

Why your spouse should be your retirement planning partner

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

When retiring from the Army eventually crosses a Soldier's mind, the first thought is about when to retire. The second thought, for married Soldiers, should be about talking to their spouse. Soldiers aren't the only ones who undergo mental, social, economic and professional challenges during transition. Spouses are often responsible for managing significant parts of a military household and work outside the home. So including the spouse early in retirement planning, even before deciding on a retirement date, may be the most important factor in a married Soldier's smooth transition to retirement.

Soldiers often see their military retirement as a journey into the unfamiliar for which they have no experience, little information, and no guide. Imagine the experience for spouses, who are one step removed from the day-to-day military experience and have not talked to other Soldiers navigating the retirement process.

Making the military spouse's challenge even more difficult during retirement planning may be a lack of information. "I believed I was alone in navigating the challenges during the one-year period from my spouse's submission of paperwork to his first official day of retirement. While my soon-to-be-Retired Soldier was going through the process, I was navigating the what-ifs, the new requirements, the effects on our children and my next chapter," said Pamela Blackmon, the spouse of a Retired Soldier.



Maj. Gen. Richard Kaiser, commander of the U.S. Army Corps of Engineers - Mississippi Valley Division, and his wife, Heather, present a Certificate of Appreciation to Evelyn Pannell, wife of Col. Richard Pannell, former USACE - MVD deputy commander, Aug. 10, 2018, during Col. Pannell's retirement ceremony. (USACE photo by Jared Eastman)

Fortunately for military spouses who want to know more about retirement planning, the Army emphasizes self-education, distance learning, and the guidance of subject matter experts. Soldiers would be wise to share these four retirement resources with their spouses:

- The [Army Retirement Services website](#). Here you'll find the downloadable [U.S. Army Retirement Planning Guide](#), contact information for [Retirement Services Officers \(RSOs\)](#), plus information about the [Survivor Benefit Plan \(SBP\)](#) and [Uniformed Services Former Spouse Protection Act](#).
- The [MyArmyBenefits website](#). This is the Army's official benefits website with over 150 federal and state benefits fact sheets, personalized retirement and SBP calculators, and a help desk staffed by benefits experts.
- RSOs. [Installation, Army National Guard, and Army Reserve RSOs](#) are the Army's retirement

specialists whose job it is to advise Soldiers and their spouses about the retirement process and retirement benefits.

- The [Change of Mission newsletter](#). The Army's quarterly electronic retirement planning newsletter is available to anyone with an internet connection.

One final resource that Patty Barron, the Director of the Association of the U.S. Army's Family Readiness Directorate and the spouse of a Retired Soldier, recommends to spouses is to "connect with those that have retired within the last five years. Reach out to others who have been through it early in your process. A good way to begin connecting is through social media—there are groups that serve as forums for sharing experiences as well as asking and answering questions."

YOUR MISSION WILL CHANGE, BUT YOUR DUTY WILL NOT!

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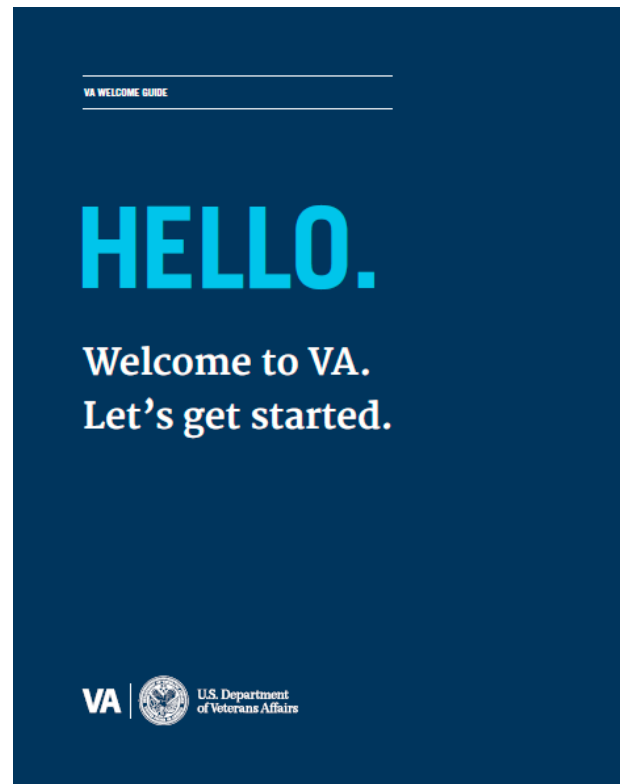
VA Welcome Kit

Handy navigational tool

WASHINGTON — Veterans traditionally have received information about the [Department of Veterans Affairs](#) (VA) in a fragmented way. This can create confusion and a disjointed experience for veterans and their families as they attempt to understand and access VA's many different services and benefits. From his first day, Secretary of Veterans Affairs Robert Wilkie has made customer service his top priority. In support of the [Secretary's vision](#), the VA's [Veterans Experience Office \(VEO\)](#) developed a unique product specifically designed to make it easier for service members, veterans, family members, caregivers and survivors to understand the many different benefits and services offered by VA.

A question often asked by service members and veterans is, "What can VA do for me?" Based on what stage a person is in life – still serving in the military, recently separated or a veteran for many years – there are numerous VA benefits and services available that can improve their overall quality of life. The [VA Welcome Kit](#) provides pertinent information and helps overcome the natural apprehension most people experience when interacting with a large, complex organization like VA for the first time. It is written in an easy-to-understand and concise manner and includes information on popular VA benefits, including applying for VA healthcare, a disability rating, education benefits, etc. The VA Welcome Kit is a useful guide for many of life's important milestones, including going back to school, seeking a job, buying a house, getting health care, planning for retirement, making plans for elderly care, etc.

The VA Welcome Kit includes handy one-page (front and back) quick start guides focused on specific topics of most interest to service members, veterans, family members, caregivers and survivors validated through empirical and anecdotal field research. The Welcome Kit is regularly updated as new information becomes available. The VA Welcome Kit can be downloaded and printed directly from the VA website at <https://www.va.gov/welcome-kit>. General feedback and suggestions on ways VA can improve the Welcome Kit can be sent directly to vawelcomekit@va.gov.



Change of Mission is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

Change of Mission is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free downloading from <https://soldierforlife.army.mil/retirement/change-of-mission>.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or USArmy.ChangeofMission@mail.mil. Direct all other questions to the retirement services officers listed on pg. 16.

Prior to using or reprinting any portion of *Change of Mission*, please contact the editor at USArmy.ChangeofMission@mail.mil.

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Making your transition to retired pay smoother

CLEVELAND — Whether you are close to retirement or a few years away, there are steps you can take to make your transition to retirement and retired pay smoother.

First, prior to separation, especially if you primarily access [myPay](#) with a Common Access Card (CAC), add a personal email address in myPay, and update your password, login ID, and security questions so that you can maintain access once CAC is no longer an option for you. Keeping your email address up to date will ensure you can receive important information, such as notification when tax statements are available in myPay and password reset by email.

Also, [download your leave and earning statements](#) and [W-2s](#) from myPay and save them. If you retire from active duty, you will have access to your military pay myPay account for 13 months after you retire, but your leave and earning statements will no longer be available. If you retire from the Army Reserve or Army National Guard, you will have access to your military pay myPay account and your leave and earning statements for one year after retirement.

At this point in your military career, it will be no surprise that the paperwork involved in retiring is complicated. Before you retire, you will meet with a [Retirement Services Officer \(RSO\)](#). The RSO will assist you in completing your retirement paperwork, including the DD Form 2656, Data for Payment of Retired Personnel. This form is very important for your retirement. If it is completed incorrectly, not signed, or missing from your retirement package, your retired pay will be delayed.

You should also plan for the possibility of a gap between your last military pay check and your first retired pay check.

The Defense Finance and Accounting Service (DFAS) goal is to pay all new retirees within 30 days of their retirement date, and 80 percent of new retirees do receive their first retired pay in that time frame. For example, if you retire on May 1,

2020, DFAS' goal is for you to receive your first retired pay on June 1, 2020. However, in some cases, there are special circumstances or missing information, and establishing the account requires more time. Keep in mind that retired pay is paid on the first business day of the month, not twice a month.

Gray Area Retired Soldiers should plan for 45 to 60 days from their 60th birthday (or earlier date, if qualified) because of the additional complexity of calculating their retired pay. That time frame will shorten over the next year, because DFAS is currently working on processing enhancements that will reduce the time required to establish these accounts. If you become a Gray Area Retired Soldier, be sure you note the date when you will become eligible for retired pay and work with an RSO well in advance of that date to prepare your paperwork. You can [submit your retired pay application to U. S. Army Human Resources Command](#) as early as nine months before, but no less than 90 days before that date. If you apply late, your first retired pay payment may be delayed beyond the normal processing time.

If you received any form of separation pay, including Voluntary Separation Incentive (VSI), Special Separation Bonus (SSB), severance, or readjustment pay during your military career, that money must be recouped upon retirement. It will be recouped either by the Department of Veterans Affairs (VA) if you are receiving VA compensation, or by DFAS if you are receiving retired pay, or by both if you are receiving pay from both, until the full balance is settled. Please note that recoupment cannot be waived. However, if you are experiencing a financial hardship as a result of recoupment, please contact [DFAS](#) at (800) 321-1080 to discuss the payment terms for your retired pay.

Finally, keep a copy of all of your retirement paperwork, and make sure it is accessible to you and your family in case you need it. Retirement is an exciting new chapter in your life. Planning can make your transition much smoother.



VOTE! What retirement planning subject would you like to see explained in *Change of Mission*? We'll write about the most requested subject in a future edition. Send your vote to the [editor](#).

**The most requested subject since the last edition is on page 4 of this edition:
"What receiving a disability retirement really means"**

What receiving a disability retirement really means

By Lemuel R. Chance, Chief, Operations Division, U.S. Army Physical Disability Agency

Receiving notification that you're being considered for a disability retirement may send your blood pressure skyrocketing. These retirements cut military careers short, and force Soldiers to quickly make alternative life plans. As with many complex and technical procedures, myths spread quicker than facts. Incorrect information will make your decision-making more challenging – at the worst point in your career. This article discusses some of the basic facts about disability retirements.

The Secretary of the Army is charged with assuring Soldiers' fitness, and separating or retiring those who become unfit to continue their military service because of physical disability. Soldiers whose careers are interrupted this way may be eligible for referral into the [Department of Defense Integrated Disability Evaluation System \(IDES\)](#).

The IDES process evaluates a Soldier's fitness through a Medical Evaluation Board (MEB) and, for those determined eligible by the MEB, through the Physical Evaluation Board (PEB).

Soldiers whose disability retirements have been approved by a PEB, are categorized as either permanently or temporarily disabled depending upon the stability of their medical conditions. In order to qualify for a disability retirement through the IDES process, Soldiers found unfit for continued military service must:

- Have less than 20 years of active or 7200 points of Army National Guard (ARNG) or U.S. Army Reserve (USAR) service, and a disability rating of 30 percent or higher.
- Have 20 or more years of active or 7200 points of ARNG or USAR service. Under this scenario, retirement will be recommended regardless of Department of Defense disability rating for IDES referred conditions.

The two categories of disability retirement are the Temporary Disability Retirement List (TDRL) and Permanent Disability

Retirement List (PDRL). The primary differences between the two are:

- TDRL is limited to five years (if placed on the list before Jan. 1, 2017) or three years (if placed on the list beginning Jan. 1, 2017). Soldiers on the TDRL must receive a periodic medical reexamination at least once every 18 months to determine if their medical conditions are stable for a final fitness determination by a PEB. All retired pay, TRICARE and other retirement benefits cease upon expiration of the three or five-year tenure. Soldiers on the TDRL must keep the Army informed of any address changes to receive timely notification of periodic medical reexaminations. Soldiers who fail to report for physical examinations may be removed from the TDRL and their retired pay may be suspended until an examination is completed.

- PDRL is permanent because the IDES-referred medical conditions rated at 30 percent or higher are stable for final fitness determination and rating purposes. No reexaminations are required.

Soldiers who are medically retired, whether permanently or temporarily, are Retired Soldiers upon separation. They are entitled to same rights and privileges as Soldiers who retire for length of service, including:

- Participation in the [Survivor Benefit Plan](#)
- [Disability compensation](#) from the

Department of Veterans Affairs

- Commissary and Exchange privileges
- [TRICARE benefits](#) for spouse and dependents

Soldiers who meet additional requirements may also qualify for [Combat Related Special Compensation](#) or [Concurrent Retirement and Disability Pay](#).

For additional information concerning disability retirements please contact the [U.S. Army Physical Disability Agency](#) at (877) 577-3065 or via [email](#).



Why the newsletter is named *Change of Mission*

While in uniform, your mission is to train and deploy to fight and win our nation's wars. When you retire from the Army, "your mission will change, but your duty will not." That means you'll still have a duty to the country, but your mission will now be to HIRE & INSPIRE: To help veterans get jobs, to inspire the next generation to join the military, and to inspire Americans get to know and trust their military.

Change of mission could mean a change in retirement options

By **Lori Schock**, Director of the SEC's Office of Investor Education and Advocacy

After more than 17 years of service to our country, you're embarking on a change of mission – a new career. That is incredibly exciting! Along with your change of mission, you may find a change in your retirement options. It's mission critical to evaluate these new options and adjust your retirement plans to keep you on track to achieving your financial goals.

Reset the budget

First things first. Updating your monthly budget and savings plan is a great place to start.

If you're getting a higher salary in your new job, good for you! Consider making adjustments to your monthly budget and savings plan with the extra money. You may choose to put the additional money toward some of your current expenses, like paying down debt or a new car. Or, you could look at the extra salary as found money, continue to live within your previously set budget, and put all of the "found money" into saving and investing. Remember, any additional money you put toward saving and investing today will enhance your financial security for tomorrow.

Evaluate your new retirement options

With a new job, you may have an opportunity to participate in a new retirement plan. Whether it's a 401(k), [403\(b\)](#), [457\(b\)](#) or [other employer-sponsored retirement plan](#), you should consider how the new plan will stack up against the [Thrift Savings Plan \(TSP\)](#).

One option is to keep all of your money in the TSP. As you already know, the TSP is one of the best options for retirement investing since it provides tax advantages and offers fees that are lower than even the average index fund.

You can also decide to rollover some or all of your TSP money into your employer's retirement plan or an [Individual Retirement Account \(IRA\)](#). Keep in mind the tax implications when deciding between a traditional or Roth IRA. While cashing out of the TSP is technically an option, unless you're 59½ years old, this may not be the best choice due to tax implications.

Most importantly, if your new employer offers a match to your contributions, take full advantage of it. It's free money!

Fees impact your investment portfolio

Always consider [fees](#) as you weigh your investment options. Fees may seem small at first, but over time they can cost you big time.

Ask about fees associated with the retirement accounts, such as administrative fees, investment advisory fees, if any, and transaction costs such as commissions, sales loads, or other trading fees. For further details, check out our Investor Bulletin on "[How Fees and Expenses Affect Your Investment Portfolio](#)."

Update or create a retirement plan based on your new career

Check to see if any new retirement accounts have a variety of investment options. By owning a mix of different investments like stocks, bonds and mutual funds, you spread the risk of losing money in the event that one of the investments loses its value.

After conducting your own independent research, assess whether your current retirement plan still achieves your financial goals or if you need to make some changes. Consider any significant life changes—marriage, divorce, children, homes, caretaking—that may impact your journey towards retirement. Take note of how much you have saved so far and whether you need to make any changes to your savings rate.

Review your current [asset allocation](#) – your investment portfolio's mix of stocks, bonds and cash – and check to see if you need to make adjustments. There are several factors to consider, such as your savings thus far, what you will earn with your new job, or any other recent changes to your current financial picture or future financial needs.

Need help making changes?

If you need help making changes to your investment portfolio or reassessing your retirement needs, consider [hiring an investment professional](#). You can get information about your investment professional's background, registration status and more by going to [Investor.gov](#) and typing the name of the professional in the search box. It's a great first step toward protecting your money.

Take charge of your financial future as you change your mission and make changes to your retirement plan. Know that [Investor.gov](#) and our [military page](#) can provide you with all kinds of useful saving and investing tools and information to help you with these important life changes.

The Securities and Exchange Commission disclaims responsibility for any private publication or statement of any SEC employee or Commissioner. This article expresses the author's views and does not necessarily reflect those of the Commission, the Commissioners, or other members of the staff.

LESSONS LEARNED

Transitioning kids

By Lt. Col. Paula T. Smith (U.S. Army, Retired)

I am a proud mom of three great kids who, for most of their lives, have only known military life. When I retired in 2016, I moved our family from Alexandria, Va. to Cape Cod, Mass. and we officially became “civilians.” Culture shock – yes. But not just for me! As part of the Army family, our children serve with us while on active duty. But we have to remember that they also transition with us when we retire. And just like us, at the time of retirement, our younger children may have especially mixed emotions about their transition from military to civilian life.

At the time I retired, my children were 7, 10, and 14. They were anxious for the next chapter in their lives to begin, but, just like me, they wondered what civilian life would be like. How would they make new friends? How would they fit in? Now well-established in civilian life, I thought it would be helpful to pass along the lessons learned that helped my young children stay resilient during our retirement transition.

My children definitely benefitted from routines at home. Establishing and following routines, such as responsibility schedules for completion of household tasks, after school study times, drop off and pick up times, family dinners (even the brief ones in between all of the activities!) and even nighttime prayers proved to be great ways of ensuring that my kids and I stayed connected, that they felt supported and that they continued to know what they could count on. We still follow routines now that are similar to those we practiced while I was on active duty. By continuing the routines through transition and into retirement, the routines created an important sense of consistency for the kids. Looking back, the routines often calmed anxieties. They provided my children with the reassurance they needed when parts of the new civilian culture seemed unfamiliar and overwhelming.

I also found countless benefits by involving my kids in volunteer opportunities and with community service-oriented groups. The theme of Soldier for Life – service in the military that continues in the community – can apply to our children and yield very positive outcomes. I found it very helpful to immediately associate with local chapters of national service organizations such as the Scouts and our church that accepted volunteer participation from all of our family members. This allowed my kids and I to “serve together” and share our experiences with each other as well as with our new friends. The kids also enjoyed finding individual activities in which to volunteer. One helped to establish an outdoor teen activity group. Another enjoyed volunteering at the library, assisting the staff in preparing for special town events. And my littlest enjoys donating money she earns to charitable causes. I found that their involvement in community service has been exciting, but it’s also felt familiar and comforting. Because of their military upbringing, my children actually expected to participate in service activities, and reinforcing this expectation was surprisingly easy.

The participation afforded the kids positive experiences that allowed them to feel like part of a team and, likewise, part of our community. Their feeling of belonging in the community was definitely a fundamental part of a healthy transition.

Now three years post-retirement, it is clear to me that the investments of keeping routines at home and engaging my kids in community-based activities continue to produce remarkable outcomes. The routines continue to provide my kids a launching pad from which to explore a great new “civilian” culture. Involvement in the community continues to open up rich experiences for them from which they cultivate even more new friendships and gain an even deeper sense of belonging. These elements were essential for my children’s successful transition and integration into this exciting civilian life.



Then-Major Paula Smith with her son, Harley, featured in a Mother’s Day special issue of The Leader newspaper during her command at Fort Jackson.



[Lt. Col. \(Ret\) Paula Smith is the Director of Rehabilitation Services, Sleep Lab and EEG at Falmouth Hospital in Falmouth, Mass.](#)

Stay in uniform after retirement: Mentor America's youth with JROTC

WASHINGTON — The mission of the [U.S. Army Junior Reserve Officers Training Corps \(JROTC\)](#) is “to motivate young people to be better citizens”. To accomplish this mission, we need Retired Soldiers to serve as JROTC instructors in over 1,700 high schools worldwide. U.S. Army JROTC instructors uphold the JROTC vision of “providing a quality citizenship, character, and leadership development program, while fostering partnerships with communities and educational institutions.”

When you become a U.S. Army JROTC instructor, you become an integral part of your community. The students, families, instructors and greater community that you will encounter as part of JROTC will extend your duty as a Soldier tenfold. No longer will you train and deploy to fight and win the nation's wars. Now, you have the opportunity to motivate young people to be better students, leaders and citizens.

Activities you may facilitate as an instructor include drill competitions, physical training, classroom instruction, air rifle marksmanship and safety, national-level events, robotics, summer camps and community service projects. We have developed a rigorous curriculum that challenges JROTC cadets to thrive in academics, physical fitness and as citizens of their community. Your change of mission is to be in charge of sustaining that growth among your cadets and developing the baseline leadership characteristics necessary for the workforce of the future.

U.S. Army JROTC instructor applicants must be retired from the Army no longer than 3 years, in the grades of E-6 to E-9, W-1 to W-5 or O-3 to O-6. View [instructor vacancies](#), estimate your [minimum instructor pay](#), and [begin the application process](#). You may also call (800) 347-6641 with any questions.



View instructor vacancies and estimate your Minimum Instructor Pay (MIP) at usarmyjrotc.com/jobs



Upcoming Army Reserve retirement planning training

Location	Date	Contact	Location	Date	Contact
Hot Springs, AR	25-Jan-20	(650) 526-9513/9512	Fort Belvoir, VA	21-Mar-20	(609) 562-1696/7055
Puerto Rico	25-Jan-20	(803) 751-9864/9698	Fort Belvoir, VA	22-Mar-20	(609) 562-1696/7055
St. Louis, MO	25-Jan-20	(608) 388-7448/9321	Vancouver, WA	28-Mar-20	(650) 526-9513/9512
Wailuku, Maui, HI	8-Feb-20	(808) 438-1600 ext. 3553	San Antonio, TX	4-Apr-20	(650) 526-9513/9512
Las Vegas, NV	8-Feb-20	(650) 526-9513/9512	Anchorage, AK	4-Apr-20	(808) 438-1600 ext. 3553
Charlotte, NC	8-Feb-20	(803) 751-9864/9698	Orlando, FL	11-Apr-20	(803) 751-9864/9698
San Marcos, TX	22-Feb-20	(650) 526-9513/9512	Aberdeen, MD	11-Apr-20	(609) 562-1696/7055
Columbus, OH	22-Feb-20	(608) 388-7448/9321	Mustang, OK	18-Apr-20	(650) 526-9513/9512
Niantic, CT	22-Feb-20	(609) 562-1696/7055	Brooklyn Park, MN	18-Apr-20	(608) 388-7448/9321
Albuquerque, AZ	7-Mar-20	(650) 526-9513/9512	Kaiserslautern, Ger.	18-Apr-20	(609) 562-1696/7055
Las Cruces, NM	14-Mar-20	(650) 526-9513/9512	Los Alamitos, CA	2-May-20	(650) 526-9513/9512
Virgin Islands	14-Mar-20	(803) 751-9864/9698	Montgomery, AL	2-May-20	(803) 751-9864/9698
Indianapolis, IN	14-Mar-20	(608) 388-7448/9321	Hilo, HI	2-May-20	(808) 438-1600 ext. 3553
El Paso, TX	21-Mar-20	(650) 526-9513/9512	Aurora, CO	9-May-20	(650) 526-9513/9512

For dates further into the future, visit the [Army Reserve Retirement Service Office](#)



MyArmyBenefits

The U.S. Army official benefits website



Ask Joe: Your benefits guru

Dear Joe,

I've been an Army spouse for 19 years. My spouse is an ROTC instructor in West Virginia, and she – we – are retiring in the spring. It has been a good life, some ups and downs of course, particularly when she was deployed, but overall a very rewarding life and career. She's still working full-time, so I am beginning to do the research and planning for our new adventure.

The other day I saw a discussion on a spouse's website that there is a gap in TRICARE coverage from the time you retire to when your new plan starts up. Is this true? Seems wrong. But it is so hard to find all the information I need, so I thought I would just ask you.

Spouse of a Mountaineer

Dear Mountaineer,

I think your intrepid social media posters may be confused about the TRICARE 90-day and 12-month rules when retiring. When your status changes to "retired" you are automatically disenrolled from your current plan and you have 90 days from the date of retirement to re-enroll in TRICARE Prime or Select. If you do that, your coverage is effective from the date of your sponsor's retirement and, if applicable, enrollment fees must be paid back to the retirement date.

If you fail to re-enroll within 90 days, you will lose all TRICARE coverage and only be able to receive care at military hospitals and clinics if space is available. If you don't enroll in 90 days, you still may request retroactive enrollment if done within 12 months. After that, you must wait for an open season or have a qualifying life event to enroll. If you want to see all of your benefits in one place, go to [MyArmyBenefits](#), an internet site with answers.

Joe

Dear Joe,

Does my husband's Desert Storm National Guard mobilization time count toward reducing the age he can collect retirement pay? And somebody said if he takes the early drop our TRICARE Reserve Select premium will jump. Why?

Claire On Behalf of Spouse

Dear Claire,

Contingency support time prior to Jan. 28, 2008 does not count for an adjusted retired pay eligibility date. Sorry. Contingency support time after Jan. 28, 2008 does count towards an adjusted retired pay eligibility date. But even if he's eligible, you might consider not taking it, and you touched on a prime reason why. Service members who are relying on [TRICARE Reserve Select](#) and take the reduced age retirement for non-regular retired pay are no longer eligible for TRICARE Reserve Select and the availability for [TRICARE Prime](#) or [Select](#) will not start until age 60. The only alternative to fill the gap other than private health insurance is [TRICARE Retired Reserve](#) and, for that, the premiums will increase significantly over TRICARE Reserve Select.

Joe

What you need to know about Survivor Benefit Plan elections for your children

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

Retiring is a big step and Soldiers have a lot to think about. It can get complicated and understanding all the benefits available to you and your family can be difficult to figure out. But you don't have to do the research all on your own. Trained retirement services officers (RSOs) are available to give you the information you need to make informed decisions. We encourage you to bring your spouse to all retirement planning sessions so that you both hear the same information. Sometimes spouses hear things differently or focus on different parts of the brief that are important to decision-making.

Wondering if you should take the Survivor Benefit Plan (SBP) for a child or children? They will age out, so why bother paying more money?

Here are some things to consider. Child SBP coverage is relatively inexpensive since the period of coverage is for a finite amount of time. If you elect Spouse and Child coverage, the cost for your child is only a few cents per month because your spouse is the primary beneficiary. This means that your children will receive the SBP annuity only if your spouse dies or remarries prior to age 55. If you elect child only coverage, the cost increases to a few dollars per month because they are the primary beneficiary. For example, a 44-year-old Retired Soldier with retired pay of \$4,000 per month, a 41-year-old spouse and a 12-year-old child will pay 4 cents per month for child coverage if the Soldier elects spouse and child SBP coverage. If the Soldier chooses child only coverage, the premium increases to \$6.00 per month for the child.

To get your personal estimate, visit the [MyArmyBenefits Retirement Calculator](#). After running your retired pay calculation, click on the button there to estimate your SBP premium costs and annuity. This estimate will be exact for your family situation.

Unmarried children are eligible to receive an SBP annuity until age 18 or 22 if they are full-time students. If an unmarried child becomes permanently disabled and incapable of self-support because of a mental defect or physical disability while they were still eligible to receive SBP coverage, then the child will receive the annuity for life or until they marry.

Why should I take SBP coverage for an older child or children? They will be aging out soon, so why bother paying more money?

If they do age out or get married, the coverage is suspended, not terminated. This means your premiums will stop for the coverage of that child. It also means you can resume coverage if you gain a new child.

Done having children? You just don't know what life brings. What if you change your mind? What if you have a surprise later on? What if you adopt a child? What if you become a legal guardian for your grandchild? They may be eligible for coverage too. If you don't chose child coverage when you could have, then you close the category for those children and any future children.

Let's look at a scenario involving a college student.

What if your unmarried 18-year-old child starts college, and on the drive home after the first semester, your child gets into a car accident and is unable to take care of him

or herself. You and your spouse are now providing the care and support for your child. What happens when you die? If you chose spouse SBP then your spouse would receive the annuity. But what happens if your spouse dies? The SBP annuity stops unless you chose spouse and child coverage. The annuity for your disabled dependent child will continue until they die or marry. If you choose life insurance instead, that money may run out before your child dies or marries.

If you do have a disabled dependent child when you retire, you may want

to set up a [Special Needs Trust \(SNT\)](#) for the SBP annuity. An annuity placed into a SNT is not considered income for the child and therefore will prevent them from losing other benefits, like Social Security, whose amount is determined by the child's income.

SBP is a very complicated law and you have to consider what's right for you and your family situation. For more details, talk to your [retirement services officer](#).



Members of the Hohenfels community pose for a picture before the Holly Jolly Hohenfels event in Hohenfels, Germany Dec 23, 2019. This event provides Christmas cheer for single soldiers on Hohenfels who are away from their families. (U.S. Army Photo by Spc. Audrequez Evans, Joint Multinational Center Public Affairs)

Army announces proposed changes to eligibility criteria for burial at Arlington National Cemetery

ARLINGTON, Va. — (Sept. 25, 2019) The Acting Secretary of the Army recently announced proposed changes to eligibility criteria at Arlington National Cemetery. This begins the process for the federal government to prepare for the public rulemaking process which includes public feedback to the proposed changes.

The nation's premier military cemetery is at a critical crossroads in its history. Nearly all of the 22 million living Armed Forces members and veterans are eligible for less than 95,000 remaining burial spaces within these hallowed grounds.

A planned southern expansion project will add 37 acres of additional burial space for the nation's veterans. The southern expansion includes the area nearest the Air Force Memorial and a part of the former grounds of the Navy Annex.

However, expansion alone will not keep Arlington National Cemetery open to new interments well into the future. Without changes to eligibility, Arlington National Cemetery will be full for first burials by the mid-2050s.

"The hard reality is we are running out of space. To keep Arlington National Cemetery open and active well into the future means we have to make some tough decisions that restrict the eligibility," said Executive Director of Army National Military Cemeteries and Arlington National Cemetery Karen Durham-Aguilera.

The Fiscal Year 2019 National Defense Authorization Act directed the Secretary of the Army to establish revised eligibility criteria to keep the cemetery functioning as an active burial ground well into the future, defined as 150 years.

The Secretary established imperatives to recognize the individual's sacrifice, service and impact to the nation's security.

The proposed eligibility criteria honors commitment to military service and is equitable across branches and

eras of service. Additionally, any change should be easily understood, fair and consistent with Arlington National Cemetery's mission.

Years of outreach have guided the decision-making process. Arlington National Cemetery and its stakeholders – military and veteran service organizations, military Services, government leaders, Congress, veterans, military service members and their family members – have been working this issue very closely.

"This has been a very lengthy and deliberate process that has been done in the public domain," said former Superintendent of Arlington National Cemetery Katharine Kelley. "We have a Federal Advisory Committee at Arlington

National Cemetery, an independent body mandated by Congress to look at very substantive issues related to the cemetery, and they have looked at the question of eligibility for many years," said Kelley.

The cemetery has maintained an active and ongoing dialogue with military and veteran service organizations over two and a half years of thoughtful deliberation and public outreach. Additionally, the cemetery has conducted public surveys that garnered input and feedback from these important stakeholders, as well the

active duty component who serves today.

The cemetery received more than 250,000 responses to these national surveys, and the results offered a compelling look at the opinions and attitudes of veterans, family members and active duty populations. Ninety-five percent of respondents want Arlington to not only remain open, but remain open and active well into the future.

"We've made extensive efforts to listen and gather input as part of this process, and the feedback we have received has been part of the Secretary's deliberations and part of our discussions going forward," said Kelley.

(Continued on page 11)



3d U.S. Infantry Regiment (The Old Guard) Caisson Platoon conducts military funeral honors with funeral escorts at Arlington National Cemetery, Arlington, Va., Sept. 22, 2017. (Photo Credit: Elizabeth Fraser, Arlington National Cemetery)

(Continued from page 10)

Now that the Secretary has established the proposed criteria, once cleared, the Department of the Army will publish a draft rule in the Federal Register for public comment, adjudicate public comments and publish the final rule. Federal rulemaking is a deliberative process and is expected to take a minimum of nine months.

"This is a lengthy process, but it's another opportunity to have a say in what the future of Arlington National Cemetery should be for our nation," said Durham-Aguilera.

In addition to preserving 1,000 gravesites for current and future Medal of Honor recipients, the proposed revised eligibility criteria for those who honorably serve the nation are as follows:

For below-ground interment:

- Killed in action, to include repatriated remains of service members
- Award recipients of the Silver Star and above who also served in combat
- Recipients of the Purple Heart
- Combat-related service deaths while conducting uniquely military activities
- Former Prisoners of War
- Presidents and Vice Presidents of the United States
- Veterans with combat service who also served out of

uniform as a government official and made significant contributions to the nation's security at the highest levels of public service.

For above-ground inurnment:

- World War II-era veterans, to include legislated active duty designees
- Retirees from the armed forces who are eligible to receive retired pay but are not otherwise eligible for interment
- Veterans who have served a minimum of two years on active duty and who have served in combat
- Veterans without combat service who also served out of uniform as a government official and made significant contributions to the nation's security at the highest levels of public service.

Eventual implementation of revised eligibility will not affect previously scheduled services at Arlington National Cemetery. Additionally, the proposed revisions will not affect veterans' burial benefits or veteran eligibility at the Department of Veterans Affairs' 137 national cemeteries and 115 state veterans cemeteries.

Arlington National Cemetery will continue to actively engage stakeholders in the important decisions impacting the future of the cemetery.

More information is at [Arlington National Cemetery's website](#).

Have you listened to the Soldier for Life Podcast?

WASHINGTON — You can now find the Soldier for Life podcast on [Libsyn](#), [iTunes](#), [Google Play](#), [Spotify](#), and pretty much any site that streams podcasts. One of the biggest accomplishments this year was the show's selection for streaming on Entercom Radio's Connecting Vets show. You can listen at <https://connectingvets.radio.com/>.

The SFL Podcast's creator, Lt. Col. Robin Johnson, recently passed the baton for hosting the Soldier for Life podcast series to the Soldier for Life Communications Director, Lt. Col. Olivia Nunn. Check out Lt. Col. Johnson's [final episode](#) on Libsyn. In this episode, she speaks candidly about her own retirement process and how she navigated the huge transition. You will also get a sneak peek at what is next for her as she embarks on a new



journey to heal veterans and military families through comedy. A long-time military family advocate, Lt. Col. Johnson will continue to consult on a variety of military family concerns and champion the use of comedy to help strengthen relationships and reduce veteran suicide.

In Season 3, you can look forward to episodes about planning your retirement, nutrition, coaching, careers in the Army Reserve and National Guard, education opportunities and much more! If you would like to provide input for future content, send an email to usarmy.sfl@mail.mil.

Wherever you get your podcasts, be sure to subscribe to the SFL Podcast and provide a review and rating to help the show grow!

Financially ready for retired pay?

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

Happy New Year! Will 2020 be the year you financially prepare for retirement and retired pay? Last month marked the second anniversary of my husband's regular retirement from the Army National Guard's Active Guard Reserve (AGR) program and a year into my assignment as the Section Chief of the Retirement Services Section at the National Guard Bureau (NGB).

I recently asked my husband for his hindsight perspective of what he would have done differently in his retirement planning process, and what he recommends we do during my retirement planning process. His immediate response was "financially plan and start to live as if you are only receiving your retirement paycheck. The sooner you get used to a change in your income, the better and less stressful the transition will be." I was a little shocked by his response since we did not fully do this ourselves, but we would like to do this with my retirement planning.

Did you know you can get a personalized estimate of your retired pay by using the retirement calculator on the [MyArmyBenefits website](#)? This estimate is based on your points which can be found on your NGB Form 23. If you believe your estimate isn't correct, you should verify your points with your Retirement Points Accounting Management (RPAM) Administrator.



During my husband's retirement planning process, our financial goal was to be debt free, except for our mortgage payment and car payment. This goal, like any other goal, took time, planning and discipline to achieve. A significant resource we used was the [Financial Peace University for Military*](#) curriculum offered by our chaplain.

Did you know there are Army personal financial counselors available to assist you and your family with your financial planning? You can find a counselor by calling the Army Community Service Office on the nearest installation listed in the [MyArmyBenefits resource locators](#). Also useful are the [National Guard financial management pages on the Military One Source website](#).

My husband's other advice was to link up with a fellow Soldier who is six months to a year ahead of you in the retirement process. This Soldier can give you a current perspective of the services offered by your local Army retirement services office, the [Soldier](#)

[for Life Transition Assistance Program](#), transition centers and lessons learned along the way. Retirement is a process, not an event. Take the time to think about and plan all aspects of your retirement.

** Inclusion of this program does not represent implied or expressed endorsement by the United States Army.*

ARNG AGR and M-Day Soldiers: We want to hear from you. What retirement planning process questions or topics would you like to see discussed in *Change of Mission*? Please email your recommendations to ChangeofMission@mail.mil

Who can help? Did you know there is an appointed Retirement Services Officer (RSO) and Retirement Points Accounting Management (RPAM) Administrator assigned to each state/territory and the District of Columbia? They will assist you in your retirement planning. To find your respective RSO, use the [Soldier for Life website](#).

How do I receive *Change of Mission*? If you're a Soldier in any Army component with 17+ years of service, just make sure your [myPay](#) account at DFAS has a good email address for you. That's where we'll send it. If you're not a Soldier with 17+ years of service, you can still get *Change of Mission* on the [Change of Mission website](#).



Don't wait until retirement . . . do it now!

WASHINGTON — We all generally know what to do in order to prepare for our retired pay. Things like, get our records corrected and ensure they are accurate. Prepare to transition into the gray area and receive your transition orders. Get an estimated retired pay amount from the [MyArmyBenefits calculator](#), so you can plan all your great retirement activities. The part that often gets overlooked is your medical records, which are very important if you will be applying for disability compensation from the Department of Veterans Affairs (VA)!

Incomplete medical records are a problem that plagues all Soldiers. This affects commanders at all echelons with their ability to give accurate assessments of their formation's medical readiness. This also affects Soldiers' ability to easily transition out of the military. All medical documentation needs to be uploaded into your health readiness record (HRR). This especially applies to all Reserve Component Soldiers (IMA, TPU and AGR) when they visit civilian doctors. This does not include care provided at an Army military treatment facility or any care under the Logistics Health Incorporated contract. This is the USAR's method to facilitate the VA claims and entitlements process.

[DoD Instruction 6040.45](#) or "virtual lifetime electronic record requirement" was published on Nov. 16, 2015 to combat incomplete Soldier medical records. Informing Soldiers of the process to transmit medical records will greatly help the VA provide services upon separation or upon filing a VA claim.

It's your retirement, so you will want to make it as smooth as possible. Follow these simple steps and the medical portion of your transition will be much less painful.

1



Collect your medical records from your civilian medical provider.

2



Provide your medical records to the Unit Admin, Medical Advisor, S1 or RPAC.

3



Records will be uploaded and stored in MEDCHART HRR. It manages all aspects of a Soldier's medical readiness information and care history.

4



HRR sends your medical history record in MEDCHART to HAIMS, which is used by VA to view your complete Service Treatment Record.

5



The Department of Veteran Affairs can process your disability claim faster by verifying your claim sooner!

Army Reservists and Army National Guardsmen, don't forget!

- While you're in the Retired Reserve, keep your mailing and email address up to date with HRC by [email](#), by using the [HRC Records Portal](#) or by calling the Gray Area Retirements Branch at (502) 613-8950.
- To determine if you qualify for the reduced age retirement, visit [HRC's website](#). If you are eligible, contact your Army Reserve or Army National Guard RSO for help in calculating your retirement eligibility date.

The Soldier for Life sticker

The Soldier for Life sticker promotes the Soldier for Life mindset among Soldiers, Retired Soldiers, and veterans, uniting them in their desire to be Army advocates and demonstrate the value of service to the nation.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior).



DA Label 180 uses normal adhesive and is affixed to the outside of windows, on books, and other appropriate surfaces. DA Label 180-1 uses electrostatic cling and is affixed to the inside of windows.

Both stickers may be ordered through unit publications officers or purchased from the Exchange and other retail businesses.

The sticker does not include the word "Retired" because it represents every Soldier for Life, including veterans who are not retired.

Continuing TRICARE health coverage after retirement

WASHINGTON — (Apr. 23, 2019) When you retire from active duty or turn age 60 as a Retired Reserve member, your TRICARE coverage changes. After either of these [Qualifying Life Events \(QLEs\)](#), you must take action and enroll in a TRICARE retiree health plan so that you and your family members don't have a gap in your TRICARE coverage after retirement. Typically, you have up to 90 days after your retirement date to enroll in a TRICARE plan as a retiree. If you don't, you and your family members will only be able to get care at a military hospital or clinic if space is available.

Each service is responsible for updating the [Defense Enrollment Eligibility Reporting System \(DEERS\)](#) with your retirement date. Until that date is posted to DEERS, you can't enroll in a retiree TRICARE plan. In some cases, the retirement date doesn't show up in DEERS until days or even months after you've retired. For the time being, the Defense Health Agency (DHA) is allowing retiring members and their eligible family members up to 12 months from their retirement date, or turning age 60 (for Retired Reserve members).

"This 12-month period is longer than the standard QLE period of 90 days," said Mark Ellis, TRICARE Select Program Manager, DHA. "This allows plenty of time to update DEERS and enroll in a TRICARE health plan as our new retirees adjust to civilian life."

Continuing TRICARE health care coverage isn't automatic following these QLEs. If you don't enroll in a plan after retiring from active duty or turning age 60, you'll lose TRICARE coverage and only be able to receive care at military hospitals and clinics if space is available. After the 12-month period, you may only enroll in or make changes to your health plan during the annual [TRICARE Open Season](#) or following another QLE.

You'll need to make sure you update your and your family's information in DEERS. You and your family members will also need new identification cards upon the sponsor's status change. No matter when you enroll within the 12-month period, coverage begins on the first day of your retirement and you must pay all enrollment fees back to that date.

Retiring from active duty

If you're [retiring from active duty](#), you previously paid nothing out of pocket and your family's costs were minimal (if covered under TRICARE Select). As a retiree, you'll now pay retiree costs for care. Depending on the retiree TRICARE

health plan you choose, you may see an increase in your enrollment fees, deductibles, copayments, cost-shares, and other fees.

Retired Reservists turning age 60

If you're a [Retired Reserve member who is turning age 60](#) and are enrolled in [TRICARE Retired Reserve \(TRR\)](#), your TRR coverage ends the day you turn age 60 and become eligible for TRICARE Prime or TRICARE Select coverage. You must have your retirement fully completed with your service personnel office or command. This means your retirement pay is processed and activated with the Defense Finance and Accounting Services.

To confirm your retired status is properly reflected in DEERS, visit [MilConnect](#) or call the DEERS Support Office (800) 538-9552. Once DEERS is accurate, enroll in a TRICARE health plan based on your residence within 12 months from your 60th birthday. As a retiree, you'll pay retiree costs such as enrollment fees, deductibles, copayments, and cost-shares.

Health plan options

You and your family members may be eligible for one of the following TRICARE health plans:

- [TRICARE Prime](#) (if residing in a Prime Service Area)
- [TRICARE Select](#) or [TRICARE Overseas Program Select](#)
- [US Family Health Plan](#)
- [TRICARE For Life](#)

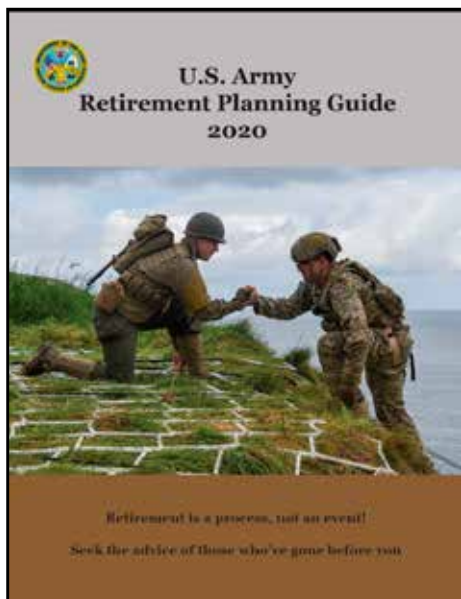
Visit the [TRICARE Plan Finder](#) to learn more about your options. Once you [enroll in a TRICARE health plan](#), you also have [pharmacy coverage](#).

Dental and vision options

Retiring service members and their eligible family members have the option to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP). You don't have to be enrolled in a TRICARE retiree health plan to purchase dental coverage. However, you must be enrolled in a TRICARE health plan to potentially qualify to purchase vision coverage through FEDVIP. For more information about FEDVIP and to check your eligibility, visit the [FEDVIP website](#).

Learn more about retiring with TRICARE by downloading the [Retiring from Active Duty Brochure](#) and [Costs and Fees Sheet](#). Take command of your health and understand your benefits before you retire.

SFL - TAP News! Effective Oct. 1, 2019, all Soldiers must begin the Transition Assistance Program no later than 365 days before the date of their anticipated transition from active duty. Reserve component Soldiers with more than 180 days of continuous service but less than 365 days of mobilization must complete the self-assessment and individualized initial counseling during pre-mobilization, initial mobilization, or as soon as possible thereafter. See [Army Directive 2019-26 \(Implementation of Changes to the Soldier for Life - Transition Assistance Program\)](#) for more details.



2020 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the 2020 U.S. Army Retirement Planning Guide is available for download as a PDF from the Army Retirement Services website..



Army Echoes

Produced by Army Retirement Services, Army Echoes is the Army's official newsletter for Retired Soldiers and surviving spouses. It is available at the Soldier for Life website. After you retire, it will be automatically delivered to your email address in myPay, so be sure to change that to a good commercial email address before you retire.

DIRECTORY

Army Echoes: <https://soldierforlife.army.mil/retirement/army-echoes>

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

Army Reserve Retirement Services: <https://www.usar.army.mil/Retirement/>

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

Change of Mission: <https://soldierforlife.army.mil/retirement/change-of-mission>

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

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

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

FEDVIP Dental/Vision Plans: <https://tricare.benefeds.com/>

HRC Education Incentives Section (GI Bill): (888) 276-9472; <https://www.hrc.army.mil/content/GI%20Bill%20Programs>

HRC Gray Area Retirements Branch (888) 276-9472 [https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)

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

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/asset/13664>

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

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

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

Soldier for Life on Linked In: <https://www.linkedin.com/company/us-army-soldier-for-life/>

Soldier for Life on YouTube: https://www.youtube.com/channel/UCm0DgL_tqKz7dm180HjSw8w

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

Survivor Benefit Plan: <https://soldierforlife.army.mil/retirement/survivor-benefit-plan>

Uniformed Services Former Spouse Protection Act: <https://soldierforlife.army.mil/retirement/former-spouses>

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

TRICARE <https://tricare.mil/>

TRICARE Beneficiary Counseling & Assistance Coordinator: <https://tricare.mil/bcacadcao>, or nearest military treatment facility

TRICARE East: (800) 444-5445; <https://www.humanamilitary.com/east/>

TRICARE West: (844) 866-9378; <https://www.tricare-west.com>

TRICARE Overseas: (888) 678-1207; <https://www.tricare-overseas.com>

TRICARE Retired Reserve: <https://tricare.mil/Plans/HealthPlans/TRR>

TRICARE Young Adult: <https://tricare.mil/Plans/HealthPlans/TYA>

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

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

Benefits and Services: (800) 827-1000 <https://benefits.va.gov/benefits/>

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

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

Insurance: <https://www.benefits.va.gov/insurance/index.asp>

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

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

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• **Ft. Belvoir**
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usarmy.belvoir.imcom.mbx.rso@mail.mil

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

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

• **JB Myer-Henderson Hall**
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usarmy.jbmyh.rso@mail.mil

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usarmy.jblm.rso@mail.mil

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• **Camp Humphreys**
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usarmy.rsoansbach@mail.mil

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usarmy.rsobaumholder@mail.mil

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• **Rheinland-Pfalz**
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• **Stuttgart**
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• **Wiesbaden**
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• **Puerto Rico**
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ARMY RESERVE RSOs

• **9th Mission Support Command**
Honolulu, Hawaii
(808)438-1600 x3114
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

• **63rd Readiness Division**
Mountain View, California
(650) 526-9513/9512
States: AR, AZ, CA, NM, NV, TX, OK

• **81st Readiness Division**
Ft. Jackson, South Carolina
(803) 751-9864/9698
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

• **88th Readiness Division**
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 Readiness Division**
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)

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