

Want to receive all of the retired pay you've earned? New Army HR/pay system requires data correctness review in 2021!

ARLINGTON, Va. – “We are moving out of the industrial age into the information age, as it pertains to human resources management,” said Army Vice Chief of Staff, Gen. Joseph M. Martin, in a Microsoft Teams event held on Aug. 10, 2020.

A focus of the event was preparing Active Component leaders to field the Integrated Personnel and Pay System – Army (IPPS-A) which will impact pay and personnel records for approximately 1.1 million Soldiers in Dec. 2021. Soldiers preparing for retirement should take steps now to ensure the data correctness of their records when the system goes live. An earlier version of the system was fielded to the Army National Guard in March 2020.

A necessary first step currently underway – the data correctness campaign – is designed to identify and correct data inconsistencies within every Soldier's record and authoritative systems as the U.S. Army Reserve (USAR) and Active Army prepare for their conversion to IPPS-A. For Soldiers planning retirement, accurate records are necessary to calculate length of service, retirement points, retired pay, and benefits.

“The point of the campaign is for Soldier records to be up-to-date in existing systems prior to conversion to IPPS-A,” said Maj. Eric Kim of IPPS-A. “We want USAR and the Active Soldiers to get off on the right foot.”

“Soldiers preparing for retirement should take steps now”

To assist human resources professionals in their data correctness preparation, IPPS-A's Functional Management Division is hosting monthly training sessions via Microsoft Teams. This training provides the “how to” and the “why?” behind the campaign.

More information on the training, plus past sessions can be found at the [IPPS-A MilSuite site](#). Additionally, Maj. Kim and team developed the [How-To Guide for HR Professionals](#).

During Release 3, IPPS-A will be converting nine HR systems and subsuming or partially subsuming over 25 additional systems. Release 3 will also exchange data in and out of approximately 80 systems. It is imperative that Soldiers, Human Resource professionals, and system owners make timely data corrections in the correct locations at their respective levels, according to IPPS-A leadership.

There are three key tasks Soldiers, units and system owners need to follow. One is individual Soldier checks that consist of reviewing HR records in the Defense Manpower Data Center, the Army Training Requirements Resources System, and the Soldier Record Brief. Second, units need to conduct enhanced Personnel

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U.S. Army's Deputy Chief of Staff for Personnel, Lt. Gen. Gary M. Brito, gave the closing remarks at the IPPS-A Release 3 kick off brief on Aug. 10, 2020. He emphasized the importance of data correctness. In March 2020, the Army finished fielding the system to the entire National Guard. This briefing prepared all three Components to support the fielding of Release 3 in 2021.

YOUR MISSION WILL CHANGE, BUT YOUR DUTY WILL NOT!

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Record Reviews and subscribe to monthly data quality reports. Third, system owners need to resolve issues with the IPPS-A program after mock data conversions are conducted. "During Release 2, we noticed a trend of Soldiers not reviewing their records," said Kim. "We can't know if a Soldier's records are accurate if they don't take time to review them."

A monthly data correctness scorecard will be published on the 15th of every month and is accessed through Department of Defense safe file share.

"The Army's business processes are reliant on correct data accurately loading into IPPS-A with the end-state being zero errors," said Kim. "The less errors there are, the quicker each component is able to use the system."

To learn more, follow IPPS-A on [Facebook](#) and [Twitter](#).

Getting into myPay after you retire

CLEVELAND — As you prepare to retire, it's important to update your [myPay](#) and payroll accounts, so you can easily access your pay and tax information without your Common Access Card (CAC). You'll have access to your active pay myPay account for 13 months after you leave service. [Take the following steps](#) 30 days before you retire and try to log on to your account from a personal device.

1. Update your email address.

- Select 'Email Address' on the main screen
- Under 'Personal Email Address,' enter and then re-enter your personal email address
- Select 'Accept/Submit' to save the change.

2. Update your mailing address. Active duty Soldiers should contact their personnel or finance office to make changes in their correspondence address.

- Select 'Correspondence Address' on the main menu
- Enter and save your new correspondence address
- Address changes will take 3-7 days to become effective.

3. Update your 'Security Questions for Password Resets'.

- Select 'Security Questions for Passwords Resets'
- Your questions and answers will be used if you need a new myPay Password

4. Review your 'Personal Settings Page' for accuracy and outdated information.

- Select 'Personal Settings Page.' Remember, you won't have your CAC after you retire, so establish or update your passwords now. That's how you'll access your account after you retire.

5. Save/print a copy of your myPay W2s within 13 months of retirement.



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 the [Army Retirement Services website](#).

Prior to using or reprinting any portion of *Change of Mission*, please contact the [editor](#).

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Financial planning for retirement: The tax implications

By the Department of Defense Office of Financial Readiness

Retiring from the Army doesn't just represent a substantial shift in lifestyle — it also leaves you with several important financial considerations. While you've hopefully been making long-term saving and investing plans for retirement throughout your career, there is one immediate financial effect that may catch you by surprise: the changing tax implications of retirement.

As your income changes, your federal income tax withholding will change as well. It's not uncommon for Retired Soldiers to see a significant change in their first tax return post-service. In fact, [according to the IRS](#), nearly half of all unpaid taxes by current and retired federal employees are owed by retired military members.

However, by increasing your understanding of your tax obligation as you leave the Army, you can avoid being surprised by the unexpected. Here's what you need to know.

Your total amount of taxable income will likely increase

While in the Army, portions of your total take-home pay were non-taxable, like your Basic Allowance for Housing or Basic Allowance for Subsistence. Once you retire, your military retirement pay will be fully taxable as income for your federal income taxes. If you take on a civilian job in retirement, your income will also increase — potentially even changing your tax bracket.

Some payments you receive may not be taxed

Just as important as knowing what payments will be taxed is knowing what remains non-taxable in retirement. For instance, if you receive disability retirement pay, it is not included as taxable income if:

- You were entitled to receive a payment before Sept. 25, 1975.
- You were a member of the military or under written commitment to become a member on Sept. 24, 1975.
- Your disability payments are for a combat-related injury.
- You would be entitled to disability compensation from the Department of Veterans Affairs if you applied for it.

Additionally, the benefits you receive as an Army veteran are not taxable. This includes education benefits, disability compensation, grants, benefits under a dependent-care assistance program, payments made under the compensated work therapy program and more. You can see the full list of non-taxable veteran benefits on [MyArmyBenefits](#).

Finally, any amount you pay toward the [Survivor Benefit Plan](#)

is excluded from your taxable income.

So, how can you minimize your tax burden?

The easiest way to avoid a surprise tax bill as you retire from the Army is to ensure you have the correct amount of tax withheld from your monthly retirement pay. You'll complete DD Form 2656 when you retire, but you can always [change your withholdings](#) through the Defense Finance and Accounting Service, or DFAS. You can even choose a flat rate to withhold, if you prefer. Visit [your myPay account](#) to make adjustments.

How much tax should you withhold?

While the exact amount of taxes you'll owe depends on several variable factors, you can make your withholding decision through estimations that will at least help you avoid the surprise of a large bill. Use this [tax withholding estimator](#) from the IRS and consider discussing your new tax obligations with a tax professional, [personal financial manager](#) or personal financial counselor.

Above all, the most important thing you can do when it comes to paying taxes on your military retirement pay is be prepared. By remaining aware of the changes in your income and how you may need to adjust your federal income tax withholding, you can avoid being saddled with a large tax bill the April after you retire from the Army.



Photo by Sgt. Christopher Stewart

For more help navigating this major life change, reach out to the [Army's Transition Assistance Program](#).

For more financial planning resources, visit the [Office of Financial Readiness website](#) and follow @DoDFINRED on [Facebook](#), [Twitter](#), [Instagram](#) and [YouTube](#).

A primer for leaders who care

TSP Lifecycle Funds change, increasing opportunities for Soldiers

By Robyn Alama Mroszczyk, Financial Education Program Manager, Army G-9

As leaders of Soldiers enrolled in the Blended Retirement System (BRS), could you explain the recent changes to the Thrift Savings Plan (TSP) Lifecycle (L) Funds?

Who is impacted?

All Soldiers automatically enrolled in the BRS, on or after Jan. 1, 2018, have their TSP contributions invested in an age-appropriate L Fund until they decide to change it. The automatic allocation defaults for the year the Soldier reaches age 63 and is matched with the corresponding L Fund, rounding up or down as necessary.

What changed?

On July 1, 2020, the TSP added six new L Funds that have 5-year increments rather than the previous 10-year increments. The new increments give Soldiers the option of further targeting their investments to an even more specific retirement date; a date that is chosen based on individual risk tolerance (ability or willingness to lose some or all of an investment in exchange for greater potential returns). For example, if Spec. Jones was automatically enrolled in L2050, but he has his own financial goals and timelines, the new L Funds (or any of the other funds: G, F, C, S, or I) will give him the flexibility to choose an investment path that is better suited to fit those needs.

What are Lifecycle (L) Funds?

The L Funds are professionally designed target-date funds that automatically adjust as you get closer to the time you

plan to need to use your money. Made up of government securities, bonds, and stocks, the L Funds were designed to let participants invest their money in a single L Fund and get the best expected return for the amount of expected risk that is appropriate for them. The year in the name of the L Fund is its target date, and the exact mix of core funds in each L Fund is called the target allocation. The farther away the target date, the more aggressive the target allocation. So, for example, L2065 is designed for people who plan to retire and begin withdrawing money within a few years of 2065. When an L Fund reaches its target date, it goes out of existence and any money in it becomes part of the L Income Fund.

How does risk tolerance play into Lifecycle Funds?

When a target date is far in the future, you can generally take more risk, seeking greater reward, because you have time to recover from any market downturns before you'll need your money. When your target date is close, you may want to consider being more conservative with your investments to focus on money preservation while providing a small exposure to the riskier funds (C, S, and I Funds) in order to reduce inflation's effect on your purchasing power. However, everyone's individual risk tolerance is different and many factors need to be considered (including long-term goals).

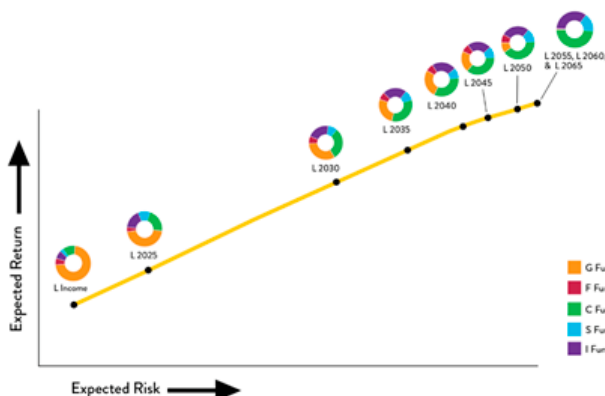
Where can Soldiers change which fund their TSP defaulted to?

Retirement planning is a personal decision and should not be leader influenced, but can be leader INFORMED. Soldiers who would like to change their asset allocation can log into their [TSP account](#) with the account information that was mailed to the address on file at [myPay](#). There are two transactions to pay attention to:

- A **contribution allocation** tells the TSP how you want to invest NEW money coming into your account.
- An **interfund transfer (IFT)** allows you to change the way money ALREADY in your account is invested.

For example: Spec. Jones sat down with his spouse, and they decided that they were willing to take a higher risk when it comes to retirement planning based on their shared goals. Spec. Jones was automatically enrolled in the TSP under the L 2050 Fund, and he would like to move to a fund with later date. To start, he would log into the TSP's My Account and make a contribution allocation to tell the TSP where he

L Funds and the Efficient Frontier



Source: <https://www.tsp.gov/publications/tsplf14.pdf>

(Continued on page 5, see **Lifecycle Funds**)

Surprise! The Blended Retirement System is taking over!

WASHINGTON – Did you know that the Department of Defense Blended Retirement System (BRS) is quietly becoming the most common military retired pay plan just three years after its inception on Jan. 1, 2018? More than 50 percent of all active duty Soldiers (251,000) now have the BRS as their military retired pay plan. For the Army Reserve, it's 35 percent (66,000 Soldiers). For the Army National Guard, it's 30 percent (100,000 Soldiers).

Here is a quick quiz to test what you know about BRS and the Thrift Savings Plan (TSP). For the answers, see page 12.

- 1) Under BRS, what percentage of a Soldier's base pay will they receive if they retire with 20 years of active duty?
- 2) True or False: The TSP is the largest defined contribution plan in the world.
- 3) What Thrift Savings Plan fund are Soldiers automatically enrolled in if they don't make a choice?
- 4) True or False: The percentage of individual TSP funds (C, S, I, G, F) in every Lifecycle Fund changes every quarter.
- 5) What percentage of a Soldier's base pay will automatically be invested in the TSP after 60 days of service?
- 6) At what point in a Soldier's career does the federal government start matching the Soldier's TSP contributions?
- 7) True or False: Soldiers can put their TSP contributions in a Roth TSP account.
- 8) If a Soldier sets his or her TSP contribution percentage to 0%, what will happen on Jan. 1 of the next year?
- 9) True or False: A Soldier's Continuation Pay can be invested in the TSP to defer income taxes.
- 10) What are the BRS' four major components?

Extra Credit

- 11) How many TSP account holders have over \$1 million dollars invested in the TSP?
- 12) How large is the largest TSP account?
- 13) What is the average annual return for the C Fund (S&P 500 index) since its inception in 1988?
- 14) What is the average annual rate of return for the G Fund (Government bonds) since its inception in 1987?
- 15) TSP has how many participants?



Want to learn more about BRS? Take the BRS Leader's Course [with your CAC](#) or [without a CAC](#).

Lifecycle Funds (Continued from Page 4)

would like new money to go. As it has been two years since he was enrolled in BRS, Spec. Jones had accumulated money in the default fund, L 2050. Spec. Jones and his spouse talked it over, and they would also like to move the money that was in a L 2050 into the updated fund. So, he would login to his TSP account to initiate an interfund transfer (IFT).

Why is this important to me?

BRS is the new retirement system for anyone who opted in or was automatically enrolled on or after 1 January 2018. Leaders at all levels should familiarize themselves with BRS to gain an understanding of the new retirement system, educational opportunities available to Soldiers and the available resources to ensure they have the facts.

Where can I send my Soldier for more information?

- More information on the TSP: Call the ThriftLine at (877) 968-3778, option #3 to talk to a Participant Service Representative, or visit www.tsp.gov
- Learn more about the Blended Retirement System at the [DOD BRS website](#)
- Speak with a Personal Financial Manager or Counselor at your installation. Visit [Military OneSource's website](#) to find one in your area.
- Learn more about investing at the [Securities and Exchange Commission \(SEC\) website](#)
- For more resources, visit the [Army's Financial Frontline website](#)

Robyn Alama Mroszczyk is the Army Deputy Chief of Staff, G-9, Financial Education Program Manager and holds an Accreditation in Financial Counseling (AFC).

LESSONS LEARNED

Spouses should be prepared for changes after transition

By Ms. Angel Mangum, CRNA

According to the Merriam-Webster dictionary, the word transition is a noun that means “passage from one form, state, style or place to another.” The word change is a verb meaning “to make different.”

Two years before my husband retired from the Army, we started planning our transition. We purchased a home based on a set of criteria: size and amenities of the community, weather, taxes, family ties, familiarity with the area and proximity to a major airport. Like so many others, we/he participated in Army transition courses, considered health care plans, started to build a business wardrobe, talked with Army friends about their transitions and their lessons learned and started to feel relatively comfortable with the options that were before us. We coordinated with the transportation office for our final “Army move” to our new retirement home. We thought we had a plan! But, during Kevin’s last month on active duty, opportunities availed themselves which turned that plan on its head. As a result, four months after that last Army move, we packed up again (!) moving to a larger city, with different weather, higher taxes and further away from family. We had now moved from the noun “transition” to the verb “change,” with a totally different evolving plan.

Our lesson learned, which we are still learning, was to be open and flexible for what comes next. Life and change happens! Along the way, we took the lessons learned from our Army life and applied them to our current life.

I drew on lessons from my previous 21 Army moves to prepare for this 22nd move. As we were moving to Washington, DC and probably to a smaller house, we started to look at all the things we had accumulated over our 28-year marriage and Kevin’s 35-year Army career. One of the big challenges was determining what to do with the many Army plaques, pictures and mementos that were presented to both of us. We had to make some tough decisions. You can imagine all the emotions with actually taking the time to “examine” our life through these belongings we had collected over time. While we laughed, cried, contemplated what would make the trip and which things to donate or give to family members or just didn’t make it at all, it was cathartic. Stressful but cathartic! And it was such a great way to spend time with Kevin, reviving and reliving so many wonderful memories.

We were fortunate Kevin’s new company paid for the move. The process and paperwork was easy and the moving

company terrific. We had not rented or purchased a house yet, so the household goods went into storage. Having had Army moves both overseas and within the continental United States with partial storage was helpful. Interestingly, the movers had little experience with Army moves and Army spouses. They were surprised and so happy to see each room organized and ready for packing and appreciated daily snacks and lunch.

Looking for a home in Washington DC was a big change from our previous Army moves. Not only had we never lived in the greater Washington DC metro area, we were surprised by real estate costs, taxes and expenses. The traffic, constant construction noise, police sirens 24 hours a day and daily parallel parking were new challenges for us, as well. As we all often do, we reached out to our Army family for ideas and recommendations. Between them and a great realtor, we were able to purchase the right house for us.

We now have lived in our DC home for three years, managed to build relationships with neighbors, learned how to safely navigate Capitol Hill and parallel park. As we did for the other 21 moves we were able to make the DC house our 22nd home!

So what does this long story have to do with “lessons learned?” Two things I learned: be ready for the changes that are sure to come in retirement, and be confident enough to rely on your life experiences to help you through the changes that may happen after your transition from the Army.

Angel Mangum has been married to retired Lt. Gen. Kevin Mangum for 31 years. As an Army spouse, she served as a Family Readiness Group leader and an advisor at all levels of command. Angel worked as a Certified Registered Nurse Anesthetist at various Army hospitals in the United States and in the Republic of Korea. She found great joy in volunteering and providing anesthesia to Soldiers and family members across the globe. Kevin and Angel have one daughter, Anela, who is attending the Washington College of Law, American University.



Prepare to stay connected after retirement

WASHINGTON — On your final day in uniform you must say goodbye to many things – your uniform, your dot mil email and your CAC. Your mission will change that day, and when you join the community of one million Retired Soldiers, your ability to access Army, DoD and VA websites will also change.

How do you stay connected to the Army, DoD and VA after retirement? How will you access pay and Thrift Savings Plan accounts, update information related to your health and education benefits, and receive important notifications on VA benefit changes?



First, get a Department of Defense Self-service Log On user name and password ([DS Logon](#)). A DS Logon gives you access to a multitude of DoD and VA partner websites (including some of those in the bulleted list below) using a single username and password instead of a CAC. This is an important tool to use in staying connected after

retirement. For more information see the DS Logon article in the [October - December 2020 Change of Mission newsletter](#).

Next, for seamless and continued access after retirement, update your contact information and sign-in credentials on the following websites before your last day in uniform, while you still have your CAC:

- [MilConnect](#) (DEERS updates and benefits enrollment)
- [myPay](#) (DFAS)
- [My HealthVet](#) (VA healthcare)
- [eBenefits](#) (the VA)
- [TRICARE](#)
- [Thrift Savings Plan \(TSP\)](#)

In addition to updating your information using your desktop computer, you may also want to download helpful [apps from the VA](#) onto your mobile phone to stay connected on the go. After you retire, you will probably not be logging into DoD

or VA sites every day, but you do need to stay connected and current. Benefits change and if you are not aware, you could lose access to important things like healthcare ([see the article in this issue about new TRICARE Select fees](#)).

You should also set aside a time every year to update your contact information and make sure that all your accounts are still active and current – consider this an annual check-up on your access and benefits. This could be on your birthday, the New Year's holiday or any other date that makes sense for you. Just be sure to do it!



Staying connected: A paratrooper with the 82nd Airborne Division in Iraq uses an online video-chat program to talk with his wife and children back at Fort Bragg, N.C. When you retire, you'll still need to stay connected, but with the military and the VA instead.

For help in planning your retirement, be sure to use the [benefit calculators](#) and [benefit fact sheets](#) on [MyArmyBenefits](#) to get an accurate estimate of your retirement pay and research [federal](#) and [state/territory benefits](#) available to military retirees.

In case you missed it!

Highlights from October's Change of Mission

- Medically retiring? Considerations for the Survivor Benefit Plan
- You're going to need a DS LOGON!
- Off the mapsheet: Azimuth check for retiring overseas
- Introducing MilSpouse Money Mission™
- Concurrent Retirement and Disability Pay and Combat Related Special Compensation explained
- ID card changes for Retired Soldiers and their family members

Read it in the [Change of Mission Archives!](#)



MyArmyBenefits

The U.S. Army official benefits website



Ask Joe: Your benefits guru

Dear Joe,

I'm a CW3 rotary wing aviator at Ft. Bragg, North Carolina, with 20 years this month. I like what I do and was planning to stay in until I made CW4 but being offered a job as a traffic 'copter pilot in Columbia, South Carolina has made me reconsider. They will hold the job for up to a year because the incumbent isn't ready to leave. I've always heard the longer you stay the more money you make, so, my question is, what are the advantages to staying in longer?

Flying High

Dear Flying,

Congratulations on what looks like an excellent second career. When you start making decisions about the trade-offs between your old and new salary, your retirement and other income and whether that military retirement is taxed in your new state, think [MyArmyBenefits](#). Using the [MyArmyBenefits Retirement Calculator](#), your monthly retired pay estimate would be \$3,214 if you retired this month. If you adjust the projected retirement date to January 2022, you'd receive about \$3,609. There are a lot of moving parts in calculating retired pay and keeping track of the differences from year to year, but the calculator takes care of all that for you. So, by staying one year longer you'd get approximately \$395 a month more in retirement, and in [South Carolina](#), you may be able to exempt up to \$17,500 of that retired pay from state taxes – just check the [MyArmyBenefits State Fact Sheets](#).

Joe

Dear Joe,

My family and I are about to PCS for the 3rd time in eight years. My wife is an elementary school teacher, and each time we've moved to a different state, she's had to pay – out-of-pocket – for relicensing costs. She can't get a job until she meets the requirements of the new state. I realize the Army does a lot for PCSing families, but isn't there something that can be done to ease this burden?

Ramblin' Man

Dear Ramblin' Man,

You're in luck! Military spouses can apply for reimbursement of up to \$1,000 for professional relicensing and certification costs when they relocate [within the U.S.](#) or from [OCONUS](#) to stateside with their service member. Reimbursement is available to the spouses of active duty Soldiers as well as spouses of Army National Guard and Army Reserve Soldiers on active duty.

These policies, established by the 2018 National Defense Authorization Act and expanded in 2020, apply to fees paid during each permanent change of station move, so it's not limited to one move. Reimbursement in connection with each move can't exceed \$1,000. However, additional assistance is available to eligible spouses through [Army Emergency Relief](#). Qualifying relicensing costs include exam and registration fees where the new duty station is located – fees required to engage in the same profession that the spouse was in while with the service member at the last duty station.

Instructions on how to apply for reimbursement can be found in the [MyArmyBenefits Benefit Library](#) in the [Permanent Change of Station \(PCS\) CONUS](#) fact sheet under section 7, Monetary Allowances and Subsidies – Transferring Your Professional License.

Joe

TRICARE Select enrollment fees began on Jan. 1, 2021

WASHINGTON — Did you hear the news about [TRICARE Select enrollment fees](#)? TRICARE Select Group A retirees began paying enrollment fees to maintain health coverage starting on Jan. 1, 2021. TRICARE Select is the name of the plan that replaced the former TRICARE Standard and TRICARE Extra programs in 2018.

You're in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018. This is the first time this beneficiary group will pay enrollment fees, a change mandated by Congress.

"If you're a Group A retiree, you must set up payment for your TRICARE Select fees," said Mark Ellis, chief of the Policy and Programs Section of the TRICARE Health Plan at the Defense Health Agency.

You may set up a monthly allotment, where feasible, through your [regional or overseas contractor](#) for your monthly payments. If you don't receive your retirement or other pay from a military pay center, you can make payments via electronic funds transfer from your U.S. bank account, credit card, or debit card. Your regional or overseas contractor will guide you in setting up payment.

The enrollment fees are:

- Individual plan: \$12.50 per month or \$150 annually
- Family (two or more) plan: \$25 per month or \$300 annually

The fee change only affects Group A retirees and their family members enrolled in [TRICARE Select](#) and [TRICARE Overseas Program Select](#). Most groups will experience no change. This

change doesn't impact TRICARE Select beneficiaries in these groups:

- Active duty family members
- Survivors of deceased active duty service members
- Medically retired retirees and their family members

This change doesn't impact you if you're using one of the following plans:

- [TRICARE For Life](#)
- [TRICARE Prime](#)
- [TRICARE Reserve Select](#)
- [TRICARE Retired Reserve](#)
- [TRICARE Young Adult](#)

Are you and your family members enrolled in different plans? Only those family members enrolled in TRICARE Select (with a Group A retiree sponsor) pay the new enrollment fee. If enrollment is only for one family member, then they would pay the individual enrollment fee, not the family enrollment fee. If one family member is enrolled in TRICARE Prime and another is enrolled in TRICARE Select, you'll pay the appropriate enrollment fees for both plans. Remember that you pay TRICARE Prime and TRICARE Select individual and family fees separately.

If you want to check if your health plan has enrollment fees and what they may be, you can visit the [TRICARE Costs](#) tool. There you can also find other costs or compare costs of different plans. You can also find many costs in the [TRICARE Costs and Fees Sheet](#).

Why does DFAS deliver *Change of Mission* by SmartDoc?

Some Americans make jokes about federal employees' inability to innovate and save taxpayers' money. In 2011, the Army was searching for a way to cut its \$2 million annual cost of printing and mailing *Army Echoes*, the Army's newsletter for Retired Soldiers. So the Army sought a partnership with the Defense Finance and Accounting Service (DFAS) because it maintained the email addresses of most Retired Soldiers and had an email delivery capability in [myPay](#). In return for free electronic delivery of the *Army Echoes* announcements, the Army promoted the advantages of using myPay to Retired Soldiers and gave DFAS direct communications with Retired Soldiers through *Army Echoes*. Thus the Army began using DFAS' SmartDoc, or email, notifications system, to communicate with its Retired Soldiers. Electronic delivery has grown from 30,000 recipients in 2012 to 675,000 recipients in 2020.

In 2018, when it was developing the concept for *Change of Mission*, a new retirement planning newsletter, the Army again approached DFAS for distribution help. DFAS agreed, and began distributing a SmartDoc each quarter announcing the newest *Change of Mission* to over 226,000 Soldiers who have 17 or more years of service.

So when you see the SmartDoc email from DFAS announcing the newest *Change of Mission*, open it, read the featured article headlines, and use the link to download *Change of Mission* from the [Army Retirement Services website](#).

Army Emergency Relief serves the Retired Soldier community

WASHINGTON — Army Emergency Relief’s (AER) mission is to support Retired Soldiers and their families, as well as your active duty brothers and sisters. As 2020 brought many unforeseen challenges to Soldiers and their families, AER remains committed to providing financial support through zero-interest loans or grants to help those in need, whether your request is routine or related to COVID-19. Help is not limited to the 30+ categories of assistance listed on our website. If you need support, just ask – AER’s goal is to find a way to say “yes.”

As of mid-November, AER provided \$1.3 million in COVID-19 financial aid to 766 Soldiers and their families. Twenty-four percent of the pandemic relief was provided to 186 Retired Soldiers for a total of \$343,000. Loss of pay, followed by requests for home school and remote learning supplies and equipment continue to be the top reasons Retired Soldiers seek assistance for COVID-19 support. Hurricane season

"The Retired Soldier campaign surpassed 2019 donations by nearly \$650,000."

and wildfires in the west hit historical levels this fall, and AER provided \$37,000 in assistance to the retired community for related recovery efforts. AER is here to help you weather the financial challenges you may face, and we will continue to assess the impact of the pandemic and adapt to meet the needs of the Army team.

To further address the challenges Soldiers and their families face, the AER loan team reviewed and converted 500 COVID zero-interest loans for nearly \$1 million into grants. We will continue to review COVID-related AER loans and convert them to grants when possible. "We wanted to personally

thank you for the money grant to purchase more school supplies. ... These items will aid us for years to come. Thank you for investing in Justin's education," wrote retired Specialist Aaron McNeal.

As we near the end of what is a prolific year, AER is eternally grateful for your generosity. The retired community stepped up during one of the most chaotic periods in our nation's history and raised \$3.5 million dollars thus far for fellow Soldiers in need! The Retired Soldier campaign surpassed 2019 donations by nearly \$650,000. We are overwhelmed by your dedication and legacy of giving to those currently serving and those who have honorably served their country into retirement.

AER officially launched the first edition of "The AER Advocate Newsletter" this past October. If you'd like to learn more about the most recent happenings within the organization, please sign up for the newsletter at the bottom of [our homepage](#).

Visit our website to learn more about our [special assistance programs](#) during COVID-19 or call us at (866) 878-6378. Many field offices are operating remotely with online assistance requests and electronic funds transfer. If you're having trouble reaching a program officer, our partnership with the American Red Cross, at (877) 272-7337, allows you to apply for AER assistance remotely.



Army Reserve retirement services offices go virtual during COVID-19

Due to the COVID 19 pandemic, the Army Reserve Readiness Division retirement services office (RSO) teams are working remotely as a safety precaution. The teams are now conducting virtual seminars and customer service assistance for you and your families.

These sessions will cover updates to Reserve Component Survivor Benefit Plan (RCSBP) and Survivor Benefit Plan (SBP) election options, retired pay application procedures and other retirement-related topics. The RSO teams are also available to schedule one-on-one virtual sessions to assist with your specific retirement concerns.

To find your RSO or obtain information regarding the retirement planning seminars scheduled for your area visit: <https://www.usar.army.mil/Retirement/> or <https://soldierforlife.army.mil/Retirement/ArmyReserve>.



Season 6 of the SFL Podcast is online!

Have you listened to the #SoldierForLifePodcast yet? We just completed our sixth season, and it was our best one yet! We talked with the Under Secretary of the Army and the Vice Chief of Staff of the Army about why people are the Army's greatest strength and its number one priority. We also covered topics ranging from the Army's Credentialing Assistance Program to organizations that help service members and their families make the transition to civilian life and even warrior poets.

Check out the list below to see all our Season 6 episodes, and visit soldierforlife.army.mil/podcasts for links to all 6 seasons. There is a new episode every Sunday (Season 7 is underway), so be sure to tune in on [Libsyn](https://www.libsyn.com)!



Episode 1 - [Warrior Poet Society](#) What is a warrior poet? Find out as Lt. Col. Olivia Nunn talks with Warrior Poet Society founder John Lovell about this fraternity of warriors who fight with intellect, conviction, and skill.

Episode 2 - [Army Access Credentialing Assistance Program](#) #DYK that the Army's Credentialing Assistance Program pays for classes and exams to obtain industry-recognized civilian credentials? Listen to how this program can work for you!

Episode 3 - [Bourbiz](#) Bourbiz hosts free, casual networking events for veterans and their families to help them connect with businesses, universities, government agencies, and veterans service organizations in a relaxed environment.

Episode 4 - [Enlisted to Medical School](#) If you are currently serving and enlisted but have goals to become a medical doctor, this discussion about the Uniformed Services University's Enlisted to Medical Degree Preparatory Program (EMDP2) is one that you don't want to miss!

Episode 5 - [Centurion Military Alliance](#) The Centurion Military Alliance (CMA) offers workshops and programs to help prepare military families for their transition out of the military. Listen up to learn more about what CMA can do for you.

Episode 6 - [PsychArmor Institute](#) PsychArmor provides free online training resources to help educate the civilian community about military culture, so they can more effectively engage with and support military service members, veterans, and their families.

Episode 7 - [Veterans of Foreign Wars \(VFW\)](#) The VFW may be America's oldest combat veterans service organization, but it has a modern mission of fostering camaraderie among U.S. veterans of all ages; serving American veterans and the military community; and advocating on behalf of all veterans. Tune in to learn more!

Episode 8 - [Under Secretary of the Army & Vice Chief of Staff of the Army - Our People Matter, Creating Trust](#) People are the U.S. Army's greatest strength and its number one priority. Listen as Lt. Col. Olivia Nunn speaks with the Under Secretary of the Army, Mr. James McPherson, and the Army Vice Chief of Staff, Gen. Joseph Martin, about the importance of people and teams and creating trust, and how all leaders should understand why people matter.

Episode 9 - [Flags of Valor](#) Flags of Valor is a veteran-owned-and-operated company specializing in hand built wooden products showcasing American values that is dedicated to giving back to the military community.

Episode 10 - [Institute for Veterans and Military Families \(IVMF\)](#) The IVMF delivers unique and innovative training to help post 9/11 veterans and active-duty military spouses reach their transition, entrepreneurship, and education goals.

Episode 11 - [Army Partnership for Youth Success \(PaYS\)](#) The Army Partnership for Youth Success (PaYS) Program is a strategic partnership between the U.S. Army and a cross-section of corporations, companies, and public sector agencies that guarantees Soldiers an interview for possible employment after their Army service.

Episode 12 - [United Service Organizations \(USO\)](#) How the USO has adapted in the COVID world to carry out its mission of keeping America's military service members connected to family, home, and country? And how did the USO bring holiday joy to our troops and their families around the world in 2020? Listen to find out!

Episode 13 - [Social Media Content Strategy with Rich Cardona](#) How do you network and build your brand on social media? Find out on this #SoldierForLifePodcast episode as Lt. Col. Olivia Nunn speaks with Rich Cardona about the simple tools you need to effectively network and build your brand on social media.

Making your Survivor Benefit Plan decision a priority

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

As you begin your retirement planning, you may become overwhelmed by the decisions. Naturally, you will prioritize decisions with the most immediate impact, such as a civilian career and a new home. But don't forget to spend some time researching and analyzing what's best for you and your family when it comes to the Survivor Benefit Plan (SBP).

Your military retired pay will stop when you die. Participating in SBP will ensure a portion of your retired pay goes to your eligible beneficiaries after your death. You must make your SBP election prior to being placed on the retired list. If you do not make an election prior to retirement, then by law your eligible dependents will automatically receive full coverage.

The decision to participate or not depends on your specific family situation. Here are a few factors you may want to consider when making your decision:

- How much money does your family need?
- How will they get to that number without your income and retired pay?
- What's the likelihood that you will die before your eligible beneficiaries?
- How about life insurance?
 - How much would do you need to cover the same amount of SBP?
 - How much would that cost?
 - Would SBP, life insurance or a combination be a better fit?

Start researching now. Use the Department of Defense Actuary's [SBP Financial Analysis Tools](#) listed below to help you make these decisions.

• **SBP Probability** - This program shows the probability that your spouse will receive SBP benefits (i.e., the probability you will pre-decease your spouse.) When you enter your and your spouse's dates of birth, the program estimates the likelihood that your spouse will receive from one month to 30 years of benefits, using military-specific mortality tables.

• **SBP Insurance** - This program shows how SBP compares to purchasing a term life insurance policy from a private insurer. When you enter your information, such as your and your spouse's dates of birth, your SBP base amount, and the amount of life insurance you are considering, the program estimates whether the SBP benefits will outperform a life insurance policy for selected times and amounts. The program also shows average life expectancies.



You can also go to the [MyArmyBenefits SBP Premium Calculator](#) to calculate your SBP premiums. Simply log in using your CAC and data from your personnel record will populate a report tailored to you.

Get piece of mind now because you never know what will happen tomorrow.

Answers to the BRS and TSP quiz on page 5

- 1) 40%
- 2) True. \$769.1 billion in assets under management in June 2020.
- 3) An age-appropriate Lifecycle Fund
- 4) True
- 5) 5%
- 6) 2 Years
- 7) True

- 8) The contribution percentage will automatically be reset to 5% of base pay.
- 9) True
- 10) The defined benefit, the defined contribution, continuation pay, and the lump sum at retirement

Extra Credit

- 11) 55,183 (June 2020)
- 12) \$7.9 million (Sept. 2020)
- 13) 13.93% (Dec 2020)
- 14) 4.94% (Dec 2020)
- 15) Over 6 million participants (June 2020)

How retroactive VA disability rating changes affect your retired pay

CLEVELAND — In the August issue of *Change of Mission*, we explored Concurrent Retirement and Disability Pay (CRDP) and Combat-Related Special Compensation (CRSC), the programs set up to compensate for part or all of the DoD retired pay that a military retiree waives to receive VA disability pay.

In this issue, we'll show how retroactive changes to your VA disability pay affect your DoD retired pay, as well as your CRDP or CRSC pay.

Retroactive adjustments may affect pay for prior months or prior years

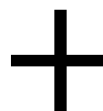
When there is a change in your VA disability compensation, your DoD retired pay or your CRDP or CRSC pay accounts may need to be adjusted.

If either your initial VA disability rating or a change in your rating occurs after you begin receiving DoD retired pay and the change applies to prior months or years (this is referred to as a retroactive disability rating change), the adjustments will need to be made to those prior periods (retroactive adjustments), as well as your pay going forward.

This nearly always creates a set of debits and credits that must be applied to prior months (referred to as retroactive debits and credits). When you have a retroactive VA disability change that applies to prior years, the debits and credits will need to be applied to prior years.

Planning for offsetting retroactive adjustments

When your VA disability rating changes, you should expect an increased payment from the VA to be counter-balanced by a decreased retired pay payment. The increased VA waiver



may, in turn, result in an increase in your CRDP or CRSC payment. Managing your DoD retired pay and your VA disability pay includes planning for these offsetting, retroactive credits and debits.

When you receive an increased VA disability payment, it is important that you be prepared for a decrease in your retired pay payment (because of the VA waiver). It is also important to be prepared that sometimes you may need to repay DoD retired pay you received in prior months or years because it was affected by an increase in your VA disability rating/pay which applies to those prior months or years.

More information on the VA Waiver, retired pay, CRDP and CRSC

There is more information on the [DFAS website](#). Look for "Disability Entitlements" in the menu on the left side.

FinancialFrontline.org – welcome to your trusted source for financial education

Financial readiness is mission readiness. Just as Soldiers continuously train to achieve readiness in their specialties, so must they continuously train to develop financial readiness. This Department of the Army website offers [modules that align with major life events](#) in the military journey to help improve money management skills. Some of the resources on the website include [22 financial education videos](#), [24 specialized financial task calculators](#), [20 financial planning checklists](#) for Soldiers and those who counsel them, [24 financial handouts](#) with specialized financial information, and a [self-assessment tool](#) designed to give Soldiers a high-level snapshot of where they are today and let them track their progress over time.



Two recently-retired Soldiers share their insights Retiring during a pandemic

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

Tailoring general Army rules for military retirement planning and execution to your individual retirement is difficult in the best of times. Retiring is, after all, an alien adventure to all who walk this path, but navigating the terrain during pandemic conditions is even more challenging.

How do you do it? First, remember to rely on your military training and don't doubt yourself. Below is some excellent advice from two Soldiers who retired in the last nine months, retired Col. Pres Farris and retired Lt. Col. Robin Johnson.

Expectations

Preparing yourself and your family means different things to different people. No matter what is involved, don't forget your family. Col. Farris explained, "I had a series of sit down family meetings to make sure we all understood each other's thoughts, concerns and expectations. Turns out we had been making a lot of assumptions - some were right and some were not. We did an azimuth correction, so that everyone was on the same page, made a few compromises and moved ahead."

Lt. Col. Johnson said she "had not anticipated that the civilian-military divide was as great as it was. Despite my work consulting with employers, I was having trouble connecting to hiring managers, and, to be honest, I wasn't interviewing well. Even though I had a ton of experience in the transition space and was very comfortable speaking with others, I needed to spend more time than I had expected on translating my skills and experience to civilian jargon. Job searching is a full-time job and, to do it correctly, it will take 40 hours a week."

"I also struggled with the anxiety of finding employment," she said. "I also had very little experience with rejection. As the rejection emails came in on jobs I had applied for, my self-doubt increased exponentially. Make sure you are exercising and taking care of your mental health. It's easy to make excuses for why you are not, and it has an exponentially negative impact on your overall health."

Preparation

There are so many resources out there that it can be overwhelming and confusing. You can start with the [U.S. Army Retirement Planning Guide and seminar](#) and the [Army Transition Assistance Program](#), but these are designed to apply to everyone everywhere. You'll need to tailor them to your circumstances.

Lt. Col. Johnson suggested taking "some time to figure out what you need most — mentoring, resume writing, LinkedIn profile updates, networking, up-skilling, education. Then build out a list of the resources available at your transition location and where you want to transition to. Two good ones are the [National Resource Directory](#) and the state work force agency and [American Job Center](#) closest to where you will

transition to for state and local specific resources. Set daily goals and hold yourself accountable."

Networking

"When people would tell me that having a network is everything, I felt like that was the same as people telling me 'marriage is hard work'. What does that even mean? The bottom line is that relationships take an enormous amount of time to nurture. You can't just click 'connect' on LinkedIn and be done," advised Lt. Col. Johnson. "Your networking focus should be with people located where you want to move to, not where you transition from," she added.

Col. Farris explained that there were no in-person networking events because of COVID restrictions, so going for coffee with someone for informational interviews was impossible. "I leveraged my network pretty hard to replace traditional networking events," he said. "Surprisingly, I found that lots of people, who were hard to connect with before COVID, seemed to have more time to talk than before. I made some great connections that led to the job I have now. I also reconnected with friends and coworkers to discuss their transitions, which generated referrals to both positions I was interested in and some that I never saw posted. I also leveraged traditional resources like [Indeed's Veteran page](#), [LinkedIn jobs](#), [Clearance Jobs](#) and a few other boards."

"I had mixed success with virtual job fairs," he continued. "I did all the upfront work like researching the company, building a profile on their career page, applying for jobs I was interested in, researching the company leadership and specific recruiters and building a Word document with all my pre-built questions and answers to cut and paste in the chat. At the end of the day, it just didn't produce the results I was looking for. Just too many people, too little time on the individual chat and every recruiter said the same thing, 'Send me your resume and apply on our website for jobs you are interested in.' Instead I learned to register for the event, note the recruiters that were going to be there, find them on LinkedIn or their company page, and send them a tailored resume for specific positions before the virtual event. I also followed up with an email for each resume I sent."

"I also leveraged all the company military hiring POCs that I could find. Their process was generally the same: 'Send me your resume and some jobs you're interested in and we'll help get your stuff in front of hiring managers.' I did have some success with this technique as well, but the whole process still depends on you finding open positions that you're qualified for, tailoring a resume and following up."

Job Interviews

Lt. Col. Johnson advised, "There are a ton of YouTube videos that coach you how to ace behavior-based interviews. This is

(Continued on page 15)

(Continued from page 14)

an excellent time to write out your responses to the 30 most frequently asked interview questions and rehearse."

"Get comfortable with virtual interviews," Col Farris added. "If you are older and have not embraced the technology, do it now," he said. "I took some on-line training for Microsoft Teams, WebEx, AdobeConnect, GoogleMeet and Skype. That was time well spent. Phone interviews are tough. Collaborative platforms are better, so you can see the panel's body language. Do your homework."

Lt. Col. Johnson suggested, "Have a quiet space with a professional background to do interviews from your home. Do a test call with a friend to make sure your audio and video work correctly and that your camera settings show a head shot view of you, and lighting is adequate. Use books or boxes to prop up your computer camera to be eye level. If you have another adult in the home, work together to ensure the kids are quiet during calls or invest in a good headset and be skilled at using the mute button. Just because your interview is virtual, that doesn't mean that you shouldn't look your best. I still interviewed in a full suit as if I was interviewing in person." Col. Farris agreed, cautioning, "Virtual interviews began to feel less formal than in person. Watch yourself. Every conversation with a hiring manager is an interview."

The offer

Lt. Col. Johnson cautioned, "If you do receive a job offer, be prepared to discuss telework, health coverage, sick leave; do your research on what similar companies are offering."

Col. Farris added, "It also helps to have the right software and hardware at home, so you can fill out forms, digitally sign and edit items that are incorrect and transfer .pdf files back and forth. Not a good first impression if you're taking pictures of forms with your phone and emailing them to the HR department. From personal experience, it frustrates HR and hiring managers if you can't move documents quickly. Lastly, it makes you look lazy and technologically challenged - especially if the instructions say, 'scan and return as a PDF'"

Clearing

Col. Farris advised, "The top three things to remember if you're retiring during COVID-19 are, be patient, be patient, and be patient. Little things like clearing an installation become much more challenging if you're doing it over the phone and sending files back and forth. There is a good deal of personally identifiable and sensitive information on the forms that needed to be signed and emailed back. Some of the forms required a wet signature, so if you don't have a scanner at home that could be an issue. Others could be digitally signed but required a CAC."

Col. Farris added, "My interaction with the Joint Base Myer-Henderson Hall retirement services officer (RSO) was overwhelmingly positive; the RSO sent me a briefing slide deck, all the forms and a time for a virtual "appointment." That worked out well. The RSO went through the slides, answered my questions and we completed that process

without issue. At the end of the day, clearing just takes longer than it did in person. It took me the full 10 days during COVID."

Retirement ceremonies

Col. Farris chose not to have a retirement ceremony. "Most of the people I wanted to be there could not attend due to age or travel restrictions. That's a personal choice. My only lingering regret is that I wasn't able to publicly thank my family and so many people for their support. If I had it to do over again, I'd probably put more effort into setting it up virtually."

Lt. Col. Johnson explained a common mistake that retiring Soldiers make. "I severely underestimated the emotional and physical toll that transition takes on a person. The disappointment of retiring during COVID-19 set in the day my separation paperwork (DD Form 214) was delivered. After 21 years of service, I received an email with no ceremony or 'congratulations.' The email simply stated, 'See attached.' I had low expectations for my retirement, but was surprised by the business-like exchange. There are many veterans retiring from the Armed Services who should emotionally and mentally prepare for this new reality of minimal celebration due to social distancing."

The VA

"Don't procrastinate on filing your Veterans Affairs (VA) claim," Lt. Col. Johnson warned. "The sooner you get your disability rating, the sooner you can leverage the points for veteran preference for government jobs."

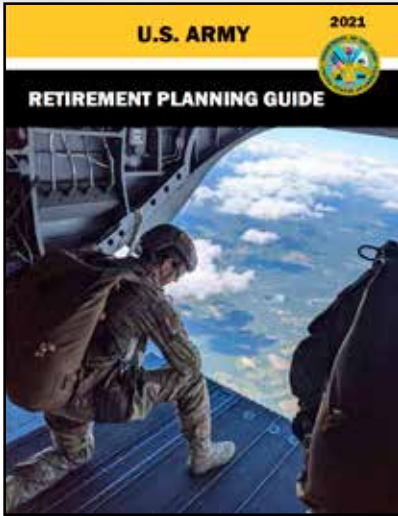
"The VA's Benefits Delivery at Discharge process works," said Col. Farris, "but patience is key. When I was filing my claim, most of the offices were still closed and I had to call the VA once a week to see which providers were open in my area - nobody's fault, statuses were changing frequently early on. Once I got hold of an open provider, the process became standard, my appointments were scheduled, and I had no issues getting everything done. I do recommend having all of your medical documentation ready early on. The provider will send a series of evaluation forms, and if you complete those before the appointments, it speeds up the interaction with the examiner. If you have to go back, the wait times increase."



Retired Col. Pres Farris is a Program Manager at Calibre Systems, Inc. in the Baltimore-Washington, D.C. area where he supports the VA Office of Transition and Economic Development by providing worldwide oversight and execution of the VA Transition Assistance Program for Service Members, Veterans and their families.



Retired Lt. Col. Robin Johnson is the Chief of Staff at the Women in Military Service for America Memorial Foundation, Inc., a 501(c)3 non-profit in Arlington, Va. dedicated to honoring and remembering the service of military women, telling their individual stories and collective history to the public.



2021 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the 2021 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 on the Army Retirement Services [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.

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](#).

Want to talk to a Retirement Services Officer?

RSO contact information is on the [Army Retirement Services website](#).

HELPFUL WEBSITES

- [Army Echoes](#)
- [Army Echoes Blog](#)
- [Army Reserve Retirement Services](#)
- [Army Retirement Services](#)
- [Change of Mission](#)
- [Combat-Related Special Compensation](#) (866) 281-3254 opt.4
- [Concurrent Retired & Disability Pay](#) (800) 321-1080
- [Department of Veterans Affairs](#)
- [DFAS](#) (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST)
- [DOD Self Service Logon](#)
- [FEDVIP Dental/Vision Plans](#)
- [GI Bill](#) (888) 442-4551
- [HRC Education Incentives Section \(GI Bill\)](#) (888) 276-9472
- [HRC Gray Area Retirements Branch](#) (888) 276-9472
- [MyArmyBenefits](#) Help Desk (888) 721-2769 (9 a.m. to 5 p.m. EST M-F)
- [myPay](#) (888) 332-7411
- [RC Application for Retired Pay](#)
- [Soldier for Life on Facebook](#)

- [Soldier for Life on Instagram](#)
- [Soldier for Life on Twitter](#)
- [Soldier for Life on Linked In](#)
- [Soldier for Life on YouTube](#)
- [Soldier for Life Transition Assistance Program](#) (800) 325-4715
- [Survivor Benefit Plan](#)
- [TRICARE](#)
- [TRICARE Beneficiary Counseling & Assistance Coordinator](#)
- [TRICARE East](#) (800) 444-5445
- [TRICARE West](#) (844) 866-9378
- [TRICARE Overseas](#) (888) 678-1207
- [TRICARE Retired Reserve](#) Call the appropriate number just above
- [TRICARE Young Adult](#) Call the appropriate number just above
- [Uniformed Services Former Spouse Protection Act](#)
- [US Family Health Plan](#) (800) 748-7347
- [VA Benefits and Services](#) (800) 827-1000
- [VA Health Care Benefits](#) (877) 222-8387
- [VA Insurance](#) SGLI/VGLI: (800) 419-1473