



## Chief of Staff, Army Retired Soldier Council 2025: Bridging generations, strengthening the force

**WASHINGTON** – The 65th meeting of the Chief of Staff, Army Retired Soldier Council (CSARSC), was held at the Pentagon from April 28 - May 2, 2025. The Council, made up of 13 Retired Soldiers and co-chaired by Lt. Gen. (Ret) Joe Anderson and Sgt. Maj. of the Army (Ret) Tony Grinston, serves as the voice for more than 1.34 million Retired Soldiers and surviving spouses. Their decades of collective experience, knowledge, and dedication, provide a unique resource that enhances the Army's ongoing readiness and capabilities, and they remain critical assets, ensuring that the Army can continue to meet both current and future challenges.

The Council spent the week discussing a wide range of issues, from healthcare and benefits to the challenges facing veterans and their families. Additionally, they explored ways in which the retired community can continue to support and strengthen the Army's readiness.

In essence, while the Retired Soldier Council's members may no longer wear the uniform, they stand as a testament to the Army's enduring commitment to its people. Their contributions to the Army's Total Force are vital, and they remain dedicated to supporting the mission and helping to preserve the Army's readiness for generations to come. The co-chairs and members of this year's Council share their advice with fellow Retired Soldiers, what it means to serve on the Council, and the importance of staying connected to the Army family.



*"It's important to continue to build your network in retirement and to stay connected. You will continue to learn about the benefits you've earned year after year."*

**Joseph Anderson**  
Lt. Gen., USA  
39 years of service



*"For 250 years, the Army has been and will continue to be focused on warfighting, so get out there and tell your great Army stories. Tell others about your 'call to service' and help them find theirs."*

**Tony A. Grinston**  
16th Sgt. Maj. of the Army, USA  
36 years of service



*"I am ecstatic to still be a part of the process with helping the Army's lethality and readiness mission. Truly an honor to share a Retired Soldier and corporate world perspective."*

**Doug Englen**  
CW5, USA  
33 years of service



*"I would strongly encourage any Retired Soldier to get involved with telling your Army story in any space or organization in your community. You could positively influence some young person and make a wonderful impact in their life."*

**Leon Caffie**  
Command Sgt. Maj., USAR  
40 years of service



*"Actively network within your community; reach out to your local organizations like the Association of the U.S. Army (AUSA), the American Legion, Veterans of Foreign Wars, etc..."*

**Scott Leeling**  
Sgt. Maj., USA  
25 years of service



*"The Army is a TEAM OF TEAMS; we were proud to be part of that TEAM for our entire career; stay connected with the TEAM after your retirement too. We are all swimming in the same 'retirement' pool together; always best to swim with a buddy (or buddies)."*

**Mark A. Rado**  
Col., USA  
30 ½ years of service



*"Throughout your Army career, you witnessed and provided countless examples of incredible leadership that is second to none and has no expiration date; take every opportunity to share that leadership in your communities."*

**Jerry Wood**  
Lt. Col., USA  
33 years of service



*"Make sure to find all the resources that are available for you and your family. Take advantage of all available local and national resources."*

**Donna Balderston**  
Command Sgt. Maj., USA  
28 ½ years of service

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# 250 years strong: Honoring the legacy of our Soldiers

By Army Retirement Services office

On June 14, 2025, the U.S. Army celebrates 250 dedicated years of protecting our nation, its people, and our way of life. Happy 250th birthday!

Established in 1775, the Army is the oldest and largest branch of the U.S. military, and formed more than a year before the Declaration of Independence was issued. The Second Continental Congress passed a resolution that created a national Army of “six companies of expert riflemen” to join Patriot forces near Boston.

As we celebrate the bravery and determination of our Soldiers as they protect our nation’s interests at home and abroad, let us always remember the sacrifices and victories of our Soldiers.

Although this is far from a comprehensive list of all the U.S. Army’s significant accomplishments over the last 250 years, it is a small highlight reel, if you will, of some of the most consequential ones.

## **1775-1825**

From its inception in 1775 to 1825, the Continental Army and its successor, the U.S. Army’s first 50 years saw Soldiers secure independence from Great Britain during the American Revolution and expand the nation’s territory through exploration and military campaigns. In 1802, the Army developed its structure and training methods and established the United States Military Academy, also known as West Point. Following the Louisiana Purchase in 1803, the Lewis and Clark Expedition was led by Army officers, and proved to be instrumental in exploring and establishing U.S. presence in the newly acquired territory. The U.S. Army, comprised of regular Soldiers and militia,

later played a key role during the War of 1812, defending the nation against British forces during this conflict.

## **1825-1875**

The Army’s next 50 years continued with the westward expansion of the United States, and our fearless Soldiers were engaged in several conflicts at home and abroad. These involved the Seminole Wars, which took place in Florida, the Mexican-American War, again expanding the nation’s territory, the Civil War, and the Indian Wars, which saw Union and Confederate Soldiers fighting on issues of slavery and statehood.

## **1875-1925**

By the time the U.S. Army celebrated its 100-year birthday, the series of campaigns and battles with Native American tribes on the western frontier was ongoing. From the Spring through Summer of 1898, the Army participated in the Spanish-American War, declaring war on Spain after the sinking of the USS Maine in Havana Harbor, Cuba. In 1901, the Army War College was established as the first professional education beyond West Point, as students worked military issues of the day, studied national defense, military science, and command. The U.S. Army continued fighting against Filipino rebels after the Spanish-American War, called the Philippine Insurrection, and also protected American interests during an attempted revolution in Nicaragua.

## **1925-1975**

Between 1939-1945, the Army played a major role in the Allied victory during World War II by deploying forces

*(Continued on next page)*

*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 policy changes and to urge them to remain Soldiers for Life, representing the Army in their civilian communities and serving as advocates in their local areas.

Published four times each year\* in accordance with Army Regulation 600-8-7. \*The August issue is only published digitally. NOTE: The newsletter is posted online before it is mailed. Past editions of the *Army Echoes* newsletter are available for free download from <https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/Army-Echoes-Newsletter/Army-Echoes-Past-Issues>. Some of the information contained in *Army Echoes* comes from outside sources and was current at press time.

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

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

### **Leadership**

**Deputy Chief of Staff, G-1:** Lt. Gen. Brian S. Eifler

**Co-Chairs, Chief of Staff, Army Retired Soldier Council:** Lt. Gen. Joseph Anderson and Sgt. Maj. of the Army Michael A. Grinston (both USA Retired)

**Director, Army Retirement Services:** Maria G. Bentinck

**Army Echoes Editor:** Reina A. Vasquez

**Circulation:** 306,863 hard copies; 786,456 electronic copies





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to fight Nazi Germany, Fascist Italy, and Imperial Japan. Following this victory, U.S. Soldiers were involved in a conflict with North Korea and fought in the Korean War, followed by a long and complex war in Southeast Asia during the Vietnam War. The end of the draft and the all-volunteer force we know in today's Army was established in 1973.

### 1975-2025

Over the past 50 years, the U.S. Army has witnessed the fall of Saigon, marking the end of the Vietnam War, specifically with the U.S. Army withdrawing its forces and witnessing the reunification of North and South Vietnam. Taking on a pivotal role during Operation Desert Storm, the U.S. Army helped liberate Kuwait from Iraqi forces in 1991, and continues supporting operations in Iraq and Afghanistan in the "War on Terror."



Historical reenactment photo of Soldier in uniform worn during the American Revolution. (Photo courtesy of: Department of Defense)

**"Give me liberty, or give me death!"**  
...became a powerful rallying cry for independence.  
-Patrick Henry



U.S. Army artillery practice. Glass negative photograph. (Photo courtesy of: Army.mil)

**"War is cruelty, and you cannot refine it."**  
...on the harsh realities of war.  
-Union Gen. Tecumseh Sherman



Soldiers from the 9th and 10th Cavalries, also known as "The Buffalo Soldiers," stand at San Juan Hill in Santiago de Cuba during the Spanish-American War. (Photo courtesy of: National Parks Service)

**"They fought their way into the hearts of the American people."** ...describing the bravery and fighting prowess of the Buffalo Soldiers after the Battle of San Juan Hill.  
-Gen. John J. Pershing

**"We have now gained a truce in Korea..."**  
...we know how dear its cost has been in life and treasure..."  
-Dwight D. Eisenhower



President-Elect Eisenhower standing with Soldiers of the 15th Regiment, 3rd U.S. Infantry Division, in South Korea, Dec. 4, 1952. (Photo courtesy of: Army.mil)



Soldiers from the 1st Battalion, 623rd Field Artillery pose with their vehicle in Kuwait, January 1991. (Photo courtesy of: Kentucky National Guard)

**"Any Soldier worth his salt should be antiwar. And still there are things worth fighting for."**  
-Gen. Norman Schwarzkopf

# Who ya gonna call? The Army Service Center

By Maj. Gen. Hope C. Rampy, Commanding General, U.S. Army Human Resources Command



With apologies to Ray Parker, Jr. and the Ghostbusters franchise, when there's something strange or you need some help with your military records, who ya gonna call? The Army Service Center!

The Army Service Center (ASC) is here to answer numerous questions for our Army veteran and Retired Soldier community. Many of our customers seek help obtaining service records or with requesting changes to their records. This includes DD Forms 214 and 215, your Army Military Human Resource Record (AMHRR), and much more.

Our team stands ready to assist Soldiers, Retired Soldiers, and their family members in their efforts to receive or process entitlements and benefits. We can help obtain documents needed for VA Home Loans or aid those seeking information for VA claims. ASC can also help homeless veterans with timely information to assist with their circumstances.

For those veterans with the Army Reserve, the ASC team can help you with statements of retirement points (DA Form 5016) or with Military Buy Back to count toward federal civilian retirement. In fact, the ASC team is also an entry point to help screen Gray Area Retirement (GAR) retired pay applications for our Retired Reserve population.

Speaking of GAR, the HRC team continues to listen to our retiree community to refine our processes. Such improvements include streamlining the non-regular retirement application process by using our new tool at: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20%20Branch>, and participating in retirement planning events. Retirement pay for this group is not automatic—eligible retirees must apply between 9 months and 90 days before reaching eligibility age (usually age 60). HRC will send you a postcard approximately one year before you turn 60 to provide guidance on how to apply. That means we need your current address!

Our team processes your application within 45-60 days of receipt before forwarding it to the Defense Finance and Accounting Service (DFAS) for final processing.

Application requirements for non-regular retirement pay are:

- DD Form 108 – Application for Retired Pay Benefits
- DD Form 2656 – Data for Payment of Retired Personnel (signed and witnessed)
- Additional supporting documents
  - Chronological Points Statement
  - Notification of Eligibility for Retired Pay (NOE) (commonly referred to as the 15 or 20-year letter)
  - Promotion orders for the highest grade held
  - Separation orders transferring you to the Retired Reserve or discharge orders
  - Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate (DD Form 2656-5 or DD Form 1883)

If you have a milestone life event after making your RCSBP election (for instance, marriage or the birth of a child), you will need to update your election within one year of the event.

To do so, contact a Retirement Services Officer (RSO) at <https://soldierforlife.army.mil/About-Us/Contact-Your-RSO> or submit a DD Form 2656-6 to [usarmy.knox.hrc.mbx.rpmdord-sbp-regulatory-and-policy-team@army.mil](mailto:usarmy.knox.hrc.mbx.rpmdord-sbp-regulatory-and-policy-team@army.mil).

We encourage you to email scanned non-regular retirement pay applications to our ASC team ([usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil](mailto:usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil)) to expedite processing.

When you're in the gray area, we also strongly encourage you to keep your contact information up to date with HRC and DFAS and make sure all your supporting documents are uploaded in iPERMS. This will help you avoid any processing delays.

If you need assistance reviewing and submitting your non-regular retirement pay application—or help with any number of topics mentioned above—remember who ya gonna call? The Army Service Center!

The Army Service Center:

Call: (888) 276-9472 (ARMYHRC)

Email: [usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil](mailto:usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil)

## ATTENTION: Army National Guard and Army Reserve Soldiers

Did you know ... there is a new avenue to stay connected and informed between the time you stop drilling and the time you start receiving retired pay? It's a new kind of myPay account setup specifically for Gray Area Retirees!

This basic "Future Retiree" myPay account provides Gray Area Retirees a convenient way to keep contact information updated with DFAS during the gray area period, so that you can receive important news from DFAS and from Army Retirement Services. This allows us to keep you informed about changes in the laws or policies that may affect you, send you Army Echoes, the official Army newsletter for Retired Soldiers, their families, and surviving spouses, the DFAS Retiree newsletter, and send reminders of when the window to apply for retired pay is approaching.

For more information or questions about Gray Area Retirement, please visit: <https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/Army-Gray-Area-Retirees/>, or if you need additional assistance with accessing a myPay account, please contact the myPay Customer Support Unit Toll-Free at 1 (888) 332-7411 or (317) 212-0550.







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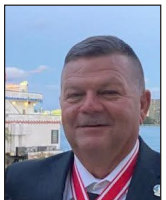
"I appreciate the opportunity to continue to serve the team. Serving my fellow Retired Soldiers, Soldiers, and their families is extremely worthwhile, gratifying and allows me to use my skills and knowledge to better the quality of life of the entire cohort."

**Mike Sutterfield**  
Command Sgt. Maj., USA  
28 ½ years of service



"Our individual time in service provides differing levels of exposure to tactical and operational military challenges. It is a rare opportunity to serve on Chief of Staff, Army Retired Soldier Council and be asked to consider a more strategic view of preparing for peace through strength."

**David Blair Craig**  
Lt. Col., USA  
20 years of service



"As a National Guard Retired Soldier, the best part about serving on the CSA council for me is, I can articulate perspectives that could be overlooked with the active duty under Title 10 perspective. There are numerous differences in benefits and entitlements between the two that many may be unaware of."

**Keith Hammack**  
Sgt. Maj., ARNG  
38 years of service



"Keep informed of the changes to your benefits and programs you've earned through your military retirement. Read Army Echoes and attend your Retiree Appreciation Days (RADs). They are both important sources of information on military benefits and numerous other programs."

**William Hursh**  
Sgt. Maj., USA  
26 years of service



"Staying connected and involved with the Army and veteran community is personally rewarding, but more importantly, promotes community awareness, engagement, and support of Army values and missions."

**Karen Nigara**  
Lt. Col., USA  
25 years of service

## Want to learn about TRICARE For Life? Check out this handbook

By TRICARE Communications

You may be approaching age 65, or you may have a disability or a medical condition that makes you eligible for Medicare (<https://www.medicare.gov>) and TRICARE For Life (<https://tricare.mil/tfl>) before you turn age 65. In either case, you'll benefit from checking out the *TRICARE For Life (TFL) Handbook*, at: [https://tricare.mil/Publications/Handbooks/tricare\\_for\\_life](https://tricare.mil/Publications/Handbooks/tricare_for_life).

"The *TRICARE For Life Handbook* is your go-to resource for all things related to the Medicare and TRICARE," said Robert Agnello, team lead, beneficiary web and publications, for the Defense Health Agency. "It is your guide to understanding your TFL coverage."

Here's a closer look at what the handbook highlights.

### Understanding how TFL works

Wondering what the transition to TFL will be like? The first thing you should know is that if you're TRICARE-eligible and have [Medicare Part A](#) and [Medicare Part B](#), your transition to TFL is automatic. You don't need to enroll. As you make the transition, the handbook can help ease the way. The sections take you through:

- Medicare and TRICARE eligibility
- How Medicare and TFL work together
- What services are covered
- How to get care where you live and when you travel

You'll learn how TFL works with other health insurance. The handbook also describes your dental and vision coverage

options, including through the [Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#) (<https://www.benefeds.gov/>).

Remember, you have TFL when you're TRICARE-eligible and have premium-free Medicare Part A (hospitalization insurance) and Medicare Part B (medical insurance, which has a monthly premium), regardless of age or where you live.

### Knowing your pharmacy coverage options

Pharmacy coverage is often a priority, and details can be found on: <https://www.tricare.mil/CoveredServices/Pharmacy>. TFL offers the same comprehensive prescription drug coverage as other TRICARE health plans, as well as the same convenient options for filling your prescriptions. You can get your prescriptions through:

- Military pharmacies
- TRICARE Pharmacy Home Delivery
- TRICARE retail network pharmacies
- Non-network pharmacies

**Note:** You don't need a [Medicare Part D](#) prescription drug plan to keep your TRICARE prescription drug coverage.

In addition to finding the *TRICARE For Life Handbook* online, did you know you can also order a printed copy? To order, contact WPS Military and Veterans Health at: [www.tricare4u.com](http://www.tricare4u.com), or the TFL contractor, at (866) 773-0404.

# We're here to support you: Calling your Regional Casualty Assistance Centers

*By Casualty and Mortuary Affairs Branch, U.S. Army Human Resources Command*

Although it's a difficult time, it's crucial to promptly report the death of a Retired Soldier immediately. Please contact the Casualty Assistance Center (CAC) for your state, or the CAC closest to you when more than one option exists for your state. When you report the death to your servicing CAC, the death will be reported to the Army and the Defense Finance and Accounting Service, to halt the retirement annuity and initiate survivor benefits. If you reside overseas, call your Retirement Services Officer listed on page 15 or the CAC servicing your country for assistance., or visit <https://www.hrc.army.mil/content/Casualty%20Assistance%20Centers%20Locator>. Please provide as much of the following information as you can when you call: full name of Retired Soldier, date and place of birth, social security number or service number, disability rating, circumstances surrounding the death, next of kin information, copy of death certificate, retirement date, and retired rank. Below is a list of Casualty Assistance Centers throughout the U.S. and overseas.

**Fort Novosel, Ala.** (334) 255-9081/9311/9005  
is responsible for:  
Alabama (Northwestern and Central regions)  
Florida (Northwest region)

**Joint Base Elmendorf-Richardson (JBER)** (907) 384-3811/3348  
is responsible for:  
the state of Alaska

**Fort Huachuca, Ariz.** (800) 248-0759; (520) 533-5411  
is responsible for:  
the states of Arizona and Nevada  
California (Central and Southern regions)

**Fort Carson, Colo.** (719) 526-5613/5614/2510  
is responsible for:  
the states of Colorado, North Dakota,  
South Dakota, and Utah

**Fort Benning, Ga.** (706) 545-7116/4116  
is responsible for:  
Alabama (East and Southeast regions)  
Georgia (Northwest, South Central, Southwest, West  
Central regions)

**Fort Eisenhower, Ga.** (706) 791-4212/1940; (706) 840-4935  
is responsible for:  
Georgia (Northeast, East Central, Central regions)

**Fort Stewart, Ga.** (912) 767-1152/6559  
is responsible for:  
Florida (North Central, South, Southeastern, East Central,  
North regions)  
Georgia (East Central, Southeast regions)  
South Carolina (Lowcountry region)

**Schofield Barracks, Hawaii** (808) 655-5144/1199  
is responsible for:  
the state of Hawaii

**Fort Leavenworth, Kan.** (877) 681-5749; (913) 684-3557  
is responsible for:  
the states of Iowa and Minnesota  
Kansas (Northeastern region)  
Missouri (Northwestern, Midwest regions)

**Fort Riley, Kan.** (785) 239-3750; (785) 210-8869  
is responsible for:  
the state of Nebraska  
Kansas (Southeast, Southwest, Northwest, Western, North  
Central, Central, South Central regions)

**Fort Campbell, Ky.** (270) 798-4727/4729; (931) 216-3380  
is responsible for:  
the state of Tennessee  
Kentucky (North Central, Western, Southwest, South  
Central regions)

**Fort Knox, Ky.** (502) 624-6051/2888; (502) 888-7005  
is responsible for:  
the state of Indiana  
Kentucky (Northern, North Central, Western, Eastern  
regions)  
Michigan (Southwest, East Central, South Central, Central,  
Southeastern, Eastern, Northern Lower Peninsula regions)  
the state of Ohio  
West Virginia (North Central, Northern Panhandle,  
Southeastern regions)

**Fort Johnson, La.** (337) 531-6316/7257/6978  
is responsible for:  
the states of Louisiana and Mississippi  
Texas (East, Southeastern, Coastal Prairie region)

**Fort Meade, Md.** (301) 677-2206/2594  
is responsible for:  
the state of Delaware  
Maryland (Western, Central, Eastern shore, Central  
regions)  
Pennsylvania (Commonwealth of Pennsylvania (excluding  
the city of Philadelphia))

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Virginia (Eastern Shore, Northern, Northern Shenandoah Valley regions)  
West Virginia (Southern, Central, Eastern Panhandle region, Appalachian region)

**Fort Leonard Wood, Mo.** (800) 350-7746; (573) 596-0134/0138  
is responsible for:  
the states of Illinois and Wisconsin  
Michigan (Northern Lower Peninsula, Upper Peninsula, Southwestern regions)  
Missouri (Northeastern, Southeast, Southwest, Midwest, Southern regions)

**Fort Bragg, N.C.** (910) 396-9901; (800) 682-6973  
is responsible for:  
the state of North Carolina

**Joint Base McGuire-Dix-Lakehurst (JB-MDL), N.J.** (609) 562-3147/4453  
is responsible for:  
the state of New Jersey  
New York (Upper Hudson Valley, Mid-Hudson Valley, Central and Eastern part of Long Island, East regions, and the City of New York)  
Pennsylvania (Southeastern region, and the city of Philadelphia)

**Fort Drum, N.Y.** (315) 772-3665; (888) 325-1601  
is responsible for:  
the states of Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont  
New York (Western, Southern Tier, Northeastern, Central regions)

**Fort Sill, Okla.** (580) 442-4547/4389  
is responsible for:  
the states of Arkansas and Oklahoma

**Fort Jackson, S.C.** (803) 751-4519/7820  
is responsible for:  
South Carolina (Midlands, Lowcountry, Piedmont region, Upstate region)

**Fort Bliss, Texas** (915) 568-3837/3093  
is responsible for:  
the state of New Mexico  
Texas (West, Northeast regions)

**Fort Cavazos, Texas** (254) 287-7200; (254) 289-0041  
is responsible for:  
Texas (East, Central, North Central, Northeastern, Southwestern regions)

**Joint Base San Antonio (JBSA), Texas** (210) 221-9363/9364/9365  
is responsible for:  
Texas (East Central, South, Southeast, Southwest, South Central regions)

**Fort Belvoir, Va.** (703) 805-4020; (703) 304-7236  
is responsible for:  
Virginia (Central, Northern Neck region, Northern, Northwestern regions)  
West Virginia (Blue Ridge region, Eastern Panhandle)

**Joint Base Langley-Eustis (JBLE), Va.** (757) 878-1118/5050  
is responsible for:  
Virginia (Eastern, Southeastern, Middle Peninsula region, Tidewater region)

**Fort Gregg-Adams, Va.** (804) 734-6606/6734  
is responsible for:  
Virginia (West Central, East Central, South Central, Southwestern, Central regions)

**Joint Base Myer-Henderson Hall (JBM-HH), Va.** (703) 696-3237/3238  
is responsible for:  
District of Columbia  
Maryland (Central, and Southern regions, Capital region)  
Virginia (Northern region)

**Joint Base Lewis-McChord (JBLM), Wash.** (253) 699-5890/5889  
is responsible for:  
the states of Idaho, Montana, Oregon, and Washington  
California (East, North, and Central regions)

#### **OVERSEAS LOCATIONS:**

**Germany (All of Europe/Africa)** +49-6111-4354-41340/41300 (from U.S.); 0611143-544-1340/1300 (from Germany)

**Korea** 011-82-50-3355-0734

**Japan** 011-81-46-407-7152

**Puerto Rico (Parts of the Caribbean, Central and South America)** (787) 370-3903/3908



## Ask Joe: Your benefits guru

Dear Joe,

I retired last month, and my wife and I were planning to move closer to where our children live. We currently live in Texas, which has no state income tax and doesn't tax my retired pay. Most of our children live in Utah but I'm not sure if my retired pay will be taxed there. Can you help me find out?

Thanks,  
Moving for the grandkids

Dear Moving,

As of April 2025, Utah does tax some military retired pay. If you want to keep up with the tax changes on Utah and other states, use the [MyArmyBenefits state and territory fact sheets](https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits) at: <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>. There is a fact sheet for each state and territory with up-to-date state tax information regarding retired pay. Besides Utah, you may want to check into living in a nearby state that may have a more favorable tax situation.

Best of luck,  
Joe

Dear Joe,

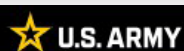
My husband was recently laid off from his job due to budget cuts, and I retired from the Army last year. It's been quite a while since he's been in the job market and is unsure of where to begin. Are there any Army benefits or programs available to family members of Retired Soldiers to help with his job search?

Thanks,  
Helping with a change

Dear Change,

I'm sorry to hear about his situation. One program your spouse is eligible to use is the [Employment Readiness Program \(ERP\) operated by Army Community Service \(ACS\)](https://www.armymwr.com/programs-and-services/personal-assistance/employment-readiness-program) at: <https://www.armymwr.com/programs-and-services/personal-assistance/employment-readiness-program>. The ERP can help with up-to-date resource information on job openings, resume critiques, career counseling, and more. They also have information on job fairs and other hiring opportunities, both in-person and virtual. You can utilize the [MyArmyBenefits resource locator](https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator) at: <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator> to find the closest ACS Center to you and visit the ERP manager. For more information about the ERP, check out the [MyArmyBenefits fact sheet](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Employment-Readiness-Program-(ERP)) at: [https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Employment-Readiness-Program-\(ERP\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Employment-Readiness-Program-(ERP)).

Hope this helps!  
Joe



# MyArmyBenefits

ONCE A SOLDIER, ALWAYS A SOLDIER . . . A SOLDIER FOR LIFE





## Do you know your Army benefits?

By MyArmyBenefits staff

“Where can I find current and understandable information about (enter any topic) benefit?” is a frequently asked question. Once retired or in the Retired Reserve, the information you’re looking for can sometimes be difficult to find. The day-to-day contact with experts you used to have is no longer available and your priorities may have changed, which can diminish the time you spend taking care of yourself. Of course, the internet offers a multitude of resources, but many of these are outdated, incomplete or over-simplified. And some of the information posted is simply incorrect. Remember, once it’s published, it’s there forever.

As a first stop on the information train, you should visit MyArmyBenefits, at <https://myarmybenefits.us.army.mil> to get all the information on your military benefits. It is the Army’s official military benefits website, which means it’s current, complete and up to date with all the details in one place and the answers to your federal and state benefit questions.

When visiting the MyArmyBenefits benefit library, (<https://myarmybenefits.us.army.mil/Benefit-Library>), you’ll find yourself beginning with federal benefits information. The MyArmyBenefits Federal Benefits library, (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits>), has every major federal benefit for which Retired Soldiers, their families, veterans, and survivors are eligible: TRICARE coverage, the VA, military related scholarships, tuition assistance, the Survivor Benefit Plan (SBP), legal assistance, home loans, nursing homes, disability compensation, and more. You can search by category, life

event, component, or A - Z. You will find all the fact sheets under “Benefit Library” on the [MyArmyBenefits homepage](#).

What about the state benefits available for where you live? Or in a state where your grandkids live that you’re considering moving to? MyArmyBenefits state/territory fact sheets (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>) has that covered too and is the only place you can see all state and territory military benefits. Every state is different and, not surprisingly, each have different benefits. This means you can’t expect that since one state offers it, another will too. State benefits even change with great frequency. Some states tax military pay at a reduced rate, while others don’t tax retired pay at all. Some exempt veterans from sales and property tax and some give full scholarships to the children of Soldiers with disabilities. There are states that offer reduced rate home loans, and others that subsidize state park entrance fees, hunting and fishing licenses, and even on-street parking. Look in the MyArmyBenefits state fact sheets in the link above, pick your state or territory, and get ready for helpful information.

The bottom line is that the tools and libraries of the [MyArmyBenefits website](#) at: [myarmybenefits.us.army.mil](https://myarmybenefits.us.army.mil) provides Soldiers, veterans, Retired Soldiers, and their families with the information needed to plan the future. It can help put goals in place that are attainable and determine which resource provides the greatest benefit to your personal situation. Use [MyArmyBenefits](#) today to prepare for your next adventure!

### Looking for the DIRECTORY?

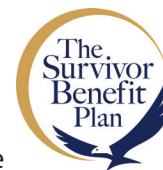
Find contact information for DFAS, TRICARE, Veterans Affairs, Social Security, and much more on the MyArmyBenefits Resource Locator webpage at <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>

## RETIRED SOLDIER CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and whether or not they will receive the Survivor Benefit Plan annuity? Filling out the Retired Soldier Casualty Assistance Checklist found in a printable PDF format at the Army Retirement Services website under ‘Quick Links’ (<https://soldierforlife.army.mil/Resources/Retirement-Quick-Links>), can help ease their burden during the difficult time. Start filling it out now, keep it updated, and make sure your loved ones know where to find it.

# Changes coming in June for Retired Soldiers who pay SBP monthly premiums directly

By DFAS Cleveland



Some Retired Soldiers need to pay monthly Survivor Benefit Plan (SBP) or Reserve Component Survivor Benefit Plan (RCSBP) premiums directly instead of having them deducted from pay because their Department of Veterans Affairs (VA) disability compensation pay offsets their retired pay. We call that direct remittance.

Most of these payments are handled by the U.S. Department of Treasury Centralized Receivables Service (CRS). When CRS receives the payment from the Retired Soldier, they report it to DFAS Retired and Annuitant (R&A) Pay to ensure the retiree's account is credited.

## What you need to know

In June of this year, R&A Pay will begin issuing all monthly direct remittance SBP premium billing statements and collecting all SBP premium direct remittance payments instead of using the Treasury's CRS.

This means Retired Soldiers will need to either: (1) make their payments to a different mailing address or (2) change their electronic payments if they have them set up to pay to CRS directly or (3) use Pay.gov at <https://www.pay.gov/public/home> to pay DFAS.

In March, DFAS mailed a letter explaining the changes to all Retired Soldiers who will be affected. The letter will be followed by an emailed SmartDoc to the retirees who have a valid email address in myPay. Changes like this are one of the reasons it's important for retirees to keep their mailing address and email address updated with DFAS.

## What you need to do

It's important that DFAS has your current mailing address so you receive the billing statement with new payment instructions. If your address has changed, DFAS has several convenient options for updating the mailing address on your retired pay account.

1. Use our askDFAS online tool to update your address: find out more on our Quick Tools webpage at <https://www.dfas.mil/raquicktools>.
2. Send a completed and signed DD Form 2866 to request we update your mailing address.



(A) Upload your signed form as a PDF using our askDFAS online upload tool.

Find out more: <https://www.dfas.mil/retonlinetools>.

(B) Or, mail your form to:

Defense Finance and Accounting Service  
U.S. Military Retired Pay  
8899 E 56th Street  
Indianapolis, IN 46249-1200

3. Change your address using myPay: <https://mypay.dfas.mil>.

4. Call our Customer Care Center during normal business hours to update your address: (800) 321-1080.

If your mailing address on file with DFAS is current, watch for the updated bill to arrive via postal mail in June 2025 or take action now to change your payment method!

You can make the change to one of the new payment options below to pay DFAS directly right now. You don't have to wait until June.

## Automatic payments

If you have an electronic/automatic payment set up with your bank, ensure that you make the change early enough to send your June payment to DFAS instead of CRS.

## Options for making SBP/RCSBP monthly premium payments to DFAS

If you do not receive the updated bill in June, or would like to start paying DFAS directly now, please see our Paying for SBP webpage for payment instructions: <https://www.dfas.mil/payforsbp>.

1. We strongly recommend making your payment online through the Pay.gov website. Pay.gov is available 24/7. Payments can be made using your checking/savings account or debit card using the DOD Military Retired Pay SBP Premium at: <https://www.pay.gov/public/form/start/1463931154> online form.

2. If you prefer, mail your SBP/RCSBP payments to the address below (payments mailed to any other address may be delayed). **Please note: beginning October 1, 2025, DFAS is unable to accept checks or money orders as payment.**

Defense Finance and Accounting Service, DFAS-CL  
SBP Remittances  
P.O. Box 979013  
St. Louis, MO 63197-9000

3. Request to have your SBP monthly premium payments deducted from your VA Disability Compensation pay. Find more information here: <https://www.dfas.mil/payforsbp>.

## Questions?

Watch for additional information over the coming weeks or check out the "Paying for SBP" webpage at the link above.



# The 2025 Army Emergency Relief kickoff campaign is here

By Sean J. Ryan, director of Communications & Marketing, Army Emergency Relief

**AER**

Army Emergency Relief's annual campaign has been a tradition vital to our Army community since 1942, supporting Soldiers, Retired Soldiers and Army families each year. In 2024 alone, AER provided assistance to over 34,000 Soldiers and Families, distributing over \$21 million in grants and over \$45 million in zero-interest loans.

The mission of AER — the U.S. Army's official nonprofit — is to help alleviate financial stress while promoting economic stability, allowing Soldiers to remain focused on their mission. The 2025 AER Annual Campaign kicked off March 1 and runs through June 14, culminating with the Army's 250th birthday.

This year's campaign goal, in honor of this historic milestone, is to get 25% of our active-duty force to donate. Funds raised during the campaign are critical to the success of the program because AER receives no federal funding and relies on contributions from active-duty and Retired Soldiers, Army families, corporations and generous Americans. Maintaining and increasing this financial support ensures AER can keep providing vital assistance to those who selflessly protect our interests and ideals around the world.

Campaign kickoff events are occurring across Army installations, and include bowling tournaments, trivia contests, fun runs and modeling fairs. They promote interest in the program that gives 83 cents of every dollar back to Soldiers. Tony Grinston, AER CEO and 16th Sergeant Major of the Army, is attending many of the campaign kickoffs.

Grinston has continued to update policies and procedures to better serve the force since taking over AER in January 2024. One of the biggest changes in 2025 is emergency travel. Before this year, those requesting emergency travel received half of their request as a grant and half as a zero-interest loan. Now, all airfare is 100% grants with Soldiers having access to up to \$2,000 for domestic travel and up to \$4,000 internationally for emergency situations.

"We updated this policy because the last thing a Soldier should have to think about when needing to get home is the cost of a plane ticket," Grinston said.

AER has five areas of support that address the biggest needs of our force:

1. Basic needs and housing: housing assistance, food insecurity and emergency car repair.

2. Care during a crisis: disaster response, domestic violence, funeral expenses and Wounded Warriors.

3. Health and wellness area: medical co-pays not covered by TRICARE, cranial helmets, dental care for dependents and special-needs equipment.

4. Workforce development: spouse re-licensing, re-certification fees, and Career Skills Program support.

5. Family support: emergency travel, childcare, immigration, visa and passport fees and scholarships

AER recognizes all cases are unique, so Soldiers are encouraged to talk to their local AER officers or go online to [www.armyemergencyrelief.org](https://www.armyemergencyrelief.org) for more information.

AER is a command program in place to help Soldiers when they need it the most. There are several ways you can help AER achieve its mission:

- Donate securely online
- Spread the word about the annual fundraising campaign with friends, family and colleagues
- Participate in local campaign events at your installations.

Remember: every donation — no matter the amount — enables AER to support the Army community. Together, we can make a difference.



Tony Grinston, AER CEO and 16th Sergeant Major of the Army, speaks to Soldiers at one of several campaign kickoff events for the 2025 season. (Contributed photo by: AER)

## Want to talk to a Retirement Services Officer?

Whether you're Regular Army, Army National Guard, or Army Reserve, you have an assigned Retirement Services Officer (RSO). Find yours at the interactive RSO map at <https://soldierforlife.army.mil/About-Us/Contact-Your-RSO> on the Army Retirement Services website.



# Safeguarding your legacy: Essential estate planning for Retired Soldiers

By Master Sgt. KaChica Paige, Army Reserve Retirement Services Office NCO



Estate planning is an essential process for Retired Soldiers to ensure that their assets are managed and distributed according to their wishes upon incapacitation or death. It involves creating legal documents that outline how property, finances, and personal care should be handled. For Retired Soldiers, the process can be more complex due to their unique benefits and entitlements.

One of the primary components of estate planning is drafting a will or trust. A will is a legal document that specifies how your assets will be distributed after your death. Trusts, on the other hand, can provide additional control over your assets, offer tax benefits, and protect assets from creditors. It is crucial for Retired Soldiers to update these documents regularly to reflect changes in their financial situation or family dynamics.

A power of attorney is another critical aspect of estate planning. This document allows a designated individual to make financial and legal decisions on your behalf if you become incapacitated. Similarly, a living will, and healthcare proxy are essential for outlining your medical treatment preferences and designating someone to make healthcare decisions for you. These documents ensure that your healthcare wishes are respected, even when you cannot communicate them.

Beneficiary designations are also a vital part of estate planning. Retired Soldiers should ensure that their life insurance policies, retirement accounts, and other financial instruments have up-to-date beneficiary designations. This step can prevent legal complications and ensure that your assets are distributed to your intended recipients. For Retired Soldiers with minor children, guardianship designations are crucial.

These designations specify who will care for your children in the event of your death, providing peace of mind that your children will be in good hands.

Retired Soldiers have unique considerations when it comes to estate planning. Survivor benefits from the Department of Veterans Affairs (VA) and the Department of Defense (DOD) are essential to consider. Ensuring that your spouse and dependents are aware of and can access these benefits is critical. Additionally, planning for the distribution of your military pension and any associated benefits is necessary.

Several organizations offer resources and services specifically for veterans and Retired Soldiers. The VA provides financial planning and online will preparation services at no cost to beneficiaries of service members' group life insurance (SGLI) and other programs. Military OneSource offers comprehensive information on estate planning, including legal advice and support for service members and their families.

Estate planning is an ongoing process that should be revisited periodically, especially after significant life events. By taking these steps, Retired Soldiers can ensure their wishes are honored, and their loved ones are provided for. Exploring these resources and taking the necessary steps can secure your family's future and provide peace of mind. Below are links to helpful resources for estate planning.

US Department of Veterans Affairs (VA): <https://www.va.gov/>

Military OneSource: <https://www.militaryonesource.mil/>

## Have you recently retired from service? Explore your FEDVIP options today

By FedPoint

If you recently retired from the Army, you've likely considered dental and vision benefits in your retirement plan. Good news: The Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to you.

Sponsored by the U.S. Office of Personnel Management (OPM), FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program with more than 3.5 million men and women currently enrolled, giving the program high marks for quality and value.

In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if they're enrolled in a TRICARE health

plan, FEDVIP vision coverage.

FEDVIP offers you a range of plans from 12 dental and 5 vision carriers, such as:

- regional dental plans as well as nationwide dental and vision plans with international coverage
- plans featuring high and standard options
- a choice between three enrollment types: self, self plus one, or self and family

To familiarize yourself with the program, visit: <https://www.benefeds.gov/general/uniformed-services>.

(Continued on next page)





(Continued from page 12)

BENEFEDS is the government-authorized online marketplace where you can research FEDVIP's current list of carriers, enroll in dental and vision plans, and pay for voluntary benefits.

### Shop for plans with confidence using our decision support tools

Our online suite of interactive decision tools offers support to help you plan and select the best coverage for you and your family by allowing you to:

#### Take advantage of your enrollment period

- Research plans: With our plan comparison tool, you can easily compare different plans side by side and see how they differ regarding rates, benefits, and coverage information.
- Estimate costs: Do you have an upcoming dental procedure? Our new lookup tool can estimate your potential in-network, out-of-pocket costs of the most common dental services, helping you choose a plan that fits your budget.

Recently retired uniformed service members are considered newly eligible for FEDVIP. This includes Retired Reserve members age 60 and older and gray area reservists under age 60 who are not yet receiving retirement pay.

Those who recently retired from the uniformed services have a **60-day enrollment window** to enroll in a FEDVIP dental and/or vision plan. (The only exception to this is that retiring uniformed service members are eligible to enroll between

31 days before their military retirement date and up to 60 days following.) **Note: Enrollment is not automatic.** If you don't enroll within 60 days from your retirement date, you must wait until the next open season, which runs from the Monday of the second full work week in November through the Monday of the second full work week in December, or a Qualifying Life Event (QLE).

Your opportunity to enroll is now. Visit [BENEFEDS.gov](https://BENEFEDS.gov) to include FEDVIP as part of your retirement benefits today.



## Soldiers For Life enjoy lifelong exchange benefits

By Army & Air Force Exchange Service

Tax-free shopping and military-exclusive pricing are lifelong benefits for warfighters. All who served honorably can shop tax-free for life at [ShopMyExchange.com](https://ShopMyExchange.com). Disabled veterans can also shop in person. Authorized shoppers have access to:

- 118 PXs/BXs with national brands
- 540 convenience stores
- 300+ wellness services

Veterans and military spouses have a home with the Exchange. More than 60,000 veterans and spouses have been hired since 2013. Military spouses can advance in their careers while supporting their families and our nation's military mission—which is critical to force retention.

The Exchange provides a taste of home to every Soldier through name-brand goods and services.

As a partner in Army recruiting, readiness and lethality, the Exchange remains an important lifelong benefit to all Soldiers For Life.

It matters where you shop. In the past ten years, the Exchange has provided more than \$15B in value to our military community. Thank you for all you do to protect, preserve, and strengthen critical military quality-of-life support. We look forward to seeing you at your Exchange.

Soldier For Life!  
Tom



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.

## New resource available: askDFAS Tips video

By DFAS Cleveland

DFAS Retired & Annuitant (R&A) Pay is proud to announce that we have a new “askDFAS Tips” video available for you on the DFAS YouTube channel!

The video is called, “askDFAS Tips: A Simple Way to Manage Your Retired or SBP Pay Account,” and can be viewed at: <https://www.youtube.com/watch?v=yAMr8mVoWTg>. In less than 5 minutes, the video provides a helpful overview of the askDFAS online tools available for Retired Soldiers and Survivor Benefit Plan (SBP) annuitants to submit a form, make a change to your pay account, or ask a question. askDFAS can be found at: <https://www.dfas.mil/dfas/AskDFAS/>.

### Learn the ropes

Last year was a big year for askDFAS. DFAS R&A Pay spent a lot of time building a great new experience for Retired Soldiers and SBP annuitants to make managing your pay accounts easier.

Perhaps you read some of the articles we published last year to help you understand the new, streamlined online tools available to you. If not, there is no better time than now to get acquainted with the tools on askDFAS.

The askDFAS Tips video is your guided tour to the “Ask Retired Pay” module of askDFAS. To submit a request, you must fill out an online ticket. But don’t miss some of the other helpful features. There is a bank of Frequently Asked Questions that may answer your question before you even enter a request. We’ve also added some explanations to help you direct your submissions.

### You asked, We listened

We travel around the country (and the globe!) to speak to you, our valued customers. We hear your feedback and do whatever we can to bring your requests to life. The online tools found on askDFAS are a perfect showcase.

For example, the askDFAS Tips video describes new ways to submit requests and questions regardless of where you are located. Now, you and your loved ones can enter requests online 24/7. This is especially valuable for overseas customers, and for those in the midst of painful seasons of loss who may not be able to call DFAS during our business hours.

### Help us help Retired Soldiers and SBP annuitants

The askDFAS Tips video concludes with a demonstration of how to fill out an askDFAS ticket and submit a request, inviting you to join the thousands of your fellow Retired Soldiers and SBP annuitants who are already using these handy tools.

If you haven’t yet used askDFAS, we have plenty of resources on the DFAS Quick Tools webpage to help. And speaking of the Quick Tools webpage, that’s the place to find the askDFAS Helpful tips video. Check it out now: <https://www.dfas.mil/raquicktools>.

Many YouTube content creators end their videos by saying “leave us a like and subscribe.” Well, here at DFAS R&A Pay, we’re simply asking you to help us spread the word by sharing the video with other military retirees or SBP annuitants who can benefit from these helpful tools.



## RETIREE APPRECIATION DAYS



LOCATION	DATE	CONTACT
JB Lewis-McChord, WA	27 Jun	(253) 966-5884
Presidio of Monterey, CA	19 Jul	(831) 242-4986
Tobyhanna Army Depot, PA	16 Aug	(570) 615-7019
Fort McCoy, WI	5 Sep	(502) 898-3716
Fort Leonard Wood, MO	12-13 Sep	(573) 596-6637
JB SA Randolph, TX	13 Sep	(210) 652-6880
Fort Sill, OK	18-19 Sep	(580) 442-2645
Joint Base Myer-Henderson Hall, VA	18 Sep	(703) 806-5948
Fort Drum, NY	20 Sep	(315) 772-6434
Fort Campbell, KY	20 Sep	(270) 798-5280
Fort Gregg-Adams, VA (Fort Lee)	27 Sep	(804) 734-6973/7345
USAG Rheinland-Pfalz, Germany	9 Oct	+49-611-143-541-1021
Fort Bliss, TX	9-10 Oct	(915) 568-5204
JB Ellington, Houston, TX	11 Oct	(210) 221-9004/9793
USAG Benelux/Brunssum, Netherlands	17 Oct	+32-0476-79-28-59
Fort Bragg, NC	17-18 Oct	(910) 396-5304
USAG Benelux/SHAPE, Belgium	18 Oct	+0032-65-75-7488
JB Langley-Eustis, VA	18 Oct	(757) 878-3648

LOCATION	DATE	CONTACT
Fort Riley, KS	18 Oct	(785) 239-3320
Schofield Barracks, HI	18 Oct	(808) 655-1514
Carlisle Barracks, PA	18 Oct	(717) 245-4501
USAG Ansbach, Germany	22 Oct	+09641-705871814
Fort Knox, KY	24 Oct	(502) 624-7236/1280
Fort Belvoir, VA	24 Oct	(703) 806-4551
Fort Hamilton, NY	24 Oct	(718) 630-4552/4930
USAG Italy	24 Oct	+39-0444-71-4831
Fort Leavenworth, KS	25 Oct	(913) 684-5583/2425
Fort Johnson, LA (Fort Polk)	25 Oct	(337) 531-0363/0402
USAG Italy	28 Oct	+39-0444-71-4831
USAG Bavaria (Grafenwoehr), Germany	28 Oct	+49-9641-70-526-4430
Stuttgart, Germany	30 Oct	+0049-09641-70-596-2010
Fort Novosel, AL (Fort Rucker)	31 Oct	(334) 255-9124/9739
Fort Cavazos, TX	31 Oct-1 Nov	(254) 287-5210
JB San Antonio, TX	1 Nov	(210) 221-9004/9793
Fort Benning, GA	7 Nov	(706) 545-1805/4434
Fort Buchanan, PR	7 Nov	(787) 707-2061
Aberdeen Proving Ground, MD	7 Nov	(410) 306-2345



# RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Contact the RSO for your area or go to the Army Retirement Services website <https://soldierforlife.army.mil/>  
[Army-Retirement/Post-Retirement](#)

## INSTALLATION RSOs

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

### ALABAMA

• Redstone Arsenal  
(256) 842-2719  
[usarmy.rsa.rso@army.mil](mailto:usarmy.rsa.rso@army.mil)  
• Ft. Novosel (Ft. Rucker)  
(334) 255-9124/9739  
[usarmy.novosel.id-training.mbx.retiree-services@army.mil](mailto:usarmy.novosel.id-training.mbx.retiree-services@army.mil)

### ALASKA

• JB Elmendorf-Richardson  
(800) 478-7384 (AK only)  
(907) 384-3500  
[usaf.jbrso@us.af.mil](mailto:usaf.jbrso@us.af.mil)  
• Ft. Wainwright  
(907) 353-2095  
[fwars@wainwright.army.mil](mailto:fwars@wainwright.army.mil)

### ARIZONA

• Ft. Huachuca  
(520) 533-1120  
[usarmy.huachuca.id-training.mbx.sfl-rso@army.mil](mailto:usarmy.huachuca.id-training.mbx.sfl-rso@army.mil)

### ARKANSAS

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

### COLORADO

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

### CONNECTICUT

See West Point, NY

### DELAWARE

See Ft. Meade, MD

### D.C.

See JB Myer-Henderson Hall, VA

### FLORIDA

• Central & West  
MacDill AFB  
(813) 828-0163  
[usarmy.macdill.imcom-atlantic.mbx.rso@army.mil](mailto:usarmy.macdill.imcom-atlantic.mbx.rso@army.mil)  
• Rest of FL, see  
Ft. Stewart, GA

### GEORGIA

• Ft. Benning  
(706) 545-1805/4434  
[usarmy.benning.imcom.mbx.g1hrd-rso@army.mil](mailto:usarmy.benning.imcom.mbx.g1hrd-rso@army.mil)  
• Ft. Eisenhower (Ft. Gordon)  
(706) 791-2654/4774  
[usarmy.gordon.rso@army.mil](mailto:usarmy.gordon.rso@army.mil)

### HAWAII

• Schofield Barracks  
(808) 787-3213  
[armyschofieldrso@army.mil](mailto:armyschofieldrso@army.mil)

### IDAHO

Ft. Carson, CO or  
JB Lewis-McChord, WA

### ILLINOIS

Ft. Leonard Wood, MO  
Ft. McCoy, WI, Ft. Knox, KY

### INDIANA

Ft. Knox, KY

### IOWA

Ft. McCoy, WI

### KANSAS

• Ft. Leavenworth  
(913) 684-5583/2425  
[usarmy.leavenworth.imcom.mbx.retirements@army.mil](mailto:usarmy.leavenworth.imcom.mbx.retirements@army.mil)

• Ft. Riley  
(785) 239-3320/3667  
[usarmy.riley.rso@army.mil](mailto:usarmy.riley.rso@army.mil)

### KENTUCKY

• Ft. Campbell  
(270) 798-5280/3310  
[CampbellRso@army.mil](mailto:CampbellRso@army.mil)  
• Ft. Knox  
(502) 624-6419/7236  
[usarmy.knox.rso@army.mil](mailto:usarmy.knox.rso@army.mil)

### LOUISIANA

• Ft. Johnson (Ft. Polk)  
(337) 531-0363/0402  
[usarmy.polk.rso@army.mil](mailto:usarmy.polk.rso@army.mil)

### MAINE

See Ft. Drum, NY

### MARYLAND

• Aberdeen Proving Grnd  
(410) 306-2322/2345  
[apgrso@army.mil](mailto:apgrso@army.mil)  
• Ft. Meade  
(301) 677-9603  
[armysomeade@mail.mil](mailto:armysomeade@mail.mil)

### MASSACHUSETTS

See West Point, NY

### MICHIGAN

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

### MINNESOTA

See Ft. McCoy, WI

### MISSISSIPPI

See Ft. Novosel, AL

### MISSOURI

• Ft. Leonard Wood  
(573) 596-6637  
[usarmy.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.mil](mailto:usarmy.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.mil)

### MONTANA

See JB Lewis-McChord, WA

### NEBRASKA

See Ft. Riley, KS

### NEVADA

See Pres. of Monterey, CA

### NEW HAMPSHIRE

See Ft. Drum, NY

### NEW JERSEY

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

### NEW MEXICO

See Ft. Bliss, TX

### NEW YORK

• Ft. Drum  
(315) 772-6434/6339  
[usarmy.drum.rso@army.mil](mailto:usarmy.drum.rso@army.mil)

• Ft. Hamilton  
(718) 630-4552/4930  
[usarmy.hamilton.imcom.mbx.rso-org-box@army.mil](mailto:usarmy.hamilton.imcom.mbx.rso-org-box@army.mil)

• Watervliet Arsenal  
See Ft. Drum, NY

• West Point  
(520) 717-9470  
[usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil](mailto:usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil)

• NO. CAROLINA

• Ft. Bragg  
(910) 396-5304  
[usarmy.liberty.usag.mbx.dhr-rso@army.mil](mailto:usarmy.liberty.usag.mbx.dhr-rso@army.mil)

• NO. DAKOTA

See Ft. Riley, KS

• OHIO

See Ft. Knox, KY

• OKLAHOMA

• Ft. Sill  
(520) 715-0055/714-9521

[usarmy.sill.rso@army.mil](mailto:usarmy.sill.rso@army.mil)

### OREGON

See JB Lewis-McChord, WA

### PENNSYLVANIA

• Carlisle Barracks  
(717) 245-4501/3894  
[usarmy.carlisle.rso@army.mil](mailto:usarmy.carlisle.rso@army.mil)

### RHODE ISLAND

See West Point, NY

### SO. CAROLINA

• Ft. Jackson  
(803) 751-5523  
[army.rso.jackson@army.mil](mailto:army.rso.jackson@army.mil)

### SO. DAKOTA

See Ft. Riley, KS

### TENNESSEE

See Ft. Campbell, KY

### TEXAS

• Ft. Bliss  
(915) 568-5204/569-6233  
[usarmy.bliss.imcom-central.mbx.rso@army.mil](mailto:usarmy.bliss.imcom-central.mbx.rso@army.mil)

• Ft. Cavazos (Ft. Hood)  
(254) 287-8761/5210  
[army.hoodrso@army.mil](mailto:army.hoodrso@army.mil)

• JB San Antonio  
(210) 221-9004/9793  
[usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-serviceof@army.mil](mailto:usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-serviceof@army.mil)

• UTAH

See Ft. Carson, CO

• VERMONT

See Ft. Drum, NY

• VIRGINIA

• Ft. Belvoir  
(703) 806-4551

[usarmy.belvoir.imcom.mbx.rso@army.mil](mailto:usarmy.belvoir.imcom.mbx.rso@army.mil)

• JB Langley-Eustis  
(757) 878-3648  
[usaf.jble.733-msg.mbx.ft-eustis-rso@army.mil](mailto:usaf.jble.733-msg.mbx.ft-eustis-rso@army.mil)

• Ft. Gregg-Adams (Ft. Lee)  
(804) 734-6555/6973  
[usarmy.lee.imcom.mbx.lee-ima-rso@army.mil](mailto:usarmy.lee.imcom.mbx.lee-ima-rso@army.mil)

• JB Myer-Henderson Hall  
(703) 696-5948/3689  
[usarmy.jbmhh.rso@army.mil](mailto:usarmy.jbmhh.rso@army.mil)

### WASHINGTON

• JB Lewis-McChord  
(253) 966-5883/5884  
[usarmy.jblm.rso@army.mil](mailto:usarmy.jblm.rso@army.mil)

### WEST VIRGINIA

See Ft. Knox, KY

### WISCONSIN

• Ft. McCoy  
(502) 898-3716  
[usarmy.mccoy.id-readiness.mbx.dhr-rso@army.mil](mailto:usarmy.mccoy.id-readiness.mbx.dhr-rso@army.mil)

### WYOMING

See Ft. Carson, CO

### PUERTO RICO

• Ft. Buchanan  
(787) 707-2061/3546  
[usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@army.mil](mailto:usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@army.mil)

## OVERSEAS RSOs

### HQ IMCOM Europe

0049-0611-143-544-1540  
[Usarmy.sembach.id-europe.mbx.retirement-svcs@army.mil](mailto:Usarmy.sembach.id-europe.mbx.retirement-svcs@army.mil)

### Germany

• Ansbach  
09641-705871814  
[usarmy.ansbach.id-europe.list.dhr-retirement-services@army.mil](mailto:usarmy.ansbach.id-europe.list.dhr-retirement-services@army.mil)

### Baumholder

0049-611-143-541-1021  
[usarmy.rheinland-pfalz-ret-svcs@mail.mil](mailto:usarmy.rheinland-pfalz-ret-svcs@mail.mil)

### Bavaria

0049-9641-70-526-4430  
[usarmy.bavaria.ret-svcs@army.mil](mailto:usarmy.bavaria.ret-svcs@army.mil)

### Grafenwoehr

0049-9641-70-526-4430  
[usarmy.bavaria.ret-svcs@mail.mil](mailto:usarmy.bavaria.ret-svcs@mail.mil)

### Rheinland-Pfalz

0049-611-143-541-1021  
[usarmy.rheinland-pfalz-ret-svcs@mail.mil](mailto:usarmy.rheinland-pfalz-ret-svcs@mail.mil)

### Stuttgart

0049-09641-70-596-2010

[usarmy.stuttgart-ret.svs@army.mil](mailto:usarmy.stuttgart-ret.svs@army.mil)

### Wiesbaden

0611-143-548-1614  
[usarmy.rso.wiesbaden@army.mil](mailto:usarmy.rso.wiesbaden@army.mil)

### Belgium

0032-65-75-7488  
[usarmy.belux.id-europe.mbx.dhr-retirement-services@army.mil](mailto:usarmy.belux.id-europe.mbx.dhr-retirement-services@army.mil)

### England

See HQ IMCOM Europe

### Middle-East

See HQ IMCOM Europe

### Netherlands

0031-45-534-0260  
[usarmy.belux.id-europe.mbx.dhr-retirement-services@army.mil](mailto:usarmy.belux.id-europe.mbx.dhr-retirement-services@army.mil)

### Poland

DSN: 314-652-0018

### Italy/So. Europe/Africa

Vicenza  
39-0444-71-4831

[usarmy.usag-italy.id-europe.mbx.retiree-services@army.mil](mailto:usarmy.usag-italy.id-europe.mbx.retiree-services@army.mil)

### Japan

• Camp Zama  
090-6049-9196  
[usarmy.zamarso@army.mil](mailto:usarmy.zamarso@army.mil)

### Okinawa

06117-52-5560  
[usarmy.torii.usag.mbx.okinawa-transitions@army.mil](mailto:usarmy.torii.usag.mbx.okinawa-transitions@army.mil)

### Korea

Yongsan  
010-2916-0578

[usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil](mailto:usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil)

### Camp Humphreys

010-2916-0578  
[usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil](mailto:usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil)

## ARMY RESERVE RSOs

### 7th Mission Support Command

Kaiserslautern, Germany  
+49 (0) 611-143-528-0310  
[usarmy.rheinland-pfalz.7-msn-spt-cmd.mbx.g1@army.mil](mailto:usarmy.rheinland-pfalz.7-msn-spt-cmd.mbx.g1@army.mil)

### 9th Mission Support Command

Honolulu, HI  
(808) 438-1600 x3553  
RSO email: [usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@army.mil](mailto:usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@army.mil)

Areas: HI, AK, Guam, American Samoa, Japan, Korea, Saipan

### 63rd Readiness Division

Moffett Field-Mountain View, CA  
(650) 526-9513/9512  
RSO email: [usarmy.usarc.63-rd.mbx.63-rso@army.mil](mailto:usarmy.usarc.63-rd.mbx.63-rso@army.mil)

States: AR, AZ, CA, NM, NV, TX, OK

### 81st Readiness Division

Fort Jackson, SC  
(803) 751-9546/9661  
RSO email: [usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil](mailto:usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil)

States: LA, MS, NC, PR, SC, FL, KY, TN, GA, AL, 1st MSC

### 88th Readiness Division

Fort McCoy, WI  
Office: (608) 388-7448 RSO email: [usarmy.usarc.88-rd.mbx.retirement-services1@army.mil](mailto:usarmy.usarc.88-rd.mbx.retirement-services1@army.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, NJ  
(609) 562-1696/7055/7425/1688  
RSO email: [Army99Rso@army.mil](mailto:Army99Rso@army.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 <https://soldierforlife.army.mil/Retirement/rso>

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 by processing retirement pay applications, and RCSBP claims. Phone (888) 276-9472 or (502) 613-8950.

Retirement application (and RCSBP claim forms) are available on the HRC-GAR page at: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch> or email request for retirement application packet to: [usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil](mailto:usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil)



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

## Gray Area Spotlight: Some important tips for our Army National Guard and Army Reserve Soldiers

*By Army Retirement Services*

- Start your retired pay application process early! You can submit your application up to nine months prior to your expected retirement date. You should submit your application at least 90 days before your expected retirement date (your 60th birthday or your reduced age retirement date). The earliest age that a Gray Area Retired Soldier can start receiving retired pay is age 50.
- For Army USAR (Troop Program Unit/TPU) and ARNG (M-Day) Soldiers, you initiate your own retirement packet (retirement is not an automatic process). It is recommended that you work with a USAR/ARNG Retirement Services Officer (RSO) to vet the packet for errors before sending it to the Army Human Resources Command (AHRC) where it will be received and triaged by the Army Service Center (ASC). The ASC will advise the member via email or postcard (based on delivery method) that the packet was received. The ASC can provide updates to the customer by calling (502) 613-8950 (until the packet is sent to DFAS). The packet will then be forwarded to the Gray Area Retirements (GAR) Branch and assigned to an analyst. Once complete, the packet will be forwarded to DFAS for pay processing in which DFAS will track and advise the customer of the status.
- Members in the Retired Reserve may use the MyArmyBenefits personalized retirement calculator to develop an estimate of your retired pay based on the information in your Army personnel record. You must have

a Defense Self-Serve (DS) Logon or CAC to use the calculator. You may need to update your personnel records to receive retirement credit in your calculation for all time served. Visit <https://myarmybenefits.us.army.mil> for more information.

Army Reserve and Army National Guard Soldiers - If you have questions about your entitlement to retired pay, or if you are approaching your date to apply for retired pay:

**Army Reserve:** contact your Readiness Division RSO (RD) or Mission Support Command (MSC).

**Army National Guard Soldiers:** contact your state RSO.

USAR and ARNG RSOs are listed at <https://soldierforlife.army.mil/About-Us/Contact-Your-RSO>.

If you contact your RSO and they are unavailable, contact HRC GAR Branch at [usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil), or call the Army Service Center at 1-888-ARMYHRC (276-9472).

Make it easy and use this QR code to apply for Reserve (non-regular retirement) Retired Pay. The QR code will walk you through the application process and provide instructions on how to submit your application.

