

A MESSAGE FROM THE 61ST ADJUTANT GENERAL OF THE ARMY

As the 61st Adjutant General of the Army, I am responsible for leading, developing, and executing human resources policies, programs, services, and systems to advance Army readiness and provide seamless support to the total Army family. In this regard, I often address Army wide Soldier programs that span the entire spectrum of a Soldier's career. While there are many life-changing events in a Soldier's career, retirement is inarguably one of the most important, and retirement preparation is definitely the key to success — particularly for our Army National Guardsmen and Army Reserve Soldiers.



As Reserve Component (RC) Soldiers prepare to enter the Retired Reserve, they should ensure their retirement points are accurately recorded, so they receive credit for all of their service. If points are inaccurate, they should correct them with their current chain of command.

After transfer to the Retired Reserve, Soldiers must update their address, email, and phone number with Human Resources Command (HRC) in order to receive important changes to laws or processes that affect their retirement and benefits.

While in the Retired Reserve, RC Soldiers should [download a retired pay application](#) and submit it as early as 12 months but no later than 9 months prior to their authorized retired pay eligibility date. RC Retirement Services Officers (RSOs) can assist Soldiers in filling out the forms. Email completed applications to [HRC](#) or mail them to Human Resources Command, ATTN: AHRC-PDP-TR, Dept 482, 1600 Spearhead Division Avenue, Fort Knox, KY 40122-5402.

Army Reserve Soldiers who have not received a 20-year letter (Notification of Eligibility for Retired Pay) within 120 days of becoming eligible to retire should contact HRC's Reserve Retirements Branch at (888) 276-9472. National Guardsmen should contact their state/territory RSO or Retirement Points Accounting Manager.

I recently learned that some Gray Area Retired Soldiers didn't know they needed to apply for retirement pay at least nine months prior to their retired pay eligibility date. In an attempt to reach as many of them as possible, HRC mailed over 106,000 post cards asking them to update their email and mailing address. Sadly, nearly 26,000 postcards were returned undeliverable. Additionally, nearly half of retired pay applications that are received by HRC are returned due to insufficient supporting documentation.

Helpful Tips and Reminders:

- Organize all paperwork and update your retirement points NOW
- Inform HRC or your state/territory RSO if you have not received your 20-year letter
- Ask an RSO to help fill out your retired pay application and Survivor Benefit Plan forms
- Keep HRC informed of address, phone, and email changes
- Attend an RC retirement brief in your area between 18 and 20 years of service

Every Retired Soldier deserves their pay . . . accurate and on time. Planning for retirement and engaging early is truly the key to success. Thank you for your faithful and dedicated service to our nation. Defend and serve!

Brig. Gen. Robert W. Bennett

YOUR MISSION WILL CHANGE, BUT YOUR DUTY WILL NOT!

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USAR Retirement Services Officers ready to assist

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

Your life is filled with decision points: Where do you want to work? Where do you want to live? What car should you buy? Or even where you should go to eat dinner? There are too many to name in this article. But, for the ones that were named, I'll bet you asked someone for their advice to help you better understand the situation and make a better decision.

Your retirement is no time to go it alone! The Army Reserve has Retirement Services Officers (RSO) that exist to help you prepare for retirement and all the tasks that come with transitioning into the Retired Reserve.

Did you know that if you qualify for retirement pay at a reduced age, that only applies to pay, not your TRICARE benefits? Your RSO knows.

Did you know that when you die your retired pay dies with you, unless you enroll in the Survivor Benefit Plan or the Reserve Component Survivor Benefit Plan? Your RSO knows.

Your RSO will help you correct your retirement points, transfer to the Retired Reserve, apply for retirement pay and a whole host of other items that you may not know you didn't know.

Where can you find these RSOs? Each Readiness Division has an RSO team. There is even an RSO in Hawaii at the 9th Mission Support Command! All the RSO contact information can be found at <https://www.usar.army.mil/Retirement>.

A schedule of retirement planning briefings is on page seven of this newsletter and the [USAR web site](#). These briefings are open to all Soldiers: drilling, gray area, retired receiving pay as well as spouses and surviving family members that have questions about benefits. It is ideal to go to a briefing a year or two out from your retirement to receive the information you need to prepare for your transition. By the way, there is nothing that says you can't attend more than one briefing!

Your RSOs can do a lot for you, but you have to contact them. Don't try to retire by yourself, call or email your RSO, they will help you make those difficult retirement decisions.



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

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

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

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

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Exchange making shopping more convenient for Soldiers, Retirees and families

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

The retail landscape is continually changing, and the Army & Air Force Exchange Service is evolving with it to make the military community's shopping experience faster, better and more convenient.

[The Exchange's website](#), features two million tax-free items with military-exclusive pricing. For military members and their families who don't live near an Exchange, the website allows them all the great benefits of shopping the Exchange with an even wider selection, including name-brand favorites like Apple, Samsung, Nike, Under Armour, Michael Kors and more. Online orders are picked, packed and shipped the same day they are placed.

Last year, the Exchange implemented a program that allows shoppers to buy online at [ShopMyExchange.com](#) and pick up their items in store for free, one of the fastest-growing trends in retail. Shoppers are notified by email once their order is ready for pickup, or they can sign up for text notifications if they are in CONUS.

In the last year, [ShopMyExchange.com](#) has been refined and streamlined with a new look, larger images, better product information, predictive search, improved navigation and more delivery options. Standard shipping is free on all orders purchased with the MILITARY STAR® card and on orders of \$49 or more made with any tender.

The Exchange recently introduced an opportunity to support Army Emergency Relief and the Air Force Assistance Fund on the website, as well. Shoppers can click the "Give to Those Who Serve" banner on the [ShopMyExchange.com](#) homepage to add a donation to their cart that helps service members, reservists and military families in need.

As with in-store purchases, all those made online help to support service members and families. One hundred percent of Exchange earnings are reinvested in the military community, so when you shop the Exchange, you're helping fund critical quality-of-life programs on installations.

Those who have worn the uniform and served their nation have earned their Exchange benefit. The Exchange is committed to making the benefit easy, convenient and rewarding for Soldiers, retirees and military families. It is a small way we say thank you for your service.

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.

Why the newsletter is named *Change of Mission*

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

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

The most requested subject since the last edition is on page 10 of this edition:
"Wait! Is military retirement pay taxable or not?"

Are your retirement transition plans Army strong?

By the Department of Defense Office of Financial Readiness

Congratulations and well-done, Soldier! You've entered or are approaching the two-year window before retirement and are closing in on the end of your Army career. Are you ready to start planning your next steps?

You have lots of choices and decisions to make in preparation for your retirement. Be sure to set aside time from your daily commitments to plan your successful transition to civilian life. Consider preparing short-term, five-year and long-term plans. You can always modify and adapt them to changing family preferences, circumstances and priorities.

Ease your transition by using all available services and assistance to guide you through the process. Start collecting information for your transition 24 months before your planned retirement. This should give you time to make significant life decisions, consider retirement locations and determine the best options for you and your family. Keep in mind that retirement-request paperwork for enlisted members is due between nine and 12 months prior to the requested retirement date and officers must submit paperwork at least nine months before the start of transition leave.

Take time to create your individual transition plan, or ITP, with the [Soldier for Life – Transition Assistance Program, or SFL-TAP](#), tailoring your plan to what is important to you. Work with specially trained counselors, [available at most installations](#), who can provide checklists and timelines and referrals to TAP courses and specialized services to keep your plan on track.

As a service member, you have a wealth of no-cost legal, financial and employment/education resources available to you. You may not have used all of these services during your career, but they could come in handy now.

1. Create or update your estate plan. Schedule an appointment with a Judge Advocate General's Corps attorney at your [installation's legal assistance office](#) to get all your legal documents in order. This may include updating a will, power of attorney and health care proxy.

2. Review your finances. Speak with an accredited [personal financial manager](#) or [personal financial counselor](#) at your nearest installation family center to assist with financial services that might include:

- o Creating your transition/living budget in preparation for the move from regular pay to retirement pay. TRICARE health and dental benefit plans and premiums will change in retirement. You also may want to convert your Servicemembers' Group Life Insurance, or SGLI, to [Veterans' Group Life Insurance, or VGLI](#).
- o Determining your cost-of-living changes if you are thinking about relocating. Consider housing costs, state/property taxes, tax exemptions for veterans, etc.
- o Setting up a transition fund to cover unexpected expenses, a gap before receiving retirement pay or an extended job search. Most financial advisors recommend a cash reserve that covers a minimum of six months. Consider conservative investment options such as money market accounts or short-term Treasury securities that you can quickly convert to cash without losing value.
- o Creating a cash flow analysis to determine which months typically have higher expenses. Think holiday season, vacations, birthdays, back to school, etc. *(continued on page 5)*



U.S. Army Spcs. Eduardo Siordia and Keith Zimmerman approach the midpoint of a 12-mile ruck march during the Best Warrior competition at Fort Carson, Colo., April 26, 2019. The multiday event tests competitors' physical fitness, military knowledge, marksmanship and endurance. Photo by U.S. Army Sgt. Micah Merrill

(continued from page 4)

- o Developing a plan to pay off any debt you might have so you can be debt free, or well on your way, when you retire.
- o Reviewing finances and funding options if starting or buying a business might be in your future. Also consider resources available through the [Small Business Administration](#).
- o Reviewing [Thrift Savings Plan, or TSP](#), and other investment options. Do you intend to keep investments where they are or roll them into another plan? Do you know your username, password and pin to manage your TSP and other accounts by phone or online?
- o Maximizing your money by taking advantage of military discounts. Enjoy tax-free shopping and discount goods and services at your [commissary and exchange](#), substantial savings on [travel, entertainment and recreation](#) and much more. Check, too, for discounts you may qualify to receive from restaurants, retail stores, entertainment venues, insurance companies and repair shops.

3. Work with an education or employment counselor. Assistance is available on your installation or through [MilitaryOneSource](#). You can receive help identifying your education benefits and options and with all aspects of your job search.

4. Build your network. Talk to other retired military who are enjoying civilian life and ask for their advice on the resources they recommend and their “lessons learned.” Request introductions to others who have common interests or who might know of opportunities in your field or your desired location. This is a great time to reconnect with old acquaintances and meet new contacts. The professional network service LinkedIn is providing service members, veterans and their spouses with [free one-year Premium Careers subscriptions](#) to help them connect with jobs across America.

5. Research and understand your [Department of Veterans Affairs, or VA, benefits](#). You will learn more about these benefits during SFL-TAP. Take advantage of the benefits you’ve earned!

Starting your transition planning early helps avoid unnecessary and costly mistakes. So take time to ponder all the possibilities. Enjoy the opportunity to learn and grow as you consider your options, explore your passions and develop your plan for your next mission.

Follow the Department of Defense Office of Financial Readiness, or FINRED, on [Facebook](#), [Twitter](#) and [Instagram](#) for more tips to keep you financially fit. Look for more on [YouTube](#) and the FINRED [blog](#).

The Soldier for Life sticker

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

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



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

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

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

LESSONS LEARNED

Don't underestimate your mental transition

By Lt. Col. Jon Sowards, US Army Retired

Nobody was more prepared to retire and transition than I was! And yet somehow, I still managed to overlook an obvious aspect of the process. I should explain that my declaration is grounded in the fact that I spent three years on the US Army Soldier for Life staff working on the retirement and transition challenges faced by our Soldiers. I saw the opportunities and challenges from every angle and was confident in my preparedness. And yet, I fell into a trap of my own making.

During my time at Soldier for Life (SFL), I used the phrase “retirement and transition” dozens of times a day and thousands of times a year. I was well aware that “retirement” and “transition” are two completely different concepts, each with its own process. Despite knowing this, the trap I fell into was that of mission planning for my retirement, at the expense of preparing for transition.

[Army Retirement Services](#) has long promoted the concept that **“Retirement is a process, not an event,”** which is absolutely correct. The process is characterized by numerous appointments, decisions points and tasks to be accomplished. In many ways, the retirement process feels like PCS out-processing on steroids. After 24 years of active duty service, I was excited to retire and attacked the process with relish. In fine military fashion, I established a task list with suspense dates, completion status and notes to keep me on track. Some might mistake my retirement tracker for an operational checklist that stretched from 18-months prior to 90 or so days following retirement.

Baked into my timeline was an 85-day transition leave period that I figured would give me plenty of time to relocate, get settled, decompress and begin the job search. Having talked to friends who preceded me in retirement, I knew there would be an adjustment period as well, but I felt very prepared for what was to come. In my mind, I would be “transition complete” once I’d settled the family, found civilian employment and worked through the mechanics of retirement pay, VGLI, TRICARE and VA enrollment. This was a poor assumption on my part.

All told, the retirement process went smoothly, which was largely a function of the thought I put into planning and executing retirement tasks. My out-processing, retirement and relocation from Washington DC to Kentucky proceeded as planned. I found a great job, bought a great house and finally lived near my family. Everything seemed to fall into place. What I didn’t realize at the time was that my focus on the retirement process had taken my attention away from the transition aspect of retirement.

About four months into retirement, I began reflecting on all the changes that had occurred over the past year. Despite all the things that went right with retirement, I found myself having moments of doubt. Had we made the right decision to return home? Am I making the right career moves? What is my new purpose and identity? Am I fitting into this community? At the same time, I found myself missing aspects of the military: the professionalism, shared values, camaraderie and sense of mission. I missed the order and structure of the institution . . . and knowing where I stood. As all these questions and reflections bounced around in my head over the course of a couple weeks, I came to the first of two realizations.

The first was that I may have retired, but I had not yet transitioned. Merriam Webster defines transition as a “passage from one state, stage, subject, or place to another”. That is an adequate description. I find myself in the midst a journey from who I was as a military professional to who I will be in this next chapter of life. The passage is not complete.

The second realization was that my wife is also in the midst of her own transition process. She was by my side from commission to retirement and invested as much or more than I in the military. She managed our family through the ups, downs, moves and deployments — all with a smile. Simply put, she loved the military community and lifestyle. And like me, she is having to make this transition.

**“It is easy to be wise after the event.”
– Sir Arthur Conan Doyle on hindsight**

Not every Service member retires, but every Service member transitions, each in our own way and to our own degree. Looking back, I realize that I spent too much time focused on accomplishing retirement tasks and too little time preparing myself and my family for the transition to come. How could I have prepared better? By asking friends and mentors who preceded me in retirement for their thoughts and advice on the transition aspect of retirement. *(Continued on page 7)*

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By better incorporating my wife and family into the retirement process, particularly the retirement planning brief and the SFL Transition Assistance Program. By pre-identifying organizations and activities that could help us more quickly integrate into a new community. By incorporating resiliency techniques to mitigate moments of doubt and stress. And as a person of faith, by finding comfort through prayer, scripture or meditation.

Parting thoughts on retirement and transition

The retirement process is completely manageable. The mistake I've seen many senior officers and NCOs make is to work up until the last minute, then rush the process. If you start early, identify your decision points, identify all retirement-related tasks and follow a timeline, you'll succeed with flying colors.

Transition, on the other hand, is a nebulous process that every military retiree will experience in their own unique way. It is not a task to be accomplished and it may or may not have an end date. There is no "Easy Button" to skip the process. For some, the transition process is smooth, while others find it a difficult mountain to climb. Although my transition bumps and bruises are miniscule compared to others who've had a more difficult journey, I appreciate having this platform to share my lessons learned.

Can I keep my old state of legal residence when I retire?

By **Mary Benzinger**, Army Legal Assistance Attorney at the Pentagon Joint Legal Assistance Office, Washington, D.C.

I'm asked this question a lot. Let's look at an example: Lt. Col. Jones is a Texas resident. She owns a house in Texas, her cars are registered there and she votes there. While on active duty, the Servicemembers Civil Relief Act (SCRA) protects Lt. Col. Jones' right to remain a Texas resident no matter where she is stationed. Lt. Col. Jones retires from the Army and decides to live and work in Virginia where she's been stationed for the last few years. She comes to me asking how to keep her Texas residency – mostly to avoid paying Virginia state income taxes.

The answer is that in the tax year in which she retires, her military income earned while on active duty cannot be taxed by Virginia. Once off of active duty, she no longer enjoys the protections of the SCRA and any income earned after retirement will be taxable in Virginia. She will also be required to register in Virginia any vehicles garaged there within 30 days. Texas may no longer honor her voter registration. After she resides in Virginia for 183 days in a taxable year, she's an actual Virginia resident.

State laws vary, so if you have a question about your state of residence, contact an attorney in your area. Active duty or retired Servicemembers and their ID card holder family members may be eligible for free legal assistance. To find a legal assistance office near you call your nearest military installation or go to <https://legalassistance.law.af.mil/>.

Upcoming Army Reserve preretirement briefings

| Location | Date | Contact | Location | Date | Contact |
|-------------------|------------|--------------------------|-------------------|------------|--------------------------|
| Draper, UT | 20 July 19 | (650) 526-9513/9512 | Winston-Salem, NC | 24 Aug 19 | (803) 751-9864/9698 |
| Niagara Falls, NY | 20 July 19 | (609) 562-1696/7055 | Evansville, WY | 24 Aug 19 | (650) 526-9513/9512 |
| Harrison, MT | 3 Aug 19 | (608) 388-7448/9321 | Riverside, CA | 7 Sept 19 | (650) 526-9513/9512 |
| Hilton Head, SC | 3 Aug 19 | (803) 751-9864/9698 | Pensacola, FL | 7 Sept 19 | (803) 751-9864/9698 |
| Saipan | 3 Aug 19 | (808) 438-1600 ext. 3553 | Anchorage, AK | 7 Sept 19 | (808) 438-1600 ext. 3553 |
| Carson City, NV | 10 Aug 19 | (650) 526-9513/9512 | Lowell, MA | 21 Sept 19 | (609) 562-1696/7055 |
| Guam | 10 Aug 19 | (808) 438-1600 ext. 3553 | Kona, HI | 21 Sept 19 | (808) 438-1600 ext. 3553 |
| Londonderry, NH | 17 Aug 19 | (609) 562-1696/7055 | Augusta, GA | 16 Nov 19 | (803) 751-9864/9698 |
| Ft. Hood, TX | 23 Aug 19 | (650) 526-9513/9512 | Miami, FL | 14 Dec 19 | (803) 751-9864/9698 |



MyArmyBenefits

The U.S. Army official benefits website



Ask Joe: Your benefits guru

Dear Joe,

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

Ramblin' Man

Dear Ramblin' Man,

You're in luck! Military spouses can now apply for reimbursement of up to \$500 for professional relicensing costs when they relocate with their service member – and the new policies are retroactive to Dec. 12, 2017.

These military policies apply to fees paid during each permanent change of station move, so it's not limited to one move. But reimbursement in connection with each move can't exceed \$500.

Qualifying relicensing costs include exam and registration fees where the new duty station is located – fees required to engage in the same profession that the spouse was in while with the service member at the last duty station.

Instructions on how to apply for reimbursement can be found in the All Army Activities message, or [ALARACT 036/2019](#). Find out more information, go to the [Benefits News](#) section of the MyArmyBenefits website.

Joe

Dear Joe,

Now that I'm retiring, there's a lot to consider. I want to make a decision about continuing my SGLI coverage to make sure my family is covered but how can I do that? And how can I be sure it's the right choice?

Covered and confused

Dear Confused,

Your SGLI or Servicemembers' Group Life Insurance coverage extends for 120 days after you retire at no cost to you. If you want to continue the coverage you had while in the service, you must enroll within 1 year and 120 days of separation in Veterans Group Life Insurance (VGLI). You will also have to decide how much coverage you want to buy. Your new employer (if you will have one) may have life insurance options to compare prices to or even augment VGLI. (Note: Spouses are not eligible for VGLI, but can convert Family Servicemembers' Group Life Insurance (FSGLI) coverage to an individual policy.)

Act and enroll within the first 240 days from your date of separation, and you won't have to answer questions about your health. Regardless of your existing health conditions, it will not impact your ability to obtain life insurance coverage under VGLI. Once approved, you're covered, regardless of changes in your health, provided premiums are paid on time. If your circumstances change later in life, you can reduce or cancel coverage, or convert to a commercial policy. Enrollment is not automatic – so don't wait, [sign up for VGLI](#) or learn more about VGLI and FSGLI at [MyArmyBenefits](#).

Joe



What to expect when you apply for active duty retirement

By Nathan Lynix, DFAS Retired & Annuity Pay

Here is an overview of the retirement process from DFAS Retired and Annuitant Pay's (R&A) perspective.

There are forms and paperwork that must be sent to R&A before you retire to ensure a smooth transition from active duty to retirement. We need your completed DD Form 2656 (Data for Payment of Retired Personnel), retirement orders, statement of service, and highest 36 months of pay. DFAS cannot establish your retirement account until we receive all of these.

Before you retire, you will meet with a Retirement Services Officer (RSO). The RSO will go over the timeline of when and how you will retire from the military. They will also assist you in completing the DD Form 2656. This form is very important for your retirement. It provides R&A with information about where you will receive correspondence, where to deposit your monthly payments, and your tax status, as well as information about your Survivor Benefit Plan (SBP) election and who will receive your final payment after your death.

SBP is a way for you to provide financially for your spouse or children after your death. You can elect an SBP base amount from \$300.00 up to your full gross pay and this base amount increases with cost of living adjustments. After your death, your SBP beneficiary will receive 55 percent of that base amount. Deciding whether you want to participate in SBP is a very important decision and one that is not easily changed after you retire. If you are married or have minor children, you must make an SBP election before you retire. If R&A does not receive an election before you retire, you will be "auto enrolled" in SBP at the highest election. If you are married and elect a base amount less than your full gross pay, or you elect to decline SBP altogether, your spouse must sign the DD Form 2656 on or after the day you sign, but before your retirement date.

After retirement, you can only change this decision between the 25th to 36th month of retirement. During this period, you have a one-time opportunity to discontinue SBP. After the 36th month, you cannot change your SBP unless your spouse becomes ineligible to receive SBP due to divorce or you become eligible to withdraw later due to a qualifying VA disability.

Your statement of service and retirement orders are sent to R&A by your Army installation. The statement of service states how long you served in the military, and your retirement orders have your retirement date and rank. DFAS' active pay center sends R&A your high 36 information. R&A uses all of this information to calculate an average of your highest 36 months of pay, which is called the "high average." Retirees under the High 3 retired pay plan get 2.5 percent of their high average for every year they served in the military. For example, a High 3 retiree who served 20 years, 0 months will receive 50 percent of their high average. A member who served 25 years, 6 months will get 63.75 percent of their high average. Once R&A has these four documents, we can build your retirement account. This process takes approximately 30 days.

In the event you retire partway through a month, your first month's pay is prorated. The gross pay is divided by 30 and multiplied by the number of days to the 30th of the month, regardless of how many days are actually in the month of retirement. For example, a member whose first day of retirement is July 21 will get 10 days of retirement pay for their first month.

Our goal is to pay every retiree within 30 days of their retirement date. However, we can only do that if we have all of the information to establish the account.

After your account is built, you will receive correspondence with a breakdown of your pay. Once DFAS has established your retired pay account and you receive your first retired pay payment, you may access your retired pay account information in [myPay](#). Make sure to add a personal email address to myPay before you retire so you can easily access your myPay account after retirement and receive [Army Echoes](#), the Army's newsletter for Retired Soldiers.

If you have questions regarding your retired pay account, you can contact us by calling our customer care center at (800) 321-1080, Monday through Friday from 8:00 AM to 5:00 PM Eastern Time.

We thank you for your service to our country, and it is an honor to serve those who served.

Wait! Is military retirement pay taxable or not?

By Capt. Thomas Sandbrink, Fort Knox Tax Center

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 percent or more are entitled to exclude a portion of their income. More specifically, someone with a 70 percent disability rating would only owe taxes on 30 percent of their pension income, someone with a 90 percent disability rating would only owe taxes on 10 percent 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.



(Photo credit: Air Force graphic)

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 percent are no longer required to waive a portion of their retirement pay in order to receive disability pay, allowing them to receive both concurrently. 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, visit the [MyArmyBenefits website](http://MyArmyBenefits.com).

Army Reservists and National Guardsmen, don't forget!

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

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](#).

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.

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)



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](#).

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 Oct. 1, 2001, regardless of where the disability occurs.

Even active duty military members 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.

Implementation of the military health system transition

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 Oct. 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 (DOD). 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 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 Oct. 2019 (phase 2), the

remaining hospitals and clinics in the U.S. moving to Defense Health Agency control by Oct. 2020 (phase 3), and overseas hospitals and clinics by Oct. 2021 (phase 4).

- All hospitals and clinics will follow Defense Health Agency policies, procedures and standard clinical and business processes beginning Oct. 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



Maj. Gen. Ron Place, Director, National Capital Region and transition Intermediate Management Organization for the Defense Health Agency, responds to a question during a town hall meeting at Landstuhl Regional Medical Center Feb. 28. (Photo: Mrs. Alofagia Oney (Regional Health Command Europe))

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.

Disabled veterans are eligible for a 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.

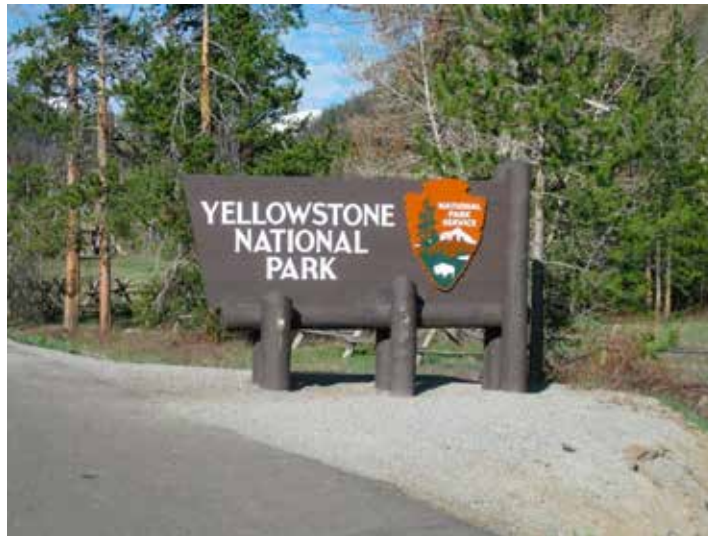
Many veterans, with a service connected disability rating, are entering Federal parks for free with the [Lifetime National Parks Access Pass](#) from the U.S. Department of the Interior, National Park Service. Good for entry into 400+ National Parks and over 2,000 recreation sites across the country, 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 is 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.

Retiring in lieu of a permanent change of station

WASHINGTON — Soldiers with 19 years, 6 months or more of active federal service when notified of a permanent change of station (PCS) may request retirement in lieu of the PCS. The retirement request must be submitted within 30 calendar days of the PCS alert. The retirement date will not be later than 6 months from the date of notification, or the first day of the month following the month in which 20 years of active federal service is completed, whichever is later. All service obligations must be fulfilled not later than the approved retirement date. A PCS alert is the official notification of an impending assignment sent by writing, voice, e-mail or other medium from DA or HRC assignments officials to a Soldier. A Soldier retiring in lieu of PCS will normally remain at the same duty station until retirement unless the needs of the Service or local circumstances clearly require reassignment.

The policies above are taken from [Army Regulation 600-8-24, Officer Transfers and Discharges](#) and [Army Regulation 635-200, Active Duty Enlisted Administrative Separations](#). There are slight differences for officers and enlisted Soldiers; see the regulations for details.

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/>.

Think twice before you decline the Survivor Benefit Plan

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

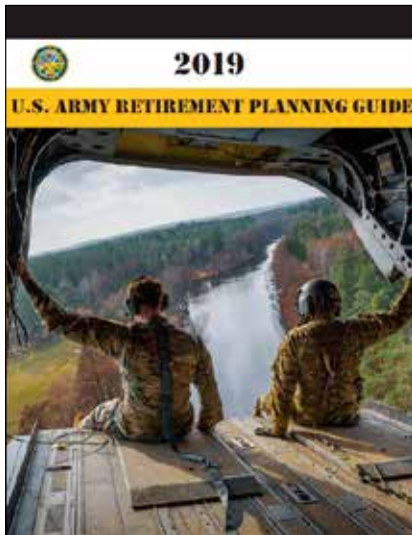
One of the most important decisions you must make prior to retiring is whether to participate in the Survivor Benefit Plan (SBP). Who you elect as your SBP beneficiary and your level of coverage will greatly impact your family's future financial well-being.

Consider your SBP election carefully. There is little chance you will be able to later elect SBP if you decline coverage when you retire. You may leave your family without the financial protection SBP provides for a portion or all of your retirement.

Retired Soldiers who previously declined SBP, closed SBP beneficiary categories by not electing them, or elected reduced coverage are now inquiring when the next SBP open enrollment period will be, so they can change their SBP election. There are currently no scheduled or anticipated SBP open enrollment periods.

Since SBP was enacted by Congress on Sept. 21, 1972, there have been only five general SBP open enrollment periods. The last period was from Oct. 1, 2005 to Sept. 30, 2006. These open enrollment periods are established when Congress changes the SBP law and determines retired military members may have participated or elected a higher level of coverage if the new law had been available when the member retired. Even if Congress declares another open enrollment period, the member will be responsible for SBP premiums back to the date of retirement, which may make the member's decision during a future open enrollment period cost prohibitive.

In fiscal year 2018, eighty percent of retiring Soldiers took the SBP for their families, and 99% of those Soldiers covered their full retired pay. Before you decline or elect reduced coverage, carefully examine your options. Read the federal fact sheet for your military status in the [Benefits Library at MyArmyBenefits](#). Use the [MyArmyBenefits SBP calculator](#) to see your personalized cost and the monthly cost of living adjusted annuity your beneficiaries will receive. Compare SBP to life insurance using the [DOD Actuary's spreadsheet](#). Talk to your [Army Retirement Services Officer](#). Then make the SBP election that best provides for your family's future financial well-being.



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.



Army Echoes

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

DIRECTORY

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

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

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

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

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

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

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

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>

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

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

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

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

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

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

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

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

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

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

TRICARE 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>

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

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

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

Veterans Affairs (VA) Information <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

INSTALLATION RSOs

ALABAMA

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

• **Ft. Rucker**
(334) 255-9124/9739
usarmy.rucker.rso@mail.mil

ALASKA

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

• **Ft. Wainwright**
(907) 353-2095
fwarso@wainwrightarmy.mil

ARIZONA

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

CALIFORNIA

• **Presidio of Monterey**
(831) 242-4986
usarmy.pomrso@mail.mil

• **Ft. Irwin**
(760) 380-4175

usarmy.irwin.imcom.mbx.dhr-transition@mail.mil

COLORADO

• **Ft. Carson**
(719) 526-2840
usarmy.carson.rso@mail.mil

FLORIDA

MacDill AFB
(813) 828-0163
army.rso@us.af.mil

GEORGIA

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

Ft. Gordon

(706) 791-2654/4774
usarmy.gordon.rso@mail.mil

Ft. Stewart

(912) 767-5013/3326
usarmy.stewartrso@mail.mil

HAWAII

• **Schofield Barracks**
(808) 655-1514
armschofieldrso@mail.mil

KANSAS

• **Ft. Leavenworth**
(913) 684-5583
usarmyleavenworth.imcom.mbx.retirements@mail.mil

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

KENTUCKY

• **Ft. Campbell**
(270) 798-5280
usarmy.campbell.rso@mail.mil

Ft. Knox

(502) 624-1765
usarmy.knox.rso@mail.mil

LOUISIANA

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

MARYLAND

• **Aberdeen Proving Grnd**
(410) 306-2322
usarmy.apgrso@mail.mil

• **Ft. Meade**
(301) 677-9603
armyrsomeade@mail.mil

MISSOURI
• **Ft. Leonard Wood**
(573) 596-6637
flwrso@mail.mil

NEW JERSEY

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

NEW YORK

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

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

• **West Point**
(845) 938-4217
RSO@usma.edu

NO. CAROLINA

• **Ft. Bragg**
(910) 396-8591
braggrrso@mail.mil

OKLAHOMA

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

PENNSYLVANIA

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

SO. CAROLINA

• **Ft. Jackson**
(803) 751-6715
armyrsojackson@mail.mil

TEXAS

• **Ft. Bliss**
(915) 568-6233/5204
[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

• **JB San Antonio**
(210) 221-9004

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

VIRGINIA
• **Ft. Belvoir**
(703) 806-4551
usarmy.belvoir.imcom.mbx.rso@mail.mil

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

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

• **JB Myer-Henderson Hall**
(703) 696-5948/3689
usarmy.jbmhh.rso@mail.mil

WASHINGTON
• **JB Lewis-McChord**
(253) 966-5884
usarmy.jblm.rso@mail.mil

WISCONSIN
• **Ft. McCoy**
(800) 452-0923
usarmy.mcco.rso@mail.mil

OVERSEAS RSOs

Belgium

032-65-32-6293/7267
usarmy.rsobenelux@mail.mil

Netherlands

011 32 65 32 6293/7267
usarmy.rsobenelux@mail.mil

Italy

• **Vicenza**
39-0444-61-717913
usarmy.rsoitaly@mail.mil

Korea

• **Camp Casey**
0503-330-4008/3435
usarmy.KoreaRSO@mail.mil

• **Camp Humphreys**
010-8944-2188
usarmy.KoreaRSO@mail.mil

• **Daegu**
505-768-8803
usarmy.KoreaRSO@mail.mil

Japan

• **Camp Zama**
046-407-3940/3513
rso@zama.army.mil

• **Okinawa**
06117-44-5392
rso@okinawa.mail.mil

• **Germany**
0611-143-544-1530

usarmy.rsosembach@mail.mil

• **Ansbach**
09802-833-3296
usarmy.rsoansbach@mail.mil

• **Baumholder**
06783-6-6945/6943
usarmy.rsobaumholder@mail.mil

• **Bavaria**
0631-411-7380
usarmy.rsobavaria@mail.mil

• **Rheinland-Pfalz**
0631-411-7401
usarmy.rsor-pfalz@mail.mil

• **Stuttgart**
07031-15-2698
usarmy.rsostuttgart@mail.mil

• **Wiesbaden**
0611-143-548-1614
usarmy.rsowiesbaden@mail.mil

• **Puerto Rico**
• **Ft. Buchanan**
(787) 707-2061
usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@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