ARMY ECHOES
THE OFFICIAL NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES

A message to our Army National Guard Gray Area Retirees

By Lt. Gen. Jon Stubbs, *Director, Army National Guard*

To our Army National Guard Retired Soldiers and families:

Lt. Gen. Jonathan Stubbs, Director, Army National Guard. (Official U.S. Army photo)

Serving in the Army National Guard hasn't just been a chapter in your life; it's been a lifelong commitment to your community, your state, and your nation. Long after you hang up the uniform, the title "Soldier" will remain; you will always be a Soldier for Life, and a cherished part of our Guard family.

While this message applies to all U.S. Army Retired Soldiers and the families who support them, I want to speak directly to our Army National Guard "gray area" retirees.

For context, or for those who might not know the term, the "gray area" is that time between when you finish your 20 good years of service and when you reach the age eligibility to start receiving your retirement pay. It's a time of transition, but it should never be a time when you lose touch with us.

Fixing and modernizing your retirement services

"We need your help to stay in touch." -Lt. Gen. Stubbs

Taking care of over 330,000 actively serving Soldiers and keeping more than 89,000 Retired Reservists connected and up to date requires continuous and coordinated teamwork; this is a top priority for the Army Guard and me.

Our team is making every effort to improve how we serve you and your families. This means investing heavily in modernizing our retirement services, including updated training for our Retirement Services Officers (RSOs), who offer continuous support to Retired Soldiers and their families throughout every stage of retirement, and increased collaboration with Integrated Personnel and Pay System – Army (IPPS-A) personnel to ensure retirement points are accurate. It also includes new online tools and systems, such as our new retirement landing page on the Army National Guard Retirement Services website, https://www.nationalguard.mil/Resources/Retirement-Services/. Introduced in January 2026, this website is designed to keep Soldiers and RSOs continually up to date on all things related to retirement and retirement benefits.

We understand that for many, this can be a hectic and frustrating time, and we've heard those frustrations. We know there have been real issues with things like retirement point discrepancies and communication gaps, so we are actively working to fix these problems by implementing new policies, improving training for our retirement professionals, and establishing a strict oversight program to hold ourselves accountable. But all these improvements can only do so much. We also need your help to ensure success.

Keep your lifeline open

What's the bottom line? We need your help to stay in touch! Your most important mission in the gray area is to set up and verify your Defense Finance and Accounting Service (DFAS) Future Retiree account. Learn more about setting up this account at: https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/ and pages 3 and 4 of this newsletter. Remember to also keep your contact information in IPPS-A current. When Soldiers fall off the radar, it can create serious delays when it's time to get you paid.

(Continued on page 2)

AUG - OCT 2026

MONEY MATTERS

DFAS: Gray Area Retirees is going digital to improve your experience 3

Can you spot debt relief scams that target the military? 4

PLANNING

Explore your FEDVIP options today 6

TRICARE Open Season 2026 6

Do you need to update your SBP election? 7

The importance of having a will 10

How to get prescriptions overseas with TRICARE 11

COMMUNITY

"The most frustrating transition of my life!" 5

Claims process streamlined for veterans affected by 1973 NPRC records fire 12

With Federal EHR, no more 'last four' check in at VA 13

JBLM hosts hometown heroes at Retiree Appreciation Day 14

Social connection can support veteran suicide prevention 16

IN EVERY ISSUE

Ask Joe: Your benefits guru 8

MyArmyBenefits: The Armed Forces Retirement Home 9

RAD Calendar 14

RSO Directory 15

A message to our Army National Guard...

(Continued from cover page)

Stay connected so we can get you the pay and benefits you've earned without any issues. Make sure you keep your email, phone number, and mailing address up to date.

Courtesy of: DOD News

Use your benefits, you earned them!

Now let's talk about benefits. Even if you aren't getting your retirement check just yet, you still have access to a lot of great benefits, such as commissary and exchange privileges, access to MWR facilities, and specific TRICARE health plans. Don't leave these on the table. They are a small token of our nation's gratitude for your years of sacrifice, so make sure you take advantage of them.

Plan 9 to 12 months out

If your service has taught you anything, it is that planning is important. When the time comes to draw your pay, preparation is everything. Please don't wait until the month before your retirement pay eligibility date to start the paperwork. We highly recommend starting the process nine to twelve months out. To help you plan, check out the retirement calculators on the MyArmyBenefits page: https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/Retirement-Calculator. They are easy to use, highly accurate, and will help you and your family make well-informed financial decisions before that first check arrives. From there, contact your local RSO, https://soldierforlife.army.mil/About-Us/Contact-Your-RSO to walk you through the process.

Be an Ambassador

Finally, even though your drill weekends and annual training are in the rearview mirror, we still need you. You know firsthand the value of serving and the unbreakable bonds formed in the Army Guard.

In today's recruiting environment, your voice matters. Share your Army Guard story. Talk to the young folks in your hometowns who are looking for purpose and direction. Your personal experience means so much more than any recruitment ad ever could.

We also need your voice to advocate for the retired community. The Chief of Staff, Army Retired Soldier Council (CSARSC) and our broader retired community are vital partners. By advocating for dedicated funding and increased resources for RSOs nationwide, you help us better serve the force. Furthermore, your continued advocacy to ensure Soldiers receive their earned medical and retirement benefits on time is critical to preventing hardships for those who have sacrificed so much.

To all our retirees, surviving spouses, and families reading *Army Echoes*: thank you. Thank you for your unwavering support and your lifelong dedication to the Army National Guard and our great nation. You have passed the torch, but your legacy continues to light the way.

Lastly, I want to personally thank you and your families for your service and congratulate you all on your retirement. You've earned it. If you have any questions, please don't hesitate to reach out to your local RSO. They are uniquely qualified to answer and help you with all your retirement-related questions.

Ready For Combat! This We'll Defend!

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. Past editions of the *Army Echoes* newsletter are available for free download from https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/Army-Echoes-Newsletter. 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. 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.

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Gray Area Retirees: DFAS is going digital to improve your experience

By DFAS Cleveland

As *Army Echoes* recently made the exciting pivot to become a fully digital publication, it is the perfect time for us at DFAS to talk about the power of digital connection with us, both now and into the future.

In the same spirit of digital access to *Army Echoes*, DFAS is making our appeal to all Soldiers awaiting pay in the Gray Area: if you haven't already, take action today and log into your "Future Retiree" myPay account so DFAS and the Army can stay in touch during your time in the Gray Area.

A special kind of myPay account for Gray Area Retirees

If you are a Soldier awaiting pay in the Gray Area, did you know there is a special kind of myPay account available for you? It's called a "Future Retiree" myPay account, and it was designed to help us keep you up to date with important information.

The key actions every Gray Area Retiree needs to do is log into myPay, access this "Future Retiree" account, and make sure your updated contact information is on file. Once you have an active account with a current email address, DFAS can deliver helpful information and timely reminders directly to your inbox, including links to digital newsletters from both the Army and DFAS.

One of the most exciting uses for this "Future Retiree" myPay account is that it enables us to deliver customer notifications. For example, we will deliver a SmartDoc email notification to Gray Area Retirees during the month of their 59th birthday. Most Soldiers awaiting pay in the Gray Area become eligible to apply to the Army for retired pay at age 60. This SmartDoc email comes to you just as you turn 59, giving you adequate time and information on how to prepare to apply for retirement using the Army's specific procedures.

The "Future Retiree" myPay account and these helpful SmartDoc messages are only available if you have a myPay account and have a current email address on file. Please help us spread the word about this digital capability to your fellow Gray Area Retirees!

To assist, we also created a "Gray Area Future Retiree myPay Login Tips" guide to help users leverage this important account and receive SmartDoc email updates. You can find this guide on the main Gray Area Retiree webpage at: https://www.dfas.mil/grayarea.

"Helpful Tips & Tools for Retirees New to Retired Pay" reference guide

As your time in the Gray Area concludes and you prepare to apply for retired pay, a lot of information comes your way—and fast! To help ease your transition, our "*Helpful Tips & Tools for Retirees New to Retired Pay*" reference guide remains a key resource. This guide is your compass for understanding and managing your retired pay with confidence.

Key highlights of the guide include navigating the transition to a monthly pay cycle, accessing your monthly Retiree Account Statement (RAS), 1099-R tax forms through myPay, and other important information about managing retired pay. You can find this guide at: https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/.

Streamlining processes with digital tools

DFAS offers powerful digital tools to make managing your affairs simpler and more secure. Please familiarize yourself with these tools at your own convenience.

- The New DD Form 2656 Smart Wizard: The Smart Wizard "takes the form out of the form" by providing guided assistance. As an Army Gray Area Retiree getting ready to apply for pay, you can use our new DD 2656 Smart Wizard, which is found on our Forms Library, at: https://www.dfas.mil/RetiredMilitary/forms/. Introduced to simplify your retired pay application, this innovative tool walks you through the complex DD Form 2656, ensuring all necessary fields are completed accurately to help prevent processing delays. Remember to submit it directly to the Army and follow all Army-specific processes and requirements! The Smart Wizard tools are provided exclusively for user convenience. Under no circumstances are these tools meant to circumvent established administrative procedures or mandatory counseling requirements.

- AskDFAS Online Upload Tools: Located at: https://www.dfas.mil/dfas/AskDFAS/, our AskDFAS submission tools are the modern alternative to mail and fax. You can upload your completed forms and requests as a PDF directly from your device, ensuring a faster and more reliable submission to DFAS.

Remember: You must actively submit a retirement packet!

Reminders and Resources

If you are an Army Gray Area Retiree getting ready to apply for retired pay, please remember that your application for retired pay **must be submitted directly to the Army Human Resources Command Gray Area Retirements (GAR) Branch, and NOT to DFAS**.

(Continued on page 4)

Gray Area Retirees...

(Continued from page 3)

The Army has its own unique processes and timelines for handling applications. At DFAS, we want every Soldier to receive their retired pay as soon as they are eligible, so familiarizing yourself with the Army's specific procedures is a critical first step.

That's why we worked together with the Army to create special focus webpages with important information on the application process tailored specifically for you, at: https://www.dfas.mil/armygrayarea.

As you prepare for this important life transition, use these digital resources to ensure you can manage your retired pay successfully from day one.

myPay

Can you spot debt relief scams that target the military?

By Bureau of Consumer Protection, Federal Trade Commission

Scammers promise to solve your debt problems to trick you into paying them instead of your actual lender. If a caller offers to help you enroll in a special "military debt forgiveness" program, pause. That's probably a scam. Learn how debt relief scammers might target the military and how to avoid the scam.

Questionable debt relief companies call out of the blue and use official-sounding names and phrases to suggest ties to the military. They might claim to be from a military bank or credit union, like USAA or Navy Federal, or a credit bureau like Equifax, Experian, or Transunion. But if the caller offers to help you reduce or settle your debt — after you pay a fee — that's a sure sign of a scam. It's illegal for a debt relief company to charge you before they help you. Some companies offer to enroll you in "exclusive" military debt relief or veteran debt forgiveness programs, but those programs might not even exist. If you pay upfront, you might lose your money and get nothing in return.

Some scammers pressure you to pay them instead of your real creditors. But missing payments on your real debt can lower your credit score and potentially compromise your personal affairs, inflicting severe emotional and financial distress. You could end up using your hard-earned savings to pay down the increased debt plus late fees and penalties.

Need help managing debt? Start by contacting your lender directly. Ask about your repayment options. To avoid a debt relief scam:

- **Never pay upfront for debt relief.** Only scammers try to collect fees from you before they settle any of your debts.
- **Find help.** Financial counseling resources for Retired Soldiers and eligible family members are available through on-base personal financial managers or counselors on the Office of Financial Readiness website at: https://finred.usalearning.gov/pfcMap or on Military OneSource at: https://www.militaryonesource.mil/benefits/financial-counseling/, for up to one year after your official retirement date.
- **Do some research.** Check out any organizations you're considering with your state attorney.

If you spot a debt relief scam, tell the FTC at: https://reportfraud.ftc.gov/.

Above: More than 200 Retirement Services Officers (RSOs) and Retirement Points Administrative Specialists (RPAMs) collaborated on best practices and updates to better serve Retired Soldiers and their families, June 1-4, 2026, at the Professional Education Center in Little Rock, Ark. Army Retirement Services, Headquarters, Department of the Army, hosted the weeklong event for the second year in a row. (U.S. Army photo by Staff Sgt. Bryce Colvert)

"The most frustrating transition of my life!"

By Mark E. Overberg, *Lt. Col., U.S. Army (Ret.)*

This story's headline summarizes what many hundreds of military retirees told me about their experiences transitioning to Medicare at age 65.

In this story, I share my personal experience navigating the transition to Medicare after 14 years as the Deputy and then Director of Army Retirement Services. In this role, I consulted with military healthcare experts about TRICARE and MEDICARE and advised over a million retiring and Retired Soldiers through personal briefings and the *Army Echoes* and *Change of Mission* newsletters.

The purpose of TRICARE and Medicare

As much as military retirees like TRICARE, the "primary purpose of TRICARE is to support the medical readiness of the armed forces and the readiness of medical personnel." The TRICARE program includes a comprehensive enrollment system for all categories of beneficiaries except TRICARE-for-Life (TFL) beneficiaries. TFL does not have an enrollment form or enrollment fee, because TFL coverage is automatic the first date a TRICARE beneficiary has Medicare Part A and Part B.

Medicare is the government healthcare program for Americans when they reach age 65. Medicare provides comprehensive medical coverage for the elderly and the disabled."

The more you learn about Medicare and the sooner you learn it, the smoother your transition to Medicare will be.

My personal healthcare insurance experience

My family and I used TRICARE Prime for 22 years while I was on active duty. When I retired, we shifted to the Federal Employee Program's Blue Cross/Blue Shield (BC/BS) policy with TRICARE Select as our secondary insurance for the next 17 years. We also used TRICARE Young Adult for two years. Lastly, I started using Department of Veterans Affairs healthcare five years ago.

Advance notice about Medicare

Six months before I turned 65, the Defense Manpower Data Center (DMDC) mailed me a letter wishing me an early 65th birthday. DMDC reminded me that my retired ID card would expire on the first day of my 65th birth month and my Medicare decision was required before then as well.

Medicare coverage starts on the first day of your 65th birth month unless you're born on the first of the month. In that case, Medicare coverage starts on the first day of the month before your 65th birth month. DMDC encouraged me to renew my ID card online as soon as I made my Medicare election, so they could update my eligibility for benefits in the Defense Enrollment Eligibility Reporting System (DEERS).

Ninety days before my 65th birthday, the Social Security Administration (SSA) sent a letter reminding me it was time to make my Medicare decision. I was ready and made my election on the SSA website, at https://www.ssa.gov/ in less than 5 minutes.

Healthcare options for military retirees at age 65

Option A. For retired Department of the War (DOW) civilian employees with more than five years of civilian service, staying with their Federal Employee's Health Benefit Plan (FEHBP) is their first option. DOW continues to pay a share of the civilian retiree's monthly premiums. They also have the option to suspend their FEHBP with the option to re-enroll during an Open Season. Alternatively, if FEHBP is cancelled there is no option to re-enroll.

Option B. Opt into Medicare Part A and B and use TRICARE For Life (TFL) as secondary insurance for copays and prescription drugs. Most military retirees qualify for zero premium Medicare Part A (hospitalization) coverage because they paid into Medicare through payroll taxes for at least 10 years. Part B (outpatient care) is surprisingly expensive compared to TRICARE Prime because the premium is based on income and is paid by each enrollee. Retirees pay an Income Related Monthly Adjustment Amount (IRMAA) based on the Modified Adjusted Gross Income the retiree reported on their income tax form two years prior. TFL does not have an enrollment fee or monthly premium. For TFL, prior authorization (preapproval) is only required when TFL acts as the primary payer for certain specific medical services or skilled nursing care. When Medicare or another insurance plan is the primary payer, a TFL prior authorization is generally not needed.

Option C. Enroll in a Medicare Advantage (MA) plan (also called Medicare Part C). Civilian healthcare companies provide Medicare Part A and Part B benefits, 67 percent of MA plans have no monthly premium, however enrolees must pay their Medicare Part B monthly premium. MA plans often include prescription drug coverage and other benefits, such as a gym membership or dental services. While almost all plans with dental benefits cover routine preventive care, comprehensive care is tiered, subject to annual dollar limits, and dependent on the private insurance provider. MA Plans can afford to do this in part by requiring their enrollees to use in-network providers or pay higher copayments for out-of-network care. Most MA plans require preauthorization for many services. A recent Kaiser Family Foundation poll found most people view delays and denials of care by health insurance companies as a problem, with about two-thirds of Medicare beneficiaries reporting that they consider it to be a major problem.

(Continued on page 7)

If you're recently retired, explore your FEDVIP options today!

By BENEFEDS

If you recently retired from the uniformed services, 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 participants 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 a variety of dental and 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 BENEFEDS.gov. 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:

- **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.

Take advantage of your enrollment period

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 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 of 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.

Your opportunity to enroll is now. Visit https://www.benefeds.gov/ to include FEDVIP as part of your retirement benefits today.

TRICARE Open Season 2026

By TRICARE Communications

Each fall, TRICARE Open Season lets you change your health care plan for the next calendar year. Changes you make during this time start on Jan. 1 of the next year.

TRICARE Open Season applies to you if you have or qualify for TRICARE Prime (including the Uniformed Services Family Health Plan and the TRICARE Prime Demo), or TRICARE Select. (Open season doesn't apply to active duty service members.)

Making Enrollment Changes Outside of TRICARE Open Season

Outside of TRICARE Open Season, you can enroll in or change enrollment to a TRICARE Prime option or TRICARE Select following a TRICARE Qualifying Life Event, https://tricare.mil/LifeEvents/QLE.

- A QLE is a certain change in your life, such as marriage, birth of a child, or retirement from active duty, which may mean different TRICARE health plans are available to you and your family members.
- A TRICARE QLE opens a 90-day period for you to make eligible enrollment changes. A QLE for one family member creates an opportunity for all eligible family members to make enrollment changes.

Dental and Vision Coverage

You may also be eligible to enroll in dental coverage and vision coverage through the Federal Employees Dental and Vision Insurance Program. Federal Benefits **Open Season is Nov. 9–Dec. 7, 2026.** Changes you make during this time take effect Jan. 1, 2027.

- Your eligibility depends on your beneficiary status.
- You'll need to have coverage in a TRICARE health plan to be eligible for vision coverage.
- Outside of Federal Benefits Open Season, you can only enroll in FEDVIP or make changes to your FEDVIP plan if you have a FEDVIP qualifying life event. Some FEDVIP QLEs are different from TRICARE QLEs.

FEDVIP is managed by the Office of Personnel Management. Visit BENEFEDS, https://www.benefeds.gov/ to check your eligibility, compare FEDVIP plans and rates, enroll in a plan, and more.

"The most frustrating transition of my life!"

(Continued from page 5)

Option D. Enroll in the Department of Veterans Affairs Healthcare, at https://www.va.gov/health-care/about-va-health-benefits/, which may charge for nonservice connected care depending on the enrollee's qualifications. If the retiree's spouse and eligible children are not veterans, they will need different healthcare insurance.

Some wrinkles

Each member of a military couple enrolls in Medicare just before their 65th birthday. Unless the retiree and their spouse have the same birth month and year, one of you will remain in TRICARE Prime or Select until the month they turn 65, while the other transitions to Medicare and TFL.

Medicare Part D (Prescription coverage)

Medicare Part D helps cover the cost of prescription drugs. TRICARE For Life beneficiaries remain eligible for TRICARE prescription drug coverage which is "creditable coverage" – at least as good as Medicare Part D prescription drug coverage, however, it does not provide identical coverage.

Medicare Supplemental Insurance (Medigap)

A "Medigap" policy generally covers the copays not covered by Medicare Part A and Medicare Part B, which normally covers 80% of allowable charges. There are several Medigap plans to choose from and their benefits and monthly premiums vary. TFL provides military retirees and their eligible dependents Medicare wrap around coverage and therefore most do not feel the need to enroll in a Medigap plan.

Summing it up so far

I've outlined:

- the timeline to enroll in Medicare and required actions military retirees should follow when TRICARE Prime and Select end at age 65.
- the most common choices for military healthcare insurance after age 65.

In the November edition of *Army Echoes*, I'll explain the criteria I used to evaluate my healthcare insurance options after age 65. I'll share my experience actually going through the transition process and some lessons learned that may make your decision and transition smoother.

**Special thanks to Anne E. Breslin, TRICARE For Life program manager, Defense Health Agency for providing subject matter expertise to ensure the accuracy of this article.*

Do you need to update your SBP election?

It's important to know that if you elected SBP at retirement, you are responsible for updating your SBP election during retirement when certain life events occur.

Every issue of *Army Echoes* reminds Retired Soldiers to update their SBP election within one year of a change in dependent status such as gaining a child, marriage, divorce, or death. Ignoring this reminder can result in a Retired Soldier or surviving spouse accumulating a substantial debt or, in some cases, losing SBP coverage for a dependent. To change an SBP election, unless otherwise noted, submit a DD Form 2656-6 (SBP Election Change Certificate), to DFAS with supporting documentation (for example, divorce decree, marriage certificate, death certificate, birth certificate, adoption decree, or guardianship decree). The mailing address is on the DD Form 2656-6 or you can submit it through the askDFAS customer service tool at https://www.dfas.mil/dfas/AskDFAS/.

For more detailed information and access to the form wizard for the DD Form 2656-6, go to the DFAS website at https://www.dfas.mil/RetiredMilitary/provide/sbp/maintain/.

SBP premiums are suspended when DFAS is properly notified there is no eligible SBP beneficiary for an SBP category. However, a Retired Reserve Soldier will continue to pay child RCSBP costs for the RCSBP coverage previously received even when there is no longer an eligible child.

Ask Joe: Your benefits guru

Dear Joe,

I've been retired long enough so that my spouse's retired military ID is expiring and needs to be renewed. We have moved since we got our initial retired IDs and no longer live near an Army installation. We do live near a Naval base. Can we go to the ID card office of a different service to get our ID card renewed?

Renewal Needed

Dear Renewal,

Yes, you can certainly get your retired military ID card renewed at the ID card office on any military installation, regardless of service affiliation, including National Guard and Reserve facilities. You may also request USID Card renewals online through the IDCO, see information at: https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/Renewing-Online/. To find military installations close to you, look up your state in the MyArmyBenefits Resource Locator (https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator), where you will find a list of Army installations and links to information about installations of other services located in your state.

Joe

Dear Joe,

My daughter leaves for college in the next few weeks and is currently covered by TRICARE. I want to make sure she continues to be covered even though she is moving out of state for school. Is there anything I need to do?

Help,

College bound

Dear College bound,

What an exciting, and possibly stressful, time for your family. TRICARE allows coverage of a dependent until their 23rd birthday, graduation day, or a change from full-time enrollment, whichever is first. Your daughter must have a "student status" in DEERS, a letter stating her full-time status at an accredited college, and proof that you are providing more than half of her financial support. This information needs to be provided at an ID card facility. To learn more about what you'll need to do and what plans are available for coverage, visit the TRICARE College page (https://tricare.mil/LifeEvents/College).

Best,

Joe

U.S. ARMY
MyArmyBenefits

The Armed Forces Retirement Home: A place to call home

By MyArmyBenefits staff

As Retired Soldiers plan for the future and consider their long-term care and housing options, they may come across a unique benefit available through the federal government—the Armed Forces Retirement Home (AFRH). While many veterans have heard of the AFRH, they may not fully understand who is eligible to live there, what services are offered, or how affordable the program can be.

The federal government's commitment to caring for retired and disabled military members dates back more than two centuries.

An outside view of the Armed Forces Retirement Home-Washington, D.C., main campus. This is one of two premier retirement communities specifically for our nation's veterans. (Courtesy photo: AFRH-W)

In 1811, the executive branch made a promise to provide support for those who served the nation. Today, that promise continues through two campuses found in Washington, D.C., and Gulfport, Mississippi. Residents enjoy a wide range of services and amenities, including three daily meals, recreational programs, organized trips, entertainment, wellness activities, on-site medical care, and a supportive, caring community.

One fact that often surprises service members and their families is that not every veteran or retiree is eligible to become an AFRH resident. Admission is generally limited to individuals who spent more than half of their military career serving as an enlisted member, warrant officer, or limited-duty officer (for Navy and Marine Corps personnel). In other words, those who served most of their careers as commissioned officers are not eligible for residency. In addition to this primary requirement, applicants must also meet at least one of five eligibility criteria established by the AFRH on their FAQ page: https://www.afrh.gov/apply/faqs.

Spouses may also be eligible to live at the AFRH alongside a qualified veteran. Eligible service members and their spouses can apply for residency as a couple, provided the spouse meets separate eligibility requirements. While veterans are not subject to a minimum monthly charge, spouses must pay a minimum fee that varies based on the level of care needed. Spouses must also share an apartment with their veteran sponsor for as long as both individuals are able to live independently.

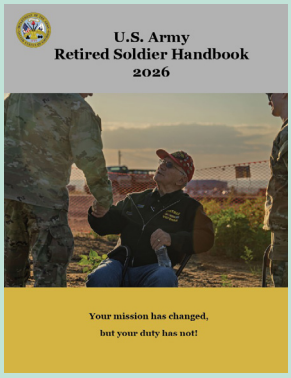
Another common misconception is that the AFRH functions solely as an assisted living facility. Applicants must be capable of living independently when they are admitted and must be approved by both medical and admissions review boards. However, as residents age and their needs change, the AFRH offers four added levels of care, allowing them to remain within the community while receiving increased support.

Mr. John Baker and Ms. Yvonne John, both residents at AFRH-Washington D.C., participate in a creative arts competition through the VA. They submitted both a rumba and a foxtrot routine, and placed 3rd in the Latin Ballroom category. (Courtesy photo: AFRH-W)

The AFRH is also known for its affordability. Monthly fees are based on a resident's annual gross income, making the cost significantly lower than many comparable retirement communities. Regardless of the amount paid, residents receive access to the same core services and amenities.

Residents and staff members at AFRH-Gulfport, participate in special events, like this Mardi Gras parade. (Courtesy photo: AFRH-G)

For Retired Soldiers exploring their future housing and care options, the AFRH may be worth considering. To learn more, visit the MyArmyBenefits Benefit Library, https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits. The AFRH just might become your next "home sweet home."



The 2026 U.S. Army Retired Soldier Handbook — Your Retirement Resources, simplified and centralized

The 2026 Retired Soldier Handbook is now available at your local Retirement Services Office and online at: https://sfl.msb-serco.com/Army-Retirement/Post-Retirement.

The purpose of the U.S. Army Retired Soldier Handbook is to provide current and updated information for Retired Soldiers and their families, about the benefits and entitlements they've earned through their years of faithful service.

It is important that all Retired Soldiers maintain a working knowledge of their benefits and entitlements in order to take full advantage of them. In addition to the information presented here, Retired Soldiers should refer to Army Echoes which also highlights changes in benefits and entitlements. The current and previous editions of Army Echoes dating back to 2022 are available on the SFL website at https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/Army-Echoes-Newsletter.

The importance of having a will

By The Office of Financial Readiness

If you're like most people, creating a will is probably not high on your to-do list. In fact, more than half of Americans do not have wills. Peace of mind comes with creating one, and it's much easier than you might think.

Benefits of creating a will

A will is an important part of the legal plan to distribute and close your estate after your death. As a Service member, you and your spouse should have updated wills to ensure your wishes are honored — even if you don't have children or valuable property.

Benefits include:

- The opportunity to select a guardian to care for your minor children and/or exceptional family members
- Permitting you to name an executor to pay bills, cancel credit cards, and administer and oversee the distribution of your estate
- The chance to make bequests and donations to loved ones and charities, potentially lowering your estate taxes
- The ability to avoid probate, a time-consuming, expensive, legal process required to transfer the money and property of those who die intestate, or without wills
- Relieving family stress and discord during an already difficult time

Prepare information for your will

An attorney from your installation's legal assistance office can help create your will for free and reduce legal challenges for your heirs. Find out more at: https://legalassistance.law.af.mil/. Don't forget to ask what documents and information you will need to get started.

Your lawyer may want:

- Personal information, including legal names, birth dates, birth places, occupations, addresses and phone numbers for you and your spouse, children and any other beneficiaries, as well as potential guardians or executors.
- Marital information, including the date and place of your current marriage and any previous marriages, as well as prenuptial agreements, divorce decrees and custody paperwork.
- A list of your debts, such as mortgages, loans and promissory notes. Don't forget to include account locations and where to find your login information.
- A list of your assets, including cash, bank accounts, life insurance policies, pension plans, 401(k)s, annuities, businesses, property, cars, boats, jewelry, furniture and items of sentimental value. Don't forget to include any account locations and where to find your login information.
- A list of beneficiaries you plan to name and any bequests you want to make, such as cash, property and personal possessions. Make sure to add secondary beneficiaries and a distribution plan in case your spouse predeceases you or you die at the same time.
- A list of representatives you want to protect your interests, such as executors, lawyers, trustees, and guardians for minor children and/or exceptional family members. Include any relevant qualifications, relationships and contact information. Discuss your plans with these individuals and obtain their explicit consent. Consider listing backups or hiring a trust company or lawyer to administer your estate.
- Other relevant information, such as the names and addresses of financial, personal and business advisors; family lawyers and trust companies, as well as copies of any existing wills or estate documents.

Review and update your will

Although you can update your will at any time, experts recommend reviewing it every three to five years, upon any estate law updates and whenever you undergo major life changes such as:

- Marriage or divorce
- A birth or death in your family
- A large increase or decrease in the value of your property
- If an executor or guardian dies or becomes unavailable
- Changes to your place of duty or state of legal residence
- Before a military deployment
- If your property distribution changes

Make sure the beneficiaries listed on your investment, retirement, life insurance and bank accounts match the beneficiaries named in your will.

Learn more and get started

Keep in mind that writing a will is only one step in a much larger estate planning process. A will alone might not be enough to protect your family. Wills don't:

- Plan for mental or physical incapacity
- Address joint property
- Govern assets that go to a beneficiary by contract, such as joint tenancies with rights of survivorship, life insurance, bank accounts, IRAs, 401(k)s and Thrift Savings Plans (TSPs)
- Protect assets for minor children

Read more about estate planning and consider whether trusts, living wills, and powers of attorney are right for your family at https://finred.usalearning.gov/Planning/EstatePlanning.

How to get prescriptions overseas with TRICARE

By TRICARE Communications

If you live or travel overseas, you can still get your TRICARE-covered prescriptions at: https://tricare.mil/CoveredServices/Pharmacy. But be aware, the process works differently overseas than it does in the U.S. It also depends on whether you're traveling or if you live overseas permanently. Knowing your options beforehand can save you stress, time, and money.

"You have several options for getting your prescriptions while overseas," said U.S. Public Health Service Cmdr. Teisha Robertson, chief of Pharmacy Benefit Integration Branch, at the Defense Health Agency." The options have varying degrees of cost and convenience. It's important to know which option is best for you to get the most out of your TRICARE pharmacy coverage."

Use a military pharmacy when you can

You can get up to a 90-day supply of most covered drugs. There are no out-of-pocket costs. Some military pharmacies also carry specialty drugs, so call ahead to check if your medication is in stock before you make the trip. To find a military pharmacy near you, visit https://tricare.mil/mtf.

TRICARE Pharmacy Home Delivery

TRICARE Pharmacy Home Delivery is available at no cost for active-duty service members. For all other beneficiaries, copayments apply. Overseas, you can use home delivery if you have an APO, FPO, or DPO address. However, home delivery is not available in Germany, Norway, or Saudi Arabia.

It's a great option for receiving medications you take regularly. You can get up to a 90-day supply for most prescription drugs. You can also order refills online and get free standard shipping to your overseas address. Some restrictions on shipping overseas may apply, such as medications that need refrigeration. Learn more about TRICARE Pharmacy Home Delivery at https://www.tricare-overseas.com/beneficiaries/resources/pharmacy.

Using a retail pharmacy overseas

TRICARE retail network pharmacies are only available in U.S. territories: Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. There are no TRICARE retail network pharmacies in American Samoa. Network pharmacy information can be found here: https://tricare.mil/CoveredServices/Pharmacy/FillPrescriptions/Network. If you live or travel anywhere else overseas, you'll use a non-network pharmacy, https://tricare.mil/CoveredServices/Pharmacy/FillPrescriptions/NonNetwork.

At a non-network overseas pharmacy, you pay the full cost upfront. You then file a claim with the TRICARE Overseas claims processor, International SOS, to get reimbursed. Keep your receipts and include proof of payment when you submit your claim. You can request reimbursement based on the covered amount, minus any deductibles, cost-shares, or copayments that apply. You must meet your deductible before TRICARE reimburses you. Visit https://tricare-overseas.com/contact-us, for more information.

There are a few important rules for overseas retail pharmacies:

- **Over-the-counter drugs aren't covered overseas.** This includes drugs that are over-the-counter in the U.S., even if they need a prescription in the country you're visiting, as described in the TRICARE Pharmacy Program Handbook, *https://www.tricare.mil/Publications/Handbooks/pharmacy*.
- **In the Philippines, you must use certified pharmacies.** Visit https://tricare-overseas.com/beneficiaries/philippines for a list of certified locations.
- **Always get an itemized receipt.** You're required to submit proof of payment with every overseas pharmacy claim.

If you're traveling overseas

The most important step is to fill all your prescriptions before leaving. Finding the same medication abroad can be difficult. Bring enough supply to last your entire trip, plus a few extra days in case your return is delayed. Also bring a copy of each prescription from your doctor. Some countries require documentation to bring certain medications across the border. Check entry requirements before you travel.

If you run out of medication or have a medical emergency while abroad, contact International SOS, the overseas contractor. International SOS provides emergency medical support to TRICARE beneficiaries overseas and can help you get the care or medication you need.

How to file a claim

If you paid out of pocket at an overseas pharmacy, file your claim with the TRICARE Overseas claims processor. Always include proof of payment. Visit, https://tricare.mil/PatientResources/Claims/PharmacyClaims. File as soon as you can after filling your prescription to avoid delays.

More information

Whether you live or travel overseas, TRICARE has options to help you get the medications you need. Plan ahead, know your options, and keep track of receipts. If you have questions about your coverage, visit https://www.tricare.mil/ or contact your TRICARE contractor.

Claims process streamlined for veterans affected by 1973 NPRC records fire

By VA News

The Department of Veterans Affairs (VA) is making the claims process easier for veterans whose records were damaged or destroyed in the 1973 fire at the National Personnel Records Center (NPRC).

VA Deputy Secretary Paul R. Lawrence, Ph.D., and VA's Principal Deputy Under Secretary for Benefits Margarita Devlin, sat down to discuss the problem, noted how VA is fixing it, and then explained what affected veterans should know and do moving forward.

Above: The NPRC records fire of 1973 destroyed up to 18 million WWI, WWII, and Korean War veterans' personnel records. Photo courtesy of: VA News

1973 National Personnel Records Center fire

In July 1973, a massive fire broke out at the NPRC near St. Louis, Missouri, destroying an estimated 16 to 18 million military personnel records. The fire mainly impacted Army veterans discharged between 1912 and 1960, and Air Force veterans discharged between 1947 and 1964 with last names starting with Hubbard through Z.

For many of these veterans, the records that burned may have contained crucial details about their military service and medical treatment—the kind of evidence often needed to support a disability claim decades later.

The problem VA is fixing

Even though it's been over 50 years, the effects of that fire are still being felt today. When a veteran's records are missing due to the fire, VA seeks alternate sources—things like morning reports, hospital admission cards, and old Surgeon General's Office extracts—to help reconstruct what happened during their service.

To do that, VA typically asks veterans to fill out two forms: one about their medical treatment (NA Form 13055) and one about their military service history (NA Form 13075). Historically, VA has asked veterans to fill out these same forms more than once—even when the information was already on file—because it wasn't always easy for different claims processors to see what information had already been submitted. This contributed to delays for veterans trying to get the benefits they've earned.

What's changing for veterans

VA began using a more consistent, veteran-friendly process last month. That process includes:

- **One packet, not repeated requests.** Veterans will now receive a single, comprehensive packet at the start of the process containing both forms, so they only provide this information once. That packet will be saved and reused for all future development on their claim.
- **No more duplicate paperwork.** If a veteran has already submitted the required forms, claims processors won't ask again—unless NPRC specifically says it needs new or different information that isn't already on file.
- **Better visibility for VA staff.** VA is improving how this information is organized and displayed internally, so all fire-related records and forms are easier to find in one place. Greater visibility reduces the chance of veterans being asked to repeat themselves.

What this means for veterans

These changes are intended to reduce the burden on veterans who've already faced an uphill battle proving their service information due to circumstances entirely outside their control. Veterans can expect:

- Fewer repeat requests for the same information
- Clearer expectations about what's needed and when
- Faster, more consistent claims processing

VA already applies a sympathetic evidentiary standard when a veteran's records are confirmed or reasonably believed to have been lost in the fire. VA can accept credible statements from the veteran, fellow service members or others with knowledge of the event. This means veterans are not penalized simply because their official paperwork no longer exists.

What veterans should do

If you believe your records were affected by the 1973 NPRC fire—including if you were previously denied benefits because your records couldn't be located—please don't wait to file a claim.

1. File or reopen a claim at https://www.va.gov/.

2. Get help if you need it. Call VA at 1-800-827-1000 or work with an accredited representative.

Veterans whose records were lost in the fire should not assume they're ineligible for benefits, and you don't have to rebuild your records alone. VA is here to help.

With Federal EHR, no more 'last-four' check in at VA Medical Centers

By Alan Greilsamer, *VA Electronic Health Records Modernization Communications*

For veterans, superior care begins the moment they check in at a VA medical facility. For years, they've had to provide their "last-four," or the last four digits of their social security number (SSN) for various services at VA facilities. But now, thanks to the Federal Electronic Health Record (EHR), they only need a quick scan of their Veteran Health Identification Card (VHIC) to check in. First, make sure you're enrolled in VA health care. Then, visit a VA medical center or go online to https://www.va.gov/health-care/get-health-id-card/, and request your VHIC.

Improved privacy protections

This update applies across all sites using the Federal EHR and demonstrates how VA continues to prioritize patient data security. Scanning a VHIC not only speeds up check-in, but it also reduces the risk of initially retrieving the wrong patient record, creating a faster, safer and more reliable start for each visit.

Additionally, eliminating the routine use of the last four digits of the SSN strengthens Veteran privacy by reducing exposure of personally identifiable information. This update ensures facilities align with VA's long-standing SSN reduction efforts, guided by Office of Management and Budget Memorandum 07-16, found at https://department.va.gov/privacy/ssnreduction/. Veterans can feel more secure than ever when they trust a VA Medical Center with their care.

What veterans need to know

Veterans can prepare for this change by bringing their VHIC to appointments at facilities using the Federal EHR. After scanning their card, they may receive a wristband depending on the type of care they're scheduled to receive.

Veterans who prefer not to use their VHIC can still check in by providing their last name and date of birth.

According to Tracey Julius, a Red Coat Ambassador at the Cincinnati VA Medical Center, Veterans have responded positively to the new check-in process.

"Veterans are relieved to be able to scan their identification card, and once the card is scanned, the veteran's information appears on the screen," said Julius.

With their information readily visible, ambassadors can quickly guide veterans to their appointment locations and assist with any additional needs.

Want to know when the Federal EHR comes to your nearest VA facility? See the Federal EHR deployment schedule at https://digital.va.gov/ehr-modernization/ehr-deployment-schedule/.

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? Regardless of your age or retirement status, filling out the Casualty Assistance Checklist, found in a printable PDF format online at https://soldierforlife.army.mil/Resources/Retirement-Quick-Links can help ease their burden during a difficult time.

Don't wait to have the conversation. Start filling it out now, continually update it as needed, and make sure your loved ones know where to find it.

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 (DFAS) to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 15 for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Disability rating
- Copy of death certificate
- Date and place of birth
- Circumstances surrounding the death
- Retirement date
- Social security number/service number
- Next of kin information
- Retired rank

JBLM hosts hometown heroes: An exclusive day of appreciation

By Rebekka Jaworsky-Johnson, *JBLM Assistant RSO*

JBLM Retirement Service Officers Terrell Hicklin and Rebekka Jaworsky-Johnson, stand alongside health fair coordinator, Ralph Williams, at JBLM's Retiree Appreciation Day, June 26. (Courtsey photo: JBLM)

Joint Base Lewis-McChord (JBLM), in Washington state hosted its annual Retiree Appreciation Day (RAD), June 26. The base's Retirement Services Office (RSO) and installation leadership coordinated the event with an impressive turnout of military leaders, community partners, and local officials, who showed up to support and honor more than 700 military retirees and their families who attended this year's RAD.

The day was filled with community and comprehensive support. A cornerstone of the event was the integrated health fair, where the Madigan Army Medical Center team provided critical on-site services, including vision, hearing, and dental screenings, as well as vital health consultations and convenient appointment scheduling.

Clifford Lund accepts a beautifully curated gift basket, after winning the event's Passport Raffle. (Courtsey photo: JBLM)

Beyond healthcare, the event served as a true one-stop shop with 40 different partners to include providing on- the-spot ID card services, and resolving 100 individual RSO case actions, while the Armed Forces Bank cleverly presented fraud-prevention tips through a fun and engaging bingo game. Engagement was high as attendees completed a vendor passport to earn a commemorative challenge coin, celebrating their participation with a token of pride.

This event powerfully reaffirmed the Army's sacred commitment to our Soldiers for Life, highlighting the strength of our military family through direct, compassionate, and lifelong support.

A helpful counselor sits face-to-face with a retiree, patiently answering questions and solving benefits challenges, at JBLM's Retiree Appreciation Day, June 26. (Courtsey photo: JBLM)

Commanding General, JBLM and I Corps, Lt. Gen. Matthew McFarlane, and retired Brig. Gen. Garrick Harmon, share laughs and stories with Retiree Council members at JBLM's Retiree Appreciation Day, June 26 . (Courtsey photo: JBLM)

YOU ARE APPRECIATED!

JBLM Garrison Commander, Col. Joseph Handke and Retiree Council President Col. (Ret.) Julie Martin, pose for a photo. (Courtesy photo: JBLM)

2026 RETIREE APPRECIATION DAYS

LOCATION	DATE	CONTACT
USAG Bavaria (Grafenwoehr)	3 Sep	0049-9641-70-526-4430
USAG Rheinland-Pfalz/ Ramstein, Germany	10 Sep	+49-611-143-541-1021
Fort Leonard Wood, MO	10-11 Sep	(573) 596-6637/0947
Fort McCoy, WI	11 Sep	(502) 898-3716
JBSA Randolph, TX	12 Sep	(210) 221-9004/9793
*Joint RAD Welch, MN	12 Sep	(612) 713-4664
USAG Italy	15 Sep	011-39-0444-71-4831
Aberdeen Proving Ground, MD	15-17 Sep	(410) 306-2322/2323
JB Myer-Henderson Hall, VA	17 Sep	(703) 696-5948
Fort Sill, OK	17-18 Sep	(520) 715-0055
USAG Benelux-Brunssum (Netherlands)	18 Sep	+31-45-534-0260
Fort Hood, TX	18-19 Sep	(254) 287-5210
Camp Humphries, Korea	19 Sep	0503-357-4306/2097
Fort Campbell, KY	19 Sep	(270) 798-5280
Selfridge ANG, MI	19 Sep	(586) 239-5580
USAG Benelux-SHAPE, Belgium	19 Sep	0032-65-75-7488
USAG Ansbach, Germany	23 Sep	0049-9641-83-3301

LOCATION	DATE	CONTACT
Rock Island, IL	25 Sep	(319) 888-7770
Fort Drum, NY	26 Sep	(315) 772-6434
Fort Lee, VA	26 Sep	(804) 734-6973/7345
JB Langley-Eustis, VA	27 Sep	(757) 878-3648
USAG Wiesbaden, Germany	3 Oct	0049-611-143-548-1614
Fort Riley, KS	3 Oct	(520) 718-4695
Fort Bliss, TX	8-9 Oct	(915) 568-5204
Fort Bragg, NC	16-17 Oct	(910) 396-5304
Fort Carson, CO	17 Oct	(719) 526-2840
Redstone Arsenal, AL	22-23 Oct	(256) 842-2719
Fort Huachuca, AZ	23 Oct	(520) 533-1120/1383
Fort Belvoir, VA	30 Oct	(703) 806-4551
Fort Rucker, AL	30 Oct	(334) 255-9124
Fort Leavenworth, KS	31 Oct	(520) 706-8789
Fort Benning, GA *Fully Virtual*	6 Nov	(706) 545-1805/4434
Fort Polk, LA	7 Nov	(726) 780-0895/0903
JBSA-Fort Sam Houston, TX	7 Nov	(210) 221-9004/9793

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 directory on the Soldier For Life website at: https://soldierforlife.army.mil/About-Us/Contact-Your-RSO.

INSTALLATION RSOs

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

ALABAMA
• Redstone Arsenal
(256) 842-2719
usarmy.rsa.rso@army.mil
• Ft. Rucker
(334) 255-9124
(520) 715-5000
usarmy.rucker.id-t2.mbx.retirement-services@army.mil

ALASKA
• JB Elmendorf-Richardson
(800) 478-7384 (AK only)
(907) 384-3500
usaf.jberrso@us.af.mil
• Ft. Wainwright
(907) 353-2095
fwarso@wainwright.army.mil

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

ARKANSAS
See Ft. Sill, OK

CALIFORNIA
• Presidio of Monterey
(831) 242-4986
usarmy.pom.id-training.mbx.ca-nv-retirement-rso@army.mil

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

GEORGIA
• Ft. Benning
(706) 545-1805/4434
usarmy.benning.imcom.mbx.g1hrd-rso@army.mil
• Ft. Gordon
(706) 791-2654/4774
usarmy.gordon.rso@army.mil
• Ft. Stewart
(571) 801-3333/31
usarmy.stewart.usag.mbx.dhr-retirement-services@army.mil

HAWAII
• Schofield Barracks
(808) 787-3213
armyschofieldrso@army.mil

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

ILLINOIS
See Ft. Leonard Wood, MO, Ft. McCoy, WI., or Ft. Knox, KY

INDIANA
See Ft. Knox, KY

IOWA
See Ft. McCoy, WI

KANSAS
• Ft. Leavenworth
(520) 706-8789
usarmy.leavenworth.imcom.mbx.retirements@army.mil
• Ft. Riley
(520) 692-1933
(520) 718-4695
usarmy.riley.id-wh.mbx.rso@army.mil

KENTUCKY
• Ft. Campbell
(270) 798-5280/3310
CampbellRSO@army.mil
• Ft. Knox
(502) 624-6419/1280
usarmy.knox.rso@army.mil

LOUISIANA
• Ft. Polk
(337) 531-0363/0402
usarmy.polk.rso@army.mil

MAINE
See Ft. Drum, NY

MARYLAND
• Aberdeen Proving Grnd
(410) 306-2322/2345
apgrso@army.mil
• Ft. Meade
(301) 677-9603
usarmy.meade.usag.mbx.fort-meade-retirement-services-officers@army.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. Rucker, AL

MISSOURI
• Ft. Leonard Wood
(573) 596-6637/0947
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.jbmdl.imcom-northeast.mbx.dhr-hr-m-rso@army.mil

NEW MEXICO
See Ft. Bliss, TX

NEW YORK
• Ft. Drum
(315) 772-6434/6339
usarmy.drum.rso@army.mil
• Ft. Hamilton
(718) 630-4552/4930
usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil
• Watervliet Arsenal
See Ft. Drum, NY
• West Point
(520) 717-9470
usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil

NO. CAROLINA
• Ft. Bragg
(910) 396-5304
usarmy.bragg.usag.mbx.dhr-rso@army.mil

NO. DAKOTA
See Ft. Riley, KS

OHIO
See Ft. Knox, KY

OKLAHOMA
• Ft. Sill
(520) 715-0055
(520) 714-9521
usarmy.sill.rso@army.mil

OREGON
See JB Lewis-McChord, WA

PENNSYLVANIA
• Carlisle Barracks
(520) 673-7657/7817
usarmy.carlisle.usag.mbx.transition-assistance@carlisle-barracks@army.mil
• Tobyhanna Army Depot
(570) 615-7019/2734
usarmy.tyad.usamc.mbx.rso@army.mil

RHODE ISLAND
See West Point, NY

SO. CAROLINA
• Ft. Jackson
(803) 751-6715/5495
usarmy.jackson.imcom-hq.mbx.dhr-rso@army.mil

SO. DAKOTA
See Ft. Riley, KS

TENNESSEE
See Ft. Campbell, KY

TEXAS
• Ft. Bliss
(915) 568-5204/569-6233
FortBlissRSO@army.mil
• Ft. Hood
(254) 287-8761/5210
army.hoodrso@army.mil
• JB San Antonio
(210) 221-9004/9793
802fss.jbsarso.jbsaretsvc@us.af.mil

UTAH
See Ft. Carson, CO

VERMONT
See Ft. Drum, NY

VIRGINIA
• Ft. Belvoir
(703) 806-4551
usarmy.belvoir.imcom.mbx.rso@army.mil
• JB Langley-Eustis
(757) 878-3648
usaf.jble.733-msg.mbx.ft-eustis-rso@army.mil
• Ft. Lee
(804) 734-7345
(571) 644-7356
usarmy.lee.imcom.mbx.leee-ima-rso@army.mil
• JB Myer-Henderson Hall
(703) 696-5948/3689
usarmy.jbmhh.asa.mbx.hrd-rso@army.mil

WASHINGTON
• JB Lewis-McChord
(253) 966-5883
usarmy.jblm.imcom.list.dhr-mpd-rso@army.mil

WEST VIRGINIA
See Ft. Knox, KY

WISCONSIN
• Ft. McCoy
(502) 898-3716
usarmy.mccoy.rso@army.mil

WYOMING
See Ft. Carson, CO

PUERTO RICO
• Ft. Buchanan
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ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the directory (https://soldierforlife.army.mil/About-Us/Contact-Your-RSO) on our page, select Army National Guard and then the applicable state.

HRC GRAY AREA RETIREMENTS (GAR) BRANCH

Servicing Retired USAR and ARNG Soldiers by processing retirement pay applications, and family members' 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.

Social connection can support veteran suicide prevention

By Bobbi Hauptmann, *Office of Suicide Prevention, Veteran's Affairs*

After military service, a sense of purpose can help veterans in their next chapter. Suicide prevention can start with something as simple as helping a veteran feel supported, connected and needed after the uniform comes off.

For many veterans, transition isn't only about new routines, a different job or a move. It can also be about identity. Military life can come with structure, shared purpose and a built-in community. Civilian life might feel less clear, more isolating or tougher to navigate at first. One of the many resources to help veterans navigating these challenges is VA's Don't Wait. Reach Out. campaign.

If you're a family member, supporter or fellow veteran, what matters is helping create more connection, more conversation and more opportunity for a veteran to build a meaningful civilian life.

How to help veterans find new purpose. A veteran might leave the military feeling proud of their service and still struggle to find their footing in civilian life. That's a normal response to any major life change—let alone one as significant as leaving the military.

You can help by respecting that transition for what it is: a shift in relationships, routine and sense of self. Instead of pushing for a quick fix, make space for ongoing conversations. You might say, "You've been through a big change. How's civilian life feeling these days?" Or "What feels like the hardest thing in your life right now?"

Open questions like these invite honesty without pressure.

VA also offers transition-specific resources through Don't Wait. Reach Out., including pages that connect veterans to VA benefits, transition tools and stories from other veterans who have been through similar experiences.

Building connection, not just staying busy. A packed schedule isn't the same thing as belonging. One of the best ways to support a veteran is helping them build real relationships in civilian life. Social connection can be a lifeline in tough times, especially when someone feels isolated or uncertain where they belong.

VA can be a partner in this next chapter. The Veterans Crisis Line is available to any veteran (and their friends and families), for any reason, at any time—it's there for support before and during a crisis. Many veterans call simply because they need someone to talk to—no crisis required.

The Veterans Crisis Line is available 24/7. When someone calls, chats or texts, they are connected to a real person who listens with care. Dial 988 then press 1, chat online at https://www.veteranscrisisline.net/ or text 838255. You don't have to be enrolled in VA healthcare to reach us whenever you need someone to talk to.

Building a life after the military takes time. But with connection, purpose and the right support, veterans can build a life that feels solid and meaningful.

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