

## A MESSAGE FROM THE ARMY DEPUTY CHIEF OF STAFF, G-1



Greetings to my fellow Soldiers,

I'm proud to introduce to you the Army's newest newsletter. *Change of Mission* is specifically designed for the seventeen percent of Soldiers who will retire from the Army. I urge you not to look at retirement as the end of your military career. When you retire, your mission will change, but your duty will not. The Army will still need you.

By the time you retire, you will have planned and executed many successful operations. Retirement is not the time to stop planning. In fact, planning for your retirement will be challenging. It will require you to learn new things and master new skills if you want a smooth transition for yourself and your family.

The Army needs you to develop and then execute a personal retirement plan that works for you and your family -- one that prepares you to represent the Army wherever you settle. The people you meet there may not know the Army or what Soldiers are about. Worse, they may believe some of the myths they have heard or read about Soldiers.

Once you retire, your mission will be to hire and inspire. By helping vets get jobs, you'll help the Army spend less on unemployment compensation and more on training and equipping today's Soldiers. We'll need you to inspire America's youth to follow your footsteps into the military, to explain to their parents what service is about and what it did for you. And we'll need you to inspire Americans to trust their Army and advocate for us with their elected representatives.

Transition to retirement starts with learning what transition requires of you and your family. What are the timelines? What are the procedures? What are the benefits? What decisions must you and your family make?

That's why we created *Change of Mission*. By reading its articles each quarter, you'll know the service providers who can help you. You'll study new subjects like the Survivor Benefit Plan, Combat Related Special Compensation, and Concurrent Retired and Disability Pay. You'll learn about the different benefits each state offers its veterans. And you'll develop your personal transition plan. This takes time. Eighty-eight percent of recently-retired Soldiers who responded to a G-1 survey said they urge their fellow Soldiers to attend a retirement planning brief and carefully plan their retirement transition.

I urge you to read *Change of Mission* every quarter from now until you retire, be that two or twelve years from now. And when you retire, remember that the Army still needs you. Once a Soldier, always a Soldier . . . a Soldier for Life!

Lt. Gen. Thomas C. Seamands  
Deputy Chief of Staff, G-1

YOUR MISSION WILL CHANGE, BUT YOUR DUTY WILL NOT!

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## *Editorial*

### **What is *Change of Mission* and why is it called that?**

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

As I was briefing the concept for an Army retirement planning newsletter, I was asked why the Army needs such a newsletter and why call it *Change of Mission*?

First, I can't take credit for the concept of a retirement planning newsletter. The Army Retirement Services Office published *Outlook* from 1970-73 as an eight-page newsletter for Soldiers with 18 or more years of service. See the article on page 4 for more details.

Over the last eight years as Deputy and then Director of Army Retirement Services, I've spoken to many thousands of Soldiers who shared their curiosity, anticipation, anxiety, and hopes for their post-retirement lives. And I've spoken to many thousands of recently-retired Soldiers who have experiences they want to share - tales of "if I had known then what I know now, I'd do it differently." From those discussions and those Soldiers' ideas comes a newsletter that will educate you and your spouses about the retirement process, the decisions you will make as you retire, and how your benefits will change after you retire.

*Change of Mission* will be the voice of the Soldiers, now retired, offering you their advice. *Change of Mission* will also be the voice of the policy proponents who administer the retirement programs and benefits that will affect you. Each edition will explain retirement benefits, and, more critically, how your pay and benefits will change when you retire, so you can make informed decisions about your future. Each edition will explain retirement policies that will impact you. Since newsletter space is limited, we'll also provide links to more information plus benefit or policy contacts who can answer your questions.

Lastly, why *Change of Mission*? You don't stop being a Soldier just because you retire from the Army. Your mission will change, but your duty will not. No longer will you train and deploy to fight and win the nation's wars. But the Army and the nation will still need you. As a Retired Soldier, your mission will be to HIRE and INSPIRE. When you become a member of the Army's fourth component, we'll need you to help veterans get jobs, so the Army can spend less on unemployment benefits and more on training and equipping Soldiers. We'll need you to inspire America's youth to serve in the military as you did. And when you talk to your friends, coworkers, and neighbors about your Army career, you'll dispel the myths they may have about veterans and inspire them to trust and support the Army.

*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](mailto:USArmy.ChangeofMission@mail.mil). Direct all other questions to the retirement services officers listed on pg. 15.

Prior to using or reprinting any portion of *Change of Mission*, please contact the editor at [USArmy.ChangeofMission@mail.mil](mailto:USArmy.ChangeofMission@mail.mil).

#### **Leadership**

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# New vision and dental plans coming soon to military families and retirees

By **Christine S. Hunter MD**, OPM Healthcare and Insurance

The Office of Personnel Management (OPM) will soon begin offering vision and dental insurance to military families and retirees through the Federal Employees Dental and Vision Insurance Program (FEDVIP). The initiative was directed by the National Defense Authorization Act for fiscal year 2017. This is an exciting opportunity for OPM Healthcare and Insurance, and we are eager to welcome this new group!

Many military retirees and their families currently use the TRICARE Retiree Dental Program (TRDP) which is ending on December 31, 2018. For 2019, most TRICARE retirees and their families can enroll in FEDVIP for dental coverage, vision coverage, or both. Also new for 2019—many active duty military families may enroll in FEDVIP vision coverage. Military families and retirees who enroll in FEDVIP this fall will be able to choose from ten dental carriers and four vision carriers, selecting the plan that best meets their family's needs.

This will be the first year military families and retirees participate in the federal benefits open season, which runs November 12 through December 10, 2018. To prepare, we're inviting them to visit [TRICARE.benefeds.com](https://tricare.benefeds.com) and learn more about FEDVIP. The FEDVIP team will ensure that new information is posted to this site as soon as it becomes available, plus send reminders to those who register on the site. As of April 21, over 20,000 individuals have already visited and signed up for updates.

As a military retiree myself, choosing a dental plan through FEDVIP was a novel experience when I first joined OPM. Under TRICARE, we had one dental plan option available to us.

When I was offered a choice of multiple dental options under FEDVIP, I learned to compare plans based on the dental care I expected during the year ahead. I also asked my dentist if he participated in any of the FEDVIP dental networks. Because I don't usually need complex dental work, I was able to choose a lower cost option with a dental carrier preferred by my dentist. I elected a "self only" enrollment in a plan, but if I had a family, I would have covered them too, using a "self and family" enrollment in the plan that best met our collective needs.

I have had a great experience as a FEDVIP dental enrollee for several years now. In fact, the more than 3.3 million federal civilian employees who are already enrolled in FEDVIP give it high marks for quality and value. This year, we look forward to providing federal employees, annuitants, and their families with the dependable FEDVIP benefits they rely on, and to welcome military families and retirees for the first time.

To prepare for open season, TRICARE eligible beneficiaries can head to [TRICARE.benefeds.com](https://tricare.benefeds.com) to do their plan choice research with information designed to make their experience with FEDVIP as easy as possible to navigate. Federal civilians will continue to use their familiar Benefeds enrollment website. Plan options, benefits, and rates will be the same for both groups in 2019.

Let me close by reminding everyone of a few key dates:

- Fall 2018: 2019 FEDVIP plan rates are available
- November 12–December 10, 2018: Federal Benefits Open Season
- December 31, 2018: TRICARE Retiree Dental Program ends
- January 1, 2019: 2019 FEDVIP plan year begins



<https://tricare.benefeds.com/>

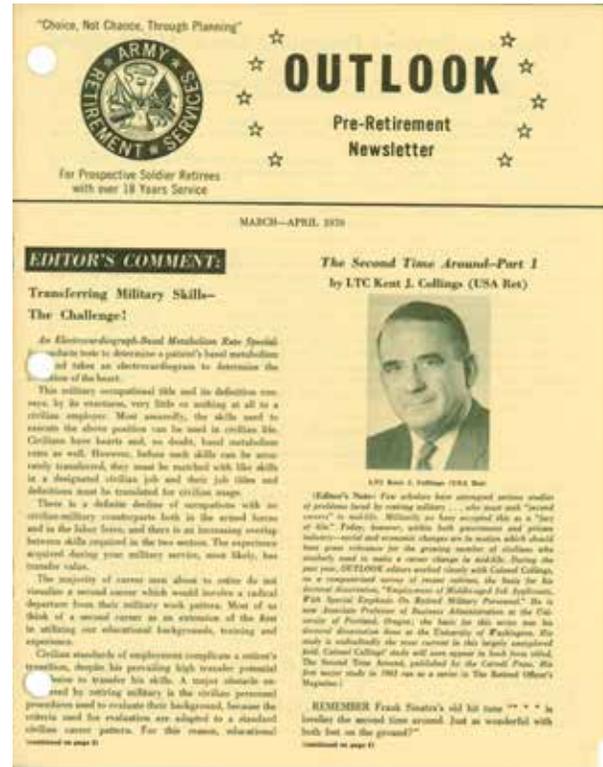
Thank you—we appreciate the opportunity to serve you through FEDVIP!

## Change of Mission: a 21st century update of Outlook

In 1970, the U. S. Army launched its first newsletter specifically designed to help Soldiers transition to retirement. *Outlook* was an eight page publication that lasted until 1973. Pictured here, *Outlook* included articles educating Soldiers about post-retirement employment, the Survivor Benefit Plan, the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), and other retirement benefits.

The first edition, dated March-April 1970 explained that the Army recently expanded its Retirement Services Program (AR 608-25), "The program provides counseling and assistance to personnel planning to retire and to those already retired from military service. Counseling includes group orientations (pre-retirement counseling sessions and 'Open House' meetings) and individual interviews regarding the civilian employment outlook, resume preparation, general retirement policies and matters relating to rights, benefits, and privileges."

In 1970, there were 282,000 Army retirees. In 2018, there are more than 980,000 Retired Soldiers, and over 30,000 Soldiers join them each year. That's why the Army created *Change of Mission*.



## DOD announces change to transfer of Post-9/11 GI Bill benefits

WASHINGTON (July 12, 2018) -- The Defense Department issued a substantive change today to its policy on the transfer by service members in the uniformed services of Post-9/11 GI Bill educational benefits to eligible family member recipients.

Effective one year from the date of this change, eligibility to transfer those benefits will be limited to service members with less than 16 years of total active-duty or selected reserve service, as applicable. Previously, there were no restrictions on when a service member could transfer educational benefits to their family members. The provision that requires a service member to have at least six years of service to apply to transfer benefits remains unchanged in the policy.

"After a thorough review of the policy, we saw a need to focus on retention in a time of increased growth of the armed forces," said Stephanie Miller, director of accessions policy in the Office of the Secretary of Defense. "This change continues to allow career service members that earned this benefit to share it with their family members while they continue to serve." This change is an important step to preserve the distinction of transferability as a retention incentive, she added.

If service members fail to fulfill their service obligation because of a "force shaping" event -- such as officers involuntarily separated as a result of being twice passed over for promotion or enlisted personnel involuntarily separated as a result of failure to meet minimum retention standards, such as high year of tenure -- the change will allow them to retain their eligibility to transfer education benefits even if they haven't served the entirety of their obligated service commitment through no fault of their own. All approvals for transferability of Post-9/11 GI Bill continue to require a four-year commitment in the armed forces and, more importantly, the member must be eligible to be retained for four years from the date of election, officials said.

## TRICARE options when you retire

When you retire from active duty, you and your family have a change in status. Your TRICARE plan options will change. You must enroll in either TRICARE Prime or TRICARE Select by the effective date of retirement to be eligible for continuous health care coverage. And you and your family members need to get new ID cards that reflect the change.

Remember to schedule your Separation History and Physical Examination (SHPE) between 90 and 180 days before you retire or start transition leave. The Department of Defense (DoD) and Department of Veterans Affairs (VA) uses the SHPE as a single separation examination to capture your complete medical history.

Here's a quick look at how TRICARE changes when you retire.

When you retire, the status change will disenroll you from TRICARE Prime.

- You must enroll in a TRICARE plan within 90 days of your retirement. You may have to pay annual enrollment fees.
- **If you fail to enroll in TRICARE Prime or TRICARE Select, you will lose all TRICARE coverage and only be eligible for space available coverage in a military hospital or clinic.**
- You can re-enroll online, on the phone, or through the mail.

You and your family may enroll in one of these health plans:

- TRICARE Prime (in Prime Service Areas.)
- TRICARE Select
- US Family Health Plan (in specific U.S. locations)
- TRICARE For Life (with Medicare Part A & B coverage)
- TRICARE Select Overseas

Some services are no longer covered when you retire. These include:

- Hearing aids (with some exceptions)
- TRICARE Extended Care Health Option services for family members
- Chiropractic care
- Eye exams for all plans except TRICARE Prime
- Dental care is changing. The TRICARE Retiree Dental Program ends on Dec. 31, 2018. For coverage on or after Jan. 1, 2019, visit the Federal Employees Dental and Vision Insurance Plan (FEDVIP) website at [TRICARE.benefeds.com](http://TRICARE.benefeds.com).
- Vision care will also be available through FEDVIP, but you must be enrolled in a TRICARE health plan to access this vision care insurance.

While on active duty, you paid nothing out-of-pocket and your family's costs were minimal. As a Retired Soldier, you may see an increase in costs. Depending on your TRICARE plan, your new costs may include:

- Annual enrollment fees for TRICARE Prime and TRICARE Select if you're in Group B (If your initial enlistment or appointment occurs on or after Jan. 1, 2018, you are in Group B.)
- Copays for TRICARE Prime
- Higher copays and cost shares for TRICARE Select
- Catastrophic cap\* increases from \$1,000 per family to:
  - o Group A: \$3,000 annually per family (If you initial enlistment or appointment occurred before Jan. 1, 2018, you are in Group A.)
  - o Group B: \$3,500 annually per family
- Higher prescription costs

\*In the calendar year you retire, any amounts accrued on active duty apply to your retired family cap.

For more information, contact your local TRICARE office or see the TRICARE contact information on page 14.



Retirees in the Vicenza Military Community receive information and flu shots at the Retiree Appreciation Day on Oct. 26, 2017 at the Health Center on Caserma Ederle. Photo by Laura Kreider/USAG Italy PAO



## Divorced? What the division of retired pay means

By Mr. Bill Hursh, *US Army Survivor Benefit Plan Program Manager*

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The Uniformed Services Former Spouse Protection Act (USFSPA) as incorporated into federal law allows state courts to treat military retired pay as they would any other marital property while dividing a married couple's assets when they divorce. It also allows the Defense Finance and Accounting Service (DFAS) to make direct payments to former spouses under certain conditions. However, federal law does not automatically divide military retired pay in a divorce. State courts divide retired pay based on the marital property laws of the state where the divorce was filed.

Many Soldiers erroneously assume that there is a rule that entitles a former spouse to 50 percent of the member's military retired pay if they were married for ten years. The law actually provides that if the member and former spouse were married for at least ten years that overlaps with ten years of the Soldier's creditable military service for retirement, the former spouse may request that DFAS make direct payments to the former spouse if ordered by a court with jurisdiction over the Soldier. If these requirements are not met, payments of the division of retired pay must be made through the court or personally by the Retired Soldier. Regardless of the award made by the state court, the federal government restricts the direct payment to the former spouse to 50 percent of the member's "disposable" retired pay. This does not preclude the state court from awarding more than 50 percent of the disposable military retired pay.

For retiring Soldiers whose former spouse was awarded a division of retired pay as part of a final decree of divorce prior to Dec. 23, 2016, the member's disposable retired pay will be based on the date of retirement.

In the case of a division of military retired pay that becomes final prior to the date of retirement but after Dec. 23, 2016, the member's disposable retired pay is calculated as follows:

- Active Component Soldier: the member's disposable retired pay is based on the member's retired pay base and years of service at the time of the decree of divorce, dissolution, annulment, or legal separation awarding the division of retired pay.
- Reserve Component Soldier who will qualify for a future non-regular retirement: the member's disposable retired pay is based on what the member would have been entitled to using the Reserve Component Soldier's retired pay base and creditable service points (retirement points) on the date of the decree of divorce, dissolution, annulment, or legal separation awarding a division of retired pay.

The above calculations will be increased by the cost-of-living adjustments (COLAs) that occurred between the date of the decree of divorce, dissolution, annulment, or legal separation that awarded the division of retired pay and the time of the member's retirement. When a division of retired pay is awarded as a percentage of the member's disposable retired pay, it will increase by the same COLAs the member receives after retirement.

Disposable pay is the gross retired pay entitlement minus the following: amounts owed by the member for previous overpayments or recoupment; amounts deducted for court martial fines; amounts waived under Title 38, US Code, for VA disability compensation; Survivor Benefit Plan (SBP) premiums if the former spouse is not the SBP beneficiary; amounts of retired pay based on disability; amounts owed the U.S.; and amounts withheld for federal and state income taxes, consistent with the member's tax liability.

If remarried, the former spouse does not lose the entitlement to a division of retired pay unless so specified by the court.

For more detailed information on division of military retired pay, see the DFAS webpage about the USFSPA at <https://www.dfas.mil/garnishment/usfspa/legal.html> or talk to a U.S. Army legal services attorney.

## What is Combat-Related Special Compensation?

WASHINGTON — Enacted by Congress on Dec. 2, 2002, the Combat-Related Special Compensation (CRSC) program restores military retired pay to eligible military retirees with service-connected disabilities that have been determined to be combat-related.

CRSC is a tax free entitlement that restores military retired pay when it is offset by disability compensation received from the Department of Veterans Affairs (VA).

To be eligible for CRSC, retired members must meet all of the following criteria:

1. Be receiving military retired pay that is reduced by VA disability compensation
2. Have a combat-related injury rated 10 percent or greater by the VA
3. Provide documentary evidence that the injury was a result of one of the following:

- Training that simulates war (e.g., exercises, field training)
- Hazardous duty (e.g., flight, diving, parachute duty)
- An instrumentality of war (e.g., combat vehicles, weapons, Agent Orange)
- Armed conflict (e.g., received a Purple Heart)

To receive CRSC, Soldiers must apply to U.S. Army Human Resources Command (HRC) after the VA has notified them of their disability rating. Application procedures and forms are available at HRC's [website](#).

Members may be eligible for both CRSC and Concurrent Retired and Disability Pay. If so, they may choose which benefits to receive by informing DFAS in writing. If a member qualifies for both, but does not choose one, DFAS will award the member whichever benefit results in the highest pay.

For more information, contact your retirement services officer listed on page 15, visit [HRC's CRSC page](#), or send an [email](#) to HRC's CRSC office.

## What is Concurrent Retired and Disability Pay?

WASHINGTON — Concurrent Retired and Disability Pay (CRDP) allows military retirees to receive both military retired pay and Department of Veterans Affairs (VA) disability compensation. Until Jan 1, 2004, federal law required members to agree to waive a dollar of retired pay for every dollar of VA disability compensation they received.

To receive CRDP, members must be in receipt of retired pay after serving 20 years (20 creditable years for Reserve Component Soldiers) or after being retired under the Temporary Early Retirement Authority (TERA). Members must also be rated at least fifty percent disabled by the VA. The dollar for dollar offset still applies if either criterion is not met.

Members do not need to apply for CRDP. When the VA and the Defense Finance and Accounting Service (DFAS) exchange files, members who qualify for CRDP will be enrolled automatically.

Because members are receiving their retired pay under CRDP that they would have waived, CRDP amounts are taxable and divisible in a divorce.

Members may be eligible for both CRDP and Combat-Related Special Compensation. If so, they may choose which benefits to receive by informing DFAS in writing. If a member qualifies for both, but does not choose one, DFAS will award the member whichever benefit results in the highest pay.

For additional information, contact your retirement services officer listed on page 15 or review the CRDP fact sheets in the benefits library on the [MyArmyBenefits](#) website.



*Army Echoes*, the Army's official newsletter for Retired Soldiers and surviving spouses, is available at the Soldier for Life [website](#).



# MyArmyBenefits

The U.S. Army official benefits website



## Ask Joe: Your Benefits Guru

Dear Joe,

I'm getting ready to retire and am using the VA's Benefits Delivery at Discharge program so my disability payments will start as soon as I retire. Somebody said you have to surrender your Common Access Card when you retire, and it dawned on me, if that's so, how do I get into the Veterans Affairs eBenefits website to keep track of my benefits without a CAC? Do you know?

Major Concern

Dear Major,

Well, yes, as a matter of fact, Joe does know. He's your benefits guru. You cannot get in to VA's eBenefits system without a CAC! Unless, of course, you have a Department of Defense Self-Service Logon (DS LOGON). What's that, you say? DS LOGON is a secure username and password used by DOD and other self-service websites such as VA's eBenefits, to authenticate your identity online. Once you have DS LOGON, it's valid for the rest of your life. Passwords expire after 150 days.

eBenefits allows you to submit and view claims, manage direct deposit of VA compensation, and apply for VA benefits, such as the GI Bill, online, but you'll need DS LOGON. DS LOGON will also get you into your Army personnel records, TRICARE Online, MyTricare.com, Beneficiary Web Enrollment, RAPIDS Self-Service, Transfer of Education Benefits, and MyArmyBenefits, to name just a few.

To register, visit the [MyArmyBenefits](#) website and click on "Register for DS LOGON". If you have a CAC, the registration is straight forward. Without the CAC you will be asked for your myPay username and password or proof of identity questions using your EQUIFAX credit report as a source. You may also apply at a DOD ID card facility or VA regional office.

Joe

Dear Joe,

I'm not entirely clear how VA Disability compensation works. I mean, can we draw disability pay and our retired pay at the same time? Some of my friends in the office are Reserve Soldiers who get disability checks and are still serving, yet I can't get it until I retire. Am I misunderstanding something?

17 Years and Counting

Dear Count,

VA disability compensation is like an iceberg: you only see the top 25%. You'll have to dive deep to see the rest of it. By law, you cannot receive military pay and disability compensation at the same time. Those Reserve Soldiers have served 90 days or more of active duty and have a DD Form 214 for that service, qualifying them to receive VA disability compensation. They can choose to receive their military pay for drill days and waive their disability compensation, or vice versa, but they may not receive both. If they go on extended active duty, they may not draw their disability compensation for that time. You will get your first DD Form 214 when you retire or separate, and therefore, can only begin to draw disability compensation then.

If your total VA disability rating is 40% or lower, your retired pay is reduced by the disability compensation you receive. If you're rated 50% or higher, and have 20 qualifying years of service, the Concurrent Retired and Disability Pay (CRDP) law kicks in. If any of your disability is as a result of combat, training for combat, hazardous duty, or an instrumentality of war, your pay may be reinstated through Combat-Related Special Compensation (CRSC). See the articles on page 7 for more details. For more information on all of your benefits, visit the [MyArmyBenefits benefits library](#).

Joe

## A note of caution to Army Reserve Soldiers about retirement!

By Maj. Christopher Henderson, USAR Retirement Services Office Program Manager

So you're an Army Reserve Soldier who is almost to 20 years of service. Good job! There are not many Soldiers who can say that. But before you make your way toward the exit door, there are many things you need to do to make your transition into retirement a smooth one. First, get organized. Second, get educated. Third, ask questions.

You have been in the Army for a long time, and you will typically fall into one of two categories: you did what you were supposed to do and saved every piece of paper the Army gave you, or you saved nothing and counted on the "system" to take care of everything for you. Well, in either case, you must now organize your paper work and ensure you have a few key documents in hand and they are correct. Your DA Form 5016, any 214s, mobilization/deployment orders, promotion orders, marriage and birth certificates, and divorce decree just to name a few.

The biggest thing you can do to ensure you can retire when you want is to ensure your DA Form 5016 is correct. Your DA Form 5016, or retirement points statement, is the primary document that captures your years of service and your total points earned during your career. If those are wrong, your retired pay will be wrong. You should be reviewing this document every year at your Annual Year Ending (AYE) date to ensure it is up to date. For Army Reserve Soldiers, your DA Form 5016 is available to you anytime in your [records portal](#).

No one will take care of you better than you, so start learning about YOUR retirement. Retirement information is always available on line or in person if you visit a retirement services officer (RSO) or attend a preretirement seminar.

There are a number of websites to begin to read and understand to improve your retirement picture. The [Army Retirement Services](#) website, the [MyArmyBenefits](#) website and the [USAR Retirement Services](#) website are all excellent sites that will provide you with the foundation to ask the more specific questions that will apply to your particular situation.

Once you have visited the retirement sites and have become overwhelmed with the information, you should reach out to your local RSO. The Army Reserve has RSOs at the 63rd, 81st, 88th and 99th Readiness Divisions (RD), as well as at the 9th Mission Support Command (MSC). Each of the RDs conduct a preretirement seminar every month in a different state of their area of responsibility. These are excellent forums for the Soldiers and spouses to get the answers to their questions regarding retirement preparation and even what to expect once you have retired.

Getting your 20 year letter is a great achievement, but you still have work to do to ensure you are prepared to retire. Don't wait until you receive your 20 year letter to start thinking about retirement. You should really begin to organize, educate and ask questions between 15-18 years of service. Retirement is a process, not an event. For Army Reserve specific retirement questions, contact one of the RSOs on page 15.



*Assuming its role as the largest U.S. Army Reserve Command in the Caribbean, the 1st Mission Support Command, Human Resources Office, hosted the first Pre-Retirement Seminar at the command's headquarters at Ft. Buchanan, Puerto Rico on July 14, 2018.*

*The daylong seminar consisted of several key informative sessions about family readiness, survivor benefits, TRICARE and retired pay, among others.*

*A team of four subject matter experts from the 81st Readiness Division, Human Resources Office, was in charge of conducting the retirement planning seminar.*

## It's never too early to start preparing for your future

By Soldier for Life – Transition Assistance Program

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Can you answer this question with a solid plan: *What do you want to pursue after transition from Active Duty?*

Perhaps you're looking to start a second career after retirement, a business venture as an entrepreneur, to pursue higher education opportunities, fully retire, or maybe a combination of the above.

If you're a bit fuzzy on that answer, you're missing out on opportunities that could make your next 24 months easier (and your life after transition smoother!).

You are eligible for the Soldier for Life – Transition Assistance Program (SFL-TAP) if you are within 24 months of your retirement date.

SFL-TAP is a program provided by the Army to assist you with your transition. By law and policy, all transitioning Soldiers with at least 180 days of continuous Title 10 Active Duty are required to complete SFL-TAP to become better prepared for civilian life.

"Starting [SFL-TAP] two years out is the best advice I can give...it takes time to figure out who you are and what you may want to do next in life," a transitioning Soldier stated in a SFL-TAP Questionnaire.

A veteran on SFL-TAP's Facebook commented, "I started [the transition process] about 12 months out, but wish I had done it earlier. Don't fall into the hype of 'you'll always have time after retirement!'"

If you're in the 24-month window, SFL-TAP can provide you:

- Financial planning
- Resume writing assistance
- Interview training and salary negotiation
- Veterans benefits information
- Higher education workshops
- Entrepreneurship training
- Career exploration and planning assistance

If you're not yet in your final two years on active duty, here's how you can prepare for transition starting now:

- Research what interests you and the careers you may want in the future.
- Begin to create a draft of the skills you have learned during your time in service and keep track of key roles.
- Start networking with civilian employees and businesses.
- Begin a LinkedIn account, learn how to use it, and message connections to learn from their career experience.
- Look into Army Credentialing Opportunities On-Line (COOL) and discover what certifications you may need to acquire during your time on active duty in order to meet your future transition goals.
- Research what education and monetary assistance you can receive for classes so you can work towards educational goals for the civilian career you wish to pursue.
- Review your education benefits and engage early, especially to transfer education benefits prior to your retirement timeline.
- Engage with your SFL-TAP Center early. Those who start the transition process early are statistically more likely to find a job prior to leaving active duty and be more financially ready.
- Connect with your local retirement services office to learn about retirement-specific benefits and information.

To learn more about SFL-TAP, visit [www.sfl-tap.army.mil](http://www.sfl-tap.army.mil) or contact your local SFL-TAP Center. SFL-TAP can be found on Facebook (@ArmySFLTAP), Twitter (@SFLTAP), [LinkedIn](#), and YouTube (SFL-TAP Television). Use #HireaSoldier on social media to connect with the Army transition community.

# What is the Survivor Benefit Plan?

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

When a military retiree dies, retired pay stops. The Survivor Benefit Plan (SBP) was enacted by Congress in 1972 as the sole means for military retirees to provide a portion of their military retired pay to eligible beneficiaries after their deaths.

SBP provides your beneficiary a monthly annuity of 55 percent of the amount of your retired pay you elect to cover. Ninety-eight percent of Soldiers who elect SBP cover all of their retired pay.

Since Sept. 10, 2001, the eligible survivors of all military members who die in the line of duty during active duty or inactive duty for training (IADT) receive SBP. The Services pay the SBP premiums for these members. Their SBP beneficiaries are determined by law. To continue SBP coverage after your retirement, you must decide whom to cover and to start paying a portion of the SBP premiums. The government will continue to pay about 45% of your SBP premiums. Eight out of ten eligible Soldiers elect to continue SBP coverage when they retire to protect their family's financial future.

You must make your SBP election prior to the date you are placed on the retired list. If you fail to make an SBP election prior to retirement, federal law protects your family by providing automatic SBP coverage for your spouse and children. The law requires your spouse to concur if you elect less than the maximum spouse SBP coverage allowed by law. If your spouse non-concurs, your SBP election will default to

full SBP coverage for your spouse.

While your SBP election is generally irrevocable, the law allows you to completely terminate SBP between the 25th and 36th month following your retirement. This allows you to change your mind if you were unsure when you retired. If you terminate the SBP, you will never be allowed to rejoin the program, and will not be refunded the premiums for coverage already received.

You can elect SBP for one of six beneficiary categories: Spouse Only, Spouse and Child, Child Only, Former Spouse, Former Spouse and Child, and Insurable Interest. When you have eligible beneficiaries and do not elect SBP coverage, you close SBP for that beneficiary category and any future dependents in that category. For example, if you are married and elect Child Only coverage, you close SBP for your current spouse and any future spouse you may have. If you decline SBP coverage at retirement for beneficiaries you could cover, there is no provision in the law to elect SBP coverage later.

This article provides a brief overview of SBP. Subsequent articles in *Change of Mission* will provide more details on the SBP program, costs, and beneficiary categories. More information on SBP is available on the [SBP page](#) at the Soldier for Life website and in the [US Army Retirement Planning Guide](#). You can also read the SBP fact sheet in the Benefit Library on the [MyArmyBenefits](#) website and use the website's [SBP calculator](#) and the [SBP premium calculator](#).



A 173rd Airborne Brigade Paratrooper, left, waits with a Canadian Paratrooper to board the UH-60 Black Hawk for a jump exercise, as a part of persistent presence, at Adazi Training Area, Latvia on June 22, 2014. Paratroopers from 173rd Airborne Brigade were training with NATO allies in Estonia, Latvia, Lithuania, and Poland, as part of a land-forces exercise to demonstrate commitment to NATO obligations and sustain interoperability with allied forces. (U.S. Army National Guard photo by: Staff Sgt. Brett Miller, 116 Public Affairs Detachment)

## Retirement is a process, not an event!

By Master Sgt. Adam Martinez, U.S. Army Retired

If there is one phrase that should forever resonate with all of us, it's that "Retirement is a process, not an event". As a recently-retired Soldier, I can tell you first hand that if you don't take advantage of your transition timeline of 12 – 24 months from retirement, then you are doing yourself a disservice and your family as well.

Time is your greatest ally as well as your worst enemy during this process. We all have experience in backwards planning from our time in uniform; this is no different. Same process, different mission. Start having conversations with your local retirement services officer and transition assistance program counselor the minute you contemplate retirement. These professionals are there to assist you and answer any questions you may have about your benefits, resources and programs.

When you do this early enough in the transition process, you can then start to put your transition plan in place by adding in the key dates for important items that you need to get done (e.g. medical appointments, workshops, mandatory briefings). This allows you to avoid missing some key milestones and deadlines that could be beneficial to you and your family. I know it helped me personally plan out my finances and other key items when making the tough decisions about where I wanted to retire and how much I needed to make to sustain my current lifestyle.

Use the [MyArmyBenefits](#) website to its fullest potential early on in your transition. This site provides all of your benefits information and additional resources as a Retired Soldier. For example, do you know which state offers the most benefits for retirees? Well if you look in the MyArmyBenefits [state fact sheets](#), it breaks it down for you. This is just one example of what this fantastic tool can assist you with. The retirement calculator is another. It uses your common access card to pull in your personal information from Army files. Just tell the calculator when you might want to retire to get a personalized retired pay estimate.

Continue to ask those tough questions! If you have already gone through all these programs in the past, then I encourage you to go again and please bring your spouse! Questions that you are not asking or did not ask, they surely will.

You have full control of your own destiny throughout this entire process. Make the most of it by starting early and asking questions. It's OK to turn off the switch and take care of yourself. You have given enough to this country, and we are forever in your debt. It's now time to take care of yourself and your family.

Once a Soldier, Always a Soldier!

## Should I ETS or transfer to the Retired Reserve?

By Chief Warrant Officer Three Marc F. Wildeman, Human Resources Technician, National Guard Bureau

Congratulations! You've chosen to end your Army career after earning your 20 Year Notice of Eligibility for Retirement. Now what do you do? For an active duty Soldier this is easy -- retire and start receiving your retired pay. For a reserve component member, not so much. The first question is how will you end your active service? There are two options: simply ETS (Expiration of Term of Service) or transfer to the Retired Reserve.

Many would assume that they are the same thing, and they would be wrong. By completing an ETS you will sever all association with the military. I've met many Soldiers, Sailors and Airmen that truly feel that way at the end of their career. By transferring to the Retired Reserve you maintain a connection with the Department of Defense. Every retirement is different and only you can make this decision.

Here are a couple of facts to consider when making this choice. Soldiers eligible for transfer to the Retired Reserve, who elect to be discharged without specifying a component, must receive written counseling from the first lieutenant colonel in the chain of command explaining the impact on their retired pay and benefits. *(Continued on next page)*

## Stay in uniform and mentor America's youth after your retirement

WASHINGTON -- U.S. Army Junior Reserve Officers' Training Corps (JROTC) is a congressionally-mandated program that focuses on the youth-oriented mission "Motivating Young People to be Better Citizens". It is one of the largest youth programs in the world with more than 314,000 high school students participating annually while enrolled in over 1,700 secondary educational programs and encompasses myriad teaching goals focused on leadership, teamwork, character education, personal responsibility, a sense of accomplishment, and service to the nation.



JROTC is the Department of Defense's (DOD) largest youth development program. Two of its most important assets are the cadets/students and the nearly 4,000 instructors who lead, guide, and mentor their cadets. These instructors are Retired Soldiers who continue to serve in uniform, inspiring the cadets to be better citizens and possibly join the military.

### JROTC Vision

Providing a quality citizenship, character, and leadership development program, while fostering partnerships with communities and educational institutions.

To locate a JROTC high school, visit the [JROTC schools website](#).

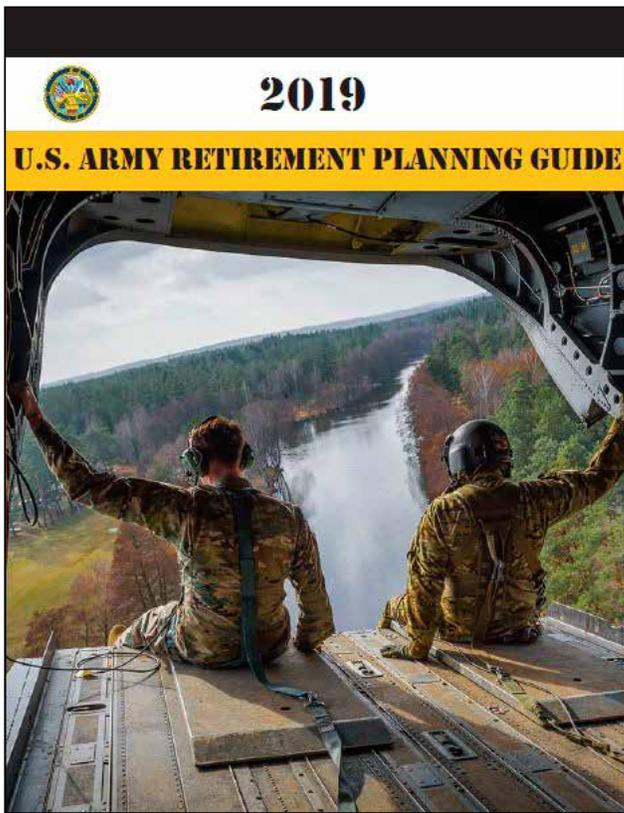
For more information about becoming a JROTC instructor, visit the [JROTC website](#) or contact JROTC Headquarters at (800) 347-6641.

*(Continued from previous page)*

Regardless of retired pay plan, Soldiers who elect discharge before non-regular retirement will have their pay computed based on the rates in effect on the date of discharge. Soldiers who transfer to the Retired Reserve will continue to receive credit for longevity, and the Defense Finance and Accounting Service will compute their retired pay based on the rates in effect at retirement. National Guardsmen should refer to AR 600-8-7, NGR 600-200 (enlisted), NGR 635-100 (officers), and NGR 600-101 (warrant officers) for additional information.

For example, a sergeant first class who received a discharge (ETS) in 2008 with 20 years of service and 3500 retirement points, would wait ten years for the retirement check to start. The initial retired pay, calculated using the 2008 pay scale, would be \$934.62 per month. If that same service member transferred to the Retired Reserve, the retired pay would be calculated using the 2018 pay scale and be \$1286.07 per month -- a difference of \$351.45 per month. You can see the effect of this simple decision.

This is a very important decision. Take time to talk to your unit readiness noncommissioned officer, your state retirement services officer, your unit administrator and your family. For more information, Army National Guard Soldiers should visit the [ARNG MilSuite site](#). Army Reserve Soldiers should visit the [USAR MilSuite site](#).



## 2019 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the 2019 U.S. Army Retirement Planning Guide is available for download as a [PDF](#) from the Army Retirement Services website or in hard copy in limited quantities from Army Retirement Services Officers.



### USMA Retirement Ceremony

United States Military Academy Superintendent Lt. Gen. Robert L. Caslen Jr. presents retirement certificates to Soldiers on May 2, 2015 in conjunction with the Retiree Appreciation Day hosted by the West Point Garrison. (U.S. Army photo by John Pellino, West Point DPTMS VI)

## DIRECTORY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Soldier for Life on Facebook:** [www.facebook.com/CSASoldierForLife](http://www.facebook.com/CSASoldierForLife)

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

**Soldier for Life on Twitter:** [www.twitter.com/csaSoldier4Life](http://www.twitter.com/csaSoldier4Life)

**Soldier for Life on RallyPoint:** <https://www.rallypoint.com/organizations/soldier-for-life>

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

**Soldier for Life on YouTube:** [https://www.youtube.com/channel/UCm0DgL\\_tqKz7dm180HjSw8w](https://www.youtube.com/channel/UCm0DgL_tqKz7dm180HjSw8w)

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

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

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

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

**TRICARE** <https://tricare.mil/>

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

**TRICARE East:** (800) 444-5445; <https://www.humanamilitary.com/east/>; AL, AR, CT, DC, DE, FL, GA, IL, IA (Rock Island area), IN, KY, LA, MA, MD, ME, MI, MS, MO (St. Louis area), NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN, TX (except El Paso area), VT, VA, WI, WV,

**TRICARE West:** (844) 866-9378; <https://www.tricare-west.com>; AK, AZ, CA, CO, HI, ID, IA (except Rock Island, IL area) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, TX (areas of Western Texas only), UT, WA, WY

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

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

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

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

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

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

**Insurance:** <https://www.benefits.va.gov/insurance/index.asp> SGLI/VGLI: (800) 419-1473; All other insurance: (800) 669-8477

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

## RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about retirement planning, benefits, the Survivor Benefit Plan, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services [website](#).

### INSTALLATION RSOs

#### ALABAMA

• **Redstone Arsenal**  
(256) 876-2022  
[usarmy.rsa.rso@mail.mil](mailto:usarmy.rsa.rso@mail.mil)

• **Ft. Rucker**  
(334) 255-9124/9739  
[usarmy.rucker.usag.list.retirees@mail.mil](mailto:usarmy.rucker.usag.list.retirees@mail.mil)

#### ALASKA

• **JB Elmendorf-Richardson**  
(907) 384-3500  
[rso@richardson.army.mil](mailto:rso@richardson.army.mil)

• **Ft. Wainwright**  
(907) 353-2095  
[fwarso@wainwrightarmy.mil](mailto:fwarso@wainwrightarmy.mil)

#### ARIZONA

• **Ft. Huachuca**  
(520) 533-5733/1120  
[army.huachucarso@mail.mil](mailto:army.huachucarso@mail.mil)

#### CALIFORNIA

• **Presidio of Monterey**  
(831) 242-4986  
[usarmy.pom.imcom-central.mbx.retirement-services-officer-pom@mail.mil](mailto:usarmy.pom.imcom-central.mbx.retirement-services-officer-pom@mail.mil)

• **Ft. Irwin**  
(760) 380-4175  
[usarmy.irwin.imcom.mbx.dhr-transition@mail.mil](mailto:usarmy.irwin.imcom.mbx.dhr-transition@mail.mil)

#### COLORADO

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

#### FLORIDA

**MacDill AFB**  
(813) 828-0163  
[army.rso@us.af.mil](mailto:army.rso@us.af.mil)

#### GEORGIA

• **Ft. Benning**  
(706) 545-1805/2715  
[usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil](mailto:usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil)

• **Ft. Gordon**  
(706) 791-2654/4774  
[usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil](mailto:usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil)

• **Ft. Stewart**  
(912) 767-5013/3326  
[usarmy.stewart.rso@mail.mil](mailto:usarmy.stewart.rso@mail.mil)

#### HAWAII

• **Schofield Barracks**  
(808) 655-1514  
[armschofieldrso@mail.mil](mailto:armschofieldrso@mail.mil)

#### KANSAS

• **Ft. Leavenworth**  
(913) 684-2425  
[usarmy.leavenworth.imcom.mbx.retirements@mail.mil](mailto:usarmy.leavenworth.imcom.mbx.retirements@mail.mil)

• **Ft. Riley**  
(785) 239-3320  
[usarmy.riley.rso@mail.mil](mailto:usarmy.riley.rso@mail.mil)

#### KENTUCKY

• **Ft. Campbell**  
(270) 798-5280  
[usarmy.campbell.imcom-southeast.mbx.dhr-mps-retire@mail.mil](mailto:usarmy.campbell.imcom-southeast.mbx.dhr-mps-retire@mail.mil)

• **Ft. Knox**  
(502) 624-1765  
[usarmy.knox.rso@mail.mil](mailto:usarmy.knox.rso@mail.mil)

#### LOUISIANA

• **Ft. Polk**  
(337) 531-0363  
[usarmy.polk.rso@mail.mil](mailto:usarmy.polk.rso@mail.mil)

#### MARYLAND

• **Aberdeen Proving Grnd**  
(410) 306-2322

[usarmy.apgrso@mail.mil](mailto:usarmy.apgrso@mail.mil)

• **Ft. Meade**  
(301) 677-9603  
[armyrsomeade@mail.mil](mailto:armyrsomeade@mail.mil)

• **MISSOURI**  
• **Ft. Leonard Wood**  
(573) 596-0947  
[flwrso@mail.mil](mailto:flwrso@mail.mil)

#### NEW JERSEY

• **JB McGuire-Dix-Lakehurst**  
(609) 562-2666  
[usarmy.dix.rso@mail.mil](mailto:usarmy.dix.rso@mail.mil)

#### NEW YORK

• **Ft. Drum**  
(315) 772-6434  
[usarmy.drum.rso@mail.mil](mailto:usarmy.drum.rso@mail.mil)

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

• **West Point**  
(845) 938-4217  
[RSO@usma.edu](mailto:RSO@usma.edu)

#### NO. CAROLINA

• **Ft. Bragg**  
(910) 396-8591

[usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil](mailto:usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil)

#### OKLAHOMA

• **Ft. Sill**  
(580) 442-2645  
[usarmy.sill.rso@mail.mil](mailto:usarmy.sill.rso@mail.mil)

#### PENNSYLVANIA

• **Carlisle Barracks**  
(717) 245-4501  
[usarmy.carlisle.awc.mbx.rso@mail.mil](mailto:usarmy.carlisle.awc.mbx.rso@mail.mil)

#### SO. CAROLINA

• **Ft. Jackson**  
(803) 751-6715  
[armyrs.jackson@mail.mil](mailto:armyrs.jackson@mail.mil)

#### TEXAS

• **Ft. Bliss**  
(915) 568-6233  
[usarmy.bliss.imcom-central.mbx.rso@mail.mil](mailto:usarmy.bliss.imcom-central.mbx.rso@mail.mil)

• **Ft. Hood**  
(254) 287-5210  
[army.hoodrso@mail.mil](mailto:army.hoodrso@mail.mil)

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

#### VIRGINIA

• **Ft. Belvoir**  
(703) 806-4551  
[usarmy.belvoir.imcom.mbx.retirement-services@mail.mil](mailto:usarmy.belvoir.imcom.mbx.retirement-services@mail.mil)

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

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

• **JB Myer-Henderson Hall**  
(703) 696-5948/3689  
[usarmy.jbhmh.asa.hrd-rso@mail.mil](mailto:usarmy.jbhmh.asa.hrd-rso@mail.mil)

#### WASHINGTON

• **JB Lewis-McChord**  
(253) 966-5884  
[usarmy.jblm.imcom.list.dhr-mpd-retirement-services@mail.mil](mailto:usarmy.jblm.imcom.list.dhr-mpd-retirement-services@mail.mil)

#### WISCONSIN

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

### OVERSEAS RSOs

#### Belgium

032-65-32-6293/7267  
[usarmy.rsobenelux@mail.mil](mailto:usarmy.rsobenelux@mail.mil)

#### Netherlands

011 32 65 32 6293  
[usarmy.rsobenelux@mail.mil](mailto:usarmy.rsobenelux@mail.mil)

#### Italy

• **Vicenza**  
39-0444-61-717913  
[usarmy.rsoitaly@mail.mil](mailto:usarmy.rsoitaly@mail.mil)

#### Korea

• **Camp Casey**  
0503-330-4008/3435  
[usarmy.KoreaRSO@mail.mil](mailto:usarmy.KoreaRSO@mail.mil)

• **Camp Humphreys**  
0503-753-8839  
[usarmy.KoreaRSO@mail.mil](mailto:usarmy.KoreaRSO@mail.mil)

• **Daegu**  
505-768-8803  
[usarmy.KoreaRSO@mail.mil](mailto:usarmy.KoreaRSO@mail.mil)

#### Japan

• **Camp Zama**  
046-407-3940/3513  
[rso@zama.army.mil](mailto:rso@zama.army.mil)

• **Okinawa**  
06117-44-4104/5392  
[rso@okinawa.mail.mil](mailto:rso@okinawa.mail.mil)

#### Germany

• **Ansbach**  
09802-833-3296  
[usarmy.rsoansbach@mail.mil](mailto:usarmy.rsoansbach@mail.mil)

• **Baumholder**  
06783-6-6945/6943  
[usarmy.rsobaumholder@mail.mil](mailto:usarmy.rsobaumholder@mail.mil)

#### Bavaria

0631-411-7380  
[usarmy.rsobavaria@mail.mil](mailto:usarmy.rsobavaria@mail.mil)

#### Rheinland-Pfalz

0631-411-7380  
[usarmy.rso-rpfalz@mail.mil](mailto:usarmy.rso-rpfalz@mail.mil)

• **Stuttgart**  
07031-15-2698  
[usarmy.rsostuttgart@mail.mil](mailto:usarmy.rsostuttgart@mail.mil)

#### Wiesbaden

0611-705-6296  
[usarmy.rsowiesbaden@mail.mil](mailto:usarmy.rsowiesbaden@mail.mil)

#### Puerto Rico

• **Ft. Buchanan**  
(787) 707-2061  
[miguel.a.pontecepeda.civ@mail.mil](mailto:miguel.a.pontecepeda.civ@mail.mil)

### ARMY RESERVE RSOs

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

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

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

**88th Readiness Division**  
Ft. McCoy, Wisconsin  
(608) 388-7448/9321  
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

**99th Readiness Division**  
JB McGuire-Dix-Lakehurst, New Jersey  
(609) 562-1696/7055  
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV & 7th MSC (Europe)

### ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the [MyArmyBenefits Resource Locator](#). Click on the state you're interested in for the National Guard points of contact there.

### HRC RESERVE RETIREMENTS BRANCH

HRC Reserve Retirements Branch serves all Soldiers in the Retired Reserve. Phone (888) 276-9472

[Download retirement application](#) or email request to [usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil)

## What does it mean to be a “Soldier for Life?”

By Col. Sam Whitehurst, Director, Soldier for Life Program

I’m often asked the question, “What does it mean to be a “Soldier for Life?” I think that many of us, both within and outside the Army, associate being a Soldier for Life with everything you do in your last year or two of service as you prepare to become an Army veteran.

While the relationship with transition is important, the true answer is much more complicated than that—because a Soldier for Life is someone who embraces a lifetime of service, someone who traces their success as a civilian to the skills they developed in the Army, someone who continues to identify with the Army even after they hang up the uniform, and someone who becomes a passionate advocate for Army service. A Soldier for Life rejects the idea that there is such thing as a former Soldier. They continue to live the Army Ethic and continue to serve our Army and their communities. A Soldier for Life is not afraid to proudly proclaim, “Once a Soldier, Always a Soldier!”

Our Army has always been about people—our success has never been defined by the newest plane, ship, or tank. History has demonstrated that it’s the quality and lethality of our Soldiers that has always made the difference in fighting and winning our Nation’s wars. But what happens when a Soldier becomes a veteran? What do we do to ensure that our Soldiers are not only successful Soldiers, but also successful, productive veterans . . . what do we do to make them Soldiers for Life?

We are in a competitive, shrinking labor market. Against the backdrop of this shrinking labor market, we are asking our Soldiers to operate equipment, employ technology, and face threats that are increasingly more complex and complicated. The long-term viability of the All-Volunteer Force and the readiness of our Army depends on not only being able to meet our recruiting goals but also to ensure that we continue to attract the best and the brightest.

Successful Army veterans are on the front line in that fight to implement the Army Vision and to ensure that we continue to have “Soldiers and leaders of unmatched lethality.” Veterans who consider themselves “Soldiers for Life”, who have that enduring connection with the Army, are informal ambassadors for Army service. They influence the next generation of Soldiers and future Army leaders. They continue to represent the Army in their local communities and help counter some of the misconceptions about Army service.

I encourage all to embrace the Soldier for Life philosophy. This is a team effort that needs the support of Army leadership at all levels, local community leaders across the country, and leaders in industry and academia. Guide your Soldiers to begin their preparation for becoming a successful, productive veteran as soon as they earn the title Soldier, connect with the American public and share the lifetime benefits of Army service, partner with organizations that are committed to shaping positive outcomes for our veterans and their families, and encourage our Army veterans to share their Army stories!

Col. Whitehurst recently started transition leave for his own retirement. He chronicled what he called his “retirement planning successes and mistakes” in a series of videos found on the Soldier for Life’s YouTube site at [https://www.youtube.com/channel/UCm0DgL\\_tqKz7dm180HjSw8w](https://www.youtube.com/channel/UCm0DgL_tqKz7dm180HjSw8w).



## What do you know about Army Retirement Services?

Under the direction of the Army G-1, the Army Retirement Services Office develops Army policies and oversees Army programs worldwide that (1) advise Soldiers and their families about retirement planning, (2) advise survivors of Soldiers who die on active duty/inactive duty for training, and (3) advocate for and advise Retired Soldiers and surviving spouses until death. The Army Retirement Services Office was created on Nov. 14, 1955 by Army Chief of Staff Gen. Maxwell Taylor. The Army uses the program to comply with federal laws and DOD policies and convince Retired Soldiers to remain active Soldiers for Life who help veterans get hired, inspire the next generation to join the military, and connect Americans with the Army that defends them.



As of Aug. 22, 2018, there were 84,654 Active Army Soldiers, 44,832 Army Reserve Soldiers, and 42,483 Army National Guard Soldiers with 17 or more years of service. These 171,969 Soldiers are the focus of the Army’s retirement planning mission.