



**DEPARTMENT OF THE ARMY
CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL
OFFICE OF THE DEPUTY CHIEF OF STAFF G-1
300 ARMY PENTAGON
WASHINGTON, DC 20310-0300**

DAPE-MPR (600-8-7)

28 April 2023

MEMORANDUM FOR CHIEF OF STAFF, ARMY

SUBJECT: Annual Report of the Chief of Staff, Army Retired Soldier Council

1. The sixty-third meeting of the Chief of Staff, Army Retired Soldier Council (CSARSC) was hosted at the Pentagon from 23-28 April 2023. The Council is established in accordance with Army Regulation 600-8-7, *Retirement Services Program* and is administered in accordance with its charter, which is approved by the Secretary of the Army. The Council is your voice of 1.25 million Retired Soldiers and surviving spouses, and as such, reviewed ten issues nominated by Installation Retiree Councils. Those issues are discussed in detail in Enclosure 3 (CSA Retired Soldier Council Installation Report).

2. Our Retired Soldiers remain an underutilized resource for the Army. Given the Army's current recruiting challenges, our Retired Soldiers and their Families can help the Army recruit the next generation of Soldiers within their communities. Through our experiences, we can share the unique opportunities and benefits the Army provided us and how they positively shaped our lives. Recommend the Army explore ways to recognize and formalize a partnership between what we consider the Army's fourth component, our Retired Soldiers and Families, and U.S. Army Recruiting Command. Establishing Retired Soldiers Recruiting Ambassadors would be one example; serving as Casualty Assistance Officers for Retired Soldiers would be another example.

3. Key Recommendations:

a. Soldier for Life (SFL) Logo – The Council recommends that the existing SFL logo remain the same during the current “Be All You Can Be” marketing campaign. It has taken a long time to get this logo assimilated with the Retired Soldier community and changing course now would only upset and confuse this population. The cost associated with rebranding could also be better applied elsewhere, towards the SFL Network, particularly as the new campaign has yet to be established and evaluated.

b. Retiring Soldier Commendation Program – This program is not being implemented consistently across the force IAW AR 600-8-7. The Council knows as a fact that many installations do not have the packages for the American flag and Retired SFL pin.

c. Processing Gray Area Retirement Benefits – Human Resources Command (HRC) has done excellent work to reduce the current retirement packet processing backlog by the end of FY23 through the use of Active Duty Operational Support (ADOS) funding and their outreach efforts.

DAPE-MPR

SUBJECT: Annual Report of the Chief of Staff, Army Retired Soldier Council

The Council recommends that ADOS funding be programmed through FY25 to ensure that there are no backlogs for the foreseeable future.

d. APO Mail Privileges for Overseas Military Retirees: The Council acknowledges that this is a DoD issue to find solutions with the Military Postal Service based on the respective legal restraints for the various countries. However, it is the Council's intention is to highlight that the Army is the Executive Agent for the Military Postal Service Agency and should take a lead role in resolving this issue.

e. Soldier for Life Network: The lack of a network to keep our Retired Soldiers, Veterans, surviving Spouses and Families connected was initially flagged in the Council's 2021 Report. The lack of an Army recognized closed-loop system providing our Army Family the ability to remain connected and engaged with the Army is still required. The current request for information has two fatal flaws. The first is that it asks for a no-cost solution, i.e. free to the Army. The Council recommends that funds be allocated to source a viable solution. The second is that it asks for the application to be on an Army internal network. The Council recommends that this application be approved on an external network for proper vetting, access and ease of use. Using an external network would also alleviate security issues. The Council also believes that the legal concerns surrounding licensing the trademark to any nonfederal entity can be mitigated.

4. We extend our sincere appreciation for the continued support provided by Mr. Mark Overberg, Ms. Maria Bentinck and the Army Retirement Services staff. We also appreciate the group of distinguished speakers at Enclosure 1 for the invaluable information and insight they provided.

5. Thank you for recognizing the value of a continuing mission for those who no longer wear the uniform but still have the heart, skills, and capacity to contribute to the Total Force of the Army. The Council extends its gratitude to you and Sergeant Major of the Army Grinston for your demonstrated support of the Retired Soldier Council and those we represent.

PEOPLE FIRST WINNING MATTERS!



DANIEL A. DAILEY
Sergeant Major of the Army
U.S. Army, Retired
Co-Chairman



JOSEPH ANDERSON
Lieutenant General
U.S. Army, Retired
Co-Chairman

Enclosures

1. Guest Speakers
2. Council Members
3. CSA Retired Soldier Council Installation Report

GUEST SPEAKERS

General Randy A. George, Vice Chief of Staff, United States Army

Lieutenant General Omar J. Jones IV, Commanding General, U.S. Army Installation Management Command

Lieutenant General Patrick E. Matlock, Deputy Chief of Staff, G-3/5/7

Lieutenant General Walter E. Piatt, Director of the Army

Lieutenant General Douglas F. Stitt, Deputy Chief of Staff, G1

Major General John C. Andonie, Deputy Director Army National Guard, National Guard Bureau

Major General Johnny Davis, Commanding General, U.S. Army Recruiting Command

Major General Thomas R. Drew, Commanding General, U.S. Army Human Resources Command

Brigadier General Hope C. Rampy, Director, Military Personnel Management

Brigadier General Mark W. Thompson, Deputy Chief of Staff for Support, U.S. Army Medical Command

Colonel David Grant, Director, Soldier for Life

United States Sergeant Major of the Army Michael A. Grinston, Sergeant Major of the Army

Sergeant Major Jeremiah Fassler, SMA Senior Fellow Department of Labor

Sergeant Major Eric McCray, Senior Fellow to the Department of Veterans Affairs

Mr. Stephen D. Austin, Assistant Chief of Army Reserve

Dr. Brian C. Lein, Assistant Director, Healthcare Administration, Defense Health Agency

Mr. Mark E. Overberg, Director, Army Retirement Services

Mr. William C. Busch, Senior Analyst/Chief, Analysis Division, Foreign Intelligence Directorate, Deputy Chief of Staff, G2

Ms. Julie R. Burandt-Partin, Director, Retired and Annuitant Pay, Defense Finance and Accounting Service (DFAS)

Ms. Patricia Cruz, Survivor Benefit Plan Program Manager

2023 CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL ROSTER

CURRENT MEMBERS

NAME

INSTALLATION

Co-Chairmen

LTG Joseph Anderson At-Large

SMA Daniel A. Dailey At-Large

Members:

COL Peter Hoffman Fort Stewart, GA

COL Mark A. Rado HQ, Army in Europe

COL Felix L. Santiago-Torres Joint Base San Antonio, TX

LTC Karen L. Nigara Fort Stewart, GA

LTC Jerry L. Wood West Virginia National Guard

CW5 Louise I. H. Goetzelt Presidio of Monterey, CA

CSM Leon Caffie Fort Stewart, GA

SGM Mitzi S. Hinton Fort McCoy, WI

SGM William T. Hursh Fort Belvoir, VA

SGM Scott Leeling Fort Carson, CO

SGM Edward D. Mounts Fort Sill, OK

MSG David M. Pearson Fort Drum, NY

Issue 2023-01-01

INSTALLATION COUNCIL: Fort Drum, NY Retired Soldier Council

SUBJECT: TRICARE For Life Cost-share Increases

DISCUSSION: TRICARE For Life (TFL) is a supplement to Medicare for military retirees and their Medicare-eligible family members. Beneficiaries who are eligible for TRICARE are automatically enrolled in TFL, and currently there are no enrollment fees beneficiaries must pay their premium for Medicare Part B). Reports persist of suggested TFL cost share increases. Beneficiaries' concerns are based on the 2022 Congressional Budget Office (CBO) Reports* to congress. Every two years, the CBO releases a report offering ways incoming legislators could tackle the nation's growing budget deficit. In their latest report they include options such as "Introduce Enrollment Fees Under TRICARE for Life" and "Introduce Minimum Out-of-Pocket Requirements Under TRICARE for Life." Retirees and surviving spouses and their families have experienced significant, real cost-share increases for their TFL benefits. They have realized increases in pharmacy costs, copayments, catastrophic caps, and annual deductibles. Pharmacy copays fees rose in 2018, 2019, and increased in 2020 anywhere from 13% to 42%. Fees rose again in 2022 and will continue to rise until 2027. These programmed pharmacy co-pay hikes are many times larger than the annual cost-of-living adjustment (COLA) and diminish the value of military retirement. Also, the required Medicare Part B premium increased 14.5% in 2022, the largest dollar increase in the health insurance program's history.

Although there currently are no enrollment fees for TFL, we feel it is important to state our opposition to these proposed considerations.

We understand the military health care benefit remains a prime target for those seeking funding for other priorities. We must keep in mind the price a military retiree and their family has paid up front for their health care with their service and sacrifice.

Military readiness is important, but we oppose funding readiness improvements on the backs of military retirees.

RECOMMENDATION: Oppose initiation of TFL enrollment fees, and any additional fees or increase in fees for TFL beneficiaries. We oppose any proposal that would increase beneficiary cost sharing, including proposed TRICARE For Life enrollment fee, or any plan for means testing that would lead to significant cost increases. Military retirees, through their service and sacrifice, have paid in full for their TRICARE For Life benefit.

*Source: CBO Report Options for Reducing the Deficit: 2021 to 2030

Option 15 Introduce Enrollment Fees Under TRICARE for Life

Option 16 Introduce Minimum Out-of-Pocket Requirements Under TRICARE for Life

Option 18 Increase Premiums for Parts B and D of Medicare

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

MG (R) Robert J. Kasulke, M.D., Ft. Drum Retiree Council, Co-Chair

CSM (R) Frank V. Puidokas, Ft. Drum Retiree Council, Co-Chair

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council concurs that the two CBO proposals (establishing TFL enrollment fees and pursuing minimum out of pocket expenses), if approved by Congress, would likely increase health costs for military retired beneficiaries over 65 years old, their spouses, and surviving spouses already living on fixed incomes. Services and DoD staff must consider and research the long-term ramifications of potential legislation that reduces the intent of the TFL benefit of enhancing the health care entitlement. The Council recommends the Army in coordination with DoD and the other Service Chiefs oppose legislative proposals to increase the costs of health care to aging military retired members, their spouses, and senior surviving spouses. Moreover, opposition to TFL proposed changes is commensurate with keeping the commitment to those who served and securing a significant component of the benefits package of those currently serving.

Issue 2023-01-02

INSTALLATION COUNCIL: Fort Drum, NY Retired Soldier Council

SUBJECT: Mental Health Copays

DISCUSSION: Access to affordable mental health care continues to be a problem that plagues healthcare systems across our nation and is particularly a concern for TRICARE recipients, especially retirees. Mental health care is critically important for military retirees whom by the nature of their service may be more prone to mental health issues than the general population.

TRICARE copayments for mental health visits more than doubled from 2017 to 2018 and are continuing to increase. This was a result of a change in FY 2017 NDAA that categorized mental health care as “specialty care”, bearing the same copayment as a specialist office visit. While most retirees can pay the specialty care copayment for other specialist office visits like cardiology or dermatology which may only occur once or twice a year, because mental health treatment typically requires frequent visits (as often as weekly) the cumulative impact of these copayments creates a significant barrier to access. The TRICARE retiree copayment for mental health for a TRICARE Prime member is currently \$33, almost triple the \$12 copay from 2017. Retirees enrolled in TRICARE Select pay even more, \$50 for a mental health visit for Group A retirees and \$44 for Group B.

TRICARE beneficiaries are paying considerably more for mental health visits than those with Federal Employee Health Benefits (FEHB). The average copay for FEHB for a mental health visit is \$20, ranging from a low of \$15 for GEHA standard to a high of \$25 for BCBS standard.*

H.R. 4824 The Stop Copayment Overpay Act is a bill that if passed would reduce mental health copays and cap them at the copay rate for a Primary Care office visit (currently \$22 for TRICARE Prime retirees and \$32 for TRICARE Select Group A, \$28 for TRICARE Select Group B retirees). The Military Officer’s Association of America (MOAA) selected Mental Health copays as a key initiative for their 2022 Advocacy in Action campaign resulting in hundreds of congressmen and women being briefed on this bill.

RECOMMENDATION: That the CSA Retired Soldier Council join with MOAA in support of HR 4824 and the need for a companion bill to be introduced in the United States Senate.

*Source: FEHB plan brochures CY 2022

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

MG (R) Robert J. Kasulke, M.D., Ft. Drum Retiree Council, Co-Chair

CSM (R) Frank V. Puidokas, Ft. Drum Retiree Council, Co-Chair

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council agrees with the objective of introduced legislation to limit mental health care and behavioral health copayments as access to affordable mental and behavioral health care is critical to those covered under the TRICARE program. The Council supports relevant research within the Army in coordination with DoD regarding the ongoing legislation status, its ramifications, and a determination on how to best support the ongoing legislative efforts to limit the amount of the copayments for mental health or behavioral health for TRICARE covered beneficiaries.

Issue 2023-01-03

INSTALLATION COUNCIL: Fort Stewart, GA Retired Soldier Council

SUBJECT: Airborne Hazards and Open Burn Pit Registry (AHOBPR) Exam Request Process

DISCUSSION: The VA's AHOBPR Questionnaire and Exam Scheduling Process, established in May 2014, is failing Military Retirees and other Veterans. A VA Office of Inspector General (OIG) Report #21-02732-153 titled, Airborne Hazards and Open Burn Pit Registry Exam Process Needs Improvement, dated July 21, 2022, found that "An Ineffective Exam Request Process and Inaccurate Registry Data resulted in most interested Military Retirees not receiving Airborne Hazards and Open Burn Pit Registry Exams" and that "the Registry Questionnaire and Exam Scheduling Process was not clear and Veteran-centric". Statistically, of the 3.5 million Veterans and Retirees eligible to apply, 383,900 started the 140-item online questionnaire, 225,600 completed the questionnaire, 125,360 succeeded in indicating that they wanted an Exam, but only 18,600 (about 15%) actually received an in-person AHOBPR Exam at a Veterans Health Administration (VHA) facility. A key complaint is that taking the 140-item AHOBPR questionnaire is confusing and requires more than one hour to complete, discouraging some from finishing the process. Moreover, the VA OIG report noted, "the procedure for scheduling an Exam at a VHA medical facility is confusing, resulting in some Veterans mistakenly believing that completing the questionnaire served as a "request" for an Exam" and "The questionnaire did not make it clear to Veterans that they, not VHA, had to reach out to schedule the exams". All those eligible for the program need and want the AHOBPR Exam Request Process simplified, to include streamlining the online questionnaire by only addressing essential questions required to expedite the registration procedure and by linking the completed questionnaire directly with the individual's VHA medical facility to schedule an in-person AHOBPR medical exam. This is a critical health issue for Retirees in particular, since they likely experienced numerous events of airborne toxic exposure during multiple assignments in areas where burn pits were used. Most importantly, as an older population, they are at a higher risk of developing one or more of the presumptive VA disabilities.

RECOMMENDATION: Request the appropriate agency assess the feasibility of implementing a more simplified Veteran-centric AHOBPR process that streamlines the 140-item questionnaire only require for intake and incorporates a direct link with the Veterans/Retiree's VHA medical facility to schedule an in-person AHOBPR medical exam.

APPROVED BY THE INSTALLATION/ ASCC RETIREE COUNCIL CHAIRPERSON(S):

COL (Ret) Kinard J. La Fate, Co-Chairman, Ft. Stewart, GA Retiree Council

CSM (Ret) Divina Bobb, Co-Chairman, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council concurs with the merits of pursuing a simplification of the AHOBPR registry questionnaire and ensuring a linkage to the Veterans/Retired members' medical facility to enhance the scheduling of an optional/voluntary medical exam. The AHOBPR registry with its related questionnaire continues to be active within the US Department of Veterans Affairs website and still alerts Veterans it may take up to an hour to complete as well as instructs contacting the local environmental health coordinator for scheduling the optional examination. Nevertheless, as highlighted on the VA website, the registry's questionnaire and optional exam are for research purposes to enhance understanding of the health effects of toxic exposure to airborne hazards. Thus, the registry, its questionnaire, and the optional exam are separate from compensation exams. Since the July 2022 VA OIG's report on needed improvements of the questionnaire and the exam process, the Veterans Healthcare Administration has been pursuing changes to improve the scope of the questionnaire and the scheduling of the optional exam process.

Since the enactment of the August 2022 PACT Act, the new law expanded health care and benefits for Veterans with toxic exposures, thus processes for health care eligibility and enrollment have significantly changed. The new law added more than 20+ presumptive conditions for toxic exposures. The PACT Act automatically extends eligibility for VA healthcare for Veterans with toxic exposures and those who served in Vietnam, the Gulf War era, and Post-9/11. VA is required to conduct toxic exposure screening to every Veteran enrolled in VA health care. Veterans and retired members who served in the identified areas and those with toxic exposures in other areas who are not enrolled for VA health care can enroll at va.gov to receive an initial toxic exposure screening and follow-up screenings every five years.

The Council recommends OTSG in coordination with DoD monitors the effects of the registry and the PACT Act on transitioning members. Similarly, military installation councils are encouraged to be alert to feedback about the effects of the new law and of the AHOBPR's ongoing reported improvements on retired military members and their families.

Issue 2023-02-04

INSTALLATION COUNCIL: West Virginia Retired Military Council (WVRMC) - West Virginia National Guard (WVNG)

SUBJECT: Processing of Gray Area Retirement Benefits

DISCUSSION: A significant number of Gray Area Retirees are not receiving retired pay, TRICARE benefits or retired military ID cards at no fault of their own. This is due to their retirement packets being held up at Gray Area Section of Human Resources Command (HRC). An RFI was sent out statewide to determine if this is a national problem or a state problem. Twenty-two states responded with very similar issues. Packets sit for as long as 10-months without any progress, sometimes to only be returned with a 10-day suspense for corrections and often back to the service member who isn't capable of the corrections. Then the process starts all over again. This has resulted in congressional inquiries at the state level. As the retirement order is held up, so is TRICARE and military ID cards. The WV RSO shared a log that shows that of 10 Soldiers who submitted their packet after their Retired Pay Eligibility Date (RPED), the average at the time of this memo was 6.2 months to process. However, four of those had not yet been processed and one of those was already 9 months old. Of those that drilled up to the date of RPED, the average is 5.6 months process time and those could not be submitted prior to RPED because RPAS would not be closed out until their final duty day. Of those who separated earlier but submitted packets prior to RPED, the average wait time is six months. Often, packets are received but no acknowledgment of receipt is provided, emails and phone calls only result in resubmission or "we have no visibility of it until it begins processing". One RSO received an email from a senior supervisor explaining that they are simply short personnel to process the packets, hence creating a backlog.

RECOMMENDATION: Treat this as a critical pay issue because it holds up pay and TRICARE. Conduct a full-scale assessment of the HRC-GAR staffing requirements to not only determine if the current set up is sufficient for the national demand but also identify the cause for the high turnover rates within the department. Review the Gray Area Retiree pay application submission process and SMS system used by the states for tracking to determine if there are better system alternatives or opportunities for process improvement. Implement the use of an online submission system that provides tracking capability like the Integrated Personnel and Pay System-Army (IPPS-A) that does not rely on someone manually entering statuses and that the system also have the ability to provide the Retired Soldier visibility/status notifications. Problem packets that get returned should be assigned a "case worker" to provide a personal assistance

especially when dealing directly with a Retired Soldier. Short fuse applications (RPED passed or very close) should be processed immediately, consider the development of a high priority team. Determine the percentages of packets that are rejected to determine if there is a training gap or personnel skills gap in the system. Build in an ability to outsource processing when it falls behind. Rather than the letter placing the Retired Soldier of the U.S. Retired List being the supporting document to update DEERs for TRICARE enrollment, enable nationwide acceptance of the Retired Soldier's separation order placing them in the Retired Reserve; his order is available immediately upon and even prior to separation and would mitigate this nationwide issue.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

CW5 (Ret) Thomas A. Goff, Chairman, West Virginia Retired Military Council
LTC (Ret) Jerry L. Wood, Vice-Chairman, West Virginia Retired Military Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council concurs with the WVRMC and strongly emphasizes that HRC must provide the appropriate resources necessary to eliminate the current retirement packet processing backlog, improve the overall retirement packet process, and ensure there are no future backlogs. Delays in processing Gray Area Retired Soldiers' benefits due to the U.S. Army Human Resources Command's (HRC's) retirement packet processing backlog adversely impacts retiring Soldiers' financial well-being and creates a negative perception of the Army's support of Retired Soldiers. The timely processing of their retirement applications would send a strong message to retiring Gray Area Soldiers that the Army values their service.

HRC provided the Council with information regarding actions already initiated to resolve the retirement packet processing delay. HRC augmented the Reserve Retirement Processing Section with 16 Active-Duty Reserve Component (ADOS-RC) Soldiers. A reassessment by HRC for further funding or increasing ADOS-RC personnel to eliminate the packet backlog is due to HQDA/OCAR NLT 31 May 2023. At the same time HRC has reviewed the Reserve Retirement Processing Section's staffing and civilian turbulence issues to determine the required personnel level and grades. Also, on receipt of the retirement packet HRC instituted immediately entering the Soldier's retirement date in the Defense Enrollment Eligibility Reporting System (DEERS). This allows Soldiers to receive a Military ID Card, TRICARE, and retirement benefits on their retirement date. However, retired pay is still delayed until HRC provides the Defense Finance and Accounting Service (DFAS) the Soldiers' completed retirement packets.

Issue 2023-02-05

INSTALLATION COUNCIL: Fort Stewart, GA Retired Soldier Council

SUBJECT: Army Retirees are not aware of “Why” they do not qualify to enroll in Health Savings Accounts (HSA) post-retirement.

DISCUSSION: From FY 2017 through FY 2020 it appears that nearly 110,000 soldiers retired from the Total Army. See the chart below (Defense Manpower Data Center July 5, 2022).

Original Retirement Date	Active Duty	Reserve	Guard	TDRL	PDRL	Total
FY 2019	9,567	4,514	6,751	3,379	6,322	30,533
FY 2020	8,438	4,380	6,984	3,827	7,250	30,879
FY 2021	9,375	4,132	6,733	2,175	6,120	28,535
FY 2022	6,069	1,992	3,606	1,985	6,033	19,685

Healthcare Savings Accounts (HSA) do not work along with TRICARE for military retirees (MOAA, November 15, 2017). This is problematic as many Army personnel continue to serve in the civilian, state, and federal workforce after military retirement. This is a missed opportunity for retirees and needs to be corrected. Many organizations-both governmental and civilian-are shifting to High Deductible Health Plans, which include an option to enroll in an HSA. For military retirees, this means losing the ability to help offset the costs of high-deductible health plans. Additionally, HSAs offer significant tax advantages (contributions are pretax, HSA funds grow tax-free and when used to pay for eligible medical expenses, the HSA withdrawals are tax-free) and they are portable so when a retiree changes employment the HSA moves with the retiree. Most importantly, HSAs can help close the Retirement healthcare gap by providing emergency healthcare savings. Undoubtedly, the cost of healthcare in our nation will continue to rise. TRICARE, although a great healthcare option, cannot compete with the many options that HSAs offer. There are TRICARE Health supplemental insurance options, but TRICARE does not provide investment opportunities. Our retirees should be aware of this prior to retiring so that they can make an informed decision about the healthcare options for them and their families.

RECOMMENDATION: Army Senior leadership includes this financial education in the Retirement Planning Seminar event that all retirees attend.

APPROVED BY THE INSTALLATION/ ASCC RETIREE COUNCIL CHAIRPERSON(S)

COL (Ret) Kinard J. La Fate, Co-Chairman, Ft. Stewart, GA Retiree Council

CSM (Ret) Divina Bobb, Co-Chairman, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council concurs with the Fort Stewart Retired Soldier Council that this is an issue that impacts large numbers of retiring Soldiers of all components. The Council also recognizes that changing the nature and eligibility of HSA accounts for military retirees is a Congressional level decision. That said, it remains the Army's responsibility to provide retiring Soldiers with all the information available when they transition that will ensure they make informed financial and personal decisions for themselves and their families.

The Council recognizes the Army's responsibility to educate retiring Soldiers about all health care options because retiring Soldiers must select TRICARE within 90 days from retirement. These facts along with potential High Deductible Health Plans (HDHP) offered by private employers will form the basis for a retiring Soldier's decision to enroll or not enroll in TRICARE.

The Transition Assistance Program is available to retiring Soldiers, but TAP is specifically tailored to prepare Soldiers for their next step in life – whether it be education, employment, or entrepreneurship. The installation retirement planning seminar provided by the installation Retirement Services Officer includes this topic and is the appropriate venue to address this issue.

Recommend that the Department of the Army G-1 RSO continue to include the HSA and TRICARE information and options in future publications to include the U.S. Army Retired Soldier Handbook, the MyArmyBenefits website, the Army Echoes Blog, Army Echoes newsletter, the U.S. Army Retirement Planning Guide, and Change of Mission newsletter.

Issue 2023-02-06

INSTALLATION COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Soldiers (Active, Guard, Reserve) and Army Retirees are not aware they qualify for long-term care through The Federal Long Term Care Insurance Program (FLTCIP). <https://www.ltcfeds.com/program-details/eligibility>

DISCUSSION: Nearly 25% of the United States population (between 48 and 53 million Americans) provides some long-term care to their loved ones. The direct economic impact on the care providers is substantial. Blue Cross Blue Shield estimates an economic impact of approximately \$44 Billion annually, with 800,000 caregivers primarily experiencing absenteeism issues at work and loss of employment. These issues are especially prevalent in older service members and retirees. The requirements to support caregivers and to provide care to many will continue to increase. Census data indicates that Americans are living longer and that by 2030 more than 20% of the total population will be age 65 or older; up from 13% in 2012. An estimated 70% of Americans over the age of 65 will eventually require long-term care. The Federal Long Term Care Insurance Program (FLTCIP) benefit is available to service members of all branches and military retirees. However, many Army retirees are not aware of this benefit. Recommend an information campaign to inform our Total Army about the FLTCIP or other programs so that our soldiers and our soldiers for life can make informed, long-term health care decisions for them and their families. This is an issue that impacts the retired community and can be mitigated at the Army level by providing awareness.

RECOMMENDATION: Develop a brief, light-touch information campaign that informs new soldiers upon entry into the Army, reminds soldiers of this benefit at key stages of their career (reenlistments; promotions) and increases awareness and outreach to soldiers during their transition out of the Army and to retirees.

APPROVED BY THE INSTALLATION/ ASCC RETIREE COUNCIL CHAIRPERSON(S):

COL (Ret) Kinard J. La Fate, Co-Chairman, Ft. Stewart, GA Retiree Council
CSM (Ret) Divina Bobb, Co-Chairman, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recognizes the significance of informing Soldiers (Active, Guard, Reserve) and Army Retirees about long-term care through the Federal Long Term Care Insurance Program (FLTCIP) as this program provides critical long term care insurance to help pay for costs of care

when enrollees need help with activities they perform daily. The Federal Long Term Care Program is sponsored by the U. S Office of Personnel Management (OPM), insured by John Hancock Life & Health Insurance Company, under a group long term care insurance policy and administered by Long Term Care Partners, LLC. Effective December 19, 2022, the U.S. Office of Personnel Management (OPM) suspended applications for coverage under the Federal Long Term Care Insurance Program (FLTCIP). The suspension will remain in effect for 24 months, unless OPM issues a subsequent notice to end or extend the suspension period. The most current information about the program throughout the suspension period can be found at <https://www.ltcfeds.com>. Once updated FLTCIP guidelines have been provided by OPM, additional guidance and information will be provided to Soldiers (Active, Guard, Reserve) and Army Retired Soldiers by the Army G1 office. The Council will continue to monitor developments and share information with the retired community and Army senior leaders.

Issues 2023-03-07 and 2023-03-08

INSTALLATION COUNCIL: Eighth Army, Yongsan-Casey, Humphreys, and Daegu Retiree Councils, Korea

SUBJECT: Continue MPSA Mail to Retirees and Widows Living Overseas

DISCUSSION: The Military Postal Service Agency (MPSA) serves as the single point of contact with the United States Postal Service (USPS) and oversees the Military Postal Service (MPS) for the Department of Defense (DoD). On 24 May 2022, MPSA announced that effective 24 August 2022, all mail to non-SOFA status military retirees and widows would cease. They stated their decision was based on local foreign law limitations and fiscal obligations. This prompted a many outraged Veterans and their widows to complain to their elected officials. As a result, the MPSA temporarily rescinded its directive on 2 July 2022, pending further research and analysis. A final decision will be made no later than the end of 2022.

For decades, the military has provided limited mail service to military retirees and widows living overseas based on the local foreign agreement. Mail is limited to 16 ounces for both incoming and outgoing mail. The MPS address is considered a US mailing address and postage is based on the US port of debarkation. This MPS mail is important to military retirees and widows because numerous US Government and financial organizations limit what they will send to a foreign mailing address. This includes, but is not limited to, replacement Social Security Cards, replacement Medicare Cards, TRICARE medications, most government checks, credit cards, and absentee ballots.

While there are some nations in which military retirees and widows reside that reject the use of the MPS, there are many more that permit it. Further, most of these nations permit MPS without qualification. Accordingly, the US DoD blanket rationale based on local foreign laws limiting MPS mail is invalid. Moreover, the cost to transport the mail from the US port of departure to the foreign location is miniscule. Though this “cost” argument has been raised by DoD in the past, the actual dollar mount is insignificant enough that it is unable to be determined. Lastly, and perhaps most importantly, many US Government agencies still only use paper correspondence. This list includes the Veterans Affairs Administration, Social Security Administration, and Medicare. When compared to the cost of many programs now funded by the US Government that support foreign interests, cutting this program is indefensible.

To be frank, these Veterans, their spouses, and their surviving spouses have spent a

lifetime supporting the US Government through the US Armed Forces community. Providing MPS mail is just a small part of what has always been a benefit of military service. Now, it is one of the many benefits that are slowly being eroded by the very US Government that these servicemembers and their families so faithfully served.

Furthermore, this is one among many reasons the US military is now having recruiting shortfalls. Potential recruits see how the older Veterans are treated by our government and want no part of it. Likewise, many Veterans do not recommend military service due to the recent track record of a lack of respect and false promises.

RECOMMENDATION: Continue to provide mail service to military retirees and widows residing overseas as per local agreements. In addition, instead of limiting the mail to 16 ounces, the weight limitation should be up to the host nation. If cost truly is an issue, MPS can charge a monthly fee for a post office box like the USPS does in the US. The cost of a USPS PO box is approximately \$4 a month, and all informal polling of our community shows that Veterans, their spouses, and their surviving spouses would gladly pay a nominal fee that would relieve much, if not all of the financial burden to the DoD and MPSA.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

LTC (USA, Ret) Pete Palombo, Co-Chairman Eighth Army Retiree Council, Korea
CSM (USA, Ret) Ralph Rusch, Co-Chairman Eighth Army Retiree Council, Korea
SFC (USA, Ret) Carl Reed, Co-Chairman Yongsan-Casey Retiree Council, Korea
SFC (USA, Ret) William Beatty, Co-Chairman, Yongsan-Casey Retiree Council, Korea
CDR (USN, Ret) Pavlos Kaltsas, Co-Chairman, Humphreys Retiree Council, Korea
TSgt (USAF, Ret) Gary McSwiney, Co-Chairman, Humphreys Retiree Council, Korea
SGM (USA, Ret) Malcolm Wolfe, Co-Chairman, Daegu Retiree Council, Korea
MGySgt (USMC, Ret) John Behrend, Co-Chairman, Daegu Retiree Council, Korea

INSTALLATION COUNCIL: Kaiserslautern, Germany, Military Community Retiree Council

SUBJECT: Pending DoD decision to eliminate APO mail privileges for military retirees residing in Germany.

DISCUSSION: In June 2022, the DoD announced that overseas retirees would lose their APO mail privileges on 24 Aug 2022. The DoD announcement caused an uproar among the retired military community and was met with a groundswell of resistance. The DoD explanation for this action was that APO mailing privileges for retirees are in conflict with host nation agreements. Overseas retirees have enjoyed this privilege for decades. Through a massive letter writing campaign to their representatives and senators and complaints to the US military leadership in Europe, the DoD decided to temporarily rescind their decision for six months. To date, the retired military community has received no word or indication of progress- only that the issue is being reviewed. Host nation agreements can be renegotiated to allow the continued use of the APO mailing privileges by retirees. The above is an Army issue as Retired Soldiers make up the bulk of military retirees in Germany.

RECOMMENDATION: Recommend the Cdr, US Army Rheinland-Pfalz, Germany, support the consensus of the Kaiserslautern Military Community Retiree Council that the DoD permanently rescind their decision to eliminate APO mail privileges for military retirees.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

LTC (Ret) Benjamin Strange, President, USAG Rheinland-Pfalz, Germany, Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: Recognizing the importance of this issue to Retired Soldier living overseas and the fact that the Army is the DoD Executive Agent for the Military Postal Service, the Counsel strongly supports continued efforts to find a solution that will, based on the legal restraints of the various countries, allow continued access to these services.

Issue 2023-03-09

INSTALLATION COUNCIL: West Virginia Retired Military Council (WVRMC) - West Virginia National Guard (WVNG)

SUBJECT: Retirement Services Office Staffing ARNG

DISCUSSION: The administrative details of retirement are critical for Gray Area Retirees since they break contact with their military support chain as much as 27-years prior to becoming eligible to receive pension. Reserve retirement records are far more complex than active compo since the number of points received per year varies greatly throughout a career. Additionally, retirement points are factored for ACCP and some DL training. It is not unusual for ARNG Soldiers to go up and down in rank as they move from state to state at no fault of their own, yet highest held rank is often lost in the process along with many retirement points that often drop off on interstate or interservice transfer. Errors are compounded when the retiree passes prior to receiving pension and the SBP is implemented. Frequently, Gray Area Retirees over age 60 are still not receiving pension due to a lack of proper support upon retirement. This highlights the requirement for a strong Retirement Services Office within the National Guard. However, a recent survey of 15 states indicates that no two states man this requirement with the same resources. We found that most RSOs were AGR enlisted grades E6 or E7 and a few officers, all noting high turnover in that position. Only six were staffed with technicians which reduce turmoil. Only two felt they were adequately staffed for the workload and in one case the RSO was an additional duty. This lack of uniform structure results in many retirees not receiving proper administrative support upon retirement, resulting in delayed or incorrect pension payments.

RECOMMENDATION: A position analysis should be conducted with the intent of providing the same level of support for the National Guard as that of the Active Army. The results of this could be used to provide a strongly recommended if not required staffing structure throughout the 54 states and territories. It should also provide an overview of why this specific staffing is critical to providing reliable and accurate support commensurate to the 20+ years of dedication and sacrifice delivered by these Soldiers.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

CW5 (Ret) Thomas A. Goff, Chairman, West Virginia Retired Military Council
LTC (Ret) Jerry L. Wood, Vice-Chairman, West Virginia Retired Military Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recommends an analysis of the requirements for Retirement Services Officers (RSO) across all three components to determine an appropriate staffing model to include an optimal mix of civilian and military staffing. Enhanced RSO certification coupled with an increase in RSO positions for all States, Territories, Readiness Divisions, and installations will help to ensure the expertise and stability is in place to appropriately prepare, process, and support this often-overlooked segment of the Retired Soldier community. The Council emphasizes that having civilian RSO positions in the reserve components is critical to system establishment and continuity. Retired pay and benefits, as with all money matters, are highly personal and sensitive issues and this problem needs to be addressed sooner rather than later.

Issue 2023-03-10

INSTALLATION COUNCIL: Fort Drum, NY Retiree Council

SUBJECT: Troops to Teachers (TTT) Program

DISCUSSION: Established in 1993, Troops to Teachers (TTT) is intended to assist transitioning servicemembers and Veterans to begin careers as educators in K-12 public, charter, and Bureau of Indian Affairs schools. The Department of Defense (DoD) reported that the program placed over 21,000 Veteran teachers in classrooms since its inception. Additionally, the program provides counseling and referral services to help participants meet education and licensing requirements, as well as help them to secure a teaching position. Since 1993, more than 100,000 Veterans have successfully transitioned to a career in education.

In the wake of record teacher shortages across the country, the value of Troops to Teachers cannot be overstated. It provides employment assistance to transitioning Veterans, which aids in lowering Veteran unemployment; it alleviates nationwide teaching shortages, which improves education quality; and it increases access and representation among traditionally less-represented groups to teaching careers.

Studies have proven that Veteran educators fill thousands of vacancies in high-needs schools and subject areas; are more likely to not relocate after they are employed as teachers; are considered effective instructors; have high job and life satisfaction; and even have a positive effect on increasing student likelihood to serve. DoD research has found that interactions with Veterans have had a strong positive effect on youth propensity to serve. Having a Veteran influencer in the classroom may aid in DoD's recruiting efforts. Service members and Veterans bring a rich combination of skills and competencies which are a natural fit for the classroom, such as strong leadership and management skills, values of service to country and supporting community education goals.

Council on Foreign Relations (CFR) sponsored Independent Task Force report on U.S. Education Reform and National Security finds that the United States' failure to educate its students leaves them unprepared to compete and threatens the country's ability to thrive in a global economy and maintain its leadership role and that the education crisis is a national security crisis.

Effective October 1, 2021, the Defense Department (DoD) sunset the TTT program. The program was reauthorized via the FY22 NDAA, however the appropriations bill was not

signed until March 15, 2022. TTT was not expressly provided a funding amount in the appropriations bill, DoD is in the process of determining the level of funding for the program.

<https://www.dantes.doded.mil/EducationPrograms/become-a-teacher/troopstoteachers.html>

RECOMMENDATION: Recommend establishing the TTT program as a long-term program, restart and fully fund the TTT. It has a proven track record of employing Veterans, assisting in reducing a teacher shortage and helping tell the military service story in local communities to students, their parents, and school administrators.

APPROVED BY:

MG (R) Robert J. Kasulke, M.D., Ft. Drum Retiree Council, Co-Chair

CSM (R) Frank V. Puidokas, Ft. Drum Retiree Council, Co-Chair

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recommends the Army support and monitor the current DoD review of DAN TES Troops to Teachers (TTT) requirements and funding levels. The TTT program not only helps Retired Soldiers transition into a second career in education, but also puts Retired Soldiers and Veterans in schools where they can positively impact recruiting efforts. The Council applauds the current efforts to restart TTT counseling and referral services in a limited number of states and recommends expanding the program as appropriate based on the results of the review.