within the MHS are important steps in answering the call of DoD Secretary Jim Mattis to focus on three lines of effort to execute the National Defense Strategy: enhancing lethality, expanding alliances and partnerships and reforming the way we do business. Secretary Mattis's call for business reforms is aimed, in his words, at "greater performance and accountability." Our MHS reforms and the deployment of MHS GENESIS are setting us up to better support medical-readiness requirements and health-care delivery through integration and efficiency. These efforts help lower our costs, working to ensure the department has the resources to sustain the health benefits on which our Service members, retirees and their families depend.

Ultimately, all of these changes – the Military Health System transformation, MHS GENESIS, TRICARE enhancements – are aimed at taking the DoD's health enterprise to the next level. Amidst these changes, we remain steadfast in our commitment to support readiness, both for our combat forces and for medical personnel. We are committed to meeting the evolving needs of today's warfighter, and we will continue to deliver the highest quality health care for our 9.5 million active duty, retiree and family members who play such a critical role in keeping our country safe and secure. Our Service members and beneficiaries deserve nothing less.



## Army gains in readiness are just the beginning, chief of staff says

By Sean Kimmons, Army News Service

ARLINGTON, Va. -- Full Manning at operational units, fewer non-deployable Soldiers, and a boost in training across the Army are all on the horizon to ensure the force is ready to fight, the Army's top officer said recently.

Despite decades of sustained conflict and reduced defense spending, the Army has mostly recovered from depleted levels of readiness, said Chief of Staff of the Army Gen. Mark A. Milley.

"We haven't dug completely out of that hole, but we are on the mend," Milley said in a speech as part of the Association of the U.S. Army's breakfast series.

This fiscal year, there are plans to fill all operational units -- those under the Army Forces Command or based in Europe and the Pacific -- to 100 percent of their authorized strength and to 105 percent by the end of next year.

The rate of non-deployable Soldiers, which was at 15 percent in 2015 when Milley started his current position, has been cut in half to about 6 to 7 percent.

"We anticipate achieving our goal of 5 percent nondeployables by the end of this fiscal year, putting thousands of Soldiers back into our formations ready to deploy," he said.

On the training side, the Army started last year an extended one-station unit training pilot to lengthen training for new infantry Soldiers from 14 to 22 weeks.

Early reports have already shown a significant reduction in attrition and



Chief of Staff of the Army Gen. Mark A. Milley speaks to Soldiers at Qayyarah Airfield West, Iraq, on Dec. 22, 2017. While there has been recent progress in readiness, Milley said that it still remains the Army's top priority. (Photo Credit: Spc. Avery Howard)

injuries as well as improvements in land navigation, marksmanship, and other basic infantry skills, Milley noted.

Similar adjustments are expected to be seen in other branches, particularly armor and combat engineers, as Army leaders broaden the scope of extended OSUT over the next few years, he said.

This year, rotations to combat training centers will increase from 19 to 20 compared to last year while the Army prepares to execute 32 rotations next year.

Army leaders have also recently slashed more than 85 training requirements -- primarily annual computer-based training -- to help commanders concentrate on other priorities.

A synthetic training environment, which integrates virtual, constructive and gaming environments into a single platform, is set to come online this year to provide a variety of scenarios to home-station training, Milley added.

While readiness remains the Army's top priority, he said modernization

efforts will also continue.

Milley and Army Secretary Mark T. Esper published last year the Army's vision to chart the way forward to 2028.

Shaping the future Army will heavily revolve around its new concept of multi-domain operations, which leaders expect Soldiers will have to conduct in high-intensity conflict.

"The Army must be ready. It must be ready now and in the future," the general said about current operations and modernizing for the future. "We have to do both to confront the challenging operational environment that we find ourselves in."

Army leaders are also in the midst of reforming the Army to ensure the highest priority activities receive the resources they need.

One such priority is long-range precision fires, which has degraded over the past several years of counterinsurgency operations while adversaries have improved their capability.

"In order to have maneuver, and we're supposed to be a maneuver Army, you have to have mass fires," Milley said. "We're recapturing it."

Along with its other priorities, Milley said the Army will continue to work "extremely hard" to modernize and maintain readiness across the force.

"The truth is, we are just beginning. We are just scratching the surface," he said. "This is really a process we have to continue to press on and I believe that we have set conditions for success in the future, but we have not yet achieved success."

## Veteran unemployment rate down

By Lt. Col. Robin Johnson, *Employment Director, Soldier for Life*

The veteran unemployment rate is down to 3.2% and comparatively, the non-veteran unemployment rate is 3.6%. While these numbers are the best in years, the Army still paid out \$91 million in Unemployment Compensation (UCX) for fiscal year (FY) 2018. Although a \$35M savings from FY17, this amount is still the equivalent of six infantry brigade combat teams (IBCTs) worth of annual training dollars.

Since its inception, Soldier for Life (SFL) has connected thousands of employers to the right networks with the Army, federal government and civilian communities to help hire transitioning service members, veterans and military spouses. SFL works to protect readiness by eliminating gaps, inefficiencies, and barriers to employment programs and policies. How you can help is by sharing these programs and policies with those you mentor and advise. Money spent on UCX reduces the Army's readiness and lethality.

SFL routinely publishes information about programs and policies on our LinkedIn and Facebook pages. SFL asks our Retired Soldiers to follow and share our posts on these social media platforms to help get information to our Soldiers and spouses who need it. For example, all veterans and military spouses are entitled to a free, one-year subscription of LinkedIn premium. Major stakeholders in the veteran employment "space" are on LinkedIn, and connecting with them can be beneficial. This is not an official U.S. Army endorsement of LinkedIn, but it is my personal advice for every transitioning Soldier. A LinkedIn account with a professional headshot in business attire is a first solid step towards transition. Besides building a network, the process of creating your LinkedIn profile is a good tool to help you translate your skills and explore who you are apart from the Army.

Another tip that Retired Soldiers can share is the Department of Labor (DOL) website and American Job Center (AJC) services. SFL collaborates with DOL to expand knowledge of, and increase access to programs and services for our veterans. Last year, DOL funded and partnered with the state workforce agencies who managed a network of over 2,400 AJCs nationwide. This partnership provided employment training and support services to 5.5 million Americans which included about 650,000 veterans. If a Soldier is returning to their home of record or relocating to another city, it's best for them to engage with the nearest AJC for both employment options and to connect to the nearest community veteran collaborative. This simple connection can make all the difference in a smooth transition for them and their families.

In 2019, we will expand our means of reaching Soldiers, families, and veterans with podcasts, increased social media engagements, and travel to key locations. Thank you for your efforts in expanding the awareness, access and advocacy for those opportunities. Please send any feedback, suggestions or questions for the Employment Director to [robin.a.johnson10.mil@mail.mil](mailto:robin.a.johnson10.mil@mail.mil) or connect on LinkedIn at <https://www.linkedin.com/in/robin-johnson-8b1783ba>.

### Supreme Court upholds DOD authority to court martial retired service members

On Feb. 22, the US Supreme Court announced it had denied a petition in the case of Larrabee v. United States, effectively upholding the Department of Defense's authority to court martial a retired Service member. Retired Marine Staff Sergeant Steven M. Larrabee was found guilty of sexually assaulting a bartender in November 2015, three months after he was retired. At his general court martial, Larrabee was sentenced to eight years' confinement, a reprimand and a dishonorable discharge. His sentence was reduced to 10 months by a pre-trial agreement.

Larrabee had argued that he was not subject to Article 2 of the Uniformed Code of Military Justice (UCMJ), which provides that "[r]etired members of a regular component of the armed forces who are entitled to pay" and "[m]embers of the Fleet Reserve and Fleet Marine Corps Reserve" are subject to the UCMJ -- and to court-martial for offenses prescribed therein. The court confirmed previous rulings that military members on the retired list are not mere pensioners, but are a vital segment of the national defense, and thus are subject to the UCMJ. Read the details of the court case at <https://www.supremecourt.gov/search.aspx?filename=/docket/docketfiles/html/public/18-306.html>.



## Ask Joe: Your Benefits Guru



### MyArmyBenefits

The U.S. Army official benefits website



Dear Joe,

I am retired with 25 years of service both active & National Guard & a Vietnam veteran. My question is this: Why can't I use a VA pharmacy 17 miles from my house for me & my wife? When I tried to register there, I was told I made too much money. Right now, I am with Express Scripts & that was fine for a few years, but as you well know, they now charge for any & all medication we need. The VA of course told me if I went to a military facility, the pharmacy there would do it for free. Problem is, the nearest base is Ft. Polk, 2.5 hours away. What I don't understand from the VA is, if Ft. Polk can do it free, why can't the VA do it? And what difference does it make on how much money I make? Look Joe, not much you can do about it, but if this makes the Echoes, more veterans will see it and make plans for their future.

Cajun Vet

Dear Cajun,

*Why does VA care how much money you make? Well, VA's health system can't provide full care for all veterans. So, they have set up a complicated priority system to determine veterans' benefits and out-of-pocket costs. The system divides veterans into eight groups, with the highest priority groups eligible for the most services at the lowest costs. The priority groups are based on service-connected disability, other disability, and income. Veterans with severe service-connected disabilities get the broadest coverage; veterans with less severe service-connected disabilities, or other disabilities combined with low income, are given midlevel priority; veterans without disability or low income get the least VA care. For more information about the Income Verification Program or financial assessments, contact the Income Verification office at (800) 929-8387. Why can you be treated at Ft Polk for free and not at the VA? Apples and oranges, my friend. Different departments, different laws and different pots of money. Since 1956, retirees and their families can be treated at military medical facilities "subject to the availability of space and facilities and the capabilities of the medical and dental staff." And the military services have total discretion in when and under what circumstances retirees and their dependents will get care in military treatment facilities. But why go to Ft. Polk if it's so far? Perhaps other services have facilities nearer to you; NAS Belle Chasse, New Orleans, for example. You might look around at <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>. VA and TRICARE benefits are unrelated. VA pharmacies typically dispense drugs related to their treatment of your disabilities. Under your TRICARE benefits, you have an option of filling prescription medications at military treatment facility (MTF) pharmacies, which are free. And not to worry, if she has any questions the MyArmyBenefits Help Desk can assist her at (888) 721-2769.*

Joe

Dear Joe,

I was a reservist with a 20-year letter and over 26 good years and am now 64 years old. I don't receive any retired pay. What must I do to start getting paid?

Afraid I Missed the Boat

Dear Miss Boat

*I have 3 pieces of good news: first, although your age 60 retired-pay-start-date ship may have sailed, you can catch up at the next port of call! But you're going to need to submit your application for retired pay packet to the Human Resources Command Reserve Component Retirements Branch as soon as possible. Second, HRC no longer requires a mailed submission. You can now submit a scanned packet directly to HRC by email. The third piece of good news is you haven't lost anything by waiting until now to apply because they will back pay you up to six years in arrears. For assistance in finalizing your packet and getting your supporting documentation sorted, we suggest you begin by calling the Retirement Services Office at your regional Readiness Division (or state RSO, if ARNG). See <https://soldierforlife.army.mil/retirement/reserve-component-retirement-services> for their contact and other information or you can call HRC Reserve Component Retirements directly at (888)276-9472. The retirement pay application packet is found at the bottom of the page at <https://www.hrc.army.mil/content/Reserve-Component-Retirements> and you will be submitting it with the scanned supporting documents to [usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil).*

Bon Voyage!!

Joe



## Do you know your Army benefits?

WASHINGTON – “Where can I find current and comprehensive information about the (fill in the blank) benefit?” is a frequently asked question. Once retired or in the Retired Reserve, the information you’re seeking can sometimes be a challenge. That day-to-day contact with experts you used to have is gone and your life has taken on new rhythms and responsibilities that can get in the way of taking care of yourself. Of course, the internet offers a multitude of resources, but be careful, many of these are outdated, incomplete or over-simplified. And some of the information posted is just simply incorrect. Remember, once written it’s there forever. So, for you Google sleuths: caveat emptor!

As a first stop on the information superhighway, you might want to consider MyArmyBenefits (<https://MyArmyBenefits.us.army.mil>) to get the straight scoop on all your military related benefits. It is the official Army benefits website; current, complete and up-to-date; all in one place - and has the answers for all your federal and state benefit questions.

For example, if it’s federal benefits information you want, there’s no better place to look than MyArmyBenefits because this website has every federal benefit for which retirees, their families, veterans and survivors are eligible: TRICARE, the VA, scholarships, tuition assistance, SBP, Space-A travel, legal assistance, social security, home loans, nursing homes, disability compensation, burial and memorial benefits. You name it - they got it. And you can search by category, life-event, component or A - Z. You will find them under “Benefits Library” on the MyArmyBenefits homepage.

What about the state benefits for active or drilling Soldiers, veterans and Retired Soldiers where you live or, perhaps, in a state where you’re considering moving or where your grandkids live? MyArmyBenefits has that covered too and is the only place you can see all state and territory military benefits. To begin with, every state is different, and not surprisingly has different benefits, so you can’t just assume because one state offers it, another will as well. And they change with great frequency. Some tax military pay at a reduced rate, some don’t tax retired pay at all. Some exempt veterans from sales and property tax; some give full scholarships to the children of Soldiers with disabilities. There are states that offer reduced rate home loans and others that subsidize state park entrance fees, hunting and fishing licenses and even on-street parking. Look in the MyArmyBenefits website library, pick your state and get ready to be impressed.

For those who haven’t retired yet, in addition to lots of good information, the MyArmyBenefits website has decision support tools that quantify the impact future promotion, deployment and longevity have on retired pay and helps put a number on security, quality of life and rate of return for time invested. So, check it out at <https://myarmybenefits.us.army.mil/>.

Bottom line: The tools and libraries in MyArmyBenefits provide Soldiers, veterans and Retired Soldiers and their families with the information they need to plan and decide their future, put goals in place that are attainable and determine which provides the greatest benefit to their situation.



**MyArmyBenefits**  
The U.S. Army official benefits website

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



## What if you took SBP and receive disability compensation

By Bill Hursh, Army Survivor Benefit Plan Program Manager

If you retired medically or receive Department of Veterans Affairs (VA) disability payments, there are important aspects of the Survivor Benefit Plan (SBP) you need to understand.

There is a connection, by law, between the SBP your surviving spouse receives and the Dependency and Indemnity Compensation (DIC) he or she would receive if your death is determined by the VA to be service connected. If there is an offset of your surviving spouse's SBP by DIC, your surviving spouse will receive a refund of all the SBP premiums you paid for the portion of SBP that is offset. Your surviving spouse will also receive any SBP that exceeds the DIC and the Special Survivor Indemnity Allowance (SSIA).

Lets' compare four scenarios for a deceased retired sergeant first class who received an 80 percent disability rating from the VA.

**Scenario 1.** The Soldier did not elect SBP but the Retired Soldier's death was determined service connected by the VA. The surviving spouse will receive DIC which currently is a monthly nontaxable payment of \$1319.04 which is adjusted for cost of living adjustments (COLA) increases.

**Scenario 2.** The Soldier elected SBP and the death was not determined by the VA to be service connected. The surviving spouse will receive a monthly taxable SBP payment of \$1720 which is adjusted for cost of living adjustments (COLA) increases.

**Scenario 3.** The Soldier elected SBP and the VA determined the Retired Soldier's death was service connected. Therefore, the surviving spouse's \$1720 monthly SBP annuity is offset dollar for dollar by the spouse's \$1319.04 monthly DIC payment. The surviving spouse will receive the \$400.96 SBP that exceeds the DIC and refund of the premiums paid for the SBP coverage offset by the DIC. Because there is an offset of SBP by DIC, the surviving spouse will also receive SSIA of \$318. This scenario provides the surviving spouse the most compensation, \$2038, while ensuring the surviving spouse would have SBP coverage if the Retired Soldier's death is not determined service connected by the VA.

**Scenario 4.** The Soldier did not elect SBP and the VA determined the Retired Soldier's death was not service connected. The surviving spouse does not have SBP coverage and DIC is not payable by the VA. The surviving spouse will receive no compensation based on the Retired Soldier's military service.

Electing SBP - even when you will have a VA disability rating - ensures survivor benefits for your spouse. Remember, when you retired, there was no guarantee that your death will be determined by the VA to be service connected. If your death is service connected, your spouse will receive a refund of any SBP premiums you paid for the portion of SBP offset by DIC as well as any SBP that exceeds the DIC and SSIA. Your electing SBP eliminated the risk of your spouse not receiving survivor benefits for your military service while ensuring he or she receives the maximum benefits.

Please contact your nearest Retirement Services Officer (RSO), listed on page 23 with any SBP or DIC questions you have.

### How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 23 for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Social security number and/or service number
- Date and place of birth
- Retired rank
- Retirement date
- Disability Rating
- Unit
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of the death certificate
- Copy of the Statement of Service (DD Form 214)



# Continuing to serve ... on a retiree council. Why would I do that?

By Maria Bentinck, Deputy Director, Army Retirement Services

You've served your country honorably; but your service shouldn't end once you hang up your uniform. After all, you are a Soldier for Life. You have a different mission and many ways in which to continue to serve. One such way is to represent fellow Retired Soldiers while serving on your local garrison or installation retiree council. Your membership in an installation retiree council is an excellent opportunity for you to support your local command while also advocating for the retired community.

Installation retiree councils provide advice and recommendations to the commander on vital issues of concern to Retired Soldiers, surviving spouses and their families. They provide the Army's leadership with an assessment of how current Army programs and initiatives and proposals for new laws and policies may affect the retired community. These councils are comprised of retired officer and enlisted personnel who are receiving retired pay. Members commonly serve a 4 year term and meet at least semiannually. They also may assist the Retirement Services Officer with planning and executing the annual Retiree Appreciation Day as well as publishing the annual Retired Soldier bulletin.

Through your membership and involvement with your local retiree council, you may also have an opportunity to serve on the Chief of Staff, Army Retired Soldier Council (CSARSC). The CSARSC is comprised of 14 members (7 officers and 7 enlisted) and is co-chaired by a retired lieutenant general and retired a Sergeant Major of the Army. CSARSC members are nominated by the Installation/garrison/RD/state retiree council and recommended by the commander or the State Adjutant General the retiree council advises. You must demonstrate a history of service to the Army and retired community and be knowledgeable and up-to-date with Retired Soldier issues and concerns. All members are retired for length of service or disability and entitled to retired pay, or retired from the reserve component and in receipt of retired pay.

For more information about retiree councils, contact your Retirement Services Officer (RSO) located on page 23.

"The Army is in a renaissance right now. There are a lot of things we're doing to reinvigorate the Army to make sure we are ready for that new era, to make sure our Soldiers are physically tough, mentally strong, and have the technical skills and tactical expertise to be successful on the battlefield.."

- Secretary of the Army Mark T. Esper

## RETIREE APPRECIATION DAYS

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

Location	Date	Contact	Location	Date	Contact
Peoria, IL	Apr. 13	(309) 453-1867	Fort Bliss, TX	Sep. 28	(915) 569-6233
JB McGuire- Dix-Lakehurst, NJ	Apr. 27	(609) 562-2666	Fort Lee, VA	Sep. 28	(804) 734-6555
West Point, NY	Apr. 27	(845) 938-4217	Selfridge, MI	Sep. 28	(586) 239-5580
Aberdeen Proving Ground, MD	May 11	(410) 306-2320	JB Myer-Henderson Hall, VA	Oct. 4	(703) 696-5948
Fort Jackson, SC	May 16	(803) 751-6715	Carlisle Barracks, PA	Oct. 5	(717) 245-4501
JB Lewis-McChord, WA	May 17	(253) 966-5884	Rock Island, IL	Oct. 5	(563) 445-0191
Fort Campbell, KY	May 18	(270) 798-5280	USAG-Italy	Oct. 11	0039-0444-61-7747
JB Langley- Eustis, VA	May 18	(757) 878-2227	JB Ellington Field-Houston	Oct. 12	(210) 221-9004
JBER-Richardson	May 18	(907) 384-3500	USAG-Bavaria	Oct. 15	0964-183-8709
Fort Buchanan, PR	Jun. 3	(787) 707-2984	Fort Leavenworth, KS	Oct. 16	(913) 684-2425
Presidio of Monterey, CA	Jun. 8	(831) 915-7342	USAG-Ansbach	Oct. 16	0981-183-3301
Rosemount, MN (Twin Cities)	Aug. 15	(763) 516-2931	USAG-Stuttgart	Oct. 17	07031-15-3442
Fort McCoy, WI	Aug. 16	(608) 388-3716	USAG-Rheinland-Pfalz/Ramstein	Oct. 18	0631-411-8838
Camp Zama, Japan	Sep. 6	011-81-46-407-3940	Fort Polk, LA	Oct. 19	(337) 531-0402
Fort Leonard Wood, MO	Sep. 6	(573) 596-0947	Fort Riley, KS	Oct. 19	(785) 239-3320
Fort Sill, OK	Sep. 19	(580) 442-2645	Fort Wainwright, AK	Oct. 19	(907) 353-2095
Fort Belvoir, VA	Sep. 20	(703) 806-4551	USAG-BENELUX-Brussels	Oct. 19	0032-65-44-7267
Fort Carson, CO	Sep. 21	(719) 526-2840	Fort Hood, TX	Oct. 25	(254) 287-5210
Fort Drum, NY	Sep. 21	(315) 772-6434	Redstone Arsenal, AL	Oct. 25	(256) 842-2421



## The Personal Trusted Agent

By Lt. Col. Lawrence Applebaum, U.S. Army Retired

People who live alone should consider having a personal trusted agent. Similarly, it is also sensible for an older couple to have a personal trusted agent. The obvious question: what is a personal trusted agent (hereafter referred to as the agent)? An agent is a person who has made a commitment to assist another person or persons when the latter is unable to take care of his, her or their personal affairs. The agent should be someone who can be trusted with personal affairs, finances, and valuable items. The agent is for the most part not bonded, that is, not insured. A trusted agent should be someone with the physical and mental ability to manage someone's affairs, including making difficult decisions and negotiating through complex legal and financial affairs.

The relationship between the person (collective if a couple is involved) and the agent is informal; however, the controlling factors are based on formal legal documents that are executed when the relationship is established.

When identifying an agent, the person doing the selection should be careful to manage expectations of all involved, including extended family members who do not reside near the person and the agent. The agent should be someone reasonably available in time of need. The agent is expected to act in the person's best interests, maintain a focus on the welfare of the person, and stay in close contact with the person.

Lastly, the agent will normally be a trusted friend conversant with all relevant aspects of the person's life.

### Planning Considerations

The agent may be someone expected to operate anywhere in the world where the person has a residence, family, and assets. Carefully consider situations where assets are located in different countries.

U.S. financial assets owned by someone residing in a foreign country with no designated agent may be frozen or blocked when the person dies. Many U.S. Government payments (Social Security, SBP, etc.) are set up as international direct deposits to local banks in foreign countries.

In addition to naming pay-on-death beneficiaries for financial accounts, U.S. citizens residing outside the U.S. should consider naming contingency beneficiaries to receive the residual annuity assets (stream of payments or lump sum) after the owner dies. These arrangements are beyond the scope of this article, but are mentioned here because they must be made.

### Establishing the Relationship

A trusted agent in most cases must become familiar with the person's personal and financial affairs. These include general state of health, business relationships, financial assets, non-financial assets, family members, close friends, and lastly, funeral and burial desires. Consider executing legal documents to manage your affairs during your life or an extended illness or period of incapacitation, or after your death.

Rules and regulations for the general powers of attorney vary from country to country. If possible, the general power of attorney should be set up to remain in force after the grantor's death. An American power of attorney becomes null and void upon the death of the grantor.

Bank power of attorney or joint ownership grants the agent total access to all bank accounts. This power of attorney may or may not remain in effect after the grantor's death depending on the national laws and the policy of the individual banks. Note that naming someone as a joint owner rather than as a beneficiary includes the risk that creditors of the agent will attach the assets if the agent has debts.

Advanced directive/living wills states the person's desires and wishes concerning continued and types of medical treatment until death occurs.

The last will and testament identifies the executor and beneficiaries of the estate. The last will and testament must clearly state the actions that the executor must take.

### Duties and Specific Tasks

When the person is unable to take care of personal affairs, the trusted agent may be expected to take many required administrative actions.

The following list of specific tasks is not exhaustive, in no special order of precedence and will vary from person to person based on the individual situations.

- Maintain contact with the person's distant family members.
- Upon the person's death, notify family and local (if foreign resident) and American governments of the death. Obtain necessary death certificates.
- Notify bank(s) and credit and debit card issuers.
- Arrange for the funeral and interment.
- Start the probate process.
- Close out the last residence.
- After the probate, take all actions specified in the will.

(continued on page 13)

(continued from page 12)

### Agent Compensation

There may be various expenditures associated with the agent's duties and tasks before and after the person's death. The person and the agent should formalize the relationship in the form of a contract or other written document that may result in taxable events (i.e., pay for services).

Normally an estate executor or personal representative may bill the estate at a fair-market rate for the hours worked and associated expenses. An agent who is the executor of the estate must maintain meticulous records of all expenses and payments, including bills paid, transfers of assets, and agent compensation.

### Summary and Final Words

The duties and specific tasks performed by the agent are a great responsibility. At the time the relationship is established, the agent is voluntarily committed until such time as the person dies or terminates the relationship by cancelling the powers of attorney and changing the last will and testament. Often, the agent must exhibit a lot of patience. The agent's commitment is truly sacred and must be fulfilled.

## 2019 Army Officer Candidate School Reunion

Register now for the 2019 OCS Alumni Association reunion. The reunion dates are April 28 to May 1, 2019. This reunion will include the opening of Phase I of the OCS Heritage Center; the dedication of more bricks, pavers, and class memorials; the induction of the 2019 Hall of Fame class; and the presentations of the Nett Award and the Patterson Award. Mini class reunions are welcome to celebrate with the national reunion. This is truly is an amazing experience to meet people with whom you share a common bond that transformed all of our lives. Online registration is available at <https://www.ocsalumni.org>. For more information, contact Nancy Ionoff, Reunion Coordinator, at [ocsalumnireunion@gmail.com](mailto:ocsalumnireunion@gmail.com) or (813)917-4309



## DFAS is expanding communication through email

CLEVELAND – Communication between DFAS and retirees is key to ensuring timely and accurate payments. DFAS is expanding the use of email as a way to communicate about changes to your account and actions that may be needed.

DFAS will be sending emailed SmartDocs to members with an email in myPay who have Survivor Benefit Plan (SBP) coverage to remind them about actions they may need to take to keep their SBP account current.

Also, DFAS is testing a new process to send emailed SmartDoc notifications to retirees with an email address in myPay in place of letters that are otherwise mailed (retirees without email addresses will still receive postal letters).

If you don't have an email registered in myPay, do it now so you'll receive these email messages. Update at <https://mypay.dfas.mil/mypay.aspx>

Email notifications will speed up the time it takes to notify members about their accounts and remind members to notify DFAS when life changes take place.



## Commissary store brands offer national brand quality with extra savings

FORT LEE, Va. – Commissary store brands made a splash nationally in early January when *Store Brands Magazine* highlighted the Defense Commissary Agency's private label program as a newcomer making its mark in the industry. "We were thrilled to be recognized as one of five 'impact' players in the Store Brands article," said Jennifer Ferrell, DeCA's private label program manager. "Our store brands are making a definite impact with our patrons who wanted the high quality, low cost alternatives that private label products provide.

"It's wonderful to see so many patrons embrace what a truly great benefit store brands can be at their commissary," she added.

The following categories make up the commissary store brand lineup: Freedom's Choice for food items and HomeBase for



nonfood items such as paper products and other household items. Commissaries also stock a line of products such as first aid supplies, vitamins, over-the-counter medications and beauty care items under the TopCare brand name; baby and child care items under Tippy-Toes; GMO-free, organic and natural products under Full Circle Market; and the newest addition, Flock's Finest, wild bird food for use in hopper, tube or platform feeders.

Since being introduced in the spring of 2017, DeCA and its private label supplier SpartanNash have added more than 700 commissary store brand items to the lineup. The top-five selling categories are Freedom's Choice water, frozen vegetables, shredded cheese, canned vegetables and HomeBase storage bags.

Ferrell said DeCA plans to have about 1,000 private label items by the end of the year and ultimately more than 3,000 products at the program's maturity.

Commissary patrons can look forward to the following new store brands products in the next few months: Freedom's Choice marshmallows; microwave popcorn; enhanced water; single serve coffee containers; individually frozen chicken; shrimp; "GoPack" cheese snacks which include nuts, cheese and a dried fruit (great for lunch boxes and snacks on the go); organic and regular applesauce; macaroni and cheese; ice cream and ice cream novelties; and HomeBase plastic wrap. DeCA's foray into private label was a simple matter of the agency offering something its patrons were already demanding, said retired Rear Adm. Robert J. Bianchi, DOD special assistant for commissary operations.

"Consumer demand for more value is growing and grocers are responding by expanding their private label programs," Bianchi said. "Commissary patrons are also seeking value and choice. The surging performance of our store brands proves that they are finding it in their commissary."

As DeCA moves forward with commissary store brands, Ferrell wants to hear from patrons about the types of products they want in their stores.

"The Store Brands Magazine exposure was just the boost of energy we needed to keep forging ahead and finding ways to expand our portfolio of products," Ferrell said. "It's never easy to start a new program, but we're finding ways to be innovative and offer new opportunities to our patrons.

"We have reports that tell us what the rest of the market is focusing on but as you know, our market base is unique and there may be a product that we would consider if that's what our patrons want."

Commissary patrons who want to offer their feedback on the items they want in their commissary store brand inventory can do so by emailing [decabrand@deca.mil](mailto:decabrand@deca.mil).

About DeCA: The Defense Commissary Agency operates a worldwide chain of commissaries providing groceries to military personnel, retirees and their families in a safe and secure shopping environment. Commissaries provide a military benefit, saving authorized patrons thousands of dollars annually on their purchases compared to similar products at commercial retailers. The discounted prices include a 5-percent surcharge, which covers the costs of building new commissaries and modernizing existing ones. A core military family support element, and a valued part of military pay and benefits, commissaries contribute to family readiness, enhance the quality of life for America's military and their families, and help recruit and retain the best and brightest men and women to serve their country

## Exchange serves Soldiers and families beyond retirement

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

Those in the Army know once you raise your right hand and swear to defend our nation, you are a Soldier for Life. What retired service members may not know is that they retain their Army & Air Force Exchange Service benefit for life, even after retirement.

This benefit allows retirees and their families to shop tax-free and enjoy the Exchange's military-exclusive pricing. You can save on all your shopping needs—from name-brand electronics and apparel to household supplies and more. Plus, you can do all your shopping without leaving your home with [ShopMyExchange.com](http://ShopMyExchange.com), which features more than 2 million items that can be shipped right to your door.

Perhaps the best part of shopping the Exchange is knowing that every purchase—in store or online—helps active-duty warfighters, their families and the military community. One hundred percent of Exchange earnings are reinvested in the military community, including through support of vital quality-of-life programs, such as Army child development and fitness centers.

You are also eligible for further savings with the MILITARY STAR® card. You will receive the lowest flat-rate annual percentage rate among retail credit cards, exclusive savings and everyday discounts like 5 cents off every gallon of gas, 10 percent off at all Exchange restaurants and free standard shipping on [ShopMyExchange.com](http://ShopMyExchange.com) orders. MILITARY STAR purchases also earn you two rewards points for every \$1, which add up to \$20 rewards cards every 2,000 points.

Finally, please let your friends and family who are honorably discharged veterans know that they are now able to shop the Exchange online. The Exchange has been honored to welcome home all who have served. In our first full year of offering the program, veterans have placed more than 200,000 orders and saved more than \$3.4 million in sales tax. Veterans can go to [ShopMyExchange.com/veterans](http://ShopMyExchange.com/veterans) to verify their eligibility and start shopping today.

The Exchange is with our service members from their very first uniform through PCSing, retirement and beyond. We support troops in 49 states and 34 countries, including in the Middle East and other contingency locations. When natural disasters strike and our military answer the call, the Exchange is there to support our service members, wherever they go.

We are grateful for the opportunity to continue our commitment to you beyond your active-duty service, through discharge and retirement. It is how we strive to say "thank you" for all that you have done and continue to do for our nation.

### Soldier for Life!

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

## 2019 Cost of Living Adjustment

Based on the increase in the Consumer Price Index, there was a 2.8 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan annuities, and the Special Survivor Indemnity Allowance (SSIA), effective Dec. 1, 2018.

With the COLA applied, the maximum amount of SSIA payable is now \$318. Retirees saw the change in their Dec. 31, 2018 payment and annuitants in their Jan. 2, 2019 payment.



## NDAA 2019 impacts the military's retired community

WASHINGTON – The John S. McCain National Defense Authorization Act (NDAA) for fiscal year 2019 was signed into law by President Trump on Aug. 13, 2018. The following are brief summaries of the provisions impacting the retired community:

- The Defense Secretary shall administer the enrollment of eligible military members, military retirees, military survivors, and family members into the Federal Employees Dental and Vision Insurance Program (FEDVIP). By Jan. 1, 2020, the Defense Secretary will submit a report to the Committees on Armed Services of the Senate and the House of Representatives on the transition of the TRICARE dental insurance plan for retirees from administration by the Department of Defense as the TRICARE Retiree Dental Plan (TRDP) to administration by the Office of Personnel management as part of the Federal Employees Dental and Vision Insurance Program.
- Technical correction to the cost of living increase provisions of Special Survivor Indemnity Allowance to allow the cost of living increase (COLA) to be processed at the same time as the Survivor Benefit Plan and retired pay COLA increases.
- Provides Commissary stores and MWR facilities privileges for certain veterans and veteran caregivers. Would provide the same access to the Commissary and MWR on the same basis as a member of the armed forces entitled to retired or retainer pay to caregivers who meet the criteria of United States Code, Title 38, Section 1720 G (d) as a veteran's caregiver. This program will be effective Jan. 1, 2020 and DoD will develop implementation instructions.
- Under regulations prescribed by the Defense Secretary, the period of eligibility for the Military OneSource program of the Department of Defense of an eligible individual retired, discharged, or otherwise released from the Armed Forces, and for the eligible immediate family members of such an individual, shall be the one-year period beginning on the date of the retirement, discharge, or release, as applicable, of such individual.
- Clarification of Application and Honorable Service Requirements Under the Troops-To-Teachers Program to members of the Retired Reserve. This section of the law was

amended to clarify the program applies to members who are transferred to the Retired Reserve.

- Extension of Authority for Pilot Program on Use of Retired Senior Enlisted Members of the Army National Guard (ARNG) as ARNG Recruiters. 2018 NDAA authorized the ARNG to conduct a pilot program in which retired senior enlisted recruiters could become contracted recruiters. The 2019 NDAA extended the pilot program for an additional year.
- Retirement grade of officers in highest grade of satisfactory service. The amendment of the law allows the following:
  - 1) Service Secretaries may now conditionally determine the highest grade of satisfactory service when an officer is under investigation for alleged misconduct at the time of retirement pending completion of the investigation.
  - 2) For officers in the grade of O-9 and O-10, the Defense Secretary may conditionally determine the highest grade of satisfactory service when an officer is under investigation for alleged misconduct at the time of retirement pending completion of the investigation.
  - 3) For Reserve officers, the Defense Secretary may conditionally determine the highest grade of satisfactory service when an officer is under investigation for alleged misconduct at the time of retirement pending completion of the investigation.
  - 4) Conditional grade determinations shall be resolved if the investigation of or personnel action against the officer results in adverse action. If the retired grade of an officer is reduced, the retired pay of the officer shall be recalculated with the reduction effective the date of the grade reduction determination.
  - 5) If the Defense Secretary determines an officer committed misconduct in a lower grade, the Secretary may determine the officer has not served satisfactorily in any grade equal to or higher than that lower grade. If the retired grade of an officer is reduced, the retired pay of the officer will be recalculated and the retired pay shall go into effect on the effective date of the reduction in retired grade.

The Human Resource Service Center is an entry point for military-related human resource inquiries. The center responds to Soldiers, Retired Soldiers, veterans, family members, DA civilians and government agencies. Contact HRSC (0800-1800 EST, Monday thru Friday) at (888)-ARMYHRC (276-9472.) For general military HR and veteran issues: [usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil)

Use the link below to access the Knowledge Base containing answers to Soldiers' and veterans' Frequently Asked Questions (FAQs).

<https://www.hrc.army.mil/search?c=KB>



## Your retirement planning starts with social security

By **Jim Borland**, Acting Deputy Commissioner for Communications

Right now is the perfect time to start planning for a secure, comfortable retirement. And you can count on Social Security to help you begin the process.

First, we encourage you to set up an online my Social Security account so you can verify your lifetime earnings record and make sure you get credit for all of your contributions to the Social Security system through the Federal Insurance Contributions Act (FICA) payroll taxes. If you haven't set up your personal my Social Security account yet, you can do so at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Then, you can use your earnings history and our online retirement estimators and calculators to get a glimpse of what your Social Security retirement future looks like. You'll find important details such as your retirement age, life expectancy, and estimates of how much you may receive in future retirement benefits from Social Security.

As you look ahead to ensuring a secure, comfortable future for you and your family, it's important to keep in mind that Social Security replaces about 40 percent of your pre-retirement income, on average. So, a responsible retirement plan includes planning for more than Social Security.

Here are some more things you can do now to build your financial security:

- Contribute to pension plans offered by your employers;
- Maintain and grow savings accounts; and
- Open and regularly contribute to an individual retirement fund.

These steps — combined with your Social Security benefits — will go a long way toward ensuring a comfortable quality of life for you and your loved ones in the future.

As you plan for a financially secure future, please keep in mind that our Retirement Estimator and benefit calculators provide you with estimates — not guarantees. We can't provide your actual benefit amount until you apply for benefits.

Our estimates may differ from your actual benefit amount if your future earnings increase or decrease, if laws governing benefit amounts change, if you've served in the military, or if you've had jobs in which you did not pay Social Security taxes.

Social Security is with you throughout life's journey, from your first paycheck to receiving your first retirement deposit in your bank account. And, as our nation's most successful anti-poverty program, we'll continue to provide you and millions of other Americans with financial protections to ensure a secure tomorrow.

To learn more about our programs, please visit [www.socialsecurity.gov](http://www.socialsecurity.gov).



### How to correct your records in DEERS

To request a correction of your records in the Defense Eligibility and Enrollment Reporting System (DEERS), you must start with the U.S. Army Human Resources Command's Veteran Inquiry Branch. They will verify and/or correct your records at the Defense Finance and Accounting Service (DFAS).

If your DFAS record is not corrected first, any change you make in DEERS will be overwritten by the information in your DFAS records. Start by contacting HRC at (888) 276-9472 or [askhrc.army@us.army.mil](mailto:askhrc.army@us.army.mil). You'll need to complete a Standard Form 180, Request Pertaining to Military Records, and provide your birth certificate.



# ECHOES

## Armed Forces Retirement Home now accepting applications

By Christopher Kelly, Public Affairs Officer, Armed Forces Retirement Home

WASHINGTON – The Armed Forces Retirement Home (AFRH) – which offers affordable independent living to eligible veterans in its Washington, D.C., and Gulfport, Miss. locations, is now accepting applications for immediate residency.

Beginning Jan. 1, 2019 the rate for independent living is 46.7% of the resident's gross income or \$1,990.00, whichever is less.

Services include recreational activities and resident day trips, a full-service library, barber shop, 24/7 security, beauty salon, computer center, mailboxes, ATM, campus PX/BX and off-campus shuttle and public transportation.

AFRH is fully accredited by The Joint Commission and the Commission on Continuing Care Retirement Communities.

Veterans must be able to live independently upon admission to the AFRH. This means being able to care for personal needs, attend a dining facility for meals, and keep all medical appointments.

For those accepted into independent living, we also offer higher levels of care – including assisted living, long-term care, and memory support.

85% of our residents spent a career in the military, retiring honorably in the enlisted ranks following 20 or more years of service to our Nation. Military veterans from each service branch live at the Home. The largest group represented served during the Korea and Vietnam eras.

In Washington, DC, AFRH offers residents a scenic, wooded campus just minutes from downtown - home to museums, monuments, and a host of entertainment, sports and other cultural options.

Amenities include a nine-hole golf course and driving range, walking paths, stocked fishing ponds, and modern recreation facilities.

In Gulfport, Miss. AFRH offers residents a beautiful view of the Gulf of Mexico, with an outdoor swimming pool, walking path to the beach, reflecting pool, art studio and modern media room.

Many veterans choose to live at AFRH for the superior

medical, dental and vision care offered, with amenities that include: private rooms with a shower, cable TV, three delicious daily meals prepared by licensed nutritionists in our modern dining facility, a wellness program and deluxe fitness center, movie theater, bowling center and hobby shops.

Persons are eligible to become AFRH residents who served as members of the Armed Forces, at least one-half of whose service was not active commissioned service (other than as a warrant officer or limited-duty officer)

### The following categories will be considered:

Veterans (male or female) who are:

- 60 years of age or over; and were discharged or released under honorable conditions with 20 or more years of active service.
- Have a service-connected disability incurred in the line of duty in the Armed Forces.
- Served in a war theater during a time of war declared by Congress or were eligible for hostile fire special pay and are suffering from injuries, disease or disability.

Those who served in a women's component of the Armed Forces before June 12, 1948 and are determined to be eligible for admission because of compelling personal circumstances will also be considered.

**Married couples who meet eligibility requirements above are welcome, as are non-military spouses of career-retired applicants. Please call us for details!**

Veterans who have been convicted of a felony or are not free of drug, alcohol, or psychiatric problems are ineligible to become a resident. For further information or to request an application, visit: <https://www.afrh.gov/> apply or contact the Office of Public Affairs at: [admissions@afrh.gov](mailto:admissions@afrh.gov) (800) 422- 9988.





## Veterans Appeals Modernization is here

WASHINGTON – Over the last 18 months, VA has been dedicated to implementing the Veterans Appeals Improvement and Modernization Act of 2017 (Appeals Modernization Act). The Appeals Modernization Act was signed into law by President Trump on Aug. 23, 2017, and has been fully implemented beginning today. VA is proud to now offer Veterans greater choice in how they resolve a disagreement with a VA decision.

Veterans who appeal a VA decision on or after Feb. 19, 2019, have three decision review lanes to choose from: Higher-Level Review, Supplemental Claim, and appeal to the Board of Veterans' Appeals (Board). VA's goal is to complete supplemental claims and higher-level reviews in an average of 125 days, and decisions appealed to the Board for direct review in an average of 365 days. This is a vast improvement to the average three to seven years veterans waited for a decision in the legacy process.

Before appeals reform, pending appeals grew 350 percent from 100,000 in Fiscal Year 2001 to 450,000 in Fiscal Year 2017. In November 2017, VA initiated the Rapid Appeals Modernization Program (RAMP) to afford veterans with a legacy appeal the opportunity to take advantage of the benefits of the new process. RAMP ended Feb. 15, 2019, but VA remains committed to completing the inventory of legacy appeals.

This is a historic day for veterans and their families. Appeals Modernization helps VA continue its effort to improve the delivery of benefits and services to veterans and their families.

The new law:

- Modernizes the current claims and appeals process
- Includes three review options for disagreements with decisions
- Requires improved notification of VA decisions
- Provides earlier claim resolution
- Ensures you receive the earliest effective date possible

What are the new options for review?

You have three options for review:

### Option 1: Higher-level Review

Your claim is reviewed by a more senior claims adjudicator and involves:

- A higher-level de novo review (new look) of the decision
- No submission of new evidence allowed
- The possibility of overturning the decision based on:
  - A difference of opinion
  - A clear and unmistakable error

The reviewer, who identifies an error or learns of a duty to assist (where VA is required to assist in gathering evidence), can return the claim to the regional office for correction. You or your representative can request an informal phone call to identify specific issues.

### Option 2: A Supplemental Claim Lane

You can submit or identify new and relevant evidence to support your claim. VA will provide assistance in developing the evidence.

### Option 3: Appeal Lane for Appeals to the Board

This option allows you to appeal directly to the Board of Veterans' Appeals. You can choose between three options:

- Direct review: You have no new evidence and do not want a hearing.
- Evidence submission: You have new evidence, but do not want a hearing.
- Hearing: You have new evidence and want to testify before a Veterans Law Judge.

For more information on Appeals Modernization, visit <http://www.va.gov/decision-reviews>.





## Finding My Footing

By Col. Angela Odom, US Army Retired, Speaker, Author, Life Coach

**SPOTLIGHT**

### Lost and wandering

The first few months after retirement I felt disconnected from my social network, family and friends and the Army. It was as if I was grieving a lifelong friend's departure.

After much reflection I found that I mostly missed engaging with like-minded, people who innately understood my mannerisms, tone, and language. It was a culture shock to go from working with Soldiers and living on military installations to working from home and living in a small suburban town in Georgia, where the closest active duty military installation is a couple hundred miles away. I really took for granted the natural social networks that are easily created in the military.

I initially plunged myself into volunteer services at my son's elementary school to include six chaperoned field trips because all of the teachers knew I was available and was a bit of a helicopter parent. I enjoyed talking to the children about my experiences in the Army.

### My ah hah moment

This turned out to be a point of deflection from the fact that I needed to find a purpose for my life after the military. My then, fifth grader actually insisted on me finding something to do outside of his school.

### Getting on the right track

Later that year, I was accepted in the Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE) entrepreneur and small business training program, scheduled VA appointments to address overlooked medical issues, enrolled in counseling sessions focused on overcoming survivors guilt, joined a ministry in a neighborhood church and began volunteering.

I retired at the age of 48 after a 27 year military career in the greatest Army on the planet. While serving, I deployed on three separate combat tours. The first deployment to a combat environment was in August 1990 to Saudi Arabia in support of Operation Desert Storm while stationed at Fort Bragg, North Carolina; home of the Airborne. The second deployment to a combat environment in 2003, was after the planes hit the twin towers and flew into the Pentagon and killed one of my mentors, Major Dwayne Williams. The third and my final combat deployment began in October 2006 and ended in January 2008 in support of Operation Iraqi Freedom, where it was the honor of a lifetime to serve as a battalion commander.

I was inspired to write a book after realizing that so many of the Soldiers whom I had served with were feeling like I

felt - lost. I was actually compelled to write this story after attending my Battalion Command Sergeant Major, Tim Livengood's funeral. I watched his two talented sons beam with pride as they talked about their father. I listened intently as they read an inspirational and emotionally-laced letter they had received from him shortly before he died in Afghanistan.



Col. Angela Odom, US Army Retired

I realized that they, like my son who didn't know what I did when I was away from him, didn't know what their father really did while he was at work. They simply loved and respected him as a man and as a father. My intent in writing the my story was to share the day to day routine experiences of a deployed support Soldier. It was important to me to document some of the tremendous structural changes that were occurring within the Army Human Resources community during our deployment. Most importantly, I was inspired to document the sacrifices our talented men and women endured; including the two Soldiers who were killed while serving during this fifteen month tumultuous tour.

After the book was published, my calendar was overrun with myriad events. I hosted military promotion and retirement ceremonies and shared military career tips and overall success techniques with Reserve Officer Training Corps cadets at the University of Memphis and at Morris College. I served as a guest speaker at the Adjutant General's Corps' Captain's Career Course graduation ceremony, a panel member for the Fort Jackson Professional Network - Female Network and as the keynote speaker for the Memorial Day Remembrance and Festival in Senoia, GA.

I was transforming into a public speaker and trainer with a platform to not only tell my Army story but to connect Americans with the Army that defends them. I finally feel like I have my footing and my purpose.

Finding your footing is half the battle; once you do, the other half is ensuring that you remain a "Soldier for Life"!

## It's tax season!

The 2019 tax season brings big changes for everyone. For now, the most important task is to make sure that you have an active myPay account and that your mailing address is correct. If you have updated your information with another government agency such as the Department of Veterans Affairs (VA) or the Defense Enrollment Eligibility Reporting Service (DEERS) you also need to update your information with DFAS and vice-versa.

### Log on to myPay

We know that some of you only use myPay once a year to get your 1099-R during tax season. Then, when you do try to access your account, you discover that your password is expired, lost or forgotten. If this sounds like something that has happened to you, please update your password now. The paragraphs below explain several options for obtaining a new password.

### Expired myPay Passwords

myPay passwords expire every 150 days and you will automatically receive an email approximately 10 days before your password expires to remind you to update your password. To find out more about password requirements, go to <https://go.usa.gov/xPD3r>.

### Reactivating myPay accounts

If your myPay account is in an inactive status because your password has expired, you can follow the simple steps below to reactivate your account.

1. Go to [mypay.dfas.mil](http://mypay.dfas.mil) in your web browser on a computer or connected device (like a smartphone)
2. Click on the "Forgot or Need a Password?" link and enter your Login ID or Social Security Number
3. Choose to send a temporary password to your email or mailing address of record and then, when you receive the temporary password, go back to [mypay.dfas.mil](http://mypay.dfas.mil) and log in to re-activate your account.

Please do not wait to access your myPay account in order to be prepared for tax season. The self-service options available through myPay simplify the management of military retirement and give you access to personalized information about your retirement account. Check out this link for helpful tips when navigating myPay: <https://go.usa.gov/xPD34>

### Is Your Mailing Address Correct?

Tax Documents and Other Important Information! When your pay is deposited directly to your bank account, you might not think it's important to have a current mailing address on file with DFAS. But if you don't update

your mailing address when you move, or even if you're just wintering in a warmer climate, we won't be able to reach you if we need to send you important information about your pay account, like your tax documents.

Please keep in mind that even if you update your address in DEERS or with the VA, you also need to update your address with DFAS, and vice versa. It's easy to update your mailing address with DFAS.

### Update your mailing address in myPay

The quickest and easiest way to update your mailing address is to use myPay:

If you have trouble logging in to myPay, use the troubleshooting instructions on our homepage: You can also call 888-DFAS-411 (888-332-7411).

1. After logging in, find the Correspondence Address link on the Main Menu
2. Enter the correct address
3. Save your changes and close the screen or use the link at the top of the page to return to the main menu
4. Your account will be updated in three to seven business days

### Update your mailing address online using AskDFAS (retirees only)

If you are retiree, you can also use our convenient online form at AskDFAS to update your mailing address: Simply fill out the required information in the form and answer the identity verification questions to submit your mailing address update.

### Update your mailing address by mail or fax

Complete a Retiree Change of Address/State Tax Withholding Request, DD Form 2866. Mail or fax it to DFAS:

For retirees:  
 Defense Finance and Accounting Service  
 U.S. Military Retired Pay  
 8899 E 56th Street  
 Indianapolis IN 46249-1200  
 Fax: 800-469-6559

For annuitants, beneficiaries and survivors:  
 Defense Finance and Accounting Service  
 U.S. Military Annuitant Pay  
 8899 E 56th Street  
 Indianapolis, IN 46249-1300  
 Fax: 800-982-8459

Please keep in mind that it can take 30-60 days to process.

# DIRECTORY

**Arlington National Cemetery:** (877) 907-8585 <https://www.arlingtoncemetery.mil/#/>

**Armed Forces Retirement Home:** (800) 422-9988; <https://www.afrh.gov/>

**Army & Air Force Exchange Service:** [www.shopmyexchange.com](http://www.shopmyexchange.com)

**Army Echoes:** <https://soldierforlife.army.mil/retirement/army-echoes>  
Editor's e-mail address: [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil)

**Army Echoes Blog:** <https://soldierforlife.army.mil/retirement/blog>

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

**Army Facebook:** <https://www.facebook.com/USArmy>

**Army Flickr** <https://www.flickr.com/photos/soldiersmediacenter/>

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

**Army Live Blog:** <http://armylive.dodlive.mil/>

**Army mobile phone apps:** <https://www.army.mil/mobile/>

**Army Retirement Services:** <https://soldierforlife.army.mil/retirement/home>

**Army Stand To!:** <http://www.army.mil/standto/>

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

**Army Twitter:** <https://twitter.com/USArmy/>

**Army YouTube:** <http://www.youtube.com/usarmy>

**Casualty Assistance Checklist for Retired Soldiers:** <http://soldierforlife.army.mil/retirement/docs/Post/CasualtyAssistanceChecklist.pdf>

**Chief of Staff, Army Retired Soldier Council:** <https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>

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

**Commissary:** <http://www.commissaries.com>

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

**Consumer Financial Protection Bureau:** (855) 411-2372 <https://www.consumerfinance.gov/>

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

**DS Logon:** <https://myaccess.dmdc.osd.mil/identitymanagement/>

**Funeral Honors (Military):** Army Coordinator: (502) 613-8218 <https://www.dmdc.osd.mil/appj/dwp/entitlements.jsp>

**ID Card Facilities:** (800) 538-9552; Nearest facility: [www.dmdc.osd.mil/rs/](http://www.dmdc.osd.mil/rs/)

**Legal Assistance Locator (Military):** <http://legalassistance.law.af.mil/content/>

**Long Term Care Insurance:** (800) 582-3337 <http://www.ltcfed.com/>

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

**Survivor Outreach Services:** (855) 707-2769, <https://www.armymwr.com/programs-and-services/personal-assistance/survivor-outreach>

**Reserve Component Retirements** (888) 276-9472 <https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>

**RC Application for Retired Pay:** Human Resources Command; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402; (888) 276-9472; download the application from: <https://www.hrc.army.mil/Default.aspx?ID=13664>

**Soldiers Magazine:** <http://soldiers.dodlive.mil/>

**Space-Available Travel:** <http://www.amc.af.mil/Home/AMC-Travel-Site>

**Soldier for Life on Facebook:** [www.facebook.com/CSASoldierForLife](http://www.facebook.com/CSASoldierForLife)

**Soldier for Life on Instagram:** <https://www.instagram.com/csasoldier4life>

**Soldier for Life on Twitter:** [www.twitter.com/csaSoldier4Life](http://www.twitter.com/csaSoldier4Life)


**Soldier for Life on RallyPoint:** <https://www.rallypoint.com/organizations/soldier-for-life>

**Soldier for Life on Linked In:** <https://www.linkedin.com/company/us-army-soldier-for-life/>

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

**Survivor Benefit Plan:** <https://soldierforlife.army.mil/retirement/survivor-benefit-plan>

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

 **U. S. Army Retired Lapel Button and Badge:** Type "Soldier for Life" into the search box at <https://www.shopmyexchange.com>

**Veterans Service Records** — Replace DD Form 214, awards: Retired 4/1/1996 or later: Visit <https://soldierforlife.army.mil/retirement/>, Click on "Army White Pages" at the bottom, then log in. Next click on "Click Here to Access Your Army Record."

Retired 3/31/1996 or earlier: Call Human Resources Command at (888) 276-9472 or visit <https://www.archives.gov/veterans/military-service-records> National Personnel Records Center (Military Personnel Records); 1 Archive Drive. St. Louis, MO 63138-1002

**DFAS** (800) 321-1080 (M-F, 8 a.m. to 6 p.m. EST) <http://www.dfas.mil/myPay> (888) 332-7411; <https://mypay.dfas.mil/mypay.aspx>  
Retiree/Annuitant web page <http://www.dfas.mil/retiredmilitary.html>

**Social Security** (800) 772-1213 <http://www.socialsecurity.gov/>; If overseas, contact the American Embassy/consulate, or visit <http://www.socialsecurity.gov/foreign/phones.html>.

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

**TRICARE** <https://tricare.mil/>

**Health Beneficiary Counseling Assistance Coordinator:** <https://tricare.mil/bcacdcao>, or nearest military treatment facility

**TRICARE East:** (800) 444-5445; <https://www.humanamilitary.com/east/>; AL, AR, CT, DC, DE, FL, GA, IL, IA (Rock Island area), IN, KY, LA, MA, MD, ME, MI, MS, MO (St. Louis area), NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN, TX (except El Paso area), VT, VA, WI, WV,

**TRICARE West:** (844) 866-9378; <https://www.tricare-west.com/>; AK, AZ, CA, CO, HI, ID, IA (except Rock Island, IL area) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, TX (areas of Western Texas only), UT, WA, WY

**TRICARE Overseas:** (888) 678-1207; <http://www.tricare-overseas.com>

**TRICARE for Life:** (866) 773-0404; TDD (866) 773-0405 <https://tricare.mil/Plans/HealthPlans/TFL.aspx>

**TRICARE Pharmacy Home Delivery:** (877) 363-1296; <https://tricare.mil/homedelivery>

**TRICARE Network Pharmacy:** (877) 363-1303; <https://www.express-scripts.com/TRICARE/index.shtml>

**TRICARE Retiree Dental Plan:** (888) 838-8737; <https://www.trdp.org/>

**US Family Health Plan:** <http://www.usfhp.com>

**Armed Forces Recreation Centers** <https://www.armymwr.com/>

**Hale Koa Hotel, Hawaii:** (800) 367-6027; <http://halekoa.com>

**Edelweiss Resort, Bavaria:** 011-49-8821-9440 <https://www.edelweisslodgeandresort.com/>

**Shades of Green, Florida:** (888) 593-2242 <http://shadesofgreen.org/index.php>

**Dragon Hill, Korea:** 011-822-790-0016 <https://www.dragonhillodge.com/>

**Veterans Affairs (VA) Information** <http://www.va.gov>

**Burial & Memorial Benefits:** <https://www.cem.va.gov/> (877) 907-8199

**Benefits and Services:** (800) 827-1000 (Retired Soldiers overseas should contact the American Embassy/consulate); TDD (800) 829-4833 <https://benefits.va.gov/benefits/>

**GI Bill:** (888) 442-4551; <https://www.benefits.va.gov/gibill/>

**Health Care Benefits:** (877) 222-8387; <https://www.va.gov/health/>

**Insurance:** SGLI/VGLI: (800) 419-1473; All other insurance: (800) 669-8477

**Sister Service Publications for Retired Service Members**

**Air Force Afterburner:** <http://www.retirees.af.mil/Library/Afterburner/>

**Coast Guard Retiree Newsletter:** <http://www.dcms.uscg.mil/ppc/ras/retnews/>

**Marine Corps Semper Fidelis:** <https://www.manpower.usmc.mil/>

**Navy Shift Colors:** <http://www.navy.mil/> then click Links/Shift Colors

# RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website <http://soldierforlife.army.mil/retirement/rso>.

## INSTALLATION RSOs

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

### ALABAMA

• Redstone Arsenal  
(256) 876-2022  
[usarmy.rsa.rso@mail.mil](mailto:usarmy.rsa.rso@mail.mil)  
• Ft. Rucker  
(334) 255-9124/9739  
[usarmy.rucker.rso@mail.mil](mailto:usarmy.rucker.rso@mail.mil)

### ALASKA

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

### ARIZONA

• Ft. Huachuca  
(520) 533-5733/1120  
[army.huachucarso@mail.mil](mailto:army.huachucarso@mail.mil)

### ARKANSAS

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

### COLORADO

• Ft. Carson  
(719) 526-2840  
[usarmy.carson.rso@mail.mil](mailto:usarmy.carson.rso@mail.mil)

### CONNECTICUT

See West Point, N.Y.

### DELAWARE

See Ft. Meade, Md.  
**D.C.**  
See JB Myer-Henderson Hall, Va.

### FLORIDA

• Central & West MacDill AFB  
(813) 828-0163  
[army.rso@us.af.mil](mailto:army.rso@us.af.mil)  
• Rest of FL, see Ft. Stewart, Ga.

### GEORGIA

• Ft. Benning  
(706) 545-1805/2715  
[usarmy.benning.imcom.mbx.g1hrdrso@mail.mil](mailto:usarmy.benning.imcom.mbx.g1hrdrso@mail.mil)  
• Ft. Gordon  
(706) 791-2654/4774  
[usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil](mailto:usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil)

### HAWAII

• Schofield Barracks  
(808) 655-1514  
[armyschofieldrso@mail.mil](mailto:armyschofieldrso@mail.mil)  
**IDAHO**  
Ft. Carson, Colo. or JB Lewis-McCord, Wash.

### ILLINOIS

Ft. Leonard Wood, Mo  
Ft. McCoy, Wisc., Ft. Knox, Ky.

### INDIANA

Ft. Knox, Ky.

### IOWA

Ft. McCoy, Wisc.

### KANSAS

• Ft. Leavenworth  
(913) 684-2425  
[usarmy.leavenworth.imcom](mailto:usarmy.leavenworth.imcom)

[mbx.retirements@mail.mil](mailto:mbx.retirements@mail.mil)

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

### KENTUCKY

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

### LOUISIANA

• Ft. Knox  
(502) 624-1765  
[usarmy.knox.rso@mail.mil](mailto:usarmy.knox.rso@mail.mil)  
**LOUISIANA**  
• Ft. Polk  
(337) 531-0363  
[usarmy.polk.rso@mail.mil](mailto:usarmy.polk.rso@mail.mil)

### MAINE

See Ft. Drum, N.Y.

### MARYLAND

• Aberdeen Proving Grnd  
(410) 306-2322  
[usarmy.apgrso@mail.mil](mailto:usarmy.apgrso@mail.mil)  
• Ft. Meade  
(301) 677-9603  
[armysomeade@mail.mil](mailto:armysomeade@mail.mil)

### MASSACHUSETTS

See West Point, N.Y.

### MICHIGAN

• UP: See Ft. McCoy, Wisc.  
• Lower Mich.  
Selfridge ANGB  
(586) 239-5580

### MINNESOTA

See Ft. McCoy, Wisc.

### MISSISSIPPI

See Ft. Rucker, Ala.

### MISSOURI

• Ft. Leonard Wood  
(573) 596-0947  
[flwrsso@mail.mil](mailto:flwrsso@mail.mil)

### MONTANA

See JB Lewis-McChord, Wash.

### NEBRASKA

See Ft. Riley, Kan.

### NEVADA

See Pres. of Monterey, Ca.

### NEW HAMPSHIRE

See Ft. Drum, N.Y.

### NEW JERSEY

• JB McGuire-Dix-Lakehurst  
(609) 562-2666  
[usarmy.dix.rso@mail.mil](mailto:usarmy.dix.rso@mail.mil)

### NEW MEXICO

See Ft. Bliss, Tx.

### NEW YORK

• Ft. Drum  
(315) 772-6434  
[usarmy.drum.rso@mail.mil](mailto:usarmy.drum.rso@mail.mil)  
• Ft. Hamilton  
(718) 630-4552  
[usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil](mailto:usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil)

### NEW YORK

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

### NEW YORK

• West Point  
(845) 938-2117  
[rso@usma.army.mil](mailto:rso@usma.army.mil)

### NO. CAROLINA

• Ft. Bragg  
(910) 396-5304  
[braggrso@mail.mil](mailto:braggrso@mail.mil)

### NO. DAKOTA

See Ft. Riley, Kan.

### OHIO

See Ft. Knox, Ky.

### OKLAHOMA

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

### OREGON

See JB Lewis-McChord, Wash.

### PENNSYLVANIA

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

• Tobyhanna Army Depot (Tu/Wed/Thur)  
(570) 615-7019  
[army.tobyhanna.rso@mail.mil](mailto:army.tobyhanna.rso@mail.mil)

### RHODE ISLAND

See West Point, N.Y.

### SO. CAROLINA

• Ft. Jackson  
(803) 751-6715  
[army.rso.jackson@mail.mil](mailto:army.rso.jackson@mail.mil)

### SO. DAKOTA

See Ft. Riley, Kans.

### TENNESSEE

See Ft. Campbell, Ky.

### TEXAS

• Ft. Bliss  
(915) 568-6233  
[blissrso@conus.mail.mil](mailto:blissrso@conus.mail.mil)

• Ft. Hood  
(254) 287-5210  
[army.hoodrso@mail.mil](mailto:army.hoodrso@mail.mil)

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

### UTAH

See Ft. Carson, Colo.

### VERMONT

See Ft. Drum, N.Y.

### VIRGINIA

• Ft. Belvoir  
(703) 806-4551  
[usarmy.belvoir.imcom.mbx.rso@mail.mil](mailto:usarmy.belvoir.imcom.mbx.rso@mail.mil)  
• JB Langley-Eustis  
(757) 878-2227  
[usarmy.eustis.rso@mail.mil](mailto:usarmy.eustis.rso@mail.mil)

• Ft. Lee  
(804) 734-6555  
(804) 734-6573  
[usarmy.lee-rso@mail.mil](mailto:usarmy.lee-rso@mail.mil)

• JB Myer-Henderson Hall  
(703) 696-5948/3689  
[usarmy.jbmhh.rso@mail.mil](mailto:usarmy.jbmhh.rso@mail.mil)

### WASHINGTON

• JB Lewis-McChord  
(253) 966-5884  
[usarmy.jblm.rso@mail.mil](mailto:usarmy.jblm.rso@mail.mil)  
**WEST VIRGINIA**  
See Ft. Knox, Ky.

### WISCONSIN

• Ft. McCoy  
(800) 452-0923  
[usarmy.mccoy.rso@mail.mil](mailto:usarmy.mccoy.rso@mail.mil)

### WYOMING

See Ft. Carson, Colo.

### PUERTO RICO

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

## OVERSEAS RSOs

### HQ IMCOM Europe

0611-143-544-1530  
[rsoimcom.e@eurarmy.mil](mailto:rsoimcom.e@eurarmy.mil)

### Germany

**Ansbach**  
0980-283-3301  
[usarmy.rsoansbach@mail.mil](mailto:usarmy.rsoansbach@mail.mil)

### Baumholder

067-836-6080  
[usarmy.rsobaumholder@mail.mil](mailto:usarmy.rsobaumholder@mail.mil)

### Grafenwoehr

09641-83-8709  
[usarmy.bavaria.ret-svcs@mail.mil](mailto:usarmy.bavaria.ret-svcs@mail.mil)

### Rheinland-Pfalz

0611-143-541-1021  
[usarmy.rsor-pfalz@mail.mil](mailto:usarmy.rsor-pfalz@mail.mil)

### Stuttgart

07031-15-2010  
[usarmy.rsostuttgart@mail.mil](mailto:usarmy.rsostuttgart@mail.mil)

### Wiesbaden

0611-705-7668  
[usarmy.rsowiesbaden@mail.mil](mailto:usarmy.rsowiesbaden@mail.mil)

### Belgium

011-32-65-32-6293  
[usarmy.rsobenlux@mail.mil](mailto:usarmy.rsobenlux@mail.mil)

### England

See HQ IMCOM Europe

### Middle-East

See HQ IMCOM Europe

### Netherlands

011-32-65-32-6293  
[usarmy.rsobenlux@mail.mil](mailto:usarmy.rsobenlux@mail.mil)

### Italy/So. Europe/Africa

**Vicenza**  
39-0444-61-7747  
[usarmy.rsoitaly@mail.mil](mailto:usarmy.rsoitaly@mail.mil)

### Japan

**Camp Zama**  
046-407-3940  
[rso@zama.army.mil](mailto:rso@zama.army.mil)

### Okinawa

06117-44-4104  
[rso@okinawa.mail.mil](mailto:rso@okinawa.mail.mil)

### Korea

**Yongsan**  
010-2916-0578  
[usarmy.KoreaRSO@mail.mil](mailto:usarmy.KoreaRSO@mail.mil)

### Camp Humphreys

010-3576-7291  
[usarmy.KoreaRSO@mail.mil](mailto:usarmy.KoreaRSO@mail.mil)

## ARMY RESERVE RSOs

### 63rd Readiness Division

Mountain View, California  
(650) 526-9513/9512  
States: AR, AZ, CA, NM, NV, TX, OK

### 9th Mission Support Command

Honolulu, Hawaii  
(808)438-1600 x3114  
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

### 81st Readiness Division

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

### 88th Readiness Division

Ft. McCoy, Wisconsin  
(608) 388-7448/9321  
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

### 99th Readiness Division

JB McGuire-Dix-Lakehurst, New Jersey  
(609) 562-1696/7055  
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV & 7th MSC (Europe)

## ARMY NATIONAL GUARD RSOs

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

## HRC RESERVE RETIREMENTS BRANCH

Serving all Soldiers in the Retired Reserve and their families.  
Phone (888) 276-9472 • Fax (502) 613-4524 • [vance.e.crawley.civ@mail.mil](mailto:vance.e.crawley.civ@mail.mil)

Download retirement application: <https://www.hrc.army.mil/Default.aspx?ID=13664> or email request to [usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil)

# Are your mail and email addresses up to date?

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

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

If you are a Gray Area Retired Soldier and would like electronic distribution of *Army Echoes*, register your email on our page at <https://soldierforlife.army.mil/retirement/echoes-subscription>.



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

## AER donations help individual Soldiers in need

WASHINGTON – Army Emergency Relief has a long tradition of helping Soldiers. Founded in 1942, Army Emergency Relief is the Army’s own nonprofit organization dedicated to providing emergency financial assistance to Soldiers, Retired Soldiers and their families during times of distress. With providing more than \$1 billion in assistance since 9/11, AER works to educate eligible Soldiers and inform them of benefits offered, as well as the opportunity to contribute to Soldiers in need.



Donations from Soldiers, like you, allowed AER to assist SGT J., a single mother who was able to find temporary housing after her apartment was damaged by a fire and SFC T., a young father of two (with a third on the way) who was unable to pay his rent after a sudden relocation. AER continues to work to find new ways to assist, increasing the loan amount AER Officers and garrison commanders can approve on the spot and adding several new ways we can help those in need. Starting in 2019, Army Emergency Relief now provides assistance for special needs equipment as well as passport, immigration and visa fees.

We would like to invite you to participate in our brief survey <http://aersurvey.org/>. Your input will help us understand what is important to you and provide insights into how we can continue, “Helping the Army Take Care of its Own.”