



Historic meeting of the Army Chief of Staff's Retired Soldier Council

Army Retirement Services Office

MAY - JUL 2023



The 14 members of the Army Chief of Staff's Retired Soldier Council were recalled to active duty at the Pentagon from April 23-28. They met separately with 20 Department of Defense senior leaders and then completed their annual report for Gen. James C. McConville, the Army Chief of Staff (CSA). McConville appointed the council's four new members to four-year terms to advise him about both the concerns and capabilities of the Army's one million Retired Soldiers and 250,000 surviving spouses.

The council's final report includes their key recommendations to the CSA that they will discuss in person with him in late May, including their advice that the Army:

- Retain the existing Soldier for Life logo until the new Army star logo and marketing campaign are established and can be evaluated.
- Review the implementation of the Army Retiring Soldier Commendation Program across the force.
- Review how retirement applications for Reserve Component Soldiers who receive a nonregular retirement are processed. Though the Army reacted well when a short-term resource problem delayed retirement applications, longer term solutions should ensure all retiring Soldiers receive their retired pay on time as promised.
- Continue to monitor the Department of Defense's review of laws and inter-country agreements governing mail privileges for military retirees residing overseas.
- Build the proposed Soldier for Life Network to resume official communications with the Army's 8 million veterans that stopped when Army Knowledge Online (AKO) adopted new security protocols that prevented veterans' access to AKO in 2014.

The council stressed that Retired Soldiers remain an underutilized resource for the Army. They offered to help recruit the next generation of Soldiers through explaining the Army's unique opportunities and benefits which positively shaped their lives. The council also recommended the Army explore ways to formalize and promote the partnership between what the council called "the Army's 4th component" — its Retired Soldiers -- and U.S. Army Recruiting Command.

This year, retired Sgt Maj. of the Army Dan Dailey, welcomed four new members, including his officer co-chair, retired Lt. Gen. Joe Anderson. The other new members included retired Col. Mark A. Rado (Europe), Sgt. Maj. William T. Hursh (Ft. Belvoir), and Sgt. Maj. Scott Leeling (Ft. Carson).

The entire Council report is located at <https://soldierforlife.army.mil/Retirement/csa-retired-soldier-council>. If you are interested in serving on the Army Chief of Staff's Retired Soldier Council, contact your local Retirement Services Officer. Their contact information is available at <https://soldierforlife.army.mil/Retirement/rso>.

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Echoes from the past

Army history in photos



Fit to Fight

Whether at home or deployed, the Army has always prioritized physical fitness as an important component of individual and unit readiness. All Soldiers, regardless of career field, are physically and mentally prepared to deploy, fight, win, and return home. The Army has recently transitioned to the Army Combat Fitness Test (ACFT), which consists of six events: deadlift, medicine ball throw, hand-release push-ups, sprint-drag-carry, plank, and 2-mile run. The ACFT provides the Army an assessment of all Soldiers' muscular strength, muscle endurance, power, speed, agility, coordination, flexibility, balance, reaction time, and aerobic capacity.

From left: Commissioned second lieutenants in the U.S. Army Nurse Corps limber up their muscles in an early-morning workout during an advanced training course at a camp in Australia, February 1944. The nurses, who had extensive training in the U.S., were assigned to Allied hospitals in advanced sectors of the southwest Pacific theater, and (*center photo*) U.S. Army personnel workout at the gym tent provided by the Morale Welfare Recreation staff on Kandahar Air Base, Afghanistan, during Operation Enduring Freedom, April 2002. (*National Archive Photos*) *Far right photo:* Sgt. 1st Class Byron Barksdale, G-1 noncommissioned officer in charge, U.S. Army Space and Missile Defense Command, performs the sprint-drag-carry event during physical training on May 5, 2022, at the command's Redstone Arsenal, Ala., headquarters in preparation for the new Army Combat Fitness Test. (*U.S. Army photo by Ayumi Davis*)

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@army.mil. Access the Army Service Center's answers to Frequently Asked Questions (FAQs) for Soldiers, Retired Soldiers, and family members here: <https://www.hrc.army.mil/content/Army%20Service%20Center>.

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 policy changes and to urge them to remain Soldiers for Life, representing the Army in their civilian communities and serving as advocates in their local areas.

Published four times each year* in accordance with Army Regulation 600-8-7, *Army Echoes* also publishes additional content in an online blog at <https://soldierforlife.army.mil/Retirement/blog>. *The August issue is only published digitally. NOTE: The newsletter is posted online before it is mailed. Past editions of the *Army Echoes* newsletter are available for free download from <https://soldierforlife.army.mil/Retirement/army-echoes>. Some of the information contained in *Army Echoes* comes from outside sources and was current at press time.

Inquiries and comments specific to this publication should be sent to Army Retirement Services, Attention: *Army Echoes* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or ArmyEchoes@army.mil. Direct all other retirement questions to your area Retirement Services Officers listed on pg. 15.

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

Leadership

Deputy Chief of Staff, G-1: Lt. Gen. Douglas F. Stitt

Co-Chairs, Chief of Staff, Army Retired Soldier Council: Lt. Gen. Joseph Anderson and Sgt. Maj. of the Army Daniel A. Dailey (both USA Retired)

Director, Army Retirement Services: Mark E. Overberg

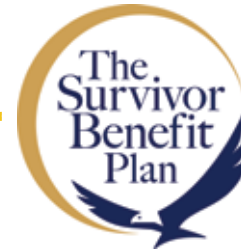
Army Echoes Editor: Elizabeth Caraway

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Survivor Benefit Plan Open Season Update

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



The National Defense Authorization Act (NDAA) for Fiscal Year 2023 authorized a Survivor Benefit Plan (SBP)/Reserve Component Survivor Benefit Plan (RCSBP) Open Season until Jan. 1, 2024.

Retired Soldiers in receipt of retired pay not enrolled in SBP as of Dec. 22, 2022, are authorized to enroll in SBP coverage during this open season. This includes those that terminated coverage prior to Dec. 22, 2022. Those enrolled in SBP as of Dec. 22, 2022 can discontinue SBP coverage during this open season.

Army Reserve/National Guard Soldiers and Gray Area Retired Soldiers not participating in RCSBP, as of Dec. 22, 2022, are authorized to enroll in RCSBP coverage during this open season and those enrolled in RCSBP as of Dec. 22, 2022 can discontinue RCSBP and by extension SBP coverage during this open season.

SBP/RCSBP ADVANTAGES

Did you know that:

- the RCSBP/SBP annuity is inflation protected because of the yearly cost of living adjustments? This means the value of the annuity will remain the same in the future.
- your monthly premiums are deducted from your retired pay before it is taxed, lowering your taxable income?
- your premiums only pay about half of the cost and the government pays the other half?
- your health is NOT considered in the premium cost?
- in most cases, your survivor will recoup in benefits what you paid in the program in less than three years?

THE KEY FINANCIAL QUESTION

Will your survivors be able to cover the family expenses with the loss of all the income you were bringing into the household (retired pay, yearly salary, VA disability compensation, etc.)?

- If not, how are they going to cover that gap?
- Will your retirement accounts be enough? If not, you may need other tools like SBP, life insurance, or both. If you plan to rely solely on life insurance, remember that the payout is not inflation protected and depending on your health condition and age, you may not be able to find an affordable plan for what you need.

Before making a decision during the SBP Open Season of either discontinuing or enrolling, speak to an Army Personal Financial Counselor at your local Army Community Service (ACS) Office and your Retirement Services Officer (RSO). Get the facts. Check out the links below to get SBP planning financial tools, SBP/RCSBP Open Season Fact Sheets, and necessary forms and procedures:

<https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/>

<https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>

STEPS TO ENROLL IN SBP

1. If, after consulting with an Army Financial Counselor, you decide that SBP is part of your family's financial security plan, contact your RSO to help with the next steps.
2. Complete and submit the Letter of Intent (LOI) to the Defense Finance and Accounting Service (DFAS) of your desired SBP coverage. The LOI can be found at <https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/> or <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>. You can submit the LOI using the askDFAS tool. Choose the category "Retired Pay Form Submission" and subcategory "SBP Open Season Letter of Intent".
3. Based on the LOI you submit, DFAS will provide an estimate of the one-time buy-in premium along with your monthly premiums going forward.
4. If you decide after receiving the estimate that you want to enroll in SBP, complete and submit the Enrollment Form using the askDFAS tool. Choose the category "Retired Pay Form Submission" and subcategory "SBP Open Season Enrollment". The enrollment form can be found at <https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/> or <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>. You will need to let DFAS know how you intend to pay the one-time buy-in premium on the enrollment form.
5. DFAS will confirm enrollment and provide instructions on how to pay the one-time buy-in premium.

(Continued on page 4)

("Survivor Benefit Plan Open Season" continued from page 3)

STEPS TO ENROLL IN RCSBP

There are two paths for RCSBP Enrollment. Take a look below to see which path works best for you. If after consulting with an Army Financial Counselor you decide that RCSBP is part of your family's financial security plan, contact your RSO to help with the next step.

RCSBP Enrollment Path I:

1. Complete and submit the Letter of Intent (LOI) to the Army Human Resources Command, Gray Area Retirements Branch (HRC-GAR) of your desired RCSBP coverage at usarmy.knox.hrc.mbx.RPMD-ord-sbp-regulatory-and-policy-team@army.mil. The LOI can be found at <https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/> or <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>.
2. Based on the LOI you submit, HRC-GAR will provide an estimate of the monthly premiums that will be charged once you start receiving retired pay.
3. If you decide after receiving the estimate that you want to enroll in RCSBP, complete and submit the Enrollment Form to HRC-GAR at usarmy.knox.hrc.mbx.RPMD-ord-sbp-regulatory-and-policy-team@army.mil. The Enrollment Form can be found at <https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/> or <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>.
4. HRC-GAR will confirm enrollment. Maintain a copy of your enrollment form and confirmation letter in your files to submit with your Retired Pay Application in the future prior to age 60 or your reduced age retirement.

RCSBP Enrollment Path II:

1. Make an appointment with the RSO to complete the Letter of Intent (LOI) of your desired RCSBP coverage. The LOI can be found at the websites listed above in Path I.
2. Based on the LOI, the RSO will generate the estimate of your monthly premiums that will be charged once you start receiving retired pay.
3. If you decide after receiving the estimate that you want to enroll in RCSBP, complete and submit the Enrollment Form to HRC-GAR at the email listed above in Path I, along

with a copy of the LOI and estimate. The Enrollment Form can be found at the websites listed in Path I.

4. HRC-GAR will confirm enrollment. Maintain a copy of your enrollment form and confirmation letter in your files to submit with your Retired Pay Application in the future prior to age 60 or your reduced age retirement.

STEPS TO DISCONTINUE SBP/RCSBP

If, after consulting with an Army Financial Counselor, you decide that you no longer need RCSBP/SBP as part of your family's financial security plan, contact your RSO to help with the next steps. Make sure if you plan on replacing SBP or RCSBP with another financial tool that you have that in place before discontinuing. You'll need to do the following to discontinue coverage:

1. Complete the RCSBP/SBP Open Season Discontinuation Form which can be found at <https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/> or <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>. The form will need concurrence from your spouse if you are married and any other beneficiaries currently receiving coverage that are the age of majority. Signatures must be notarized or witnessed by an RSO.
2. Submit the completed discontinuation form:
 - Retired Soldiers with a Retired Pay Account use the askDFAS tool. Choose the category "Retired Pay Form Submission" and subcategory "SBP Open Season Discontinuation".
 - Currently serving Reserve Component Soldiers and Gray Area Retired Soldiers, submit the completed RCSBP/SBP Open Season Discontinuation Form to HRC-GAR at usarmy.knox.hrc.mbx.RPMD-ord-sbp-regulatory-and-policy-team@army.mil.

Note: RCSBP Discontinuation discontinues participation in both RCSBP and SBP coverage. You will NOT have an opportunity to elect SBP when you apply for retired pay at age 60 or earlier if eligible for a reduced age retirement.

Make sure you speak with an Army Personal Financial Counselor and your servicing RSO (see [page 15](#) to find yours) before making an SBP Open Season election. SBP Open Season ends Jan. 1, 2024.

Casualty Assistance Officer pilot program update

Army Retirement Services Office

In our [August 2021 issue](#), we reported on a pilot program for Retired Soldiers to serve as Casualty Assistance Officers (CAOs) assisting the surviving spouses of other Retired Soldiers. More than 550 Retired Soldiers volunteered. The pilot program was conducted at Fort Stewart and the findings were that there were insufficient requests at this time for Retired Soldier CAOs.

We would like to thank all the Soldiers for Life who answered the call. If you are looking for ways to continue to serve, you can 1) sign up for the Community Partner Outreach Program (<https://www.goarmy.com/a/cp.html>), 2) volunteer to assist your local U.S. Army Junior Reserve Officer Training Corps (<https://www.usarmyrotc.com/>) and/or recruiting station, and 3) join your local military retiree council (contact your Retirement Services Officer, [page 15](#), for info).





The VA disability rating and its full arsenal of benefits

By Jeff Cereghino, (CSM, USA Retired) Former Military Senior Fellow, Department of Veterans Affairs

An important step in transitioning from active duty is filing a claim for illnesses and injuries you incurred or were aggravated as a result of serving in the military. And although many people perceive this as a monetary compensation, there are many other benefits tied to recognition of these conditions as well as the level of rating. Bottom line is that a Department of Veterans Affairs (VA) disability rating (<https://www.va.gov/disability/about-disability-ratings/>) that recognizes service-connected injuries and illnesses IS NOT just about monetary compensation.

Outside of potential additional income, the disability rating impacts a veteran's health care, housing, employment, education related services, and many other additional benefits provided at the federal, state, and with non-government organizations.

Even a 0% disability rating, which recognizes that an injury is service-connected, may not provide monetary compensation but will provide other benefits.

“A 0% disability rating...may not provide monetary compensation but will provide other benefits.”

Many of these benefits can be crucial in adjusting to life after military service and having a disability rating and reflecting the current condition of that injury will set our veterans up for success in this process.

For example, a VA disability rating that recognizes service-connected injuries or illnesses:

- impacts the prioritization of VA health care and may reduce or waive healthcare costs through the VA.
- may eliminate the VA funding fee when purchasing a house using the VA Home Loan program.
- may confer additional hiring preference when applying for government jobs.
- may waive portions of the state property tax in some states.
- may qualify a veteran for additional education or job training programs.
- may also qualify a veteran for additional state or county benefits, including education benefits for their children.



A VA disability rating that recognizes service-connected injuries or illnesses may confer additional hiring preference when applying for government jobs (U.S. Air Force photo by Brian Boisvert)

Make sure you are receiving the full arsenal of benefits that are commensurate with your service.

You can learn more on how to file a VA disability claim from the VA website (<https://www.va.gov/disability/how-to-file-claim/>). Understanding the process can be difficult. There are many resources available to assist veterans in filing their claims and if you reach out to a representative make sure they are accredited (<https://www.va.gov/disability/get-help-filing-claim/>).

What does VA use to decide my disability rating?

- The evidence you give (like a doctor's report or medical test results), and
- The results of your VA claim exam (also called a compensation and pension, or C&P, exam), if the VA determines you need this exam, and
- Information the VA may get from other sources (like federal agencies)

How does the VA determine combined VA disability ratings?

Calculating your combined disability rating involves more than adding up your individual ratings; that's why your combined rating may be different than the sum of your individual ratings.

If you have multiple disability ratings, access the online tables (<https://www.va.gov/disability/about-disability-ratings/>) to calculate your combined VA disability rating.

Gray Area Retired Soldier and ready for retired pay?

By Maj. Samantha PayCheck, Army National Guard Retirement Services Section Chief



You have completed twenty dedicated years of service in the Army National Guard (ARNG). You haven't worn the uniform in years, but you are sure it is about time for you to start receiving a paycheck again – your hard-earned retired pay! So how do you initiate that process? And who can you go to for help?

Gray Area Retired Soldiers make up a significant portion of the ARNG retirement-eligible community. Gray Area Retired Soldiers are those Soldiers who have served twenty qualifying years in the reserve component, have received a Notification of Eligibility (NOE) for Retired Pay, and have been transferred to the Retired Reserve. Unlike those who have attained a regular retirement, Gray Area Retired Soldiers are eligible for a Non-Regular Retirement which they will receive at age 60 (or earlier if eligible for a reduced age retirement for qualifying periods of service*).

As a Gray Area Retired Soldier, you may be unfamiliar with the next step to actually start receiving retired pay. In a time of increasing technology, one might find it easy to "Google" what that next step might be. If you have kept your address current with the Army Human Resources Command (AHRC), it is also possible that you may receive a post card with guidance, as you pass your 59th birthday. Although you may find some helpful references along the way, the best thing you can do as you near your retirement eligibility date (i. e. the date you are eligible for retired pay) is to reach out to a Retirement Services Officer.

Your retired pay application should be submitted no more than nine months prior to your retirement eligibility date but no less than 90 days

As an Army National Guard Retired Soldier, you have direct access to a group of individuals whose every day job is preparing Soldiers for this moment. ARNG Retirement Services Officers (RSO) are individuals (Soldier or civilian) whose mission is to prepare and educate Soldiers for their transition into retirement and to support Retired Soldiers and their families during retirement.

You can locate your supporting RSO at <https://soldierforlife.army.mil/retirement/rso>. Your retired pay application should be submitted no more than nine months prior to your retirement eligibility date but no less than 90 days; therefore, reach out early!

So what are the benefits of working with an RSO as you go through this process?

Accuracy and Ease of Processing. Retired pay applications that are completed with the assistance of an RSO are returned less often for corrections. Because RSOs are trained on the process, are experienced, and are familiar with the documentation of the retired pay

application, they are able to ensure your packet is complete and accurate before it is submitted to AHRC for processing. Furthermore, RSOs continue to receive training which may actually remove steps in processing once the packet is submitted to AHRC; thereby decreasing the processing time.

Resources. ARNG RSOs have numerous resources available to assist them - and you! They are knowledgeable on current laws, policy, and regulations and have a network of experts available to support them with unique questions and situations. Because they are well connected with other RSOs and experts of the RSO community, they regularly receive updates on new processes, documentation requirements, or initiatives. This means they are prepared to advise you to ensure your documentation is processed in the most accurate and timely manner and that you are aware of important benefit updates.



Army National Guard RSOs take a certification course at Ft. Belvoir Feb. 13-17. (U.S. Army photo by Elizabeth Caraway)

Records. As you work to compile documents for your retired pay application (or to request consideration for reduced age retirement), you might find that you don't have everything you need. RSOs can provide an assist! As HR professionals, RSOs generally have access to records and retirement point documentation or they work alongside other HR professionals that can access required documents. It is possible that an RSO may be able to track down just what you need to complete your retired pay packet.

Status Tracking. The process of completing your retired pay application can be meticulous but waiting for that first payment can be even more frustrating; especially when you submit your packet nine months out. Most ARNG RSOs have system access that allows them limited capabilities to track status updates as packets are reviewed and processed at AHRC. So, as questions arise on the status of your packet, your RSO may be able to identify issues that might delay your application or provide some peace of mind that all is well in processing.

Initiatives & Tools. Retirement Services for Gray Area Retired Soldiers continues to expand with new programs, benefits, and tools in discussion or design. By working with an experienced RSO, you gain valuable insight on new initiatives and tools (or even existing ones that you

(Continued on next page)





Managing your retired pay allotments

Defense Finance and Accounting Service



CLEVELAND — You can have some of your retired pay go to another institution through an allotment (often known as a payroll deduction). This allows you to pay bills, insurance premiums, mortgages, etc. directly out of your retired pay.

How Many Allotments Can You Have?

You can have a maximum of six discretionary allotments. The following allotments are considered non-discretionary, and they do not count toward your maximum of six:

- Delinquent tax payments (federal, state, or local)
- Repayment of debts owed to the government
- Charitable payments for Army Emergency Relief (AER), Navy-Marine Corps Relief Society (NMCRS), or affiliates of Air Force Assistance Fund
- Loan Payments for AER, NMCRS, Air Force Aid Society, or American Red Cross

Managing Your Allotments Using myPay

Electronic Funds Transfer (EFT) allotments to financial institutions can be started, stopped, or changed in myPay: <https://mypay.dfas.mil>. Non Electronic Funds Transfer allotments for mortgage payments can be changed or stopped in myPay. Certain insurance and certain charitable contributions can also be stopped or changed in myPay. To manage a home loan, Navy Mutual Aid Service, charity, or insurance allotment please see the charity or institution for more information on how to make your request.

Once you have entered allotment information into myPay, please allow time for the transaction to post. Entering the allotment more than once could cause the system to set up two allotments instead of one, causing overpayments to your allotments.

("Gray Area" continued from previous page)

weren't aware of). MyArmyBenefits (<https://myarmybenefits.us.army.mil/>) is an excellent resource for retired pay estimates and retirement benefits by State or Territory. The Defense Finance and Accounting Service (DFAS) has recently created Gray Area Retired Soldier Pay Accounts to better communicate across the retirement community. These are just some of the items an RSO can tell you more about!

The Army National Guard RSOs are dedicated and knowledgeable and their scope of assistance extends well beyond the items listed above. So, as you approach the next step as a Gray Area Retired Soldier and you believe you are eligible to start receiving your hard-earned retired pay, reach out to an RSO. Navigating retirement benefits doesn't have to be difficult, and RSOs are there to help!

* Note: qualifying service for reduced age eligibility cannot qualify a Soldier to receive retired pay earlier than age 50.

Managing Your Allotments Using the DD Form 2558

You can now submit your allotment start, change, and stop request to DFAS using our askDFAS online upload tool (<https://www.dfas.mil/askdfas>).

Recently, DFAS created a new, more convenient option for submitting allotment requests. To send an allotment request via askDFAS, you will first need to complete and sign the DD Form 2558, Authorization to Start, Stop, or Change an Allotment. The DD Form 2558 is available on the DFAS Forms webpage: <https://www.dfas.mil/raforms>.

Save your completed and signed DD Form 2558 as a PDF and submit it via our askDFAS online upload tool on [DFAS.mil](https://www.dfas.mil). Find out more: <https://www.dfas.mil/askdfas>.

Remember, all allotment requests must include your name, social security number, signature, date, amount of allotment (current and requested), and allotment start, stop or change date.

Once you submit your request, it will take up to three business days to be available in the DFAS system. DFAS can process a typical request in 30 days if we have all of the required information. Allotments take time to show up in myPay. You may not see your request until you receive your next Retiree Account Statement.

Before setting up an allotment, please make sure you have enough disposable pay after taxes and other deductions to cover it. Otherwise, you may not receive your pay or your allotment might be underpaid.

Gray Area Retirement Applications Update

Recently, some Gray Area Retired Soldiers experienced delays in receiving their retired pay. Human Resources Command addressed the backlog that resulted in the delay:

"Taking care of Soldiers, veterans, and families is a top priority for Army Human Resources Command. Recent changes beyond our control resulted in a significant backlog of Gray Area Retirement applications. Among the efforts taken to reduce that backlog, HRC brought on additional personnel to assist and ensure eligible Gray Area Retired Soldiers receive their retired pay in a timely manner," said Bill Costello, Deputy Director, Public Affairs Office for Human Resources Command.

Ask Joe: Your benefits guru

Dear Joe,

I enjoyed using Space-A travel for personal vacations during my military career and a few times after retirement when my wife and I flew overseas. With the increase in travel costs and my available time since retirement it might be a great way to vacation this year, but I know during the pandemic it was not available. Is it gone forever or is Space-A back?

Ready to Travel

Dear Ready to Travel,

Space-A travel is back! The Air Force lifted all pandemic-related restrictions on Space-A in April of 2022. As a Retired Soldier you and your spouse are authorized to travel both within the United States and overseas as space allows using the surplus seats available on flights operated by the Air Force Air Mobility Command (AMC). It is important to keep in mind that retired military are category VI and spouses must travel with their sponsor. Also, while Space-A is a good deal, you must always be prepared to purchase commercial transportation if needed. Keep in mind that the busy PCS season (end of May through July 4th) is probably not the best time to get seats on Space-A so, if possible, avoid planning a vacation then. For the details on all things Space-A, see the [MyArmyBenefits Space-Available \(Space-A\) Travel fact sheet \[https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Space-Available-Travel-\(Space-A-Travel\)\]](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Space-Available-Travel-(Space-A-Travel)). Happy Travels!

Joe

Dear Joe,

I am a reservist that entered the gray area last year. I thought I took care of everything before going into the gray area, but I cannot access websites like MilConnect and va.gov now. How do I solve this without a Common Access Card (CAC)?

Disconnected

Dear Disconnected,

There is an easy solution. You need to sign up for a DoD Self-Service (DS) Logon premium account. This will enable you to access MilConnect, va.gov, your TRICARE Online patient portal, and other DoD and VA websites. Since you no longer have a CAC, obtaining a DS Logon will require either remote or in-person proofing (validation of your identity). The process has changed and now requires submission of documentation. Remote proofing is a multi-step process that includes uploading documentation such as your driver's license, providing financial information, and answering questions online. You will need a computer and a camera (either on the computer or a mobile phone) to complete the process. Remote proofing takes about 10 minutes to complete. Go [here \(https://www.dmdc.osd.mil/identitymanagement/app/login\)](https://www.dmdc.osd.mil/identitymanagement/app/login) and click on "Create Account" towards the bottom of the page.

If you need or prefer in-person proofing, you must take [I-9 documents \(https://www.uscis.gov/i-9-central/form-i-9-acceptable-documents\)](https://www.uscis.gov/i-9-central/form-i-9-acceptable-documents) to a Veteran Affairs Regional Office or [RAPIDS office \(https://idco.dmdc.osd.mil/idco/\)](https://idco.dmdc.osd.mil/idco/). Read the "DSL Support Documentation and FAQ" before you create an account by clicking on the link above and then on "Need Support?" at the bottom of the page. Here's to staying connected!

Joe



MyArmyBenefits

The official military benefits website of the U.S. Army





Use your military benefits for a great vacation

MyArmyBenefits staff

Travel is going strong and global tourism is expected to rise 30% this year. High demand means higher prices, less availability, and the need for more patience as all modes of transportation and available accommodations reach and exceed pre-pandemic capacity levels. Despite the challenges, as a Retired Soldier, you have military travel-related benefits that can help you have a great vacation, staycation, or fun weekend getaway at a lower cost.

A popular cost-saving travel benefit available to Retired Soldiers and their eligible family members in worldwide locations is the use of [Morale, Welfare and Recreation \(MWR\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Morale-Welfare-and-Recreation-(MWR)) (Armed Forces Recreation Centers (AFRC)).

If you are considering a trip to the “Mouse’s House” in Florida or vacationing in Germany, Hawaii, or Korea, check out these four full-service resort hotels run by MWR that provide family-oriented vacation recreation opportunities: Shades of Green on Walt Disney World Resort in Florida, Edelweiss Lodge and Resort in the German Alps, Hale Koa Hotel on Waikiki Beach in Hawaii, and Dragon Hill Lodge in Korea.



Spc. Jillian Bojoh, 3rd Infantry Division Band, performs at Disney Springs, Orlando, Florida, Jan. 9, 2023. (U.S. Army photo by Sgt. William Griffen)

In addition to the resorts above, all the military services offer a variety of accommodations in other great vacation destinations worldwide (don’t forget you have access to the recreation facilities of all military services). You can find everything from campgrounds to cottages and inns to lodges in places like Volcanoes National Park, Hawaii; Destin, FL; Cape Cod, MA; Key West, FL; Kauai, HI; Monterey, CA; and more. Start [here](https://www.armymwr.com/programs-and-services/outdoor-recreation/camping-rv-parks) for information on campgrounds and cottages with the Army and other services. The [DoD lodging site](https://www.dodlodging.net/) provides links to military inns and lodging facilities worldwide. The individual MWR websites for each military service can sometimes provide a more

complete list of facilities with better details—look up sites for the Army, Navy, Air Force, Marine Corps, Space Force, and Coast Guard.

If you plan to enjoy the great outdoors and visit some of our nation’s most beautiful landscapes, check out the [National Park Annual Interagency Military Pass](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/National-Park-and-Interagency-Military-Pass?serv=128) (Included as part of the NDAA for FY 2022 (Public Law 117-81), the lifetime pass became available on Veterans Day 2022 and authorizes veterans and Gold Star Families free admission to U.S. national parks and other federal recreation areas. The free access includes the pass holder and traveling companions in a single, private non-commercial vehicle, or the pass holder plus three persons aged 16 and older when admission is per person.

If you are planning a staycation this summer or not venturing too far from home, visit your nearest [MWR Outdoor Recreation](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Morale-Welfare-and-Recreation-(MWR)) for information on guided activities, trips and tours, recreation areas, and a variety of equipment

rentals like campers, tents and camping equipment, kayaks, and more.

No matter where you roam, browse the [MyArmyBenefits state/territory fact sheets](https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits) for benefits and recreation activities offered to veterans and Retired military and their eligible family members. Some states offer free or discounted admission to state parks as well as discounted hunting and fishing licenses. Use [MyArmyBenefits](https://myarmybenefits.us.army.mil/) to find travel-related benefits and information on all Retired Soldier benefits.



Army Echoes Mobile App Updated

Have you missed an issue of *Army Echoes*? The current and past issues, dating back to 1996, are available on the *Army Echoes* app. Download the free app:

Apple Store Link: <https://apps.apple.com/us/app/u-s-army-echoes/id890635050>

Google Play Link: <https://play.google.com/store/apps/details?id=mil.Army>

Do you know your Retirement Services Officer?

By Elizabeth Caraway, Army Retirement Services Office

Sometimes frustrated Retired Soldiers or surviving spouses contact our office. They have questions and don't know where to look for answers. They might not even know which agency to go to for answers. They may not have access to certain government systems anymore and they need help locating paperwork. Maybe they heard about new legislation and want to know how it affects them. What they, and you, may not realize is the Army has 184 Retirement Services Officers (RSOs), located around the world to answer questions and provide the benefits information you need and the support you've earned.

Your RSO is trained to help with a wide array of retirement services. Your RSO will:

- Organize an annual Retiree Appreciation Day (RAD) (Note: Find a list of upcoming RADs on the next page)
- Advise Retired Soldiers about Combat-Related Special Compensation (CRSC) ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Combat-Related-Special-Compensation-\(CRSC\)-](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Combat-Related-Special-Compensation-(CRSC)-)) and assist them in applying for benefits.
- Advise Retired Soldiers about Concurrent Retirement and Disability Pay (CRDP) ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Concurrent-Retirement-and-Disability-Pay-\(CRDP\)-](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Concurrent-Retirement-and-Disability-Pay-(CRDP)-)).
- Advise Retired Soldiers and family members on how to obtain copies of lost documents (for example, DD Form 214, DD Form 220 (Active Duty Report), retirement orders, and medical records); reissued military awards; and military identification cards.
- Provide Retired Soldiers and their families with information and referrals for benefits and entitlements provided by the Department of Veterans Affairs (VA), TRICARE, Social Security, Medicare, and other providers.
- Inform Retired Soldiers of their eligibility to receive employment services from the Army Transition Assistance Program (<https://www.armytap.army.mil/>) on a space available basis for the rest of their lives.
- Use the Defense Retiree and Annuitant Pay System to resolve pay matters and update personal information for Retired Soldiers, family members, and survivors.
- Advise and assist Retired Soldiers in maintaining their Survivor Benefit Plan (SBP) and RCSBP (Reserve Component Survivor Benefit Plan) elections (<https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>). (See [page 3](#) for more information)
- Counsel and assist survivors of Retired Soldiers, and Soldiers who die on active duty or inactive duty training, about their SBP options and entitlements, and the proper processing of their SBP applications including counseling about VA Dependency and Indemnity Compensation (DIC) (<https://www.va.gov/disability/dependency-indemnity-compensation/>) and its relationship to SBP.
- Provide information and filing assistance for the annuity for certain military surviving spouses.
- Provide information and assistance to Soldiers, spouses, and former spouses about the Uniformed Services Former Spouses' Protection Act.
- Publish an annual garrison Retired Soldier newsletter. Be sure to check out your local newsletter!

How do you contact your RSO? This publication has a directory on [page 15](#), but there is also a webpage where you can search by location and component here: <https://soldierforlife.army.mil/Retirement/rso>. You may not wear the uniform any longer, but you are still a valued member of our Army. Reach out to your RSO if you need help!

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 | • Date and place of birth | • Social security number/service number |
| • Disability rating | • Circumstances surrounding the death | • Next of kin information |
| • Copy of death certificate | • Retirement date | • Retired rank |



Health Savings Accounts don't work with TRICARE

Army Retirement Services Office

Some Retired Soldiers continue to serve in the civilian, state, and federal workforce after military retirement. Many organizations, both governmental and civilian, are shifting away from Preferred Provider Organizations (PPOs) to High Deductible Health Plans (HDHPs), which include an option to enroll in a Health Savings Account (HSA). An HSA allows individuals to pay for current health expenses and save for future qualified medical expenses on a pre-tax basis. When you enroll in an HDHP, the health plan determines whether you are eligible for an HSA or a Health Reimbursement Arrangement (HRA) based on the information you provide.

Retired Soldiers with TRICARE cannot have an HSA because TRICARE does not qualify as a HDHP (<https://www.opm.gov/healthcare-insurance/healthcare/health-savings-accounts/frequently-asked-questions/>).

Since Retired Soldiers cannot have an HSA alongside TRICARE coverage, this means losing the ability to help offset the costs of high-deductible health plans. Additionally, HSAs offer significant tax advantages (contributions are pretax, HSA funds grow tax-free and when used to pay for eligible medical expenses, the HSA withdrawals are tax-free) and HSAs are portable so when a retiree changes employment the HSA moves with the retiree. HSAs can also help close the retirement healthcare gap by providing retirees with emergency healthcare savings.

However, HSAs typically require an individual to put their own money into the account, moving health care costs from the government and onto the Retired Soldier. Another consideration is that services that HSAs cover may already be covered under TRICARE.

If a Retired Soldier currently is enrolled in both an HDHP and TRICARE and is still worried about out-of-pocket costs, they can sign up for a TRICARE supplemental policy to assist with any offset. TRICARE supplements are available through various military organizations. Find more information here: <https://tricare.mil/Plans/OHI/SupplInsurance>. Retired Soldiers should research various types of health insurance prior to retiring so that they can make an informed decision about the options for them and their families.

myPay account for Gray Area Retired Soldiers

Gray Area Retired Soldiers now have a new way to stay connected and informed between the time drilling stops and receiving retired pay. It's a new kind of myPay account that helps you keep your contact information current so that you can stay on top of your future retired pay.

Go to <https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/> for additional information.

RETIREE APPRECIATION DAYS



LOCATION	DATE	CONTACT
Presidio of Monterey, CA	15 Jul	(831) 242-4986
Altoona, IA	17 Aug	(515) 577-4966
Rosemount, MN (Twin Cities)	18 Aug	(763) 350-1653
Fort Stewart, GA	18 Aug	(912) 767-5013
Ft. McCoy, WI	8 Sep	(608) 388-3716
Ft. Leonard-Wood, MO	8-9 Sep	(573) 596-0947
Tobyhanna Army Depot, PA	9 Sep	(570) 615-7019
JBSA-Randolph, TX	9 Sep	(210) 652-6880
Ft. Campbell, KY	16 Sep	(270) 798-5280
Ft. Detrick, MD	21 Sep	(301) 619-3357
Ft. Sill, OK	21-22 Sep	(580) 441-2645
Ft. Drum, NY	23 Sep	(315) 772-6434
Ft. Gregg-Adams (Ft. Lee), VA	30 Sep	(804) 734-6555
JB Myer-Henderson Hall, VA	6 Oct	(703) 686-5948
JB Ellington, TX	7 Oct	(210) 221-9004/9793
Ft. Bliss, TX	12-13 Oct	(915) 568-5204
USAG Italy	13 Oct	39-0444-71-4831

LOCATION	DATE	CONTACT
Rock Island, IL	14 Oct	(563) 508-5123
USAG-Ansbach	18 Oct	49-9802-83-3301
USAG-Rheinland-Pfalz/Ramstein	19 Oct	49-611-143-541-1021
Redstone Arsenal, AL	19-20 Oct	(256) 842-2719
Ft. Knox, KY	20 Oct	(502) 624-7236
Ft. Liberty (Ft. Bragg), NC	20-21 Oct	(910) 396-8591
USAG-Benelux-Brunssum	21 Oct	31-45-534-0260
JB San Antonio, TX	21 Oct	(210) 221-904/9793
Ft. Polk, LA	21 Oct	(337) 531-0402
USAG-Benelux (SHAPE)	23 Oct	32-68-25-5581
USAG-Bavaria	24 Oct	011-49-9641-70-526-4430
USAG-Stuttgart	26 Oct	49-9641-70-596-2010
Ft. Novosel (Ft. Rucker), AL	27 Oct	(334) 255-9124
Ft. Belvoir, VA	27 Oct	(703) 806-4551
Ft. Hamilton, NY	27 Oct	(718) 630-4552
Ft. Huachuca, AZ	27 Oct	(520) 533-1120
Ft. Hood, TX	28 Oct	(254) 287-5210
USAG-Wiesbaden	28 Oct	49-611-143-548-1614

Recently retired? Take advantage of your FEDVIP enrollment period

Federal Employees Dental and Vision Insurance

The U.S. Office of Personnel Management (OPM) is proud to welcome retiring members of the uniformed services to the Federal Employees Dental and Vision Insurance Program (FEDVIP).

Sponsored by OPM, FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program. In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage. Note: Opportunities to enroll outside of open season are limited.

Retiring uniformed service members are considered newly eligible for FEDVIP. This includes Retired Reserve members who are age 60 and older and under age 60 not yet receiving retired pay (Gray Area Retired Soldiers).

If you've recently retired from the uniformed services, you have a 91-day enrollment window to enroll in a FEDVIP dental and/or vision plan. You may enroll between 31 days prior to your military retirement date and up to 60 days following. It's important to remember, enrollment in the program is not automatic.

In order to prevent a gap in dental coverage between your active or reserve duty dental plan and your FEDVIP plan, you must enroll in FEDVIP prior to your military retirement date. If you do not enroll within 60 days after your retirement date, you must wait until the next open season, which runs from the Monday of the second full work week in November through the Monday of the second full work week in December.

FEDVIP is popular among the more than 3.5 million people already enrolled in the program, giving the program high marks for quality and value. With 12 dental and 5 vision carriers to choose from, FEDVIP offers great flexibility when



(U.S. Army photo by Jean Graves)

selecting the right coverage for you and your family, with program features such as:

- regional dental plans as well as nationwide dental and vision plans with international coverage
- most plans offer both high and standard options
- a choice between three enrollment types: self, self plus one, or self and family

To familiarize yourself with the program, explore <https://www.benefeds.com/general/uniformed-services>. BENEFEDS is the secure online portal to enroll in FEDVIP, to research FEDVIP's current list of carriers and plans, and use the plan comparison tool to view rates, benefits, and coverage information.

As you plan your retirement, (<https://soldierforlife.army.mil/Retirement-Toolkit/The-Basics>), consider including vision and dental insurance coverage through FEDVIP, and enroll early to avoid a gap in coverage.

Upcoming Army Reserve Retirement Planning Seminars

Location	Date	Contact
Joint Base Lewis McChord, WA	May 20	(608) 388-7448
Cedar Rapids, IA	Jun 10	(608) 388-7448
Myrtle Beach, SC	Jun 10	(803) 751-9661
Reno, NV & virtual	Jun 10	(650) 526-9512/9513
Aberdeen Proving Ground, MD	Jun 17	(609) 562-1696/7055
New Orleans, LA	Jul 8	(803) 751-9661
88th RD Virtual	Jul 15	(608) 388-7448/9321
Fort Story, VA	Jul 15	(609) 562-1696/7055
Little Rock, AR & virtual	Jul 15	(650) 526-9512/9513

Location	Date	Contact
Ogden, UT	Aug 5	(608) 388-7448
Jackson, MS	Aug 5	(803) 751-9661
Niagara Falls, NY	Aug 12	(609) 562-1696/7055
Phoenix, AZ & virtual	Aug 19	(650) 526-9512/9513
Fort McCoy, WI	Aug 26	(608) 388-7448
Elkhorn, NE	Sep 16	(608) 388-7448
Coraopolis, PA	Sep 16	(609) 562-1696/7055
Louisville, KY	Sep 16	(803) 751-9661
Las Vegas, NV & virtual	Sep 16	(650) 526-9512/9513

Gray Area Soldiers: Find details at <https://soldierforlife.army.mil/Retirement/ArmyReserve>





Headlines from the *Army Echoes* Blog

Want more news? *Army Echoes* publishes 4 times a year (Note: August is only published digitally, so add your email to your myPay account to get notifications), but in addition to the updates and information found in this newsletter, *Army Echoes* has a blog (<https://soldierforlife.army.mil/Retirement/blog>) that posts new content **every week!** From Social Security and Veterans Affairs updates to commissary and Exchange benefits, the blog provides pertinent online news articles and resources to Retired Soldiers and families. Check out some of the blog headlines below.

10 ways to protect your personal information: Identity theft affects millions of people each year and can cause serious harm. Protect yourself by securing your personal information, understanding the threat of identity theft, and exercising caution. Here are 10 things you can start doing now to protect yourself and your loved ones from identity theft: https://soldierforlife.army.mil/Retirement/blog/31March2023_10-Ways-to-Protect-Your-Personal-Information

VA offers \$30M in grant funding to assist formerly homeless veterans: As a part of ongoing efforts to prevent and end Veteran homelessness, the Department of Veterans Affairs is announcing \$30 million in grant funding for organizations to help formerly homeless veterans maintain their independence and housing stability. Read more: https://soldierforlife.army.mil/Retirement/blog/28March2023_VA-Offers-30M-in-Grant-Funding-to-Assist-Formerly-Homeless-Veterans

Healthy eating options more accessible through the Exchange: The Army & Air Force Exchange Service is making it easier for service members and families to make healthy dining choices. As part of its BE FIT 360 program, which focuses on holistic wellness, the Exchange offers fresh, healthy choices for meals and snacks at restaurants, Expresses and micro markets. Learn more: https://soldierforlife.army.mil/Retirement/blog/24March2023_Healthy-Eating-Options-More-Accessible-Through-the-Exchange

Find your TRICARE costs with compare cost tool: Would you like to know more about your TRICARE health plan costs? Maybe you'd like to compare different plans to find the most cost-effective one. TRICARE's online compare cost tool can help you look up your health plan's costs and review multiple health plan costs at the same time: https://soldierforlife.army.mil/Retirement/blog/21March2023_Find-Your-TRICARE-Costs-With-Compare-Cost-Tool

VA to award \$16M in grants to help veterans and service members with disabilities participate in adaptive sports: VA announced the availability of nearly \$16 million in grants to qualifying organizations to help more than 13,000 Veterans and service members with disabilities participate in adaptive sports. Learn more: https://soldierforlife.army.mil/Retirement/blog/07April2023_VA-to-Award-16-Million-in-Grants-to-Help-Veterans-and-Service-Members-With-Disabilities-Participate-in-Adaptive-Sports

Breast cancer reminder: Get your annual screening: Breast health and annual mammogram screenings should be your top priorities to protect against cancers and are easier than ever to schedule wherever you are. TRICARE covers breast health services and has guidelines for those at risk of developing breast cancers. Learn more: https://soldierforlife.army.mil/Retirement/blog/04April2023_Breast-Cancer-Reminder-Get-Your-Annual-Screening

VA will prioritize delivering benefits to veterans with cancer under PACT Act: The Department of Veterans Affairs announced it will prioritize the processing of Veterans' benefits claims for cancers associated with the PACT Act. VA will expedite these claims to ensure Veterans with cancer are getting timely access to the care and benefits they need and deserve: https://soldierforlife.army.mil/Retirement/blog/17March2023_VA-Will-Prioritize-Delivering-Benefits

Social Security is here when you're ready for retirement: Would it be better for you to start getting benefits early with a smaller monthly amount over a longer period? Or perhaps wait for a larger monthly payment over less time? The answer is personal and depends on several factors. Find resources: https://soldierforlife.army.mil/Retirement/blog/21March2023_Social-Security-is-Here-When-Youre-Ready-For-Retirement

Looking for a job? Scammers might be looking for you: Recent layoffs in industries like the tech sector have scammers fine-tuning their approaches to take advantage. They may advertise jobs online, sometimes setting up fake websites, or look for targets on social media — all to try to steal your money and personal information. Learn more: https://soldierforlife.army.mil/Retirement/blog/07April2023_Looking-For-a-Job-Scammers-Might-Be-Looking-For-You

Army Emergency Relief helps alleviate financial distress

Army Emergency Relief

Military service members face unique challenges. Army Emergency Relief (AER) was created to alleviate financial distress of Soldiers and families. AER is the Army's official nonprofit and helps the Army take care of its No. 1 priority: its people. **In 2022, more than 31,000 Soldiers and families received over \$65 million in assistance.**

AER provides more than 30 categories of assistance. Here are just a few examples:

- **Housing:** utility and rent deposits, mortgages, basic appliances, small home repairs, and more
- **Personal vehicles:** repairs, rental vehicles, and car seats
- **Medical:** dental and medical expenses **not covered by TRICARE**, children's cranial helmets, and heavy blankets

Eligibility:

- Active duty, Retired, and medically retired Soldiers and their eligible dependents
- Army Reserve and National Guard Soldiers on active duty for more than 30 consecutive days and eligible dependents
- Army Reserve and National Guard Soldiers who are receiving military retired pay and their eligible dependents
- Surviving spouses and children of Soldiers who died while on active duty or when retired.

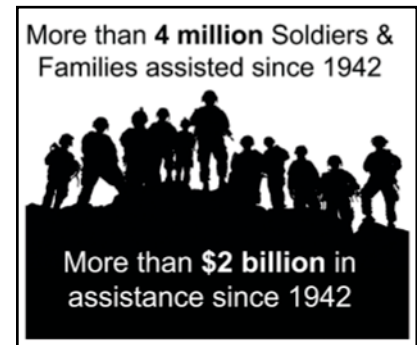
For more than 80 years, AER has been the conduit through which Soldiers provide financial support to their brothers and sisters in arms. Since 1942, AER has supported 4 million Soldiers with almost \$2 billion in financial assistance, including \$1 billion since 9/11.

How can you help?

You may not need financial assistance, but you can help AER! Two actions—educate and donate—go a long way to helping ensure the continued assistance of Soldiers and families:

- 1) Remind fellow Retired Soldiers and those still serving about AER.
- 2) You can also support AER through tax-deductible donations:

www.aerhq.org/donate.



Exchange, MILITARY STAR Offer Everyday Savings and Flexibility

Army and Air Force Exchange Service

As many in the Army family, including Soldiers for Life, are feeling the financial squeeze of rising costs for everyday items, the Army & Air Force Exchange Service and the MILITARY STAR® card are prioritizing savings for military communities.

Exchange purchases are always tax-free and at military-exclusive pricing. Exchange-exclusive store brands offer name-brand quality without the name-brand price tag for everyday essentials, including kitchenware, home goods, clothing and household products.

Soldiers for Life and families who use their MILITARY STAR card also save 5 cents on every gallon of gas at Exchange fuel locations and 10% on all food purchases at Exchange restaurants. Any ShopMyExchange.com orders made with MILITARY STAR automatically receive free shipping.

The MILITARY STAR card never charges any annual, late or over-limit fees and has one low APR for everyone, regardless of credit score—which can be a big help to younger Soldiers just starting out, as well as anyone looking to build stronger credit. The average store credit card interest rate is 29.99%—more than double the MILITARY STAR APR of 14.99% that is offered to all cardholders.

The card also comes with additional perks for cardmembers, such as the Your Holiday Bill Is on Us sweepstakes, which has paid off more than \$345,000 in card balances for military members in the last nine years. This year, five grand-prize winners had their entire balances paid in full, including Army Staff Sgt. Collin Tincher, who explained why he shops the Exchange and uses his MILITARY STAR card:

"I like the Exchange because it has everything I need and is tax-exempt," Tincher said. "I used my MILITARY STAR card a lot when I was younger. I started up again when I started learning about building credit and have been doing that for the last year on a constant basis."

The Exchange's commitment to providing quality items at affordable prices follows Soldiers from when they first enlist throughout their service and remains even after retirement or separation. The hard-earned Exchange benefit is for life, and it is a great honor to serve those who serve and have served. 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 packaged goods companies.



Moved? Don't send us your new address...update DFAS!

Army Echoes is distributed to Retired Soldiers and annuitants by the Defense Finance and Accounting Service (DFAS) based upon the data that they have for you in the pay system. **NOTE:** We do not maintain mailing address or email information at our location.

The fastest and surest way to update your information in DFAS is to use myPay at the following link: <https://mypay.dfas.mil>. You can also call DFAS customer service at (800) 321-1080. Additional information is available on their page at <https://www.dfas.mil/retiredmilitary/about/aboutus/customer-service.html>.

Missed an issue? The current and previous issues of *Army Echoes*, dating back to 1996, are available on our page at <https://soldierforlife.army.mil/retirement/echoes-issues> and the *Army Echoes* blog, which is updated weekly, is available at <https://soldierforlife.army.mil/Retirement/blog>.



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

Stay involved! Join a local military retiree council



You may have retired from the Army, but that doesn't mean your involvement with the military has to end! Stay connected to fellow veterans and weigh in on important issues in your local retiree council. Contact your local Retirement Services Officer (RSO) for more information. To find your RSO: <https://soldierforlife.army.mil/Retirement/rso>. Also be sure to attend the closest Retiree Appreciation Day, listed on page 11 of this issue, and regularly updated at: <https://soldierforlife.army.mil/Retirement/retiree-appreciation>.
(U.S. Army photos, from left to right, by Eric Pilgrim and Christoph Koppers)