



1,000,000!

An Army Force Multiplier

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

In October, the United States Army exceeded one million Retired Soldiers! That's as many Retired Soldiers as there are Soldiers serving on active duty, in the Army National Guard, and in the Army Reserve – combined. Retired Soldiers are an Army force multiplier.

In 2012, Gen. Raymond T. Odierno, the Army Chief of Staff, created the Soldier for Life (SFL) program to instill a new mindset which proclaims that service to the nation continues after uniformed service ends. In 2015, the Director of Army Retirement Services, retired Col. John W. Radke, coined the Retired Soldier mission statement during a conversation with Army Chief of Staff Gen. James C. McConville, then the Army G-1.

Mission: Hire & Inspire

The intent of Hire & Inspire is that your mission changed when you retired. No longer are you training and deploying to fight and win our nation's wars. But you still have a duty to the nation. And the Army still needs you. So let's break down the mission statement.

Hire: We want you to mentor veterans where you live and help them get jobs. This helps veterans and their families, so they are more likely to become our ambassadors as Soldiers for Life. But this also helps the Army. The money spent on veterans' unemployment compensation can instead be spent on training and equipping today's Soldiers.

Inspire: We want you to inspire Americans in three ways. But to do this, Americans must **see you** as a Retired Soldier – out of your uniform. Wear the U.S. Army Retired Lapel Button and put the Soldier for Life window sticker on your car. These are conversation starters. You inspire Americans just by telling your Army stories. Stories that need to be told. Your stories make Soldiers real to Americans. Tell them what being a Soldier means to you. Tell them about the sacrifices you and your family made. Dispel their negative stereotypes about veterans. Your stories help Americans understand why we need an Army, trained and ready to defend their freedoms. We need Americans to understand the Army. Their support will ensure the Army remains a formidable foe for our adversaries and a critical partner for our allies. By continuing to set an example in your daily life, you influence Americans to see military service as a viable career for their children.

Still Serving: There are many ways you can still serve the Army. The Army's largest demographic should not be its most underutilized asset. Continue to serve. Be a Soldier for Life.

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**Army Retired
Lapel Button**



**SFL Window
Sticker**

Oct 2020 - Jan 2021

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ARMY ECHOES

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Continue to Serve, as a Soldier for Life

Meet Your Army – Public speaking by the most senior Retired Soldiers.

Recruiting – Help recruiters influence the people who influence young Americans to join the military, such as parents, teachers, guidance counselors, and coaches.

Retiree Councils -- Advise garrison commanders about the concerns of the retired community and be liaisons with the local civilian community.

ETS Sponsorship – Serve as a mentor in the VA's ETS Sponsorship program that helps retiring or separating veterans resettle in your city.

Casualty Assistance -- Assist surviving spouses of other Retired Soldiers in their time of need.

Retirement Services – Assist retirement services officers (RSOs) in helping other retirees

Retiree Appreciation Days – Assist RSOs in organizing and hosting these events

Military Treatment Facilities (MTF) – provide medical, dental, nursing, or other health-care related services. Or serve on the MTF advisory council.

Senior ROTC – Serve on the Army Advisory Panel (AAP) on ROTC Affairs

Junior ROTC – Serve as an instructor in one of 1,709 U.S. Army Junior ROTC programs.

Army Community Service -- Augment ACS in both technical and nontechnical areas.

Regimental associations – Be a link with today's Soldiers as honorary colonels, honorary warrant officers, honorary sergeants major, and distinguished members of a regiment.

Assistant Voting Officers -- Provide direct assistance in registration and voting procedures in an Installation Voting Assistance Office.

Veterans Service Organization Panels – Serve on VSO speakers' panels and committees.

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 as a hard copy and electronic newsletter three times each year in accordance with Army Regulation 600-8-7, *Army Echoes* is also published as a daily blog at <https://soldierforlife.army.mil/retirement/blog>. Past editions of the *Army Echoes* newsletter are available for free downloading 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. Direct all other questions to the Retirement Services Officers listed on pg. 23.

Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at 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 Raymond F. Chandler (USA Retired)

Director, Army Retirement Services: Mark E. Overberg

Army Echoes Editor: Maria G. Bentinck

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Echoes from the past: News from 60 years ago

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

The **October 1960** edition of the Retired Army Personnel Bulletin announced that all retirees should have received their copies of the Retired Army Personnel Handbook in the mail. *[Ed. Note: Today, the 2020 U.S. Army Retired Soldier Handbook carries on this tradition, explaining major DOD policies and programs that provide for Retired Soldiers and their surviving spouses. Download yours at <https://soldierforlife.army.mil/Retirement/post-retirement/>.]*

The **November 1960** edition further explained a Comptroller General of the United States decision concerning the Economy Act of 1932. The law prohibited retired active duty officers from earning more than \$10,000 per year combined between military retired pay for service as an officer and current salary as a federal civilian employee. The Comptroller General ruled that there was no distinction between retired active duty and Reserve officers; all were bound by the \$10,000 limitation. *[Ed. Note: There are no such restrictions on dual compensation now.]*

The **December 1960** edition notified retirees that they were no longer required to report their mailing address to The Adjutant General every January. The new requirement was to report only when the mailing address changed. *[Ed. Note: Retired Service members are still required to update the Army when their mailing address changes. The easiest way is to update the Defense Finance and Accounting Service (DFAS) through myPay at <https://mypay.dfas.mil/#/>. Another way is to call your Army Retirement Services Officer, who can update the DFAS pay system for you. All Gray Area Retired Soldiers are still required to update Human Resources Command when their address changes. See the RSO directory on page 23.]*

The **January 1961** edition announced that a new law authorized the Veterans Administration to provide outpatient medical care for nonservice connected disabilities for the first time, but only in limited circumstances. *[Ed. Note: The VA continues to provide outpatient medical care to veterans for nonservice connected disabilities, but on a space available basis, and is required to bill the veteran's health insurance provider.]*

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 purchased from the Exchange and other retail businesses.

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

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

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

Meet the 2020 Chief of Staff, Army Retired Soldier Council

WASHINGTON — For the first time ever, the 14 members of the Chief of Staff Army, Retired Soldier Council held a virtual annual meeting this summer from the comfort and safety of their living rooms amid the COVID-19 global pandemic. The Council, which is co-chaired by retired Lt. Gen. David Halverson and retired Sgt. Maj. of the Army Raymond Chandler, successfully met despite travel restrictions and worked diligently throughout the week to represent over 1.2 million Retired Soldiers and surviving spouses.

The Council members reviewed and discussed several issues impacting the retired community. The issues discussed were submitted by installation retiree councils. These issues addressed concerns in such areas as access to military medical care for retirees, increasing TRICARE fees and other changes in benefits and entitlements.

A top issue discussed again this year is the inability of the Army to communicate with Retired Soldiers and their families. Since the elimination of Army Knowledge Online (AKO), installations do not have access to the email and mailing address of the retired community in order to keep the lines of communication open. This was particularly felt during the COVID-19 pandemic where the retired community were not always able to access key information regarding closures and restrictions. The Army is working to resolve this problem.

To see the full report of these issues as well as previous reports visit the Soldier for Life webpage at <https://soldierforlife.army.mil/Retirement/csa-retired-soldier-council>.

The Council members also received over a dozen briefings throughout the week from the Department of Defense senior leaders; among them, Army Chief of Staff, Gen. James C. McConville and Sgt. Maj. of the Army Michael A. Grinston. Not only did the Council members gain valuable insight into the Army's initiatives, as well as current and future operations, but the role the retired community continues to contribute to the Total Force of the Army. These contributions include mentoring veterans during their transitions to reduce stress and unemployment compensation; 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 just a few.

If you are interested in serving on the Chief of Staff Army, Retired Soldier Council, contact your local Retirement Service 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/Army Service Component Commander.



Members of the 2020 Chief of Staff, Army Retired Soldier Council (From L to R, top row): Col. (Ret) Lenore Enzel, Maj. Gen. (Ret) Robert Kasulke, Sgt. Maj. of the Army (Ret) Raymond Chandler, Lt. Gen (Ret) David Halverson, Col. (Ret) Many-Bears Grinder; (middle row) Master Sgt. (Ret) Miguel Padilla, Sgt. Maj. (Ret) Mitzi Hinton, Chief Warrant Officer Five (Ret) David Ratliff, Sgt. Maj. (Ret) Michael Walker, Master Sgt. (Ret) Kent Burns; (bottom row) Col. (Ret) Karl Goetzke, Command Sgt. Maj. (Ret) Ralph Rusch, Col. (Ret) Peter Hoffman and Sgt. Maj. (Ret) Edward Mounts.





A MESSAGE FROM

THE COMMANDING GENERAL, U.S. ARMY RECRUITING COMMAND

Greetings, Soldiers for Life and Families!

Thank you for your dedication to our nation. Once a Soldier, Always a Soldier . . . A Soldier For Life!

As the new commanding general of U.S. Army Recruiting Command (USAREC), I am looking forward to engaging with the largest and most influential audience in our nation's Army -- our Soldiers, veterans and families.

As we focus on the new fiscal year, we have the opportunity to look back on the great accomplishments that Army has made. With COVID-19, the economic and political landscape, and racial tensions all facing our nation, we are experiencing one of the most challenging recruiting environments we have seen. Our recruiting NCOs have made incredible strides in recent

months to maximize their reach in the virtual space and find creative ways to continue finding future Soldiers and leaders for our great Army.

As the command moves forward, our main priority will be the Chief of Staff of the Army's "People Strategy." People still remain the Army's greatest strength and the U.S. Army is the best Army in the world because we have the best people in the world. And, that includes you! This is where the Army needs your assistance with our mission.

As we reenergize USAREC's Partnership Outreach Program (POP), our command plans to focus on bridging the gap between the military and communities across the nation. We want to show the American people the Army is a quality and diverse service, while increasing awareness by empowering our Soldiers for Life to talk about their experiences and today's Army.

You can support this effort by registering as a USAREC partner online at www.goarmy.com/cp. Once registered you will receive monthly recruiting updates and information you can share to educate your community about the Army. You will also receive invitations to participate in local recruiting activities and connect with recruiters in your area.

In these challenging times, we need to work together as one team. With your help and teamwork, we can overcome perceptions as well as educate and inform the public to showcase the Army as a place where young Americans can grow into strong leaders, develop skills, and become better members of society.

Working together, we can ensure today's young Americans understand what service entails. Use hashtag #ServeWithPurpose and tell your Army story. Help us ensure the next generation of your Army is the most talented, dedicated, and professional Army in the world.

Thank you for all you do in support of our great Army and our nation.

Soldier for Life,

Maj. Gen. Kevin Vereen





Open Season is coming: Take the time to prepare now

WASHINGTON — The annual period when TRICARE beneficiaries can enroll in or change health plans for the next year, is right around the corner. Take the time now to learn about your eligibility, fees, as well as health, dental, and vision plan options.

“Now is the time to think through if you or your family members want to make any changes to your current health plan coverage,” said Mark Ellis, chief of the Policy and Programs Section of the TRICARE Health Plan at the Defense Health Agency. “If you do, you’ll be ready to act when open season begins.”

Here are a few frequently asked questions and answers about open season so you’ll be ready.

Q: When is open season?

A: TRICARE Open Season and Federal Benefits Open Season for enrollment or changes is from Nov. 9 to Dec. 14, 2020.

Q: Who can participate in TRICARE Open Season?

A: TRICARE Open Season applies to beneficiaries eligible to enroll in TRICARE Prime (including the US Family Health Plan), TRICARE Prime Remote, or TRICARE Select. TRICARE Open Season doesn’t apply to active duty service members. It also doesn’t apply to TRICARE For Life (TFL). TFL coverage is automatic if you have Medicare Part A and Part B. Open season also doesn’t apply to premium-based plans. As described in the TRICARE Plans Overview, you can purchase premium-based plans anytime. These plans include:

- TRICARE Reserve Select
- TRICARE Retired Reserve
- TRICARE Young Adult
- Continued Health Care Benefit Program

Q: What can I do during TRICARE Open Season?

A: If you’re eligible to participate in TRICARE Open Season, you have three choices for your 2021 health coverage. You may:

- **Enroll in a plan.** If you’re eligible for but aren’t currently enrolled in a TRICARE Prime option or TRICARE Select, you can enroll for 2021 coverage.
- **Change plans.** If you’re already enrolled in a TRICARE Prime option or TRICARE Select, you can switch plans for 2021 coverage. You may also change your type of enrollment, for example switching from individual to family enrollment.

• **Do nothing.** If you want to stay in your current TRICARE health plan, you don’t have to take any action.

You’ll continue in your current health plan through 2021 or as long as you’re eligible. (Note: If you’re a Group A retiree enrolled in TRICARE Select, you may still have to take action. See the next question about TRICARE Select enrollment fees.)



Enrollment changes made during TRICARE Open Season will go into effect on Jan. 1, 2021.

Q: What are the new TRICARE Select enrollment fees?

A: These fees only apply to TRICARE Select Group A retirees. You’re in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018. Group A retirees must pay monthly enrollment fees in order to maintain their TRICARE health coverage. You must set up an enrollment fee payment before the end of TRICARE Open Season to start on Jan. 1, 2021. See next page for more details.

The 2021 TRICARE Select enrollment fees for Group A retirees and family members include:

- Individual plan: \$12.50 per month
- Family (two or more) plan: \$25 per month

Active duty family members enrolled in TRICARE Select will experience no change, and won’t pay enrollment fees. This change doesn’t apply to survivors of deceased active duty service members or medically retired retirees and family members. This also doesn’t apply to you if you use TRICARE For Life, TRICARE Prime, or a premium-based plan.

Group B retirees already pay enrollment fees for their TRICARE Select coverage. You are in Group B if you or your sponsor’s initial enlistment or appointment or that of your uniformed services sponsor began on or after Jan. 1, 2018.

Q: What is Federal Benefits Open Season?

A: [Federal Benefits Open Season](#) allows you to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP). This program is managed by the U.S. Office of Personnel Management. It offers eligible TRICARE beneficiaries a choice between multiple vision and dental plans and carriers.

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If you're already enrolled in a FEDVIP dental and/or vision plan, your enrollment will automatically continue in 2021. If you wish to make changes to your existing plan, you must do so during open season. Learn more about [FEDVIP eligibility](#) to see whether this program is an option for you and your family.

Q: Where can I learn more?

A: To get ready for open season, you can use tools on the TRICARE website, like the [TRICARE Plan Finder](#) and [TRICARE Compare Cost Tool](#). These resources help you see which plans you're eligible for and help you to compare plans and costs, when they become available. You can also learn more about [TRICARE Select enrollment fees](#) for Group A retirees. Now is the time to prepare for open season. Take command of your health, and learn more about your options for coverage next year. If you want to get updates about open season and other TRICARE news, sign up for email alerts at <https://public.govdelivery.com/accounts/USMHSTMA/subscriber/new>.

Changes coming soon for some TRICARE Select retired beneficiaries

WASHINGTON — Starting on Jan. 1, 2021, TRICARE Select Group A retired beneficiaries must pay monthly enrollment fees in order to maintain their TRICARE health coverage. This is a change, and the first time this beneficiary group will pay enrollment fees. If you or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you are in Group A.

"In 2021, some TRICARE beneficiaries will pay enrollment fees for the first time, a change mandated by Congress," said Dr. Danita Hunter, director of the TRICARE Health Plan at the Defense Health Agency. "We're communicating this well before the change is implemented so beneficiaries can be informed about the change, as well as their TRICARE plan and cost options."

Here are the key points you need to know.

What's happening?

Retired TRICARE Select beneficiaries will have to pay enrollment fees. This change was mandated by Congress in the National Defense Authorization Act for Fiscal Year 2017. Congress granted the Defense Health Agency a delay in implementation to calendar year 2021.

Who's impacted?

This change only affects Group A. If you or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018. You are in Group A. Retirees and their family members enrolled in TRICARE Select. You're in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018. Active duty family members enrolled in TRICARE Select will experience no change, and won't pay enrollment fees.

This applies to me. When do I need to take action?

You must set up a monthly allotment through your Department of Defense (DoD) pay center, where feasible, for your monthly payments to start on Jan. 1, 2021. For sponsors who don't receive funds through a DoD pay center, you can establish payments via electronic funds transfer, credit card, or debit card. Your regional contractor will soon issue instructions to set up payment.

What are the 2021 enrollment fees for TRICARE Select Group A retirees?

The enrollment fees will be collected via monthly installments from the sponsor's military pay system where retired pay is disbursed.

- Individual plan: \$12.50 per month
- Family plan: \$25 per month

How can I stay informed and prepare for this change?

Visit the TRICARE Select Enrollment Fees page at <https://tricare.mil/Plans/Enroll/Select/EnrollmentFees> for updates and sign up for email alerts. TRICARE will inform you of specific actions you need to take in the coming months. Take command of your health and your health care benefits in 2020.





Ask Joe: Your Benefits Guru



MyArmyBenefits

The U.S. Army official benefits website



Dear Joe,

I am a retired Master Sergeant, living in Upper Michigan and facing another 9-month winter of darkness, cold and ice and hating the daily rat race working for my brother-in-law selling insurance, just so we can be near the grandkid. I miss the days in the Army when life was a lot simpler, moving to another duty station every 3 years – Germany, Korea, Texas – meeting different people – not making a lot of money but making it work...Joe, you gotta help me get out of this place.

Not living the dream

Dear Dreamer,

I'm not going to get between you and the spouse, but the MyArmyBenefits State and Territory Fact Sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> provide information on the benefits each state offers (they're all different) to see where the best options lie. Some states don't tax retired pay or have sales or property tax. Some have reduced taxes and special benefits for vets such as scholarships at in-state educational institutions. Many states have veteran preference incentives for state and/or local government jobs or licenses for job skills. Also important to some—a bunch don't have winter. From your letter it seems you're looking for a foreign land where you can meet diverse people, not necessarily make a boatload of money – just enough to live a simpler life and above all, avoid the cold. Well, here you go: the territory of the US Virgin Islands holds a Taxi Medallion Auction in December that is open only to veterans of the US Armed Forces. Six medallions are auctioned off with the minimum acceptable bid for St. Thomas and St. John at \$20,000 and St. Croix at \$8,000. All your criteria are met and there is no snow. You can see the grandkid using video calls. To find out more, go to <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>.

Joe

Dear Joe,

We were looking at our TRICARE account to make sure our daughter, who is off to college and on our family account, was showing up as covered. She was listed but we couldn't open her information. She's on our account and I'm paying for it. What's up with that?

Jonathon in Salt Lake

Dear Salty,

I'm assuming your daughter is over 17, right? That means she is an adult and her account information is hidden because the Health Insurance Portability and Accountability Act of 1996 (HIPAA) gave everyone 18 years of age and older control of their health care and records. Because she is considered an adult, nothing in her account is visible to anyone but her, including treatment history or medications and prescriptions. So, even though you are paying for her coverage you cannot see her records or information.

Joe

You need a DS Logon and here's why...

WASHINGTON — A Department of Defense (DoD) Self-Service Logon, or DS Logon, is a guarantee for secure, self-serviced access for Retired Soldiers, surviving spouses, and families to several informative government partner websites. The free DS Logon ID account allows its members access to all sites using a single username and password. It can be used for unlocking personal profiles, health information, pending applications, open claims, full records, and custom benefits. The DS Logon can be used 24 hours a day, 7 days a week. All individuals requesting a DS Logon must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) because new user accounts are verified through DEERS.

In order to obtain a DS Logon, all applicants must be affiliated with the DoD or Department of Veterans Affairs (VA) and have a listing in DEERS under one of the following categories: active duty, Reserve Component, retiree, or veteran; eligible family members (over 18 years of age); DoD civilians and contractors. There are many ways in which a potential user can apply depending on their applicable category. Retired Soldiers and their family members can find a link to obtain a DS Logon Premium Account on the MyArmyBenefits homepage. Alternatively, Retired Soldiers can sign up using their Defense Finance Accounting Service (DFAS) myPay Login ID; using their email on file with DEERS when registering and selecting the "I have an active DoD ID card and e-mail on file in the DEERS" option; requesting a DS Logon when getting a DoD ID card issued at a RAPIDS facility; or visiting the VA Regional Office to establish a DS Logon account. Veterans must contact the VA, the VA Regional Office or the Department of Veterans Affairs.

Once you have a DS Logon established, you can save time accessing your personal information and benefits when visiting these popular websites:

- MyArmyBenefits
- MyAirForceBenefits
- My HealtheVet
- eBenefits
- milConnect
- RAPIDS Self-Service
- Transition GPS
- Military OneSource
- TRICARE Online
- TRICARE Beneficiary Web Enrollment
- TRICARE West (Health Net Federal Services)
- TRICARE East (Humana Military)
- DoD Spouse Education and Career Opportunities
- Military Spouse Career Advancement Accounts
- Family Subsistence Supplemental Allowance
- Army TAP (Transition Assistance Program)
- ID Card Office Online

Register for a DS Logon today: <https://myaccess.dmdc.osd.mil/identitymanagement/consent?continueToUrl=%2Fidentitymanagement%2Fregistration.do%3Fexecution%3De4s2>.

MyArmyBenefits encourages the use of a DS Logon for Reserve Component gray area Retired Soldiers and eligible surviving family members who may not have a common access card (CAC). A DS Logon allows access to the planning calculator tools for retirement, survivor benefits and SBP (Survivor Benefit Plan) premiums on MyArmyBenefits. These tools can be used to assist with financial planning for retirement. A DS Logon is also essential for eligible surviving family members to access to their Interactive Online Survivor Benefits Reports through the Casualty and Survivor Assistance tool on MyArmyBenefits.

*(*eligible Survivors are those whose Soldier died while on active duty on or after September 11, 2001)*



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



Army National Guard Retirement Services during COVID-19

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

We hope you and your families are doing well and are staying healthy during this COVID-19 pandemic. As you probably know, COVID-19 restrictions vary from state to state and territory. Each Army National Guard (ARNG) Joint Forces Headquarters (JFHQ) is operating under different conditions from 100% teleworking, 50 % teleworking to 100% in the office. With this in mind, we encourage you to please coordinate ahead of time with the respective Retirement Services Office (RSO) in order to schedule an appointment should you need any assistance. The majority of the ARNG RSOs are conducting retirement planning briefs and any necessary updates to Reserve Component Survivor Benefit Plan (RCSBP) and Survivor Benefit Plan (SBP) forms virtually. The ARNG RSO points of contact list has recently been updated. You can view the list at the following website: <https://soldierforlife.army.mil/Retirement/rso?maps=nationalguard>



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 at <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator> on the [MyArmyBenefits](#) website.

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.

Army Reserve Retirement Services Office goes virtual during COVID-19

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

Due to the COVID 19 pandemic, the Army Reserve Readiness Division Retirement Services Office teams are working remotely a safety precaution. The teams are now conducting virtual seminars and customer service assistance for you and your families.

These sessions will cover updates to Reserve Component Survivor Benefit Plan (RCSBP) and Survivor Benefit Plan (SBP) election options, retired pay application procedures and other retirement related topics. The RSO teams are also 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>.



Revised eligibility rule open for public comment

Arlington National Cemetery's next step in federal rule making process

ARLINGTON, Va. — Recently, the Secretary of the Army announced the opening of the 60-day public comment period for the proposed changes to eligibility criteria for burial at Arlington National Cemetery (ANC). This is the next step in the federal rule making process required to gather public input to proposed changes to the cemetery's eligibility criteria.

The proposed rule will allow new changes to eligibility criteria which will keep the cemetery functioning as an active burial ground well into the future, defined as 150 years.

Executive Director of Army National Military Cemeteries and Arlington National Cemetery Karen Durham-Aguilera stated, "Arlington National Cemetery began this process when the Fiscal Year 2019 National Defense Authorization Act directed the Secretary of the Army to establish revised eligibility criteria to keep Arlington open well into the future. The Secretary of the Army established imperatives to recognize the individual's sacrifice, service and impact to the nation's security. The proposed eligibility criteria honors commitment to military service and is equitable across branches and eras of service. Additionally, any change should be easily understood, fair and consistent with Arlington National Cemetery's mission."

ANC is also currently developing the Southern Expansion Project, which includes the area nearest the Air Force Memorial and a part of the former grounds of the Navy Annex. This future expansion will add 37 acres of burial space for our nation's veterans. However, expansion alone will not keep Arlington National Cemetery open to new interments well into the future. Without changes to eligibility, even with the new expansion, Arlington National Cemetery will be full for first burials by the mid-2050s.

"We are asking our veterans, families, stakeholders and the public to review our website information, read the Federal Register and engage in this deliberate process. All of us have a voice into the future of Arlington National Cemetery," said Charles "Ray" Alexander Jr., Superintendent. "We will adjudicate all public comments and keep the public up to date throughout the entire process until the final rule is published."



Eventual implementation of revised eligibility will not affect previously scheduled services at Arlington National Cemetery. Additionally, the proposed revisions will not affect veterans' burial benefits or veteran eligibility at the Department of Veterans Affairs' nearly 150 national cemeteries and 116 state veterans' cemeteries.

The Secretary of the Army and Arlington National Cemetery want to ensure transparency and public participation in this process. We are providing the general public with an opportunity to comment on the draft rule that will change the eligibility requirements at our nation's most hallowed grounds.

The public comment period ends on Nov. 16, 2020. Visit <https://www.arlingtoncemetery.mil/About/Proposed-Revised-Eligibility-Criteria> to view information on the proposed revised eligibility criteria.

To make an official public comment, please go to the Federal Register notice: [federalregister.gov/d/2020-17801](https://www.federalregister.gov/d/2020-17801).



myPay announces Two-Factor Authentication coming soon

CLEVELAND — Your identity and financial information are valuable to you . . . and those thieves looking to steal it. Experts in online security say passwords are no longer a sure-fire means to keep unwanted visitors out of your online business. Two-factor authentication, already familiar to many, is coming to myPay, the pay management system from the Defense Finance and Accounting Service (DFAS), bringing an additional layer of protection in safeguarding pay account information for military retirees and annuitants.



Simply put, two-factor authentication uses your smartphone 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.

Two-factor authentication is already in use by many banks and credit unions for online accounts that 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 smartphone 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.

The one-time PIN verification code remains valid for 10 minutes so it will be important that the user have access to the smartphone or email account previously selected by the user to receive the information. While initially available for myPay account access on a voluntary opt-in basis, it is anticipated that two-factor authentication will be required for all myPay accounts sometime in 2021.

More detailed information, including instructions for updating email addresses and mobile numbers, will be sent via myPay SmartDocs email. Notices and other information will also be provided on the DFAS public website (www.dfas.mil) and the agency's Facebook page (www.Facebook.com/DFASOfficial).

Maintaining your myPay account, including passwords and up-to-date profile information, is vital to protecting your online business with DFAS. Even if you log in one time a year to retrieve your 1099-R tax statement, now is a good time to prepare yourself to make sure you . . . and only you . . . can get the information so necessary in today's digital world.

Important information for Retired Soldiers about the new IRS Form W-4

CLEVELAND — The Tax Cuts and Jobs Act of 2017 brought many changes, some of them quite recently. One is that the Internal Revenue Service (IRS) issued a new 2020 IRS Form W-4 that is quite different from previous Form W-4s. Another change is that the 2020 tax tables from the IRS created some withholding changes, even for those who did not request a change to their individual withholding. These changes were made because of guidance from the IRS that directed a different amount of tax withholding based on a taxpayer's previous tax status. Because of this guidance, some people saw an unexpected increase in their tax withholding.

Retired Soldiers can verify and update their federal tax withholding information easily in myPay at <https://myPay.dfas.mil> by clicking on "Federal Withholding" under "Pay Changes" in the myPay menu on the left side.

You can also mail or fax DFAS a new 2020 IRS Form W-4 to request a change in your federal withholding:

DFAS
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis, IN 46249-1200
Retired Pay fax: (800) 469-6559

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It's important to note that retirees are not required to file a new IRS Form W-4, unless you are claiming exemption from federal taxes. Retirees claiming exemption from federal taxes must submit a new W-4 every year. The word "EXEMPT" must be written above the signature date.

On the new IRS W-4 form, Step 1 and Step 5 are the critical steps that need to be filled out. Without this information, DFAS cannot process any updates to a retiree's account.

Step 1 is Personal Information, including filing status. On the new W-4, taxpayers now must choose either Single, Married, or Head of Household instead of the previous statuses where a taxpayer may have chosen, for example, Married with 2 Deductions (M-02) or Single with 0 Deductions (S-00).

For Step 2 and Step 3, retirees should follow the instructions carefully. Some retirees have sent 2020 W-4s to DFAS with additional income or withholding that causes their net pay to be zero. DFAS cannot process these. In these cases, tax withholding will not be changed and DFAS will send the retiree a letter. Step 4 is optional for other adjustments such as other income, deductions and extra withholdings.

Step 5 is the filer's signature and date. DFAS cannot process a W-4 that is not signed and dated.

Retired Soldiers should keep in mind that DFAS is unable to provide tax advice. If you have tax or withholding questions, please consult a tax professional or the IRS website at <https://www.irs.gov>. You can also use the IRS estimator at: <https://www.irs.gov/individuals/tax-withholding-estimator>.

Improvements in FEDVIP for Plan Year 2021

WASHINGTON — The U.S. Office of Personnel Management (OPM) has selected insurance carriers to provide comprehensive, accessible and competitively priced dental and vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP), effective Jan. 1, 2021. The contract term is seven (7) years.

The competitive application process allowed OPM to strengthen the FEDVIP program through increased focus on wellness and education. OPM improved quality assurance, financial reporting processes, and enhanced fraud waste and abuse (FWA) requirements. In the 2021 plan year, the number of FEDVIP dental carriers will increase from 10 to 12. The number of vision carriers will increase from 4 to 5. OPM anticipates no disruption of enrollee's continuity of services.

Eligible individuals may enroll, cancel, or change their enrollment during the Federal Benefits Open Season this year, Nov. 9 to Dec. 14, 2020.

2021 Dental Carriers

- **Nationwide/International**
 - o Aetna Dental PPO
 - o Delta Dental PPO
 - o BCBS FEP Blue Dental
 - o GEHA Dental PPO
 - o MetLife Dental PPO
 - o United Concordia PPO

- o United and Healthcare Dental PPO (New)

- **Regional**

- o Dominion Dental EPO (New)
- o Emblem Health
- o HealthPartners (New)
- o Humana EPO/PPO
- o Triple S Salud



2021 Vision Carriers

- **Nationwide/International**

- o Aetna Vision
- o BCBS FEP Vision
- o MetLife Vision (New)
- o UnitedHealthcare Vision
- o VSP

FEDVIP has 3.3 million unique enrollees. This includes 1.7 million enrollees enrolled in both programs. In total, the program provides dental and vision benefits to a total of 6.9 million Federal employees, uniformed service members, retirees and their family members. It provides comprehensive dental and vision insurance at competitive group rates with leading dental and vision carriers. FEDVIP enrollees give the program high marks for quality and value.

For more information on FEDVIP or to enroll visit www.benefeds.com.



Suicide Prevention: Keep the conversation going!

By Maj. Bryan L. Spear, *Director of Health and Wellness, Soldier for Life*

“I will never quit, and I will never leave a fallen comrade” . . . these are more than just words, these are what makes up the fabric of an American Soldier as well as their families and are the critical mindset we need to help solve the suicide pandemic. Suicide is preventable!

Over the past 20 years of continuous war, the Army has expanded their awareness of mental health conditions associated with military service. Transitioning from service is an extremely stressful time for a multitude of reasons. First, leaving an organization and culture in which you understood and thrived in for over 20 years, and transitioning to a completely different civilian culture amounts to significant predictable stress. Second, during transition a lot of reflection occurs as Soldiers and families experience the first ‘operational pause’ coming out of the fast pace military life style. This reflection can lead to the emergence of moral injury and feelings of lost identity which can cause additional stress. There are three things that you can do to help you and your fellow Soldiers for Life to make sure these stressors do not compound and lead to suicidal ideations.

First, **be aware of the resources** available to help you or someone you know. The Army’s efforts to bring behavioral services to the Soldier are outstanding; from embedded unit behavioral health teams to increased training for Soldiers and their families. Additionally, the Army and the VA have 24/7 call centers and mobile apps. Even more, the private sector has a multitude of non-profit companies seeking to help Soldiers and their families for FREE. See below for a list of a few of these outstanding resources.

Second, **model the change**. We must first be healthy in order to best take care of those around us. Use the resources listed below to get and maintain your holistic health. Understand the importance of balancing the Performance Triad (Sleep, Nutrition, Activity) in your daily lives and visit the Army Public Center website to learn more.

Third, **stay connected with your battle buddies**. The bonds forged in the Army are lifelong, the brother/sisterhood create ties that are not severed with time nor distance. To help maintain these relationships the emergence of technology allows us to stay connected with each other more than ever before. Lt. Col. Nunn, the Soldier for Life Public Affairs Officer, in the last Army Echoes, discussed ways to utilize social media. I challenge you to use her techniques as well as virtual communication tools (Zoom, FaceTime, etc.) to reach out to at least one fellow Soldier for Life or their family a week.

Don’t wait, because you never know when it could be too late. Remember the ethos we wake up with each morning. Soldiers for Life have the courage to ask the vulnerable questions to each other, “How are you doing?” or “Are you okay?” Let’s be the change we want to see. Act Now!

Government Resources

- Veteran Crisis Line (888) 206-0721): Helps you or someone you now in immediate crisis
- Military One Source(800) 342-9647: Free counseling for those currently serving and 1 year after separation
- VA Coaching Into Care(888) 823-7458): Helps you know how to help a veteran in need of counseling
- Army Medical Readiness Assistance Program (800) 984-8523: helps you navigate the Army Healthcare System
- Psychological Health Resource Center (866) 966-1020: Professional Health Resource Consultants
- In Transition (800) 424-7877: Helps you transition your care while in uniform to your local community resources.
- VA Mobile Apps (mobile.va.gov/appstore): From Mindfulness and resiliency to Fitness the VA has an App for you.

Community Resources

- Give an Hour (giveanhour.org/military) : Free and Confidential non-emergency mental health support
- Cohen Veteran Clinic (855) 698-4677): Post-9/11 veteran and family mental health care
- Objective Zero (Mobile App): Use the app to connect with peer support wellness and mental health resources

Changes to SBP offset by DIC

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

If you are a surviving spouse eligible for both Survivor Benefit Plan (SBP) and Dependency and Indemnity Compensation (DIC), you are currently seeing a dollar-for-dollar offset or reduction of your SBP annuity payments by DIC. You may also be receiving Special Survivor Indemnity Allowance (SSIA) which is a payment made to surviving spouses subject to the SBP offset by DIC. SSIA restores some of the SBP annuity that is offset by DIC. The National Defense Authorization Act (NDAA) for Fiscal Year 2020 directed to phase-out the offset of SBP by DIC, eliminating this offset by Jan. 1, 2023.

So what does this mean for you?

Starting Feb. 1, 2021, some spouse SBP annuitants subject to the DIC offset may see a change in their SBP annuity payments. Others may not see a change until later but all will see a change by 2023. Starting in 2021, only two-thirds of the DIC will offset or reduce the SBP annuity amount and those eligible will continue to receive SSIA. In 2022, only one-third of the DIC will offset the SBP annuity amount and those eligible will continue to receive SSIA. In 2023, the offset will be eliminated and as a result, no SSIA will be paid out. Depending on the amount of spouse SBP annuity you are eligible for will determine whether you'll see a change in 2021 or later.

Whether you see a change in 2021 or later, all surviving spouses eligible for both SBP and DIC will receive both starting in 2023.

So what happens to the premiums refunded to me?

If your spouse paid SBP premiums prior to their death and your SBP annuity is partially or fully offset by DIC, you may have received a refund. If you received that refund prior to Jan. 1, 2020, you will not have to pay it back. Anyone

eligible for this refund between Jan. 1, 2020 and Dec. 31, 2022 will receive a pro-rated refund. With the elimination of the SBP annuity offset by DIC starting Jan. 1, 2023, there will be no need for future refunds.

So how do I prepare for this change?

Make sure you keep your annuity account information up to date with DFAS. If you don't already have a myPay account you may want to set up a profile. You may also want to consult your financial advisor. Lastly, stay up to date on the implementation of this new law through our social media sites, future editions of *Army Echoes* and/or referencing the following resources:

DFAS:

<https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News/>

Military One Source:

<https://www.militaryonesource.mil/media/news-and-releases/phase-out-of-the-sbp-dic-offset-frequently-asked-questions>

Defense.gov:

<https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>

DoD Office of Financial Readiness:

<https://finred.usalearning.gov/>

You may access a short video at <https://vimeo.com/454768396> for more information about the elimination of the SBP-DIC offset.



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 23 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
- Retired rank
- Retirement date
- Disability Rating
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of the death certificate
- Copy of the Statement of Service (DD Form 214)



ARMY ECHOES

Coming Soon: National Museum of the United States Army

FORT BELVOIR, Va. — As with much of American life during this unprecedented year, completion of the National Museum of the United States Army was delayed. Despite the unexpected obstacles, efforts continued to complete the finishing work on the exhibit space and develop online resources to share the Museum's stories and artifacts with a wide public audience. Soldiers, veterans and families can be assured that the completed museum will provide an experience as extraordinary as the community it has been built to reflect.

The National Army Museum is an enduring effort to tell the Army's story and honor the accomplishments, sacrifices and commitment of American Soldiers. As a place to both commemorate and educate, the Museum provides a welcoming home for veterans and offers visitors of all ages the opportunity to better understand the role American Soldiers play in shaping the history of this nation and the world. For Soldiers, it will be an engaging way to explain to their loved ones what they do and why, and an inspiring place to connect with those in whose footsteps they follow.

Anchored by a 185,000 square foot building, the Museum consists of three main galleries: Soldiers' Stories, Fighting for the Nation, and Army and Society. Other installations include an Experiential Learning Center, Medal of Honor Experience and a rotating exhibit gallery. Exterior elements include the Medal of Honor Garden and Warrior's Field. Located on 84 acres at Fort Belvoir, VA, the Museum will be open to the public, with free timed tickets required for admission.

By preserving, displaying, and interpreting over 245 years of Army history, the Museum is designed to bring to life that history in times of war and peace as told through the eyes of Soldiers. It also offers educational experiences illustrating the Army's significant role in building and defending our nation, as well as Army humanitarian missions and technological and medical breakthroughs built on Army ingenuity.

In an effort to connect with the public, the Museum recently launched Curator's Corner, which explores the curatorial world of the Museum with up close profiles of significant artifacts, conservation measures and a look at how exhibits are created. The first episode is the Nisei Soldier Bag, which can be viewed [here](#).

To learn more about the Museum, programs and events, including the opening date, visit its website: www.theNMUSA.org

The Registry of the American Soldier

FORT BELVOIR, Va. — Have you heard about the Registry of the American Soldier? The Army Historical Foundation (AHF), which is leading the campaign for the National Museum of the United States Army, created the Registry to serve as a digital archive of the personal stories of Soldiers past and present. The Registry is currently available on the Foundation's website, and once the National Museum of the United States Army opens to the public, the entire collection will be forever preserved and accessible by visitors via electronic kiosks. For no cost, you can register your own service, that of a loved one, or even a Soldier from history whose service you admire. When creating a registry entry, you can include as much information about a Soldier's service as desired, including pictures!

Jerry Hansen, a long-time supporter of the Museum and AHF, has found the Registry to be a fascinating resource



for learning more Soldiers' stories and the inspiration for his newest hobby as he now adds his own entries to the database. He explained, "I've often visited the Registry website online and entered the name of a famous Soldier or someone with whom I served. If their name does not show up in the Registry, I feel an urge to complete a record on their behalf"

The Registry recognizes the service of ALL Soldiers throughout U.S. Army history, ensuring that those lesser-known stories will also be preserved for future generations. Currently, Mr. Hansen is working to document as many of the junior Soldiers and NCOs with whom he served. He continued, "Researching their stories has created a great opportunity to contact these individuals after many years, tell them how much I appreciate their service, and ask if I may document their story."

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While many of us are staying home and relying more and more on digital resources, now is a great time to contribute YOUR family's stories to this invaluable compendium of selfless service and personal sacrifice.

In addition to the Registry of the American Soldier, there is a Registry of the Army Community and a Registry for Animals in Service to the Army. The Foundation also offers the Army community and proud Americans the opportunity to order personalized commemorative bricks to be laid on the grounds of the Museum, and Unit tributes that will line the main walkway to the Museum's entrance. Visit armyhistory.org to become a permanent part of the Museum today!

Armed Forces Retirement Home accepting applications

WASHINGTON — The Armed Forces Retirement Home (AFRH), with locations in Washington, D.C., and Gulfport, Miss. – continues to welcome new residents. Our healthy, vibrant and sought-after retirement community for eligible veterans offers affordable independent living opportunities at rates that will remain unchanged through 2021!

Maintaining the health of our residents and staff during COVID-19 remains our highest priority. Thanks to multiple protections in place – including continuous COVID-19 surveillance testing, social distancing, the wearing of masks and use of hand sanitizers– the Home has experienced very few cases among residents during this extraordinary time. We look forward to receiving your application!

To qualify to live at AFRH, veterans are eligible from one of three main categories:

Category 1: 60 years of age or older and served at least 20 years on active duty, with the majority of that time spent in the enlisted ranks or as a warrant officer. 85% of our residents spent a career in the military.

Veterans who spent the majority of their service time in the enlisted ranks but did not serve at least 20 years on active duty may be eligible under:

Category 2: Veterans who have at least a 50% service-connected disability, or

Category 3: Veterans who served

in a war theater (such as in Vietnam, Kuwait, Iraq and Afghanistan) and now have an injury, disease or disability.

Rooms are currently available at both locations with no waiting period, down payment or contract required! For eligible veterans moving into AFRH in 2020 and 2021, the rate for independent living is 46.7% of the resident's gross monthly income or \$2,050.00, whichever is less.

All applicants must be able to live independently upon moving to the AFRH. The Home also provides advanced levels of care to our residents after they have been accepted into independent living. These include assisted living, long-term care, and memory support.

In Washington, D.C., AFRH offers residents a scenic, wooded campus just minutes from downtown - home to museums, monuments, and a host of local entertainment, sports and other cultural options. In Gulfport, Miss. AFRH offers residents a beautiful view of the Gulf of Mexico, with an outdoor swimming pool, walking path to the beach, reflecting pool, art studio and modern media room.

Many veterans choose to live at AFRH for the superior medical, dental and vision care offered, with amenities that include: private rooms with a shower, three delicious daily meals prepared by licensed nutritionists in our modern dining facility, a wellness program and deluxe fitness center, movie theater,

bowling center, numerous hobby shops, clubs, and social activities.

Services include recreational activities and resident day trips, a full-service library, barber shop, beauty salon, 24/7 security, computer center, mailboxes, ATM, campus PX/NEX and convenient transportation available to local hospitals and appointments. Residents also have access to additional services such as on-site physical and occupational therapy, in-room internet and cable TV, podiatry, and counseling.

Married couples are welcome to apply for residency at AFRH:

- If both individuals meet all military and other eligibility requirements in their own right, or
- If the eligible veteran completed at least 20 years of active service and married current spouse prior to military retirement.

Please call us for details regarding married couples' fees – discounts are available!

Veterans who have been convicted of a felony or are not free of drug, alcohol, or psychiatric problems are ineligible to become a resident.

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 or (800) 422-9988.



ARMY ECHOES

DOCS Dental gives military communities a reason to smile

PIPERSVILLE, Pa. — DOCS Dental has announced the launch of dental practices at select military bases across the country. grand opening celebrations began in July and are being held on a rolling basis through November.

For almost three decades, DOCS Dental has provided high-quality dental care for military communities nationwide. Through their partnership with the Army and Air Force Exchange Service (AAFES), DOCS Dental will now bring their full range of services on base, creating more convenient, affordable dentistry options for military members and their families.

“We are beyond thrilled to partner with our friends at the Army and Air Force Exchange Service to bring healthy smiles to the military community,” says Dr. Larry Caplin, CEO of DOCS Health. “We realize that increasing health and wellness services is an important focus area of AAFES’ mission, and we are honored to be an extension of this work by providing high-quality dental care on base.”

As DOCS Dental prepares for their grand opening celebrations, providing excellent dental care in a safe environment remains their top priority. DOCS Dental appointments are conducted in a clean and sanitized environment, with social distancing practices (like spaced appointment times) and a quick health screening and temperature check at every visit. Visit www.DOCSdental.health to learn more or schedule a visit.

Their full range of dental care includes:

- Cleanings
- Digital X-rays
- Endodontics
- Oral surgery
- Crowns and bridges
- Cosmetic dentistry
- Orthodontics and Invisalign
- Temporomandibular Joint (TMJ)/Temporomandibular Dysfunction (TMD) treatment



Military communities are encouraged to mark their calendars for upcoming Grand Openings in their location, and to book their dental visits soon:

- Fort Eustis, Virginia, opened July 14
- Fort Campbell, Kentucky, opened July 21
- Fort Benning, Georgia, opened August 11
- Fort Luke Air Force Base, Arizona, opened September 28
- Fort Sam Houston, Texas, opening November 3
- Fort Bragg, North Carolina, opening TBD



EXCHANGE
ARMY & AIR FORCE EXCHANGE SERVICE

DOCS Health is a progressive healthcare movement with one mission: Provide access to comprehensive healthcare and innovative solutions for schools, the military, government agencies, and corporations around the world. Our skilled medical and dental clinicians remove barriers to care by delivering on-site healthcare for our partners. Learn more at <https://docs.health/>.

New digital garrison app connects retirees to Army community

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

Retired Soldiers have a new way to stay connected to Army communities and installation services with real-time information at their fingertips.

This summer, the Army & Air Force Exchange Service partnered with the U.S. Army to launch the Digital Garrison mobile app to Army communities. The free app is available in the Apple and Google Play stores—simply search for Digital Garrison.

Digital Garrison features:

- Information specific to each user’s community such as an installation directory of available services, gate locations, fitness and recreation options, events and more.
- A dashboard, including user profile, weather and event details and information on local Exchange shopping and restaurants.



EXCHANGE

ARMY & AIR FORCE EXCHANGE SERVICE



- Push notifications, newcomer information.
- Access to [ShopMyExchange.com](https://www.shopmyexchange.com), with in-app shopping.
- A mobile wallet with sales promotions and a secure method for storing payment options.

Digital Garrison delivers a sense of community to Retired Soldiers, allowing them to remain Soldiers for Life. This rings especially true for Soldiers who may have started their retirement journey in an Army community that is new to them. Digital Garrison can help these Soldiers establish roots and connect to installation services, including the Exchange’s wellness offerings.

The Exchange has been fully nested with U.S. Army Installation Management Command on delivering an exceptional experience through the app to make Army communities the No. 1 place to live and work.

“Staying connected as a community is key to strengthening readiness and resiliency,” said Lt. Gen. Douglas Gabram, Commanding General, United States Army Installation Management Command. “Soldiers for Life are a vital part of Army communities, and Digital Garrison makes sure they stay up to date on events, programs, services and more.”

Digital Garrison is a strong part of the benefit the Exchange is honored to provide. Thank you for your service. It is a privilege to serve you and your family during retirement.

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.





JROTC cadets save a life

By C.J. Amason and Lt. Col. David McMickle, U.S. Army Retired, Clarke Central High School JROTC Gladiator Battalion

On Monday, Aug. 3, 2020, four friends found themselves suddenly and unexpectedly compromised when they were swept away by rising, rushing waters. Hurricane Isaias had killed several people earlier that afternoon as it ripped through the East Coast after making landfall as a category 1 hurricane on Ocean Isle Beach, North Carolina. The four friends never thought the effects of that powerful weather system would be felt as far away as Athens, Georgia – approximately 350 miles to the west, but one of the teenagers, Tyler Hall, was pulled under by the current.

Known locally as “Redneck Beach,” the sandy area along the Oconee River on the Clarke/Oconee county line is the site of an old mill. Normally it is a relatively safe place for teens to cool off on hot summer days. Flash flooding, brought on by heavy rain, caused a tranquil 3-4 foot wading pool, situated below the rock waterfall, to rise to 8-12 feet in a matter of seconds. This deceptively dangerous area of the river almost cost Tyler his life.

JaKolbie Jones and Brodey Gray were standing in the wading pool below the waterfall while Parker Sims was standing on the waterfall rocks. Tyler ran up a trail to join Parker on the waterfall but slipped and fell off the waterfall in a rush of water. Tyler was now in an 8-12 foot body of water that had been a wading pool only moments earlier. Parker was swept off the wall a short time later. All four teenagers were now fighting to stay afloat in the extremely swift current.

Brodey managed to tread water and make it upstream, just enough to precariously cling to the rocks at the bottom of the waterfall. While fighting to stay afloat themselves, JaKolbie and Parker were scanning the rough waters for signs of Tyler. They knew Tyler was a weak swimmer and realized they had been in the water for quite some time. Tyler’s buddies—JaKolbie, Parker and Brodey—were unable to spot him for about five minutes. “I said a quick prayer because I was going to jump into the water to see if I could find and grab him. About the time I finished praying I saw Tyler floating,” said Brodey.

Over the noise of the rushing water, Brodey alerted Parker and JaKolbie that he spotted Tyler floating face down in the river about 20 feet away. The two young men were able to reach Tyler in the rain-swollen river and pulled him from the water. They immediately assessed Tyler and confirmed that he was not breathing. All attested that Tyler appeared lifeless and purple in color. JaKolbie and Parker immediately started cardiopulmonary resuscitation (CPR), alternating between chest compressions and rescue breaths. They worked on Tyler for five minutes before he regained consciousness and some color in his face.

Brodey had moved off the rock wall towards the riverbank so that he could dial 911. He quickly hurried to an adjacent parking area, met first responders and directed the paramedics to the scene. Thankfully by the time they arrived Tyler was awake, while still somewhat confused, but breathing on his own. “God was on our side,” JaKolbie said.

All four young men are current or former Junior Reserve Officer Training Corp Cadets (JROTC) at Clarke Central High School in Athens, Georgia. This is where they became friends and all credit the CPR classes taught in JROTC for preparing them for this emergency. “We knew what we were doing, thank God. But it’s still kind of freaky because I never thought that I would actually have to use that,” Parker said.

The Senior Army Instructor of the Clarke Central High School JROTC Gladiator Battalion, retired Lt. Col. David McMickle stated, “This was an incredibly dangerous, life-threatening situation. I could not be prouder of Parker, JaKolbie, and Brodey. They maintained situational awareness, accepted danger, and provided appropriate first aid until medical personnel could arrive on scene. I am thankful for the professional non-commissioned officers that I have worked with in JROTC – retired 1st Sgt. Antione Clark, retired Sgt. 1st Class Lorenda Harris and retired Sgt. 1st Class Donald Hollman. Parker credits his time in former JROTC instructor Harris’ class, from a few years ago, where he learned cardiopulmonary resuscitation (CPR). JaKolbie, a rising senior, learned CPR in retired Sgt. 1st Class Donald Hollman’s class his sophomore year. Students pay attention in class more than we give them credit for!”

“Our Cadets are always ready when called to duty. The JROTC Department should be cloned and placed in every organization within the county to some degree,” commented Dr. Swade Huff, Clarke Central High School principal.

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(Continued from page 20)

On Thursday, Aug. 13, the three current Clarke Central students and one recent graduate were recognized and honored at the Clarke County School District Board of Education meeting.

“We would like to publicly recognize Jakolbie, Parker, and Brodey as well as credit Clarke Central's JROTC program for preparing these young men to handle such a horrific situation,” said District Superintendent Dr. Xernona Thomas.



JaKolbie Jones

Brodey Gray

Tyler Hall

Tyler’s father, Casey Hall, addressed the Board of Education, “I want to give a shout out to the JROTC program as a whole . . . they are teaching these boys how to be men. I will forever be indebted to those boys for saving Tyler’s life.”

It is not just the current cadets Hall went on to thank, “but all those cadets and instructors who have ever been in the program” that help make “JROTC the fantastic organization” that it is nationwide. Hall, himself a former Clarke Central Army JROTC cadet, says that he is “thankful for the curriculum. It made me the man I am today.”

If you are interested in becoming an Army JROTC instructor or would like to learn more about the program please visit the Army JROTC website at <http://www.usarmyjrotc.com/jobs> or call (800)347-6641.

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.



Wanted – Retired Physicians

The U.S. Army Physical Disability Agency is seeking retired physicians for a two-year Retiree Recall period. The duty location is Joint Base San Antonio, Texas.

retention standards due to physical disability or mental impairment. The incumbent will not perform direct physical examinations of Soldiers as part of this process.

The primary duties are to serve as a primary clinical advisor and consultant to Regions within the Continental United States (CONUS) and/or Overseas, the Physical Evaluation Board (PEB) President located at Joint Base San Antonio (JBSA) Fort Sam Houston, Field Grade Presiding Officers, Field Grade Personnel Management Officers, PEB staff, Medical Evaluation Board (MEB) Treatment physicians and Staff Judge Advocate Soldier's Counsel Members. Acts on behalf of the PEB President to adjudicate Soldier Fitness based on medical records and MEB case files of active duty, Army Reserve, and National Guard Soldiers of all ranks and occupational skills, who have been referred by their respective medical authorities and who have been determined to have not met Army

The PEB Physician will ensure uniform application of medical and regulatory aspects of the disability system. As a voting member of the PEB, the Physician will provide expert medical advice to non-medical members of the PEB and will remain current in all areas of medicine that can impact Soldiers' physical and mental functionality. Must be experienced in the clinical and administrative aspects of Warrior Care and functional activities required of Uniformed Army Service Members in all grades and specialties.

If interested please contact the unit G-1, Maj. Kelly Barton at (210) 221-1426, kelly.l.barton4.mil@mail.mil or Lt. Col. Dawn Paul at dawn.r.paul.mil@mail.mil.

Interested in returning to active duty?

The Combined Arms Support Command (CASCOM) is asking highly qualified Retired Soldiers in the grades of E6–7, who have retired within the past 3 years to apply for recall to active duty opportunities working directly in the development and training of our future Army. Assignment is for 2 years.

CASCOM is seeking the following military occupational specialties, 27D, 68M, 68R, 68S, 88M, 91B, 91C, 91F, 91X (with 91B, 91B, 91C, 91F) background, 92A, 92G, 92L, 92M, 92R, 92S, 92W, 92Y, 94D, and 94H.

Interested applicants should contact CASCOM at yul.s.alexander.civ@mail.mil.

Arlington National Cemetery: (877) 907-8585 <https://www.arlingtoncemetery.mil/#/>

Armed Forces Retirement Home: (800) 422-9988; <https://www.afrh.gov/>

Army & Air Force Exchange Service: www.shopmyexchange.com

Army Echoes: <https://soldierforlife.army.mil/retirement/army-echoes>
Editor's e-mail address: ArmyEchoes@mail.mil

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

Army Emergency Relief: (866) 878-6378; <https://www.armyemergencyrelief.org/>

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

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

Army Homepage: <https://www.army.mil>

Army mobile phone apps: <https://www.army.mil/mobile/>

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

Army Stand To!: <https://www.army.mil/standto/>

Army Lodging Program: (877) 711-8326; <https://www.pal.army.mil>
Reservations: <http://www.ihgarmyhotels.com>

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

Army YouTube: <http://www.youtube.com/usarmy>

Casualty Assistance Checklist for Retired Soldiers: <https://soldierforlife.army.mil/retirement/docs/Post/CasualtyAssistanceChecklist.pdf>

Chief of Staff, Army Retired Soldier Council: <https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>

Combat-Related Special Compensation: (866) 281-3254 [https://www.hrc.army.mil/content/CRSC%20\(Combat-Related%20Special%20Compensation\)](https://www.hrc.army.mil/content/CRSC%20(Combat-Related%20Special%20Compensation))

Commissary: <https://www.commissaries.com>

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

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

Death — Report a Retired Soldier's Death: Call HQDA Casualty Operations Center, (800) 626-3317; from overseas, call (502) 613-3317 collect. <https://www.hrc.army.mil/TAGD/Reporting%20A%20Death>

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

Federal Employees Dental and Vision Insurance Program: <https://www.benefeds.com/>

Funeral Honors (Military): Army Coordinator: (502) 613-8218 <https://www.hrc.army.mil/content/Funeral%20Honors>

ID Card Facilities: (800) 538-9552; Nearest facility: www.dmdc.osd.mil/rs/

Legal Assistance Locator (Military): <https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Legal-Assistance-Services>

Long Term Care Insurance: (800) 582-3337 <http://www.ltcfeds.com/>

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

Survivor Outreach Services: (855) 707-2769, <https://www.armymwr.com/programs-and-services/personal-assistance/survivor-outreach>

Reserve Component Retirements (888) 276-9472 [https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)

RC Application for Retired Pay: Human Resources Command; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402; (888) 276-9472; download the application from: [https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)

Space-Available Travel: <https://www.amc.af.mil/Home/AMC-Travel-Site>

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

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

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


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

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

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

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

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

 **U. S. Army Retired Lapel Button and Badge:** Type "Soldier for Life" into the search box at <https://www.shopmyexchange.com>

Veterans Service Records — Replace DD Form 214, awards: Retired 4/1/1996 or later: Visit <https://www.hrcapps.army.mil/portal/> and click on DS "Use your DS Logon".

Retired 3/31/1996 or earlier: Call Human Resources Command at (888) 276-9472 or visit <https://www.archives.gov/veterans/military-service-records> National Personnel Records Center (Military Personnel Records); 1 Archive Drive. St. Louis, MO 63138-1002

DFAS (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST) <https://www.dfas.mil/>
myPay (888) 332-7411; <https://mypay.dfas.mil>
Retiree/Annuitant web page <https://www.dfas.mil/retiredmilitary/>

Social Security (800) 772-1213 <https://www.socialsecurity.gov/>;
If overseas, contact the American Embassy/consulate, or visit <http://www.socialsecurity.gov/foreign/phones.html>.

Medicare (800) 633-4227 <https://www.medicare.gov/>

TRICARE <https://tricare.mil/>

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

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

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

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

TRICARE for Life: (866) 773-0404; TDD (866) 773-0405 <https://tricare.mil/Plans/HealthPlans/TFL.aspx>

TRICARE Pharmacy Home Delivery: (877) 363-1296; <https://tricare.mil/homedelivery>

TRICARE Network Pharmacy: (877) 363-1303; <https://www.express-scripts.com/TRICARE/index.shtml>

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

Armed Forces Recreation Centers <https://www.armymwr.com/>

Hale Koa Hotel, Hawaii: (800) 367-6027; <https://www.halekoa.com/>

Edelweiss Resort, Bavaria: 011-49-8821-9440 <https://www.edelweisslodgeandresort.com/>

Shades of Green, Florida: (888) 593-2242 <https://shadesofgreen.org/index.php>

Dragon Hill, Korea: 011-822-790-0016 <https://www.dragonhillodge.com/>

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

Burial & Memorial Benefits: <https://www.cem.va.gov/> (877) 907-8199

Benefits and Services: (800) 827-1000 (Retired Soldiers overseas should contact the American Embassy/consulate); TDD (800) 829-4833 <https://benefits.va.gov/benefits/>

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

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

Insurance: SGLI/VGLI: (800) 419-1473; All other insurance: (800) 669-8477

Sister Service Publications for Retired Service Members

Air Force Afterburner: <https://www.retirees.af.mil/Library/Afterburner/>

Coast Guard Retiree Newsletter: <https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Retiree-Services-Program/Newsletters/>

Marine Corps Semper Fidelis: <https://www.manpower.usmc.mil/>

Navy Shift Colors: <https://www.navy.mil/> then click Links/Shift Colors

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

ALASKA

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

ARIZONA

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

ARKANSAS

See Ft. Sill, OK

CALIFORNIA

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

COLORADO

• Ft. Carson
(719) 526-2840
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
• Rest of FL, see Ft. Stewart, Ga.

GEORGIA

• Ft. Benning
(706) 545-1805/2715
usarmy.benning.imcom.mbx.g1hrdrso@mail.mil
• Ft. Gordon
(706) 791-2654/4774
usarmy.gordon.rso@mail.mil

HAWAII

• Ft. Stewart
(912) 767-5013/3326
usarmy.stewartrso@mail.mil
• Schofield Barracks
(808) 655-1514
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

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

KENTUCKY

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

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

LOUISIANA

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

MAINE

See Ft. Drum, N.Y.

MARYLAND

• Aberdeen Proving Grnd
(410) 306-2345
usarmy.apgrso@mail.mil

• Ft. Meade
(301) 677-9603
armysmeade@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

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

NEW MEXICO

See Ft. Bliss, Tx.

NEW YORK

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

• Ft. Hamilton
(718) 630-4552
usarmy.hamilton.rso@mail.mil

• Watervliet Arsenal
(Wed/Thurs 0800-1300)
(518) 266-5810
vwvarso@gmail.com

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

NO. CAROLINA

• Ft. Bragg
(910) 396-8591
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

OREGON

See JB Lewis-McChord, Wash.

PENNSYLVANIA

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

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

RHODE ISLAND

See West Point, N.Y.

SO. CAROLINA

• Ft. Jackson
(803) 751-6715
army.rso.jackson@mail.mil

SO. DAKOTA

See Ft. Riley, Kans.

TENNESSEE

See Ft. Campbell, Ky.

TEXAS

• Ft. Bliss
(915) 568-5204/569-6233
usarmy.bliss.rso@mail.mil

• Ft. Hood
(254) 287-5210
army.hoodrso@mail.mil

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

UTAH

See Ft. Carson, Colo.

VERMONT

See Ft. Drum, N.Y.

VIRGINIA

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

• JB Langley-Eustis
(757) 878-2227
usarmy.eustis.rso@mail.mil

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

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

WASHINGTON

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

WEST VIRGINIA

See Ft. Knox, Ky.

WISCONSIN

• Ft. McCoy
(800) 452-0923
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

OVERSEAS RSOs

HQ IMCOM Europe

0611-143-544-1530
usarmy.sembach.ret-svcs@mail.mil

Germany

Ansbach
0980-283-3793
usarmy.rsoansbach@mail.mil

Baumholder

0611-143-541-1021
usarmy.rsobaumholder@mail.mil

Bavaria

09641-838539
usarmy.rsobavaria@mail.mil

Grafenwoehr

09641-83-8709
usarmy.bavaria.ret-svcs@mail.mil

Rheinland-Pfalz

0611-143-541-1021
usarmy.rsor-pfalz@mail.mil

Stuttgart

07031-15-2010
usarmy.rsostuttgart@mail.mil

Wiesbaden

0611-43-548-1614
usarmy.rsowiesbaden@mail.mil

Belgium

011-32-65-32-6293
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

Italy/So. Europe/Africa

Vicenza
011-39-0444-71-4831
usarmy.rsoitaly@mail.mil

Japan

Camp Zama
011-81-46-407-3940
usarmy.zamarso@mail.mil

Okinawa

06117-44-4104
rso@okinawa.mail.mil

Korea

Yongsan
010-2916-0578
usarmy.KoreaRSO@mail.mil

Camp Humphreys

010-2916-0578
usarmy.KoreaRSO@mail.mil

ARMY RESERVE RSOs

63rd Readiness Division

Mountain View, California
(650) 526-9511/9512/9513
RSO email: 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
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
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
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
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. 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

HRC-GAR website: [https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%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

Army Emergency Relief is still here for you!

WASHINGTON — Since Army Emergency Relief's (AER) founding in 1942, we have assisted more than 4 million Soldiers and their families with \$2 billion in loans, grants, and scholarships, \$1 billion of that since 9-11! The economic uncertainty caused by COVID-19 created unique needs within our Army family. AER has over 30 categories of assistance. Even if the financial challenge you are experiencing is not one of our listed categories still visit or call your local AER Office, we will do everything in our power to help you.

This year, we've worked with Army leadership and our 71 AER field officers to identify the specific impacts COVID-19 is having on Soldiers and their families. We've provided over \$850,000 in funds to nearly 500 Army families to include funds for homeschool and remote education expenses as well as insurance fees for Army Reserve and National Guard Soldiers unable to attend drills. We partnered with the PenFed Foundation to process the payment of 480 grants to Soldiers assisting with mortgages, auto loans, rent, and utilities with over \$500,000 in much needed help. We also are extensively working with Soldiers, active and retired, to either restructure or 'defer' the repayment of their loans.

Retired Soldiers, to include medically retired, are fully eligible for AER assistance. So far this year, more than \$4

million in zero-interest loans and grants has gone directly to Retired Soldiers and their families. Our scholarship program is also available for spouses and children; during the 2019-2020 school year. AER helped students of Retired Soldiers with more than \$5 million in scholarships. According to one Retired Soldier and mom, "Without the help of this scholarship, I am not sure how my son could have made it from year to year." This kind of financial assistance can make a huge difference in your family's future.

Our Retired Soldiers responded generously to our annual fundraising campaign not only this year, but every year, donating over \$3 million so far in 2020 to ensure we can continue to support the Army Team! The generosity of the 'Soldier for Life' community enables AER to continue to meet the needs of the 21st Century Army. Keep an eye out for additional donation opportunities at the checkout counter of your nearest AAFES stores and gas stations.

Visit our website to learn more about our special assistance programs during COVID-19 at <https://www.armyemergencyrelief.org/covid19/> or call us at (866) 878-6378. Many field offices are operating remotely with online assistance requests and electronic funds transfer. If you're having trouble reaching a program officer, our partnership with the American Red Cross, (877) 272-7337, also allows you to apply for AER assistance remotely.