Dear Retired Soldiers and Families,

As the new co-chair for the Chief of Staff, Army Retired Soldier Council, I am honored to be a Soldier for Life, a proud Retired Soldier, and to serve such an important role. My fellow co-chair, the 14th Sgt. Maj. of the Army, Ray Chandler and I are excited to serve our Army and our tremendous retired community.

First, we want to thank our mentor and good friend retired Lt. Gen. Jim Lovelace. He was the co-chair for six years and made such magnificent progress and contributions. He was a role model for all. We want to thank him from the bottom of our hearts.

As we move forward, retired Sgt. Maj. of the Army Chandler and I just hosted our annual Chief of Staff, Army Retired Soldier Council meeting here in Washington, D.C. We have an inspiring, passionate council consisting of the 14 members pictured on page 4. We had a productive week of updates from the Army Vice Chief of Staff, the current Sgt. Maj. of the Army, the entire Army Staff and special interagency leaders to include the Commissary, the Exchange, and the Defense Health Agency. We completed our report to the Chief of Staff, Army. We believe we have highlighted the most important issues that concern our Retired Soldiers. After the numerous briefings, it was clear to us all that our Army is strong; it is a dangerous world in which our Army operates; readiness is the Army’s #1 priority; and we must posture and modernize for our near peer threat now.

The retired community can ensure we enable the readiness of our Army. We are a voice and a force in our communities of over 1.2 million Retired Soldiers and surviving spouses throughout our country. We are all Soldiers for Life, and they need our assistance. We must mobilize at the grassroots level for our “Hire and Inspire” mission. We must assist in any way to sustain the all-volunteer force. We are the Army’s fourth and largest component. We are a resource to our Army by educating, advocating, and inspiring others to serve our Army. We can assist veterans and retirees into our communities by welcoming and mentoring them during their transition to civilian life.

Additionally, there are numerous things we can do for our Army. There are many initiatives where Retired Soldiers can volunteer their time and talents and stay engaged. We submitted a white paper from our own Director of Army Retirement Services, Mark Overberg, which highlights where we can still serve the Army. Initiatives like “Meet your Army”; recruiting; retiree councils; casualty assistance; retirement services; military treatment facilities; Reserve Officer Training Corps (ROTC); U.S. Junior ROTC; Army Community Services; retiree appreciation days; assistant voting officers; regimental associations; and military service organizations to name a few. These are positive programs that need the expertise, culture, and values of our Retired Soldiers. This calling must be a grassroots awakening and we must activate ourselves locally, regionally, nationally, and abroad.

As we move forward, we must truly work with the Army and its leadership. Our deeds, not just our words, must resonate. I look forward to serving you and our world’s best Army. It is about people. We are Soldiers for Life. Hire and Inspire. Army Strong!
Gen. McConville confirmed as next chief of staff, 'people' to be his top priority

FORT MEADE, Md. — The No. 1 priority for the next Army chief of staff will be people, whom Gen. James C. McConville says are the Army’s greatest strength.

"Winning requires unit cohesion, a cohesion built on a foundation of trained, disciplined, and fit Soldiers who treat each other with dignity and respect," McConville said, May 2, at his confirmation hearing.

On May 23, senators agreed and confirmed McConville to be the Army's top officer, a position he said will allow him to ensure the service remains the most lethal and decisive land force in the world.

"I am grateful for the opportunity to serve as the next chief of staff of the Army," he said after the announcement. "I look forward to the honor of having another opportunity to lead the Soldiers, civilians and Families serving our nation’s Army."

A senior aviator who has qualified on several helicopters, McConville was the vice chief of staff under Gen. Mark A. Milley, who has been nominated for chairman of the Joint Chiefs of Staff.

“General McConville is an extremely accomplished Army officer and I’m supremely confident in his abilities as the next Chief of Staff,” said Secretary of the Army Mark T. Esper. “He has played an instrumental role in almost every major decision the Army has made since becoming the Vice Chief of Staff and is the perfect leader to carry on our mission of preparing the Army for the future.”

In his hearing before the Senate Armed Services Committee, the general said he is committed to eradicating sexual assault and harassment among the ranks, reducing suicides, and making sure Families have quality housing, healthcare and childcare.
Echoes from the past: News from 60 years ago

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

The June 1959 issue outlined all of the benefits available to Retired Soldiers, including “Contingency Option Act Annuities.” Soldiers could opt into this benefit before their 18th year of service. They elected to receive a reduced retired paycheck in order to provide a monthly annuity to their surviving spouses and/or children. [Ed. Note: This annuity benefit under the Uniformed Services Contingency Act of 1953 is similar to the current Department of Defense Survivor Benefit Plan, which was enacted in 1972. Soldiers still elect to receive reduced retired pay to leave an annuity to their surviving spouses and/or children.]

The July 1959 edition noted the new name for the summer semi-dress uniform was “Army Tan” to go along with the Army Green, Army Blue, and Army White uniforms. The edition commented on the vigorous activity and steady expansion of the 1-year-old Retired Activities Unit in the “new State of Hawaii . . . Increasing participation by retired personnel have helped form a closer bond between the active Army and the Army alumni in Hawaii.” Also noted was that the Retired Activities Branch of the United States Army Support Element, Philippines was relocated off Clark Air Base to Passy City, Rizal. [Ed. Note: The Army is now reestablishing the Army Green Uniform as its semi-dress uniform. It looks like the World War II Era “Pinks and Greens.” See page 20 for photos.]

The August 1959 edition announced the new “Space A” benefit. Retired members and their dependents were permitted to travel on aircraft operated by the Military Air Transport Service (MATS) on a space available basis only. The edition explained how veterans were eligible for government-funded education and training under the Veterans’ Readjustment Assistance Act of 1952 (commonly called the Korean GI Bill). Also noted was that “the Army retirement system was inaugurated on a limited scale on 3 August 1861.” [Ed. Note: Retired Soldiers still use the Space A Travel system provided by the United States Air Force, receive government-funded education and training benefits, now under the “Forever GI Bill,” and continue to benefit from the Army Retirement System nearly 158 years later.]

The September 1959 edition celebrated the March 1959 launch of the JUNO IV, an Army-designed and developed vehicle, that was “the first free world solar satellite.” The edition also explained that when the commanding general of the nearest Army headquarters received notification of the death of a retired member, he would appoint a “survivor assistance officer to assist and advise the member’s widow or next of kin” in applying for benefits from the Veterans Administration, the Social Security Administration, and the Retired Pay Division, Finance Center, U. S. Army. The Bulletin also warned that “too many retired members are not reporting their change of address.” This results in newsletters and other important materials mailed by the Army to members being returned. [Ed. Note: The survivors of Retired Soldiers may still receive military support – now from a Casualty Assistance Officer – by requesting help from the Casualty Assistance Coordinator at the closest Army base. Too many Retired Soldiers are still not notifying the Defense Finance and Accounting Service when they change their mailing and email address. Many Gray Area Retired Soldiers are also not updating their mailing and email addresses at the Human Resources Command. Contact information for DFAS and HRC are on pages 23-24.]

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 a lifetime 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 provided by your RSO 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.

soldierforlife.army.mil/retirement
WASHINGTON — The 2019 Chief of Staff Army, Retired Soldier Council recently held its annual meeting at the Pentagon in Washington, DC from April 28 to May 3, 2019. The members of the Council represent 1.2 million Retired Soldiers and surviving spouses. The Council is governed by Army Regulation 600-8-7, Retirement Services Program, and its charter, which is approved by the Secretary of the Army.

The mission of the Council is to: (1) provide the Chief of Staff, Army with advice and recommendations regarding vital issues and concerns of Retired Soldiers, surviving spouses, and their Families; (2) provide the Chief of Staff, Army with an assessment of how current Army programs and initiatives and proposals for new laws and policies may affect the retired community; and (3) strengthen communications between the Active Army, the Army National Guard, the U.S. Army Reserve, and the retired community.

It was a busy week in Washington for the 14-member Council which is co-chaired by retired Lt. Gen. David Halverson and retired Sgt. Maj. of the Army Raymond Chandler. The Council reviewed and discussed several issues impacting the retired community. The majority of the issues discussed were submitted by installation retiree councils. These issues addressed concerns in such areas as access to military medical care for retirees, increasing TRICARE fees and other changes in benefits and entitlements. The Council discussed these issues while receiving briefings from 20 Department of Defense senior leaders; among them, Army Vice Chief of Staff Gen. James C. McConville and Sgt. Maj. of the Army Daniel A. Dailey.

The Council also had a panel discussion with key leaders from 3 major veteran service organizations (VSOs): the Veterans of Foreign Wars, Disabled American Veterans, and the American Legion to discuss concerns from the retired community regarding such subjects as the Tax Cuts and Jobs Act, specifically the “kiddie tax” as well as the Survivor Benefit Plan, Dependency and Indemnity Compensation offset, commonly referred to as the “widows tax”. Each VSO was able to hear the concerns and address their position on the subject.

The Council serves as the voice for the retired community. They used that voice to speak to the Army leaders on behalf of Retired Soldiers, surviving spouses and families. One such message can be found in this year’s Council report and states that “In order to operationalize us (Retired Soldiers) as a true enabler, we need to ensure we have our Army Senior Leaders’ full support and emphasis. We know that Mission Command is vital, so continued emphasis for the Soldier for Life Program and the Retired Soldier population is vital. We need the Commanders to embrace us and bring us into their formation. We need Senior Mission Commanders to support the Retirement Services Officers, Retiree Appreciation Days, and to make our monthly retirement ceremonies world class.”

Another message delivered by the Council to the Army’s senior leaders is that the retired community is still committed to serving this great nation. These individuals make up the Army’s largest demographic; the Fourth Component. As such, they understand that though their mission has changed, their duty has not. They are still a valuable resource to the Army. Their mission now is to “Hire” and “Inspire”. They are able to hire veterans in their community or assist them in finding employment thereby aiding in reducing the veteran unemployment rate. By telling their Army story, they will inspire the next generation to serve.

The Council voiced the need for continued support and resources from Army leaders such as the ability to communicate with Retired Soldiers by providing email addresses. They discussed the continued need for Retirement Services Officers to support the retired population.

If you are interested in serving on the Chief of Staff Army, Retired Soldier Council, contact your local Retirement Service Officer (RSO) for more information. To locate your RSO visit, https://soldierforlife.army.mil/Retirement/rsso. Council members are nominated by the Army installation retiree council and recommended by the Garrison/Army Service Component Commander.

The Council co-chairs select new members each year who are approved and appointed by the Army Chief of Staff to serve a four year terms. To qualify to serve on the Council, nominees must meet the following criteria: (a) currently serving as a member of an Army Service Component Command or installation retiree council; (b) active in both retired military and civic affairs (c) knowledgeable of and conversant with retired military issues and concerns and (d) not a previous member of the CSA Retired Soldier Council.

Who you see for care matters: TRICARE provider types

WASHINGTON — When you need care, you can visit several types of providers. Depending on where your provider is located, you may seek care at a military hospital or clinic or from your TRICARE-authorized provider.

When seeking care outside a military hospital or clinic, your ability to choose a provider may depend on your TRICARE plan, whether you need a referral, and the type of care you need. Seeing TRICARE-authorized providers saves you money and ensures quality treatment. There are different types of TRICARE-authorized providers. The type you see can affect how much you pay and how you file claims.

TRICARE-authorized Providers
A provider must be TRICARE-authorized for TRICARE to pay any part of your claim. If you see a provider who isn’t TRICARE-authorized, you’re responsible for the full cost of care. The TRICARE regional contractors have established networks of providers. If stateside or overseas, use the Find a Doctor tool to find a TRICARE-authorized provider. An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network. The overseas provider search tool is another way to find a provider abroad.

Network Providers
Network providers have signed an agreement with your regional contractor to provide you care. They file claims for you and accept TRICARE payment as the full payment for covered health care services.

Sponsor status and location plays a role in determining what overseas options you may have. If overseas, TRICARE network providers have an agreement with the overseas contractor. They agree to provide cashless and claimless services to those in TRICARE Overseas Program (TOP) Prime and TOP Prime Remote. But these providers don’t have to file claims for those in TOP Select. Check with your TOP Regional Call Center before visiting a civilian provider.

Non-network Providers
Non-network providers don’t have a signed agreement with your regional contractor. This makes them out of network, also known as non-network. There are two types of non-network providers. They include participating and nonparticipating.

Participating Providers
Among non-network providers, using a participating provider is your best option. These providers file claims for you and accept TRICARE payment as the full payment for any covered health care services.

Outside the U.S. and U.S. territories, participating non-network providers don’t have an agreement with the overseas contractor. They may provide cashless and claimless services to TOP Prime and TOP Remote beneficiaries. But they don’t have to submit claims on behalf of TOP Select beneficiaries.

Nonparticipating Providers
Nonparticipating providers don’t file claims for you. They also don’t accept TRICARE payment as the full payment for covered services. Because of these reasons, you should expect to pay the provider first and file a claim with TRICARE to get money back. If stateside, these providers may charge you up to 15 percent above the TRICARE-allowable charge. The maximum amount TRICARE pays for each procedure or service. This is tied by law to Medicare’s allowable charges for services. You’re responsible for paying this amount as well as applicable patient costs.

If you visit a nonparticipating non-network provider overseas, there may be no limit to the amount that a provider may bill you. You’re responsible for paying any amount that exceeds the TRICARE-allowable charge.

Understanding TRICARE provider types will help you get quality health care, save money, and take command of your health. To learn more about your provider options outside of your military hospital or clinic, visit https://tricare.mil/FindDoctor/Provider-Types. For providers in your area, visit https://tricare.mil/FindDoctor/AllProviderDirectories.
FALLS CHURCH, Va. — Congress directed the Defense Health Agency to assume responsibility for the administration and management of healthcare at all military medical treatment facilities on October 1, 2018. This transfer maximizes efficiencies by eliminating redundancies in headquarters, intermediate commands, clinical functions, and business processes. The clear objective is providing continuity of care during a seamless transition in order to maintain a ready and lethal U.S. military.

Key Points
• The mission of the Military Health System remains to support the warfighter, care for the warfighter families, and care for patients.
• The number one priority of the Military Health System is readiness to support the warfighting mission of the Department of Defense. The Military Health System provides service member readiness through its efforts to build and sustain a world-class health care system.
• The ultimate goal of this transition for the Department of Defense is a more integrated, efficient, and effective system of readiness and health that best supports the lethality of the force.
• Military Departments ensure that all military medical personnel are trained and maintain their clinical knowledge, skills and abilities.
• The transfer of medical treatment facilities across the Military Health System to the Defense Health Agency will be transparent to our Department of Defense family (service members, family members, and retirees) who will continue to receive high-quality medical care throughout the enterprise.

Additional Information
—The mission is a medically ready force and a ready medical force.
—Phase 1 of the transition calls for the Defense Health Agency to assume management and administration of hospitals and clinics at Fort Bragg, N.C.; Naval Air Station Jacksonville, Fla.; Keesler Air Force Base, Miss.; Joint Base Charleston, S.C.; Seymour Johnson Air Force Base, N.C.; and associated clinics. These will be in addition to Defense Health Agency’s authority, direction, and control over Walter Reed National Military Medical Center, Fort Belvoir Community Hospital, and their associated clinics.
—Subsequent phases will include more than 50 percent of all hospitals and clinics in the continental U.S. coming under Defense Health Agency control by October 2019 (phase 2), the remaining hospitals and clinics in the U.S. moving to Defense Health Agency control by October 2020 (phase 3), and overseas hospitals and clinics by October 2021 (phase 4).
—All hospitals and clinics will follow Defense Health Agency policies, procedures and standard clinical and business processes beginning October 1, 2018. In the absence of published Defense Health Agency issuances, current Military Department policies and procedures will remain in effect until superseded by the appropriate Defense Health Agency published policies.
—Support of operational and warfighting missions is the first priority of the Military Health System. Therefore, each Military Department has unrestricted access to its military medical personnel for all validated war fighting and operational requirements.
—The Defense Health Agency will be responsible for providing clinical experiences within the hospitals and clinics for medical personnel to meet their service-generated readiness requirements, and for supporting the Medical Departments in establishing partnerships with civilian institutions, the Department of Veterans Affairs or other practice venues when necessary to maintain the readiness of uniformed medical personnel.
—The intent of this reorganization is to improve medical readiness of military forces and achieve efficiencies. This transition is meant to eliminate redundancies in medical costs and overhead across Army, Navy, and Air Force military medical treatment facilities.
—Three principal reforms are underway to maximize efficiencies and improve performance in hospitals and clinics: 1) redesign and standardization of business and clinical processes; 2) development and implementation of Defense Health Agency Procedural Instructions; and 3) establishment of the Quadruple Aim Performance Plan.
—in an integrated system of readiness and health, the Military Departments and the Defense Health Agency are dependent upon each other for mutual success and carrying out their assigned responsibilities.
—Transformation of military medicine will not change the quality of care for our DoD family (service members, family members and retirees). Over time, these reforms will drive better integration and standardization of care, which means patients should have a consistent, high-quality health care experience, no matter where they are.
—The Military Health System will continue to deliver quality health care everyone expects and deserves.
Dear Joe,

During my 23 years of service I traveled a lot; mostly to areas where I jumped out of the plane with a full ruck. Now that I'm retired, my wife and I want to travel with less tactical baggage or sore knees. I used Space-A travel in the past, but now that I'm retired can I still use it and how?

Jumpmaster

Dear Jumpmaster,

You have the green light to travel using Space-Available (Space-A) travel if you fall (no pun intended) within eligibility criteria. The MyArmyBenefits website, www.MyArmyBenefits.us.army.mil, offers all the information you need on Space-A travel. Space-A allows authorized passengers to occupy Department of Defense (DoD) aircraft seats that are surplus after all Space Required (Space-R) passengers have been accommodated. Space-A travel costs nothing, except a small Head Tax on OCONUS travel, but is only permitted on a non-mission interference basis. Also, it's a good idea to travel with some spare funds on hand for unexpected costs such as ground transportation and lodging associated with delays. Good news! Your wife can also accompany you without learning to make a PLF. The newly signed: ‘John S. McCain National Defense Authorization Act for Fiscal Year 2019’, provided eligibility for the first time to veterans with a permanent service connected disability rated as total to compete for travel aboard Space-A passenger transportation, using surplus aircraft capacity. For more on eligibility visit the MyArmyBenefits Federal Fact Sheets, or feel free to call our Help Desk at (888) 721-2769 or email usarmy.myarmybenefits@mail.mil.

Happy Travels!

Joe

Dear Joe,

Years ago, I took the Voluntary Separation Incentive (VSI). I have since spent enough time in the Reserve to qualify for retirement pay. I'm now being told that I'll have to repay the VSI money I have received. Is this true? And how is this repayment made?

Voluntary Separator

Dear VS,

Congratulations on earning your first retirement – that is quite an achievement! If you received Voluntary Separation Incentive (VSI) or Special Separation Bonus (SSB) and later qualify for retired pay, you will be required to repay the full gross VSI/SSB paid to date. You will receive a notification letter 90 days before your recoupment begins. Repayment will be through monthly deductions of 40 percent of your monthly retired pay. Lump sum repayments are not allowed, but increases to your monthly payment may be requested. When DFAS recoups VSI/SSB payments, they are pre-tax deductions. So this means your taxable income is reduced by the amount deducted for recoupment each month. You may still receive VSI payments annually in addition to your monthly retired pay, unless you choose to stop all future VSI payments. Keep in mind, any payments you receive after retiring will also be subject to recoupment and may increase the amount deducted from your monthly retired pay. VSI termination is irrevocable. In addition, the beneficiary portion of VSI is forfeited as well. Meaning, if you pass away, your beneficiaries will not be eligible to receive your remaining payments. However, as a Retired Soldier, you are eligible to enroll in the Survivor Benefit Plan for your beneficiaries.

Good luck to you!

Joe
Celebrating the legacy and evolution of the GI Bill

WASHINGTON — In June 2019, as the Army celebrates its 245th birthday – Americans celebrate the 75th Anniversary of the Servicemen’s Readjustment Act of 1944, affectionately known as the GI Bill. The bill was created to help veterans of World War II but would leave far-reaching effects across American society. It established hospitals, made low-interest mortgages available and therefore home ownership attainable, and granted stipends to covering education expenses for veterans attending college or trade schools. Over the years, the GI Bill has grown from a “one Service member, one benefit” program, into a more generous set of education benefits to be used as a recruitment tool for military service.

Harry W. Colmery, a former national commander of the American Legion and former Republican National Chairman, is credited with drawing up the first draft of the bill. The 1944 version of the GI Bill of Rights included loans for farms or businesses, as well as unemployment compensation. It was intended for veterans only, and the original benefit did not extend help to those with ongoing military service commitments. Approximately $4 billion in GI Bill benefits (not limited to education) were paid to some nine million veterans between 1944 and 1949 alone. Legislation in the Korean War era further extended benefits to veterans from that conflict. All service members, serving in war or peace, would finally be given access to the GI Bill thanks to The Readjustment Benefits Act of 1966. This was important progress towards the GI Bill we know today.

Then, in the 1980s, one of the most important versions of the still-evolving GI Bill was made available to active duty military and qualifying members of the Selected Reserve: the Montgomery GI Bill. This opt-in program offered the education benefit to new recruits, but it was still “members-only” as no spouses or dependent children were allowed to use this benefit.

The Post 9/11 GI Bill was signed in 2008, and it gave veterans with active duty service on, or after, Sept. 11th, 2001, enhanced educational benefits that would cover more educational expenses, provide a living allowance, money for books and finally the ability to transfer unused educational benefits to spouses or children. Opening the GI Bill up to dependents and spouses meant those stationed overseas could take greater advantage of distance learning, online courses and college programs offered on base. These expanded opportunities reflected the changing landscape in higher education and created new opportunities for military families.

Recently the Harry W. Colmery Veterans Educational Assistance Act of 2017 was signed into law by President Trump in August 2017. Known as the “Forever GI Bill”, this latest evolution of the Bill extends benefits to all Purple Heart recipients (regardless of time served), adds more benefits for spouses and dependents, eliminates the 15-year time limit for using the benefit (for qualifying service members who were discharged on or after January 1, 2013), and adds protections for GI Bill users who experience difficulties with schools that close before the student can finish a degree.

As we celebrate the anniversary of this historic legislation, we invite you to reflect on the GI Bill and role that ‘Soldiers for Life’ helped play in its advocacy. Take pride in your service and consider a role in advocating for the benefit of future Soldiers and their families. And what better way to encourage tomorrow’s Soldiers than to promote the benefits available for their Service?

To find out more information or get someone else started on the right path, visit MyArmyBenefits at https://myarmybenefits.us.army.mil/.
ID cards, the next generation

WASHINGTON — The Department of Defense (DoD) is updating its current paper-based Uniformed Services Identification (USID) card issued to retired Service members, family members, and other eligible populations. The Next Generation USID card will incorporate an updated design and security features to deter counterfeiting and fraud, and will be printed on a plastic cardstock.

DoD is transforming the way Service members and their families are supported through modernized ID cards and improved mechanisms to protect cardholder privacy and personal information.

The Next Generation USID card will incorporate a modified barcode which supports the last phase of the Department’s elimination of the Social Security Number (SSN) from all DoD identification (ID) cards.

Additional information and updates regarding the Next Generation USID card will be available in the coming months on DoD’s website at https://www.cac.mil/.

Frequently asked questions:

1. What is changing on the USID card, and why?
The Next Generation USID card transitions the current USID card to plastic cardstock with enhanced security features and update topology. These enhanced features enable DoD to reduce the number of card types issued to eligible individuals from ten to three. The Next Generation USID card does not change the populations who are eligible to receive the current USID card.

2. When can I get the Next Generation USID card?
Beginning early Fall 2019, individuals with expiring ID cards will begin to receive the Next Generation USID card at ID card issuance facilities as they are equipped with the equipment and supplies necessary to issue the Next Generation USID card. In an effort to conserve resources and limit the impact on ID card issuance facilities, cards will not be reissued solely for the purpose of obtaining the Next Generation USID card.

Helping veterans and active duty military members

By Darlynda Bogle, Acting Assistant Deputy Commissioner, Social Security Administration

Social Security honors the people who risk their lives to protect our freedom. Our disability program is an important part of our obligation to wounded warriors and their families.

For military members who return home with injuries, Social Security is a resource they can turn to. If you know any wounded veterans, please let them know about Social Security’s Wounded Warriors website at http://www.socialsecurity.gov/woundedwarriors.

The Wounded Warriors website answers many commonly asked questions, and shares other useful information about disability benefits, including how veterans can receive expedited processing of disability claims. Benefits available through Social Security are different than those from the Department of Veterans Affairs and require a separate application.

The expedited process is used for military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

Even active duty military who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they’re unable to work due to a disabling condition. Active duty status and receipt of military pay doesn’t necessarily prevent payment of Social Security disability benefits. Although a person can’t receive Social Security disability benefits while engaging in substantial work for pay or profit, receipt of military payments should never stop someone from applying for disability benefits from Social Security.

Social Security is proud to support veterans and active duty members of the military. Let these heroes know they can count on us when they need to take advantage of their earned benefits. Our webpages are easy to share on social media and by email at https://www.ssa.gov/.

Sgt. Spencer Mullen, 1-58th Airfield Operations Battalion, checks the identification cards of people seeking access to Fort Rucker at the Enterprise gate. (Photo Credit: Sara E. Martin)
Waiting for SBP open enrollment season?

By Bill Hursh, Army Survivor Benefit Plan Program Manager

Many Retired Soldiers are contacting the Retirement Services Office to inquire about the next Survivor Benefit Plan (SBP) open enrollment period which will allow all Retired Soldiers to elect SBP coverage or increase their SBP coverage. At this time, there are no general SBP open enrollment periods scheduled or anticipated. Since SBP was enacted by Congress on Sept. 21, 1972, there have only been five general SBP open enrollment periods. The last one was established by Congress for the period Oct. 1, 2005 to Sept. 30, 2006. General SBP open enrollment periods are enacted by Congress when there is a change in the SBP law that Congress determines may have affected the SBP decisions of all retired military members if the provision of the law had been in affect at the date of the retired member's election.

If Congress establishes a general open enrollment period in the future, Army Echoes will promptly publish the information and the Defense Finance and Accounting Service (DFAS) will send notification to all retired military members with guidance on cost and procedures. Also, veteran service organizations can be expected to provide information to their members through the organizations' publications and newsletters.

### How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 23 for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Social security number and/or service number
- Date and place of birth
- Retired rank
- Retirement date
- Disability Rating

### RETIREE APPRECIATION DAYS

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

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<th>Location</th>
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<th>Contact</th>
<th>Location</th>
<th>Date</th>
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<td>Aug. 15</td>
<td>(515) 277-6113</td>
<td>Fort Bragg, NC</td>
<td>Oct. 18</td>
<td>(910) 396-5304</td>
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<td>Rosemount, MN</td>
<td>Aug. 16</td>
<td>(763) 516-2931</td>
<td>Schinnen, Netherlands</td>
<td>Oct. 18</td>
<td>0032-65-44-7267</td>
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<td>Camp Zama, Japan</td>
<td>Sep. 6</td>
<td>011-81-46-407-3940</td>
<td>Fort Riley, KS</td>
<td>Oct. 19</td>
<td>(785) 239-3320</td>
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<td>Fort Leonard Wood, MO</td>
<td>Sep. 6</td>
<td>(572) 596-0947</td>
<td>Fort Polk, LA</td>
<td>Oct. 19</td>
<td>(915) 684-0402</td>
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<td>Carlston, MN</td>
<td>Sep. 13</td>
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<td>USAG-Bon Sam Houston and Brooke</td>
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<td>(780) 221-9004</td>
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<td>Fort Belvoir, VA</td>
<td>Sep. 20</td>
<td>703-806-4551</td>
<td>USAG-Baden-Baden</td>
<td>Oct. 22</td>
<td>0661-41-118838</td>
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<td>Fort Carson, CO</td>
<td>Sep. 21</td>
<td>719-526-2840</td>
<td>Fort Hood, TX</td>
<td>Oct. 25-26</td>
<td>(254) 287-5210</td>
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<td>Fort Drum, NY</td>
<td>Sep. 21</td>
<td>315-772-6434</td>
<td>Fort Knox, KY</td>
<td>Oct. 25</td>
<td>(502) 624-1765</td>
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<td>Fort Bliss, TX</td>
<td>Sep. 28</td>
<td>915-569-6233</td>
<td>Fort Rucker, AL</td>
<td>Oct. 25</td>
<td>(334) 255-9124</td>
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<td>Fort Lee, VA</td>
<td>Sep. 28</td>
<td>804-734-6555</td>
<td>Fort Meade, MD</td>
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<td>(301) 677-9603</td>
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<td>Selfridge, MI</td>
<td>Sep. 28</td>
<td>586-239-5580</td>
<td>Redstone, AL</td>
<td>Oct. 25</td>
<td>(256) 876-2022</td>
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<td>JBY Myer-Henderson Hall, VA</td>
<td>Oct. 4</td>
<td>703-696-5948</td>
<td>Camp Humphreys, Korea</td>
<td>Oct. 26</td>
<td>0503-353-3872</td>
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<tr>
<td>Carlisle Barracks, PA</td>
<td>Oct. 5</td>
<td>717-245-4501</td>
<td>Fort Hamilton, NY</td>
<td>Oct. 26</td>
<td>(718) 630-4552</td>
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<td>USAG-Italy</td>
<td>Oct. 11</td>
<td>0039-044-61-7747</td>
<td>USAG-Wiesbaden</td>
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<td>0061-705-5338</td>
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<td>JB Ellington Field-Houston</td>
<td>Oct. 12</td>
<td>210-221-9004</td>
<td>Fort Benning, GA</td>
<td>Nov. 1</td>
<td>(706) 545-1805</td>
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<td>USAG-Bavaria</td>
<td>Oct. 15</td>
<td>966-183-8709</td>
<td>Daeegu, Korea</td>
<td>Nov. 2</td>
<td>0505-768-8803</td>
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<td>USAG-Ansbach</td>
<td>Oct. 16</td>
<td>981-183-3301</td>
<td>Schofield Barracks, HI</td>
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<td>(808) 655-1514</td>
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<td>USAG-Stuttgart</td>
<td>Oct. 17</td>
<td>07031-15-3442</td>
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soldierforlife.army.mil/retirement
CLEVELAND — The fastest and most secure way to manage your retired or annuitant pay account is now even more convenient. On May 4, Defense Finance and Accounting Service (DFAS) refreshed myPay, making it simpler and more streamlined to use. Plus, myPay is now easier to use on your favorite mobile device.

When you use myPay, you will see some big differences. The most striking difference is the appearance of the myPay home page, which now looks more like other online financial sites. The login area is now on the right side instead of the left, there is a banner area with important information in the middle, and there are quick links at the top.

When you log in to your myPay account, you will also see a streamlined navigation menu that appears on the left side of every page. The same menu choices for getting pay and tax statements, and making pay changes are available; the menu is now organized into two categories: statements and pay changes.

The menu options for updating your email address, and changing your LoginID and password are now under “Personal Setting” in the menu bar at the top of the page.

Another change is that myPay is now easier to use on your favorite mobile device. When you use myPay on your mobile browser, the menus and screens will adjust to the screen size. The familiar three-bar menu icon gives you options to click to specific areas of the site.

What has not changed is your login ID and password; they transferred over. The same login ID and password you used before the transformation, you can use after (as long as your password did not expire). And the “Forgot your Login ID?” and “Forgot or Need a Password?” options are still available, located under the new login box on the top right.

When you see a myPay homepage that looks different after the changeover, you can ensure you are on the official myPay site by checking your browser’s address bar for the correct myPay URL: https://mypay.dfas.mil.

DFAS also updated the video how-to’s and the Frequently Asked Questions to help you accomplish a variety of common online tasks, such as accessing a myPay account for the first time, password updates, and bank account and address changes.

myPay provides convenient access to a range of information about your payments, and lets you easily update your contact information or your tax withholding and download your tax documents. For annuitants, you can also submit your annual certification. And when you have an email address in myPay, you can receive important email messages from DFAS about your pay account and information from your branch of service.

You can find out more about how to use myPay and the benefits of the refreshed myPay on DFAS’ website: www.dfas.mil/myPay2019
FORT KNOX, Ky. — Recently, there have been letters circulating that are leading many retirees to believe that a substantial portion of their military pay is non-taxable and as a result, they should file amended returns to obtain refunds.

These letters state that veterans with a disability rating of 20% or more are entitled to exclude a portion of their income. More specifically, someone with a 70% disability rating would only owe taxes on 30% of their pension income, someone with a 90% disability rating would only owe taxes on 10% of their pension, and so forth.

This is not true.

Military retirement pay is fully taxable. Whereas, VA disability payments are not.

Prior to 2004, if a retiree was awarded a VA disability rating, in order to actually receive a payment from the VA they had to agree to waive the same amount of their military retirement pay. This is referred to as the VA waiver, or VA offset.

For example, if a retiree was receiving $2,500 a month in military retirement pay and was notified that they could receive $500 per month from the VA for disability, the VA waiver amount would be $500. Since 2004, however, their military retirement pay has been reduced to $2,000 per month (taxable), and they receive the $500 disability payment from the VA.

In our example, let’s say it took three years to get the VA disability percentage, and let’s assume that the VA rating was also retroactive to the date of retirement. Our retiree would have been receiving $2,500 per month for three years in fully taxable military compensation, when $500 of that should have been tax free. The IRS allows the retiree to amend any open tax returns -- normally the last three years -- to make that adjustment.

After 2004, regular retirees and nonregular retirees with 20 qualifying years of service with disability ratings greater than 50% are no longer required to waive a portion of their retirement pay in order to receive disability pay, allowing them to receive both currently. However, the retirement pay remains fully taxable.

The letters that have been circulating are misleading veterans by conflating military retirement pay and VA disability pay. These are two separate benefits, with different tax treatment.

Retirement is fully taxable income; VA disability is non-taxable. Taxpayers need to be fully aware whether payments they receive are for retirement or disability. Retirement payments will be generated by the Defense Finance and Accounting Service, whereas disability is paid out by the U.S. Department of Veterans Affairs.

For answers regarding whether payments are taxable or not for any information visit the MyArmyBenefits webpage at https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Taxes-on-Veterans-Disability-or-Military-Retirement-Pensions.
How the Exchange is keeping the military community ready and resilient

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

The Army & Air Force Exchange Service is rolling out a host of improved wellness offerings in 2019 as it optimizes BE FIT solutions in its stores.

Soldiers, retirees and family members can find better-for-you meals at all Exchange restaurants, fresh snacks at Expresses and name-brand fitness apparel and gear at main stores and online at ShopMyExchange.com.

To better support the holistic health of the military community, the Exchange is growing its wellness services offering this year. Today, the Exchange operates optical and optometry clinics at more than 150 locations worldwide. It also operates dental clinics at select locations, eleven durable medical equipment shops (with braces, canes, walkers, CPAP machines and more) and even a cryotherapy location at Ft. Hood. Additionally, there are approximately 20 pharmacies located in Exchange malls. Twenty one dental clinics, six durable medical equipment shops and seven cryotherapy locations are on deck. As this occurs, the Exchange is pursuing approvals to offer urgent care, chiropractic and physical therapy services in the future.

Our vision is to provide affordable and convenient supplemental medical services to extend the value the Exchange provides you and your family. All government insurances are accepted by the Exchange, and our medical services deliver the highest standard of care through our Joint Commission accredited contractors.

The Exchange continues to evolve to meet the changing needs of all military shoppers. Providing convenient and healthy options while taking the guesswork out of wellness services is just one example of how the Exchange is delivering a robust and relevant shopping benefit to all who have earned it.

Soldier for Life!

Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service’s Director/CEO and has served as CEO for retail and consumer packaged goods companies.

Supporting our Soldiers every day

By Sam Clemence, Staff Writer for Army Emergency Relief

WASHINGTON — Every year, thousands of Soldiers and their families face financial distress and seek help from Army Emergency Relief. We in turn rely on the support of Soldiers (both active and retired) and the public to provide the funds to help those in need. For over 77 years, many have donated and helped millions of Soldiers deal with unexpected crises and emergencies of every kind.

With the help of the Army & Air Force Exchange Service and the return of their Give and Get Back campaign in honor of the Army’s 244th birthday, the public now has more ways than ever to support our Soldiers. Recently, shoppers received a $5 Exchange coupon off any purchase over $25 for every $5 donated to AER. The Exchange also offers authorized shoppers the opportunity to make donations to AER throughout the year for those who shop online at ShopMyExchange.com by clicking on the “Give to Those Who Serve” banner on the homepage.

In the past two years, Exchange shoppers have raised hundreds of thousands of dollars during the Give and Get Back campaign for Soldiers and their Families. That money has gone to Soldiers such as a specialist, who couldn’t afford childcare costs after a car accident, and a sergeant, who got stuck paying for damages to his home after Hurricane Florence and fell behind on his mortgage. Every dollar donated to AER goes to a Soldier and their family and assistance is now being provided for more needs than ever before.

For more information, please visit www.AERHQ.org.
WASHINGTON — The Army is on the path to meet its fiscal year 2019 recruiting mission to bring 68,000 Soldiers into the active component, 15,600 into the Army Reserve, and 39,000 into the Army National Guard, said the Army’s G-1. At the same time, the Army is maintaining its high entry standards while further increasing positions for women in brigade combat teams.

“The Army increased its entry standards last summer in a number of areas, making clear its commitment to ‘quality over quantity,’” said Lt. Gen. Thomas Seamands, the Army's deputy chief of staff, G-1.

To help bolster this year’s numbers, recruiting has developed a "total Army approach," Seamands said. For example, the Army added almost 800 recruiters to the force over the past year and the U.S. Army Training and Doctrine Command assumed oversight over all accessions to help counter a tough recruiting market.

"Today, only 29 percent of 17 to 24-year-olds in the U.S. are eligible to serve in the Army, and only one in eight has a propensity to enlist in the military, making Army accessions a challenging and resource-intensive activity,” he said.

To entice people to join, the Army has allocated $450 million toward active-duty bonuses. Further, the force assigned $50 million to “add, relocate, or improve recruiting centers in more than 200 critical markets," Seamands said.

Further, the Army made improvements to the “goArmy.com" website, all while establishing effective communication practices on each of its social media platforms, he added.

The Army has also made improvements to the way it assesses and trains the “right Soldier for the right job,” Seamands said.

For starters, the Occupational Physical Assessment Test, or OPAT, continues to provide the Army with a physical-assessment screening tool for both officer and enlisted accessions.

“Passing the OPAT ensures new Soldiers, regardless of gender, can succeed in an assigned specialty and verifies their readiness for training,” Seamands said. “Longitudinal studies on OPAT are being conducted by the Army Research Institute to measure OPAT’s effect on morale, cohesion, and readiness.”

Further, Soldiers or recruits that meet the standards set by a military occupational specialty should have the opportunity to serve in that career field, regardless of their gender, he said.

“To date, the Army has successfully accessed and transferred more than 1,000 women into the previously closed occupations of infantry, armor, and field artillery,” he said. “Currently, 80 female officers are assigned to infantry or armor positions at Forts Hood, Bragg, Carson, Bliss, and Campbell.”

The Army first opened positions in combat-arms battalions to women in 2016. That year the first women graduated field artillery training as cannon crew members and the first female officers were accepted into the infantry branch. In 2019, the Army plans to open up more assignments for female officers at Forts Stewart, Drum, Riley, Polk, and in Italy, Seamands said.

“Additionally, the Army has transferred, trained, and assigned female NCOs into both infantry and armor specialties,” he said. “As part of a multi-year effort to open other assignments to female Soldiers, as many as 500 women currently serve in every active brigade combat team in the Army down to the company level.” In addition, 30 women have graduated Ranger School since 2015.

Moving forward, the Army will continue to evaluate its gender integration processes all while employing a standards-based approach to increase unit diversity, he said.

NOTE: If you would like to share your Army story with the youth in your community and the influencers who impact their decision, visit www.goarmy.com to serve as a volunteer with Army recruiting.
FALLS CHURCH, Va. — Summer is a time for relaxation, vacations with family and friends, and attending special events such as 4th of July celebrations. Summer activities are important for the entire Army community, including Retired Soldiers. Unfortunately, some of the events associated with summer also draw increased attention for potential crime, violent extremism, and terrorist activities. Special events include large, crowded places such as sporting events, parades, holiday celebrations, cultural festivals, beaches, and amusement parks. All of these venues tend to draw large crowds, often outdoors, making them “soft targets” for criminals, extremists, and terrorists.

The May 2017 terrorist suicide bomber attack outside of Manchester Arena, and the October 2017 Las Vegas shooter who targeted the Route 91 Harvest Music Festival, demonstrate prime examples of soft targets exploited through violent acts. In planning these type of attacks, the perpetrators choose tactics that focus on crowded places, often outside the main event space, where ticketing, parking, pedestrian zones, access roads, and park areas surround the venue. By understanding the threat tactics and preparing detailed security plans, event staff take great measures to ensure summertime activities are safe and secure from a wide range of threats. However, the security of these special events does not happen without the assistance of the general public attending the event.

With that in mind, everyone attending special events or simply visiting crowded places (including shopping malls, hotels, restaurants, and indoor concerts) should take these basic precautions.

- Maintain continuous situational awareness of your surroundings
- Exercise caution when attending public venues, especially those heavily frequented by tourists, such as shopping centers, amusement parks, concerts, public beaches, and restaurants
- Know where the nearest police stations and hospitals are located
- Know where the nearest emergency exits and routes are away from the crowds
- Carry emergency phone numbers when traveling outside of your home area
- Do not get into public transportation (such as taxis, Uber, Lyft) without confirming the authenticity of the vehicle and driver
- Do not share your personal information with strangers or on social media
- Do not post your travel plans on social media
- Be cautious when posting pictures on social media (disable the geo-locating function on your mobile device)
- Trust your instincts, report suspicious activity or behavior to military police or local law enforcement for investigation
- Understand how to respond during an active shooter event (Run-Hide-Fight)

Summer is a time for celebrations and community fellowship but don’t get caught off guard. Attending large, public events presents unique challenges. Vigilance and situational awareness are warranted and can help protect you, your loved ones, and your local community. If you have questions, or want to learn more, review the antiterrorism awareness materials available on the Army One Source website (http://myarmyonesource.com/FamilyProgramsandServices/iWatchProgram/Default.aspx).

Always Ready, Always Alert … because someone is depending on you!
Disabled veterans eligible for free National Park Service lifetime access pass

Good for entry into 400+ National Parks and over 2000 recreation sites across the country

By Steven Clipp, Communications Specialist, U.S. Department of Veterans Affairs

Spring flowers are blooming, the summer travel season quickly approaches and veterans are joining the 330-million yearly visitors enjoying U.S. National Parks.

Many veterans, with a service connected disability rating, are entering Federal parks for free with the Lifetime National Parks Access Pass from the U.S. Department of the Interior, National Park Service. Good for entry into 400+ National Parks and over 2,000 recreation sites across the country, the Lifetime Access Pass is another way a grateful nation says thank you for the service and sacrifices of veterans with disabilities.

The Access Pass admits disabled veterans and any passengers in their vehicle (non-commercial) at per-vehicle fee areas; and, the pass owner plus three additional adults where per-person fees are charged. In addition to free entry at participating parks, the Access Pass includes discounts on expanded amenity fees; such as camping, swimming, boat launching and guided tours.

Veterans who have a VA disability rating, (10 percent or higher) are eligible for the Lifetime Access Pass—with two ways to apply.

First, disabled veterans can apply in person at a participating federal recreation site. Simply present photo identification (Driver’s license, State ID, Passport) and documentation proving a permanent disability (VA awards letter, VA ID with service connected annotation, VA summary of benefits, or receipt of Social Security disability income). That’s it. The Pass is free and issued at the time of entry.

Second, if applying by mail, send a completed packet and $10 processing fee to the United States Geological Survey (USGS). The packet should include:

• The Access Pass application form
• Proof of residency
• VA disability award letter, VA summary of benefits, or proof of SSDI income

Pass delivery expected 10-12 weeks after receipt.

Make sure to have photo ID available when using your Lifetime Access Pass and enjoy the majestic scenery and abundant recreational opportunities our National Parks provide.

“The challenge of leadership is to be strong, but not rude; be kind, but not weak; be bold, but not bully; be thoughtful, but not lazy; be humble, but not timid; be proud, but not arrogant; have humor, but without folly.”

– Jim Rohn
As a Soldier For Life – How is your P3?

By Joanna Reagan, Army Public Health Center, Registered Dietitian Nutritionist

As a Soldier for Life, are you continuing to meet your health goals? As a leader in the community, it is important to strive for an active, healthy lifestyle. You can do this by engaging in healthy sleep, activity, and nutrition—these are the three tenets that make up the Army’s Performance Triad, also known as P3. Doing all three together can help you to maintain or even improve your current physical and cognitive function and allow you to maintain a healthy weight.

Sleep, Activity, and Nutrition

Getting the right amount of sleep, activity, and nutrition on a daily basis is important to maintaining daily performance and long-term health. Sleep can be rejuvenating when you get the right amount each night. Adequate sleep is needed for peak cognition and overall performance. Adults should aim to get 7-8 hours of sleep per night and keep a regular sleep schedule with a consistent bedtime and wakeup time. Likewise, getting enough physical activity is important to staying active and injury free. Aim to get at least 10,000 steps per day, engage in at least 150 minutes (2 ½ hours) of moderate-intensity aerobic activity per week, and spend time two days per week on muscle strengthening. Try to make activity a family affair, and encourage children to get at least 60 minutes of activity each day. Last, but not least, healthy foods are essential fuel you need to help you power through your days and to maintain a healthy weight. Build a healthy plate with lean proteins, fruits, vegetables, whole grains, and dairy for each meal. Aim to fill half of your plate with fruits and vegetables at each meal, and choose water over sugary beverages. Eat breakfast every day, and don’t go more than 4-5 hours without refueling. It is never too late to create healthy habits. For more information, check out the P3 webpage: https://p3.amedd.army.mil/.

The Importance of Leader Engagement in the Community

Leaders are critical to promoting, educating, and supporting the health of friends, family, community, and nation. As a leader in your community, you have the power to engage and influence others in your workplace, place of worship, and neighborhood to create a culture of health and wellness. Enthusiasm is contagious.

Discuss the importance of healthy sleep, activity, and nutrition at meetings, conference calls, and in written correspondence. Show others how you can “P3” it.

How You Can Support In Your Workplace

As a leader, you can influence a healthy nutrition environment in the workplace. Start a healthy snacking campaign to motivate coworkers to choose healthier snacks and promote healthy “treats” on coworkers’ desks. Take a look at your work environment to determine if there are other potential areas of improvement such as healthy options in vending machines. Leaders can include healthy food options during meetings and events (e.g., ceremonies, staff events, holiday socials). Fruits, vegetables and water are always good choices. Leaders can create a culture of supporting physical activity throughout the day by conducting walking or standing meetings, promoting use of standing workstations (if possible), and encouraging employees to take short activity breaks to walk around their area throughout the day.

The Next Step

To personalize your P3 health goals, Army Wellness Centers (AWC) at 35 different installations can assist with your individual health goals, including weight loss and improved fitness performance. The AWC services are free and open to active duty, family members, Department of the Army civilians, and Soldiers for Life. You will be provided detailed information about your current fitness level and given an individualized health plan. For more information or to find an AWC near you, check out: https://phc.amedd.army.mil/topics/healthyliving/al/Pages/ArmyWellnessCenters.aspx. As a Soldier for Life, think about how you can be a P3 champion!
Help protect your family with the Federal Long Term Care Insurance Program

The prospect of needing long term care may be far from your mind today, but circumstances can change. With people living longer, the chances of you or an aging relative requiring this type of care increases, which may bring added responsibility for you and your family. That’s why it’s a good idea to have a long-range care plan in place.

Long term care is personal care and other related services provided on an extended basis to people who need help with specific everyday activities (called activities of daily living) or who need supervision due to a severe cognitive impairment, such as Alzheimer’s disease. The need for long term care can strike at any time in life due to chronic illness, injury, disability, or the aging process. What’s more, long term care can be expensive, and is generally not covered by traditional health insurance plans or Medicare.

As part of your federal benefits, you and your qualified relatives are eligible to apply for long term care insurance coverage under the Federal Long Term Care Insurance Program (FLTCIP). Even if you don’t apply, consider how a spouse, parent, or other family member may benefit from this important coverage.

Coverage under the FLTCIP
The FLTCIP is designed to reimburse for qualified long term care services and can lessen or eliminate an individual’s reliance on a loved one to provide hands-on care. As you assess the FLTCIP’s value, consider these important benefits:

- The FLTCIP offers coverage in a variety of settings—at home or in a facility, such as an assisted living facility, an adult daycare, or a nursing center—and your choice of caregiver.
- If home care is your preference, the stay-at-home benefit includes a range of services that support care in your home, helping you maintain your quality of life in familiar surroundings.
- Informal care provided by friends and family members, as long as they do not live in your home at the time you become eligible for benefits. (Note: Benefits for care provided by family members is limited to 500 days.)
- The program’s care coordination services offer enrollees and their qualified relatives information about long term care resources, such as local care providers and relevant community programs.

Talk candidly with your family members and tell them about the FLTCIP. Starting the conversation prior to needing care can help you prepare for the unexpected. Visit LTCFEDS.com/protectmyfamily to learn more about the benefits of applying for the FLTCIP.

For personalized assistance, call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

Note: Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

More about the FLTCIP
Established by an act of Congress in 2000 and overseen by the U.S. Office of Personnel Management (OPM), the FLTCIP is designed to meet the specific needs of the Federal family. The long term care insurance under the FLTCIP provides industry-leading benefits and offers flexible options that allow enrollees to tailor coverage to meet their needs.

The FLTCIP is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.
WASHINGTON -- The Army plans to issue a new World War II-style uniform starting the summer of 2020, as senior leaders look to sharpen the professional appearance of Soldiers and inspire others to join them.

The Army Greens uniform, a version of the uniform once worn by the greatest generation, will now be worn by today’s generation as they lead the service into the future.

"As I go around and talk to Soldiers… they’re very excited about it," said Sgt. Maj. of the Army Daniel A. Dailey. "They’re excited for the same reasons why we wanted to do this. This uniform is very much still in the minds of many Americans."

The Army Service Uniform (ASU) will revert to a dress uniform for more formal events, while the Operational Camouflage Pattern uniform will still be used as a duty uniform.

The Army does not plan to get rid of the ASU or have Soldiers wear the Army Greens uniform in the motor pool, Dailey said during a media roundtable at the Pentagon.

"The intent is to not replace the duty uniform," he said. "You’re still going to have a time and place to wear the duty uniform every day."

Ultimately, it will be up to the unit commander what Soldiers will wear.

"It's going to be a commander's call," said Brig. Gen. Anthony Potts, who is in charge of Program Executive Office (PEO) Soldier, the lead developer of the uniform. "Each commander out there will have the opportunity to determine what the uniform is going to be."

The Greens uniform, Potts said, will provide a better option to Soldiers who work in an office or in public areas.

"What we found is that the ASU itself doesn't really dress down well to a service uniform with a white shirt and stripes on the pants," the general said in a separate interview.

In the summer of 2020, fielding is expected to start with Soldiers arriving to their first duty assignments. The uniform will also be available for Soldiers to purchase at that time. The mandatory wear date for all Soldiers is set for 2028.

The new uniform will be cost-neutral for enlisted Soldiers, who will be able to purchase it with their clothing allowance.

Before any of that, the Greens uniform will begin a limited user evaluation within 90 days to help finalize the design of the uniform.

(continued on page 21)
The first uniforms will go out to about 200 Soldiers, mainly recruiters, who interact with the public on a daily basis.

"Every time you design a new uniform, the devil is in the details," Potts said.

PEO Soldier teams will then go out and conduct surveys and analysis with those wearing the uniform.

"What that does is that helps us fix or correct any of the design patterns that need to be corrected," he said, "or any potential quality problems you might see with some of the first runs of new materials."

PEO Soldier worked with design teams at the Army Natick Soldier Research, Development and Engineering Center to modernize the WWII-era uniform. Some of the updates make the uniform more durable and comfortable, he said.

"There will be differences," Potts said. "Differences in materials, slight differences in design, but keeping the authentic feel of that time period and that original uniform."

The Army Uniform Board, part of the Army G-4 office, also sought and addressed feedback from the service's first all-female uniform board.

One approved change the female board recommended was the slacks and low-quarter dress shoes instead of the skirt and pumps for female Soldiers.

"It was a more comfortable uniform for them during the day," Potts said of what he had heard from female demonstrators who have worn the uniform. "And they really felt like it was a very sharp uniform that they were proud to wear."

While the uniform is issued with an all-weather coat, there will be optional jackets for Soldiers to purchase and wear.

An Eisenhower or "Ike" waist-length jacket will be available as well as a green-colored tanker jacket and a leather bomber jacket.

Options for headgear will include the garrison cap and the beret, both of which will be issued. Soldiers will also have the option to purchase a service cap.

For Soldiers who do wear the uniform, they will help honor those who came before them.

"This nation came together during World War II and fought and won a great war," Dailey said. "And that's what the secretary and the chief want to do, is capitalize on that Greatest Generation, because there's another great generation that is serving today and that's the Soldiers who serve in the United States Army."

**Army Reservists and Army National Guardsmen, don’t forget!**

- While you’re in the Retired Reserve, keep your address and contact information up to date with HRC by email, by using the HRC Records Portal or by calling the Reserve Component Retirement Branch at (502) 613-8950.

- To determine if you qualify for a 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 adjusted retirement date.
RETIREMENT SERVICES OFFICERS (RSOs)

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

INSTALLATION RSOs

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

ALABAMA
- Redstone Arsenal (256) 876-2022
usarmy.rsas.rso@mail.mil
- Ft. Rucker
(334) 255-9124/9739
usarmy.ruckerrsosr@mail.mil

ALASKA
- JB Elmendorf-Richardson
(907) 384-3500
rso@richardson.army.mil
- Ft. Wainwright
(907) 353-2095
fwarsowainwright.army.mil

ARIZONA
- Ft. Huachuca
(520) 533-5733/1120
army.huachucarsor@mail.mil

ARKANSAS
- Ft. Sill
(501) 751-9864/9698
army.sillrsosr@mail.mil
- Ft. Polk
(337) 531-0363
army.polk.rso@mail.mil

ASSISTANCE: See Ft. Wainwright, Alaska

CALIFORNIA
- Fort Carson (719) 526-2840
usarmy.pomrso@mail.mil
- Presidio of Monterey
(831) 242-9486
usarmy.pomrso@mail.mil

CONNECTICUT
- See West Point, N.Y.

DELAWARE
- See Ft. Meade, Md.

D.C.
- See JB Myer-Henderson Hall, Va.

FLORIDA
- Central & West
MacDill AFB (813) 828-0163
army.rsomacdillafb@mail.mil
- Rest of FL, see Ft. Stewart, Ga.

GEORGIA
- Ft. Benning
(706) 545-1805/2715
usarmy.benning.imcom.mbx.g1hrdso@mail.mil
- Ft. Gordon
(706) 791-2654/4774
usarmy.gordon.rso@mail.mil
- Ft. Stewart
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- Schofield Barracks
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IDAHO
- Ft. Carson, Colo. or
Jeff Lewis-McCord, Wash.
- Ft. Lewis
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- Mt. Vernon
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IOWA
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- Ft. Leavenworth
(913) 684-583
usarmy.leavenworth.imcom.mbx.retirementsrso@mail.mil

KANSAS
- Ft. Riley
(785) 239-3320
usarmy.rileyrsosr@mail.mil

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- Ft. Knox
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usarmy.knox.rso@mail.mil

LOUISIANA
- Ft. Polk
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usarmy.polk.rso@mail.mil

MAINE
- See Ft. Drum, N.Y.

MARYLAND
- Aberdeen Proving Ground
(410) 306-2322
usarmy.agpro@mail.mil
- Ft. Meade
(301) 677-9603
armymrsameade@mail.mil

MICHIGAN
- UP, See Ft. McCoy, Wisc.
- Lower Michigan
- Selfridge ANGB
(517) 388-7448/9321
armysselfridgeangb@mail.mil

MINNESOTA
- Ft. McCoy, Wisc.

MISSOURI
- See Ft. Rucker, Ala.

MISSISSIPPI
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NEBRASKA
- See Ft. Riley, Kan.

NEVADA
- See Pres. of Monroe, Ca.

NEW HAMPSHIRE
- See Ft. Drumm, N.Y.

NEW JERSEY
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NEW MEXICO
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NEW YORK
- See Ft. Riley, Kan.

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SOUTH CAROLINA
- See Ft. Riley, Kan.

TENNESSEE
- See Ft. Campbell, Ky.

TEXAS
- See Ft. Riley, Kan.

UTAH
- See Ft. Carson, Colo.

VIRGINIA
- See Ft. Lewis-McChord, Wash.

WASHINGTON
- See Ft. Lewis, Wash.

WEST VIRGINIA
- See Ft. Wainwright, Alaska

WISCONSIN
- See Ft. Riley, Kan.

WYOMING
- See Ft. Riley, Kan.

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New authorization expands eligibility for guests at Edelweiss Lodge and Resort in Garmisch, Germany

GARMISCH, Germany — Active-duty military service members, retirees and civilian/military ID cardholders living outside Europe are now eligible to vacation at the Edelweiss Lodge and Resort in Garmisch, Germany.

The Edelweiss recently received approval from U.S. Army Europe and the Federal Republic of Germany to allow military members stationed outside Europe and retirees to visit the resort on a limited, space-available basis.

"We’re elated to once again be able to provide memorable vacation experiences to all service members and retirees, not just those living in Europe," said Brian Borda, Edelweiss general manager.

"Our mission at the Edelweiss Resort is extremely important for the morale and retention of our military members, their families and, once again, our retirees," he said.

Guests outside Europe are encouraged to make reservations at the Edelweiss well in advance to ensure availability. Eligibility restrictions had been in place at the Edelweiss since June 2015 after a command review determined that eligibility rules consistent with the Status of Forces Agreement were not being fully met.

Armed Forces Recreation Center Resorts serve as force multipliers by supporting military readiness, retention and well-being objectives. Located at premier vacation destinations throughout the world, AFRC resorts are affordable joint service facilities operated by the U.S. Army Installation Management Command. Other AFRC facilities are in Waikiki Beach, Hawaii; Walt Disney World in Florida, and Seoul, South Korea.

For more information about reservations at Edelweiss Lodge and Resort, visit https://www.edelweisslodgeandresort.com.