



Reminder: The Survivor Benefit Plan and Reserve Component Survivor Benefit Plan Open Season ends January 1, 2024

In the May edition of Army Echoes, which can be found at <https://soldierforlife.army.mil/Retirement/army-echoes>, we featured the Survivor Benefit Plan (SBP) Open Season authorized by the National Defense Authorization Act (NDAA) for Fiscal Year 2023. This SBP Open Season ends Jan. 1, 2024.



Just to recap, this open season allows for the following:

1. 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.
2. Retired Soldiers in receipt of retired pay enrolled in SBP as of Dec. 22, 2022 can discontinue SBP coverage during this open season.
3. 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.
4. Army Reserve/National Guard Soldiers and Gray Area Retired Soldiers enrolled in RCSBP as of Dec. 22, 2022 can discontinue RCSBP and by extension SBP coverage during this open season.

The 2023 SBP Open Season does NOT allow for changes to existing SBP or RCSBP coverage which includes suspended coverage.

Before you make a decision about whether this SBP Open Season is right for you, take a look at the article on the SBP Open Season in the May edition of Army Echoes at <https://soldierforlife.army.mil/Retirement/army-echoes> and the different fact sheets on the Army SBP page at <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>.

NOTE: For enrollment into SBP, the Defense Finance and Accounting Service (DFAS) provides an estimate of the buy-in premium and monthly cost after they receive your Letter of Intent (LOI). If you did not submit your LOI prior to Nov. 1, 2023, you may not receive the estimate prior to the end of the SBP Open Season. DFAS has some examples of buy-in premiums on their SBP Open Season NDAA 2023 focus page at <https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/#Enroll>. They can be found under the section labeled "SBP Open Season Example Buy-in Premiums". If you wish to enroll without receiving your estimate, you can still submit the enrollment form prior to Jan. 1, 2024.

Make sure you speak with an Army Personal Financial Counselor and your servicing RSO before making an SBP Open Season election. SBP Open Season ends Jan. 1, 2024.

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Echoes from the past

Veterans Day 50 years ago

By the President of the United States of America

A Proclamation

As America enjoys the blessings of peace for the first time in more than a dozen years, it is appropriate that we should pay special honor to those whose service helped us to achieve it.

We salute our veterans on a day of their own each year, a day on which we express our pride in them and our awareness of a debt to them which can never fully be repaid.

At no period in our history has there been more reason to call the Nation's attention to the achievements of its veterans than today. Never before has peace been more welcome nor prospects for its permanence more substantial.

Now, Therefore, I, Richard Nixon, President of the United States of America, do hereby call on all Americans to join in observing Monday, October 22, 1973, as Veterans Day. I urge both public ceremony and private contemplation in recognition of the precious gifts of freedom and security that are ours because those we honor have stood in our defense.

Let us give special consideration on that day to those who have died in our Nation's wars and those who have been disabled. Let this be a day of remembrance for those veterans who are in our hospitals, a day on which our appreciation is expressed tangibly by our visits and our attention.

Further, let this be a day on which all Americans take special cognizance of the needs of those young veterans who are currently readjusting to civilian life; let us give them personal help and encouragement.

I direct the appropriate officials of Government to arrange for the display of the flag of the United States on this day. I request officials of Federal, State and local governments to support its observance and I urge schools, churches, unions, civic and patriotic organizations to participate in appropriate public ceremonies throughout the Nation.

In Witness Whereof, I have hereunto set my hand this fifth day of October, in the year of our Lord nineteen hundred seventy-three, and of the Independence of the United States of America the one hundred ninety-eighth.



RICHARD NIXON

37th President of the United States:
1969 - 1974

Proclamation 4249 — Veterans Day, 1973

Why does President Nixon's proclamation say Oct. 22, 1973??

The Uniform Holiday Bill (Public Law 90-363) signed on June 28, 1968 was intended to ensure three-day weekends for federal employees by celebrating four national holidays on Mondays. Many states did not agree and continued to celebrate the holiday on its original date, November 11. On September 20th, 1975, President Gerald R. Ford signed Public Law 94-97, which returned the annual observance of Veterans Day to its original date beginning in 1978.

Source: Department of Veterans Affairs History of Veterans Day at <https://department.va.gov/veterans-day/history-of-veterans-day/>

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.

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Military families: Take advantage of your FEDVIP enrollment period



WASHINGTON — The U.S. Office of Personnel Management (OPM) is proud to welcome you 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 they're enrolled in a TRICARE health plan, FEDVIP vision coverage.

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. FEDVIP offers you a choice between 12 dental and 5 vision carriers, so you can select the right coverage for you and your family, such as:

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

The Federal Benefits Open Season is your annual opportunity to enroll in, change, or cancel a FEDVIP dental

and/or vision plan. This year, open season runs from November 13 through December 11, 2023, with coverage effective January 1, 2024. Please note: Opportunities to enroll outside of open season are limited.

To familiarize yourself with the program, explore BENEFEDS.com/military. BENEFEDS is a government-authorized online portal where you can enroll in FEDVIP, research FEDVIP's current list of carriers and plans, and use the plan comparison tool to view rates, benefits, and coverage information.

During open season, you may view informational webinars or access the Virtual Benefits Fair by visiting BENEFEDS.com/military. The Virtual Benefits Fair is an online health fair that houses 2024 FEDVIP plan information in a single location, allowing military families to browse exhibits, view and download plan brochures, and chat with BENEFEDS and FEDVIP representatives.

Don't miss this opportunity! Consider including FEDVIP in your retirement plan today.

BENEFEDS is administered by FedPoint® under the oversight of the U.S. Office of Personnel Management. FedPoint is a trade name of the legal entity Long Term Care Partners, LLC®.

What happens to your military retired pay when the government shuts down due to a lapse in the government's appropriated funding?

By **Mark E. Overberg**, Director, Army Retirement Services

When it appears that Congress may not pass the National Defense Authorization Act or a continuing resolution, military retirees I know ask me, "Will we receive our retired pay if the government shuts down?" I fielded this question many times between September and November 2023.

The short answer is, yes. Military retired pay and the Department of Defense (DoD) survivor benefit plan will continue to be paid if the government shuts down due to a lapse in appropriated funding. This is because payments from the Military Retirement Fund (MRF) are considered mandatory and are not included in the defense budget.

What is the Military Retirement Fund and how does it assure military retirees that they'll receive their retired pay every month?

The MRF is funded through "accrual accounting" in which DoD contributes the cost of benefits being earned by current service members to the MRF and Treasury contributes the cost of the past service and unfunded liabilities. Under this system, payments to retirees and

survivors from the MRF as well as the Treasury payments into the MRF are considered mandatory and, as such, are not affected by government shutdowns. However, DoD's funding contributions to the MRF would be delayed by a shutdown but would be paid once the government is reopened.

The MRF is invested in U.S. Treasury securities that are all backed by the full faith and credit of the U.S. Government. They are redeemed to the MRF with interest upon maturity. There is no reason to think that this will not be the case in the future. The assets are part of the U.S. debt. The monies are just as safe as U.S. Savings Bonds or other financial instruments of the Federal government. The monies are required by law to be invested in non-marketable, market-based Treasury securities.

For a more detailed explanation of the Military Retirement Fund, read the 2021 military retirement valuation report on the website of the DOD Actuary at https://actuary.defense.gov/LinkClick.aspx?fileticket=xc_up33NZ4l%3d&abid=31954&portalid=15.

TRICARE Open Season



TRICARE Open Season is the annual period when you can enroll in or change your health care coverage for the next year. Enrollment changes made during TRICARE Open Season will go into effect on the following January 1.

TRICARE Open Season applies to anyone enrolled in or eligible for a TRICARE Prime option, including the US Family Health Plan (USFHP), or TRICARE Select.

You may also be eligible for the Federal Employees Dental and Vision Insurance Program (FEDVIP) for dental and vision coverage. This is managed by the Office of Personnel Management (OPM). Federal Benefits Open Season has similar dates to TRICARE Open Season. See the article on page 3 or visit www.BENEFEDS.com to learn more.

Mark Your Calendars

TRICARE Open Season: Nov. 13 - Dec. 12, 2023
 FEDVIP Open Season: Nov. 13 - Dec. 11, 2023

If You're Eligible to Participate in TRICARE Open Season, You Have Three Options:

- Stay in your plan. If you want to stay in your current TRICARE health plan, you don't have to re-enroll. You'll continue in your current health plan as long as you're eligible.
- Enroll in a plan. If you're eligible for a TRICARE Prime option or TRICARE Select but not enrolled, you can enroll in a plan during TRICARE Open Season.
- Change plans. If you're already enrolled in a TRICARE Prime option or TRICARE Select, you can switch plans and switch between individual and family enrollment.

Am I Eligible to Participate in TRICARE Open Season?

You're eligible to participate if you're currently enrolled in, or eligible for a TRICARE Prime option, including USFHP, or TRICARE Select.

Open Season doesn't apply to active duty service members. It doesn't apply to TRICARE For Life—coverage is automatic if you have Medicare Part A and Part B. Open season also doesn't apply to premium-based plans. You can purchase the following plans at any time throughout the year:

- TRICARE Reserve Select
- TRICARE Retired Reserve
- TRICARE Young Adult

If you aren't currently enrolled in a TRICARE Prime option or TRICARE Select and would like to enroll in one of those plans, you can visit the eligibility page to learn about TRICARE eligibility.

How Can I Enroll in a Health Plan?

You can enroll by:

- Enrolling online on milConnect
- Calling your regional contractor or designated provider:
 - o East – Humana Military: 1-800-444-5445
 - o West – Health Net Federal Services: 1-844-866-9378
 - o Overseas – International SOS: Country specific numbers
 - o USFHP: Designated provider numbers
- Submitting an enrollment form by mail or fax:
 - o TRICARE Prime
 - o TRICARE Select
 - o USFHP

You can check the TRICARE Plan Finder tool at <https://www.tricare.mil/~/link.aspx?id=C9DC96DFF9684B09A510ADA29E6C98E6&z=z> to see which plans you may be eligible to enroll in. If you need to determine what region you're in, you can visit the TRICARE Regions page.

What Happens if I Don't Take Any Action?

If you aren't already in a plan and don't enroll in a plan during Open Season, you'll only be eligible for care at a military hospital or clinic if space is available.

Federal Benefits Open Season

TRICARE beneficiaries may also be eligible for the FEDVIP, managed by the OPM mentioned on page three. Your eligibility depends on your beneficiary status. You'll need to be enrolled in a TRICARE health plan to be eligible for vision coverage.

Visit BENEFEDS.com to check eligibility, compare FEDVIP plans and rates, enroll in a plan, and more.

Making Enrollment Changes Outside of Open Season

Outside of TRICARE Open Season, you can enroll in or change enrollment to a TRICARE Prime option or TRICARE Select following a Qualifying Life Event (QLE). A QLE is a certain change in your life, such as marriage, birth of a child, or retirement from active duty, which may mean different TRICARE health plans are available to you and your family members. A TRICARE QLE opens a 90-day period for you to make eligible enrollment changes. A QLE for one family member creates an opportunity for all eligible family members to make enrollment changes. To learn more, visit www.tricare.mil/lifeevents.

Outside of the Federal Benefits Open Season, you can only enroll in FEDVIP or make changes to your existing FEDVIP plan if you experience a FEDVIP QLE. Remember, FEDVIP QLEs may be different from the TRICARE QLEs. To learn more, visit BENEFEDS.com.





Can a veteran's disability rating reduce taxable military retired pay?

By Mark Overberg, Director, Army Retirement Services

Do not always believe what you may read on the internet or in an email. The bottom line is retired service members cannot reduce their taxable retired pay by the percentage of their Department of Veterans Affairs (VA) disability rating. In other words, a VA disability compensation rating does not mean your military retired pay is non-taxable. For example, a Retired Soldier with a 60% VA rating may NOT reduce their taxable military retired pay by 60%.

Let's address the simpler facts first

- 1) This discussion is about paying federal income taxes on military retired pay.
- 2) At the federal level, military retired pay, paid by DFAS, is taxable.
- 3) VA disability compensation, paid by the VA, is not reportable as federal or state income subject to taxation.
- 4) Combat-Related Special Compensation (CRSC) is not reportable as federal or state income subject to taxation.
- 5) At the state level, most states exempt all or part of military retired pay from state income tax or the state does not have an income tax. (See the [MyArmyBenefits Benefits Library](#) for your state's details.)

The First Real Question: Did you retire from service because of a disability?

Whether your military retired pay is taxable will depend on many factors. But the first question, is whether you were retired for disability, sometimes referred to as a "Chapter 61" retiree. If you were not retired for disability, but retired for longevity or years of service, then your military retired pay is taxable. That's the law.

Ok, so what if you did retire for disability?

Here is where things get complicated

Just because you retired for disability does not mean all your retired pay is non-taxable. First, a retiree must meet specific criteria before an amount can be excluded from their taxable income. Specifically, you must meet one of the below conditions for you to exclude any portion of your retirement pay from taxation.

1. You were entitled to receive a disability payment before Sept. 25, 1975.
2. You were a member of a listed government service or its reserve component or were under a binding written commitment to become a member, on Sept. 24, 1975.
3. You receive the disability payments for a combat-related injury. This is a personal injury or sickness that (1) results directly from armed conflict; (2) takes place while you're engaged in hazardous service; (3) takes place under conditions simulating war, including training exercises; (4) or is caused by an instrumentality of war.

How do you know if you meet one of the conditions?

When an individual retires for disability under the Department of Defense Instruction 1332.18, Disability Evaluation System. [Section 10.2 of DODI 1332.18](#) says

"The disability evaluation will include a determination and supporting documentation on whether the Service member's disability compensation will be excluded from Federal gross income in accordance with Section 104 of Title 26, U.S.C."

In other words, whether you meet one of the conditions will be a part of your retirement process. **If you do not meet one of the criteria, then your military retired pay, even though you retired due to a disability, may still be taxable!**

What about IRS Publication 525?

Internal Revenue Service (IRS) Publication 525 provides guidance about what is and is not taxable income. Pub 525 says that, in most cases, retired service members who receive a disability pension based on years of service must include it in their income. But do not get confused: when the IRS guidance refers to "disability pension," this term refers to those retired by the military for disability. What confuses retired service members is where the IRS publication states, "don't include in income the part of your pension that you would have received if the pension had been based on a percentage of disability." What does this really mean? Again, it's complicated, but it means for those who 1) did retire for disability; and 2) who do meet the criteria above, then only the part of their retired pay that is based on disability percentage is non-taxable. This is all determined based upon what your pay would have been if you had retired for years of service alone. DFAS actually computes this and reports only the taxable amount.

Valentine v. Commissioner

Another discussion on the internet among retired service members is the 2022 case of [Valentine v. Commissioner](#). In this case, the U.S. Tax Court addressed the ability of retired service members to reduce their taxable federal income by the percentage of their VA disability rating.

A retired service member may exclude a portion of her retirement distributions in an amount equal to the benefit that she "would be entitled to receive as disability compensation from" the VA, [§ 104\(b\)\(4\)](#) (emphasis added), but only if she is not currently receiving excludable disability benefits from the VA, as Ms. Valentine was receiving.

So what does that mean? **It means that the only way to exclude your military retired pay from income under that part of the law, is if you had never applied for VA disability compensation.** If you are in receipt of VA disability compensation, this does not apply to you. If you are not in receipt of VA disability compensation, then per Valentine, you must prove you would be entitled to VA disability compensation if you applied for it. Then, and only then, can you exclude the retired pay, up to the amount you would have received from the VA.

Your retired pay account needs a regular checkup

CLEVELAND — There is an old quote attributed to Benjamin Franklin: “an ounce of prevention is worth a pound of cure.” And while this can be true of many things, it’s also true about your retired pay account! You should make a plan to regularly review and update your retired pay account.

Keeping your account current will ensure that Defense Finance and Accounting Service (DFAS) can get in touch with you if there is information you need to know about your retired pay and help make sure that outdated information doesn’t cause difficulties for you or your loved ones down the road.

Use this handy checklist to do a retired pay checkup at least once a year.

1. Is your mailing address current?

If you moved and haven’t told us, we won’t know how to reach you. Let’s keep the lines of communication open! You can easily log in to your myPay account and check “Correspondence Address” under “Pay Changes” on the side menu: <https://mypay.dfas.mil>

Or, check the mailing address on your Retiree Account Statement to ensure that it is up-to-date.

2. Is your email address in myPay current?

Email is the easiest and fastest way to communicate. If you have a current email address in myPay, you will hear news faster. Plus, now you can get email status notifications when you submit certain requests for your account.

If you have a current email address in myPay, you can also receive notification about *Army Echoes*, and about the DFAS Retiree Newsletter, as well as information about your pay account.

3. Are your allotments correct?

Review your allotments at least once a year. Look under “Pay Changes” for “Allotments” in the menu on the left side of the myPay account. Check each allotment and the allotment amounts. Make sure each allotment is current and the amount is correct.

4. Is your income tax withholding correct?

If your income changes, you move to another state, or there are changes in the tax laws, you should look at the federal or state income tax withholding information in your account.

You can verify and update your tax withholding information yourself in myPay. Click on “Federal Withholding” or “State Withholding” under “Pay Changes” in the menu on the left to see if your withholding meets your current need. You may also send us a new IRS Form W-4 to request a change to your federal withholding.



5. Have you had any major life changes?

If you get married, lose a spouse, or have a child, that change can affect your account. Changes may be needed to your Survivor Benefit Plan (SBP) information or your Arrears of Pay beneficiary. Retirees should always notify DFAS as soon as possible about a major life change.

6. Is your Arrears of Pay beneficiary current?

Retirees should designate a beneficiary for their final paycheck after they pass away. Make sure the designation is current and confirm the beneficiary’s address is up-to-date.

You can check this information by clicking on the “Beneficiary for Arrears” link under “Pay Changes” in the menu on the left side of your account in myPay. Beneficiary designation changes can be made through myPay, as well as updating the beneficiary’s address information.

DFAS also now has a Form Wizard for the DD Form 2894 (Designation of Beneficiary Information) to help take the “form” out of the form. Find more information here: <https://www.dfas.mil/raquicktools>.

7. Is your Survivor Benefit Plan (SBP) coverage and beneficiary correct?

Your Retiree Account Statement (RAS), available in myPay, has a lot of information on it about pay, deductions, taxes and SBP. The SBP section has five lines for members who participate in SBP. The most important information for you to check: type of coverage, and date of birth of your spouse beneficiary (if applicable).

Make a plan to review your pay account information regularly.

Pick a date to review your retired pay account information. It doesn’t matter if it’s your retirement anniversary date, birthday, first of the year, or tax time. Set a yearly reminder to look over information to make sure your account is up to date.





Foreign Government Employment (FGE)

By Army Service Center at Army Human Resources Command (HRC)

Military Retirees have a knowledge and skill set that many foreign governments are looking for. There are many retirees that have previously worked for or are currently employed by a foreign government. Here is how your military retirement could be affected if you do not follow the proper procedure to apply for approval to work for a foreign government.

The U.S. Constitution prohibits federal employees from accepting compensation, gifts, or titles from foreign governments without the prior consent of Congress. This prohibition also applies to military retirees. To work as a foreign government employee, retirees must be granted consent from Congress (See Title 37, United States Code section 908).

Retired Soldiers who are considering paid employment with a foreign government must be approved in advance before receiving compensation. These requests must be approved by the Secretary of the Army and the Secretary of State. If the foreign government payment or award is limited to speeches, travel, meals, lodging, registration fees, or non-cash awards, you only need approval by the Secretary of the Army. This is to ensure there is no undue influence by foreign governments on retired members of our military. If a retiree accepts compensation from a foreign government-controlled entity (speeches, travel, meals, lodging, registration fees, or non-cash awards) and has not received prior approval, the retired pay is subject to withholdings.

Below are the procedures to request approval to work with a foreign government. Additionally, the [Army Service](#)

[Center](#), located within The Adjutant General Directorate at HRC, has a site with updated information and points of contact. Please reach out with any questions you have about foreign government employment to ensure it doesn't affect your military retirement pay. Retired Soldiers who desire to accept employment with a foreign government should submit a completed packet to usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil or mail packet to:

Commander
 US Army Human Resources Command
 Army Service Center
 1600 Spearhead Division Avenue
 ATTN: AHRC-PDR (Dept 420)
 Fort Knox, KY 40122

The normal processing time can take 90 business days or more to process due to the numerous agencies involved in the approval process. Retired Soldiers may also review Army Regulation 600 – 291 (Foreign Government Employment), dated Sept. 7, 2020, or consult their Foreign Government Employment and Emoluments point of contact at usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil. There are other laws that restrict some Retired Soldiers from representing a foreign government entity before U.S. government agency or officials, or that may require additional approvals, such as the Foreign Agents Registration Act and the International Traffic in Arms Regulations. Retired Soldiers should consult with their employer's human resources or general counsel offices, or your closest military staff judge advocate for guidance on whether these other requirements apply.

Veterans Inquiry Branch Outreach Program

Ask Joe: Your benefits guru

Dear Joe,

My spouse is approaching the age of 65 but I am younger and have a few years before that milestone. I know that TRICARE eligibility changes to TRICARE For Life once you reach 65, but since I am the sponsor does my spouse go into TFL without me? Do I also go into Medicare at the same time?

Not 65 Yet

Dear Not 65,

Yes, when eligible for Medicare at age 65, your spouse will go into TRICARE For Life (TFL) and you will stay in your current TRICARE plan. TFL is considered an individual entitlement and Medicare-wraparound coverage, only available to those eligible for Medicare. You cannot change your plan when your spouse switches to TFL as Medicare eligibility is not a qualifying life event (QLE), you must wait until TRICARE open season or a QLE occurs. It is important to note that when your spouse becomes eligible for Medicare, they must enroll in Medicare Parts A and B to be enrolled in TFL—TFL enrollment is automatic on the effective date for Medicare Parts A and B. If your spouse does not enroll in Medicare, they lose TRICARE coverage. Upon your spouse's TFL enrollment, your TRICARE coverage automatically adjusts to the single rate unless eligible children are also still on TRICARE. There are no enrollment fees for TFL, but your spouse must pay Medicare Part B monthly premiums, which are based on income. For more details, be sure to view the MyArmyBenefits TRICARE For Life fact sheet ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-For-Life-\(TFL\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-For-Life-(TFL))) and the TRICARE information on TFL and Medicare (<https://www.tricare.mil/Plans/Eligibility/MedicareEligible>), becoming Medicare eligible (<https://www.tricare.mil/LifeEvents/Medicare>) and Turning 65 (https://tricare.mil/-/media/Files/TRICARE/Publications/BrochuresFlyers/Turning65_Br.pdf).

Joe

Dear Joe,

My family likes living in the DC metro area so we are considering a move. If I want to keep more of my military retired pay (by decreasing my state taxes), which is better Maryland or Virginia?

Penny Pincher

Dear Penny Pincher,

There are so many individual factors involved in picking a state to call home. Since you are focused solely on state taxes on military retired pay and staying in the DC metro area, here is some basic information comparing Maryland and Virginia state taxes on military retired pay. Maryland allows retired service members to deduct up to \$5,000 from their gross income on Maryland state taxes (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Maryland#taxes>). This deduction increases to \$15,000 at age 55. Until 2022, Virginia (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Virginia#Taxes>) did not allow any deductions for military retired pay. For tax year 2022, Virginia passed a law allowing retired service members aged 55 and older to deduct \$10,000 from taxable income with the deduction increasing to \$20,000 in 2023, \$30,000 in 2024, and \$40,000 in 2025. Then, in September of this year, Virginia eliminated the age restriction on the deduction so that all retired military can enjoy paying less state tax beginning with tax year 2023. It's up to individual preference as to which one is better but you can easily compare the numbers and find all this information and more in the MyArmyBenefits State/Territory Benefits fact sheets (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>).

Joe



MyArmyBenefits

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





Add to Calendar: Health Benefits Open Season

MyArmyBenefits staff

The overarching theme in this newsletter is Open Season. The articles on pages 3 and 4 on Federal Employees Dental and Vision Insurance Plan (FEDVIP) and TRICARE Open Season provide detailed information on this. Below is a summary of this information for this busy time of year.

Fall is a busy time for everyone as summer ends and calendars begin filling with holiday gatherings and celebrations with family and friends. Before getting lost in thoughts of pumpkin spice, turkey with all the fixings, and gift exchanges, make sure to put TRICARE Open Season (13 Nov – 12 Dec 2023) and FEDVIP Open Season (13 Nov – 11 Dec 2023) on the calendar and mark them both "IMPORTANT!".

The TRICARE and FEDVIP (Federal Employees Dental and Vision Insurance Plan) open season timeframes are the periods every year when new enrollments or changes to healthcare coverage occur for the upcoming year. Coverage this year begins Jan. 1, 2024 and ends Dec. 31, 2024. Eligible sponsors or qualifying family members needing medical, dental, and/or vision insurance coverage through TRICARE (See Health Care & Life Insurance section, <https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits?type=category>) and/or FEDVIP ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Employees-Dental-and-Vision-Insurance-Program-\(FEDVIP\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Employees-Dental-and-Vision-Insurance-Program-(FEDVIP))) for themselves and eligible family members must enroll or make changes during these dates.

If no action is taken during the open season dates to enroll or make changes to benefits, only a qualifying life event (QLE) can provide the opportunity to take these actions. A QLE is a change in your life such as marriage, divorce, birth of a child, or job loss that qualifies you to enroll in, change or cancel benefits coverage. It is important to note that the QLEs are NOT the same in TRICARE (<https://www.tricare.mil/Publications/Fact-Sheets/qlc>) and FEDVIP (<https://www.benefeds.com/learn/fedvip/fedvip-qualifying-life-events>). With no enrollment in a TRICARE plan, beneficiaries are only eligible for space available care at a military hospital or clinic. If no changes to current enrollment occur during open season for both TRICARE and FEDVIP,

the coverage stays the same as the last enrollment choices or changes made. Also important is the fact that without enrollment in a TRICARE plan, there is no opportunity to enroll in a FEDVIP vision plan. So, what needs to happen?

- First, understand that the program for dental and vision insurance is FEDVIP but the website used to enroll or make changes to these benefits is called BENEFEDS (<https://www.benefeds.com/>).
- Mark the open season dates on your calendar!
- Visit MyArmyBenefits (<https://myarmybenefits.us.army.mil/>) and view the Health Care & Life Insurance fact sheets, go to TRICARE and BENEFEDS to check eligibility for enrollment, enroll, view plan options, and/or make changes to benefits.
- For more detailed information and assistance, view the TRICARE FAQs (<https://www.tricare.mil/FAQs>) and FEDVIP FAQs (<https://www.benefeds.com/learn/fedvip/fedvip-faqs>), and use the "Compare Plans" tool for TRICARE (<https://www.tricare.mil/Plans/ComparePlans>) and the "Learn" section on BENEFEDS (<https://www.benefeds.com/learn/info/webinars>). BENEFEDS offers a Virtual Benefits Fair during open season as well as webinars, some live that require registration and some available on-demand.

This information should help everyone get started. There is lots more to learn! Do your research, prepare for open season, and take action to enroll in or make needed changes to TRICARE medical and FEDVIP dental and vision. Make sure that you allow adequate time to review and compare plans and enroll prior to the end of open season. Procrastination could mean that you or your family are not covered for 2024.

Be sure to visit the MyArmyBenefits website for official military benefits information and follow our Facebook (<https://www.facebook.com/myarmybenefits>) and Instagram (<https://www.instagram.com/myarmybenefits/>) pages for benefit updates and information.

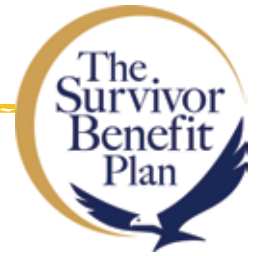


2024 U.S. ARMY RETIRED SOLDIER HANDBOOK

The new [2024 U.S. Army Retired Soldier Handbook](https://www.soldierforlife.army.mil/Retirement/post-retirement) is live on the Soldier for Life website. The Retired Soldier Handbook outlines military status after retirement, discusses retirement benefits and privileges, and provides other information which may be helpful to Retired Soldiers, surviving spouses, and their Families. Visit <https://www.soldierforlife.army.mil/Retirement/post-retirement> to download the handbook.

Are you a surviving spouse or child of a Soldier who died in the line of duty?

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



If you are a survivor of a Retired Soldier, this information does NOT apply to you.

Starting Feb. 1, 2023, you may have noticed some changes to your Survivor Benefit Plan (SBP) annuity. The National Defense Authorization Act of Fiscal Year 2020 repealed the SBP Optional Annuity for Dependent Children. Part of the repeal reverts the SBP annuity to confirmed eligible surviving spouses of Soldiers who died in the line of duty.

The Defense Finance and Accounting Service (DFAS) has not heard from all the surviving spouses yet and we need your help to verify the eligible beneficiary.

If you are a surviving spouse of a Soldier who died in the line of duty who requested to transfer the SBP annuity to children and have not submitted your eligibility packet to

DFAS, please do so as soon as possible. We need a packet from EVERY surviving spouse whether you are eligible or not.

If you know a surviving spouse that fits the description above. Please help them connect to someone who can assist.

You can find the eligibility packet and more information on the DFAS focus page at <https://www.dfas.mil/RetiredMilitary/survivors/SBP-2023-Optional-Child-Annuity-Reversion/>.

To locate the nearest Survivor Outreach Services (SOS) Coordinator for assistance, go to https://dcsg9.army.mil/sos_staff_Locator or an Army Retirement Services Officer, go to <https://soldierforlife.army.mil/Retirement/rso?maps=all>.

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



RETIRED SOLDIER CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and whether or not they will receive the Survivor Benefit Plan annuity? Filling out the Retired Soldier Casualty Assistance Checklist (<https://soldierforlife.army.mil/Retirement/post-retirement>) found in a printable PDF format at the Army Retirement Services website (<https://soldierforlife.army.mil/Retirement>), can help ease their burden during the difficult time. Don't wait until it's too late to discuss. Start filling it out now, keep it updated, and make sure your loved ones know where to find it.

Read more retirement news online

Army Echoes publishes 4 times a year, 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 timely, pertinent online news to Retired Soldiers and families. Check it out!



Retired and need to add additional retirement points to your Army National Guard Retirement Points History Statement? Here's how



By Maj. Chassidy M. Reese, Army National Guard Retirement Services Section Chief

The United States Army Human Resources Command (AHRC) has received and approved your retirement packet. Great! However, you have finally located that missing Department of Defense Form 214 (DD Form 214) from your earlier service in the Coast Guard and would like to add that additional time toward your retirement points credit total reflected on your Army National Guard Retirement Points History Statement (NGB Form 23B). What should you do?

The best course of action is to provide the newly obtained document to the State Personnel Office or State Retirement Points Accounting Manager (RPAM) to request assistance amending the statement to reflect the verified service and additional points.

Once you receive the updated NGB Form 23B, it must be submitted to AHRC for their validation and computation. The DD Form 214 is not required by AHRC to process the update. The newly obtained NGB Form 23B can be sent to AHRC either by mail to the US Army Human Resources Command, ATTN: AHRC-ROR-GAR, 1600 Spearhead Division Avenue, Department 482, Fort Knox, KY 40122, or scan and e-mail to usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil.

We highly encourage following this procedure even if you are receiving retired pay as the update may increase the amount of your retirement pay.

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>.

Upcoming Army Reserve Retirement Planning Seminars

Location	Date	Contact
Fort Devens, MA	Nov 18	(609) 562-1696
Miami, FL	Dec 9	(803) 751-9661
El Paso, TX	Dec 9	(650) 526-9513
Aberdeen Proving Ground, MD	Dec 9	(609) 562-1696
(TBA) Puerto Rico	Jan 20	(803) 751-9661
Happy Valley, OR	Jan 20	(608) 388-7448
Fort Gregg-Adams, VA	Jan 20	(609) 562-1696
Santa Fe, NM	Jan 20	(650) 526-9513

Location	Date	Contact
Fort Sheridan, IL	Feb 10	(608) 388-7448
Mountain View, CA	Feb 10	(650) 526-9513
Jackson, MS	Feb 24	(803) 751-9546
San Diego, CA	Feb 24	(650) 526-9513
Fort Hamilton, NY	Feb 24	(609) 562-1696
Macon, GA	Mar 16	(803) 751-9546
Indianapolis, IN	Mar 23	(608) 388-7448
Chicopee, MA	Mar 23	(609) 562-1696
Mesa, AZ	Mar 23	(650) 526-9513

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

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.

JBSA Retired Military Council prioritizes expanding, enhancing communication points with retired military community

By Col. Felix Santiago-Torres, U.S. Army, Retired and Sgt. First Class Ben Linduff, U.S. Army, Retired

Historically, one of the key concerns highlighted by military installations' local councils and raised to the Chief of Staff, Army Retired Soldier Council is the difficulty of communicating with retired members, surviving spouses, and their families.

The Joint Base San Antonio (JBSA) leadership, as well as the Retired Military Council members, continue to explore ways of expanding and enhancing communication points to keep the community informed of the latest updates, ongoing activities, and services available.



Col. Xavier Colon, 5th Recruiting Brigade commander, addresses the retirees

This year has shown evidence that JBSA's efforts in one of the largest retired member communities in the nation are enhancing the outreach and mitigating information gaps.

"Military City USA" military installations conducted an in-person town hall specifically for retired members and their families and two retiree appreciation days with attendance nearing 8,000 participants. An additional event was conducted at Houston's Ellington Field Joint Reserve Base, facilitating information updates for the more than 400 people attending.

The August town hall at JBSA provided a selected number of 140 in-person attendees and thousands of follow-on online views to receive updated information about the military installations' updates and services available. It was chaired by Brig. Gen. Russell D. Driggers, commander, JBSA and 502nd Air Base Wing, who was accompanied by key military leaders, the Retirement Services Officer, and civilian agencies representatives.

The Retiree Appreciation Days at military installations in San Antonio were held at JBSA-Randolph and at Brooke Army Medical Center at JBSA-Fort Sam Houston.

The JBSA-Randolph event was successfully coordinated by 25 retired member volunteers serving in the installation's Retiree Activities Office. The event enabled JBSA-Randolph organizations and community partners to provide updates and services to nearly 400 retired members and their families.

More than 7,000 retired members and families attended the JBSA event, which is the largest conducted at any military installation worldwide this year.



Retiree Appreciation Day at JBSA

BAMC's premier facilities and central role in the execution of the JBSA-Fort Sam Houston event provided a unique capability to successfully deliver more than 600 vaccinations and a wide range of services, including mammograms, oral cancer screenings, pulmonary functions tests, sleep medicine referrals, mask appliance fittings, sleep testing inquiries, asthma education, thousands of preventive information pamphlets, and dozens of blood donations.

The JBSA commander and the U.S. Army's Recruiting Brigade area commander encouraged retired members to continue to inspire others to serve through sharing their experiences in the service and connecting and partnering with local recruiting stations.

The JBSA leaders integrate Retired Military Council and RSO participation and outreach in a wide variety of military community events and initiatives. The council was also invited to be part of a beta testing of a military community-wide digital application that provides updated status and information on a wide range of available programs and services.

The continued JBSA integration of the Retired Military Council in their ongoing military community events and its expanded outreach is reflective of a keen interest to recognize the sacrifices of those who served and their families.

Moreover, events supportive of the retired military community enhance two-way communications facilitating information flow, feedback about effects of policies and programs, and to ascertain how retired members can be supportive of the military community



Retired U.S. Army Col. Felix L. Santiago-Torres, Joint Base San Antonio-Fort Sam Houston Retiree Council member, delivers opening remarks during the Brooke Army Medical Center Retiree Appreciation Day hosted at JBSA Fort Sam Houston on Oct 23, 2023 (Photo by Ismael Ortega)





End-of-Life planning: Prepare for the future with VA

WASHINGTON — Talking about end-of-life planning is never easy, but it's essential. Veterans Affairs (VA) provides a variety of benefits and services to help veterans and their loved ones prepare. From life insurance to burial costs, learn how you can plan ahead with VA benefits.

Provide financial protection

VA offers life insurance to help veterans prepare for the future and protect those who matter most. Veterans Affairs Life Insurance (VALife) offers guaranteed acceptance whole life coverage up to \$40,000 for veterans with service-connected disabilities. With Veterans' Group Life Insurance (VGLI), you can convert and keep your Servicemembers' Group Life Insurance (SGLI) coverage amount after you leave the military. Learn about the two programs and find the right coverage for you.

Prepare vital documents

In the event you're not able to make your end-of-life care wishes known, it's important to have them written down so someone else can represent them on your behalf. To help with this, VA offers Advance Care Planning (ACP), in which a veteran can clarify their preferences for future health care based on personal values and beliefs. As part of ACP, you can also nominate an individual to advocate for your care preferences and make decisions on your behalf, if you're unable to do so.

Get started on your plans for the future with help from VA. You can talk to your primary care team member to determine what your first step should be, meet with a social worker to discuss advance care planning and answer your questions, or participate in Advance Care Planning via Group Visits (ACP-GV) where you and your loved ones can talk with other veterans and caregivers about how to plan for the future.

Take care of surviving family

Eligible dependents of a veteran who died from a condition related to service or who died in the line of duty may be eligible for survivor benefits, such as Dependency and Indemnity Compensation (DIC). DIC is a tax-free monetary benefit that some surviving family members may qualify for. When applying for DIC, include the

veteran's DD Form 214 and death certificate indicating the cause of death.

Other benefits available to survivors include:

- Survivors Pension, which offers monthly payments to qualifying spouses and unmarried dependent children of wartime veterans who meet certain income and net worth requirements.
- Month of Death Benefit, which is the final monthly payment of any VA compensation or pension benefits the veteran was receiving.
- Accrued Benefits, which are unpaid benefits the Veteran was due before passing.
- Burial Allowance, which are monetary benefits to help pay for the veteran's burial and funeral costs.

Burial and memorial benefits

VA burial and memorial benefits preserve and honor a veteran's legacy. Veterans and their families can apply in advance to find out if they can be buried in a VA national cemetery by submitting an online pre-need eligibility application.

Spanning a network of 155 VA national cemeteries and over 120 VA-funded state, territory and tribal cemeteries, the burial and memorial benefits available to veterans include a designated final resting place, headstone or marker, burial flag, Presidential Memorial Certificate and perpetual care of the gravesite.

Keep it all together

Create a folder that has a copy of your DD Form 214, Advance Care Plan, life insurance policy and pre-need burial eligibility decision letter. Ensure loved ones know where to find it and what actions they need to take after your death. Having important VA documents organized and easily accessible to your loved ones will relieve some stress after you pass.

For more information on planning for the future, visit [VA.gov/plan-ahead](https://www.va.gov/plan-ahead).

RETIREE APPRECIATION DAYS

LOCATION	DATE	CONTACT
Camp Humphreys	18 Nov	315-757-4306



LOCATION	DATE	CONTACT
Yongsan, Korea	18 Nov	315-757-4306

VA expands burial benefits for veterans and their families

WASHINGTON — Recently, the Department of Veterans Affairs (VA) announced that veterans, and their families, caregivers, and survivors now have access to expanded burial benefits to help with end-of-life expenses related to a veteran’s gravesite, burial, funeral, and transportation of remains to their final resting place. Burial benefits are available to individuals who pay for a veteran’s burial and funeral costs that are not reimbursed by any other organization. The updated burial benefits are:

- Expanded reimbursement of transportation expenses, to include costs for transporting remains, to state or Tribal veterans’ cemeteries in addition to previously eligible national cemeteries.
- Instituted a more generous single payment rate for non-service-connected burial benefits.
- Extended the VA plot or interment allowance to Tribal organizations.

“Last fiscal year, VA delivered more than 84,000 burial benefits to families of veterans,” said VA Under Secretary for Benefits Joshua Jacobs. “Expanding burial benefits means we are able to ensure veterans are honored in their final resting place, and assist their family, caregivers,

and survivors during the difficult time of their loved one’s passing.”

VA provides burial benefits for all legal burial types, including cremation, burial at sea, and donation of remains to a medical school. Eligible individuals include a surviving spouse or legal partner, surviving child, parent, or executor of the veteran’s estate. Additionally, VA may pay burial benefits to a funeral home or third party who handled burial arrangements for a veteran whose remains are unclaimed.

Veterans are encouraged to plan with end-of-life benefits provided by VA. These benefits include VA life insurance, care preferences, survivor benefits, and burial benefits that can be applied for in advance of a veteran’s passing. Read the article on page 13 for more details. Additionally, visit www.va.gov/plan-ahead to learn more.

There is no time limit to file for a service-connected burial, plot or interment allowance, or the transportation benefit. However, claims for non-service-connected burial benefits must be filed within two years of the Veteran’s burial or cremation. A non-service-connected burial benefit is one where the cause of death was not related to military service.

Protect your family with flu, COVID-19, and RSV vaccines

FALLS CHURCH, Va. – Are you preparing to spend time with friends and family this holiday season? Now is a good time to make sure you and your loved ones are up to date with COVID-19, flu, and RSV vaccines. TRICARE covers these vaccines based on Centers for Disease Control and Prevention (CDC) recommendations.

Flu and COVID-19 Vaccines

Flu and COVID-19 are contagious diseases that affect millions of Americans each year. These diseases can cause severe illness, hospitalization, and even death. The seasonal flu vaccine and the updated COVID-19 vaccine can help reduce these risks.

The CDC recommends that everyone ages 6 months and older get vaccinated against flu and COVID-19. This year’s flu vaccine is available as a flu shot or nasal spray. COVID-19 vaccines from Moderna, Pfizer-BioNTech, and Novavax have all been updated for the 2023-2024 season. The types of flu and COVID-19 vaccines you can get are based on your age and other factors.

RSV Vaccines

RSV is a common respiratory virus that usually causes

mild, cold-like symptoms. However, infants and older adults are more likely to develop severe RSV.

Where Can I Get Vaccinated?

There are three ways you can get these vaccines at no cost:

1. Go to a military hospital or clinic. Call ahead to make sure the vaccine is available.
2. Go to a TRICARE retail network pharmacy. Make sure the person who gives you the vaccine is a pharmacist. If another type of provider gives you a vaccine at a participating pharmacy, you may have out-of-pocket costs.
3. See a TRICARE-authorized provider. However, if you get other services at the same time, you may have to pay copayments or cost-shares. These costs vary based on your health plan.

You can get the flu, COVID-19, and RSV vaccines recommended for you at the same time.

Talk to your provider if you have questions about vaccines. For more info on vaccine coverage, check out <https://tricare.mil/CoveredServices/IsItCovered/Immunizations>.



RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? 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 (256) 842-2719
usarmy.rsa.rso@army.mil
• Ft. Novosel (Ft. Rucker) (334) 255-9124/9739
usarmy.rucker.rso@mail.mil

ALASKA

• JB Elmendorf-Richardson (800) 478-7384 (AK only) (907) 384-3500
usaf.jber.rso@us.af.mil
• Ft. Wainwright (907) 353-2095
fw.rso@wainwrightarmy.mil

ARIZONA

• Ft. Huachuca (520) 533-1120
usarmy.huachuca.imcom-central.mbx.sfl-rso@army.mil

ARKANSAS

See Ft. Sill, OK

CALIFORNIA

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

COLORADO

• Ft. Carson (719) 526-2840
usarmy.carson.rso@army.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. Moore (Ft. Benning) (706) 545-1805/4434
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil
• Ft. Gordon (706) 791-2654/4774
usarmy.gordon.rso@mail.mil
• Ft. Stewart (912) 767-5013/3326
usarmy.stewart.rso@mail.mil

HAWAII

• Schofield Barracks (808) 655-1585/1514
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) 684-5583/2425
usarmy.leavenworth.imcom.mbx.retirements@mail.mil

• Ft. Riley (785) 239-3320/3667
usarmy.riley.rso@army.mil

KENTUCKY

• Ft. Campbell (270) 798-5280/3310
CampbellRSO@army.mil

LOUISIANA

• Ft. Knox (502) 624-7236/1280
usarmy.knox.rso@army.mil
• Ft. Johnson (Ft. Polk) (337) 531-0363/0402
usarmy.polk.rso@army.mil

MAINE

See Ft. Drum, N.Y.

MARYLAND

• Aberdeen Proving Grnd (410) 306-2322/2345
apgrso@army.mil
• Ft. Meade (301) 677-9603
armysomeade@mail.mil

MASSACHUSETTS

See West Point, N.Y.

MICHIGAN

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

MINNESOTA

See Ft. McCoy, Wisc.

MISSISSIPPI

See Ft. Novosel Ala.

MISSOURI

• Ft. Leonard Wood (573) 596-6637
usarmy.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.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) 772-6434/6339
usarmy.drum.rso@army.mil

• Ft. Hamilton (718) 630-4552/4930
usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil

• Watervliet Arsenal See Ft. Drum, N.Y.

• West Point (845) 938-4217/2355
usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil

NO. CAROLINA

• Ft. Liberty (Ft. Bragg) (910) 396-5304
usarmy.liberty.usag.mbx.dhr-rso@army.mil

NO. DAKOTA

See Ft. Riley, Kan.

OHIO

See Ft. Knox, Ky.

OKLAHOMA

• Ft. Sill (580) 442-2645/6131
usarmy.sill.rso@mail.mil

OREGON

See JB Lewis-McChord, Wash.

PENNSYLVANIA

• Carlisle Barracks (717) 245-4501/3894
usarmy.carlisle.rso@mail.mil

• Tobyhanna Army Depot (570) 615-7019/2734
army.tobyhanna.rso@mail.mil

• Ft. Drum, N.Y. (570) 615-7019/2734
army.tobyhanna.rso@mail.mil

• Ft. Drum (315) 772-6434/6339
usarmy.drum.rso@army.mil

• Ft. Drum (315) 772-6434/6339
usarmy.drum.rso@army.mil

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VERMONT

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OFFICIAL BUSINESS

Exchange launches Army Soldier for Life apparel at select stores

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

About 75% of Americans say they know little about their military. An exclusive clothing line that debuted at select Army & Air Force Exchange Service Post Exchanges (PXs) and online this summer offers a great conversation-starter for Retired, veteran, and Active-Duty Soldiers.

In August, 30 PXs in the United States, Europe and the Pacific began offering Soldier for Life polos, T-shirts and caps sporting the Army's Soldier For Life logo. The apparel is also available at ShopMyExchange.com.

Soldier For Life engages and connects the U.S. Army with organizations and the broader public to support Soldiers, veterans and their families. Once you earn the title Soldier, you are a Soldier for Life.

There are two versions of the Soldier For Life logo to choose from: one for Retired Soldiers, and another for current Soldiers and veterans. All Soldiers For Life can find the full assortment near the main store entrance or in the custom apparel section of the participating PXs and at ShopMyExchange.com.

Participating Exchange stores include: Forts Cavazos, Bliss, Sill, Belvoir, Liberty (South and North Post), Jackson, Gordon, Stewart, Buchanan, Meade, Leonard Wood, Gregg-Adams, Drum, Knox, and Moore; as well as Panzer, Grafenwoeher, Schofield Barracks, Wiesbaden, USAG Humphreys, the U.S. Military Academy, West Point, and Joint Bases Lewis-McChord-Fort Lewis, McGuire-Dix-Lakehurst, Myer-Henderson-Hall, Langley-Eustis and San Antonio-Fort Sam Houston.

Soldiers For Life can find the full assortment near the main store entrance or in the custom apparel section of the participating PXs and at ShopMyExchange.com.

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.