



FEB - APR 2021

Features

- The next phase of the SBP/DIC phase-out is here!* 4
- What you need to know about Gray Area Retirement* 12-13
- Indefinite ID cards at age 65 for spouses of Retirees and other eligible dependents* 13

Articles

- Introduction to the American Battle Mounuments Foundation* 3
- Check out these convenient DFAS tools to help you manage your pay account* 5
- Stay informed about getting a COVID-19 vaccine at VA* 6
- Exchange shoppers step up to support Army Emergency Relief* 6
- Extremism and the bystander effect* 7
- Stay connected after retirement* 9
- Army National Guard Retirement Services during COVID-19* 10
- Life changes and RCSBP* 10-11
- Armed Forces Retirement Home welcomes Reserve Component* 11
- Army Emergency Relief - year in review and what's ahead for the retiree community* 16

Regular Items

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



Lt. Gen. Douglas M. Gabram

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

Greetings, Soldiers for Life!

Installation Management Command is excited about the progress we are making to build Army readiness and improve the quality of life for our Soldiers, civilians, and families. We are proud that Soldiers for Life continue to visit our garrisons and access the services we offer. To that end, I wanted to take an opportunity to update you on just a few of the many strategic initiatives we are leading as part of the broader Army Materiel Command team.

First and foremost, the process of administering the COVID-19 vaccine is our main priority and IMCOM is in full support of this critical mission. I consider our garrison commanders to be the center of gravity of our Army, and their leadership through this pandemic has been exceptional. I have every confidence they will continue to lead their teams skillfully in this next phase in 2021.

We recently completed the implementation of the Army's Facility Investment Plan (FIP), a coordinated, Army-wide ten year strategy to invest billions in barracks, Child Development Centers and Child and Youth Services (CDC/CYS) facilities, and to improve power projection and installation readiness at select installations.

Another major line of effort is the new Housing Investment Plan (HIP). The HIP is a partnership with our privatized housing partners to rapidly modernize their inventory by increasing the number of new homes, improving existing homes, and reducing the number of legacy homes older than 45 years. One of our larger Residential Communities Initiatives (RCI) partners, LendLease, announced last month they have secured lender commitment of \$1.1B to invest across their housing portfolio in a new finance structure that will expedite important housing and community improvement projects. This cash infusion in combination with our approved out-year development plans will allow the partners to collectively invest \$2.5B in the privatized housing inventory over the next five years.

We've also been busy leading initiatives that move our Army from the industrial age to the information age. The Digital Garrison mobile app we launched in August 2020 provides up-to-date information about a full array of garrison services, facilities and events. It delivers users real time announcements and notifications with important local information segmented to each of the 64 Army bases represented in it. Over 90,000 members of the Army community have downloaded and are using it so far.

Users of Digital Garrison can now access a new capability we introduced last month called the Army Maintenance App (ArMA). ArMA provides a direct communication link between Soldiers who live in barracks or tenants of Army-owned family housing and their maintenance provider. Once registered, ArMA allows Soldiers and tenants to submit work orders and communicate directly with repair technicians to explain the issue and/or upload photos of the needed repair. It also allows the user to schedule repair appointments, receive notifications when the repair is complete, and provide feedback when the work is done.

(Continued on page 2)



ARMY ECHOES

(Continued from page 1)

Digital Garrison will also link to the Army PCS app in April 2021, further solidifying itself as the Army's hub for up-to-date information at the palm of your hand. I strongly encourage you to download Digital Garrison from your app store. Using Digital Garrison will add value to the experience you have on our installations by doing things like identifying services or facilities and navigating you to them.

Obviously, the COVID-19 pandemic impacted our ability to sustain many of our Family, Morale, Welfare and Recreation (FMWR) programs and services. Because many of these generate their own operating revenue, we are looking hard at how to adjust business practices, identify appropriate reductions, and get the best return on our investments as we seek to continue providing the highest quality support to Soldiers, families and civilians.



Lt. Gen. Douglas Gabram (left), Commanding General, U.S. Army Installation Management Command, presents coins to Fort Polk I MCOM employees for their exemplary work, Jan. 26. (Photo Credit: Chuck Cannon)

IMCOM's growing list of responsibilities now includes serving as the executive agent for the passport services mission for DA and DoD. Speaking of growing, 23 installations formerly operated by Army Materiel Command will join IMCOM over the course of this year. IMCOM completed the integration of the first, Tobyhanna Army Depot in Pennsylvania, in December.



Lt. Gen. Douglas Gabram, U.S. Army Installation Management Command commanding general, speaks with Pfc. Amber King of the 3rd Cavalry Regiment during a tour of her barracks at Fort Hood, Texas, Nov. 3, 2020. (Photo by Brandy Cruz, Fort Hood Public Affairs)

I'll conclude by expressing my gratitude to our CDC and CYS professionals who have continued to provide quality, safe care and other programming to the children of our emergency services, first responder and mission essential personnel. Their work in adjusting to changing health protection condition requirements, official guidance from various state, local and national entities, and reduced staffing levels are all excellent examples of the dedication, professionalism and mission focus of our Army civilians.

I thank you all for your service, and wish you all a happy 2021!



Lt. Gen. Douglas Gabram (center), Commanding General, U.S. Army Installation Management Command, and Brig. Gen. David Doyle (left), Joint Readiness Training Center and Fort Polk commanding general, visit Child Development Center staff Jan. 26. (Photo Credit: Chuck Cannon)



Lt. Gen. Douglas Gabram, Commanding General, U.S. Army Installation Management Command. Photo by Brittany Nelson, IMCOM Public Affairs)

Army Echoes is the U. S. Army's official newsletter 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 download 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. Direct all other questions to the Retirement Services Officers listed on pg. 15.

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. Gary M. Brito
Co-Chairs, Chief of Staff, Army Retired Soldier Council: Lt. Gen. David Halverson (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: 481,595 hard copies; 657,986 electronic copies

Echoes from the past: News from 60 years ago

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

The **February 1961** edition of the Retired Army Personnel Bulletin devoted three of its four pages to answering “representative questions from retired personnel.” [Ed. Note: *Army Echoes* continues this tradition through the “Ask Joe” column on page 8 of every edition.]

The **March 1961** edition quoted President John F. Kennedy’s State of the Union message, “Life in 1961 will not be easy. Wishing it, predicting it, even asking for it, will not make it so. There will be further setbacks before the tide is turned. But turn it must. The hopes of all mankind . . . rest most of all upon the pride and perseverance of our fellow citizens of the great Republic.”

The **April 1961** edition reminded “Retired members and their dependents are eligible for medical care and treatment at any facility of the uniformed services where adequate staff and facilities are available.” [Ed. Note: *Contrary to popular argument, retired service members could not be legally promised free medical care for life. DOD military treatment facilities are still bound by the Dependents Medical Care Act of 1956.*]

Extra! Extra! Read more about it!

Starting this year, the *Army Echoes* newsletter will increase publication from three times per year to four times per year. Yes, that’s correct! You will now receive *Army Echoes* electronically, four times per year in February, May, August and November. Our hard copies are mailed to Gray Area Retired Soldiers and Survivor Benefit Plan Annuitants for the February, May and November editions.

Current and previous editions of *Army Echoes* are always available to you on the website at <https://soldierforlife.army.mil/Retirement/army-echoes>

Introduction to the American Battle Monuments Commission (ABMC)

ARLINGTON — American Battle Monuments Commission (ABMC) is an executive agency – the guardian of America’s overseas commemorative cemeteries and memorials and honors the service, achievements and sacrifice of U.S. Armed Forces at cemeteries and memorials around the world.

ABMC administers, operates and maintains 26 permanent American military cemeteries and 31 federal memorials, monuments and markers, which are located in 17 foreign countries, the U.S. Commonwealth of the Northern Mariana Islands, and the British Dependency of Gibraltar; three of the memorials are located within the United States. These cemeteries and memorials, most of which commemorate the service and sacrifice of Americans who served in World War I and World War II, are among the most beautiful and meticulously maintained shrines in the world.

Visit ABMC Burial and Memorialization Statistics to learn about the number of men and women honored around the world. If you are interested in learning more about ABMC, visit <https://www.abmc.gov/>.



The Korean War Monument at Busan (formerly Pusan) in South Korea.



The Epinal American Cemetery and Memorial in France, 48 acres in extent, is sited on a plateau 100 feet above the Moselle River in the foothills of the Vosges Mountains.



The World War II West Coast Memorial is located on a high ground overlooking the entrance to San Francisco Harbor.



The next phase of the SBP/DIC phase-out is here!

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

If you are a surviving spouse eligible for both the Survivor Benefit Plan (SBP) Annuity and the Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA) this applies to you and you will want to pay close attention to what follows.

The National Defense Authorization Act for Fiscal Year 2020 phases out the SBP offset by DIC over a course of three years. Starting January 1, 2023 the offset will be eliminated. The first reduction of the offset has started and some surviving spouses should see an increased SBP annuity payment this month.



What does this really mean?

If you are a surviving spouse eligible for both SBP and DIC you will always get paid the full DIC amount from the VA. The SBP annuity amount however, is offset or reduced by the DIC amount. If the SBP annuity amount is greater than the DIC amount, then you will receive the difference from DFAS plus the Special Survivor Indemnity Allowance (SSIA). DFAS pays out SSIA to surviving spouses who have their SBP annuity offset by DIC. If your SBP annuity amount is less than the DIC amount, then you will only receive the SSIA from DFAS. The new law reduces the amount deducted from your SBP annuity, so depending on the SBP annuity you are eligible for, you may start seeing more of the SBP annuity starting now. Some surviving spouses will not see an increase until 2022 or even 2023 when the offset is eliminated.

BENEFIT	CALENDAR YEAR 2021	CALENDAR YEAR 2022	CALENDAR YEAR 2023
DIC	Receive the full amount from the VA		
SBP	Offset decreases to 2/3 DIC	Offset decreases to 1/3 of DIC	No more offset and you will receive the full SBP annuity amount
SSIA	Receive but may be less	Receive but may be less	None because offset is eliminated

What does the phase out of the offset look like?

Starting this year, the deduction to your SBP annuity is reduced and depending on how much SBP annuity you are eligible for it may mean more money in your pocket today. Again, for some, you will not see more money until next year or even 2023.

How do you know which category you fall into?

The Defense Finance and Accounting Service (DFAS) sent out letters in early December 2020 to each surviving spouse affected by this law change. The letter outlines your specific estimate.

Remember, that your situation is different from others and the amounts will be different for everyone. For more information check out the following resources:

- Elimination of the SBP-DIC Offset Video - <https://vimeo.com/454768396>
- DFAS: <https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News/>
- Military One Source: <https://www.militaryonesource.mil/media/news-and-releases/phase-out-of-the-sbp-dic-offset-frequently-asked-questions/>
- Defense.gov: <https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>
- DoD Office of Financial Readiness: <https://finred.usalearning.gov/>



Check out these convenient DFAS tools to help you manage your pay account

CLEVELAND — Did you know that DFAS has a variety of convenient tools to help you get or provide the information you need to manage your retired pay or Survivor Benefit Plan (SBP) annuity pay account? Most of these DFAS tools are even available on your web browser from your smartphone or tablet! Check out some examples of the helpful tools below.

News, Overviews, Frequently Asked Questions (FAQs), and Quick Links

See the latest news/announcements on the Retired & Annuitant Pay main webpage, plus quick links, and how-to's for myPay. Visit <https://www.dfas.mil/RetiredMilitary> to find:

- **The quarterly Retiree and the new semiannual Survivor SBP newsletters** available to read online or download.
- **Retirees** - there is a range of information on planning for and managing your military retirement, including overviews and FAQs on applying for retirement, keeping your contact information up to date, getting tax documents, and understanding the VA Waiver and disability pay. There is also information on what your survivors need to know.
- **Survivor Benefit Plan annuitants** - there are overviews and FAQs on a variety of topics that include applying for SBP, keeping your contact information up to date, and getting tax documents, as well as the reporting and eligibility requirements for SBP annuitants. There are also explainer webpages on School Certifications and Understanding SBP, DIC and SSIA, plus a news page for the phase-out of the SBP-DIC Offset.
- **The How Long Does It Take webpage** provides typical time frames for processing requests.
- **Have questions?** Look for FAQs webpages that provide answers to common questions on an assortment of topics.

Tools to Make Forms Easier to Fill Out and Submit

DFAS is rolling out new tools to help retirees and annuitants fill out and submit forms easily and correctly. The tools include helpful PDF Form Wizards, how-to checklists, and how-to videos.

The Form Wizards “take the form out of the form” by asking a series of questions and filling in your answers in the appropriate areas of the form. The how-to checklists and how-to videos provide quick tips and walk-throughs of the forms to help you fill them out correctly and easily.

AskDFAS FAQs, Online Forms and Upload Tools

Visit <https://www.dfas.mil/dfas/AskDFAS/> and choose Retirees and Annuitants to find:

- AskDFAS Online Forms

Send DFAS information or a request via one of our AskDFAS online forms:

- Retirees and annuitants can get 1099-Rs sent to their mailing address on record or to a one-time, temporary mailing address by submitting the request online on AskDFAS. (Note: *If your mailing address on file with DFAS is current, retirees can get a copy of their 1099-R through our telephone self-service option. Call (800) 321-1080.*)
- Use our convenient online form to report the death of a military retiree.

- AskDFAS Online Upload Tools

The new AskDFAS online upload tools allow some forms and the required documentation to be uploaded and submitted through AskDFAS website, which is also accessible on a mobile browser. More online upload tools are coming in 2021.

myPay

The fastest and most secure way to manage your retired pay or SBP pay account is through myPay. myPay is available at <https://mypay.dfas.mil>.



myPay provides convenient access to a range of information about your payments, and lets you easily update your contact information or your tax withholding, check your SBP coverage and your Arrears of Pay (AOP) Beneficiary (retirees), submit your annual certification (annuitants), or download your tax documents. Retirees and annuitants can log in to myPay, and print a 1099-R from the comfort of their home.

Also, when you have an email address in myPay, you can receive important messages from DFAS about your pay account and information from the Army; like when the latest of edition of *Army Echoes* is available.



ARMY ECHOES

Stay informed about getting a COVID-19 vaccine at VA

WASHINGTON — We're working to provide COVID-19 vaccines to veterans as quickly and safely as we can, based on Center for Disease Control (CDC) guidelines and available supply. Sign up here to stay informed about when you can get a COVID-19 vaccine: [VA https://www.va.gov/health-care/covid-19-vaccine/stay-informed](https://www.va.gov/health-care/covid-19-vaccine/stay-informed).

We'll send you updates on how we're providing vaccines across the country—and when you can get a vaccine if you want one. We'll also offer information and answers to your questions along the way.

We continue to contact veterans as they become eligible to get a COVID-19 vaccine. We base eligibility on VA and CDC COVID-19 risk criteria. Within each risk group, we may first contact veterans who sign up and tell us that they plan to get a vaccine. But we'll still contact every eligible veteran in each risk group to ask if they want to get a vaccine. You don't need to sign up, call, or come to a VA facility to request or reserve a vaccine.

By sharing your plans for getting a vaccine, you help us better plan our efforts. This helps us do the most good with our limited vaccine supply.



Army Staff Sgt. Nigel Chen, a New York National Guardsman, administers the Pfizer-BioNTech COVID-19 vaccine at the Camp Smith Training Site Medical Readiness Clinic, N.Y., Dec. 18, 2020. The New York National Guard is administering 44,000 doses of the Pfizer vaccine to front line medical personnel at 16 locations around the world as part of a pilot program. (U.S. Army photo by Staff Sgt. Jonathan Pietrantonio)

Exchange shoppers step up to support Army Emergency Relief

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

For millions of Army families, Army Emergency Relief (AER) has been a battle buddy during challenging, painful times. As a Vietnam-era veteran, I served with those who returned home broken from the war. AER was a lifeline. It remains a lifeline today.

In fact, AER's mission has never mattered more, especially during the COVID-19 pandemic.

The Army & Air Force Exchange Service is honored to support AER and has made it easy for shoppers to lend a helping hand. Shoppers can donate to AER at the register at Exchange stores and at ShopMyExchange.com.

Exchange shoppers understand selflessness and putting others first; shoppers have donated more than \$1.7 million to AER since the partnership began. In 2020 alone—a year that has tested us all—shoppers gave more than \$1.3 million, an increase of more than 800% vs. 2019.

To all the Soldiers, retirees and family members who have donated when shopping at the Exchange, thank you! Your generous spirit shines for all to see.

The next time you use your benefit, please consider helping our battle buddies in need. At the register, shoppers can choose to make \$1, \$5 or \$10 donations or enter a custom amount. At ShopMyExchange.com, online shoppers can donate in \$5 increments when they check out.

Having support in a time of need is huge for warfighters and families, especially those serving at the tip of the spear. The Exchange is honored to help AER make the Army community stronger.

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.



Extremism and the bystander effect

By U.S. Army Office of the Provost Marshal General, Antiterrorism Division

Extremism

Since the attacks of 11 Sept. 2001, the U.S. has focused extensive law enforcement resources and community education toward prevention of terrorist acts and encouraging citizens to report suspicious activity. Protection measures against terrorism are fairly mainstream now, however, the threat and prevention measures from extremist organizations is less known.

The U.S. GAO defines violent extremism “as ideologically, religious, or politically motivated acts of violence— [which] has been perpetrated in the United States by white supremacists, anti-government groups, and radical Islamist entities, among others (<https://www.gao.gov/assets/690/683984.pdf>).” The extremist threat in the U.S. is not limited to a single political, religious, ethnic/cultural, or ideological background.

Readers should understand the fact that, given the wide-range of cultures, ethnicities, religions, socioeconomic status, and education, extreme views and ideas are inherent within modern society. Readers should also recognize that democratic principles of freedom of speech and freedom of religion (among other civil liberties) are constitutionally protected. Given this understanding, it is important to acknowledge that regardless of its motivation, violent extremism can have devastating effects on both civilian and military communities and could, if left unchecked, impact Army readiness and community security.

Recently, the Army ramped up its response to the threats from extremist organizations, in part due to the rise of violent extremism within the homeland. In July 2020, the Army published a revision to Army Command Policy (AR 600-20) adding guidance and prohibitions on participation in extremist organizations and activities by Army personnel. The Army Office of Provost Marshal General also developed a Violent Extremism Guide for Army Leaders and Army Security Professionals.

Lt. Gen. Charles Flynn, Department of the Army, Deputy Chief of Staff, G-3/5/7, commented in an August 2020 antiterrorism awareness message that “leadership, at all levels, is vital to instill Army-wide heightened awareness and vigilance to protect people, facilities, and information from acts of terrorism. Vigilance, awareness, and an actively involved community are key to preventing a terrorist attack.” As the Army educates leaders and the community on the growing extremist threat, a single bystander who is willing to get involved can make a major difference.

Bystanders

To sustain vigilance across a broader range of threats (external and internal) the Army can benefit from a concentrated effort to encourage action on the part of bystander threat reporting. What is a bystander? In general, a bystander is a person who is present at an incident or event but does not take part, or an individual who witnesses a range of concerning behavior prior to an attack, incident, or event. In addition to reporting extremist activities, bystander intervention can support a wider range of threats to include insider threats, sexual assault, suicidal ideations, bullying, binge drinking, and racial bias.

One impediment to bystander intervention is the “bystander effect.” The bystander effect occurs “when the presence of others discourages an individual from intervening in an emergency. The greater the number of bystanders, the less likely it is for any one of them to provide help to a person in distress.

The good news is that the tide is changing as communities are seeing a shift in bystanders’ willingness to get involved. The Army can pursue more ways to overcome bystanders’ hesitancy to report by educating the community on the facts and myths of the bystander effect. The benefits of doing so extend far beyond the realm of terrorism and extremism prevention.

Community Policing and Leadership

“Community policing is a big part of what our Military Police Corps is about,” said Maj. Gen. Donna Martin shortly after assuming the position of Provost Marshal General. Community policing includes educating the community on all of the threats to and within the Army. Encouraging community members to report suspicious activity or behavior is vital to protecting the force. Active support of community members extends the reach of law enforcement by serving as extra eyes and ears.

Educating the community on the threat is the responsibility of Army leaders and security professionals. Hand-in-hand with understanding the threat is encouraging bystanders to report. iWATCH Army and CID Crime Tips (https://www.cid.army.mil/assets/docs/CrimetipsTri-Fold_FINAL.pdf) encourages and empowers the Army community to identify and report suspicious behavior.



Ask Joe: Your Benefits Guru



MyArmyBenefits

The U.S. Army official benefits website



Dear Joe,

Can you help? The system has got me again!! I tried to look at my VA disability claim and it asks for my CAC! Don't they know I had to turn in my CAC when I went into the Gray Area??? Who can I talk to so I can fix this obvious disconnect?

Riled up in Raleigh

Dear Riled,

Well, I can help. As you now know, once you are retired or in the Retired Reserve, you must turn in your CAC and you cannot get into VA's eBenefits system. Unless, of course, you have a Department of Defense Self-Service Logon (DS Logon).

What's that, you say? DS Logon is a secure username and password used by DoD and other websites such as the VA's eBenefits, to authenticate your identity online. Once you have a DS Logon, it's valid for the rest of your life. Passwords expire after 150 days so be aware that you must change it about twice a year.

The VA's eBenefits website will allow you to view and submit claims, and much more, but you'll need a DS Logon. You can also access other websites and information such as your Army personnel records, TRICARE Online, MyTricare.com, Beneficiary Web Enrollment, RAPIDS Self-Service, Transfer of Education Benefits, and MyArmyBenefits, to name just a few.

To register for a DS Logon, visit the MyArmyBenefits website homepage at <https://myarmybenefits.us.army.mil/> and click on "Register for DS Logon" on the right side of the page. Follow the instructions on the page to obtain a DS Logon online. You may also apply at a DOD ID card facility or VA regional office.

Joe

Dear Joe,

We are about to pull up stakes and move our Airstream to Wyoming to get away from the drama that is California. My wife and I are pretty independent, in our 70s and retired military. We wonder if you know if there is any military medical facility there where we can get COVID-19 vaccinations?

Wander Lust in Fresno

Dear Fresno,

Be advised: Not all who wander are lost. Between TRICARE and the Department of Veterans Affairs (VA), Retired Soldiers have options when it comes to getting the COVID-19 vaccine. TRICARE has a dedicated COVID-19 vaccination page at <https://www.tricare.mil/covidvaccine>, with general information on how you can get a COVID-19 vaccination. Availability of the vaccine may vary by location, so you should contact your local military hospital or clinic for their vaccination process and availability. You can use the Resource Locators on the MyArmyBenefits website, <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>, to track down contact information for military health care facilities in Wyoming, and points along the way like Nevada, Utah and Idaho.

The VA is working with the Centers for Disease Control (CDC) to assist with getting COVID-19 vaccines to veterans. Guidance on who qualifies (currently, veterans who already receive care at the VA and are at high risk), where vaccines will be offered, and other helpful information can be found on the VA website at <https://www.va.gov/health-care/covid-19-vaccine/>.

A word of warning, though, my wandering duo: While hitting the open highway with your Airstream in tow may be a safer way to travel during the pandemic, the Equality State of Wyoming is known for its high winds. Please exercise caution: I would hate for your trailer to go missing that way.

Joe

Stay connected after retirement

WASHINGTON — On your final day in uniform you said goodbye to many things—your uniform, your dot mil email and your CAC. Your mission changed after that last day. As part of the one million strong population of Retired Soldiers, your ability to access some Army and DoD websites changed.

How do you stay connected to the Army, DoD and VA as a Retired Soldier? How can you update information related to your health and education benefits, access pay and Thrift Savings Plan (TSP) accounts, and keep your contact information current to receive important notifications on benefit changes?

First, if you have not already, get a DS Logon (<https://myaccess.dmdc.osd.mil/identitymanagement/authenticate>). A DS Logon gives you access to a multitude of DoD and VA partner websites (including some of those in the bulleted list below) using a single username and password with no CAC needed. This is an important tool to use in staying connected as a Retired Soldier. For more information see the DS Logon article in the October 2020 - January 2021 *Army Echoes* newsletter.

Next, for seamless and continued access, update your contact information and sign-in credentials on the following websites. You can access all of these websites with the single source DS Logon:

- MilConnect (DEERS updates and benefits enrollment) - <https://milconnect.dmdc.osd.mil/milconnect/>
- My HealtheVet (VA healthcare) - <https://www.myhealth.va.gov/mhv-portal-web/about-mhv>
- eBenefits (the VA) - <https://www.ebenefits.va.gov/ebenefits/homepage>

- TRICARE - <https://tricare.mil/ContactUs/SecureLogin/DSLogon>
- Thrift Savings Plan (TSP) - <https://www.tsp.gov/>
- Additional sites accessible with a DS Logon and others applicable to you

It is important to keep your myPay account (<https://mypay.dfas.mil/#/>) updated with your email and mailing address. Currently myPay is not accessible through DS Logon.

In addition to updating your information using your desktop computer, you may also want to download helpful apps from the VA at <https://mobile.va.gov/appstore> onto your mobile phone to stay connected on the go.

You are most likely not logging into DoD or VA sites every day as a Retired Soldier, but it is a good idea to set aside a time every year to update your contact information in DEERS and make sure that all your accounts are still active and current—an annual check-up on your access and benefits. This could be on your birthday, the New Year's holiday or any other date that makes sense for you. Just be sure to do it, then spend the rest of the year enjoying life as a Retiree. Be sure to stay connected!

For military retiree benefits information, be sure to use the Benefit Fact Sheets (<https://myarmybenefits.us.army.mil/Benefit-Library>) on MyArmyBenefits (<https://myarmybenefits.us.army.mil/>) to research Federal and State/Territory benefits (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>) and use the Resource Locator (<https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>) to find military installations and resources convenient to your location.

MyArmyBenefits is now on Facebook!

Stay connected to your military benefits!



Like or follow us on Facebook for the latest information on your military benefits: <https://www.facebook.com/myarmybenefits/>



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



Army National Guard Retirement Services during COVID-19

By Maj. Monique G. Pulley, Army National Guard Retirement Services Section Chief

Happy New Year. I hope you and your families are doing well and are staying healthy during this COVID-19 Pandemic. A reminder that COVID-19 restrictions vary from state to state and territory. Each Army National Guard (ARNG) Joint Forces Headquarters (JFHQ) is operating under different conditions from 100% teleworking, 50 % teleworking to 100% in the office. With this in mind, we encourage you to please coordinate ahead of time with your respective Retirement Services Office (RSO) in order to schedule an appointment should you need any assistance. The majority of the ARNG RSOs are conducting retirement planning briefings and any necessary updates to Reserve Component Survivor Benefit Plan (RCSBP) and Survivor Benefit Plan (SBP) forms virtually. The ARNG RSO points of contact list has recently been updated. You can view the list at the following website: <https://soldierforlife.army.mil/Retirement/rso?maps=nationalguard>.

Did you know one of the benefits of being a Retired Army National Guard Soldier is that you are eligible to volunteer to serve in the Army's Retired Soldier Council Program. The Program consists of Retiree Councils at every level from Army and Installation/Army Service Component Command to State and Readiness Division. Whether you earned a regular retirement, non-regular retirement or medical retirement you are eligible to serve on a Retired Soldier Council. This a great opportunity to stay connected to the Army, volunteer with fellow Retired

Soldiers, and also represent specific concerns affecting Reserve Component Retired Soldiers. The numerous Retiree Councils found throughout the United States and overseas provide input to the Chief of Staff of the Army (CSA) Retired Soldier Council. The CSA's Retired Soldier Council meets annually to provide the CSA recommendations on addressing concerns affecting our Retired Soldiers. It is important that concerns affecting our Army National Guard Retired Soldiers are also represented and addressed. To learn more about retiree councils contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at https://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html.



ARNG Retired Soldiers, surviving spouses and families: We want to hear from you. What retirement questions or topics would you like to see discussed in Army Echoes? Please email your recommendations to ArmyEchoes@mail.mil.

Do you need other assistance? There is an appointed Retirement Services Officer (RSO) and Retirement Points Accounting Management (RPAM) Administrator assigned to each state/territory and District of Columbia. They are there to assist you. To find your respective RSO use the Resource Locator on the My Army Benefits website above.

Life changes and RCSBP

By Lt. Col. Trentonia Scott, Army Reserve Retirement Services Section

When you experience a life-changing event such as death, birth, marriage or divorce, it can have an impact on your Reserve Component Survivor Benefit Plan (RCSBP) coverage and your future pay account. Contacting a Retirement Services Officer (RSO) or notifying the Human Resources Command (HRC) might be the furthest thing from your mind during these times, but don't forget that you must inform either your servicing RSO or HRC of changes to ensure your RCSBP election is updated accordingly. The scenarios below are some real-life situations focused on marriage and remarriage that will impact your RCSBP coverage that in-turn will affect your future retiree pay account. Future editions will focus on other life changes. You can avoid being in these situations by reaching out to an RSO and keeping your RCSBP coverage up to date.



Scenario 1: If you are not married prior to the Notification of Eligibility (NOE), commonly referred to as 20 year letter, and had no other eligible beneficiaries, then you will not have a beneficiary on file for the RCSBP. If you do marry, you have a one-year window from the date of your marriage to inform your RSO or HRC of your intent to cover your new spouse with RCSBP. If you do not inform the RSO or HRC of your marriage and your intent to provide RCSBP coverage for your new spouse within one-year of the marriage, you will close the category spouse for RCSBP and will have to wait until you apply for non-regular retirement at the age of eligibility, usually age 60, or earlier if you are eligible for reduced age retirement; to elect Spouse Survivor Benefit Plan (SBP).

(Continued on page 11)



(Continued from page 10)

Scenario 2: If you are not married prior to the receipt of your NOE and elected Child Only RCSBP coverage, you have one year from the date of your marriage to inform your RSO or HRC to add your new spouse to your existing RCSBP coverage. If you do not inform the RSO or HRC of your marriage and your intent to add your new spouse to your RCSBP coverage by your one year anniversary, you will close the category spouse for both RCSBP and SBP.

Scenario 3: If you elect spouse RCSBP at the time of receipt of your NOE, but your marriage is later terminated by death or divorce, you must inform your RSO or HRC of this change. If you do notify your RSO or HRC of the death or divorce to suspend your Spouse RCSBP and later remarry, you will have a choice of resuming the same level of coverage, increasing the level of coverage (if the level of coverage was not at its max), or declining coverage with a spouse concurrence. If you forget to inform the RSO or HRC of your remarriage, we will not know to restart your coverage. If you then die (after a full year of marriage), your current spouse will be entitled to receive the annuity; however, since no updates were provided, your spouse may have a delay in receiving their annuity. This may result in a hardship for your spouse during an already difficult adjustment period.

Scenario 4: If you elect Spouse RCSBP at the time of receipt of your NOE, but your marriage is later terminated by divorce, you must inform your RSO or HRC of this change. At that time you may choose to change spouse RCSBP to former spouse RCSBP within one year of the divorce or suspend Spouse RCSBP. If you change the election to former spouse RCSBP due to a court order then you will not be able to change the RCSBP coverage to spouse when you remarry in the future unless that court order is amended.

Keeping track of all the laws can feel daunting but you don't have to deal with difficult life-changing events alone. Remember the RSO is here to assist. Make sure to contact your RSO right away. Generally speaking you will only have one year to make changes. Locate your nearest RSO at: <https://www.usar.army.mil/Retirement/>.

Armed Forces Retirement Home welcomes Reserve Component

WASHINGTON — Are you seeking to live in a vibrant and affordable independent-living retirement community with other military retirees? Are you retired from the service, with the majority of your duty time spent as an enlisted member or warrant officer? If you answered yes, then The Armed Forces Retirement Home (AFRH) may be for you!

With locations in Washington, D.C., and Gulfport, MS., AFRH now also welcomes retired Reserve Component members to apply for residency. Experience the same camaraderie you enjoyed during your time in uniform, and join your fellow retirees in a dynamic community that also offers exceptional care and extensive services!

Rooms are currently available at both locations with no waiting period, down payment or contract required! The monthly rate for independent living is just 46.7% of the resident's

gross monthly income or \$2,050.00, whichever is less. All residents must be able to live independently upon moving to AFRH.

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, 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 numerous hobby shops, clubs, and social activities.

Services include recreational activities and resident day trips, a full-service library, barber shop, beauty salon, 24/7 security, computer center, mailboxes, ATM, campus PX/NEX and convenient transportation available to local hospitals and appointments. Residents also have access to additional services such as on-site physical and occupational therapy, in-

room internet and cable TV, podiatry, and counseling.

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

Veterans who are not retired may also be eligible to live at AFRH if they have a service-connected disability of 50% or greater, or if they served in a war theater (such as in Vietnam, Kuwait, Iraq and Afghanistan) and now have an injury, disease or disability.

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 or 1-800-422-9988.



What you need to know about Gray Area Retirements

By Lt. Col Christopher Hill, Chief, Gray Area Retirements (GAR), U.S. Army Human Resources Command

Gray Area Retired Soldiers consist of Army National Guard (ARNG) and United States Army Reserve (USAR) Soldiers who have qualified for retirement, but have not begun receiving retired pay. To qualify, a service member (SM) must have completed twenty qualifying years of service which must be reflected on their NGB Form 23 (ARNG) or DA Form 5016 (USAR). A qualifying year is currently defined as 50 points per year (per Chapter 1223 of Title 10 USC). A 15 year letter is comparable for SMs who meet eligibility (see GAR website listed below for details).
Frequently Asked Questions:

1) What exactly are 15 and 20 year letters and what actions should I take upon receipt?

20 year Notification of Eligibility (NOEs) are system generated within the Retirement and Accounting Personnel System (RPAS) 90-120 days after a Soldier's points have been updated. It is the Soldier's responsibility to update their points by contacting HRC (for USAR), or their respective state (for ARNG). 15 year NOEs are issued to Soldiers with more than 15, but less than 20 qualifying years of service who are medically disqualified from future service for physical or other medical reasons. SMs are required to make a Reserve Component Survivor Benefit Plan (RCSBP) election within 90 days of receipt of their 15 or 20 year NOE. If an election is not made within 90 days, the SM will automatically receive Option C, immediate annuity coverage.

2) How do I get a 15 or 20 year letter?

After twenty years of qualifying service (or more than 15 but less than 20, if medically disqualified), a SM will receive a NOE for Retired Pay (15 or 20 year letter), USAR Soldiers will receive this letter from HRC and ARNG Soldiers will receive the letter from the state where they serve.

3) What do I need to do to receive my non-regular (USAR/ARNG) retirement?

Once a Soldier receives a 15 or 20 year NOE, they should submit a retirement application 9 months to 90 days before the age of eligibility (usually age 60 unless eligible for a reduced age retirement) to the GAR Branch (after being reviewed by your supporting RSO). The GAR Branch requires Soldiers to submit verifying documents to include:

- DD Form 108 (Application for Retired Pay)
- DD Form 2656 (Data for Retired Pay)
- Retired reserve orders or discharge orders
- 15 or 20 Year Letter

- DA Form 5016 (Chronological Statement of Retirement Points), or NGB Form 23 (National Guard Retirement Point Accounting Statement)

- Documents for a Reduced/Early Age Retirement (if applicable) go to: www.hrc.army.mil/content/REDUCED_AGE_RETIREMENT

- If applicable, a divorce decree

The best and fastest way to submit your application is by emailing it to: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

You can also mail applications to the U.S. Army Human Resources Command, ATTN: AHRC-PDP-TR, 1600 Spearhead Division Avenue, Department 482, Fort Knox, Kentucky 40122-5402.

For questions, call the Army Service Center at: 1-888-ARMYHRC.

You can also find detailed directions (and the application) online at: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>

4) What is a Reduced/Early Age Retirement?

The National Defense Authorization Act (NDAA) for 2008/2014 reduces the retirement age for both USAR & ARNG Soldiers from age 60 to between 60 and 50 for those who have served on Active Duty (AD) in an eligible status in any fiscal year on or after Jan. 29, 2008, or in any two consecutive fiscal years (FY) after Sept. 30, 2014. Each day on an AD tour could count towards a reduction in retirement age eligibility. However, even though each day counts, days are credited in groups of 90 days (per FY after Jan. 29, 2008 and in any two fiscal years after Sept. 30, 2014). For additional details go to: [www.hrc.army.mil/content/Gray Area Retirements Branch](http://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch)

5) Who can assist me with my retirement and survivor benefits?

Retirement Service Officers (RSOs) for both the USAR and ARNG can assist with retirement packet preparation and survivor benefits.

- USAR Retirement Services: <https://www.usar.army.mil/Retirement/>

- ARNG Retirement Services: <https://soldierforlife.army.mil/Retirement/NationalGuard>

(Continued on page 13)

(Continued from page 12)

6) Who at HRC can I call to check on the status of my retirement packet?

For all retirement related inquiries, please call the Army Service Center at 1-888-ARMYHRC

7) How long does the process take to receive payment after I submit my completed application?

Overall, it is a 4 to 5 month process, so get your paperwork in as soon as you turn age 59 and 3 months, or respective date of anticipated reduced/early age retirement! There are several agencies to include the Army Service Center (ASC), Gray Area Retirements (GAR) Branch and DFAS that touch each packet, so allow applicable processing time. Once you have submitted your packet you will receive an email (if you submitted electronically), or a post card (if you mailed your packet) verifying receipt. This notification is important to you because it verifies your packet has been received and we have initiated processing. Without it, it is likely we did not receive your request. If you do not receive an immediate electronic notification, or a post card within 4-5 business days, please contact the Army Service Center at 1-888-ARMYHRC.

8) How do I update my personal contact information?

Keeping your contact information up to date is vital to resolving issues with your request and will significantly reduce processing time if there is an issue. You can update your information by logging into the HRC record portal at <https://www.hrcapps.army.mil/portal/> using your DS Logon. Once signed in, select Reserve/Retiree/Veteran record and select edit in the contact information field to update. You can also call the Army Service Center at 1-888-ARMYHRC to update your information.

Gray Area Retirements Branch stands ready to help our USAR and ARNG Retired Soldiers through this important process. We are committed to making sure Retired Soldiers receive every benefit they've earned with their dedicated service to our nation.



Indefinite ID cards at age 65 for spouses of retirees and other eligible dependents

Exciting news that directly impacts military retirees. Office of the Under Secretary of Defense (Personnel and Readiness) has approved the update to policy authorizing an indefinite expiration date for ID cards issued to eligible dependents of military retirees who are age 65 and older. Previously these family members had to wait until age 75 for the indefinite card. The policy change applies to all Department of Defense ID card offices as a result of continued growth in the military retiree population and recognizing the burden of the age 75 requirement placed on both dependents and ID card office resources. Although approved, Defense Manpower Data Center (DMDC) must implement necessary system changes to issue the indefinite card. These changes are anticipated to occur sometime in May 2021. Please be patient as your local ID card site awaits the capability.

The Army 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 the Army Service Center (0800-1800 EST, Monday thru Friday) at (888) ARMYHRC (276-9472). For general military HR and veteran issues email: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

Use the link below to access the Army Service Center's answers to Frequently Asked Questions (FAQs) for Soldiers, Retired Soldiers, and family members.

<https://www.hrc.army.mil/content/Army%20Service%20Center>

Looking for the DIRECTORY?

Find everything you need on the MyArmyBenefits Resource Locator webpage at <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>

RETIREE APPRECIATION DAYS

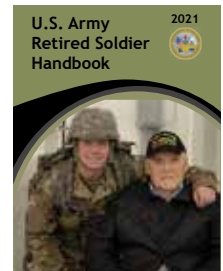
*Due to the COVID-19 pandemic, many RADs are being held virtually or subject to change. Call ahead for additional information.

LOCATION	DATE	CONTACT	LOCATION	DATE	CONTACT	LOCATION	DATE	CONTACT
Fort Stewart, GA	Mar. 6	(912) 767-5013	Fort Belvoir, VA	Sep. 17	(703) 806-4551	USAG-Stuttgart	Oct. 22	09-641705962010
West Point, NY	Apr. 24	(845) 938-4217	Fort Lee, VA	Sep. 24	(804) 734-6555	Fort Hamilton, NY	Oct. 23	(718) 630-4552
Fort Jackson, SC	May 29 -1 May	(803)751-6715	Schofield Barracks, HI	Oct. 2	(808) 655-1514	Fort Riley, KS	Oct. 23	(785) 239-3320
JB Lewis-McChord, WA	May 14	(253)966-5884	USAG-Rheinland-Pflz/Ramstein	Oct. 14	0631-411-8838	USAG-Italy	Oct. 26	00390444617747
JB Langley-Eustis, VA	May 15	(757) 878-2227	Fort Knox, KY	Oct. 15	(502) 624-1765	Fort Rucker, AL	Oct. 29	(334) 255-9124
Presidio of Monterey, CA	Jun. 5	(831) 242-4986	USAG-BENELUX-Brussels	Oct. 15	0032-65-44-7267	Fort Hood, TX	Oct 29-30	(254) 287-5210
Fort Campbell, KY	Jun. 19	(270) 798-5280	Fort Polk, LA	Oct. 16	(337) 531-0402	Fort Leavenworth, KS	Oct. 30	(913) 684-5583
Tobyhanna Army Depot, PA	Aug. 28	(570) 616-7019	Carlisle Barracks, PA	Oct. 16	(717) 245-4501	USAG-Wiesbaden, Germany	Oct. 30	0611-705-5338
Fort Drum, NY	Sep. 4	(315) 772-6434	USAG-Bavaria	Oct. 19	0964-183-8709	Fort Benning, GA	Nov. 5	(706) 545-1805
Fort Leonard Wood, MO	Sep. 10-11	(573) 596-0947	USAG-Ansbach	Oct. 21	0981-183-3301	Fort Gordon, GA	Nov. 6	(706) 791-5210
Fort Sill, OK	Sep. 16-17	(580) 442-2645	Redstone Arsenal, AL	Oct. 22	(256) 876-3987	JB McGuire- Dix-Lakehurst, NJ	canceled	(609) 562-2666

2021 U.S. Army Retired Soldier Handbook

Produced by Army Retirement Services, the 2021 U.S. Army Retired Soldier Handbook outlines military status after retirement, discusses benefits and privileges, and provides other information, which may be helpful in administering personal affairs.

It is available for download as a [PDF](https://soldierforlife.army.mil/Retirement/post-retirement) at <https://soldierforlife.army.mil/Retirement/post-retirement>



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 provided by your RSO 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.

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 15 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
- Disability Rating
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of death certificate
- Retirement date
- Retired rank

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 <https://soldierforlife.army.mil/Retirement/contact-us>.

INSTALLATION RSOs

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

ALABAMA

• Redstone Arsenal
(800) 842-2719
usarmy.rsa.rso@mail.mil
• Ft. Rucker
(334) 255-9124/9739
usarmy.rucker.rso@mail.mil

ALASKA

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

ARIZONA

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

ARKANSAS

See Ft. Sill, OK

CALIFORNIA

• Presidio of Monterey
(831) 242-4986
usarmy.pomrso@mail.mil

COLORADO

• Ft. Carson
(719) 526-2840
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
• Rest of FL, see Ft. Stewart, Ga.

GEORGIA

• Ft. Benning
(706) 545-1805/2715
usarmy.benning.imcom.mbx.g1hrdso@mail.mil
• Ft. Gordon
(706) 791-2654/4774
usarmy.gordon.rso@mail.mil

HAWAII

• Ft. Stewart
(912) 767-5013/3326
usarmy.stewartrso@mail.mil
• Schofield Barracks
(808) 655-1514
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) 684-5583
usarmy.leavenworth.imcom.mbx.retirements@mail.mil

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

KENTUCKY

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

LOUISIANA

• Ft. Knox
(502) 624-7236
usarmy.knox.rso@mail.mil

LOUISIANA

• Ft. Polk
(337) 531-0363
usarmy.polk.rso@mail.mil

MAINE

See Ft. Drum, N.Y.

MARYLAND

• Aberdeen Proving Grnd
(410) 306-2322/2323
usarmy.apgrso@mail.mil

MASSACHUSETTS

• Ft. Meade
(301) 677-9603
armysmeade@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) 596-6637
flwrso@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

NEW MEXICO

See Ft. Bliss, Tx.

NEW YORK

• Ft. Drum
(315) 772-6434
usarmy.drum.rso@mail.mil

NEW YORK

• Ft. Hamilton
(718) 630-4552
usarmy.hamilton.rso@mail.mil

NEW YORK

• Watervliet Arsenal
(Wed/Thurs 0800-1300)
(518) 266-5810
wvarso@gmail.com

NEW YORK

• West Point
(845) 938-4217
usarmy.westpoint-id-training.mbx.westpoint-rso@mail.mil

NO. CAROLINA

• Ft. Bragg
(910) 396-8591
braggrso@conus.mail.mil

NO. DAKOTA

See Ft. Riley, Kan.

OHIO

See Ft. Knox, Ky.

OKLAHOMA

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

OREGON

See JB Lewis-McChord, Wash.

PENNSYLVANIA

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

PENNSYLVANIA

• Tobyhanna Army Depot
(570) 615-7019
army.tobyhanna.rso@mail.mil

RHODE ISLAND

See West Point, N.Y.

SO. CAROLINA

• Ft. Jackson
(803) 751-6715
armyrso.jackson@mail.mil

SO. DAKOTA

See Ft. Riley, Kans.

TENNESSEE

See Ft. Campbell, Ky.

TEXAS

• Ft. Bliss
(915) 568-5204/569-6233
usarmy.bliss.rso@mail.mil

TEXAS

• Ft. Hood
(254) 287-5210
army.hoodrso@mail.mil

UTAH

• Ft. San Antonio
(210) 221-9004
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

VIRGINIA

• JB Langley-Eustis
(757) 878-2227
usarmy.eustis.rso@mail.mil

VIRGINIA

• Ft. Lee
(804) 734-6555
(804) 734-6973
usarmy.lee-rso@mail.mil

VIRGINIA

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

WASHINGTON

• Ft. Lewis-McChord
(253) 966-5884
usarmy.jblm.rso@mail.mil

WEST VIRGINIA

See Ft. Knox, Ky.

WISCONSIN

• Ft. McCoy
(800) 452-0923
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

OVERSEAS RSOs

HQ IMCOM Europe

0611-143-544-1530
usarmy.sembach.ret-svcs@mail.mil

Germany

Ansbach
0980-283-3793
usarmy.rsoansbach@mail.mil

Baumholder

0611-143-541-1021
usarmy.rsobaumholder@mail.mil

Bavaria

09641-838539
usarmy.rsobavaria@mail.mil

Grafenwoehr

09641-83-8709
usarmy.bavaria.ret-svcs@mail.mil

Rheinland-Pfalz

0611-143-541-1021
usarmy.rsor-pfalz@mail.mil

Stuttgart

07031-15-2010
usarmy.rsostuttgart@mail.mil

Wiesbaden

0611-43-548-1614
usarmy.rsowiesbaden@mail.mil

Belgium

011-32-65-32-6293
usarmy.rsobenelux@mail.mil

England

See HQ IMCOM Europe

Middle-East

See HQ IMCOM Europe

Netherlands

011-31-45-534-0260
usarmy.rsobenelux@mail.mil

Italy/So. Europe/Africa

Vicenza
011-39-0444-71-4831
usarmy.rsoitaly@mail.mil

Japan

Camp Zama
011-81-46-407-3940
usarmy.zamarso@mail.mil

Okinawa

06117-44-4104
rso@okinawa.mail.mil

Korea

Yongsan
010-2916-0578
usarmy.KoreaRSO@mail.mil

Camp Humphreys

010-2916-0578
usarmy.KoreaRSO@mail.mil

ARMY RESERVE RSOs

63rd Readiness Division
Mountain View, California
(650) 526-9511/9512/9513
RSO email: army63rso@mail.mil
States: AR, AZ, CA, NM, NV, TX, OK

9th Mission Support Command

Honolulu, Hawaii
808-438-1600 x3553
RSO email: usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@mail.mil
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

81st Readiness Division

Ft. Jackson, South Carolina
(803) 751-9864/9698

RSO email: usarmy.usarc.81-rsc.list.dhr-rso@mail.mil
States: LA, MS, NC, PR, SC

88th Readiness Division

Ft. McCoy, Wisconsin
Office: (608) 388-7448
RSO email: usarmy.usarc.88-rd.mbx.retirement-services1@mail.mil
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) 562-1696/7055/7425/1688
RSO email: Army99RSD@mail.mil
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, 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. Click on the state you're interested in for the National Guard points of contact there.

HRC GRAY AREA RETIREMENTS (GAR) BRANCH

Servicing Retired USAR and ARNG Soldiers processing retirement pay packets and family members with RCSBP. Phone (888) 276-9472 or (502) 613-8950
Download retirement application: <https://www.hrc.army.mil/asset/19367>
or email request to usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil
HRC-GAR website: [https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)

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.



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

Army Emergency Relief - year in review and what's ahead for the retiree community

WASHINGTON — As we look back at 2020, Army Emergency Relief (AER) is grateful for the retired community's incredible generosity. Given the difficult economic situation surrounding COVID-19, we were moved to receive more than \$3.5 million in donations during the Retired Soldier campaign, exceeding the 2019 campaign by more than \$650K! Your outpouring of support is appreciated by the whole Army family. The Army's retired community truly embodies AER's guiding principle of "Soldiers Helping Soldiers."

In 2020, AER supported more than 20,000 Soldiers and families, including Retired Soldiers, with over \$50 million in financial assistance. Of the total financial assistance provided, AER dispersed \$7.1 million to nearly 3,500 Retired Soldiers in assistance, and AER's scholarship programs provided more than \$7.5 million to nearly 2,000 Retired Soldier dependents.

As COVID-19 remains a critical issue in our country, it is important to remember that AER is committed to meeting the needs of Retired Soldiers, especially during such challenging times. Last year, more than 200 Retired Soldiers received financial assistance in response to COVID-19. AER's response to COVID-19 was bolstered by more than \$1.2 million in donations raised online and

in-store (point of sale) at Exchange locations around the world. AER partnered with the PenFed Foundation to expand the reach of our assistance programs, supporting hundreds of Active Duty, Reserve Component, and Retired Soldiers. Nearly \$500,000 was provided to help offset costs such as rent, mortgage, utilities, and auto loans.

AER is excited to announce a collaboration with the National Military Family Association (NMFA), one of the country's leading non-profit organizations, to support childcare assistance for more than 2,000 active duty Army families.

March 1st kicks off the Army's annual Army Emergency Relief Fundraising Campaign. Retired Soldiers will receive a letter by mid-March, providing information about AER assistance programs and inviting the Retired Soldier community to participate in the annual campaign. If you want to stay up to date on AER news, please sign up for our quarterly AER Advocate newsletter at the bottom of our home page: <https://www.armyemergencyrelief.org/>.

Visit our website to learn more about our special assistance programs during COVID-19 at <https://www.armyemergencyrelief.org/covid19/> or call us at (866)878-6378. Don't face financial hardship alone. Have a need? Just ask!