



WASHINGTON — If you don't know about [MyArmyBenefits](#), you should! If you're receiving this newsletter, military retirement is in your future and MyArmyBenefits is one of your primary retirement resources. MyArmyBenefits will help you make better retirement decisions. Don't leave your benefits on the table – unused.

Retirement is different. It is not a single event, like your ceremony itself. It is a series of many decisions, many moving parts and competing requirements. It can be confusing and overwhelming at times. You have a lot of information to digest, which may cause you to overlook important things, like benefits decisions, as your retirement approaches.

MyArmyBenefits is an interactive resource that explains every one of the military benefits you've earned and your family deserves. It doesn't matter what your status is: active, drilling, retired, or gray area. MyArmyBenefits three main parts are the benefits library, the personalized calculators, and the help desk.

The benefits library has three parts: federal benefits fact sheets, state/territory benefits fact sheets, and resource locators. The resource locators provide location and contact information for service providers on all Army installations and Army National Guard and Army Reserve service providers too. MyArmyBenefits updates all materials in the benefits library annually and when major changes occur.

The benefits fact sheets give you just the hard facts – what it is, who's eligible for it, and how you access it – from the GI Bill to spouse employment to burial and memorial benefits; from healthcare to shipping household goods, to the ins and outs of the benefits provided by the Department of Veterans Affairs.

The state/territory fact sheets are especially helpful for retirement planning. How competitive are the veterans benefits offered by the state you're considering for retirement? You will be surprised at the benefits available to you and your family!

How much will your retired pay be? MyArmyBenefits' retired pay calculator uses all the relevant federal laws, just like the Defense Finance and Accounting Service does when they calculate your retired pay. And MyArmyBenefits pulls your personal information into the calculator from Army personnel systems to make a precise calculation. You can factor in a future promotion or what you'll earn if you stay an extra year. You can calculate your Survivor Benefit Plan annuity and cost. If you're a Reserve Component Soldier, you'll receive an accurate, points-based calculation that considers your mandatory removal date and time-in-grade. It even adjusts your retired pay eligibility date to account for your service during contingency deployments.

If you have benefits questions, the MyArmyBenefits Help Desk is there from 9:00 a.m. to 5:00 p.m. EST to answer them. Just call or email the benefits experts.

So, while you're in the planning stages for retirement, take a look at MyArmyBenefits (<https://MyArmyBenefits.us.army.mil>). You'll be glad you did!

YOUR MISSION WILL CHANGE, BUT YOUR DUTY WILL NOT!

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The process starts with you and it should start now!

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

As you approach your 20th year of service, this is the time you should begin to get things in order, and by things I mean your records and plans. The transition into retirement is a process, not an event! You want it to be smooth and simple, but it won't be if you don't take the time now to review your records, ask questions, and make a plan.

It is surprising how many phone calls and emails we receive from Soldiers transitioning into the retired reserve who realize their retirement points are not correct. Don't let this happen to you. The process to correct retirement points is not fast. In some cases it can take six months! Every year you receive an updated DA Form 5016, Chronological Statement of Retirement Points. Take the time to review this document to ensure all your points are added correctly and all your time in service is accounted for. After all, points equals money in retirement. This is especially important for Soldiers who have transitioned between the Army National Guard or active duty into and out of the Army Reserve. This is where gaps in points can often be seen. There are fixes for this, but again, some of them can take a while and you don't want to begin correcting a problem when you have already made the decision to retire. Review your records and ask questions!

Who should you ask? Call your Readiness Division Retirement Services Office (RSO). They are there to provide answers and information, and to ensure you are set up for success in transitioning to retirement. They can help identify the retirement point's gaps, provide solutions

and instructions, as well as provide contact information to begin any corrective actions. The RSO can help with more than just points; they are the total package when it comes to your retirement preparation questions. Your servicing Readiness Division RSO is listed on page 16 and on the [USAR Retirement Services site](#).



Another big item to consider as you approach retirement is your Post 9/11 GI Bill. This is an excellent benefit for you or your dependents! The Post 9/11 GI Bill is transferable to your dependents, but it does come with an additional service obligation of four years. If you do want to transfer the GI Bill, you must transfer it prior to transitioning into the retired reserve. Furthermore, the new Army policy is that you must transfer the benefit prior to completing 16 years of service. There is a window of opportunity for those who have more than 16 years of service now. The deadline to allow those with more than 16 years of service to transfer the benefit is 12 January 2020. If you do transfer the benefit to your dependent but do not complete the service obligation, there will be a collection of any used

Post 9/11 GI Bill benefit by your dependents. So, don't miss out on being able to transfer this great benefit, and ensure you complete the entire service obligation.

It's your retirement, but it's our job to help you stay informed in order to make good decisions for you and your family in the long run. The USAR RSO teams are here for you, Soldier for Life!

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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Correcting your NGB 23A

By Maj. Monique G. Pulley, Army National Guard Retirements Services Section Chief

A few months ago, I had the pleasure of sharing with other National Guard Soldiers the importance of reviewing and validating their National Guard Bureau (NGB) Form 23A, Current Annual Statement, commonly known as a retirement points statement. I want to share my personal experience of correcting my NGB Form 23A. In 2007, while transitioning from active duty to traditional Army National Guard status, I was offered the opportunity to serve on temporary active duty support work (ADSW, now known as active duty operational support (ADOS)). Later in that year, I was selected for an Active Guard Reserve (AGR) position. In a nine-month period, I served in three statuses: traditional drilling status, on Title 32 ADSW and Title 32 AGR. Unfortunately, my NGB Form 23A did not accurately reflect the start and end dates of my ADSW and AGR service. After holding multiple statuses, my total career points, total points for retired pay and total credible service for retired pay were incorrect. My State Joint Forces Headquarters (JFHQ) Retirement Points Accounting Manager (RPAM) assisted me in correcting my NGB Form 23A. To make the corrections, the RPAM requested my leave and earnings statement (LES) or a copy of my master military pay account (MMPA) report. It

can be a daunting task to find documentation from 12 years ago, but you can request LESs and MMPAs from the [Ask DFAS Portal](#)



It took about six weeks for DFAS to provide a copy of my MMPAs for 2007. When requesting your MMPA, be sure to specify active duty or reserve component MMPA. My JFHQ RPAM corrected my NGB Form 23A once I submitted the MMPA reports. With my correct NGB Form 23A and copies of MMPAs, I now had the supporting documents required to request a DD Form 215 (Correction to DD Form 214) for the DD Form 214 (Certificate of Release or Discharge from Active Duty) covering my transition from Title 32 AGR to Title 10 AGR in 2011.

Ensuring you have accurate documentation might seem like a time consuming process, however I can assure you that it is well worth the effort. It is in the best interest

of my family that my records, especially those that affect retirement pay, are accurate. I encourage you to take the time to review your records for accuracy. Access to your records becomes more difficult as time passes. Check your records today!

**"The passion for service doesn't stop when we get out of the military. It's uplifting."
– Staff Sgt. Jacqueline Clayton, Mississippi Army National Guard**

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 14 of this edition:
"DOD announces policy change for transfer of Post-9/11 GI Bill"

Don't leave P3 out of your plan when your mission changes

By Col. Joanna Reagan (U.S. Army, Retired)

Now that you have at least 17 years of service, and are starting to plan the next phase of your life, it is a good time to think about your transition plans and health strategies for the future. A key aspect of maintaining good health is also maintaining a healthy weight. It is no surprise that obesity is the leading factor in preventable death and increases a person's risk of hypertension, type 2 diabetes, stroke, and injuries compared to someone with a healthy weight. Obesity is also connected with a higher prevalence of musculoskeletal injuries. Obesity can have a serious impact on a Soldier's performance, quality of life, and mental and physical well-being. According to the Army Public Health Center's 2018 Health of the Force report, 17 percent of male Soldiers and 9 percent of female Soldiers are considered obese based on their body mass index.

Over the past four years, Soldiers taking the Executive Transition Assistance Program (eTAP) at five installations were given a briefing on the Performance Triad and maintaining a healthy weight after leaving the Army. The briefing focused on the tenets of the Performance Triad

with a focus on sleep, activity and nutrition. At the end of the presentation, Soldiers were asked to complete a short survey about their weight history and their beliefs about maintaining their weight for the future. In a sample of 1,970 Soldiers, the survey found 33.7 percent of the Soldiers were concerned about potential weight gain in the future.

Soldiers were asked how much they weighed when they joined the Army and how much they weigh now. Overall, female Soldiers joined the Army with an average BMI of 22.2 kg/m² and male Soldiers joined the Army with an average BMI of 23.8 kg/m². A healthy BMI range is considered 18.5-24.9 kg/m². The overall change for female Soldiers from the time they joined the Army to the time they took the eTAP course was a gain 5.1 kg/m² or an overall weight gain of 31 pounds. The overall change for male Soldiers from when they joined the Army to the time they took the eTAP course was a gain of 5.2 kg/m² or an overall weight gain of 36.5 pounds. This is a significant weight gain for both males and females from the time they joined the Army to the time they took the eTAP course.

Soldiers were asked what might keep them from

maintaining a healthy weight after leaving the military. Almost half said not getting adequate sleep would be a major reason for not maintaining a healthy weight (42 percent). Soldiers also cited not getting enough physical activity (37.7 percent), stress (32.2 percent) and balancing calorie intake with activity (31.3 percent) as potential reasons for weight gain. Other reasons also included: time constraints (23 percent), balance of work and family life (21 percent), family/peers do not maintain healthy behaviors (8 percent) and lack of access to healthy food options (5 percent). Soldiers stated they would like more information on healthy eating (23 percent), healthy sleep habits (18 percent), self-monitoring tactics (15 percent), and weight gain prevention (20 percent).

So now is the time to develop new habits and combine the tenets of sleep, activity and nutrition to maintain a healthy weight and performance. The synergy of doing all three aspects of the performance triad daily will help to maintain weight or lose weight. Sleep can be rejuvenating when you get the right amount

each night. Adequate sleep is needed for peak cognition and overall performance. Adults should aim to get 7-8 hours of sleep per night and keep a regular sleep schedule with a consistent bedtime and wakeup time. Adequate sleep can also help with maintaining weight and even potentially losing weight. Likewise, getting enough physical activity is important to staying active and injury free. Aim to stay engaged with aerobic activities for at least 150 minutes (2 ½ hours) per week, and two to three days per week on muscle strengthening. After you leave the military, it is important to find activities that work for your lifestyle. Last, but not least, healthy foods are essential fuel you need to help you power through your days and to maintain a healthy weight. Build a healthy plate with lean proteins, fruits, vegetables, whole grains and dairy for each meal. Aim to fill half of your plate with fruits and vegetables at each meal, and choose water over sugary beverages. Eat breakfast every day, and don't go more than 4-5 hours without refueling. It is never too late to create healthy habits. For more information, check out the P3 webpage: <https://p3.amedd.army.mil/>.

Col. Joanna Reagan (U.S. Army, Retired) is a registered dietitian nutritionist and a Soldier for Life.



Performance Triad

Your Exchange benefit is growing stronger

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

The Army & Air Force Exchange Service has been a critical non-pay benefit to service members for nearly 125 years and is positioning itself for continued service to Soldiers, reservists, retirees and families for years to come.

At a time when much of the retail industry is in upheaval – more than 7,000 retail stores have closed in 2019 so far – your Exchange benefit is stronger than ever. Earnings as a percentage of sales – a key metric in determining efficiency – has doubled in the last eight years and now leads Walmart and Target.

This year, more than \$170 million has been invested to improve the customer experience. This investment, paid for by Exchange earnings without additional burden on American taxpayers, includes construction of new stores, as well as renovating and updating older ones.

Why does the Exchange's success matter to you? Because service members like you are our shareholders. The Exchange benefit provides tax-free shopping and military exclusive pricing while investing in the communities our team is honored to serve and support.

Exchange earnings go back to the posts to make life better for warfighters and families. In 2018, the Exchange contributed \$223 million to quality-of-life programs on military installations worldwide, supporting vital programs like Armed Forces Outdoor Recreation; Child, Youth and School Services; and more.

Because of your support, the Exchange is thriving. It is for you, our Soldiers and families, that the Exchange works to provide value and convenience. You retain your earned Exchange benefit in retirement, and we are truly honored to continue to serve you and your family.

Thank you for all you do for our nation!

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.

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

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

The Soldier for Life sticker

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

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



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

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

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

LESSONS LEARNED

How hard can it be?

By Command Sgt. Maj. Billie Jo Boersma (US Army, Retired)

I'd served at the rank of E-9 for 10 of my 26 years – a majority of those as a command sergeant major. I'd spent my entire career in some form of a "transition", right? From a civilian to a Soldier, from one duty station to another, from one job to another, from one rank to another. Through the numerous transitions in the Army, I'd learned how to adapt and become exactly what and who I needed to, in order to not only succeed, but be better, better than "him".

I left a life filled with sports, brothers, hard work, competition, no boundaries, no gender obstacles, just me against me...my accomplishments were my own and the only thing in my way was me. There weren't defined roles or jobs for only men or only women, there weren't positions I couldn't play on the baseball field, at least not where I was concerned. There were just teams and jobs, open to whoever was best suited.



Command Sgt. Maj. Billie Jo Boersma while leading an infantry brigade combat team in combat

I entered a world that immediately tested my understanding of gender equality. There were not only different standards for physical fitness, there were jobs I wasn't "allowed" to do. Wait, really? This, over the next 20 years, would not prove to be a show-stopper. I found the roles I was great at, found leaders that allowed me to break glass ceilings, and continue to push through the barriers. This was only another transition in my life as a Soldier.

I learned through the transitions within the Army that I was resilient, that I was equal, that I could do anything. I gained the trust and admiration of my subordinates, my peers and my

leaders. I was selected to serve in positions reserved only for men. The first female to lead an Infantry Brigade Combat Team in combat. 3500 men and women who didn't care, through the transition to Afghanistan, that I was a woman. I culminated a stellar career as an installation command sergeant major of a garrison that served over 54,000 people every day. I was proud, but I was tired.

In June of 2017, I was forced to make a decision. One that, even knowing it was inevitable, I never stopped to figure out.

Never once brought it up in conversation with my family or friends; but knew it would eventually come. I had a choice, continue to serve, in a position picked for me because of the "rules", continue to fight for a job I knew I deserved, but the Army wasn't quite ready for, or retire?

If you're reading this, you have figured out that I chose to retire. And so began the next transition. I had been a Soldier for 26 years. My entire adult life. It's who I was, and what I knew. And I was good at it. I wasn't afraid. I wasn't nervous. But all of a sudden, I wasn't ready. The problem is, I had no idea what I wasn't ready for.

I didn't have to look hard for a job; it happened easily, thankfully. I went to work four days after I retired. I've been with that same company now for 18 months. Why, you ask? Because it's all I know. I was raised to be loyal, to be thankful for what is given to me, to do my best regardless of the circumstances. They offered me a job and I owe them, right? Through the last 18 months I have continued to transition. It's not always the act of leaving something or the end of something, it's simply changing.

Every day I hear the same things from my corporate leaders. They don't want me to say Sir or Ma'am because it's too formal? Why are they asking me to smile more? Why does everybody think the way I talk is mean or aggressive? Isn't that who they wanted when they said they were looking for a retired command sergeant major? A Soldier to lead their organization? Why do I have to learn to talk, look and act like them? I thought they liked and knew who I was? I am a Soldier first and always right?

I have more anxiety and insecurity now than I ever did in the Army. I question myself more now than I ever did, even when putting troops in harms way. I am an enlisted Soldier. I know how to get things done. I know how to make decisions. I require little help when figuring out a problem. I challenge laziness and poor work. These are qualities and attributes I find being challenged by so many around me today. I'm angry because everybody wants me to change. Everybody wants me to accept mediocrity in the work being done, because "it's not a big deal", but it is. I won't ever stop being a Soldier, but I will one day figure out how to be a civilian again. We have to, it's what society demands. I don't have the answers, I honestly, don't know the questions! We will all have a hard time with this thing called transition, but we all, also, have something in common.

(Continued on page 7)

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We have adapted, overcome and found success through all of the same challenges in our time in uniform.

There are plenty of Retired Soldiers who would tell you what the most important things to prepare for and do are. There are things you should ultimately plan for – I didn't talk about any of these things. Yes, financial planning, VA disability rating, resume writing, insurance options, LinkedIn ... all of these things are important and necessary, but these are things that need to be done and plenty of help with them exists.

My struggle and advice is more about the change in you and who you are and have been for the majority of your Army life. Your identity that has developed over the years of leading, fighting and surviving. Be proud of who you are.

Change is inevitable. Find comfort knowing there are others just like you. I'll leave you with what has helped me: Think of it as progression. Defined as the process of

developing or moving gradually towards a more advanced state. Transition is defined as the process of a period of changing from one state or condition to another.

Find balance in knowing you are a Soldier for Life, but you were a civilian before serving and you are now moving to an advanced state beyond being just a Soldier or just a civilian – you are the now the BEST OF BOTH.



Command Sgt. Maj. Billie Jo Boersma (US Army, Retired) mentors Soldiers and women about transitioning from the Army

TSP's automatic enrollment percentage will change in 2020

WASHINGTON (July 31, 2019) -- The Federal Retirement Thrift Investment Board (FRTIB), the agency that administers the Thrift Savings Plan (TSP), will increase the automatic enrollment percentage from three percent to five percent of pay for all participants who are automatically enrolled in the TSP on or after Oct. 1, 2020, and for Blended Retirement System (BRS) participants automatically re-enrolled in the TSP on or after Jan. 1, 2021. The Thrift Savings Plan Enhancement Act of 2009 granted FRTIB the authority to make the change. This change will not affect the contribution rates in place for participants enrolled in the TSP prior to Oct. 1, 2020, or BRS participants enrolled prior to Oct. 1, 2020, who do not terminate their contributions.

Upcoming Army Reserve preretirement briefings

Location	Date	Contact	Location	Date	Contact
Sacramento, CA	19-Oct-19	(650) 526-9513/9512	Miami, FL	14-Dec-19	(803) 751-9864/9698
Little Falls, MN	19-Oct-19	(608) 388-7448/9321	Camp Williams, UT	11-Jan-20	(608) 388-7448/9321
Darien, IL	26-Oct-19	(608) 388-7448/9321	Fort Story, VA	11-Jan-20	(609) 562-1696/7055
JBMDL, NJ	26-Oct-19	(609) 562-1696/7055	Hot Springs, AR	25-Jan-20	(650) 526-9513/9512
Broken Arrow, OK	2-Nov-19	(650) 526-9513/9512	Puerto Rico	25-Jan-20	(803) 751-9864/9698
Salina, KS	9-Nov-19	(608) 388-7448/9321	St. Louis, MO	25-Jan-20	(608) 388-7448/9321
Augusta, GA	16-Nov-19	(803) 751-9864/9698	Barrigada, Guam	26-Jan-20	(808) 438-1600 ext. 3553
Fort Lee, VA	16-Nov-19	(609) 562-1696/7055	Wailuku, Maui	8-Feb-20	(808) 438-1600 ext. 3553
Camp Humphreys, S. Korea	17-Nov-19	(808) 438-1600 ext. 3553	Las Vegas, NV	8-Feb-20	(650) 526-9513/9512
San Diego, CA	7-Dec-19	(650) 526-9513/9512	Charlotte, NC	8-Feb-20	(803) 751-9864/9698
Fort McCoy, WI	7-Dec-19	(608) 388-7448/9321	San Marcos, TX	22-Feb-20	(650) 526-9513/9512
Tafuna, Am. Samoa	8-Dec-19	(808) 438-1600 ext. 3553	Columbus, OH	22-Feb-20	(608) 388-7448/9321
Honolulu, HI	14-Dec-19	(808) 438-1600 ext. 3553	Niantic, CT	22-Feb-20	(609) 562-1696/7055
Phoenix, AZ	14-Dec-19	(650) 526-9513/9512	Camp Zama, Japan	7-Mar-20	(808) 438-1600 ext. 3553



MyArmyBenefits

The U.S. Army official benefits website



Ask Joe: Your benefits guru

Dear Joe,

I have 19 years of active duty and two great children, ages 7 and 10. Unfortunately, my marriage is not so great, and my wife and I are separating. How will my divorce affect medical benefits for my soon to be former spouse and our children?

Separated Soldier

Dear Separated,

First, know that your children will continue to be covered under TRICARE while you remain on active duty and after your retirement. TRICARE covers eligible children until age 21. They're covered to age 23 if they're unmarried and enrolled full-time at an accredited institution of higher education and you provide more than 50 percent of their financial support.

Your soon to be former spouse may be eligible for TRICARE. If he or she was married to you for at least 20 years on the date of your divorce, and you complete at least 20 years of creditable service, and your marriage and service overlap for at least 20 years, your spouse will maintain TRICARE coverage indefinitely, unless he or she remarries. If your marriage and service overlap for only 15 years, your spouse will be eligible for only one year of TRICARE coverage after your divorce.

For more information specific to TRICARE after divorce please visit <https://myarmybenefits.us.army.mil/News/How-Does-Divorce-Affect-Your-TRICARE-Benefit>.

Divorce is often a complex process, but keeping DFAS in the know will assist in this transition, and as always, the MyArmyBenefits Help Desk at (888) 721-2769 (Mon – Fri, 9am-5pm EST) is there to help you every step of the way.

Joe

Dear Joe,

I'm approaching two years and six months as a lieutenant colonel, and I'll hit my Mandatory Retirement Date right at that 2.5-year mark. Will this be a voluntary or involuntary separation? And will I retire at my current or prior rank?

Volunteer/Voluntold

Dear Voluntold,

Good news on two fronts! First, you're not being separated. You're being retired involuntarily because you've reached the maximum years of service for your grade. That means you only need to serve satisfactorily for six months in that grade (10 USC 1370), not the three years you'd have to serve as a lieutenant colonel if you were retiring voluntarily. So you'll retire as a lieutenant colonel and your retired pay will be calculated using the average of the 36 highest months of base pay (10 USC 1407). That will include six months as a major and 30 months as a lieutenant colonel.

To get a personalized calculation of your retired pay, use the retirement calculator at MyArmyBenefits, the Army's official benefits website, which will pull your personal service data from Army records and apply the correct laws to the calculation. It's at <https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>. Congratulations, you've earned it!

Joe



Your first retired pay statement

CLEVELAND — You're used to receiving your monthly Leave and Earning Statement (LES) when it's payday. Once you begin receiving retired pay, you'll receive a Retiree Account Statement (RAS) which is the LES for retired military. You'll receive a RAS from the Defense Finance and Accounting Service (DFAS) when your first retired pay is issued, when your net retired pay changes and at the end of the year.

It's a good idea to regularly check your RAS after retirement to make sure your account information is correct. Your RAS provides you information on your retired pay, taxes, Survivor Benefit Plan (SBP), allotments, and your arrears of pay beneficiary information.

While you're thinking ahead to retirement, put your personal email address in myPay now. You can use myPay to update many elements of your retired pay account in the future. Your RAS is also available to view, print or download from myPay. Also, DFAS and the Army can send you news and information via your email in myPay once you retire. Remember, when you retire, you will no longer have access to myPay through a common access card. If you have a personal email in myPay and you need a new myPay password, DFAS can send it to you easily via your personal email.

When you review your RAS, you will see sections for your pay, taxes, SBP, allotments, and for your arrears of pay beneficiary information. One of the most important decisions you make as you transition to retirement is your SBP election. Review the SBP information on your RAS and make sure your SBP election is correct. The SBP election is by category and will not show a name or names.

If your SBP is listed as automatic coverage (Auto), several things may have happened. The most likely reason for Auto SBP is that DFAS had not yet verified your SBP election data prior to issuing your first retired pay payment, which is DFAS's first priority. You should also receive a letter from DFAS stating that you have Auto SBP coverage. If your SBP election is not corrected within 60 days, you should contact your Retirement Services Office (RSO) to determine the reason for the Auto SBP. Your RSO will be able to research and help resolve the issue.

Soldiers who retired from active duty, including medical retirements, should contact the RSO who processed their SBP election on the DD Form 2656, Data for Payment of Retired Personnel. The contact information for installation RSOs is available on page 16.

Survivor Benefit Plan election considerations for female Soldiers

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

Many female Soldiers ask me if SBP is a good choice for them. While actuarial tables do support a female of equal age outliving a male spouse, there are no guarantees. Most importantly, you must look at the risk and impact that losing your military retired pay would have on your family's financial wellbeing, and then plan to mitigate that risk.

Since SBP is a very strong "income protection" plan that provides guaranteed, inflation-adjusted income to eligible survivors, SBP should be the foundation of your plan to protect your family's financial future. Because the government continues to subsidize over 40 percent of the cost of your participation in the SBP after you retire, it is difficult to find a replacement that provides the same financial protection for a comparable cost. You can determine the probability that your spouse will outlive you and receive the SBP annuity using the [Department of Defense Actuary's calculator](#).

Many dual military couples are also uncertain about electing SBP. The common argument is that each military spouse has his or her own pension and they do not need SBP. Ask yourself if you are planning to live on just one of your military pensions or both? If you are going to use both military pensions to provide the quality of life you desire for your family, then the loss of one pension is going to adversely affect your family's quality of life and financial wellbeing. In that case, you should both consider electing SBP. If you have SBP-eligible children, you should both elect spouse and child SBP coverage. Children can receive a SBP annuity from both military parents. The child portion of spouse and child SBP costs literally pennies because the spouse is the primary SBP beneficiary.

TRICARE Young Adult Plan for your older children

WASHINGTON — Did you know that if you're a TRICARE beneficiary turning age 21, you may no longer be eligible for regular TRICARE coverage? But don't worry—even if you've aged out, you may still be eligible for [TRICARE Young Adult](#) (TYA). TYA is a premium-based health care plan. There are two options for TYA—[TRICARE Young Adult Prime](#) and [TRICARE Young Adult Select](#). Your sponsor's status and your geographic location determine whether you can purchase either TYA Prime or TYA Select. As highlighted in the [TRICARE Young Adult Program Fact Sheet](#), TYA Prime is available in designated geographical areas and TYA Select is available worldwide.

"When kids age out of TRICARE Prime or TRICARE Select, TYA is a great option for health care coverage if, for example, they don't have coverage from an employer," said Mark Ellis, chief of the Policy and Programs Section of the TRICARE Health Plan at the Defense Health Agency. "TYA helps kids transition into adulthood and into having independent health insurance."

Who can enroll in TYA?

Young adults must show as eligible in the [Defense Enrollment Eligibility Reporting System](#) (DEERS) to enroll in TYA. [Keeping DEERS up to date](#) is essential to get your TRICARE benefits.

You can purchase TYA coverage if you're:

- An unmarried, adult child of an eligible uniformed service sponsor
- At least age 21, but not yet age 26 ([see further restrictions](#))
- Ineligible for an employer-sponsored health plan under your own employment as defined in TYA regulations
- Not otherwise eligible for other TRICARE program coverage
- Not a uniformed service sponsor (for example, an active duty service member or a member of the Selected Reserve)

Anyone who qualifies for TYA may enroll in TYA Select. However, those who are only eligible for [TYA Prime](#) include:

- Children of active duty sponsors in all U.S. locations and in all overseas areas, if command-sponsored



Students from the University of Idaho and Kyung-Hee University Seoul visit Camp Humphreys, May 23. (U.S. Army Photo by Kim Ki Ryong, USAGH Public Affairs Intern)

- Children of retired sponsors if they live in a Prime Service Area

If you're TYA Prime eligible and live in an area where the [US Family Health Plan](#) (USFHP) is offered, you may choose USFHP for your TYA Prime option.

How do you get care with TYA?

How you get care depends on if you choose TYA Prime or TYA Select. TYA coverage includes medical and [pharmacy benefits](#), but not [dental coverage](#).

If you have [TYA Prime](#), you have access to care through an assigned military or civilian primary care manager. [USFHP enrollees](#) get care through their primary care provider. [TYA Select](#) works just like TRICARE Select, so you can visit any TRICARE-authorized provider

All TYA beneficiaries are eligible for care at military hospitals and clinics, but TYA Select beneficiaries have access only when space is available. And TYA Prime beneficiaries enrolled in the USFHP can't access care at military hospitals and clinics.

Learn more about [TRICARE-covered services](#) and [provider types](#).

What are the costs with TYA?

To participate, you must pay monthly premiums. TYA premiums get adjusted each year. They don't count toward your deductible or catastrophic cap. Costs depend on sponsor status, [beneficiary group](#), and TRICARE plan.

With TYA Prime, you'll pay monthly premiums and TRICARE Prime copayments, if required. Any care received without a referral from a [primary care manager](#) is subject to [point-of-service fees](#).

With TYA Select, you'll pay monthly premiums, deductibles, copayments, and cost-shares. Costs vary depending on the sponsor's military status.

For specific costs, both TYA Prime and TYA Select follow Group B cost-shares, deductibles, and catastrophic caps. Use the [TRICARE Compare Costs Tool](#) to view TYA costs or download the [TRICARE Costs and Fees Sheet](#).

"TYA is not an aged-out dependent child's only option after regular TRICARE ends," said Ellis. "Families should explore other coverage options. These may include a parent's employer-sponsored commercial plan, school or university health plans, Medicaid or marketplace options, and more."

Visit [TRICARE Young Adult](#) to learn more about the key features of this plan. You can also download the [TRICARE Young Adult Fact Sheet](#) for specifics about TYA coverage and getting care. Getting to know your TYA plan will help you make informed choices and take command of your health.

Building the unexpected into your financial plan

By the Department of Defense Office of Financial Readiness

All Soldiers should have a plan to cover the unexpected – death or disability, aging parents who need assistance, or children or family members with special needs. How much money would you need? How can you accumulate the money to cover ongoing needs if something happens to you or someone you love? Have you ever considered the trickle-down effect of your financial planning, realizing you may need to cover unanticipated situations?

As you get closer to your retirement from the Army, you may want to review and adjust your spending plan to track expenses and get a better handle on the percentage of your income you spend monthly on housing, transportation, food, etc. Consider opening and funding a separate checking account to cover expenses that don't happen monthly, like home or car repairs or veterinarian appointments. Following a spending plan can help eliminate wasteful spending and increase the amount you can contribute to your savings and investment portfolio. By building your savings, keeping your debt-to-income ratio low and investing wisely for the future you can more easily manage unexpected expenses.

Planning for the “What ifs”

Your spending plan allows you to plan for financial contingencies and unexpected expenses so you can handle the “what ifs” of life. When you build a cash cushion, you tell your money where to go instead of wondering where your money went. Take time to sit down with a [personal financial manager](#) or [personal financial counselor](#) or a trusted financial advisor to discuss honing your spending plan and increasing your savings and investments, so you are better prepared financially for any circumstance.

Death or disability: You may not like thinking about the unexpected happening to you, but it's important to have a plan in place to take care of your family if you can't. Having the proper insurance coverage and policies in place, such as [Servicemembers' Group Life Insurance, or SGLI](#), can provide peace of mind for you and your loved ones. When you separate from Army service, you may want to consider converting your policy to [Veterans' Group Life Insurance, or VGLI](#). Make sure to review your beneficiary information yearly to keep it updated and accurate.

Your financial plan should include steps to ensure that if you die or become incapacitated, your loved ones will continue to benefit from the life you were building. An [estate plan](#), which includes your [will](#), should be part of your overall financial plan so your family understands your intentions and are financially secure in the event of your death. Your estate plan should also provide for a [power of attorney](#), designating someone to handle your financial wishes at your death or act on your behalf if you are unable to handle your affairs. An attorney at your [legal assistance office](#) can help you draw up a will and any associated estate-planning documents.

Special needs: It is critical to establish a [special needs](#)

[trust](#) as part of your long-term financial plan if your child or family member has special needs. As you develop your plan to create the trust, make sure to speak with someone to ensure your provision does not jeopardize your child or family member's access to current or future federal and state benefits. Contact your installation's [Exceptional Family Member Program](#) office and [legal assistance office](#) for advice and referrals to local attorneys who specialize in estate planning and special needs trusts. These offices can also help you learn more about [special needs benefits](#) to which you and your family may be entitled.

Aging parents: Health care planning for parents is easier with advanced planning and adequate financial resources in place. Even the best made plans will need additional adjustments as time goes by. If you leave your job to provide



Photo by Getty Images/John Fedele

care for an elderly parent, it will reduce your income. You may also incur higher expenses if an elderly parent lives with you. Consider an [elder care consultation](#) with a trained professional from Military OneSource who can help connect you with the services and support you need to care for the senior in your Army family. They can assist with care recommendations and referrals to programs, services and community resources.

Increased financial needs and/or setbacks can happen at any time or at any age. Make sure to establish a cash reserve for your emergency fund that covers three to six months of expenses. Maintain a well-diversified investment portfolio, continue to check your asset allocation and, as you approach retirement, consider more conservative investments. Remember that your investments need to keep up with inflation during retirement to keep the same purchasing power. Review your financial plan yearly and reevaluate to make sure you're still on track, particularly if your situation changes due to illness, death, loss of income or additional dependents.

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 Five Ws for retirement planning

By **Andrew (Andy) Cohen**, Director, Office of Financial Readiness/Office of the Deputy Assistant Secretary of Defense (Force Education and Training)

Looking back, I could have done some things differently in planning for my military retirement, but today I am truly right where I want to be. My connection to my fellow service members continues as I lead a team that plans, directs and coordinates policies and programs to meet the financial literacy and preparedness needs of service members and their families.

Recently, I was asked about the five Ws of my own military retirement planning. Here are my reflections and lessons learned on the five Ws.

When did you start?

I started planning for my separation from the Army on my commissioning day in 1980. Not knowing when or where (both geographically and in life) I would leave active duty always required that I consider, plan for and save to execute all options. I seriously considered retiring as a lieutenant colonel as I approached the 20-year mark, but then came selection for the war college and my timeline was extended. The 29-to-30-year of service target appeared to be the next objective but given the needs of my family, we made the decision that 27 years of service was the best time to retire.

Lesson learned: Always have a plan with branches and sequels — regularly pull it off the shelf, review it and update as needed.



U.S. Army Photo by Pfc. Mathew Blas

Who did you involve in the process?

Anyone and everyone. First and foremost was my family, because my highest priority at each step of my career was my family. I also turned to my "Army family" for feedback, advice and developing friendships — that excellent network of leaders, mentors and fellow soldiers who inspire us. They stand ready to help pave the way by sharing their first-hand experiences on a wide range of subjects from resumes to salary negotiations to decoding civilian health care.

Lesson learned: Soldiers don't leave Soldiers behind. There is an abundance of help out there for the asking — most honest help from fellow Soldiers begins with "Don't make the same mistake I did and ..."

What steps did you take to meet your goal(s)?

The first step was to define my military retirement goals. I never had a detailed vision, but rather a broad set of capabilities to accomplish certain things. For me, military retirement goals fell into two areas — financial capability and a successful transition

from active duty to the next phase in my life.

In terms of creating financial capability, I learned at a young age to "pay myself first," so I started saving and investing when I started earning, quickly realizing if I set aside the money first, I never missed it. I followed a long-term investment plan and took advantage of retirement savings opportunities such as IRAs, TSP & 401(k) (with any government matching) when presented.

In defining my military retirement, I focused on planning to transition to my next career, addressing any potential gaps between leaving active duty and starting a new job, and fully understanding how to use my service-related benefits. I did attend a preretirement workshop when I hit 18 years of service that exposed me to a number of long-lead planning considerations in the military retirement planning process.

Lesson learned: Military retirement planning is about more than money and takes some serious thought; it's how to time your job hunt, decide where you want to live and what you may want to do or, more importantly, what you do not want to do.

Where did you go for financial advice?

The early advisors who set me on the path to financial stability include my parents, who instilled in me my values, work ethic and sense of fiscal responsibility; the bank president I met as a lieutenant in 1981 who made sure I understood the future

value of something called an IRA; and my father-in-law-to-be who demonstrated the power of compounding. Others shared their savings plans and strategies, and I met with different financial advisors over the years to get a range of views. Finally, I read money magazines and articles shared by others, along with some basic books on investing for the long term.

Lessons learned: Talk with others including financial advisors, but remember to think critically about what you hear. There is no one-size-fits-all solution set, so ask the tough questions and ensure you understand the details (and risks) of any financial transaction you consider. Today, as you plan for your military and full retirement, use the wealth of free resources available to help educate and guide your decisions. Attend a retirement seminar with the [Soldier for Life - Transition Assistance Program](#) well before you plan to retire, review your financial goals and plan with a nationally accredited [personal financial manager](#) or [personal financial counselor](#) at your Family Center, and make time to learn about your Department of Veterans Affairs benefits.

(continued on page 13)

Soldier for Life launches new podcast

By Lt. Col. Robin Johnson, SFL Employment Director

In case you haven't heard the exciting news, the Soldier for Life Office released its first official podcast in July! Podcasting is the fastest growing media tool, so it made sense to leverage it to reach more of our audience. The great thing about a podcast is listening while you are working around the house, at the gym or while driving. The episodes are only 20-30 minutes each. Content includes discussions about education, employment, and wellness for Service members, military spouses, and veterans. We release a new episode every week and you can find the entire season on iTunes, Spotify, and Google Play or the [Soldier for Life Podcast Library](#). Please share and comment on the [SFL LinkedIn](#) or [Facebook](#) pages or [email us](#) your feedback and topics you'd like to hear in future episodes.



Season 1 episodes

- Episode Zero: Why a Soldier For Life podcast with Season 1 Host, Lt. Col. Robin Johnson
- Episode One: Work Opportunity Tax Credit with Craig Washburn, Veteran Tax Credits
- Episode Two: Mastering Your LinkedIn Profile with Command Sgt. Maj. Michael Quinn (U.S. Army, Retired), Ernst & Young
- Episode Three: How to Succeed at Career Fairs with Chris Newsome, RecruitMilitary
- Episode Four: Retirement Planning with Ms. Lynn Peterson, Army Retirement Services Office
- Episode Five: Becoming a Franchisee with Radim Dragomaca, VetFran
- Episode Six: VA Home Loans 101 with David Piatek, Federal Savings Bank
- Episode Seven: Department of Labor Veterans
- Episode Eight: Tips for Success in Higher Education with Christine Schwartz, Service to School
- Episode Nine: Careers in Manufacturing with Babs Chase, National Association of Manufacturers: Heroes Make America
- Episode Ten: Entrepreneurship with Nate Carden, Bunker Labs

Soldier for Life & DOD launch SkillBridge website

WASHINGTON — The Army G-1's Soldier for Life Office recently collaborated with the Department of Defense (DOD) to launch the new [SkillBridge website](#). The DOD SkillBridge program helps Service members gain civilian work experience through industry-specific training, apprenticeships, or internships during their last 180 days of military service. SkillBridge connects Service members with its industry partners, so the members can work and learn in civilian career areas that interest them. At the same time, SkillBridge gives its industry partners no cost access to transitioning Service members, the world's most highly trained and motivated workforce. Service members participating in SkillBridge receive their military compensation and benefits, and industry partners provide the training and work experience. For more information, visit your [local Soldier for Life - Transition Assistance Program office](#) or [Skillbridge](#)

(The 5 Ws – continued from page 12)

Why is retirement planning so important?

The sooner you start saving and investing, the more time your wealth can grow through compounding. If you invest \$10,000 at eight percent for 30 years, you have \$100,626. If you wait 15 years to start your investment at eight percent with an outcome of \$100,626, that investment would cost you almost \$31,700. But even if building financial security wasn't your primary focus earlier in your career, as a military retiree who works a second career, the combination of your second career and your military pension provides an opportunity for increased savings to catch up on your retirement savings goals.

Lesson learned: Retirement decisions are some of biggest

decisions we will make, and with or without planning, they will be made for us. So, to have a say in our outcomes, each of us needs to be involved early on.

A final thought

As Soldiers, we all understand the concept of backwards planning for a successful mission; our military and full retirement missions are no different. Build a plan, execute, review it and adjust fire as needed. Use networks and other available resources to invest in yourself ... and you'll reach your goals.

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](#).

DOD announces policy change for transfer of Post-9/11 GI Bill

WASHINGTON (July 12, 2019) — The Defense Department issued a substantive change 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.

Focus on Retention

"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.

The policy affects Service members in the uniformed services, which includes the U.S. Coast Guard as well as the commissioned members of the U.S. Public Health Service and National Oceanic and Atmospheric Administration.

Post 9/11 GI Bill guidance from U.S. Army Human Resources Command

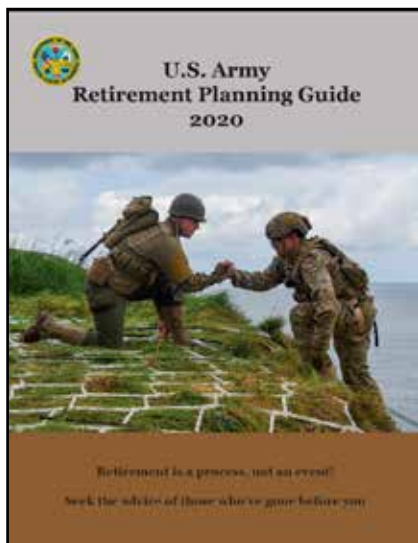
Soldiers with more than 16 years of service, who submit a transfer of education benefits (TEB) request dated before Jan. 12, 2020 (extended from July 12, 2019) will have their eligibility for TEB reviewed. TEB eligibility is based on the request date, not the date of processing by the U.S. Army GI Bill Team. Therefore, Soldiers with a TEB request dated before Jan. 12, 2020, who later receive TEB approval, will not be affected by the Jan. 12, 2020 TEB policy change.

For questions, please contact the following:

1. Active Army and U.S. Army Reserve Soldiers: Contact your supporting career counselor (for enlisted Soldiers only) or the U.S. Army Human Resources Command GI Bill Team at (800) 872-8272, option 2, or usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil.
2. Army National Guard (ARNG) Soldiers: Contact the ARNG GI Bill Support Team at (866) 628-5999 or ng.robinson.ngb-arng-pec.mbx.arng-hrm-o-gi-bill@mail.mil.

How do Soldiers know when they've reached "more than 16 years in service?"

1. A Soldier with active duty service ONLY (e.g., Regular Army, Regular Air Force, Regular Navy, Regular Marine Corps), but NO reserve component service will calculate 16 years from their Basic Active Service Date (BASD).
2. A Soldier with a COMBINATION of active duty service and reserve component service will include BASD plus RC 'good years' (50+ points per year).
3. A Soldier with reserve component service ONLY (e.g., U.S. Army Reserve, Army National Guard, Air National Guard, etc.), but NO active duty service will calculate 16 years using each 'good year' (50+ points per year).



2020 U.S. Army Retirement Planning Guide

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



Army Echoes

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

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

Soldier for Life Transition Assistance Program: (800) 325-4715; <https://www.sfi-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/bcaccdao>, 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) 624-7236
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

• **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) 643-9662
braggrso@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.rso@mail.mil

• **Ft. Hood**
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