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A MESSAGE FROM THE CO-CHAIRS CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL

Dear Retired Soldiers and Families,

Not long ago, the Army Chief of Staff, Gen. Mark A. Milley, asked the Retired Soldier Council and the

retired community to define what it means to be a Retired Soldier and how we can contribute to the Army mission. How do we want to be perceived?

We recognize that each Retired Soldier is different. Most Retired Soldiers continue to work in a second career, so we recognize that many cannot be fulltime advocates for the Army. But nearly every Retired Soldier can tell their Army story and help connect the Army with the Americans it defends. Nearly every Retired Soldier can educate their neighbor or coworker about the stereotypes and the myths of military service that they see in the media. Nearly every Retired Soldier can display the Soldier for Life pin or window sticker to define themselves to other Americans.

**BY OUR ACTIONS AND OUR
INACTION, WE DEFINE OURSELVES.**

The new motto of the Army Retirement Services for Retired Soldiers reminds us of what we are, "Your mission has changed, but your duty has not." It's true. We're not deploying and fighting our nation's wars any more. We're not staring across international borders at those who might wish to change our country's way of life. But we're still a collective force for the Army and the nation.

There are over 967,000 Retired Soldiers and over 246,000 surviving spouses. We are the Army's largest demographic. There are just over one million Soldiers currently serving in the Active Army, the Army National Guard, and the Army Reserves – combined.

It is not likely we'll be recalled to active duty. But our impact should be felt on the home front. In towns across America we, the six tenths of one percent of Americans who have retired from our nation's military forces, live and interact with the ninety-nine percent of Americans who don't serve in the military. This proximity to our fellow Americans and our sense of duty to our country is our strategic advantage – if we use it.

So how do we want to be defined? As a force that continues to promote the strength of the nation? Or as a collection of individuals who quietly collect retired pay and use military treatment facilities or TRICARE benefits and the commissary and PX? How do we want the Army to use our skills and experience?

Your journey isn't beginning, but neither has it ended. You are still needed by this country. You can vote, advocate for the military with your Congressman, volunteer on a military base or with a veterans service organization, join an installation retiree council, or contribute financially to Army Emergency Relief or other charities that support our less fortunate.

As a Retired Soldier, you are still a leader, still setting the example for others. Indeed, "Your mission has changed, but your duty has not." You are a Soldier for Life.

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Editorial

Volunteer, inspire Soldiers, and experience the camaraderie again

By Mark E. Overberg, Director, Army Retirement Services

Speaking to all of the Army's retirement services officers during a recent training session in San Antonio, Lt. Gen. Kenneth R. Dahl, Commanding General, U.S. Army Installation Management Command, explained the fiscal challenges that the Army faces, "Basically, IMCOM now receives a billion dollars less per year. And, we're doing it with about 4,000 fewer personnel than we had in FY 15. We're all used to people saying 'Do more with less.' I don't like that because it implies you were sitting around with a bunch of time on your hands. Doing the same with less is also unrealistic."

"...We're all used to people saying 'Do more with less.' I don't like that because it implies you were sitting around with a bunch of time on your hands. Doing the same with less is also unrealistic."

He began with an explanation of the Army's current budget situation as a way to provide context for explaining the difficult challenges commanders face today as they balance limited resources. "In 20 months, I've been to 73 installations. I discovered we get about nine billion dollars per year from Congress, but we always received supplemental monies around mid-year. In FY 13, for example, we received about \$750,000 in mid-year, and FY 14 we got a billion, and in FY 15 we received \$820,000. We received nothing in FY 16 and we won't this year or next (FY 17-18) at a minimum. There is no more money!" He then added, "I'm not complaining about our budget, I'm explaining our budget."

Dahl then applauded the retirement services officers for helping Soldiers prepare for retirement and remain a part of the Army team afterwards, "My main message to you is to reach out to our Retired Soldiers and make them feel like they're still Soldiers because we NEED them. You have the opportunity to help these Soldiers match their talents and interests with things on the installation that need to get done."

IMCOM's need to spread its funding further coincides with the Army's desire to emphasize that Retired Soldiers are part of the Soldier lifecycle. The Soldier for Life mentality says that once you earn the title of Soldier, you're a Soldier for Life. And

when you retire from the Army, we still need you. That's why we don't call you a retiree any more. As a Retired Soldier, your mission has changed, but your duty has not. In uniform, your mission was leading Soldiers and fighting our nation's wars. As a Retired Soldier, your mission is to HIRE and INSPIRE.

Retired Soldiers continue to inspire Soldiers by setting the example as they've always done. By volunteering your time on an installation -- at the Army Community Service, in the hospital, in the Army Retirement Services Office, or even for a special event -- you're showing today's

Soldiers what lifelong commitment looks like. Just as important, you'll get a bonus yourself from the experience. When I speak at installation Retiree Appreciation Days across the country, hundreds of Retired Soldiers have personally told me that they feel great being around Soldiers again, helping them and their families, and being part of the Army team.

If you would like to inspire today's Soldiers and be an active part of the Army team, help us provide services to Soldiers and their families at the installation near you. Contact your installation ACS Volunteer Coordinator or call your local retirement services officer, whose contact information is at <https://soldierforlife.army.mil/retirement/rso> or page 23.

And if the installation closest to you is a Navy, Marine Corps, or Air Force Base, volunteer there too, and show them how Retired Soldiers do it.

Inquiries and comments about Army Echoes? Send them to

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

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

Echoes from the past

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



The **October 1957** issue of the Retired Army Personnel Bulletin announced that retirees could order the new Retired Army Personnel Handbook (DA Pam 600-5). "The Handbook was written for you. It contains the latest information relating to your various rights, privileges, and obligations as retired members of the Army. [Ed. Note: DA Pam 600-5 is now the U.S. Army Retired Soldier Handbook. See your RSO for a copy or download it from <https://soldierforlife.army.mil/retirement/postretirement>.]

Under the headline "Addresses Wanted", the **November 1957** issue said, "We would like to send the Retired Army Personnel Bulletin to every officer and enlisted person who is receiving or entitled to receive Army retired pay. Have you any friends or acquaintances who have been placed on the United States Army Retired List, the Army of the United States Retired List, or the Temporary Disability Retired List and who are not receiving the Bulletin? If so, you can help us reach our goal by asking them to send their address to The Adjutant General, Department of the Army, Washington 25, D.C." [Ed. Note: Reaching all Retired Soldiers is still a problem for the Army. Those collecting retired pay should update their mailing and email addresses at DFAS, preferably using myPay. Gray Area Retired Soldiers should update HRC.]

The **December 1957** issue is one of the few issues of the Retired Army Personnel Bulletin that HQDA does not have. [Ed. Note: If you have a copy, please send the original or a copy of it to the Army Echoes Editor.]

The **January 1958** issue devoted one of its four pages to the personal affairs of widows. "One of the most difficult tasks which every thoughtful married man must perform is to teach his wife how to be a widow." The article explained how Retired Soldiers should document service-connected disabilities so that their wives would receive Dependency and Indemnity Compensation from the VA if the Retired Soldier died of a service-connected death. It coached, "Usually a widow should request an autopsy since it may be helpful in establishing a service-connected cause of death. Finally, don't let fear or superstition keep you from discussing these matters frankly and fully with your wife. You will be doing her a great service by taking every possible measure to safeguard her future." [Ed. Note: This is still good advice for Retired Soldiers of both sexes, but there are now many more survivor benefits! See the 29 federal benefit fact sheets under "Casualty/Survivor" at the MyArmyBenefits website (http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page.html). Check your State's fact sheet for more benefits!]

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

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

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

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

Leadership

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Changes are coming to TRICARE. Are you ready?

WASHINGTON — Changes are coming to your TRICARE benefit beginning Jan. 1, 2018. These changes will give you more benefit choices, improving your access to care and simplifying cost shares. The best way to prepare is to update your information in DEERS, sign up for TRICARE benefit updates, and visit the TRICARE Changes webpage.

TRICARE is changing. Here is what you need to know:

Region Consolidation

Currently, there are three TRICARE regions in the U.S. to include TRICARE North, South and West. The TRICARE North and South regions will combine to form TRICARE East, while TRICARE West will remain mostly unchanged. Two new contractors, Humana Military and Health Net Federal Services, will administer these regions. This change will allow better coordination between the military hospitals and clinics and the civilian health care providers in each region.

TRICARE Select

A new program, TRICARE Select will replace TRICARE Standard and TRICARE Extra both stateside and overseas. Stateside, TRICARE Select will be a self-managed, preferred provider network option. You will not be required to have a primary care manager (PCM) and therefore you can visit any TRICARE-authorized provider for services covered by TRICARE without a referral. An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network. Overseas, TRICARE Overseas Select will be a preferred provider organization-styled plan that provides access to both network and non-network TRICARE authorized providers for medically necessary TRICARE covered services. To be medically necessary means it is appropriate, reasonable, and adequate for your condition. TRICARE Select adopts a number of improvements, including additional preventive care services previously only offered to TRICARE Prime beneficiaries.

TRICARE Prime

TRICARE Prime is a managed care program option. An assigned PCM provides most of your care. When you need specialty care, your PCM will refer you to a specialist.



Active duty service members and their family members do not pay anything when referred to a network provider by their PCM. All others pay annual enrollment fees and network copayments.

Enrollment

All current TRICARE beneficiaries will be automatically enrolled into plans on January 1, 2018 as long as they are eligible. TRICARE Prime enrollees will remain in TRICARE Prime. TRICARE Standard and Extra beneficiaries will be enrolled in TRICARE Select. During 2018, you can choose to enroll in or change coverage plans. Enrollment will move to a calendar year open enrollment period beginning in the fall of 2018, during which active enrollment will be required for coverage for the following year. The open enrollment period will begin on the Monday of the second full week in November and run through the Monday of the second full week in December of each calendar year.

Are You Ready? Take Action Now:

You can begin to prepare for the upcoming changes now by:

- Signing up for a DS Logon
- Updating your personal information DEERS

This is YOUR Benefit – Take Command! Stay informed with the latest information:

In the coming months, more information will be available at www.tricare.mil/changes.



Have you recently retired or are you getting ready to retire?

Here is some helpful TRICARE Retiree Dental Program information.

WASHINGTON — Retiring from the military is a huge step, with many decisions facing you and your family as you transition into civilian life. In preparing for your retirement and reviewing your TRICARE benefits, don't forget about your eligibility for the TRICARE Retiree Dental Program (TRDP). Here are a few things to keep in mind about the TRDP:

- TRDP coverage isn't automatically included in your TRICARE benefits, so you'll need to proactively enroll in the TRDP after your retirement date.
- If you enroll within four months after your retirement date, you and any eligible family members you enroll will receive a waiver of the 12-month waiting period for major services like braces, crowns and dental implants. Simply fill out an Online Inquiry form to let Delta Dental know of your timely enrollment to get this waiver.
- Your monthly premiums are based on your zip code. You're required to submit a two-month premium prepayment when you enroll.
- After you submit the two-month premium prepayment, you'll be responsible for paying your ongoing monthly premiums. In most cases, the government requires automatic deduction of your monthly premiums from your retirement pay. (Delta Dental works with DFAS to set up the allotment from your retirement pay, so there's nothing you need to do to start your premium payment.) If you're not receiving retirement pay, you'll need to set up an alternate payment method—either electronic funds transfer (EFT) or a recurring monthly payment by credit card.
- If you get a job that offers dental benefits, you can coordinate the TRDP with your future employer's program to reduce, or in many cases even eliminate, any copayments.

More than 1.5 million current enrollees trust their smiles to the TRDP—and here's why:

- You get two routine cleanings (or three with diagnosed Type 1/Type 2 diabetes), two exams and an x-ray annually, with no cost share when you see a TRDP network dentist. And, these services don't count towards your annual maximum or deductible.
- The TRDP offers a large nationwide network of dentists—and you can save up to 22% on your covered dental care and out-of-pocket cost shares by seeing a TRDP network dentist. To find a network dentist near you, use the "Find a Dentist" link at trdp.org.
- Network dentists accept the TRDP allowed fee for covered services, so there are no surprise costs beyond your expected cost share and applicable deductible.
- Each enrollee gets a \$1,300 annual maximum, a separate \$1,200 annual dental accident maximum and a \$1,750 lifetime orthodontic maximum.
- The TRDP coordinates benefits with other dental plans, allowing you to maximize your coverage under both plans.

Enrolling in the TRDP is easy—there's even a helpful video on the website that explains just how simple it is. After you watch the video, use the Quick link to the Beneficiary Web Enrollment (BWE) site to enroll online, or download an application from the TRDP website and mail it in. Once you're enrolled, be sure to register for the online Consumer Toolkit® where you'll be able to review your benefits and coverage levels, check the status of your claims, verify your remaining maximums and deductibles, and sign up for paperless dental benefits statements.



A REGISTERED MARK OF DELTA DENTAL PLANS ASSOCIATION



Army recruiting needs your support

By Maj. Gen. Jeffrey Snow, U.S. Army Recruiting Command

It is my pleasure to thank each and every one of you for the years of dedication you have provided to our great Army. Your selfless service has contributed to the safety and security of the American people.

I come to you asking for assistance. The 8,800 recruiters across the country serve as the Army's ambassadors to the American people every day, but they simply cannot reach every person. We need your help, as citizens who have experienced military life. We need you to share your Army story with the youth in your communities and the influencers who impact their decisions.

On top of the fact that only 29 percent of youth meet the qualifications for service, we are battling mounting misperceptions about service because of the extreme disconnect between the military and the American public. We are seeing that today's youth do not understand what service entails much less what leadership and educational benefits it provides. Unfortunately, they know only what they see on television, and they think life in the military will doom them to being mentally and physically broken, homeless, and unemployed.



We need them to understand the Army offers an opportunity for a transformative experience that fosters leadership, teamwork, and understanding of cultural diversity. It offers education, adventure, and travel. Above all, it offers the chance to be part of something greater than themselves and to serve their country.

We are working hard to bring new recruits into the Army each day, but I must tell you that is getting harder and harder each year. If we cannot provide the strength the Army needs, we may not be able to successfully protect and defend our nation.

Less than one percent of the U.S. population is currently serving and less than seven percent of the population has served. We need help educating the 93 percent.

If the Army transformed you, gave you new perspective, made you better, challenged you, or positively impacted your life, please help us reconnect with the American people. As Soldiers for Life, serve beside us as ambassadors and help us educate today's youth about the importance of service and the value of a career in the U.S. Army.

If you would like to be part of our campaign to reconnect with America, find out how at www.goarmy.com/cp.

The Human Resource Service Center is an entry point for military-related human resource inquiries. The center responds to Soldiers, Retired Soldiers, veterans, family members, DA civilians and government agencies. Contact HRSC (0700-1900 EST, Monday thru Friday) at (888) 276-9472 or by e-mail at askhrc.army@us.army.mil.



Forever GI Bill - Harry W. Colmery Veterans Educational Assistance Act

WASHINGTON — The President signed into law the Harry W. Colmery Veterans Educational Assistance Act also known as the “Forever GI Bill,” which will bring significant changes to veterans education benefits. The law is named after the American Legion national commander who wrote the original GI Bill language in 1944, and will allow more veterans to use the GI Bill and more time to use it. Some of the changes will go into effect immediately, and some are written to go into effect shortly after.

Some new provisions that go into effect immediately include:

- The 15-year time limitation for using Post-9/11 GI Bill benefits is eliminated for veterans who left active duty on or after January 1, 2013, and qualifying dependents (Fry children who became eligible on or after January 1, 2013 and all Fry spouses).
- Reservists who had eligibility under the Reserve Educational Assistance Program (REAP) and lost it due to the program sunset provision will have that service credited toward the Post-9/11 GI Bill program.
- Certain work-study is permanently authorized; previously it had to be re-approved by Congress every few years.
- The VetSuccess on Campus program will be available to students across the country.
- VA will help veterans to more clearly identify schools that offer them priority enrollment

The majority of the changes enhance or expand education benefits for veterans, servicemembers, families and survivors. Simple breakdowns to a portion of the provisions are:

Purple Heart Recipients

Servicemembers and honorably discharged veterans who were awarded a Purple Heart on or after Sept. 11, 2001 will be entitled to Post-9/11 GI Bill benefits at the 100-percent benefit level for up to 36 months. This is effective on Aug. 1, 2018.

Yellow Ribbon Extension to Fry and Purple Heart Recipients

Recipients of the Fry Scholarship and Purple Heart will be covered under the Yellow Ribbon Program. This is effective Aug. 1, 2018.

Changes to Transfer of Benefits (TEB)

Veterans who transferred entitlement to a dependent can now designate a new dependent if the original dependent dies before using the entitlement. Dependents who received transfer of entitlement under the Post-9/11 GI Bill can transfer their entitlement to another eligible dependent if the servicemember or veteran who made the transfer subsequently dies.

This law applies to deaths on or after Aug. 1, 2009. A dependent to whom entitlement is transferred may use it beginning on or after Aug. 1, 2018.

Elimination of 15-year Limitation to use the Post-9/11 GI Bill Program

The law removes the time limitation for the use of Post-9/11 GI Bill benefits for individuals whose last discharge or release from active duty is on or after Jan. 1, 2013, children of deceased

servicemembers who first become entitled to Post-9/11 GI Bill program benefits after Jan. 1, 2013, and all Fry spouses. All others remain subject to the current 15-year time limitation for using their Post-9/11 GI Bill benefits.

Reserve Components Monthly Housing Allowance

VA will prorate the monthly housing stipend (also referred to as the “monthly housing allowance”) under the Post-9/11 GI Bill for members of the reserve components of the armed forces. This change will be applicable to a quarter, semester or term commencing on or after Aug. 1, 2018.

Changes to Survivors' and Dependents' Educational Assistance

The new law decreases the amount of entitlement that new eligible individuals will receive under the Survivors' and Dependents' Educational Assistance (DEA) program from 45 months to 36 months. This change applies to individuals who first enroll in programs of education after Aug. 1, 2018. Individuals who first enrolled in a program of education prior to Aug. 1, 2018, would still qualify for a maximum of 45 months of entitlement.

This law also increases the amount of educational assistance payable for pursuit of institutional courses and institutional courses under the Survivors' and Dependents' Educational Assistance Program. An eligible person will be entitled to a monthly allowance of \$1,224 for full-time coursework, \$967 for three-quarter time, and \$710 for half-time coursework. The increases would be effective Oct. 1, 2018.



ARMY ECHOES

Ask Joe: Your Benefits Guru



MyArmyBenefits

The U.S. Army official benefits website



Dear Joe,

My wife and I take care of my younger brother who received severe TBI in an IED blast in Mosul. I own a plumbing business and I work full time. Diane's full time job is taking care of Bobby who lives with us here in Dubuque. Recently I heard of a program that allows caregivers to take a break from what is a truly a duty of love but it sure takes a lot out of you. Can you help?

Bobby's Big Brother Jake

Dear Big Brother:

Thank you for your dedication and the support you are giving to one of our wounded warriors. Family caregivers provide crucial help in caring for our nation's veterans by allowing them to stay in the homes and communities they defended, surrounded by the loved ones they fought for. Caregivers in a home environment can enhance the health and well-being of veterans under VA care. The Program of Comprehensive Assistance for Family Caregivers helps the families and veterans injured post 9-11. To get started with VA call the Caregiver Support Line at (855)260-3274. This is a great first step to learn more about the support that's available to you.

What you and Diane are doing can be especially wearing on a family. Fortunately, the VA recognizes this and what you may have heard of is called respite care. Respite care provides time for relaxing and renewing your own energy. A caregiver is eligible for up to 30 days of respite care per year. The care can be offered in a variety of settings including at home or through temporary placement of a veteran at a VA Community Living Center, a VA-contracted Community Residential Care Facility, or an Adult Day Health Care Center. Respite care may also be provided in response to a family caregiver's unexpected hospitalization, a need to go out of town, or a family emergency.

Other benefits available to family caregivers include: a monthly stipend; travel expenses (including lodging and per diem while accompanying Veterans undergoing care); access to health care insurance (if the Caregiver is not already entitled to care or services under a health care plan); mental health services and counseling and comprehensive VA Caregiver training provided by Easter Seals.

To find more details of the VA Family Caregiver benefit go to the <https://MyArmyBenefits.us.army.mil> homepage and select VA Caregiver Support in federal benefits under the benefits library tab

Joe

Dear Joe,

Some of my buddies were talking the other day about petitioning our state legislature for special recognition for veterans. Do you have any suggestions of something that might be appropriate?

Vets Rock

Dear Rock:

I think that's a commendable idea. For ideas of the ways different communities recognize vets just go to the state benefits fact sheets in <https://MyArmyBenefits.us.army.mil> and look for ideas. Each state is different and there are lots of good ideas out there. Some that come to mind: Missouri, for instance, allows a veteran displaying a Medal of Honor, Prisoner of War, Silver Star, or Purple Heart specialty license plate to park his or her motor vehicle without charge in a metered parking space. A veteran who has been awarded the Bronze Star may apply for a windshield placard to also park without charge if the placard is displayed. In Oklahoma certain disabled veterans are exempt from paying sales tax on purchases of up to \$25,000 per year. In Louisiana, Soldiers in uniform are exempt from paying bridge and ferry tolls. I am a big fan of the sales tax exemption for veterans. It's tangible, substantial and unique. Let me know how it works out.

Joe

2017 NDAA Reserve Component SBP Beneficiary Changes

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

The 2017 National Defense Authorization Act (NDAA 2017) changed the beneficiary rules for two categories of Reserve Soldiers whose death was in a non-duty status. The law did not change the calculation of the survivor benefit annuity for the survivors of these Soldiers. The SBP annuity will be calculated based on the member's pay entry base date and the retirement points.

The first category affected by the law is Soldiers who die in a nonduty status and are qualified for a Reserve non-regular retirement, but never received the notification of eligibility for non-regular retirement (20-year letter). The second category is Soldiers who died in a non-duty status, had received a notification of eligibility for non-regular retirement, were within the 90 day period to make a Reserve Component Survivor Benefit Plan election (RCSBP), and had not made the RCSBP election prior to their death.

The law changed the beneficiary rules for the survivors of these Soldiers as follows:

1. Effective Dec. 23, 2016, surviving spouses who lose survivor benefit eligibility for any reason will have the survivor benefit go to any eligible children. The effective date of the child annuity will be on or after Dec. 23, 2016. DFAS will automatically make the change. Address any questions to DFAS at (800) 321-1080.
2. Spouses may request to be excluded from the survivor benefit and the survivor benefit will go to eligible children. This is beneficial if a spouse's survivor benefit is offset dollar for dollar when the spouse also receives dependency and indemnity compensation (DIC) paid by the Department of Veterans Affairs. There is no offset of a child's survivor benefit by DIC. Contact HRC at (502) 613-8950 for additional information or assistance.
3. When there is no one else eligible for survivor benefits at the death of the Soldier, an election may be made by the Service for someone otherwise not eligible for survivor benefits but authorized an ID card under US Code, Title 10, Section 1072(2) as the deceased Soldier's dependent. For additional information or assistance concerning this survivor benefit election, contact HRC at (502) 613-8950.

How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Center anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. When reporting the death, please provide as much of the information below as you have:

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

'Soldier for Life' window sticker?

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



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



Taking away the car keys

By **Mary Benzinger**, Army Legal Assistance Attorney at the Pentagon Joint Legal Assistance Office

Most of us remember getting our driver's licenses as teenagers and the thrill at the independence it brought. As we age, the privilege of driving continues to be a symbol of independence. I remember when it became clear to me that my own mother was no longer capable of safe driving but she refused to voluntarily give up the keys. So what do you do if you know someone who's no longer safe behind the wheel? There are steps you can take.

First, talk to the person. They may already know they are not as sharp as they used to be and may voluntarily stop driving. This should be followed up with a trip to the Department of Motor Vehicles to turn in the "driver's" license and get a "walking" ID card.

If you have permission to talk to the person's physician or eye doctor, arrange for an appointment to discuss the driving. Hearing from a doctor that they should no longer be driving might be enough. (It was for my mom, but she was crushed.) If the person still refuses, the doctor can prepare a report regarding the inability to drive and submit it to the DMV and the DMV will initiate a review of the driver.

If that doesn't work or you don't have access to a physician you can write the DMV and notify them of the impaired driver. Most states will treat this request anonymously then initiate a review of the driver which may include requiring a doctor's authorization for continued driving and an in-person driving test. You should check your state's DMV website for specific guidance, forms, etc.

Be aware that when someone stops driving, even voluntarily, they can become depressed or angry. You can ease the transition by making provisions for alternate transportation to the activities they enjoyed when they were driving.



Active duty or retired Servicemembers and their ID card holder Family Members may be eligible for free legal assistance. To find a legal assistance office near you call your nearest military installation or go to <http://legalassistance.law.af.mil/content/locator.php>.

What your grandchild can teach you about Social Security

Posted on May 25, 2017 by **Jim Borland**, Acting Deputy Commissioner for Communications, Social Security Administration

If using the internet feels like a challenge, let your grandchild be your guide. You'll get your business done online, and they'll be proud to have helped their grandparent. Take advantage of your grandchild's computer skills and navigate Social Security's website together!



Once your grandchild has explained the basics of going online, you can use our website to find information and services for everything from benefit planning, to filing online, to replacing your lost Medicare card.

Open your own my Social Security account for easy access to benefit estimates. Your grandchild can help you navigate to www.socialsecurity.gov/myaccount to set one up. You can use our Benefit Planner tool at www.socialsecurity.gov/planners to learn if you're eligible for benefits, eligibility requirements, payment rates, and other rules about receiving each type of benefit. And when you are ready to file for retirement or disability benefits, you can do it online! To apply for survivors benefits, you or your family will need to contact us by phone or visit an office.

Once you're receiving benefits and have an account, you can continue to do business with us online with your my Social Security account. You can get a benefit verification letter, change your address or phone number, start or change direct deposit, get a replacement SSA-1099 for tax purposes, or check your benefits. In the District of Columbia and many states, you may be able to request a replacement Social Security card online. With the time you save by using our online services, you'll have more to spend with your grandchild!

Make a date with your grandchild to visit www.socialsecurity.gov together.



Annual consent for automatic prescription refills began Sept. 1

Beginning Sept. 1, 2017, Express Scripts will need annual consent from patients who want to receive automatic refills of their maintenance medications enrolled in TRICARE Pharmacy Home Delivery. This means that just before one of your prescriptions runs out of refills, Express Scripts will reach out to you to know if you would like your doctor to be contacted to renew the prescription and if you'd like to continue in the automatic refill program. If not, Express Scripts will not refill your prescription.

"This new process gives beneficiaries more control over their medications and keeps the convenience of automatic refills," said Amy Aldighere, Express Scripts Sr. Director – DoD Program Management. "It also makes it easier to opt out of the auto refill program and helps to prevent beneficiaries from receiving medications that they no longer need or shouldn't receive."

What to Expect

When the last refill of a medication enrolled in the Automatic Refill program ships, Express Scripts will reach out to you by telephone and/or email (depending on the preference you indicated) and ask the following:

- Would you like Express Scripts to reach out to your doctor for a new prescription?
- Do you want to keep your medication enrolled in the auto refill program?

How to Respond

Express Scripts will not re-enroll your medication unless they hear from you. You have several ways to respond:

- Online at Express-Scripts.com/TRICARE
- Via the automated phone call from Express Scripts
- By calling an Express Scripts Patient Care Advocate (PCA) at (877) 363-1303

If Express Scripts does not receive your consent within 10 days of reaching out to you, they will remove your medication from the auto refill program. However, re-enrolling is simple. You can re-enroll your medication at any time online, or through a PCA.

For more information or if you have questions, go to the Express Scripts website. You can also call Express Scripts at (877) 363-1303 to speak with a PCA.

RETIREE APPRECIATION DAYS

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

Location	Date	Contact	Location	Date	Contact
JB Myer-Henderson Hall, VA	Oct. 6	(703) 696-5948	USAG-Ansbach	Oct. 25	0981-183-3301
Carlisle Barracks, PA	Oct. 7	(717) 245-4501	USAG-Italy	Oct. 26	0039-0444-61-7493
JB Ellington Field-Houston, TX	Oct. 7	(210) 221-9004	Fort Meade, MD	Oct. 27	(301) 677-9603
Fort Knox, Ky	Oct. 13	(502) 624-1765	Fort Rucker, AL	Oct. 27	(334) 255-9124
Rock Island, IL	Oct. 14	(563) 445-0191	Fort Hood, TX	Oct. 27-28	(254) 287-5210
JB San Antonio, Fort Sam Houston, TX	Oct. 14	(210) 221-9004	Wiesbaden, Germany	Oct. 28	0611-705-5338
Fort Wainwright, AK	Oct. 14	(907)353-2099	Fort Leavenworth, KS	Oct. 28	(913) 684-2425
Camp Humphreys, Korea	Oct. 14	(315)753-8839	Fort Hamilton, NY	Oct. 28	(718) 630-4552
Fort Carson, CO	Oct. 14	(719)526-2840	Fort Benning, GA	Nov. 3	(706) 545-1805
Rheinland-Pfalz/Ramstein, Germany	Oct. 18	0631-411-8838	Fort Gordon, GA	Nov. 4	(706) 791-2654
Stuttgart, Germany	Oct. 19	07031-15-3442	Daegu, Korea	Nov. 4	0503-353-3872
Fort Riley, KS	Oct. 20	(785)239-3320	Yongsan, Korea	Nov. 18	0503-323-3735
Schinnen, Netherlands	Oct. 20	0032-65-44-7267	Fort Huachuca	Feb. 10	(570) 533-5733
Fort Bragg, NC	Oct. 20-21	(910) 396-5304	Fort Stewart, GA	Feb. 24	(912) 767-5013
BENELUX-Brussels	Oct. 21	0032-65-44-7267	Peoria, IL	Apr. 7	(309) 676-9725
Fort Polk, LA	Oct. 21	(337) 561-0402	Fort Jackson, SC	May 17-19	(803) 751-6715
USAG-Bavaria	Oct. 24	0964-183-8709	JB Langley-Eustis, VA	May 19	(757) 878-5884
			Presidio of Monterey, CA	Jun. 9	(831) 915-7342



Empowering antiterrorism preparedness

Army Office of the Provost Marshal General, Antiterrorism Division

WASHINGTON — The range of terrorist-related attacks during the past year, including the use of vehicle ramming and edged weapons tactics, continued to evolve. The prevalence of online radicalization and mobilization to violence also continue to rise. To stay ahead of these threats, our communities must remain vigilant and constantly aware of potential terrorist activities.

Terrorist attacks have become an integral part of the world's landscape. And, although terrorist attacks are most common outside the U.S. borders, no one is entirely immune to the possibility. As events in recent years illustrate, the Army is a target for radicalize and homegrown violent extremists and various international terrorist groups who search specifically for accessible targets associated with American activities and interests. In short, terrorism has the potential to threaten individuals and communities, often without advance notice. This prospect drives the need for active involvement from all community members, Retired Soldiers included, in our protection efforts. Empowering community members is a natural

first step in our defense against the current and future terrorist and violent extremist threats.

Terrorists exploit "soft targets." A soft target is a person, information, facility, or public place in which the terrorist perceives a good chance of a successful attack and a low risk of interference by law enforcement or security forces.

Public venues. Large crowds can present lucrative terrorist targets. Understand the risks of attending public venues.

Maintain a low profile when traveling. Try to blend in with the local populace through your dress and appearance. Know the location of safe havens and carry with you the local emergency telephone numbers.

Maintain situational awareness of your surroundings at all times. Pay particular attention to activity happening around you in order to identify anything unusual. If necessary, leave the area and report suspicious activity or behavior to local authorities. Trust your instincts!

Protect personal information. Do not reveal details of your personal life (such as where you live and work, family members, your association with the U.S. military, your email address, or your phone numbers) to anyone you don't know and trust.

Social media networks (such as Facebook, Twitter, and blogs). Avoid posting or providing personal information. Criminals and terrorists are known to use these forums for open-source information gathering and recruitment, and these media do not provide secure communications. Caution: Pictures uploaded from mobile phones often have geo-tracking data embedded within the file that can reveal the specific location or address.

Awareness at Home. Basic security begins with the home. Make sure door and window locks and exterior lighting function properly. Children should keep doors and windows locked when home alone.

Neighborhood Watch. Participate in a neighborhood watch program to establish a shared responsibility for the safety and security of your local community.

Family Emergency Plan. Be prepared for an emergency that may require your family to shelter in place or relocate with little advance notice. Make a family emergency plan and ensure that all family members understand what to do in each scenario.

Trust your instincts: Individuals rely on their senses every day of their lives. If a behavior or activity makes you feel uncomfortable, report it!

If you see Something Suspicious, Report It!



Armed Forces Retirement Home now accepting applications

WASHINGTON — The Armed Forces Retirement Home (AFRH) - With locations in Washington, D.C. and Gulfport, Miss. – is now accepting applications for residency.

The Home, which offers affordable independent living in modern facilities, has immediate openings in Washington, D.C. and a waiting time of under 24 months in Gulfport, Miss.

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

Veterans must be able to live independently upon admission to the AFRH. This means being able to care for personal needs, attend a dining facility for meals, and keep all medical appointments. Fees for independent living are 40 % of total current income, and do not exceed \$1,429/month.

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

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

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

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

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

Many veterans choose to live at AFRH for the superior medical, dental and vision care offered, with amenities that include: private rooms with a shower, cable TV, three delicious daily meals prepared by licensed nutritionists in our modern dining facility, a wellness program and

deluxe fitness center, movie theater, bowling center and hobby shops.

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

Persons are eligible to become AFRH residents who:

- Served as members of the Armed Forces, at least one-half of whose service was not active commissioned service (other than as a warrant officer or limited-duty officer)

The following categories will be considered. Veterans (male or female) who are



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

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

Married couples are welcome, but both must be eligible in their own right.

Veterans who have been convicted of a felony or are not free of drug, alcohol, or psychiatric problems are ineligible to become a resident.

For further information or to request an application, visit: <https://www.afrh.gov/apply> or contact the Office of Public Affairs at: admissions@afrh.gov (800) 422-9988.



Meet your Installation Retiree Council

WASHINGTON — Are you a member of your local Installation Retiree Council (IRC)? IRCs offer a way of ensuring that though you have retired, your voice has not. Through Installation Retiree Councils, the retired community is still able to communicate with the Active Army, the ARNG, and the Army Reserve. Installation Retiree Councils offer advice and recommendations to commanders regarding vital issues and concerns of Retired Soldiers, surviving spouses, and their families. They provide an assessment of how current Army programs and initiatives and proposals for new laws and policies may affect the retired community.

Let's take a look at what IRCs are doing.

Ft. Drum Retiree Council

by Melody Everly

The sound of laughter and the aroma of coffee and pancakes wafts out into the lobby of a hotel in Watertown, N.Y., on a Saturday morning. If you were to enter the ballroom, you might think you had just walked into an enormous family reunion. You would not be wrong.

As coffee mugs are refilled and dishes are cleared away, individuals wearing polo shirts embroidered with "Fort Drum Retiree Council" circulate the room. Although many a story of the "glory days" can be overheard, these representatives are doing much more than visiting with the retirees who turn out for the council's monthly breakfasts, said Sonny Mitchell, council advisor and installation Retirement Services Officer.

"One of the primary duties of the Council is to communicate with retired service members within our area of responsibility and gather information on the issues that are affecting them," he said. "We serve as their voice to higher headquarters."

This is no small feat, as the council represents retirees from Maine, New Hampshire, Vermont, 48 counties in New York state, and seven Canadian provinces. Its members hail from multiple branches of the Armed Forces, and the council is assisted by a volunteer who serves as an international liaison in Canada.

Once issues are voiced, the council discusses them with the command team at Fort Drum, N.Y. A decision is made as to whether they can be resolved locally or need to be brought to the attention of the Army Chief of Staff's Retired Soldier Council.

Fort Drum's Retiree Council has been a catalyst for change

in policy that has improved the function of similar councils all over the world. Last year, its members began tracking their hours in the Army Volunteer Management Information System.



"This is important because it allows Army higher headquarters to see – in black and white – the value of what the council brings to the commander and to the local retiree population," Mitchell said.

Recognizing the positive impact this could have on other councils, Fort Drum raised the issue with U.S. Army Installation Management Command. In June, IMCOM published an operations order requiring all councils to begin tracking their service hours within the VMIS system.

While the Council has many broad-reaching objectives that its members hope to address in the future, Mitchell emphasized that their No. 1 priority is – and always will be – fulfilling the Army's commitment to providing the continued support that retired service members need to thrive in their post-service lives.

"Part of the Soldier lifecycle is 'Remain Strong,'" he said. "We want retirees to understand that they don't need to do that alone – they are an important part of the Army family and our retiree council is here to support them."

West Point Military Retiree Executive Council

by Joe Lopez

The West Point Military Retiree Executive Council is an Installation Retiree Council (IRC) based at U.S. Army Garrison West Point, the home of the United States Military Academy at West Point.

The purpose of our council is to assist the West Point Garrison Commander and the Superintendent of the U.S. Military Academy at West Point meet the objectives of the retirement program. The council serves as an effective ongoing communication link between the retired military community and the active Army, providing insight into vital issues and concerns of military retirees. All retiree council members are volunteers and are appointed upon the recommendation of the council Chairman and the approval of the West Point Garrison Commander.

Our geographic area of responsibility includes approximately 90,000 military retirees and covers New York, Mid-Hudson, Connecticut, Rhode Island and Massachusetts. We also liaison with key military installations in our area (i.e. the Naval Submarine Base New London Conn., the Naval Station Newport R.I. and the State Adjutant General offices) regarding military retiree information.

The council works closely with the West Point Retirement Services Office team and supports the West Point Garrison and community annual Retiree Appreciation Day (RAD). This major event is well received and attended by several hundred military retirees and family.

We coordinate with West Point installation organizations that provide services for retirees, including Keller Army Community Hospital, West Point Family and MWR, VA, JAG, Legal Assistance, the West Point Commissary and the West Point Main Exchange. These organizations attend our council meetings and provide information on the services they offer to retirees.

Some examples of retiree services offered by these organizations include:

- Keller Army Community Hospital provides TRICARE Plus a primary care program for military retirees
- Staff Judge Advocate Legal Assistance for personal legal affairs
- West Point Family and MWR
- Tax Center
- Commissary and Exchange

The members of our council are strong proponents of the Soldier for Life Program and are telling their Army stories throughout the communities where they live and to the many organizations they serve.

A strong installation retiree council has a positive impact in the military retiree community. The council members serve as the commanders “eyes and ears” and act as a bridge for continued support on a wide variety of activities that help Soldiers and family members.

Ft. Stewart/Hunter Army Airfield Installation Retiree Council

by Melvin Dougherty

Can you say dynamic, leading edge or pushing the envelope? If so, the first thing coming to mind should be the Fort Stewart/Hunter Army Airfield (FS/HAAF) Installation Retiree Council (IRC). The FS/HAAF IRC is

comprised of 16 energetic members (men and women) with rich diversity in their background as retired senior officers and senior NCOs. Of these 16 amazing members, two are local committee co-chairs. This team embodies skill sets which have made them a success not only in their previous military careers but also in the surrounding counties they represent...and their representative footprint is vast. Our area of responsibility includes two counties in South Carolina, 39 in Georgia and all of Florida with the exception of the panhandle.

The IRC is still actively involved in their communities either through working directly with Soldiers (as the Retirement Service Officer’s (RSO) do), volunteering at the Department of Veteran Affairs clinics/hospitals and further developing the retiree network in our area—they truly live the Soldier for Life creed. What else do they do you say?

Our IRC meets face to face twice per year—once in September for a Retiree Council meeting at FS/HAAF. While there, the RSO, in collaboration with other installation support activities to include the Garrison

Commanders from Ft. Stewart and Hunter AAF, treats the council to briefings on the state of TRICARE from MEDDAC, AAFES, DeCA, retiree volunteering opportunities and a host of others as they prepare inputs for the annual Chief of Staff, Army Retired Soldier Council held each Spring.

The IRC’s direct impact on discussions at the Chief of Staff of the Army Retiree Council can be seen from the vast number of issues submitted—at times

more than 50% have been accepted for discussion at this critical forum. Our team truly desires to keep retiree issues at the forefront of our senior leaders and to date has done an exceptional job!

They also actively work with our local RSO team in the planning and development of the annual FS/HAAF Retiree Appreciation Day (RAD) held in Orlando, FL every February. The planning effort for this key event is monumental and planning is facilitated via monthly teleconferences between the DHR, MPD and RSO. Our planning efforts pay big dividends each year with an average attendance of 1,200 retirees attending. The past two RADs have hosted heavy hitters as guest speakers with two retired Sergeants Major of the Army supporting our event.

Everyone is welcome to come see how a winning team at FS/HAAF supports the retiree community in our area!





ECHOES

VA unveils claims submission option that promises to complete claims within 30 days

WASHINGTON — As part of the Department of Veterans Affairs' (VA) continued efforts to improve timeliness of services for veterans and their families, VA unveiled the Decision Ready Claims (DRC) initiative, a disability claims submission option with accredited Veterans Service Organizations (VSO) that promises to deliver faster claims decisions to veterans and their families.

"The DRC initiative is a collaborative effort between VA and VSOs to help veterans receive faster decisions on disability claims," said VA Secretary Dr. David J. Shulkin. "VA works closely with participating VSOs to make sure they are properly trained in this new process and given the tools they need to participate successfully in the program on behalf of the veterans they serve."

Veterans who choose to submit their claim under DRC can expect to receive a decision within 30 days from the time VA receives the claim. VSOs will ensure all supporting evidence — such as medical exams, military service records, etc. — is included with the claim submission. This advance preparation by the VSOs allows claims to be assigned immediately to claims processors for a quick decision.

DRC was first implemented May 1, 2017, at the St. Paul (Minn.) Regional Office, and is now available at all VA regional offices. While DRC is currently limited to claims for increased compensation (commonly known as claims for increase), and requires veterans to work with VSOs, VA's goal is to expand the types of claims accepted under the initiative and allow veterans other ways to submit their claim under DRC.

DRC is another key step in aggressively modernizing VA's benefits delivery to veterans in a fully digital operating environment. With electronic claims processing as a foundation, VA's innovation will improve service to veterans, their families, and survivors.

For more information, contact your local VSO or call the VA toll-free number at (800) 827-1000.

What happens if there is no SBP election at retirement?

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

If you did not have a spouse or child when you retired, you have not closed the door on the enrollment of a future spouse and child. If you marry after retirement, you have one year from the date of your marriage to notify the Defense Finance and Accounting Service (DFAS) you want SBP coverage for your new spouse. If you gain a child after retirement you have one year from the anniversary of gaining that child to notify (DFAS) you are electing child coverage. If you elect SBP coverage, the SBP premiums and SBP coverage normally will start on the first anniversary of the marriage and or gaining the child.

To notify DFAS you are electing SBP coverage for a spouse and or child, submit a DD Form 2656-6, Survivor Benefit Plan Election Change Certificate, with your marriage certificate or appropriate documents for a child.

Most importantly, you must remember the one-year time limit on making the SBP elections. If you fail to notify DFAS within one year of your marriage or first gaining a child, you close the SBP category for that spouse or child and any future dependents in those SBP categories you closed.

If you have any further questions or need assistance, please contact a Retirement Services Officer for assistance. The Retirement Services Officer contact information is on page 23 or the Soldier For Life website at <https://soldierforlife.army.mil/retirement/rso>.

Army Medicine leads the way in world-class healthcare

FT. SAM HOUSTON, Tx. — With more than 100 military treatment facilities across the globe, Army Medicine continues to support beneficiaries in all aspects of their health and wellness.

Here are a few examples:

- To meet the needs of our beneficiaries they can now make follow-up appointments within Army Medical Homes (AMHs) six months out. This will allow patients to receive timely and convenient care based on their needs or treatment plan.
- AMHs offer a multi-disciplinary health care team approach that includes integrated specialists (primary care behavioral health, nutrition care, clinical pharmacists and physical therapy) and nurse case managers.
- Some facilities have clinic hours during training and federal holidays and all beneficiaries have access to non-face to face Access to Care (ATC) such as the Nurse Advice Line, Tricare Online Patient Portal Secure Messaging, and Tricare Online which provides communication directly with healthcare teams resulting in 24/7 medical advice.
- Currently, 85% of all Army Medical Treatment Facilities (MTFs) offer appointments before 8:00 am or after 4:00 pm or on the weekends. 44% of Army MTFs now have either an Urgent Care clinic or a “fast track” clinic inside the emergency room.
- Through telemedicine Army Medicine offers services across 18 time zones, in 30 countries and territories, and in over 30 clinical specialties.
- Army Medicine offers a Comprehensive Pain Management Program that provides holistic and multidisciplinary care for patients with

acute and chronic pain. Integrated Pain Management Centers offer alternative treatments to opioid therapy, such as yoga, biofeedback, and acupuncture.

- A simplified appointment approach which allows patients with acute needs to make appointments within 24 hours seeks to optimize access through decreasing appointment types and management workload, while increasing provider availability.
- 20 Community Based Medical Homes (CBMHs) provide access to health care off-post, or off-base, in the patient’s local community.
- Retirees and their family members are eligible for the TRICARE Retiree Dental Program. Information is available at: www.trdp.org/retirees/your-benefits.html
- Optometry services within Army Medical Treatment Facilities are often offered to retirees and their family members. Those who are enrolled in TRICARE Prime have the option to schedule a routine eye exam with a network provider once every two years with no referral or prior authorization required. There is no network coverage for retirees in TRICARE Standard, Extra or Retired Reserve, however, care is available in the direct care system. Appointments are on a space available basis and can be scheduled by calling central appointments. For more information visit: <https://tricare.mil/CoveredServices/Vision>
- Retired Active Duty service members are authorized 1 pair of standard issue glasses per year. Glasses can be ordered at any MTF optometry clinic and any current eyeglass prescription will be accepted. For those who do not live near an

Army hospital, there is an option to mail-in orders. For more information visit: usn-nostra-customer-service@mail.mil

- Family members of retirees may be able to get hearing aids at participating Military Treatment Facilities (MTFs). The National Defense Authorization Act (NDAA) 2017, Section 713 allows MTFs to expand Retiree-At-Cost Hearing Aid Program (RACHAP) to family members of retirees. Although the NDAA allows an MTF to sell hearing aids at cost to dependents of retirees, NDAA legislation permits the MTF to discern whether or not they have the capacity and capability to implement the legislation. For more information on this program visit: <http://militaryaudiology.org/rachap-rhapp-locations/>

Retirees who have enrolled in the US Family Health System (USFHS) insurance program are not able to use RACHAP because they are no longer eligible for healthcare through military treatment facilities.

- For more information on healthcare and services, please visit:

<https://tricare.mil>

<http://armymedicine.mil/Pages/Home.aspx>

<https://www.militaryonesource.mil/>

<https://www.health.mil/>





MILITARY STAR® Card – Expanding soon for your convenience

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

With a swipe of a MILITARY STAR card, Retired Soldiers can make a difference for military communities and those who wear the uniform today. The card, designed exclusively for service members, their families and retirees, offers terrific benefits and is widely accepted at more than 120 Exchange main stores, 500 Express convenience stores and gas stations, 1,700 quick-serve restaurants and 3,300 concessions. It's also accepted online at shopmyexchange.com well as Navy, Marine and Coast Guard exchanges and mynavyexchange.com. But that's about to change.

The Army & Air Force Exchange Service is working to make MILITARY STAR card the installation-wide credit solution of choice. The Exchange Credit Program is partnering with IMCOM G9 and the Defense Commissary Agency to allow for MILITARY STAR card acceptance at MWR facilities and the commissary.

Surveys have shown that military customers want the ability to use MILITARY STAR across the installation. This expansion is a win-win for cardholders—whether retired or currently serving—and the military community—a single card with one of the lowest APR would address virtually all the payment needs on Army installations. The Exchange already serves Soldiers and Airmen and brings the MILITARY STAR card to Marines, Sailors and Coast Guard members, so this expansion further demonstrates the Exchange's commitment to increase the card's usability across the entire military community.

To start the expansion process, the Exchange and MWR began testing MILITARY STAR card acceptance at Fort Hood's Phantom Warrior Lanes last November. For Soldiers, families and retirees in "the Great Place", an easy way to pay for fun is right up their alley—literally! Our testing at Fort Hood has expanded to include almost all child and youth services programs, which generates savings that go right back to quality-of-life programs including those same youth services activities, fitness centers and more. In the last decade, the MILITARY STAR card has provided \$727 million in financial support for these critical, and increasingly budget constrained, programs.

Additionally, MWR saves every American money with every swipe. Because the Exchange Credit Program processes MILITARY STAR card transactions in-house, MWR functions that accept the proprietary card avoid onerous fees assessed when bank-issued credit cards are used. For example, Exchange shoppers saved the military community more than \$20.7 million in bank fees last year alone by simply

using a MILITARY STAR card instead of a bank-issued credit card.

MILITARY STAR acceptance is coming to your commissary too. The commissary is working diligently to ensure MILITARY STAR card acceptance as it installs a new cash register system while looking for opportunities to modify its current cash registers to allow MILITARY STAR card acceptance in 2017.

The benefits of the MILITARY STAR card are also compelling for the active-duty or Retired Soldier. Cardholders enjoy exclusive discounts such as free standard shipping when ordering through shopmyexchange.com, 5 cents off per gallon of gas at the Express and savings of 10 percent at Exchange restaurants. These value-added benefits offer tangible everyday savings for Soldiers, families and retirees who do their part to make our military installations great places to live and work by reaching for their for their MILITARY STAR card.

With MILITARY STAR, a 0 percent promotion is a 0 percent promotion. Unlike other cards, the MILITARY STAR card does not charge a customer for all deferred interest if the customer does not completely pay off their balance by the end of the promotion period. Additionally, cardholders are never subject to late, over limit, or annual fees. The MILITARY STAR card's 10.99 percent interest rate was also recently cited by CreditCards.com as the lowest flat rate interest rate of any retail card, allowing new recruits an affordable opportunity to build credit without the prohibitive interest rate other retail credit products offer—some reaching more than 25 percent.

The Exchange is looking forward to offering greater convenience and increased dividend support to Soldiers, families and retirees through MILITARY STAR card acceptance at MWR facilities and the commissary. If you aren't a cardholder, you can find out more about the card and apply online at myECP.com.

Thank you for all you have done and continue to do for our nation. It's truly an honor to continue to serve you and your families.

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.

VA apprenticeship program to train, employ Veterans to assist other Veterans in properly filing for VA benefits

WASHINGTON — Veterans service organizations (VSOs) play a major role as advocates for the veteran community, and as partners with VA, to ensure this nation's veterans receive the benefits they have earned. An important part of this partnership is to support VSOs as they train their advisors on the benefit process.

VA's Vocational Rehabilitation and Employment (VR&E) program recently entered in to an agreement with Paralyzed Veterans of America to participate in an apprenticeship program to train Paralyzed Veterans' employees on how to assist veterans to file for and obtain their benefits. A similar program is currently in effect with the Disabled American Veterans organization.

Paralyzed Veterans is an advocate for quality health care, spinal cord injury and disease research, VA benefits, and civil rights for veterans and all people with disabilities. As a service oriented non-profit organization, Paralyzed Veterans employs national service officers to serve veterans.

"The apprenticeship program with Paralyzed Veterans will put much needed resources into communities nationwide to work with our veterans and assist them in applying for benefits," stated Tim Johnston, supervisor for rehabilitation services at VR&E. "This not only gives those accepted into the program a skill, but ensures that veterans in communities, large and small, have access to trained professionals who can help them understand the process and apply for those benefits they have earned and deserve."

In a memorandum of understanding between the two organizations, Paralyzed Veterans will provide a 36-month on-the-job training program to qualified veterans who are selected for the apprenticeship program. Most of the apprenticeship is supervised work with some classroom and on-line learning. These are full-time national service officer positions.

Pay during the apprenticeship is supplemented by the VR&E program. For the first 12 months, those selected for the program are paid \$2,890 per month by Paralyzed Veterans, and an additional \$651 from VA as a training allowance. In the remainder of the apprenticeship, Paralyzed Veterans pays \$3,166.66, and VR&E pays \$375 per month for training. The VR&E training allowance to the Veteran is tax-free. VA also pays for the training and necessary supplies.

Selection for the program generally comes from two sources. Paralyzed Veterans may notify VR&E that they have a candidate in mind, or a VA vocational rehabilitation counselor can recommend someone for the program.

How to apply

To be considered for this program, you must be receiving services from VA's Vocational Rehabilitation and Employment program. If you are not receiving services from the VR&E program, but would like to, you will need to apply.

To apply to VR&E, please go to [eBenefits](#) and click on Vocational Rehabilitation and Employment under Apply. You may also submit a completed application (VAF 28-1900) at the local VA Regional or outbased office, or mail the completed application to the closest regional office. Remember: not all veterans are eligible for VR&E benefits, but to become eligible, you must have a service-connected disability of 10 percent or more.

Next, after establishing eligibility, you must also be determined entitled for services under VR&E. Entitlement is based on the veteran having an employment handicap affecting their ability to obtain and maintain employment. It is after you have been found entitled and you have had an opportunity to meet with your vocational rehabilitation counselor that you will discuss your interest in the apprenticeship program. If the apprenticeship program seems like a good fit, the counselor may recommend you for the program. Additionally, there must be a need within the local Paralyzed Veterans of America office for a trainee.

Paralyzed Veterans may also notify VR&E that they have a candidate in mind. This candidate must also be receiving VR&E services, or they will need to go through the process explained above.

If you have any further questions, visit [local VR&E regional office](#).



A few cybersecurity basics can go a long way to keeping systems safe

FORT BELVOIR, Va. — Cybersecurity doesn't have to take a great deal of effort. Applying and maintaining just a few basic rules – things you may have heard a million times before -- can go a long way to keeping your computer systems and vital information safe from malware, hackers and crooks.

Be software smart:

- Install trusted antivirus software from well-known vendors, and keep all your software up to date with the latest features.
- Enable automatic updates for your programs to stay current and as safe as possible.

Be password smart:

- Use strong, unique, hard-to-guess passwords for your accounts, devices and networks.
- Never keep passwords in the vicinity of your computer, and never share them.
- When given the option, use multi-factor authentication such as security questions, personal ID numbers and fingerprints, in addition to passwords.

Be email smart:

- Delete mail that appears suspicious or comes from unknown sources.
- Avoid clicking on attachments and links you aren't expecting – they could contain malware.
- Be wary of messages asking for personal or sensitive information.
- If you're not sure email from a company is legitimate, contact the company directly using information from an account statement, credit card or online search – not with information provided in the email.

Be surfing smart:

- Make sure a site is safe before entering personal or sensitive information – look for the closed padlock symbol and https in the address bar.
- Be on the lookout for fraudulent sites that copy the look of legitimate sites by looking for clues such as slightly misspelled or altered names, missing contact info or different website and email domain names.
- Verify details such as contact

information with independent, trusted sources before taking action.

- Disconnect from the Internet when you're not using it.

Be data smart:

- Always encrypt sensitive information.
- Protect information with firewalls.
- Back up computer and data regularly.

Be social media smart:

- Learn the privacy and security settings of your social networks, adjust them to your needs, and check regularly for updates.
- Be careful what you post and how much personal information you share – remember that what you post online, stays online.
- Check the site's referral policy to be sure you're not unintentionally signing friends and family up for spam.
- Know and manage your friends, and know what actions to take if someone is harassing, threatening or impersonating you.
- Use caution with third-party applications that may ask for more info or access than you want to share.

Join the Army's civilian cyber workforce

The Army seeks to draw the nation's top cyber talent to this the rapidly-growing cyber career field.

Cyberspace is a globally contested domain where the Army is actively engaged in real world operations to defend Army networks and secure Army weapons platforms against global adversaries.

Conducting successful operations in cyberspace is no different than those of other warfighting domains. Advantage in cyberspace requires intelligence, planning, maneuver, and leadership of dedicated personnel.

In order to conduct these cyber operations, Army Cyber Command

and its subordinate units depend on civilian employees as a key component of the force. Many of these civilian openings require skills in cybersecurity or information technology (IT), but also in the fields of intelligence, engineering, operations planning, information operations and general military staff process.

There are job-specific skills that former military personnel can apply to the civilian side of cybersecurity from their time in uniform, including intelligence, cryptology, signal and IT expertise. In addition, employees in the private sector, government contractors, civilians in other Federal agencies and numerous educational

institutions are preparing individuals for this in-demand career field.

For those interested in cyber careers, the Army is one of the few employers that can offer an exciting operational environment at the forward edge of defending our nation against adversaries that seek to strike us in cyberspace. There are challenging duties and great rewards for those interested in working as an Army Cyber civilian.

To learn more about Army Cyber Command, visit arcyber.army.mil.

For a listing of current civilian job openings, visit: <http://www.arcyber.army.mil/Pages/USAJobs.aspx>.

Be a blood donor, save lives

Since 1962, the Armed Services Blood Program (ASBP) has served as the sole provider of blood for the United States military. As a tri-service organization, the ASBP collects, processes, stores and distributes blood and blood products to Soldiers, Sailors, Airmen, Marines and their families worldwide. As one of four national blood collection organizations trusted to ensure the nation has a safe, potent blood supply, the ASBP works closely with civilian counterparts by sharing donors on military installations where there are no military blood collection centers and by sharing blood products in times of need to maximize availability of this national treasure.

There are more than 20 ASBP blood donor centers (BDCs) in the United States and around the world. In addition to whole blood donation, some BDCs offer platelet apheresis donation.

You've got what it takes to save three lives with a single donation. By giving a little of yourself, your donation gives sick or injured troops and their families a second chance at life.

Blood and blood products are used for patients of all ages for many reasons—from cancer patients to those with battlefield injuries, military members and their families depend on blood donors every day.

Your donation can save:

- A service member injured in action
- A child with cancer
- A family member in need of heart surgery

It's easy to save lives! By committing to give blood at least once a season, you help ensure that blood is available when it is needed most. Give blood now by scheduling your donation appointment online.

To find out more about the ASBP or to schedule an appointment to donate, visit www.militaryblood.dod.mil.

2018 Army Officer Candidate School Reunion

COLUMBUS, Ga., – The Army Officer Candidate School (OCS) Alumni Association will host its next reunion March 25-29, 2018, in Columbus, Ga., to honor more than 250,000 OCS graduates and 43 Medal of Honor recipients who have provided leadership to the U.S. Army during peace and war.

The OCS is located at Fort Benning, Ga. and continues to serve as a principal venue for officer accessions for the Army.

This reunion will include a Hall of Fame induction ceremony, reception, and formal dinner that will include the presentation of the Patterson Award. There will also be demonstrations and briefings at Fort Benning highlighting developments related to the OCS program and the

opportunity to interact with current OCS candidates.

The reunion will be conducted at the Columbus Marriott Hotel, 800 Front Avenue, Columbus, Ga. 31901. (706)324-1800. Please refer to the OCS web site at <https://www.ocsalumni.org> for information updates or contact Nancy Ionoff, (813) 917-4309.



DIRECTORY

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

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

Army & Air Force Exchange Service: www.shopmyexchange.com

Army Echoes: <http://soldierforlife.army.mil/retirement/echoes>
Editor's e-mail address: ArmyEchoes@mail.mil

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Funeral Honors (Military): Army Coordinator: (502) 613-8218
<https://www.dmdc.osd.mil/mfh/>

ID Card Facilities: (800) 538-9552; Nearest facility: www.dmdc.osd.mil/rsl

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

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

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

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

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

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

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

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

Soldier for Life on Facebook: www.facebook.com/CSASoldierForLife

Soldier for Life on Twitter: www.twitter.com/csaSoldier4Life

Soldier for Life on Linked In:
www.linkedin.com/groups?home=&gid=6627257&trk=anet_ug_h

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

Survivor Benefit Plan: <http://soldierforlife.army.mil/retirement/sbp>

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



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

Veterans Service Records — Replace DD Form 214, awards:

Retired 4/1/1996 or later: Visit <http://soldierforlife.army.mil/retirement/>, Click on "Army White Pages" at the bottom, then log in. Next click on "Click Here to Access Your Army Record."

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

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

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

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

TRICARE <http://www.tricare.mil>

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

TRICARE North: (877) 874-2273; <http://www.hnfs.com> ; CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN

TRICARE South: (800) 444-5445; <http://www.humana-military.com/> AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)

TRICARE West: (877) 988-9378; <https://www.uhcmilitarywest.com/>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

TRICARE Overseas: (888) 777-8343; <http://www.tricare-overseas.com>

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

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

TRICARE Network Pharmacy: (877) 363-1303; <http://www.express-scripts.com>

TRICARE Retiree Dental Plan: (888) 838-8737; <http://www.TRDP.org>

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

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

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

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

Shades of Green, Florida: (888) 593-2242; (407) 824-3665
<http://www.shadesofgreen.org/reservations.htm>

Dragon Hill, Korea: 011-822-790-0016 <http://www.dragonhilllodge.com>

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

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

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

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

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

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

Sister Service Publications for Retired Service Members

Air Force Afterburner: <http://www.Retirees.af.mil/afterburner/>

Coast Guard Evening Colors: <http://www.uscg.mil/ppc/retnews/>

Marine Corps Semper Fi: <https://www.manpower.usmc.mil/> then click Career/Retired Marines, then Semper Fidelis Newsletter

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

RETIREMENT SERVICES OFFICERS (RSOs)

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

INSTALLATION RSOs

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

ALABAMA

• Redstone Arsenal
(256) 876-2022
usarmy.redstone.imcom.mbx.retirement-services@mail.mil
• Ft. Rucker
(334) 478-9124/9739
usarmy.rucker.usag.list.retirees@mail.mil

ALASKA

• JB Elmendorf-Richardson
(800) 478-7384 (AK only)
(907) 384-3500
rso@richardson.army.mil
• Ft. Wainwright
(907) 353-2099
fwarso@wainwrightarmy.mil

ARIZONA

• Ft. Huachuca
(520) 533-5733/1120
usarmy.huachuca.imcom-central.mbx.retirement-services-officer@mail.mil

ARKANSAS

See Ft. Sill, OK
CALIFORNIA
• Presidio of Monterey
(831) 242-4986 usarmy.pom.imcom-central.mbx.retirement-services-officer-pom@mail.mil

COLORADO

• Ft. Carson
(719) 526-2840
usarmy.carson.imcom-central.mbx.retirement-services-ft-carson-co@mail.mil

CONNECTICUT

See West Point, N.Y.

DELAWARE

See Ft. Meade, Md.

D.C.

See JB Myer-Henderson

Hall, Va.

FLORIDA

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

GEORGIA

• Ft. Benning
(706) 545-1805/2715
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil
• Ft. Gordon
(706) 791-2654/4774
usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil

• Ft. Stewart
(912) 767-5013/3326
usarmy.stewart.usag.mbx.dhr-retirement-services@mail.mil

HAWAII

• Schofield Barracks
(808) 655-1514
usarmy.schofield.imcom-pacific.mbx.retirement-services@mail.mil

IDAHO

Ft. Carson, Colo. or JB Lewis-McCord, Wash.

ILLINOIS

Ft. Leonard Wood, Mo

Ft. McCoy, Wisc., Ft. Knox, Ky.

INDIANA

Ft. Knox, Ky.

IOWA

Ft. McCoy, Wisc.

KANSAS

• Ft. Leavenworth
(913) 684-2425 usarmy.leavenworth.imcom-west.mbx.retirement-svcs-offic@mail.mil

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

KENTUCKY

• Ft. Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mps-d-retire@mail.mil
• Ft. Knox
(502) 624-1765
usarmy.knox.imcom-atlantic.mbx.dhr-rso@mail.mil

LOUISIANA

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

MAINE

See Ft. Drum, N.Y.

MARYLAND

• Aberdeen Proving Grnd
(410) 306-2322
usarmy.apg.imcom.mbx.imne-apg-hrm@mail.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. Rucker, Ala.

MISSOURI

• Ft. Leonard Wood
(573) 596-0947
usarmy.leonardwood.usag.mbx.dhr-rso-flw@mail.mil

MONTANA

See JB Lewis-McChord, Wash.

NEBRASKA

See Ft. Riley, Kan.

NEVADA

See Pres. of Monterey, Ca.

NEW HAMPSHIRE

See Ft. Drum, N.Y.

NEW JERSEY

• JB McGuire-Dix-Lakehurst
(609) 562-2666
usarmy.jbmdl.imcom-northeast.mil.dhr-hr-m-rso@mail.mil

NEW MEXICO

See Ft. Bliss, Tx.

NEW YORK

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

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

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

• West Point
(845) 938-4217
rso@usma.army.mil

NO. CAROLINA

• Ft. Bragg
(910) 396-8591
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

NO. DAKOTA

See Ft. Riley, Kan.

OHIO

See Ft. Knox, Ky.

OKLAHOMA

• Ft. Sill
(580) 442-2645
usarmy.sill.imcom-central.mbx.ft-sill-retirement-services@mail.mil

OREGON

See JB Lewis-McChord, Wash.

PENNSYLVANIA

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

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

RHODE ISLAND

See West Point, N.Y.

SO. CAROLINA

• Ft. Jackson
(803) 751-6715
usarmy.jackson.imcom-hq.mbx.dhr-rso@mail.mil

SO. DAKOTA

See Ft. Riley, Kans.

TENNESSEE

See Ft. Campbell, Ky.

TEXAS

• Ft. Bliss
(915) 569-6233
usarmy.bliss.imcom-central.mbx.rso@mail.mil

• Ft. Hood
(254) 287-5210
usarmy.hood.usag.mbx.dhr-iag-retsvcs@mail.mil

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

UTAH

See Ft. Carson, Colo.

VERMONT

See Ft. Drum, N.Y.

VIRGINIA

• Ft. Belvoir
(703) 806-4551
usarmy.belvoir.imcom.mbx.retirement-services@mail.mil

• JB Langley-Eustis
(757) 878-4803
usarmy.jble.imcom.mbx.eustis-rso@mail.mil

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

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

WASHINGTON

• Ft. Jackson
(803) 751-6715
usarmy.jackson.imcom-hq.mbx.dhr-rso@mail.mil

• Ft. Belvoir
(703) 806-4551
usarmy.belvoir.imcom.mbx.retirement-services@mail.mil

WEST VIRGINIA

See Ft. Knox, Ky.

WISCONSIN

• Ft. McCoy
(800) 452-0923
usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil

WYOMING

See Ft. Carson, Colo.

PUERTO RICO

• Ft. Buchanan
(787) 707-2061
miguel.a.apontecepeda.civ@mail.mil

OVERSEAS RSOs

HQ IMCOM Europe

611-143-544-1530
usarmy.sembach.id-europe.mbx.retirement-svcs@mail.mil

Germany

Ansbach
0982-83-3301
usarmy.ansbach.imcom-europe.list.rso@mail.mil

Baumholder

0678-36-7255

usarmy.baumholder.id-europe.mbx.bhmc-retirement-svcs@mail.mil

Grafenwoehr

09641-83-8709
usarmy.bavaria.id-europe.mbx.dhr-mpd-retirement-services@mail.mil

Rheinland-Pfalz

0631-411-8405
usarmy.rheinland-pfalz.id-europe.usag-r-p-ret-svcs@mail.mil

Stuttgart

07031-15-2010
usarmy.stuttgart.id-europe.mbx.retired-services@mail.mil

Wiesbaden

0611-705-7668
usarmy.wiesbaden.id-europe.mbx.retirement-services-office@mail.mil

Belgium

0032-6532-6293
usarmy.benelux.id-europe.mbx.rso@mail.mil

England

See HQ IMCOM Europe

Middle-East

See HQ IMCOM Europe

Netherlands

0031-455-263475
usarmy.benelux.id-europe.mbx.rso@mail.mil

Italy/So. Europe/Africa

Vicenza
314-637-7491
usarmy.usag-italy.id-europe.mbx.retirement-services@mail.mil

Japan

Camp Zama
046-407-3940
usarmy.zama.imcom-pacific.mbx.usagj-mpd-rso@mail.mil

Okinawa

06117-44-4186
RSO@okinawa.army.mil

Korea

Yongsan
0503-323-3735
usarmy.yongsan.imcom-pacific.usag-yongsan-retirement-servic@mail.mil

Camp Humphreys

0503-353-3872
usarmy.yongsan.imcom-pacific.list.usag-yongsan-retirement-servic@mail.mil

ARMY RESERVE RSOs

63rd Regional Support Command

Mountain View, California
(650) 526-9513/9512
States: AR, AZ, CA, NM, NV, TX, OK & 9th MSC (HI, AK, Guam)

81st Regional Support Command

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

88th Regional Support Command

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

99th Regional Support Command

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

ARMY NATIONAL GUARD RSOs

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

HRC RESERVE RETIREMENTS BRANCH

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

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

Is your mail and email address up to date?

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

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

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



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

AER is helping Active and Retired Soldiers impacted by hurricanes

WASHINGTON – Army Emergency Relief (AER) is providing assistance to Active and Retired Soldiers and their immediate family members who were impacted by Hurricane Harvey and Hurricane Irma. Whether a renter or homeowner, single or married, assistance may be provided to help those affected get back on their feet. AER is a part of the solution along with personal insurance, Federal Emergency Management Agency grants, and other community-based resources.

How to apply for assistance

- Go to www.aerhq.org and enter your zip code to find the nearest military aid society office (AER, Air Force Aid Society, Navy-Marine Corps Relief Society or Coast Guard Mutual Assistance).
- Call AER at (866) 878-6378 and we can find the nearest location for you.
- Contact the American Red Cross at (877) 272-7337 (option 1) if you are in the affected area and unable to get to an aid society location or you are more than 50 miles from the nearest aid society office.

How to donate

Visit www.aerhq.org to donate. Active duty and Retired Soldiers may donate to AER by allotment from their military pay. Also, anyone may donate to AER by credit card. If you have any questions, please contact AER at donations@erhq.org or (866) 878-6378.

What AER can help with

- Food
- Temporary Lodging
- Clothing
- Military Uniforms
- Home Repairs
- Replacement vehicle
- Insurance deductible
- Initial Rent and Deposit
- Medical Care
- Furniture
- Appliance repair/replacement

