



FEB - MAY 2018



MG Jeffrey Snow

A MESSAGE FROM THE COMMANDING GENERAL, U.S. ARMY RECRUITING COMMAND

Greetings, esteemed U.S. Army Retired Soldiers and Families,

I am happy to report to you our incredible team made recruiting history in fiscal 2017. Despite receiving the largest in-year mission increase in the history of the all-volunteer force, our recruiters exceeded fiscal 2017's active component recruiting mission with a high-quality force to support the needs of our growing Army.

They accessed more than the required 68,500 active-duty recruits and an additional 13,200 Army Reserve recruits and still managed to exceed the Department of Defense's benchmarks for quality. We should all be proud of their accomplishment.

Even more important than the volume element of our recruiting mission is quality. I can assure you, the Army has not and will not lower standards in order to meet its recruiting mission. The Army needs a strong force capable of working in an increasingly complex environment, and that requires high-quality individuals who can meet our strict qualifications.

Our recruiters evaluate every applicant to ensure the individual demonstrates the ability to meet the cognitive, physical and social requirements of training and a commitment to completing the first term of service. We look at the whole-person concept when seeking new Soldiers for our Army.

Looking ahead, we have another mountain to climb this year in fiscal 2018 as the Army continues to grow. We are to recruit 80,000 people for the Regular Army and another 15,600 for the Army Reserve. It will not be easy, but I believe we have a strong, capable recruiting team with the potential to make it happen.

There are many young people across our country who would thrive as Soldiers and leaders on the U.S. Army team. Unfortunately, studies have shown us that 50 percent of youth admit they know little to nothing about military service. I honestly believe if they truly understood the benefits and opportunities the Army provides, we wouldn't have a challenge recruiting the best and brightest our country has to offer.

As veterans, you can help us ensure today's young Americans understand what service entails. Tell your Army story. Help us make certain your replacements have the same talent, grit and dedication to service as you.

To receive recruiting updates and connect with the recruiting office in your local area, register online at www.goarmy.com/cp.

Thank you for all you do in support of our great Army and our nation.

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Editorial

The problem with being humble

By Mark E. Overberg, Director, Army Retirement Services

Nearly every Retired Soldier I've encountered is humble. It's not in our character to promote ourselves. And therein lies a problem for the Army – your Army. Americans don't know who among them is retired from the military. Not only are we an extreme minority (only 0.6 percent of Americans are retired from the military), we are also a silent minority.

So here's the larger problem: Americans don't know their military. They live far from a military base where they can talk to Soldiers and they don't know who is the Guardsman or Reservist living among them in their own neighborhoods. Most Americans feel they should thank us for our service, but they don't really know why. They don't know what Soldiers do in their name to preserve and defend their way of life. They don't know the sacrifices or the cost to our own families.

And they'll never know if we don't tell them.

That's where you come in. There are now 970,000 Retired Soldiers living in towns and cities all across the nation.

So what should you do?

- Identify yourself to Americans. Wear the Soldier for Life (SFL) lapel button. Put the SFL window sticker on your car or in some other highly visible place. The SFL logo is a conversation starter.
- Continue to set the example for others by the way you live.
- Get involved with your local chapter of Veterans of Foreign Wars, Disabled American Veterans, American Legion, or any local organization that helps veterans and inspires Americans.
- Get involved in your neighborhood or town or county.

And when you do, be a little less humble. Don't be silent about who you represent. Tell them you're a Retired Soldier. Wear your Soldier for Life lapel button and proudly display your Soldier for Life window sticker. Tell them your Army story and why you served. Tell them what today's Soldiers are doing to preserve and defend their way of life. Inspire them.

Don't be part of the silent minority. Help us connect Americans with the Army.

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

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

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

Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at ArmyEchoes@mail.mil.

Leadership

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

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

Director, Army Retirement Services: Mark E. Overberg

Army Echoes Editor: Maria G. Bentinck

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Echoes from the past

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

The article on the cover of the **February 1958** issue of the **Retired Army Personnel Bulletin** said, "The role of the Army in the coming years will be to provide a maximum contribution to the deterrence of war. The Army will discharge this role in an era of mutual deterrence in which both sides of the international power bloc will have the atomic weapons and the delivery means to cripple one another in a general atomic war. Hence, it is to be anticipated that the primary effort of all governments – certainly our own – will be to avoid that international catastrophe without abandoning our national objectives." [Ed. Note: There are now nine countries known to have nuclear weapons, including the U.S., Russia, the U.K., France, China, India, Pakistan, Israel, and North Korea.]

The **March 1958** issue devoted three of its four pages to explaining how Retired Soldiers should prepare their personal affairs for their own deaths in order to properly care for their spouses who would likely outlive them. One section said, "Your wife should understand, too, that there is no form of compensation or pension which is paid to survivors of all retired personnel. She may qualify, however, for dependency and indemnity compensation [DIC] if you die of a service-connected disability; for the survivors' pension if you are a war veteran and you and your wife meet the other requirements for eligibility; or for social security payments if you are insured for social security benefits. These benefits and their eligibility requirements are discussed in some detail in the Retired Army Personnel Handbook (DA Pamphlet 600-5)." [Ed. Note: The survivors of Retired Soldiers now receive a portion of their retired pay after their deaths if the Soldiers opted into the Survivor Benefit Plan, which was created in 1972. The 2018 US Army Retired Soldier Handbook, available on the Army Retirement Services website, still explains DIC, social security and many other benefits, just as it did in 1958.]

The **April 1958** issue announced the establishment of the first overseas Retired Personnel Activities Unit "in the Territory of Hawaii." The edition had another article clarifying medical care for retirees. It reemphasized that "medical care in civilian facilities at Government expense is not authorized for any retired members or their dependents." It continued to say that eligible retired members and their dependents are authorized care at any military medical facility "subject to the availability of space and facilities and the capabilities of the professional staff."

The **May 1958** issue announced the Tracy Case Decision, a United States Court of Claims ruling that "awarded an Army Reserve Officer disability retirement pay based on his permanent reserve grade even though the officer had never held this grade on active duty (Tracy v. U.S. C. Cls. No. 113-55, June 5, 1956). . . The applicability . . . to warrant officers and enlisted is being studied." [Ed. Note: The disability pay of Reserve Component members of all ranks is still based on the highest rank held, even if this rank was not held on active duty.]

Inquiries and comments about **Army Echoes**?
Send them to:

Army Retirement Services
Attention: **Army Echoes** Editor
251 18th Street South, Suite 210
Arlington, VA 22202-3531
or e-mail ArmyEchoes@mail.mil.

Direct all other questions to the Retirement
Services Officers listed on pg. 23

'Soldier for Life' window sticker?

The Army and Air Force Exchange Service sells the SFL window sticker. If your local store doesn't have it, ask the manager. It is also available from retailers. Retirement Services Officers are also authorized to order and distribute the SFL window sticker.



There is no sticker with the word "Retired" because the sticker represents the entire Soldier for Life program, including veterans who didn't retire.



VA launches program to resolve compensation appeals sooner

Veterans to see options in claims disagreements, faster processing times

WASHINGTON — Veterans and their family members will have more options for how their compensation appeals will be processed. On Nov. 1, VA launched the Rapid Appeals Modernization Program, or RAMP, with the goal of providing eligible veterans with the earliest possible resolution of their disagreement with VA.

The Veterans Appeals Improvement and Modernization Act of 2017, or Appeals Modernization Act not only provides VA with the framework to modernize the current appeals process, it also authorized VA to create RAMP.

VA's complex legacy process was adopted after World War I. The act allows VA to clear one of the largest hurdles in our continuous efforts to improve the delivery of benefits and services to veterans and their families.

RAMP is voluntary and will first be offered to claimants with some of the oldest pending appeals in VA's inventory. RAMP participants will have the chance to enter the new, more efficient appeals process, outlined in the historic appeals legislation recently signed into law by the president. Over the next several months, VA will send out notices to veterans eligible to participate in RAMP.

If you receive a notice and would like to participate in RAMP, here are a few things to consider:

- If you DO NOT want to participate in RAMP, you can do nothing and VA will continue to process your appeal in the current (legacy) process.
- If you decide to participate in RAMP, simply complete and return the election form found in the notice. Please note, you WILL NOT have the option to go back to the legacy appeals process.
- You can expect faster resolution than if you remain in the legacy appeals process.
- You must choose ONE of the two, new processing "lanes" – Higher-Level Review or Supplemental Claim Lane – if you decide to participate in RAMP.

What you need to know about the types of reviews offered in RAMP:

Higher-Level Review

- o A reviewer will conduct a de novo, or "new," review of the previous decision based on the evidence of record.
- o Reviewers can overturn previous decisions.
- o You may not submit new evidence.
- o An informal conference is available. However, requesting an informal conference may cause some delay in the processing of a higher-level review.

Supplemental Claim Lane

- o You may submit new evidence to support your claim.
- o VA will help you develop evidence in support of your claim.

RAMP will run through the implementation of the Appeals Modernization Act.

To learn more about the new appeals process, visit <https://www.benefits.va.gov/benefits/appeals.asp>.



Increases to TRICARE Pharmacy copayments are here

WASHINGTON — On Feb. 1, 2018, copayments for prescription drugs at TRICARE Pharmacy Home Delivery and retail pharmacies increased. These changes are required by law and affect TRICARE beneficiaries who are not active duty service members.

While retail pharmacy and home delivery copayments will increase, prescriptions filled at military pharmacies remain available at no cost. You

“Military pharmacies and TRICARE Pharmacy Home Delivery will remain the lowest cost pharmacy option for TRICARE beneficiaries.”

can save the most money by filling your prescriptions at military pharmacies.



“Military pharmacies and TRICARE Pharmacy Home Delivery will remain the lowest cost pharmacy option for TRICARE beneficiaries,” said U.S. Air Force Lt. Col. Ann McManis, Pharmacy Operations Division at the Defense Health Agency.

Using home delivery, the copayments for a 90-day supply of generic formulary drugs will increase from \$0 to \$7. For brand-name formulary drugs, copayments will increase from \$20 to \$24, and copayments for non-formulary drugs without a medical necessity will increase from \$49 to \$53.

At a retail network pharmacy, copayments for a 30-day supply of generic formulary drugs will increase from \$10 to \$11 and from \$24 to \$28 for brand-name formulary drugs. If you want a 90-day supply from your network pharmacy, you'll pay the cost for each 30-day supply. For example, a 90-day supply of a generic drug will cost \$33. Copayments remain the same as 2017 rates for dependent survivors of Active Duty Service Members and medically retired service members and their dependents.

You'll pay more to get your prescription filled at non-network and overseas retail pharmacies. The costs are based on where you are, who you are and in some cases what plan you're using. You may have to pay up front and file a claim for reimbursement.

For non-network pharmacies in the United States and U.S. Territories, if you are enrolled in a Prime plan, you pay 50% cost-share after point-of-service. For all other plans, you pay \$28 or 20% total cost for formulary drugs; whichever is more, after you meet your annual deductible. You pay \$53 or 20% of total cost for non-formulary drugs; whichever is more, after you meet your annual deductible.

For non-network pharmacies in all other overseas areas, beneficiaries enrolled in a TRICARE Prime Overseas Plan get a full reimbursement when they file a claim. Active duty family members using TRICARE Select Overseas and beneficiaries using TRICARE Reserve Select pay a 20% cost share after they meet the annual deductible. All other beneficiaries pay 25% cost share after you meet the annual deductible.

TRICARE groups pharmacy drugs into three categories: generic formulary, brand name formulary and non-formulary. You pay the least for generic formulary drugs and the most for non-formulary drugs, regardless of whether you get them from home delivery or a retail pharmacy.

To see the new TRICARE pharmacy copayments, visit www.tricare.mil/pharmacycosts. To learn more about the TRICARE Pharmacy Program, or move your prescriptions to home delivery, visit www.tricare.mil/pharmacy.



FEDVIP welcomes TRICARE retirees and their family members

WASHINGTON — Beginning in Nov. 2018, retirees and their family members will have their first opportunity to join the Federal Employees Dental and Vision Insurance Program (FEDVIP) sponsored by the U.S. Office of Personnel Management (OPM). Vision coverage is new to TRICARE beneficiaries and may be very appealing, especially to families. FEDVIP will replace the TRICARE Retiree Dental Program (TRDP) and will be available to those currently using the TRDP as well as eligible retirees who are not enrolled in dental insurance. FEDVIP operates with an annual Open Season that takes place each year from mid-Nov. to mid-Dec. In 2018, Open Season will run from Nov. 12 through Dec. 10. All TRICARE beneficiaries desiring coverage must make a specific choice of plan during the open season. There will not be an automatic transition for current TRDP enrollees. Once you have selected a plan, benefits begin on Jan. 1, 2019. To be sure you don't miss important dates or details, you can sign up to receive FEDVIP email updates at TRICARE.benefeds.com.

FEDVIP provides a choice of popular dental and vision coverage plans from highly regarded brands. This means that retirees and their family members can select their preferred dental and/or vision provider network. Several plans also offer "high" and "standard" options so potential enrollees can choose coverage and premium rates that best match their needs.



The 3.3 million Federal employees and civilian retirees enrolled give the benefits offered under FEDVIP high marks for quality and value. In fact, the program continues to grow year over year. The choice of brand and network means you can ask your dentist what network he or she prefers, or perhaps see a dentist closer to home or work. The high and standard coverage options mean you will be able to choose a lower premium if you do not anticipate extensive dental work or eye care in an upcoming year. For those times when your family does need complex care, many FEDVIP plans have no waiting periods and generous coverage maximums.

As Open Season nears, OPM and its BENEFEDS contractor look forward to welcoming TRICARE beneficiaries. BENEFEDS is the government-authorized and OPM-sponsored contracted enrollment portal for FEDVIP. To prepare you for the transition and help you stay informed throughout the year, please sign up for alerts and notifications at TRICARE.benefeds.com.

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

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>



DOD and VA release online tool to assist veterans with discharge upgrade process

WASHINGTON — The Department of Defense, through a joint initiative with the Department of Veterans Affairs, is pleased to announce the launch of a web-based tool that will provide customized guidance to veterans who desire to upgrade or change the conditions of their military discharge. “We are thrilled to have partnered with the Department of Veterans Affairs in developing this wonderful and easily-accessible tool,” said Mr. Robert Wilkie, Under Secretary of Defense for Personnel and Readiness. “We support our veterans, whether they served recently or long ago, and we are excited to introduce a tool that will individualize the guidance for those who desire an upgrade or change in their military discharge,” he said.

Over the years, some veterans have criticized the review process as daunting or difficult to understand. The issuance of supplemental guidance over the past few years, while helpful to many, has the side effect of creating multiple guidance documents that can be confusing to some. Furthermore, some veterans suffer from mental health or other conditions that make tasks like these more difficult for them than for others.

This innovative tool simplifies and customizes the guidance. By answering a few short questions, veterans will know which board they need to go to, what form to fill out, any special guidance applicable to their case, where to send their application, and some helpful tips for appealing their discharge. Any veterans who believe their discharge was unjust, erroneous, or warrants an upgrade are encouraged to use this tool and then apply for review.

This tool can be found on Vets.gov at: <https://www.vets.gov/discharge-upgrade-instructions>. The link is also available on Military OneSource (<http://www.militaryonesource.mil/>) and each of the review board’s websites (listed below). The link has also been forwarded to a number of Veterans Service Organizations and Military Service Organizations in order to spread the news to as many veterans as possible.

This initiative was one of many in recent years aimed at improving the review process and guidance available to veterans who believe they may have been unfairly discharged or received an unfair discharge characterization. The Department issued special guidance in 2011 for veterans discharged under “Don’t Ask, Don’t Tell” or its predecessor policies. Also, the Department issued guidance related to post-traumatic stress disorder (PTSD) and traumatic brain injury (TBI) in 2014. Most recently, in Feb. 2016, the Department redoubled its efforts to ensure veterans received the benefit of the latest guidance and statutes of limitations were liberally waived in such cases. Subsequently, in Dec. 2016, the Department launched an internal review of its policies and procedures. That review disclosed some gaps and confusion in the previous guidance. In Aug. 2017, the Department issued significant guidance clarifying how review boards will consider cases involving mental health conditions, including PTSD, TBI, sexual assault, or sexual harassment.

For information on a specific board, please contact the board directly or through its website at

Army Board for Correction of Military Records:

Website: <http://arba.army.pentagon.mil/>

E-mail: army.arbainquiry@mail.mil

To submit feedback on related Department policies or processes:

Send an e-mail to osd.pentagon.ousd-p-r.mbx.legal-policy@mail.mil, or mail your feedback to Office of Legal Policy at:

Office of Legal Policy

Office of the Under Secretary of Defense (Personnel & Readiness)

4000 Defense Pentagon

Washington, DC 20301-4000



ARMY ECHOES

Ask Joe: Your Benefits Guru



MyArmyBenefits

The U.S. Army official benefits website

Dear Joe,

We are both retired in West Virginia where the wife and I live on a ridge overlooking the Kanawha River Valley. Raise some chickens, have a garden and hunt a little. Life's not bad. She's a retired school teacher and I have my retired E5 pay. We're doing all right financially, although sometimes things can get a little tight. Anything we can do to stretch a dollar would be a help. So, when I heard that West Virginia was changing its law about taxing military retired pay, I thought you'd know if there's any truth in this?

Just Happy with our Nest Egg

Dear Happy,

It's nice to be self-sufficient and your own boss. That's what the word retired means. Joe has to work. In your case, here's some good news for your nest egg: as you suggest, West Virginia has changed the law on taxing military retired pay. Until now, you could exempt up to a maximum of \$20,000 of military retired pay (from the regular armed forces, National Guard or Reserve, or from survivor annuities) from federal adjusted gross income when filing your WV state taxes.

Now, for taxable years beginning after December 31, 2017, military retirement income, including retirement income from the regular armed forces, National Guard, Reserves paid by the United States or West Virginia, including any survivorship annuities, (i.e., SBP and RCSBP), is all tax free and is to be subtracted from federal adjusted gross income in your WV filing for the tax year. Good luck!

Joe

Dear Joe,

When I retired, I burned the snow shovel and mittens and moved last summer from Tomah, Wisconsin to Beaufort, South Carolina, so we can play golf and fish year around. Got Skype so don't really miss seeing the grandkids. My question has to do with the way South Carolina taxes retired pay. Is it tax free or not?

Addicted to Low Country Boil

Dear Low,

The short answer is: No, not tax free. But since 2016 a sizeable portion is exempted from the state tax computation and the exempted amount increases annually until 2020 when the new program is fully phased in. If you are under 65, the exempted amount starts at \$5900 and increases annually until it reaches the upper limit of \$17,500 in 2020. If you are 65 or older the amount exempted starts at \$18,000 and maxes out at \$30,000 in 2020. Because the exempted amounts change, to see what the annual increases are, you need to refer to the annual SC Tax Instructions.

As always the best resources for your retired pay inquiries are the state fact sheets in MyArmyBenefits, (<https://MyArmyBenefits.us.army.mil>) or call the Help Desk at (888) 721-2769.

Joe

2018 NDAA changes summary

WASHINGTON — The Fiscal Year 2018 National Defense Authorization Act was signed by President Donald Trump on Dec. 12, 2017. The following changes impact the Retired Soldier population.

- The Special Survivor Indemnity Allowance (SSIA) has become a permanent benefit and will no longer end Jun 1, 2018. SSIA is paid to surviving spouses whose SBP is offset by Dependency and Indemnity Compensation (DIC). DIC is paid by the Department of Veterans Affairs (VA) for eligible survivors of current or previous military members whose death is determined by the VA to be service connected. SSIA payment remains at \$310 through Dec. 2018 and will increase based on cost of living adjustments starting calendar year 2019.
- Soldiers who retire under the Blended Retirement System and who elect to receive a lump sum payment at retirement, will pay Survivor Benefit Plan premiums monthly as if they did not elect lump sum payment. Simply, whether a Soldier elects a lump sum or not under the Blended Retirement System, the monthly premium will be the same.
- A technical correction was made for calculating the division of retired pay on court orders entered after Dec. 23, 2016 (in cases where the orders became final prior to the Soldier receiving retirement pay).

For a Soldier on active duty, the division of retired pay is calculated based on the retired pay plan, grade, base pay, and years of service on the date of the final court order awarding division of retired pay.

For a Reserve Soldier not in receipt of retired pay, the division of retired pay is calculated based on the retired pay plan, grade, creditable service points, and years of service on the date of the final court order awarding a division of retired pay.

The calculation will increase by the cost of living amounts that a Retired Soldier would have been granted from the time of the divorce to the date the Soldier actually retires.

These provisions do not apply to divisions of retired pay that do meet the preceding guidance.

These provisions do not apply if the final court order awarding a division of retired pay is after the Soldier is in receipt of retired pay.

- There were several changes to TRICARE which are explained on pages 5 and 6.

Is your mail and email address up to date?

The fastest and surest way for Retired Soldiers in receipt of retired pay to update address information at DFAS is to use myPay at <https://mypay.dfas.mil/mypay.aspx> or call (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 DS logon or call (888)276-9472.

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



Are there errors in your military records?

By Mohammed R. Elhaj, Senior Analyst, Army Board for Correction of Military Records

The Army Board for Correction of Military Records (ABCMR) is the highest level of administrative appeal within the Department of the Army. The ABCMR's mission is to correct errors in or remove injustices from Army military records. Eligible applicants are Soldiers, veterans, spouses, relatives, or their legal representatives, who served in the Regular Army, U.S. Army Reserve, or the Army National Guard. Applications are submitted via a DD Form 149 (Application for Correction of Military Record). An applicant may send the application via USPS or the faster online application portal at <http://arba.army.pentagon.mil/online-application.html>. It is critically important to ensure that applicants have exhausted all administrative remedies afforded elsewhere prior to applying to the ABCMR (in most cases, the best resource is the Army's Human Resource Command (HRC) at (888)276-9472 or usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil). When applications are received requesting an error be corrected or an injustice be removed from the record, multiple actions may be taken. Uncontestable errors in records accompanied by irrefutable evidence can usually be resolved elsewhere. Substantive errors or injustices may include, but are not limited to, discharge upgrades, contestable entries on the DD Form 214, enlisted and officer promotions, enlisted and officer evaluations, medical separations and retirements, courts-martial, Article 15s, other legal actions, bonuses, debts and high profile issues such as Post Traumatic Stress Disorder and sexual assault claims.



Although the ABCMR is not an investigative body, the Board will order the Soldier's or veteran's records. If no records are available, it may not be possible to process an application. In 1973, a fire in the National Archives' National Personnel Records Center destroyed many Army veterans' records, especially those from the World War II time period. Other government agencies (e.g., the VA) may also have records checked out if the applicant has multiple actions in progress. For this reason, applicants should provide copies of all relevant military records/documents to support their claim. These should be submitted alongside the DD Form 149 application. Also, proof that an applicant has exhausted other administrative relief avenues should also accompany the submission.

When necessary, advisory opinions are obtained from other Army staff elements. If an advisory opinion is obtained, the applicant will be afforded 30 days to review and rebut the opine before the application is further processed. In some cases, administrative corrections are in order and will be made or assigned to the correcting agency based on the review of records and/or advisory opinions rendered without the need of a Board.

If the application cannot be resolved administratively, an experienced case analyst will prepare a brief for the Board's consideration. The Board will render a recommendation which is approved at higher levels. The Designated Decision Authority's ruling is final and binding on all Army officials and government organizations. When directed, corrections will be made to the record and related corrective actions will be taken by the responsible Army or government organization. Applicants may request reconsideration of a Board decision any time but only if they can provide new and relevant evidence not previously considered by the Board. Applicants may engage private counsel at their own expense or they may contact one of many Veteran's organizations who provide free representatives to assist in case preparation. An ABCMR Applicant's Guide is available online via <http://arba.army.pentagon.mil/abcmr-overview.html>.

Relevant Publications are Title 10 United States Code, Section 1552, DODD 1332.41 - Boards for Correction of Military Records (BCMRs) and Discharge Review Boards (DRBs) and Army Regulation 15-185 - Army Board for Correction of Military Records.



Withdrawal from SBP based on a VA total disability rating

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

There is a dollar for dollar offset of a spouse's SBP annuity by the spouse's VA Dependency and Indemnity Compensation (DIC). The law recognizes the offset of SBP by DIC and allows retired members to withdraw from SBP if they have a service-connected disability rated by the VA as totally disabled for five continuous years from the date of retirement or, if awarded after retirement for ten continuous years. Withdrawal is allowed in these cases because the VA will presume the retiree died of a service-connected disability regardless of the actual cause of death. Based on the VA determination the death is service connected, the surviving spouse will qualify for VA DIC benefits.

Retired Soldiers who meet the time requirement must request withdrawal in writing from the Defense Finance and Accounting Service (DFAS). The spouse's concurrence is required for withdrawal from SBP. DFAS will send the spouse information on the pros and cons of withdrawing from SBP along with a withdrawal concurrence statement. The spouse's withdrawal concurrence statement must be notarized and returned to DFAS. The address and fax number for DFAS are Defense Finance and Accounting Service, U.S. Military Retired Pay, 8899 E. 56th Street, Indianapolis, IN 46249-1200 or (800) 469-6559.

When the retired member who withdrew from SBP for VA total disability dies, the surviving spouse will be entitled to a refund of all the spouse SBP premiums paid upon receipt of DIC. However, the surviving spouse will not receive any SBP that exceeds the DIC amount and will not receive Special Survivor Indemnity Allowance (SSIA).

Withdrawing from SBP may not be in every surviving spouse's best financial interest. The surviving spouses of totally disabled retired members who do not elect withdrawal from SBP receive DIC, the SBP amount that exceeds the DIC, SSIA, and refund of the SBP premiums paid for the SBP coverage that is offset by the DIC.

For more information on withdrawing from SBP for VA total disability and how this decision would affect your surviving spouse financially, contact an installation Retirement Services Officer (RSO) listed on page 23 for assistance.

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
Fort Huachuca	Feb. 10	(570) 533-5733	Fort Campbell, KY	Sep. 22	(270) 798-5280
Fort Stewart, GA	Feb. 24	(912) 767-5013	Carlton, MN	Sep. 28	(608) 388-3716
Peoria, IL	Apr. 7	(309) 453-1867	Fort Lee, VA	Sep. 29	(804) 734-6555
JB McGuire-Dix-Lakehurst, NJ	Apr. 28	(609) 562-2666	Fort Bliss, TX	Sep. 29	(915) 569-6233
West Point, NY	Apr. 28	(845) 938-4217	Carlisle Barracks, PA	Oct. 6	(717) 245-4501
Aberdeen Proving Ground, MD	May 12	(410) 306-2320	USAG-Italy	Oct. 12	0039-0444-61-7747
Ft. Jackson, SC	May 19	(803) 751-6715	Fort Knox, KY	Oct. 12	(502) 624-1765
JBER-Richardson	May 19	(907) 384-3500	Rock Island, IL	Oct. 13	(563) 445-0191
JB Langley- Eustis, VA	May 19	(757) 878-2227	USAG-Bavaria	Oct. 16	0964-183-8709
Presidio of Monterey, CA	Jun 9	(831) 915-7342	USAG-Ansbach	Oct. 17	0981-183-3301
Fort Buchanan, PR	Jun. 15	(787) 707-2984	Rheiland-Pfalz/Ramstein	Oct. 18	0631-411-8838
Altoona, IA	Aug. 16	(515) 240-1469	Schinnen, Netherlands	Oct. 19	0032-65-44-7267
Rosemount, MN (Twin Cities)	Aug. 17	(763) 516-2931	BENELUX-Brussels	Oct. 20	(808) 655-1514
Fort McCoy, WI	Sep. 7	(608) 388-3716	Schofield Barracks, HI	Oct. 20	(785) 239-3320
Fort Leonard Wood, MO	Sep. 7	(573) 596-0947	Fort Riley, KS	Oct. 20	(337) 531-0402
Fort Sill, OK	Sep. 20-22	(580) 442-2645	Fort Polk, LA	Oct. 20	(315) 753-8839
Fort Belvoir, VA	Sep. 21	(703) 806-4551	Camp Humphreys, Korea	Oct. 20	07031-15-3442
Selfridge, MI	Sep. 22	(586) 239-5580	USAG-Stuttgart	Oct. 25	



Coming this April: SBP premium deductions from CRSC

CLEVELAND — If you receive Combat-Related Special Compensation (CRSC) and have the Survivor Benefit Plan (SBP), you may see a change in your net pay and statements starting in April.

Beginning with the SBP premiums in April, DFAS will start deducting SBP premiums from CRSC when retired pay is not sufficient to cover the full amount of the premiums. This new deduction is due to a change in the law which requires DFAS to deduct SBP premiums from CRSC.

This change affects retirees who receive CRSC and currently pay SBP premiums via direct remittance. Retirees who currently have SBP premiums deducted from their Department of Veteran Affairs (VA) pay will not be affected.

This change will benefit retirees and their survivors by preventing a debt when a retiree forgets to pay the SBP premiums directly. When SBP premiums are not paid during a retiree's lifetime, it creates a debt which must be repaid from the SBP annuity a survivor receives.

DFAS will begin deducting SBP premiums from the April CRSC entitlement (paid on May 1) for SBP premiums due in the month of April for all retirees with CRSC who are currently sending in their premium payments (through direct remittance). Retirees can also request to voluntarily have their SBP premiums deducted from CRSC prior to the April SBP premium.

More detailed information about the required deduction of SBP premiums from CRSC will be posted at <https://www.dfas.mil>.

If you want to have your SBP premium deducted from your CRSC before the April SBP premium, please call the DFAS Customer Care Center at (800)321-1080 and tell them you want to start having your SBP premium deducted from your CRSC pay. You will need to provide your full name, social security number, and a phone number where you can be reached during the day. You may also send a signed and dated letter to DFAS that has all of this information.

Please note that the SBP premium deduction will be part of the garnishments total on your CRSC statement. Also, until April, you will continue to receive an SBP premium bill, which will show the CRSC SBP premium deduction as a "prior payment received" once the deduction is processed.

Please check DFAS' website for more information regarding this change. Information will be updated there as more details are available. You may also call DFAS customer service at (800) 321-1080, Mon-Fri from 8:00 a.m. - 5:00 p.m.

How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Center anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 15 for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Next of kin information
- Social security number and/or service number
- Circumstances surrounding the death
- Retirement date
- Copy of the death certificate
- Retired rank
- Copy of the Statement of Service (Last DD Form 214)

Can individual awareness help prevent a terrorist attack?

By Army Office of the Provost Marshal General, Antiterrorism Division

In Jan. 2001, the USS Cole Commission Report “found that the terrorist threat is one of our most pervasive challenges and one that shows no sign of abating.” Persistent attacks around the world since confirm that assessment. As we execute missions to target terrorists, are we doing all we can to prevent an attack and solicit help across our communities? Perhaps not, as FBI reports imply that the December 2015 terrorists attack in San Bernardino and the June 2016 attack in Orlando may have left indicators that could have been observed and reported by neighbors, relatives, and coworkers.

The challenge of terrorist threat awareness is closely linked to understanding how terrorists operate in the hours, weeks, and months leading up to an attack. Perhaps surprisingly, terrorists’ actions are often observable as they move, communicate, gather materials, and conduct surveillance of an objective prior to an attack. These activities provide an opportunity for Army community members to discover terrorist intentions. The actions associated with terrorist planning and preparations (the “terrorist planning cycle”) leave footprints and fingerprints, which are subject to observation by alert community members.

On Sept. 12, 2001, Manhattan advertising executive Allen Kay coined the phrase “If you see something, say something” in response to the attack on the World Trade Center and the Pentagon. The Army uses this slogan in conjunction with the iWATCH Army to educate and involve the Army community to be watchful for unusual activities or behavior that may be associated with a terrorist attack. However, the sound bite alone doesn’t offer insight into what to look for or how to report it—this is where the Army’s antiterrorism awareness initiative comes in.

Reminding those who might be attacked to maintain situational “awareness” and providing them a phone number to call does not in and of itself create awareness. In fact, we may unintentionally confuse the issue by directing members of the community to be “vigilant” without explaining what this means. Note the subtle difference in key definitions. Vigilance reminds observers to look for possible danger or difficulties, while awareness has broader implications. To have true awareness requires informed knowledge.

Vigilance and awareness have become watchwords for preventing and responding to terrorist attacks. It’s not uncommon to see phone numbers posted above highways imploring people who “see something” to report it. The message is posted in bus stations, airports, offices, post exchanges, housing areas, and elsewhere, making the message difficult to ignore. But does it help or float by as another overused, meaningless sound bite? Admittedly, people tend to have selected focus, most often directed toward everyday tasks. The infrequency of terrorist attacks may make most people less likely to pick up clues of terrorist-related activities. Moreover, community members may see the references that implore them to help, but have no experience to guide their attention toward observing potential terrorist activities.

To support antiterrorism community awareness, the Army relies heavily on the information and resources available on the AOS, iWATCH Army website (<http://www.myarmyonesource.com/FamilyProgramsandServices/iWatchProgram/Default.aspx>). The AOS website is the primary online source of antiterrorism information for Army family members, Retired Soldiers, and Army contractors. The website includes a wide range of general awareness information, travel alerts, warnings, training, active shooter information and videos, as well as social media and cyber security precautions.

Please take a moment to review the resources on AOS to educate yourself and your extended family on the risks and protective measures associated with today’s terrorist threat. Thanks for your continued service to protecting our communities!

Always Ready, Always Alert. Because someone is depending on you.



VA facilities now offer same-day care for urgent primary and mental health-care needs

WASHINGTON — Recently, the U.S. Department of Veterans Affairs (VA) announced a major milestone, that 100 percent of its more than 1,000 medical facilities across the country now offer same-day services for urgent primary and mental health-care needs.

Same-day services means a veteran with an urgent need for primary care and mental health-care receives services that may include: a face-to-face visit with a clinician; advice provided during a call with a nurse; a telehealth or video care visit; an appointment made with a specialist; or a prescription filled the same day, depending upon what best meets the needs of the veteran.

“We made a commitment to our nation’s veterans that we would work to reduce wait times and improve access, and we are doing it,” said VA Secretary Dr. David J. Shulkin. “We were able to meet this goal, in large part, because of the concerted focus of our staff who care for our veterans in facilities across the country.”

Since 2014, VA has concentrated its efforts on improving access and meeting the urgent health-care needs of veterans. In 2016, all of VA’s medical centers offered same-day services for primary and mental health services.

In addition to offering same-day services, VA has reduced patient wait times. VA also implemented a new process to ensure timely follow-up appointments for time-sensitive medical needs. More than 100,000 such appointments have been completed.

In 2017, veterans completed over 57.5 million appointments and VA clinicians saw almost 6 million patients. To view access information about each facility nationwide, visit <https://www.accesstocare.va.gov>. The information provided at this link is not offered by any major national hospital organization in the country.

Federal Long Term Care Insurance Program eligibility



The Federal Long Term
Care Insurance Program™
www.LTCFEDS.com

The Federal Long Term Care Insurance Program (FLTCIP) provides long term care insurance to help pay for costs of care when you need help with activities you perform every day, such as bathing, dressing, eating, etc. Long term care is not covered by health insurance such as Medicare, TRICARE or traditional plans.

The program is available to active and retired members of the uniformed services, their relatives, and most Federal and U.S. Postal Service employees and annuitants, including relatives. For more information about this program, please visit their website at www.ltcfeds.com.

The need for long term health care can strike at anytime; get it before you need it!

MILITARY STAR® Card now accepted at all commissaries

DALLAS — The Exchange Credit Program's MILITARY STAR card is now accepted at all commissaries. The launch began Oct. 5 at the Fort Lee commissary. All 237 commissaries now accept the card, providing additional value to cardholders. By Dec. 10, service members and their families had purchased \$20 million worth of groceries with their MILITARY STAR card.

For information about MILITARY STAR, visit MyECP.com.



Army Emergency Relief is there for those who served

By **Andrew Pike**, Campaign and Development Supervisor, Army Emergency Relief

Most Soldiers we hear from tell us stories of how Army Emergency Relief (AER) came to their rescue early on in their careers. Sometimes, they thank us for helping the young Soldiers in their command. These words of support and encouragement are always appreciated, but we often wonder if Retired Soldiers know that we are here for them as well. There are many categories of assistance available to Soldiers on active duty that are also available to Retired Soldiers and their eligible family members.

In the past seventy-six years as a non-profit organization, AER has learned a lot about helping Soldiers. We understand the cost of an HVAC replacement can equal the cost of a major car repair. We know when a house unexpectedly floods, expenses can exceed expendable income. Recent studies have shown that a significant percentage of Soldiers between the ranks of Pvt. and Spc. are visiting predatory lenders. In an attempt to better address their needs, AER is authorizing more categories of assistance. We implemented command programs that allow company commanders and first sergeants to directly approve funds, and even changed the rules to allow Soldiers to come directly to AER.

AER is here for you in the midst of your financial need or crisis, and we will continue to be here because of the generous donations from you and others like you who know your money goes directly to helping other Soldiers. As this year's Campaign gets ready to kick off, we ask you to remember AER. Remember the challenges you faced as a young Soldier... because those challenges haven't changed.

Visit us at www.aerhq.org or call us at (866) 878-6378 to find out how you can help. Active duty and Retired Soldiers may donate to AER by allotment from their military pay. Also, anyone may donate to AER by credit card. If you would like to make a donation visit <https://www.aerhq.org/Donate/Donate-Now>.



Important payment changes college-age child annuitants need to know

INDIANAPOLIS — One option available for retirees to provide financially for their children is to elect the Survivor Benefit Plan (SBP). SBP for children is calculated and paid differently than for a spouse. The total amount paid is the same, but where the whole amount would go to the member's spouse, instead that same amount is divided equally among all eligible children.

An eligible dependent child under the plan must be:

- A legal child under the age of 18
- Unmarried
- If older than 18, enrolled in an accredited college or university (children enrolled in higher education are eligible until they reach age 22 or leave school)
- Incapacitated or disabled children are eligible under special rules

DFAS has implemented a new procedure for reapportioning Survivor Benefit Plan (SBP) funds for child annuitants. The new procedure was prompted by an opinion issued by the Office of General Counsel (OGC). Under the new procedure, a dependent child's share will not be reapportioned until evidence is received that the child's eligibility has ended.

To receive continuing SBP funds, a child annuitant who is over 18 and attending school must submit a Child Annuitant's School Certification (DD Form 2788), certifying their full-time attendance in school during the term. If the school certification for a child annuitant over the age of 18 is not received within 60 days of the last day of the school term, the child annuitant's account is suspended and the portion of the funds due the annuitant are held.

Previously, if the child annuitant did not submit proof of eligibility, six months after the account was suspended the funds were reapportioned and paid equally to the eligible siblings of the child annuitant. Now, when a child annuitant's account is suspended, the funds will be held until the child is proven eligible or ineligible. A child annuitant can permanently lose eligibility to SBP if they get married, join the military, turn 22 years old, or pass away.

This change in procedure will reduce debts created for child annuitants who were paid money that was due to a sibling.

Need to contact DFAS

INDIANAPOLIS — Military retirees and annuitants corresponding with the Defense Finance and Accounting Service (DFAS) may do so using the following information:

Retired Pay correspondence:

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

Annuitant Pay correspondence:

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



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

Five ways Social Security serves our veterans

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

The Social Security Administration, honors the men and women who proudly serve our country. Social Security is committed to helping our veterans. One of our priorities is to constantly improve the quality of service we provide to them and their families.

Here are five Social Security benefits every veteran should know about:

1. **Disability Services** —The effects of military service can be profound and lasting. Social Security pays disability benefits to veterans through the Social Security disability insurance and the Supplemental Security Income (SSI) programs. Our disability insurance program pays benefits to you and certain members of your family if you've worked long enough and paid enough Social Security taxes to qualify.
2. **Accelerated processing for some veteran claims** —veterans who have a VA compensation rating of 100 percent permanent and total (P&T) have the opportunity to receive expedited processing of applications for Social Security disability benefits.
3. **Help integrating back into the workforce** — Our online guide, *Journey to Success: Employment Tools for Veterans with Disabilities*, highlights resources, such as career counseling, job training, employment services, and other ways that we help disabled veterans return to work.
4. **Career opportunities for veterans** — We offer several career options in diverse fields for our heroes as well as preference in hiring. You can learn more about how Social Security helps secure today and tomorrow for our veterans and their families on our veterans page.
5. **Benefits for WWII veterans** — Special benefits can be paid to some World War II veterans who served in the active United States military from Sept. 16, 1940, through July 24, 1947. This includes Filipino veterans who served in the organized military of the Philippines from July 26, 1941, through Dec. 30, 1946.

Acting Commissioner Nancy A. Berryhill said it best: "We honor and thank the brave men and women who served in our nation's Armed Forces." Let us always remember their courage and sacrifice.

2018 Army Officer Candidate School Alumni Association Reunion

COLUMBUS, GA., — The Army Officer Candidate School (OCS) Alumni Association will host its next reunion Mar. 25-29, 2018 in Columbus, Ga.

The reunion will include a Hall of Fame induction ceremony, reception, and formal dinner including the presentation of the Patterson Award. There is an optional tour to the Little Whitehouse/Warm Springs. There will also be demonstrations and briefings at Fort Benning highlighting developments related to the OCS program. The reunion will include lunch and other interactions with current OCS candidates.

The reunion will be conducted at the Columbus Marriott Hotel, 800 Front Avenue, Columbus, Ga. 31901. Please refer to the OCS web site at <https://www.ocsalumni.org> for registration, itinerary, and other important information or contact Nancy Ionoff, (813) 917-4309.





ARMY ECHOES

Sales surge after launch of veterans online shopping benefit

By Tom Shull, Director/Chief Executive Officer, Army & Air Force Exchange Service

After the official launch on Veterans Day of the veterans online shopping benefit, the Army & Air Force Exchange Service saw record sales as veterans returned to the military community to shop, save and give back. Tell your veteran friends and family to go to ShopMyExchange.com to take advantage of their new benefit.

Sales from veterans online shopping benefit will help improve the quality of life of existing service members and their families as Exchange earnings support critical military Quality-of-Life programs, including combat uniforms at cost, school lunches for warfighters' children overseas, child development centers, fitness centers, youth programs on Army garrisons, Air Force Outdoor Recreation programs, and more.

Thank you for your service and sacrifice, and for allowing us to do our part to support your family and team!

Veterans Online Shopping Benefit

Verified Veterans by Branch



U.S. Army: 35% Verified



U.S. Navy: 26% Verified



U.S. Air Force: 20% Verified



U.S. Marine Corps: 17% Verified



U.S. Coast Guard: 1% Verified

Verified Veterans
380,000+

Verify your eligibility by visiting ShopMyExchange.com!



Support Critical Quality-of-Life Programs



Combat Uniforms at Cost



Fitness Centers



Affordable School Lunches for Warfighters' Children Overseas



Child Development Centers



Careers for Veterans, Military Spouses, and Wounded Warriors (1,000+ Wounded Warriors hired since 2010)

Telehealth revolutionizing veterans' health care

WASHINGTON — The Department of Veterans Affairs is revolutionizing the use of new health care technology to deliver convenient, accessible health care to veterans. VA's TeleHealth service is mission critical to the future direction of VA, and utilizes health informatics, disease management and telehealth technologies to care for and provide case management. More importantly, it helps veterans to continue to live independently; in their own homes, local communities and stay out of the hospital.

"Technology is the tool the veteran utilizes through TeleHealth Service to interact with their care coordinator, but the real key component to the success of the program is case management and personal connection," says Catherine Buck, National Home Telehealth Lead and Clinical Nurse Analyst. "The veteran establishes a relationship with a go-to person that is essential for the veteran's overall health care plan and personal health goals."



Ultimately, telehealth changes the relationship between patients and their health care team. Higher levels of patient satisfaction and positive clinical outcomes can attest to this.

"VA providers and patients discuss and decide together which telehealth care services are available in their location and clinically appropriate for the patient, said Bay Pines VA Healthcare System's Virtual Care Program Coordinator," Rod Miles.

There are many telehealth resources that are used to deliver care to a patient. However, VA's Video on Demand has been an important resource for providers and patients at the Bay Pines VA Healthcare System for the past three years.

"Veterans don't need to be at a clinic to speak with their provider thanks to VA Video on Demand. Providers refer appropriate patients to participate in this program. This telehealth tool is a secure, web-enabled video service, connecting veterans with their providers using their personal mobile phones or computers, Miles said.

U.S. Army Vietnam Veteran David Miller has been utilizing VA TeleHealth services to assist with the treatment of his diabetes. "I've had nothing but the best experience. I think they saved my life. They made dealing with my diabetes much easier. They even gave me a Medtronic device which measures my blood pressure, blood sugar and weight. All I need to do is send my coordinator my results before bed. Telehealth has really helped me to stay on track."

Another benefit Mr. Miller receives from receiving telehealth care is that he is able to communicate with a pharmacist every couple of weeks to ensure that his medications stay up-to-date with his changing medical needs.

"The overall coordination of my care is more convenient. A pharmacist communicates with me about every three weeks. If there is a need to change what I'm taking, we do it. It makes me feel safe. I'm also about an hour and a half away from the closest VA clinic so; it helps to minimize the number of trips I have to take to see my providers.

"I'd recommend this program to absolutely anyone. They really go above and beyond in making sure that I am cared for and that my health care needs are met. They really know what they're doing," Miller said.



How to apply for your reserve component retirement

By Vance Crawley, Chief, Reserve Retirements Branch, U.S. Army Human Resources Command

For years, Human Resources Command (HRC) mailed retirement applications to grey area Retired Soldiers when they turned age 59. On Oct. 1, 2014, the Reserve Component Retirements (RCR) Branch discontinued this practice to save money. Half of all applications that Human Resources Command (HRC) mailed were returned because the Soldiers had moved and didn't update their mailing address at HRC. Grey area Retired Soldiers must now either download a retirement application from the RCR website at <https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements> or request that RCR email or mail an application to them. Grey area Retired Soldiers also now have the option to email or fax their completed applications in addition to mailing them to HRC.

It is very important that grey area Retired Soldiers keep their address and personal information updated with Human Resources Command whenever it changes. Updates can be made by calling HRC at (888) 276-9472. You may also update your information by logging into the HRC record portal at <https://www.hrcapps.army.mil/portal/> using your DS login. Once signed in, select Reserve/Retiree/Veteran record and select edit in the contact information field to update.

Grey area Retired Soldiers should submit their retirement application to HRC no later than 90 days prior to their 60th birthday and no earlier than 12 months prior to their 60th birthday.

Grey area Retired Soldiers who believe they may be eligible for a reduced age retirement based on the National Defense Authorization Acts of 2008 and 2015 must apply for retirement early. For more information on reduced age retirements visit RCR's website at <https://www.hrc.army.mil/content/REDUCED%20AGE%20RETIREMENT>.

Required retirement application documents:

- DD Form 108 Application for Retired Pay Benefits
- DD Form 2656 Data for Payment of Retired Personnel
- Retirement Points History Statement (DA Form 249/ DA Form 5016, NGB 23B) as well as documents for periods of service not covered on DA Form 249/DA Form 5016

or NGB 23B. Report of Separation and Record of Service, NGB Form 22, may also be submitted in addition to the retirement points statement.

- 20 Year Letter or 15 Year Letter (Eligibility for Retired Pay at Age 60)
- SF 1199A Direct Deposit form (see your bank) or complete (Section II of DD Form 2656)
- Promotion or Reduction Order (for Soldiers applying at higher rank held)
- Separation Order (Transfer orders to Retired Reserves)
- Age 60 Extension Waiver (if applicable)
- DD Form 2656-5 or DD Form 1883 Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate
- DD Form 2656-6 (RCSBP Election Change Certificate) with supporting documents (marriage, death, birth certificates and divorce decree) (if applicable)
- Reduced Age/90 Day Drop (Write on top of DD Form 108 & 2656) with mobilization orders, Retired Reserve orders, and DD Form 214(s). Eligibility must be on or after 29 Jan. 2008 to qualify.

For information on accessing or requesting your official military personnel file documents visit <https://www.hrc.army.mil/content/Accessing%20or%20Requesting%20Your%20Official%20Military%20Personnel%20File%20Documents>.

Read the instructions carefully and submit the application with your original signature and all your supporting documents to:

Department of the Army
U.S. Army Human Resources Command
ATTN: TAGD (AHRC-PDP-TR)
1600 Spearhead Division Avenue Dept. 482
Ft Knox KY 40122-5402

Phone: (888) 276-9472

Fax: (502) 613-4524

Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil
or usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil

Website: <https://www.hrc.army.mil/content/Reserve%20Component%20Retirements>

VA announces rollout and application process for new Veterans ID Card

WASHINGTON — VA has announced that the application process for the national Veterans Identification Card (VIC) is now available for veterans — yet another action honoring their service.

This has been mandated through legislation since 2015 to honor veterans, and the rollout of the ID card fulfills that overdue promise.

Only those veterans with honorable service will be able to apply for the ID card, which will provide proof of military service, and may be accepted by retailers in lieu of the standard DD Form 214 to obtain promotional discounts and other services where offered to veterans.

“The new Veterans Identification Card provides a safer and more convenient and efficient way for most veterans to show proof of service,” said VA secretary Dr. David J. Shulkin. “With the card, veterans with honorable service to our nation will no longer need to carry around their paper DD-214s to obtain veteran discounts and other services.”

The VIC provides a more portable and secure alternative for those who served the minimum obligated time in service, but did not meet the retirement or medical discharge threshold. Veterans who served in the Armed Forces, including the reserve components, and who have a discharge of honorable or general (under honorable conditions) can request a VIC.

To request a VIC, veterans must visit vets.gov, click on “Sign In” in the top right hand corner and establish an ID.me account. Once the veteran verifies their identity they may request to “Apply for the Veteran ID Card”.

Veterans who apply for a card should receive it within 60 days and can check delivery status of their cards at vets.gov. A digital version of the VIC will be available online soon.

Army to begin providing medical care to Chem/Bio research volunteers

FALLS CHURCH, Va. — The U.S. Army is notifying veterans that they may be eligible to receive medical care if they participated in U.S. Army chemical or biological substance testing from 1942 to 1975 and have an injury or disease that they believe was proximately caused by their participation. Recently a class action lawsuit filed by the Vietnam Veterans of America required the U.S. Army to provide medical care to veterans who volunteered to contribute to the advancement of the U.S. biological and chemical programs.

To be eligible for medical care, veterans who may fall within this identified class must have:

- A Department of Defense Form 214 or War Department discharge/separation form(s) or the functional equivalent.
- Served as a volunteer medical research subject in a U.S. Army chemical or biological substance testing program from 1942 to 1975, including the receipt of medications or vaccines under the U.S. Army investigational drug review.
- A diagnosed medical condition they believe to be a direct result of their participation in a U.S. Army chemical or biological substance testing program.

Medical care, to include medications, will be provided at the closest military medical treatment facility that has the capability and capacity. Medical care will be provided on a space available basis for a specific period of time as described in the authorization letter, and is supplemental to the comprehensive medical care a plaintiff is entitled to receive through the VA based on their status as a veteran.

Eligible veterans are encouraged to go to <https://armymedicine.mil/Pages/cbtp.aspx> or call (800) 984-8523 if they have any questions or need assistance.

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

Army Echoes: <https://soldierforlife.army.mil/retirement/echoes>
 Editor's e-mail address: 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: <http://www.flickr.com/photos/soldiersmediacenter/>

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

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

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

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

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

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

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

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

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

Chief of Staff, Army Retired Soldier Council:
<https://soldierforlife.army.mil/retirement/RetireeCouncil>

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

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

Concurrent Retired & Disability Pay: (800) 321-1080,
<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/rsl

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

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

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

Survivor Outreach Services: (855) 707-2769, <https://www.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

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

Soldier for Life on Twitter: 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: <http://soldierforlife.army.mil/retirement/sbp>

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

Resources to help you understand your TRICARE benefit

Do you have questions about your TRICARE medical and dental benefit? The TRICARE publications webpage can help.

You can view, print or download TRICARE handbooks, newsletters and other educational materials. Select categories from the sub-headings or use the search field to search all publications. You'll find products ranging from broad topics like the TRICARE Plans overview to detailed topics like TRICARE and Medicare turning age 65. Products are continuously updated and added.

This is your benefit. Learn more about the 2018 changes, visit the publications page at www.tricare.mil/publications and take command of your health!



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

Army & Air Force Exchange Service Named a 2018 Military Friendly Employer®, Military Spouse Friendly Employer®

DALLAS – As a sign of its commitment to the military community, the Army & Air Force Exchange Service has been named a 2018 Top 10 Military Friendly Employer® and Military Spouse Friendly Employer® by Victory Media, publisher of *G.I. Jobs* and *Military Spouse* magazines.

The annual Military Friendly Employer list honors companies based on hiring, retention, promotion and advancement of veterans and service members. The military spouse list recognizes employers that hire spouses of service members and promote workforce development policies and programs support the challenges of military life.

“Exchange associates who served and sacrificed for our nation or are military shoppers know our customers better than anyone,” said Air Force Chief Master Sgt. Luis Reyes, Exchange senior enlisted advisor. “It is a privilege to have veterans and military spouses in our ranks and embrace the perspective they offer.”

The Exchange hired more than 1,200 veterans worldwide in 2017, and 11.5 percent of the Exchange’s 35,000 associates

are veterans. In 2017, more than 4,000 military spouses joined the Exchange’s ranks. In all, the Exchange employs more than 6,000 military spouses, comprising 21 percent of the workforce.

The Military Friendly Employer designation comes as the Exchange began serving honorably discharged veterans once again on Veterans Day with a lifelong online military exchange shopping benefit. All who served honorably receive military-exclusive pricing and tax-free shopping at shopmyexchange.com. Eligibility to shop can be verified at shopmyexchange.com/veterans.

The Exchange was featured along with other companies earning the Military Friendly Employer designation in *G.I. Jobs* magazine’s December edition. This is the fifth consecutive year the Exchange has been recognized as a Military Friendly Employer and the sixth consecutive year it has earned the Military Spouse Friendly designation. veterans, military spouses and others seeking employment with the Exchange can visit applymyexchange.com to view job openings worldwide.