



LTG (Ret) David Halverson



SMA (Ret) Daniel Dailey

A MESSAGE FROM  
**THE CO-CHAIRS**  
**CHIEF OF STAFF, ARMY**  
**RETIRED SOLDIER COUNCIL**

Dear Retired Soldiers and families,

It is an honor to serve as co-chair for the Chief of Staff, Army (CSA) Retired Soldier Council. I'd like to thank my good friend and fellow retired Sgt. Maj. of the Army, Ray Chandler, for his numerous contributions to the Council and the retired community. It's also a pleasure to serve alongside, Lt. Gen. David Halverson as co-chairs. Together we, and the entire Council, are committed to being the voice of the retired community.

The Council advocates for the over 1.2 million Retired Soldiers and surviving spouses who make up the retired community. We are the Army's largest component and it is imperative that we remain connected to our Army by staying informed and staying involved. We need to know what the Army is doing, so that we are able to articulate to the rest of America the sacrifices that our men and women in uniform make every single day.

During the month of April, we held the annual CSA Retired Soldier Council meeting. We were briefed by the Army's senior leaders on current Army programs and initiatives. Not only did we have the opportunity to address issues we face as Retired Soldiers; but we were also able to emphasize to Army leaders that they are a valuable resource of over one million of us who stand ready to serve.

You should read the full Council report located at <https://soldierforlife.army.mil/Retirement/csa-retired-soldier-council>. There you will find the complete details of the top issues impacting the retired community as identified by your installation retiree council and the recommendations made by the Council to the CSA.

The number one issue, again this year, is the Army's challenges in communicating with Retired Soldiers, surviving spouses, and their families. Unfortunately, we saw this play out during the pandemic. Installations did not have access to your email or mailing addresses so they were unable to communicate with you and update you on pertinent information impacting you and your family. As the Army works to resolve this issue, I encourage each of you to ensure that your current mailing and email addresses are updated in DFAS' myPay system. Simply log on to <https://mypay.dfas.mil/#/> and verify your information today.

Keeping the lines of communication open helps us to continue to serve. We continue to seek ways to help our Army through volunteering on military installations as well as in our local communities. For example, many of you registered in U.S. Army Recruiting Command's Partnership Outreach Program, so we can educate our community about the Army. We gladly take on the mission to Hire and Inspire. When we Hire a veteran or help them gain employment, we reduce veteran unemployment. When we Inspire the next generation to serve, we help the Army accomplish its mission. We are mentoring veterans during their transitions to reduce stress; connecting recruiters and guidance counselors; mentoring youth as JROTC instructors; and acting as Casualty Assistance Officers for the spouses of other Retired Soldiers; to name a few.

Thank you for your continued service. Once a Soldier, Always a Soldier...A Soldier for Life!



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## Echoes from the past: News from 60 years ago

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

The **May 1961** edition of the Retired Army Personnel Bulletin devoted three of its four pages to reviewing medical care guidance. The article explained, "this [medical care] privilege is subject to the availability of space and facilities and capabilities of the medical staff. Determinations as to the adequacy of space, staff, and facilities is made by the medical officer in charge of the hospital, and this determination is conclusive." [Ed. Note: This remains DoD policy for treatment of retired service members in its MTFs.]

The **June 1961** edition explained how to apply for a Montana state bonus based on service during the Korean War. [Ed. Note: These days, the Army lists all Veterans' state benefits in the MyArmyBenefits state fact sheet library at <https://myarmybenefits.us.army.mil/>.]

The **July 1961** edition explained that all retired enlisted records had just moved from the Office of The Adjutant General in Washington to the United States Army Records Center in St. Louis. [Ed. Note: Veterans Service Records from before Oct. 2002 are now maintained in the National Personnel Records Center within the National Archives. See <https://www.archives.gov/veterans> or write to the NPRC at 1 Archives Drive, St. Louis, Missouri 63138. Records from October 2002 to present are available through the Defense Personnel Records Information System at <https://milconnect.dmdc.osd.mil/milconnect/> or U.S. Army Human Resources Command's My Record Portal at <http://www.hrcapps.army.mil/portal>.

The Army Service Center is an entry point for military-related human resource inquiries. The center responds to Soldiers, Retired Soldiers, veterans, family members, DA civilians and government agencies. Contact the Army Service Center (0800-1800 EST, Monday thru Friday) at (888) ARMYHRC (276-9472). For general military HR and veteran issues email: [usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil)

Use the link below to access the Army Service Center's answers to Frequently Asked Questions (FAQs) for Soldiers, Retired Soldiers, and family members.

<https://www.hrc.army.mil/content/Army%20Service%20Center>

*Army Echoes* is the U. S. Army's official newsletter for Retired Soldiers, surviving spouses and their families. *Army Echoes'* mission is to educate Retired Soldiers about their benefits and changes within the U. S. Army and to urge them to remain Soldiers for Life, representing the Army in their civilian communities.

Published four times each year in accordance with Army Regulation 600-8-7, *Army Echoes* is also published as a blog at <https://soldierforlife.army.mil/retirement/blog>. Past editions of the *Army Echoes* newsletter are available for free download from <https://soldierforlife.army.mil/retirement/army-echoes>.

Inquiries and comments about *Army Echoes* should be sent to Army Retirement Services, Attention: *Army Echoes* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil). Direct all other questions to the Retirement Services Officers listed on pg. 15.

Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil).

### Leadership

Deputy Chief of Staff, G-1: Lt. Gen. Gary M. Brito  
Co-Chairs, Chief of Staff, Army Retired Soldier Council: Lt. Gen. David Halverson (USA Retired) and Sgt. Maj. of the Army Daniel A. Dailey (USA Retired)  
Director, Army Retirement Services: Mark E. Overberg  
*Army Echoes* Editor: Maria G. Bentinck

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## Meet the 2021 Chief of Staff, Army Retired Soldier Council

**WASHINGTON** — For the second year in a row, the 14 members of the Chief of Staff, Army, Retired Soldier Council held the April annual meeting virtually amid the COVID-19 global pandemic. The Council, led by their co-chairs, retired Lt. Gen. David Halverson and retired Sgt. Maj. of the Army Daniel Dailey, shared the thoughts of 1.2 million Retired Soldiers and surviving spouses with the Army's senior leaders.

The mission of the Council is to:

- (1) Provide the Chief of Staff, Army with advice and recommendations regarding vital issues and concerns of Retired Soldiers, surviving spouses, and families.
- (2) Provide the Chief of Staff, Army with an assessment of how current Army programs and initiatives and proposals for new laws and policies may affect the retired community.
- (3) Strengthen communications between the Active Army, the Army National Guard, and the U.S. Army Reserve, and the retired community.

During the week long virtual meeting, the Council received briefings from 17 Department of Defense senior leaders; among them, Army Chief of Staff, Gen. James C. McConville and Sgt. Maj. of the Army Michael A. Grinston. They received updates regarding medical care and transformation from the Director, Defense Health Agency (DHA), Lt. Gen. Ronald J. Place and Surgeon General of the U.S. Army, Lt. Gen. R. Scott Dingle. The Council discussed key issues, such as the erosion of health care benefits and additional health care costs. The number one concern again this year is the inability of the Army to communicate with Retired Soldiers and their families. The Army is working diligently to address these issues along with 13 other issues submitted in the Council report by Installation Retiree Councils. The complete report from the Council meeting is located at <https://soldierforlife.army.mil/Retirement/csa-retired-soldier-council>.

The Council is comprised of seven retired officers and seven retired enlisted members. Its diverse composition includes one retired Lt. Gen., one retired Sgt. Maj. of the Army, two females, one Retired Soldier with service-connected disability, one retired Army Reserve Soldier and one retired Army National Guard Soldier, one retired warrant officer, two Retired Soldiers permanently residing outside the United States (including at least one residing in the Europe area of responsibility) and additional Soldiers retired for length of service as needed to reach 14 members.

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



Members of the 2021 Chief of Staff, Army Retired Soldier Council (From L to R, top row): COL (Ret) Many-Bears Grinder, MG (Ret) Robert J. Kasulke, LTG (Ret) David D. Halverson, SMA (Ret) Daniel A. Dailey, SGM (Ret) Edward D. Mounts, (second row): CW5 (Ret) Louise I. H. Goetzelt, MSG (Ret) David M. Pearson, COL (Ret) Karl M. Goetzke, SGM (Ret) Michael A. Walker, SGM (Ret) Mitzi S. Hinton, (third row): COL (Ret) Peter Hoffman, COL (Ret) Felix L. Santiago-Torres, MSG (Ret) William K. Burns, and CSM (Ret) Ralph J. Rusch. Photo by Army Retirement Services.



## New, helpful DFAS status notifications start this year!

**CLEVELAND** — The Defense Finance and Accounting Service (DFAS) is excited to announce one of the latest improvements that will soon be available to Retired Soldiers and their SBP annuitants. Over the coming year, DFAS is rolling out the use of status notifications to keep you informed as your submissions are processed through the retired pay or annuitant pay processing cycles.



### How do status notifications work?

Status notifications are a three-step process that will alert you when DFAS receives forms or documents you mail or fax for processing (or in some specific cases, through AskDFAS). You will receive separate status notifications when your form or document is:

1. Received and queued in the DFAS work system
2. Assigned to be worked
3. Completed - Either a notification that the processing is complete or a notification that DFAS is sending you a request for additional information.

### What is the benefit of a status notification?

The implementation of these status notifications will give you peace of mind that DFAS received your form or request. Status notifications will also provide you with the timeframe when DFAS completed your request or notify you if additional information is required. If DFAS does need additional information, you will know to watch for mail from DFAS, with specific information about what DFAS needs to complete your request.

### What you need to do to receive a status notifications from DFAS

To be eligible to receive these status notifications, please ensure your email address is available and updated in myPay. You will receive the notification via SmartDoc email, so you must have a valid email address in myPay. To add or ensure your email address is up-to-date, please visit <https://mypay.dfas.mil/>.

### What is included in the first rollout of status notifications?

The first rollout of status notifications include submissions related to the Survivor Benefit Plan (SBP), Direct Deposit Standard Form 1199, and change of address requests, followed by requests related to federal or state (for retirees) tax changes and the designation of beneficiary for the Arrears of Pay (AOP).

Watch for more information on status notifications and other improvements from DFAS in upcoming issues of *Army Echoes* and on the DFAS Retired & Annuitant Pay website: <https://www.dfas.mil/retiredmilitary>.

## Check out these convenient DFAS tools to help you manage your pay account

**CLEVELAND** — Since Defense Finance and Accounting Service (DFAS) announced myPay's Two-Factor Authentication last September, more than 400,000 retirees have included this new layer of online security to their myPay accounts. In late April, two-factor authentication became mandatory for all myPay users. Users need to select how to receive the random one-time PIN the first time they log in to myPay after that date.

Simply put, two-factor authentication uses your mobile phone number or email address to provide a means to verify that you are you and not someone who has discovered your myPay Login ID and password.

myPay accounts are secured with Login IDs and passwords. When an account holder enters this information, a unique one-time PIN is sent to the individual's mobile phone via text message or as an email message to an address contained in the user's myPay profile. Once the one-time PIN is entered on the myPay login screen, access to the account is provided.

*(Continued on page 5)*

(Continued from page 4)

The one-time PIN verification code remains valid for 10 minutes so it will be important that the user have access to the mobile phone or email account previously selected by the user to receive the information.

Information on two-factor authentication is available via the DFAS website at <https://www.dfas.mil/mypayinfo/2FA/>. There you will also find a link to the two-factor most frequently asked questions that explain the benefits of two-factor authentication and the steps needed to help you meet the new requirements.

Remember, two-factor authentication helps keep your online accounts secure and prevents thieves from stealing your personal and financial information.

## Preparing your survivor

By **Patty Cruz**, Army Survivor Benefit Plan Program Manager

When you made the decision to provide the Survivor Benefit Plan (SBP) coverage for your loved one you may or may not have discussed it with them. Whether you did or not, take the next step to have a conversation about how they will claim that benefit and what they might need after you die. It can be difficult but not as difficult as it will be for your survivor to navigate without you.

Prepare a folder or binder (physical or electronic) that contains all the important documents that they will need when the time comes. Take a look at the following link to a useful checklist to start your folder/binder:

[https://soldierforlife.army.mil/Documents/static/Post/Retired\\_Soldier\\_Casualty\\_Assistance\\_Checklist.pdf](https://soldierforlife.army.mil/Documents/static/Post/Retired_Soldier_Casualty_Assistance_Checklist.pdf)

In the event of your death, your survivor will need to report your death to the Defense Finance and Accounting Service (DFAS) to stop your retired pay to prevent overpayment. Your survivor can report your death using the askDFAS online form or by calling the Customer Care Center at (800) 321-1080.

Once your death is reported, your survivor can then claim your Arrears of Pay and SBP annuity. Please see the link below for more detailed instructions on the DFAS website: <https://www.dfas.mil/RetiredMilitary/survivors/Retiree-Death/>

DFAS has some helpful tools to assist your survivor through this process to include a Form Wizard for the DD Form 2656-7 Verification for Survivor Annuity, the checklist of required forms, links to the required forms, and "How To" checklists and videos. The following webpage will provide more detailed instructions for the SBP annuity claim:

<https://www.dfas.mil/RetiredMilitary/survivors/ApplySBP/>

Lastly, you should also let your survivor know that an Army Retirement Services Officer (RSO) is always available to assist. Contact information for the Army RSOs is located in this newsletter and on the following page:

<https://soldierforlife.army.mil/Retirement/rso?maps=all>



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

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 15 for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Social security number and/or service number
- Date and place of birth
- Disability Rating
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of death certificate
- Retirement date
- Retired rank



# ARMY ECHOES

## Uncle Sam needs YOU to support Army National Hiring Days

**FORT KNOX, Ky.** — The U.S. Army is hosting its second Army National Hiring Days campaign May 10-June 14, 2021, to inspire young people to consider service as a Soldier.

Recruiting stations across the country will host virtual career fairs throughout the five-week campaign to provide information about the many career paths and benefits available and answer questions potential applicants may have about life in the Army.

U.S. Army Recruiting Command (USAREC) is offering up to \$2,000 in additional bonus money for those who select one of the 10 priority occupations during the campaign and ship to basic training by the end of September.



“The last year has been challenging for our nation and the world,” said Maj. Gen. Kevin Vereen, USAREC commanding general. “We want young people to know the Army offers stability, especially during an unsteady time. Stability with a consistent job, consistent paycheck, comprehensive healthcare, and a built-in support system for Soldiers and their families. We’re offering opportunities for them to join us in a meaningful career that will prepare them for success in the future.”

Vereen says Retired Soldiers and veterans play a critical role in telling the Army story and helping to get the word out about Army National Hiring Days.

“We can’t do something this big without help,” Vereen said. “Our Retired Soldiers and veterans are an incredible resource in the very same communities where our recruiters work and live. We are asking them to use the networks they have with friends, family, church, social groups and civic organizations to share their own experiences in the Army and encourage young people to learn more from a recruiter.”

During Army National Hiring Days, individuals interested in learning more can [visit www.goarmy.com/hiringdays](http://www.goarmy.com/hiringdays). Throughout the campaign, social media content can be shared from [@usarec](https://twitter.com/usarec) or [@goarmy](https://twitter.com/goarmy) on Facebook, Instagram, Twitter and LinkedIn.

USAREC is encouraging Retired Soldiers and veterans to share their own Army stories on social media using the hashtag **#WhyIServe**. Other key hashtags for the campaign are **#JoinUs**, **#ArmyHiringDays** and **#PeopleFirst**.

USAREC invites all Soldiers for Life to register for the USAERC Partnership Outreach Program, [www.goarmy.com/cp](http://www.goarmy.com/cp), to stay up to date on current events, initiatives and incentives to support your local recruiting efforts.

### The Soldier for Life sticker

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

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). DA Label 180 uses normal adhesive and is affixed to the outside of windows, on books, and other



appropriate surfaces. DA Label 180-1 uses electrostatic cling and is affixed to the inside of windows.

Both stickers may be provided by your RSO or you may purchase DA Label 180 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.**

## VA Welcome Kit

*A handy navigational tool*

**By Mike Galloucis**, Executive Director of VA's Benefit Experience Directorate

Veterans oftentimes receive information about the Department of Veterans Affairs in a fragmented way. This can create confusion and a disjointed experience for veterans and their families as they attempt to understand and access VA's many different services and benefits. The VA has produced the VA Welcome Kit to specifically address this challenge.

Since assuming his current duties on Feb. 8, 2021, Secretary of Veterans Affairs Denis R. McDonough has added customer experience (CX) principles to VA's longstanding "I CARE" (Integrity, Commitment, Advocacy, Respect and Excellence) core values.

In support of the Secretary's intent, the VA's Veterans Experience Office (VEO) under the direction of Chief Experience Officer John W. Boerstler, produces the VA Welcome Kit each year and distributes it in conjunction with Veterans Day. The product is specifically designed to make it easier for service members, veterans, family members, caregivers and survivors to understand the many different benefits and services offered by VA.

"Veterans remain at the center of every decision we make. It is the responsibility of every [VA] employee to deliver exceptional outcomes and experiences," said Secretary McDonough. "Our individual and organizational commitment to delivering exceptional experiences in our service delivery continues."

The VA Welcome Kit provides pertinent information and helps overcome the natural apprehension most people experience when interacting with a large, complex organization like VA for the first time. It is written in an easy-to-understand and concise manner and includes information on popular VA benefits, including applying for VA healthcare, a disability rating, education benefits, etc. The VA Welcome Kit highlights key VA benefits and services available that can positively impact quality of life and explains how and where to go to access those benefits and services.

The VA Welcome Kit also includes handy one-page (front and back) Quick Start Guides (QSGs) focused on specific topics of interest to service members, veterans, family members, caregivers and survivors validated through empirical and anecdotal field research. The Welcome Kit is regularly updated online as new information becomes available.

Within VA, the Benefits Experience (BX) Directorate is assigned responsibility for producing the VA Welcome Kit. BX is a diverse, dedicated, and effective team comprised of veterans (including several Retired Soldiers and four combat veterans of Operation Iraqi Freedom) and other highly qualified men and women with many years of VA experience in different service lines. BX personnel routinely interact with veterans and family members virtually and at different venues and relies on those interactions and field research when developing content for, and identifying ways to improve, the Welcome Kit.

The VA Welcome Kit can be downloaded and printed directly from the website <https://www.va.gov/welcome-kit>. General feedback and suggestions on ways VA can improve the Welcome Kit can be sent directly to [vawelcomekit@va.gov](mailto:vawelcomekit@va.gov). A YouTube video on the Welcome Kit can be viewed at <https://youtu.be/DZvITWcWutE>.

*Mike Galloucis is the Executive Director of VA's Benefit Experience Directorate and a retired Army colonel who served 30 years on active duty. He commanded an Army brigade in Iraq for 15 months in 2006-07.*





# ARMY ECHOES



## MyArmyBenefits

The official military benefits website of the U.S. Army



## Ask Joe: Your Benefits Guru

Dear Joe,

Adeema and I retired to California years ago for the sun, surf and good life. The sun and surf are still great, but the good life has turned sour. Taxes are eating our lunch and we are having to work odd jobs— delivering meals for COVID-19 shut-ins, picking olives, constructing movie sets, etc. - just to make ends meet. I don't want to end up homeless here in Hollywood but we need to do something. Joe, do you have any ideas?

Harry and Adeema at Hollywood and Vine

Dear Hollywood,

The MyArmyBenefits website has state fact sheets (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>) that cover all kinds of opportunities— from education to eldercare - when it comes to looking for places to live. Take a look at New Mexico which meets two of your three criteria—plenty of sun and an eclectic lifestyle. I'll admit the surf is a little underwhelming. But if you can get by that technicality, maybe this information will sweeten the pot. You are uniquely qualified for a new program called Operation Soundstage which aims to put military veterans to work on movie and TV productions in New Mexico in "off-camera" job openings such as carpenters, electricians, editors, technicians, production assistants, makeup artists, caterers, drivers and dozens of other positions typically needed for television and movie projects. In addition, the New Mexico Film Office, through the Jobs Training Initiative Program, currently finances training that helps New Mexico crew members advance their education and become qualified for new crew jobs. These funds are only available for a limited number of positions for each production. However, Operation Soundstage will add an additional position on each production to be filled specifically by a New Mexico veteran. Operation Soundstage will also help ensure that veterans who are eligible for the G.I. Bill will be able to access film-career development programs offered at several New Mexico colleges. So there you go. I don't know if you delivered any meals to Quentin Tarantino, but if you did, put it on your resume. In show business, that's called a credit.

Joe

Dear Joe,

My husband was just recalled from retirement and will be deployed for 6 months with the Army National Guard. I didn't know they could recall Soldiers from retirement. Our son has cerebral palsy. Do you have any information about medical care or assistance that would help me care for our son while my husband is deployed on active duty?

Alice

Dear Alice,

The TRICARE Extended Care Health Option (ECHO) ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Extended-Care-Health-Option-\(ECHO\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Extended-Care-Health-Option-(ECHO))) provides supplemental services to active duty family members with qualifying mental or physical disabilities. ECHO offers integrated services and supplies beyond those offered by your TRICARE program option, such as TRICARE Prime (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Prime>) and TRICARE Select (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Select>). This includes family members of activated National Guard/Reserve members called or ordered to active duty for more than 30 days for a federal preplanned mission or in support of a contingency operation. Sponsors with family members seeking ECHO services must sign up for their service's Exceptional Family Member Program (EFMP) ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Exceptional-Family-Member-Program-\(EFMP\)-](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Exceptional-Family-Member-Program-(EFMP)-)) unless waived in specific situations. They must also register for ECHO with their regional TRICARE contractor to be eligible for that program. Alice, please check the MyArmyBenefits Federal Fact Sheets (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits>) for the TRICARE Extended Care Health Option (ECHO) ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Extended-Care-Health-Option-\(ECHO\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Extended-Care-Health-Option-(ECHO))) for more information.

Joe



## Traveling after getting the COVID vaccine? We have some insight to share

**WASHINGTON** — After a year of social restrictions, canceled vacations, postponed events, and a shelter in place order, many Americans are beginning to re-enter a bit of normalcy after receiving their COVID-19 vaccine. Travel is at the top of the list for some, especially retirees as they were one of the first groups to receive their vaccines. We all want to see our families, get out of the house, and hug those we love.

Experts say that those fully vaccinated (two weeks after the final dose) should be fine to gather with fellow vaccinated individuals without masks, visit with non-vaccinated friends outdoors while practicing proper social distancing, and travel within the U.S. It's always a good idea to check the Center for Disease Control (CDC) website (<https://www.cdc.gov/>) for the latest guidance.

When traveling, if you come into contact with someone exhibiting COVID-19 symptoms or just need medical assistance you can have peace of mind by knowing where the closest military treatment facility or installation is located. The MyArmyBenefits Resource Locator at <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator> can assist you in finding all military and VA medical facilities in each U.S. state and territory. It provides that extra safety net to make you feel comfortable getting back out there.

On the fun side of traveling as a Retired Soldier, the Resource Locator can also help you find the installation MWR services at [https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Morale-Welfare-and-Recreation-\(MWR\)?serv=128](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Morale-Welfare-and-Recreation-(MWR)?serv=128), such as Outdoor Recreation to rent outdoor equipment and the Tickets and Travel office for discounted tickets to nearby attractions. If you are staying in accommodations with a kitchen, you can use the local Commissary and PX to help save money by eating in, instead of dining out.

Vaccinated people should still take the proper precautions when traveling or taking part in activities outside of their home. A few ideal, physically distant activities include taking on the great outdoors to go hunting and fishing. Use MyArmyBenefits State/Territory Fact Sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> to see if the state you are visiting offers benefits to military Retirees and Veterans such as discounts on state park admission, as well as hunting and fishing licenses.

As you get back to some normalcy and visit with family and friends, remember to continue to be vigilant and follow the CDC guidelines. Enjoy the visits but don't forget your face mask and hand sanitizer!

### MyArmyBenefits is now on Facebook!

*Stay connected to your military benefits!*



Like or follow us on Facebook for the latest information on your military benefits: <https://www.facebook.com/myarmybenefits/>



<https://myarmybenefits.us.army.mil/>



## Army National Guard Retirement Services: Applying for non-regular retirement pay

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

Did you know the average time a Retired Army National Guard Soldier spends in the Gray Area is 14 years? That is a long time from the point of transferring to the Retired Reserve to reaching age non-regular retirement eligibility (usually age 60 unless entitled to a reduced age retirement for qualifying periods of service). A lot can happen and change in those 14 years of life. We would like to remind you to continue to keep your contact information current with the US Army Human Resources Command (HRC) and Defense Finance Accounting Service (DFAS) to ensure your record is current.



Did you know that in accordance with Army Regulation 135-180, it is the Retired Soldier's individual responsibility to apply for non-regular retired pay? Yes, it is true. You must submit an application to receive your earned retired pay. US Army HRC Gray Area Retirements Branch is the office which processes your application for non-regular retired pay. Their website details the documents required for your application. <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>.

Army National Guard Retirement Services Officers (RSOs) are located throughout the 54 states, territories and the District of Columbia and are available to assist you in completing your application for non-regular retired pay, should you desire assistance with our application. US Army HRC Gray Area Retirements Branch recommends you submit your application for retired pay as early as nine months prior to your 60th birthday or reduced age eligibility. You served our Nation, the US Army and your respective state, territory or District of Columbia earning a retirement, do not delay in submitting your application on time for retired pay.

ARNG Retired Soldiers, surviving spouses and families: We want to hear from you. What retirement questions or topics would you like to see discussed in *Army Echoes*? Please email your recommendations to [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil). Do you need other assistance? There is an appointed Retirement Services Officer (RSO) and Retirement Points Accounting Management (RPAM) Administrator assigned to each State/Territory and District of Columbia. They are there to assist you.

To find your respective RSO use the Resource Locator on the MyArmyBenefits website at <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>.

## Army Reserve Retirement Services Office continues virtual support during COVID-19

By Lt. Col. Trentonia Scott, Army Reserve Retirement Services Section Chief



As we continue to experience the impacts of the COVID-19 pandemic, the Army Reserve Readiness Division Retirement Services Office teams continue to offer virtual services as a safety precaution. The teams conduct monthly virtual seminars and provide customer service assistance to you and your families remotely.

These sessions cover updates to the Reserve Component Survivor Benefit Plan (RCSBP), Survivor Benefit Plan (SBP) election options, retired pay application procedures and other retirement related topics. The RSO teams are available to schedule one-on-one virtual sessions to assist with your specific retirement concerns.

To find your RSO or obtain information regarding the retirement planning seminars scheduled for your area visit: <https://www.usar.army.mil/Retirement/> or <https://soldierforlife.army.mil/Retirement/ArmyReserve>.



## The FLTCIP has 100% international coverage

**WASHINGTON** — Traveling abroad is a wonderful experience, but an unpredictable illness or injury can happen at any time, resulting in the need for long term care. What's worse, the financial impact can be expensive and vary greatly depending on the type of care you receive and the place it's provided.

Long term care is the care you need if you can no longer perform everyday tasks (called activities of daily living) by yourself due to chronic illness, injury, disability, or the aging process. It isn't care that is intended to cure you; it's ongoing care that you may need for the rest of your life. This means you may need help with activities of daily living such as bathing, dressing, and eating.

In fall 2019, the Federal Long Term Care Insurance Program (FLTCIP) 3.0 plan was introduced. FLTCIP 3.0 is a traditional group long term care insurance plan that includes a stay-at-home benefit and home care provided by formal and informal caregivers. It provides many of the same comprehensive benefits that have made the FLTCIP a meaningful way to address long term care risks since its inception in 2002. In addition to its core coverage, FLTCIP 3.0 includes 100% international coverage.

Because this program was designed exclusively for the federal family—including members of the uniformed services—the FLTCIP features international benefits that provide coverage for enrollees who live or may require care outside the United States. Under the prior FLTCIP plans, when such services were received, the FLTCIP paid

benefits up to 80% for covered services. Now, under FLTCIP 3.0 enrollees have access to 100% of their benefits for covered services should they require it in an international care setting. This enhancement may provide peace of mind for enrollees who live abroad or are considering international travel, purchasing a timeshare overseas, or relocating full-time.

With valuable benefits and features, having long term care insurance under the FLTCIP can help prevent all of your savings and assets from being exhausted in the event you or your loved ones ever need long term care. Developed to provide solutions for a range of financial situations, this employer-sponsored program provides valuable coverage for more than 265,000 enrollees.

The FLTCIP is medically underwritten insurance coverage, so it's important to apply when you are in good health to avoid the risk that a future illness or condition may prevent you from obtaining coverage later. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.

### Plan ahead today

Visit [TCFEDS.com](https://www.tcfeds.com) to learn more about the FLTCIP and customize a plan that's right for you.

*The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, under a group long term care insurance policy, and administered by Long Term Care Partners, LLC.*



## Life changes with children and RCSBP

By **Patty Cruz**, Army Survivor Benefit Plan Program Manager

Life-changing events can become overwhelming but it is important to remember that it can have an impact on your Reserve Component Survivor Benefit Plan (RCSBP) coverage and your future pay account. In most cases you only have one year from that life change to notify the Human Resources Command (HRC). Remember, an Army Retirement Services Officer (RSO) is ready and available to assist you to navigate through the process. This article focuses on life-changing events specific to children.

**Scenario 1:** If you had no eligible beneficiaries upon receipt of your Notification of Eligibility (NOE) for Non-Regular Retired Pay, then you will not have a beneficiary on file for the RCSBP. If you acquire (birth of a child, adoption, etc.) a child for the first time after your NOE, you will have one year from acquiring that child to elect child coverage

for RCSBP. You may choose that time to decline coverage, elect deferred annuity coverage or immediate annuity coverage. If you do not inform HRC and elect coverage within one year of acquiring that child, you will default to decline RCSBP coverage. You will have to wait until you apply for non-regular retirement at age 60 or earlier (if you are eligible for reduced age retirement) to elect Child Survivor Benefit Plan (SBP).

**Scenario 2:** If you did not have a child upon receipt of your NOE and elected Spouse Only RCSBP coverage, you have one year from the date of acquiring your first child to inform HRC to add your child to your existing RCSBP coverage. If you do not inform HRC of your intent to add

*(Continued on page 12)*



(Continued from page 11)

your new child to your RCSBP coverage within one year of acquiring that child, you will close the category child for both RCSBP and SBP.

**Scenario 3:** If you elected Spouse and Child or Child Only RCSBP at the time of receipt of your NOE and you acquire a new child, that new child receives coverage automatically.

You will just need to notify HRC of the new eligible beneficiary.

Keeping track of all the laws can feel daunting but you don't have to deal with difficult life-changing events alone. Remember the RSO is here to assist. Make sure to contact your RSO right away. Generally speaking you will only have one year to make changes. Locate your nearest RSO at <https://soldierforlife.army.mil/Retirement/rso?maps=all>.

## Armed Forces Retirement Home offers safe and secure residency opportunities for independent living veterans!

**WASHINGTON** — If you are considering a move to a safe and secure senior community that caters to independent living veterans, then the Armed Forces Retirement Home (AFRH) may be just for you!

With over 98% of our residents now fully vaccinated, AFRH continues to take extraordinary precautions against COVID-19 to ensure their health and well-being. Since the start of the pandemic, we've conducted over 26,000 COVID-19 tests and maintained strict infection control measures - such as wearing face coverings, social distancing and frequent hand washing and hand sanitizing. We closely follow Department of Defense and Centers for Disease Control and Prevention guidelines to ensure everyone's safety. Learn more about how we are doing at the AFRH Coronavirus Update Page at <https://www.afrh.gov/aboutus/coronavirus-latest-update>.

With locations in Washington, D.C., and Gulfport, Miss., AFRH offers a vibrant and affordable independent-living

lifestyle for retired veterans who spent the majority of their duty time as an enlisted member or warrant officer. Rooms are currently available at both locations with no waiting period, down payment or contract required! The monthly rate for independent living is just 46.7% of the resident's gross monthly income or \$2,050.00, whichever is less. All residents must be able to live independently upon moving to AFRH.

Experience the same camaraderie you enjoyed during your time in uniform, and join your fellow retirees in a dynamic community that also offers exceptional care and extensive services! We provide advanced levels of care to our current residents as they age in place. We also now welcome retired reservists and National Guard members to apply for residency!

For further information or to request an application visit <https://www.afrh.gov/apply> or contact the Office of Public Affairs at [admissions@afrh.gov](mailto:admissions@afrh.gov) or (800) 422-9988.

## Update on Next Generation ID Cards

**WASHINGTON** — The Department of Defense is transitioning from its current paper-based Uniformed Services Identification (USID) card to a more secure, next generation USID card. The Next Generation USID card will incorporate an updated design and security features to deter counterfeiting and fraud, and will be printed on a plastic cardstock. Initial issuance of the Next Generation USID card began on July 31, 2020 at select DoD ID card facilities. USID cards are issued to retired and reserve members, dependent family members of Uniformed Services members, and other eligible individuals in accordance with DoD policy to facilitate access to benefits, privileges, and DoD bases.

Currently-issued USID cards remain valid through their

expiration date. In an effort to limit the impact on ID card issuing facilities, cards will not be reissued solely for the purpose of obtaining the Next Generation USID card.

Since sites are currently operating under constrained conditions as a result of COVID-19 to keep both cardholders and operators safe, individuals with an indefinite (INDEF) expiration date on their current USID card should wait until summer 2021 to have their Next Generation USID card issued.

The complete transition to the new ID card, is targeted for January 2026, Sorrento said. In the meantime, the current cards will continue to work.

Contact your nearest ID card issuing facility, or use the Site Locator and Appointment Scheduler on ID Card Office Online at, <https://idco.dmdc.osd.mil/idco/>, to find a location near you.



## Ozark High School JROTC Program adapts during pandemic

By Meredith Hatley, Remi Watson, Sydney Broussard, Alissa Short and Shealynn Fuller, Army JROTC Cadets, Ozark High School

**OZARK, Mo.** — In a year in which pandemic and its related complications have forced many JROTC programs to stand down or curtail activity for a time, the Ozark JROTC program has shown a determination to adapt and overcome. Despite the obstacles and adaptations we have faced this year, we have persevered and come out stronger than ever. The camaraderie that the battalion has demonstrated over the course of this year has been outstanding and we expect it to persist for years. While everyone in the battalion has endured challenges and trials to overcome, we would like to highlight how well everyone, especially our special teams, handled these challenges, restrictions, and cancellations.



The U.S. Army JROTC Cadets of Ozark High School adapted to the pandemic with proper mask usage during drill practice, marching, and other JROTC activities. (Photo by 1st Sgt. William Crawford, U.S. Army Retired, Army Instructor)

Our battalion organized a cadet summer activity week in which we came together daily for physical training and adventure activities, including canoeing, rock climbing, swimming, hiking, rope bridging, obstacle course training, team building, and zip-lining. Thereafter, cadets continued to rally voluntarily throughout the summer for morning physical training sessions, in order to maintain relationships and strengthen themselves. Our drill teams, the Ozark Mountain Guard and Ozark Mountainettes, still report at 5:30am, 2-3 days a week to continue refining and sharpening their skills. They have recently submitted competition videos for their first virtual meet and are preparing to host the season's first local drill meet, the Tiger Drill Classic.

Each fall, the Ozark Rifle Team hosts the "Show-Me" Shootout, with schools from all over Missouri invited to travel to Ozark to show what their shooters can do. The Ozark Rifle Team was able to achieve first place in both Sporter and Precision categories as well as have several cadets from both teams place in the individual shooters categories.

COVID-19 may have made things harder and even hindered our events at times but the family-like bonds that have been created were well worth the struggle. Our Raider program has experienced its best year ever, despite the pandemic. The program has attracted more cadets than ever before and they are working harder than ever before.

While the present pandemic has created challenges for JROTC programs across the nation, as well as society in general, the Ozark Tiger Battalion has demonstrated a determination to do whatever it takes to remain as functional, competitive, and productive as possible. Cadet enthusiasm and optimism remain high as they gladly comply with the safety regulations, protocols, and restrictions placed upon them as a necessary cost of continuing to function as actively and dynamically as we do. This effort has paid great dividends in the emotional health of our cadets and the strength of our battalion. To paraphrase former Intel CEO Andy Grove, "poor programs are destroyed by crises; good programs survive them; great programs are improved by them."

U.S. Army JROTC instructor applicants must be retired from the Army no longer than 3 years, in the grades of E-6 to E-9, W-1 to W-5 or O-3 to O-6. To learn more about the program, view instructor vacancies, estimate minimum instructor pay, and begin the application process visit the Army JROTC website at <http://www.usarmyjrotc.com/> or call (800) 347-6641.



# Should we rename the Retiree Appreciation Day?

By Mark E. Overberg, Director, Army Retirement Services

During the Army Chief of Staff's Retired Soldier Council meeting in April, the Council discussed the "Retiree Appreciation Day" or RAD. The consensus was the name doesn't fit anymore. Retired Lt. Gen. David Halverson, the officer Co-chair, said, "Why don't we ask the retired community for their input on a new name?"

## Why rename the RAD?

There was a time when the Army thought retirees' service was done. They collected retirement pay and went on with their lives. So we thanked them for their past service and offered them some basic services during a Retiree Appreciation Day.

But now America and its Army have changed. It's not just about appreciation. It's about engaging Retired Soldiers and finding how and where they can continue to serve the nation – to be a Soldier for Life.

## What has changed?

In 1960, 40 percent of Americans over the age of 14 were veterans of World War I, World War II or the Korean War. Everyone knew or was closely related to a Veteran.

Since then, the number of veterans in America has declined precipitously. Most recently, from Jan. 2007 to Jan. 2021, the percentage of veterans in America declined from 10.4 percent to seven percent. And the civil-military divide widens as the number of veterans declines.

Seventy-nine percent of current Soldiers have a family member who is or was a Soldier. Fifty percent of Americans say they know nothing about their military. Only 29 percent of Americans are even eligible to join the military and that is expected to decline to 19 percent by 2030.

If we want to ensure the readiness of the Army and reduce the civil-military divide in the age of the All-Volunteer Army, each veteran must reach out more than in the past – if only because there are fewer of them.

If veterans don't advocate for the Army with everyday Americans, our youth may not even consider military service an option.

## So what does this have to do with Retiree Appreciation Days?

First, you aren't "retirees" any more. You are Retired Soldiers – by Army policy.

Second, we'd like you to continue to serve. So we need to engage you, not just thank you for your past service. We need to reintegrate those who are willing, but in a different capacity than when you were in uniform. Your mission is to "Hire & Inspire": to help veterans find employment, to inspire our youth to join the military, and to inspire Americans to support and trust their military.

A Retiree Appreciation Day is not just about appreciation for past service. It's about learning the Army's current capabilities, so you can talk to Americans about the Army. It's about staying connected, so the Army can tell you when and where we need you: From talking to teachers who influence our youth to join the military; to helping surviving spouses during their time of need when their Retired Soldier has passed; to putting on the uniform again – like the 248 of you who were voluntarily recalled for COVID-19 operations.

## The history

In the 1950s, 1960s, and 1970s, the Army held division and regimental "reunions" or "conventions." In the 1980s, that name gave way to "retiree open houses." Eventually, open houses became "retiree appreciation days." But America needs more from its veterans now.

## The proposal

Send your nomination for renaming the RAD (no more than 200 words) to [ArmyRSO@mail.mil](mailto:ArmyRSO@mail.mil) for an opportunity to be featured in a future edition of *Army Echoes*.

## RETIREE APPRECIATION DAYS

\*Due to the COVID-19 pandemic, many RADs are being held virtually or subject to change. Call ahead for additional information.

LOCATION	DATE	CONTACT	LOCATION	DATE	CONTACT	LOCATION	DATE	CONTACT
Fort Jackson, SC	May 13 -15	(803) 751-6715	Fort Belvoir, VA	Sep. 17	(703) 806-4551	USAG-Stuttgart	Oct. 22	09-641705962010
JB Lewis-McChord, WA	May 14	(253) 966-5884	Fort Lee, VA	Sep. 24	(804) 734-6555	Fort Hamilton, NY	Oct. 23	(718) 630-4552
JB Langley-Eustis, VA	May 13-15	(757) 878-2227	Schofield Barracks, HI	Oct. 2	(808) 655-1514	Fort Riley, KS	Oct. 23	(785) 239-3320
Presidio of Monterey, CA	Jun. 5	(831) 242-4986	USAG-Rheinland-Pflz/Ramstein	Oct. 14	0631-411-8838	USAG-Italy	Oct. 26	00390444617747
Fort Campbell, KY	Jun. 19	(270) 798-5280	Fort Knox, KY	Oct. 15	(502) 624-1765	Fort Rucker, AL	Oct. 29	(334) 255-9124
JBSA-Randolph, TX	Aug. 25	(210) 652-6880	USAG-BENELUX-Brussels	Oct. 15	0032-65-44-7267	Fort Hood, TX	Oct 29-30	(254) 287-5210
Tobyhanna Army Depot, PA	Aug. 28	(570) 616-7019	Fort Polk, LA	Oct. 16	(337) 531-0402	Fort Leavenworth, KS	Oct. 30	(913) 684-5583
Fort Drum, NY	Sep. 4	(315) 772-6434	Carlisle Barracks, PA	Oct. 16	(717) 245-4501	USAG-Wiesbaden, Germany	Oct. 30	0611-705-5338
Fort Leonard Wood, MO	Sep. 10- 11	(573) 596-0947	USAG-Bavaria	Oct. 19	0964-183-8709	Fort Benning, GA	Nov. 5	(706) 545-1805
Fort Sill, OK	Sep. 16 -17	(580) 442-2645	USAG-Ansbach	Oct. 21	0981-183-3301	Fort Gordon, GA	Nov. 6	(706) 791-5210
			Redstone Arsenal, AL	Oct. 22	(256) 876-3987	JB McGuire-Dix-Lakehurst, NJ	canceled	(609) 562-2666

# RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related?

Then contact the RSO for your area or go to the Army Retirement Services website <https://soldierforlife.army.mil/Retirement/contact-us>.

## INSTALLATION RSOs

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

### ALABAMA

• Redstone Arsenal  
(850) 842-2719  
[usarmy.rsa.rso@mail.mil](mailto:usarmy.rsa.rso@mail.mil)  
• Ft. Rucker  
(334) 255-9124/9739  
[usarmy.rucker.rso@mail.mil](mailto:usarmy.rucker.rso@mail.mil)

### ALASKA

• JB Elmendorf-Richardson  
(800) 478-7384 (AK only)  
(907) 384-3500  
[rso@richardson.army.mil](mailto:rso@richardson.army.mil)  
• Ft. Wainwright  
(907) 353-2095  
[fwarso@wainwright.army.mil](mailto:fwarso@wainwright.army.mil)

### ARIZONA

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

### ARKANSAS

See Ft. Sill, OK  
**CALIFORNIA**  
• Presidio of Monterey  
(831) 242-4986  
[usarmy.pomrso@mail.mil](mailto:usarmy.pomrso@mail.mil)

### COLORADO

• Ft. Carson  
(719) 526-2840  
[usarmy.carson.rso@mail.mil](mailto:usarmy.carson.rso@mail.mil)

### CONNECTICUT

See West Point, N.Y.

### DELAWARE

See Ft. Meade, Md.

### D.C.

See JB Myer-Henderson Hall, Va.

### FLORIDA

• Central & West MacDill AFB  
(813) 828-0163  
[army.rso@us.af.mil](mailto:army.rso@us.af.mil)  
• Rest of FL, see Ft. Stewart, Ga.  
**GEORGIA**  
• Ft. Benning  
(706) 545-1805/2715  
[usarmy.benning.imcom.mbx.g1hrdrso@mail.mil](mailto:usarmy.benning.imcom.mbx.g1hrdrso@mail.mil)  
• Ft. Gordon  
(706) 791-2654/4774  
[usarmy.gordon.rso@mail.mil](mailto:usarmy.gordon.rso@mail.mil)  
• Ft. Stewart  
(912) 767-5013/3326  
[usarmy.stewartrso@mail.mil](mailto:usarmy.stewartrso@mail.mil)

### HAWAII

• Schofield Barracks  
(808) 655-1514  
[armyschofieldrso@mail.mil](mailto:armyschofieldrso@mail.mil)  
**IDAHO**  
Ft. Carson, Colo. or JB Lewis-McCord, Wash.

### ILLINOIS

Ft. Leonard Wood, Mo  
Ft. McCoy, Wisc., Ft. Knox, Ky.

### INDIANA

Ft. Knox, Ky.

### IOWA

Ft. McCoy, Wisc.

### KANSAS

• Ft. Leavenworth  
(913) 684-5583  
[usarmy.leavenworth.imcom.mbx.retirements@mail.mil](mailto:usarmy.leavenworth.imcom.mbx.retirements@mail.mil)

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

### KENTUCKY

• Ft. Campbell  
(270) 798-5280  
[usarmy.campbell.rso@mail.mil](mailto:usarmy.campbell.rso@mail.mil)

• Ft. Knox  
(502) 624-7236  
[usarmy.knox.rso@mail.mil](mailto:usarmy.knox.rso@mail.mil)

### LOUISIANA

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

### MAINE

See Ft. Drum, N.Y.

### MARYLAND

• Aberdeen Proving Grnd  
(410) 306-2322/2323  
[usarmy.apgrso@mail.mil](mailto:usarmy.apgrso@mail.mil)

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

### MASSACHUSETTS

See West Point, N.Y.

### MICHIGAN

• UP: See Ft. McCoy, Wisc.  
• Lower Mich.  
Selfridge ANGB  
(586) 239-5580

### MINNESOTA

See Ft. McCoy, Wisc.

### MISSISSIPPI

See Ft. Rucker, Ala.

### MISSOURI

• Ft. Leonard Wood  
(573) 596-6637  
[flwrso@mail.mil](mailto:flwrso@mail.mil)

### MONTANA

See JB Lewis-McChord, Wash.

### NEBRASKA

See Ft. Riley, Kan.

### NEVADA

See Pres. of Monterey, Ca.

### NEW HAMPSHIRE

See Ft. Drum, N.Y.

### NEW JERSEY

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

### NEW MEXICO

See Ft. Bliss, Tx.

### NEW YORK

• Ft. Drum  
(315) 772-6434  
[usarmy.drum.rso@mail.mil](mailto:usarmy.drum.rso@mail.mil)  
• Ft. Hamilton  
(718) 630-4552  
[usarmy.hamilton.rso@mail.mil](mailto:usarmy.hamilton.rso@mail.mil)  
• Watervliet Arsenal  
(Wed/Thurs 0800-1300)  
(518) 266-5810  
[wvarso@gmail.com](mailto:wvarso@gmail.com)

• West Point  
(845) 938-4217  
[usarmy.westpoint-id-training.mbx.westpoint-rso@mail.mil](mailto:usarmy.westpoint-id-training.mbx.westpoint-rso@mail.mil)

### NO. CAROLINA

• Ft. Bragg  
(910) 396-8591  
[braggrso@conus.mail.mil](mailto:braggrso@conus.mail.mil)

### NO. DAKOTA

See Ft. Riley, Kan.

### OHIO

See Ft. Knox, Ky.

### OKLAHOMA

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

### OREGON

See JB Lewis-McChord, Wash.

### PENNSYLVANIA

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

• Tobyhanna Army Depot  
(570) 615-7019  
[army.tobyhanna.rso@mail.mil](mailto:army.tobyhanna.rso@mail.mil)

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

### RHODE ISLAND

See West Point, N.Y.

### SO. CAROLINA

• Ft. Jackson  
(803) 751-5495  
[armyrso.jackson@mail.mil](mailto:armyrso.jackson@mail.mil)

### SO. DAKOTA

See Ft. Riley, Kan.

### TENNESSEE

See Ft. Campbell, Ky.

### TEXAS

• Ft. Bliss  
(915) 568-5204/569-6233  
[usarmy.bliss.rso@mail.mil](mailto:usarmy.bliss.rso@mail.mil)  
• Ft. Hood  
(254) 287-5210  
[army.hoodrso@mail.mil](mailto:army.hoodrso@mail.mil)

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

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

### UTAH

See Ft. Carson, Colo.

### VERMONT

See Ft. Drum, N.Y.

### VIRGINIA

• Ft. Belvoir  
(703) 806-4551  
[usarmy.belvoir.imcom.mbx.rso@mail.mil](mailto:usarmy.belvoir.imcom.mbx.rso@mail.mil)  
• JB Langley-Eustis  
(757) 878-2227  
[usarmy.eustis.rso@mail.mil](mailto:usarmy.eustis.rso@mail.mil)

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

• JB Myer-Henderson Hall  
(703) 966-5948/3689  
[usarmy.jbmhh.rso@mail.mil](mailto:usarmy.jbmhh.rso@mail.mil)

### WASHINGTON

See Ft. Knox, Ky.

### WEST VIRGINIA

See Ft. Knox, Ky.

### WISCONSIN

• Ft. McCoy  
(608) 388-3716  
[usarmy.mccoy.rso@mail.mil](mailto:usarmy.mccoy.rso@mail.mil)

### WYOMING

See Ft. Carson, Colo.

### PUERTO RICO

• Ft. Buchanan  
(787) 707-2061  
[usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@mail.mil](mailto:usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@mail.mil)

## OVERSEAS RSOs

### HQ IMCOM Europe

0611-143-544-1530  
[usarmy.sembach.ret-svcs@mail.mil](mailto:usarmy.sembach.ret-svcs@mail.mil)

### Germany

**Ansbach**  
0980-283-3793  
[usarmy.rsoansbach@mail.mil](mailto:usarmy.rsoansbach@mail.mil)

### Baumholder

0611-143-541-1021  
[usarmy.rsobaumholder@mail.mil](mailto:usarmy.rsobaumholder@mail.mil)

### Bavaria

09641-838539  
[usarmy.rsobavaria@mail.mil](mailto:usarmy.rsobavaria@mail.mil)

### Grafenwoehr

09641-83-8709  
[usarmy.bavaria.ret-svcs@mail.mil](mailto:usarmy.bavaria.ret-svcs@mail.mil)

### Rheinland-Pfalz

0611-143-541-1021  
[usarmy.rsor-pfalz@mail.mil](mailto:usarmy.rsor-pfalz@mail.mil)

### Stuttgart

07031-15-2010  
[usarmy.rsostuttgart@mail.mil](mailto:usarmy.rsostuttgart@mail.mil)

### Wiesbaden

0611-43-548-1614  
[usarmy.rsowiesbaden@mail.mil](mailto:usarmy.rsowiesbaden@mail.mil)

### Belgium

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

### England

See HQ IMCOM Europe

### Middle-East

See HQ IMCOM Europe

### Netherlands

011-31-45-534-0260  
[usarmy.rsobenelux@mail.mil](mailto:usarmy.rsobenelux@mail.mil)

### Italy/So. Europe/Africa

**Vicenza**  
011-39-0444-71-4831  
[usarmy.rsoitaly@mail.mil](mailto:usarmy.rsoitaly@mail.mil)

### Japan

**Camp Zama**  
011-81-46-407-3940  
[usarmy.zamarso@mail.mil](mailto:usarmy.zamarso@mail.mil)

### Okinawa

06117-44-4104  
[rso@okinawa.mail.mil](mailto:rso@okinawa.mail.mil)

### Korea

**Yongsan**  
010-2916-0578  
[usarmy.KoreaRSO@mail.mil](mailto:usarmy.KoreaRSO@mail.mil)

### Camp Humphreys

010-2916-0578  
[usarmy.KoreaRSO@mail.mil](mailto:usarmy.KoreaRSO@mail.mil)

## ARMY RESERVE RSOs

### 63rd Readiness Division

Mountain View, California  
(650) 526-9511/9512/9513  
RSO email: [army63rso@mail.mil](mailto:army63rso@mail.mil)  
States: AR, AZ, CA, NM, NV, TX, OK

### 9th Mission Support Command

Honolulu, Hawaii  
808-438-1600 x3553  
RSO email: [usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@mail.mil](mailto:usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@mail.mil)  
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

### 81st Readiness Division

Ft. Jackson, South Carolina  
(803) 751-9864/9698

RSO email: [usarmy.usarc.81-rsc.list.dhr-rso@mail.mil](mailto:usarmy.usarc.81-rsc.list.dhr-rso@mail.mil)  
States: LA, MS, NC, PR, SC

### 88th Readiness Division

Ft. McCoy, Wisconsin  
Office: (608) 388-7448  
RSO email: [usarmy.usarc.88-rd.mbx.retirement-services1@mail.mil](mailto:usarmy.usarc.88-rd.mbx.retirement-services1@mail.mil)  
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

### 99th Readiness Division

JB McGuire-Dix-Lakehurst, New Jersey  
(609) 562-1696/7055/7425/1688  
RSO email: [Army99RSO@mail.mil](mailto:Army99RSO@mail.mil)  
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, 7th MSC (Europe)

## ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at [http://myarmybenefits.us.army.mil/Home/Benefit\\_Library/Resource\\_Locator.html](http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html). Click on the state you're interested in for the National Guard points of contact there.

## HRC GRAY AREA RETIREMENTS (GAR) BRANCH

Servicing Retired USAR and ARNG Soldiers processing retirement pay packets and family members with RCSBP. Phone (888) 276-9472 or (502) 613-8950  
Download retirement application: <https://www.hrc.army.mil/asset/19367>

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

HRC-GAR website: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>

# Are your mail and email addresses up to date?

The fastest and surest way for Retired Soldiers in receipt of retired pay to update address information with DFAS is to use myPay at <https://mypay.dfas.mil/mypay.aspx> or by calling (800) 321-1080.

Gray Area Retired Soldiers (in the Retired Reserve not receiving retired pay), should use the Human Resources Command (HRC) database at <https://www.hrcapps.army.mil/portal/> using their DS Logon or by calling (888)276-9472.



Army Retirement Services  
251 18th Street South, Suite 210  
Arlington VA 22202-3531  
OFFICIAL BUSINESS

## For the win! PX benefit drives \$1.1 million in prizes in 2020

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

With tax-free shopping, military-exclusive pricing and our “We Go Where You Go” mission, the Army & Air Force Exchange Service delivers value to Army communities every day.

Army heroes shop with us—and they win with us too. In 2020, the military community won more than \$1.1 million in prizes through 150 Exchange sweepstakes. Warfighters, military family members, retirees and honorably discharged Veterans can enter sweepstakes for free—and no purchase is required.

These prizes can change lives. Take, for example, Shala and Richard Morita, who both served in the Army and now use their hard-earned benefit at Fort Sill. Shala won a \$10,000 PX shopping spree, one of several given away during 2020 in honor of the Exchange’s 125th anniversary.

“We couldn’t believe that it was true, that this is happening to us,” Richard said. “This is a blessing, especially around this time of year. We are thinking that we can get things now for other people who are more deserving.”

All authorized shoppers 18 and older—including

honorably discharged veterans—can visit [ShopMyExchange.com/sweepstakes](http://www.shopmyexchange.com/sweepstakes) <http://www.shopmyexchange.com/sweepstakes> to enter. Chances to win giveaways every Friday can be found on the Exchange’s Facebook page <http://www.facebook.com/shopmyexchange> as well.

The PX is the heart of the military community. Even as the COVID-19 pandemic forced the cancelation of many in-store events in 2020, sweepstakes were an opportunity to reward and connect with authorized shoppers doing their part to improve the critical Army Quality-of-Life programs through their hard-earned Exchange benefit.

For more than 125 years, the PX has stayed true to its commitment to serve Soldiers, past, present and future. We truly go where you go, and it’s an honor to celebrate life’s winning moments with you.

### 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.*