



Inspiring the next generation to serve

By Maria Bentinck, Director, Army Retirement Services

One of the greatest privileges of being a Retired Soldier is the opportunity to continue serving long after taking off the uniform. Retirement from active service does not mean retirement from purpose. In fact, I have found some of my most meaningful moments as a retired Army Adjutant General Corps lieutenant colonel have come from helping inspire the next generation to serve.

On Jan. 20, 2026, I had the tremendous honor of administering the oath of enlistment to my goddaughter, Pvt. Kayla Guinyard, as she entered the U.S. Army at Fort Jackson, S.C. Standing beside her as she raised her right hand was a proud and emotional moment—not only as her godmother, but as a Retired Soldier who understands the significance of that commitment.

Then, on April 2, 2026, I had the privilege of serving as the guest speaker at her Basic Combat Training (BCT) graduation at Fort Leonard Wood, Mo. Watching Kayla stand among her fellow Soldiers after completing one of the most challenging and transformational experiences of their lives was inspiring.

During my remarks, I spoke about the journey each Soldier had completed over the previous ten weeks. They had endured long days, early mornings, road marches, rifle qualification, the gas chamber, physical training, and countless moments that tested their resilience and determination. I reminded them that they were no longer trainees—they had earned the title of Soldier.

I also shared a message that is especially important today: less than one percent of Americans serve in the Armed Forces. Each graduate had answered a call that most Americans never will. Their willingness to serve reflects courage, commitment, and a desire to be part of something larger than themselves.

I spoke about how the Army continues to evolve, modernize, and adapt to meet new challenges. Today's Soldiers will serve in an Army focused on readiness, transformation, modernization, technology, and the future fight. They will help shape the Army of tomorrow.

Most importantly, I reminded them that becoming a Soldier is not just about what they do while in uniform. It is about joining a lifelong community. Once a Soldier, Always a Soldier ... A Soldier for Life.

My experience at Fort Leonard Wood was especially meaningful because, while I was there, my cousin, Spc. Ronald Wilson, was graduating from Advanced Individual Training (AIT) in the Transportation Corps. I was fortunate enough to attend his graduation as well. Seeing both Kayla and Ronald reach important milestones in their Army journeys reinforced something I have believed for many years: our conversations matter.

Over time, I spoke to each of them about military service, the opportunities it provides, and the importance of giving back to something greater than yourself. Today, I am proud to say that three of my godchildren are serving in the military—two in the Army and one in the Air Force (PV2 Kayla Guinyard, Spc. Naijah Edmonds-Marshall and Tech. Sgt. Johnisha Robinson).

As Retired Soldiers, we have tremendous influence. Young people are watching us. They are listening to our stories, observing our leadership, and learning from our example. We can inspire them to serve in uniform, support their communities, or become leaders in other ways.



Kayla Guinyard raises her right hand as she takes the oath of enlistment, Jan. 20, 2026 at Fort Jackson, S.C. (Courtesy photo)

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Forging the future: A journey through USAREC's Force Generation Pipeline

By Sgt. Maj. Chris Klutts, USAREC Public Affairs



We share this update on USAREC's mission to let you know that the process for today's recruit may be more digitized, but the path to their first unit is much the same as the one you navigated. Keep encouraging the next generation to consider service whenever you share your Army story.

In October 2025, U.S. Army Recruiting Command (USAREC) began transforming to create efficiency for the U.S. Army while continuing to attract and recruit qualified applicants. USAREC's new mandate is to manage the service's entire Force Generation Pipeline – from first contact with a potential applicant to first unit of assignment following initial training.

USAREC currently commands U.S. Army Recruiting Division (USARD), U.S. Army Cadet Command (USACC), the Army Enterprise Marketing Office (AEMO), the Army Training Center & Fort Jackson, and staff from the Center for Initial Military Training.

As USAREC moves toward initial operational capacity regarding its training mission in October 2026, the headquarters will continue to solidify its command relationships with units that provide initial entry training for enlisted Soldiers, commissioned officers and warrant officers. That includes Basic Combat Training (BCT), Advanced Individual Training (AIT), Basic Officer Leader Course, and One Station Unit Training (OSUT).

What does that mean for Chris, a high school senior who is exploring what to do with his life after graduation?



Trainees with the 2nd Battalion, 47th Infantry Regiment, 197th Infantry Brigade, conduct urban operations training, Oct. 08, 2025, at Buchanan Range, Fort Benning, Ga. (U.S. Army photo by Patrick A. Albright)

As Chris scrolls through his social media feed after school and hockey practice, he sees an ad featuring quick clips of Soldiers in the field. One is a view from behind a machine gun while riding through the desert. Then a team patrolling in a jungle, waist high in brown water with an unmanned ariel system overhead. A view of a forest from the

cockpit of a tank. A doctor making quick decisions to save a life.

The ad is part of the Field-Tested campaign, USAREC's latest television and social media campaign developed by AEMO, in Chicago. Chris has seen a few ads before. Now he's interested. He clicks on the "Learn More" prompt in the video which brings him to a mobile-first designed website, GoArmy.com.

Flipping through the site, he sees options ranging from working on helicopters, to creating a bridge for Army vehicles, to becoming a leader and paying for college through ROTC, USAREC's primary commissioning source managed by USACC. One more flip and he sees another

image of a Soldier in the jungle. Military occupational specialty 11B. Infantryman. Chris sees a banner at the bottom of his phone that reads "Start Your Career" with icons prompting him to message, email or call. He starts a chat with a member of AEMO's Go Army contact center. After completing a brief questionnaire, he receives his local recruiter's contact information. Before he can call, a recruiter from USAREC's USARD calls Chris and asks him when and where they can meet. Chris says he'd like to meet after hockey practice at the rink. The recruiter agrees and brings the recruiting station to Chris the next day.



New trainees with the 3rd Battalion, 54th Infantry Regiment, 197th Infantry Brigade, complete the Sand Hill Confidence Course, Nov. 16, 2021. (U.S. Army photo by Patrick A. Albright)

First the recruiter talks with Chris to learn about his life – finances, family, school. Then he asks Chris why he wants to join the Army as an infantryman. Chris says he's joining for the bonus money, to pay for college, and to experience the adventure of being a Soldier.

Chris studies for and passes the Armed Services Vocational Aptitude Battery (ASVAB), then completes a physical at the Military Entrance Processing Station, or MEPS.

He signs a contract to become an infantryman and learns he will ship out to Fort Benning, Ga., for OSUT, to begin his journey after graduating from high school.

Chris's recruiter stays in contact with him for the rest of his senior year as part of USAREC's Delayed Entry Program (DEP). They meet up a few times for physical training. Chris feels mentally and physically ready to go.

A month after high school graduation, the recruiter drives Chris and a few other applicants to a hotel near the MEPS where he completed his physical. The next day he flies to Atlanta.

Led by a Soldier at the airport, Chris and his new battle buddies board a bus at night. It's late. Chris sees the signs for Fort Benning as they pass through a security gate.

The bus slows to a stop at USAREC's 30th Adjutant General Reception Battalion. A man in uniform and a brown campaign hat with gold crossed rifles bordered by a blue disk enters the bus. The drill sergeant directs everyone to collect their belongings and enter the building to begin in-processing.

(Continued on next page)



Forging the future...

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Over the next few days, Chris wakes up early, receives his uniform and equipment, gets a haircut, goes through another medical screening, and finishes financial and other administrative tasks. Chris knows he will soon start the training he's been waiting for.

The next morning, Chris takes another bus, this time to his new home – B Company, 2nd Battalion, 54th Infantry Regiment. USAREC's infantry drill sergeants immediately start barking orders when the bus arrives. He quickly learns he already has a mission – the First Hundred Yards.

Led by his drill sergeants, Chris and his fellow trainees move supplies down a long hill to a

track. As they deliver the supplies at a track, he sees another platoon starting physical training together.

It sets in – Chris realizes this is his new life for the next few months. He'll become a U.S. Army Soldier after 10 weeks, and a qualified infantryman eight weeks later.

After this latest graduation, Chris says goodbye to his family again. He thinks back to the first social media ad. Chris has completed USAREC's Force Generation Pipeline.

He's an infantryman – lethal and ready as he ships to his first unit of assignment.



Trainees with the 2nd Battalion, 47th Infantry Regiment, 197th Infantry Brigade conduct urban operations training, Oct. 08, 2025, at Buchanan Range, Fort Benning, Ga. (U.S. Army photo by Patrick A. Albright)

Celebrating 118 years of the US Army Reserve

By Sgt. 1st Class Dae McDonald

Since its establishment in 1908, the Army Reserve has answered the nation's call when needed. With more than 1.3 million Citizen Soldiers, that legacy is not just history, it is the foundation of what the Army Reserve represents today: a capable, ready and indispensable force.

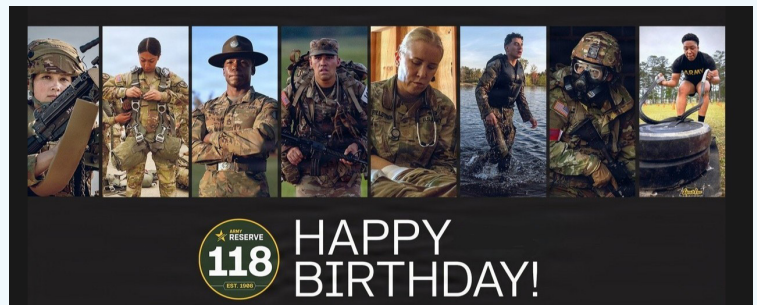
Army Reserve Soldiers are "twice the citizen," serving in uniform while excelling in civilian careers as doctors, engineers, educators, business leaders, and more.

Right now, nearly 9,000 Army Reserve Soldiers are mobilized or deployed, supporting Army and joint force requirements and missions across 25 countries — including support to Operation Epic Fury and operations on our Southern Border.

As the Army Reserve looks ahead, Chief of Army Reserve and Commanding General, U.S. Army Reserve Command, Lt. Gen. Robert D. Harter, remains focused on recruiting the next generation of talent, retaining

experienced Soldiers, and transforming for the future fight.

"As the enabling capacity for the Army, our role has never been more critical," Harter said, "The Army Reserve is driving on its purpose — building and delivering combat-ready Soldiers and formations when the nation calls."



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.

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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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Inspiring the next generation to serve

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We can remain active in our local communities and installations by volunteering our time, supporting recruiting efforts, mentoring military youth, assisting at retiree appreciation events, serving with installation councils, and participating in programs that strengthen our Army.



PV2 Kayla Guinyard stands with her godmother, Lt. Col. Maria Bentinck (Ret.), at her Basic Combat Training graduation, at Fort Leonard Wood, Mo., April 2, 2026. (Courtesy photo)

We also bring unique skills and experiences that remain valuable to the Army. Retired Soldiers understand readiness, leadership, resilience, teamwork, and mission accomplishment. Those qualities are still needed as the Army continues its transformation and modernization efforts.

I have seen firsthand the impact Retired Soldiers can have on youth through my own experience as a Senior Army Instructor in Army Junior Reserve Officers' Training Corps (JROTC). JROTC provides students with structure, mentorship,

confidence, leadership skills, and a sense of belonging. It teaches them the values of citizenship, service, personal responsibility, and teamwork.

For many students, JROTC can change the trajectory of their lives. Whether they eventually serve in the military or pursue other career paths, the lessons they learn remain with them.

As Retired Soldiers, we still have an opportunity—and perhaps even a responsibility—to inspire the next generation. Our Army needs our experience, our leadership, and our continued service.

There are many ways to continue serving after retirement. Sometimes, it starts with a simple conversation. And sometimes, that conversation can help shape the future of our Army.



(Right) SpC. Ronald Wilson and his cousin, Lt. Col. Maria Bentinck (Ret.), celebrate his recent graduation from Advanced Individual Training (AIT) in Transportation Corps, at Fort Leonard Wood, Mo. (Courtesy photo)

When your life changes, it's important to share the news with DFAS

By DFAS Corporate Communications



As a retiree, the sooner you alert the Defense Finance and Accounting Service (DFAS) to any life change that might affect your pay, the timelier and more accurate your pay will be. Keeping your account updated includes making sure your mailing address, email address, banking information, allotments, tax withholding status, and beneficiary choices are current.

Be sure to report any change of life events as soon as they happen. These life-changing events might include:

- Moving
- Marriage or Remarriage
- Divorce
- Birth or adoption of a child
- Death of a spouse or child
- Direct Deposit account changes

Some changes, especially those regarding Survivor Benefit Plan (SBP) coverage, have a one-year time limit, so it is very important that you notify DFAS of life-changing events when they happen. And when you notify us, be sure to include photocopies of supporting documents, such as birth or marriage certificates.

Now it's easier than ever to keep your SBP account up to date. If you are making a change to your SBP coverage because of a life event, you can use our new Form Wizard to assist you in completing the DD Form 2656-6, SBP

Election Change Certificate, found at: <https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2656-6.pdf>.

We also have a Form Wizard to assist you with the DD Form 2894, found at: <https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2894.pdf> to update your Arrears of Pay (AOP) (last paycheck) beneficiary.

When using DD Form 2894 Form Wizard to complete your form, you can take advantage of a fully online experience with electronic signature, and a convenient one-click upload to AskDFAS.

In addition, if you have a question about your account, you can now submit your question via our new AskDFAS online "Ask a Question" tool instead of needing to call our Customer Care Center during business hours. You'll get a response via AskDFAS that you can check when it's convenient for you.

You can also update your mailing address using our convenient AskDFAS online tool.

Keeping your contact information updated is key to staying informed. DFAS occasionally sends out correspondence regarding changes in the law that affect your pay.

DFAS continues to develop helpful tools and information to make managing your account easier. Find out more on our Quick Tools webpage at <https://www.dfas.mil/RetiredMilitary/Quick-Tools-for-Retirees-SBP-Annuitants-Survivors/>.



Beyond the uniform: Retired Soldier Council meets with top Army officials

By Reina Vasquez, Army Retirement Services

Members of the Chief of Staff of the Army Retired Soldier Council (CSARSC) recently concluded their weeklong annual meeting, April 20-24, 2026, at the Pentagon. The purpose of the council is to represent the interests, concerns, and perspectives of Retired Soldiers, while serving as a collaborative body that helps the Army identify issues, solve problems, and improve programs, policies, communications, and services affecting Retired Soldiers, surviving spouses, families, and the broader military community.

Throughout the week, the council received comprehensive briefings on new initiatives and ongoing support programs from several key organizations, including U.S. Army Recruiting Command (USAREC), the Army Enterprise Marketing Office (AEMO), the Office of the Surgeon General (OTSG), U.S. Army Human Resources Command (HRC), the U.S. Army Reserve (USAR), the Defense Finance and Accounting Service (DFAS), and more. These collaborative discussions focused on streamlining services and implementing strategic improvements to



Lt. Gen. Mary K. Izaguirre, the U.S. Army Surgeon General and Commanding General of U.S. Army Medical Command, gives an update on Army Medicine's commitment to transparency, active engagement, and fostering dialogue within the community. (Photo by: Maria Bentinck)

enhance the quality of life for the Total Army.

Effective 2026, the council is partnering with the Army Family Action Plan (AFAP) program to assist with addressing issues impacting the retired community. The number one issue for Retired Soldiers remains the availability and access to healthcare. The council recommended continued engagement between the Army and the Defense Health Agency (DHA) to ensure Military Treatment Facilities (MTFs) care for Retired Soldiers and their families remains a priority.



U.S. Army Recruiting Command (USAREC) commanding general, Lt. Gen. Johnny Davis briefs members of the CSARSC on the new Force Generation Pipeline taking place at USAREC. (Photo by: Maria Bentinck)

The council also recommended Retired Soldiers continue to support Army recruiting and retention, specifically targeting the Reserve Component. Considering this, the council proposed that the Army establish and recognize a formal partnership with its Retired Soldiers. Creating an official "Retired Soldier Recruiting Ambassadors" program would achieve this goal.

Some other briefers this week included Maj. Gen. Dianne Del Rosso, Deputy Chief of the Army Reserve, briefed council members on the important role the Army Reserve has on Army operations and its role in facilitating continuous transformation. Both Lt. Gen. James Smith, commanding general, and Command Sgt. Maj. Corey Perry, of U. S. Army Installation Management Command (IMCOM), briefed the council on current global initiatives supporting retiree populations across various military installations and facilities. Additionally, Brig. Gen. Carrie Perez, director of Army Personnel Management for the National Guard Bureau (NGB), updated the council on the Army National Guard's current retiree support, highlighting existing challenges, successful strategies, and upcoming initiatives, all while maintaining worldwide operations.



Council members read over notes at the conclusion of one of the many briefs provided by Army senior leadership at the 2026 CSARSC, April 21, 2026. (Courtesy photo)

Presentations throughout the week centered around optimizing support for Army families and Retired Soldiers, while removing barriers to their earned entitlements, as well as highlighting the balance between meeting active operational demands and navigating the resource challenges of an adapting force.

Upon the conclusion of the meeting, a final report was submitted to the Army Vice Chief of Staff, Gen. Christopher C. LaNeve, detailing the week's issues, recommendations, and proposed next steps.

This year's CSA Retired Soldier Council report can be viewed on the Soldier for Life website at: <https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/CSA-Retired-Soldier-Council>.



(From L to R) Sgt. Maj. Scott Leeling (Ret.), Col. Jerry Wood (Ret.), Sgt. Maj. Donna Balderston (Ret.), Sgt. Maj. William Hursh (Ret.), Sgt. Maj. Mike Sutterfield (Ret.), 1st Sgt. Grace Keller (Ret.), Lt. Gen. Joe Anderson (Ret.), SMA Tony Grinston (Ret.), Col. Mark Rado (Ret.), Sgt. Maj. Keith Hammack (Ret.), Col. Karen Nigara (Ret.), CW5 Doug Englen (Ret.), and Col. Fred Fredrick (Ret.) make up the 2026 CSA Retired Soldier Council. (Photo by: Maria Bentinck)

Experience a simpler, better DFAS phone menu

The Defense Finance and Accounting Service (DFAS) has simplified and enhanced their phone menu —
DFAS411 (888) 332-7411.

Option 1 is for those calling to report a death of a Retired Soldier or check on an existing casualty claim.

Option 2 is for Retirees, Annuitants, and Former Spouses. Using these available options helps keep the wait time lower for callers and gets you to the right person the first time without the need for any call transfers or unnecessary delays.



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.

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 (CAC), 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/service number
- Next of kin information
- Retired rank

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 how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the Casualty Assistance Checklist, found in a printable PDF format online at the Army Retirement Services section (<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.





TRICARE logins transitioning to myAuth in 2026: What you need to know

By TRICARE Communications

These days, everyone juggles multiple logins for the many services we access online. The Military Health System is making life a little easier by switching to [myAuth](#)—a simpler, more streamlined login authentication application across its online platforms.

You're probably familiar with DS Logon, the legacy system for accessing TRICARE-related platforms and many other government sites. With DS Logon sunsetting by the end of fiscal year 2026, each of the platforms that support your TRICARE benefit will switch from DS Logon to myAuth. [milConnect](#) and [ID Card Office Online](#) have already made this switch.

Read on to learn about what this means for you.

What's changing?

Right now, many platforms that manage your TRICARE benefit still have DS Logon. These include the [MHS GENESIS Patient Portal](#) to get health records from care at [military hospitals and clinics](#), and many of the contractors that manage your TRICARE benefit, including:

- East Region: [Humana Military](#)
- West Region: [TriWest Healthcare Alliance](#)
- Overseas Region: [International SOS](#)
- TRICARE For Life (in all regions): [WPS Government Services](#)

- TRICARE Pharmacy Program: [Express Scripts](#)
- TRICARE Dental Program: [United Concordia](#)

When the transition to myAuth occurs across these platforms, you'll have [multiple options for logging in](#). With myAuth, users can log in with:

- A Common Access Card
- A username/password, plus a secure multi-factor authentication method
- Okta Verify, an app for personal or government mobile devices that enables secure access without a CAC

How will this change happen?

When you visit a platform that has made the switch, you'll see a new login page and streamlined account creation process. You can also create a myAuth account at <https://myaccess.dmdc.osd.mil/identitymanagement/app/login/myauth> on your own using your CAC or by following the step-by-step prompts on the login page. If you have an existing DS Logon account, you can also use it to get started. Any way you do it, the myAuth website will guide you through every step.

Important: This change won't happen at the same time for all platforms. Until all these platforms have transitioned to myAuth, you may still need to use DS Logon for certain logins.

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VA moves to speed delivery of survivors' benefits

By Veterans Affairs Office of Media Relations

The U.S. Department of Veterans Affairs has announced a new regulation that will lead to faster decisions and quicker payments for certain types of survivors' claims.

Previously, VA was required to address claims for Dependency and Indemnity Compensation (DIC) and Survivors Pension separately, resulting in a longer claims process, as a formal decision was required for both benefits.

With this change, effective Feb. 23, VA will pay the higher of the two benefits, which is generally DIC — without delaying the process to develop the lesser benefit.



"This commonsense change streamlines the survivors claims process, reduces administrative burdens, and delivers quicker decisions to beneficiaries during challenging times," said VA Secretary Doug Collins.

DIC is a tax-free monthly monetary benefit paid to eligible surviving

spouses, children and parents of a service member who died in the line of duty or veterans who died from service-connected injuries or illnesses. Survivors Pension offers tax-free monthly payments to qualified surviving spouses and unmarried dependent children of wartime veterans who meet certain income and net worth limits set by Congress.

In most instances, DIC provides a greater economic benefit than Survivors Pension. This is not the case if all the following conditions are met:

- The claimant is the veteran's surviving spouse,
- Has no dependents,
- Is residing in a nursing home and
- Has applied for or is currently receiving Medicaid.

If all these criteria are met, Survivors Pension rather than DIC will be awarded, and the DIC claim will not be further developed.

For more information, contact the **VA benefits hotline at (800) 827-1000**.



Ask Joe: Your benefits guru

Dear Joe,

My high school senior's DOD ID will expire soon. She is 17 years old and won't turn 18 until after her high school graduation. Will we need to renew twice if we renew now?

A Military Parent

Dear Military Parent,

A military family member/dependent turning 18 doesn't require additional action simply because the adolescent is reaching legal adult age. However, for surviving children of a fallen Soldier, it does trigger the end of DIC ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Dependency-and-Indemnity-Compensation-\(DIC\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Dependency-and-Indemnity-Compensation-(DIC))) benefits associated with that child once they are 18 and not a full-time student. Eighteen is also the age of eligibility for surviving children to apply for the Dependents Education Assistance (DEA) program ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Survivors-and-Dependents-Education-Assistance-Program-\(DEA\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Survivors-and-Dependents-Education-Assistance-Program-(DEA))) or the Fry Scholarship (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Fry-Scholarship---Marine-Gunnery-Sergeant-John-David-Fry-Scholarship>). For other military family members/dependents, the first major status change begins at age 21 if the dependent is not a full-time student. Benefits are extended to age 23 while they are full-time students. To locate your nearest ID card office for renewals, visit the Department of Defense ID Card Office Online at: <https://idco.dmdc.osd.mil/idco/locator>. I hope this helps as you prepare to transition your dependent into adulthood. Best of luck!

Joe

Dear Joe,

As summer is approaching, my plan is to spend more time outside reading books and less time watching TV. I used to go to the post library to check out books but now I don't live close to an Army library, and my local library is very small. Is there a way to access more books as a Retired Soldier?

Reading more

Dear Reading,

All military ID card holders with MWR permissions, including Retired Soldiers and their family members, have access to the Morale, Welfare and Recreation (MWR) libraries on any installation. That means of any military service, not just Army. If you are close to an Air Force, Space Force, Navy, or other military installation, you can use the physical libraries located there. If you have an e-reader or an app on your phone or computer, another great option is the DOD MWR Libraries Online (<https://www.dodmwrlibraries.org/>). You can register for an account using your DOD ID number on your military ID and get access to a wealth of online resources, including eBooks, audiobooks, newspapers, magazines, children's resources, biography and genealogy, and more. Be sure to sign up for the DOD MWR libraries, and not a service-specific library—follow the sign-up instructions carefully. Happy reading!

Joe

★ U.S. ARMY

MyArmyBenefits



Military spouses get benefits after retirement (too)

By MyArmyBenefits staff

Serving in the military is more than just a job, it's a family commitment. After your service member retires, as a military spouse, you still have access to many of the benefits you enjoyed while your loved one served on active duty. To keep access to these benefits, make sure your information stays current in DEERS after retirement. Even if your spouse retired from the military years ago, it can be helpful to review some of the benefits available:

Healthcare

Open season for healthcare using TRICARE and/or the Federal Employees Dental and Vision Insurance Program (FEDVIP) begins in November each year for coverage starting Jan. 1st of the following year. After open season, either retirement from the military or a qualifying life event (QLE) must occur to enroll. Following retirement, military spouses remain eligible for TRICARE health coverage (<https://tricare.mil/Plans/HealthPlans>) under TRICARE Prime (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Prime?serv=128>), TRICARE Select (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Select>), or the TRICARE Prime Option – U.S. Family Health Plan (<https://tricare.mil/Plans/HealthPlans/USFHP>). Additionally, for 2026 coverage, a new option, TRICARE Prime Demo (<https://tricare.mil/Plans/SpecialPrograms/TRICARE-Prime-Demo>), was introduced as a pilot available only in Atlanta and Tampa. If you do not choose to enroll in TRICARE or another health plan, you can receive care at military treatment facilities only on a space-available basis. Once you reach age 65 and enroll in Medicare parts A and B, you are automatically covered by TRICARE For Life (TFL) ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-For-Life-\(TFL\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-For-Life-(TFL))). TFL acts as your secondary payer to Medicare (<https://tricare.mil/Plans/HealthPlans/TFL>), which is the primary payer. This means TFL steps in to cover most of the costs that Medicare doesn't, such as co-payments and deductibles. The result is comprehensive, low-cost coverage.



Education & Employment

Retirement doesn't mark the end of educational and career support for military spouses. Opportunities for continuing your education after your spouse retires include scholarship programs—at the federal, state, and local levels. MyArmyBenefits (MAB) (<https://myarmybenefits.us.army.mil/>) provides information on several scholarships, such as the Patty Shinseki Spouse Scholarship (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/>



[Mrs-Patty-Shinseki-Spouse-Scholarship-Program](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Tillman-Scholarship-Program)), and the Tillman Scholars Program (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Tillman-Scholarship-Program>). Be sure to check state scholarship information in the MAB state/territory fact sheets (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>). There are also benefits available to help with a job search or career change. For 180 days after your service member retires, you still have access to the resources of the Spouse Education and Career Opportunities (SECO) ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Military-Spouse-Education-and-Career-Opportunities-\(SECO\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Military-Spouse-Education-and-Career-Opportunities-(SECO))) program on Military OneSource, offering assistance through career coaching, resume building, and the Military Spouse Employment Partnership (MSEP) ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Military-Spouse-Employment-Partnership-Program-\(MSEP\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Military-Spouse-Employment-Partnership-Program-(MSEP))) job board. You also have access to the Employment Readiness Program through Army Community Service (ACS) ([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))) centers for help with job search skills, education, training, and more with no time limit on eligibility.

Installation Access

Your military spouse I.D. card allows you continued access to military installations after your Soldier retires. Not just access, but use of facilities such as the commissary ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Defense-Commissary-Agency-\(DeCA\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Defense-Commissary-Agency-(DeCA))), the PX/BX (<https://www.shopmyexchange.com/>), military treatment facilities for healthcare (<https://dha.mil/findDHA>), and MWR facilities and services ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Morale-Welfare-and-Recreation-\(MWR\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Morale-Welfare-and-Recreation-(MWR))) (fitness centers, recreation centers, tickets and travel savings, and more). To find a military installation near you, use the MAB Resource Locator, (<https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>) where you will also find the location of the I.D. card office.



Retirement is both an ending and a beginning. Although military life changes, many of the benefits that support spouses remain firmly in place. Be sure to bookmark the MyArmyBenefits website (<https://myarmybenefits.us.army.mil/>) to view all federal and state/territory benefits information (<https://myarmybenefits.us.army.mil/Benefit-Library>) and stay up to date on any benefit changes that affect Soldiers and their families no matter where they are in their careers, even after military retirement.

What are Social Security-related scams?

By Social Security Administration



According to the Social Security Administration (SSA), criminals continue to impersonate SSA and other government agencies in an attempt to obtain personal information or money from individuals.

Scammers might call, email, text, write, or message you on social media claiming to be from the SSA or the Office of the Inspector General (OIG). They might use the name of a person who really works there and might send a picture or attachment as “proof.”

Social Security employees do contact the public by telephone for business purposes. Ordinarily, the agency calls people who have recently applied for a Social Security benefit, are already receiving payments and require an update to their record or have requested a phone call from the agency. If there is a problem with a person's Social Security number or record, Social Security will typically mail a letter.

Four Basic Signs of a Scam

Scams come in many varieties, but they all work the same way:

1. Scammers **pretend** to be from an agency or organization you know to gain your trust.
2. Scammers say there is a **problem** or a **prize**.
3. Scammers **pressure** you to act immediately.
4. Scammers tell you to **pay** in a specific way.

Known Tactics Scammers Use

Scammers frequently change their approach with new tactics and messages to trick people. These are red flags; you can trust that Social Security will **never**:

- Threaten you with arrest or legal action because you don't agree to pay money immediately.
- Suspend your Social Security number.
- Claim to need personal information or payment to activate a cost-of-living adjustment (COLA) or other benefit increase.
- Pressure you to take immediate action, including sharing personal information.
- Ask you to pay with gift cards, prepaid debit cards, wire transfers, cryptocurrency, or by mailing cash.
- Threaten to seize your bank account.
- Offer to move your money to a “protected” bank account.
- Demand secrecy.
- Direct message you on social media.

Be skeptical and look for red flags. If you receive a suspicious call, text message, email, letter, or message on social media, the caller or sender may not be who they say they are. Scammers have also been known to:

- Use legitimate names of Office of Inspector General or Social Security Administration employees.
- “Spoof” official government phone numbers, or

even numbers for local police departments.

- Send official-looking documents by U.S. mail or attachments through email, text, or social media message.

Fraudsters create imposter social media pages and accounts using Social Security-related images and jargon. This helps them appear as if they're associated with or endorsed by the SSA. The imposter pages could be for the agency or Social Security and OIG officials. The user is asked to send their financial information, Social Security number, or other sensitive information. Social Security will never ask for sensitive information through social media as these channels are not secure.

Here are some ways to spot an imposter page:

- Number of followers.
- Incorrect punctuation or spelling.
- Links to pages not on [ssa.gov](https://www.ssa.gov).
- Advertisements for forms or other SSA documents.
- Incorrect social media handle. To view the list of Social Security's official social media channels, we encourage you to visit www.ssa.gov/socialmedia.

It is illegal to reproduce federal employee credentials and federal law enforcement badges. Federal law enforcement will never send photographs of credentials or badges to demand any kind of payment, and neither will federal government employees.

How to Avoid a Scam

Protect yourself, friends, and family — If you receive a suspicious call, text, email, social media message, or letter from someone claiming to be from Social Security:

1. Remain calm. If you receive a communication that causes a strong emotional response, take a deep breath. Talk to someone you trust.
2. Hang up or ignore the message. Do not click on links or attachments.
3. Protect your money. Scammers will insist that you pay with a gift card, prepaid debit card, cryptocurrency, wire transfer, money transfer, or by mailing cash. Scammers use these forms of payment because they are hard to trace.
4. Protect your personal information. Be cautious of any contact claiming to be from a government agency or law enforcement telling you about a problem you don't recognize, even if the caller has some of your personal information.
5. Spread the word to protect your community from scammers.
6. Report the scam to the Office of the Inspector General at oig.ssa.gov/report.

(Continued on next page)



What are Social Security-related scams?

(Continued from previous page)

How to Report

When you report a scam, you are providing powerful data that we use to inform others, identify trends, refine strategies, and take legal action against the criminals behind these scam activities.

If you are unsure about the type of scam, but want to report it, visit USA.gov's *Where To Report a Scam*, at <https://www.usa.gov/where-report-scams>. This tool will help you to find the right place to report a scam.

What to Do if You Were Scammed

Recovering from a scam can be a long and difficult process. Here are some reminders:

- Do not blame yourself. Criminal behavior is not your fault.
- Stop contact with the scammer. Do not talk to them or respond to their messages.
- Notify the three major credit bureaus: Equifax: <https://www.equifax.com>; Experian: <https://www.experian.com>; and Transunion: <https://www.transunion.com>, to add a fraud alert to your credit report.
- [Protect your Social Security Number](#).

- Request a replacement SSN card at: <https://www.ssa.gov/number-card/replace-card> or new SSN at <https://www.ssa.gov/pubs/EN-05-10093.pdf>, if necessary.

Recover from a Scam

If you believe you have been scammed, there are resources available to help you recover and protect yourself. The Better Business Bureau (BBB) offers a Scam Recovery Toolkit with guidance and support for victims of scams. Visit the BBB Scam Recovery Toolkit at <https://scamsurvivaltoolkit.bbbmarketplacetrust.org/> for more information.

Tips to protect yourself:

- Do not share sensitive information via phone, email, text, or social media.
- Do not transfer or send money to unknown locations.
- Consider designating a "safe word" for your family that is only shared with family members and close contacts.
- Do not provide any personal or sensitive information to an online chatbot.
- Report potential scams to the authorities and the companies involved.

Emerging Threat:
Artificial Intelligence

All In, Always: AAFES is all in for you, even after service

After 14 years as the Director/CEO of the Army & Air Force Exchange Service (AAFES), my family and I decided that June is the right time to begin our next journey into retirement.

My father served 30 years in the Army, including 42 months in the Pacific in combat. He often said, "As long as my family is taken care of, I'm all in for the Army." Memories of the sacrifices my mom and dad made in service to our nation, as well as those of my older brother, fuel my passion to be all in for the best customers in the world.

One of our most tremendous accomplishments in the last 14 years has been welcoming 22 million authorized shoppers to their Exchange benefit. Since Veterans Day 2017, all honorably discharged veterans can use their hard-earned benefit at [ShopMyExchange.com](https://www.shopmyexchange.com)—tax-free for life.

Since 2020, service-disabled veterans; Purple Heart recipients, and caregivers have been able to shop in-store.

The important work we do sustains and strengthens Soldiers, their families and their quality of life. Since 2012, Team Exchange has:

- Provided \$15 billion in value through tax-free saving; an enhanced MILITARY STAR® card program; U.S. payroll, and benefits for military spouses, veterans and family members; dividends to the Services and customer experience improvements.
- Hired more than 65,000 veterans and military spouses.
- Nourished military children by serving more than 45

million meals at Department of Defense Education Activity (DODEA) schools overseas.

- Supported more than 350 military exercises in Southwest Asia, Europe, and the Pacific, serving more than 1.2 million troops.
- Contributed more than \$9 million in shopper donations to Army Emergency Relief (AER) at PXs and online at [ShopMyExchange.com](https://www.shopmyexchange.com).
- Held an industry-low APR rate for the MILITARY STAR card at 13.74% that all cardmembers enjoy, regardless of credit score.

Returning to the military community as a member of Team Exchange has been the greatest honor of my life. I am confident incoming Director/CEO Brad Bingham will take the benefit to even greater heights.

It matters where you shop. One hundred percent of Exchange earnings support military communities. 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.

Battle buddies for life: Navigating marriage in America's premier veteran community

By Marine Robbins, AFRH Public Affairs

At the Armed Forces Retirement Home (AFRH), new chapters are written in, often, unexpected ways. AFRH offers eligible couples the opportunity to continue life together in a supportive, secure community designed for enlisted veterans, non-commissioned officers, and limited-duty officers.

The community welcomes married couples under clearly defined eligibility guidelines. Dual-military couples—where both spouses meet military residency requirements independently—may apply together and choose either separate apartments or shared accommodations. Those who opt to share an apartment receive a 15% discount on their resident fees, reflecting AFRH's commitment to affordability and fairness for those who served.

Veterans may also apply with a non-military spouse, provided the veteran retired from service. In these cases, couples share an apartment, allowing spouses to remain together while enjoying the full benefits of AFRH living. Each resident's monthly fee is based on individual income, with non-military spouses subject to a modest minimum fee.

Couples at AFRH become part of a close-knit community. From daily meals and recreational activities to wellness programs, AFRH provides a stable environment where couples can focus on what matters most—time together.

One of AFRH's most reassuring policies for couples is continuity of care. If one spouse requires assisted living or long term care, fees are recalculated individually, ensuring access to appropriate services without separation whenever possible.

More importantly, if a veteran passes away after admission, the surviving spouse may remain at AFRH for life,

regardless of their own military background. Fees are adjusted based on the survivor's income, and residents are never discharged due to financial hardship. AFRH's commitment to connection and community often leads to friendships, and sometimes, unexpected love stories!

Army Staff Sgt. (Ret.) Lisa Marie Munson and Navy Cmdr. (Ret.) Patrick McCarthy each arrived independently at the Washington, DC campus, drawn by the promise of meaningful retirement living. Neither expected to find love.

Surrounded by fellow residents, dedicated staff, and proud family members, the couple exchanged vows in a heartfelt ceremony last fall at the AFRH-Washington campus.

AFRH supports couples at every stage of retirement, offering the stability of shared living, access to comprehensive care, and the reassurance that spouses can remain together as needs change. It is a place where veterans can focus on living fully, supported by a community that understands service, and values belonging.

For the McCarthys and many others, the AFRH campuses are not just where retirement begins, it is where life continues, relationships deepen, and sometimes, where love finds its way home.

To learn more about AFRH or to verify eligibility, check the website at www.afrh.gov/apply.



Army Staff Sgt. (Ret.) Lisa Marie Munson and Navy Cmdr. (Ret.) Patrick McCarthy tie the knot after meeting at AFRH-W. (Courtesy photo: AFRH Washington public affairs)

AER: Turning your support into a lifeline for Soldiers and their families

By Sean Ryan, communications director, Army Emergency Relief

The 2026 Army Emergency Relief (AER) campaign kicked off Mar. 1, and runs through June 14, the Army's 251st birthday. The campaign is a key initiative designed to provide financial support to Soldiers, Retired Soldiers, and their families, facing unexpected challenges. It serves two main purposes: to educate Soldiers and families about available assistance programs and to raise funds through donations to help those in need.

AER has been a cornerstone of Army support for more than 84 years, offering grants, zero-interest loans, and scholarships. This year's goals are ensuring 100% of Soldiers are informed about AER and reach at least 20% participation among active-duty Soldiers, including financial support generated by AAFES point-of-sale contributions. Raising campaign funds assists in many ways, most importantly by helping Soldiers manage

financial stress so they can stay resilient and mission ready.

Tony Grinston, who retired as the Army's top enlisted leader in 2023 to become AER's chief executive officer—said, "I truly love my job, and my role with AER has given me a renewed sense of purpose. I just help Soldiers when they're going through a tough time. I can't think of a better job."

In 2025, AER assisted more than 31,000 Soldiers and families across five categories of support. The largest category is basic needs and housing, which covers PCS moves, food, and housing expenses (including rent, utilities, minor home repairs, and car repairs). Health and wellness covers dental care, special-needs medical equipment, cranial helmets, and wounded warrior

(Continued on page 14)





Direct Remittance Roundup: Help us process your SBP payments more efficiently

By DFAS Retired and Annuitant Pay

(Note: This article is for retirees who pay their Survivor Benefit Plan (SBP) premiums by direct remittance. If your SBP premiums are automatically deducted from your pay, you can disregard this article, or share it with others who may find it beneficial.)

The Defense Finance and Accounting Service (DFAS) is always working to improve processes for our valued retirees. In this article, we're focusing on direct remittance for Survivor Benefit Plan (SBP) premiums. If you are a retiree who pays your premiums directly to DFAS, this article has important information for you.

We have recently identified a common issue that can delay the posting of SBP premium payments, especially for retirees who use a bank's online bill pay service. With your help, we can easily fix this and ensure your payments are credited to your account without delay.

The Challenge of Unidentified Payments

When DFAS receives a payment without enough identifying information, it requires extra research to determine which account to credit. This detective work can delay the processing of your payment.

A frequent cause of this issue stems from bank online bill pay services. Many of these services do not send funds electronically but instead print and mail a paper check on your behalf. If the memo or account field in the bill pay setup is not completed correctly, the check arrives but cannot be applied to your account.

How You Can Help

To prevent delays, please take a moment to review your process if you mail a check or use your online banking service to make SBP premium payments. Please ensure your payments follow these requirements:

- 1. Include Your DOD ID Number:** This is the most crucial piece of information. It can be found on your monthly SBP premium bill. Please add your DOD ID Number to the "account number" or "memo" field.
- 2. Discontinue Use of CRS Number:** The Centralized Receivables Service (CRS) is no longer used for SBP billing, and your old CRS number is obsolete. To avoid confusion, please remove it from your payment details.

3. Include Additional Details:

If space allows, consider adding a note such as "SBP Direct Remittance" or "SBP DR" and your last name. This is particularly important if the payment originates from a joint or third-party bank account.

- 4. Optional - Add your SSN:** Under the Privacy Act, DFAS cannot require you to include your SSN on your payment, but you may do so to improve payment matching.

Better Ways to Pay: Featured Payment Options

To avoid the uncertainty of mailed checks, we strongly encourage you to switch to one of the following secure and convenient electronic payment options:

- **Pay.gov:** This is the most convenient way to make SBP premium payments directly from your bank account or with a debit card. The online form is simple, secure, and provides immediate confirmation. To get started, have your DOD ID handy from your billing statement and navigate to the "DOD Military Retired Pay SBP Premium" online form at <https://www.pay.gov/public/form/start/1463931154>. **Please note:** this is a separate government webpage located outside of <https://www.DFAS.mil>.

- **Deductions from VA Compensation:** If you receive disability compensation from the VA, you may be eligible to have your SBP premiums deducted directly from those payments. This "set it and forget it" option ensures timely payments every month.

To set this up, complete the DD Form 2891 Interim, which is available on our Forms Library at <https://www.dfas.mil/RetiredMilitary/forms/>, and submit it to us.

We recommend using AskDFAS at <https://www.dfas.mil/askdfas> for all document submissions.

Taking these small steps will make a big difference, ensuring your SBP account remains in good standing. For more information, please visit our "Paying for SBP" webpage at <https://www.dfas.mil/RetiredMilitary/provide/sbp/payment/>.



Gray Area Retiree Spotlight: "Future Retiree" myPay account

If you have not yet established your myPay account with the Defense Finance and Accounting Service (DFAS), we urge you to do so as soon as possible. You will notice that you have a "Future Retiree" myPay account. Using this account and keeping your contact information updated helps you maintain communication and keep in contact with the Army, especially in terms of your pay.

Visit the dedicated Gray Area Retiree webpage at <https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/>.

TRICARE logins transitioning to myAuth...

(Continued from page 7)

What if I need help?

If you're experiencing issues, please visit [myAuth Help](#) for additional resources and guidance on creating or updating your account, as well as answers to frequently asked questions. If you still need additional assistance, contact the Defense Manpower Data Center at 800-368-3665. DMDC manages myAuth and can answer questions about the transition or address any related concerns.

Although you'll create a new login for myAuth, remember that neither TRICARE nor its contractors will contact you asking for private information like your date of birth, Social Security number, or your username and password. Read messages carefully and check the source email or

web address for legitimacy. If something feels off, trust your instincts. If you think you gave personal or account information to a fraudulent entity, change your password right away and [file a report](#).

In the end, the switch to myAuth means:

- Enhanced security: More options to protect against unauthorized access
- A modernized authentication platform: More ways to log in
- A more user-friendly experience: A simpler interface

The switch to myAuth means a simpler, more secure TRICARE experience online.

AER: Turning your support into a lifeline...

(Continued from page 12)

support. AER also provides assistance under its third category, care during a crisis, which covers disaster relief, emergency travel, and funeral expenses. The fourth category is family support, which covers childcare, paternity leave, and immigration fees, among others. The fifth category is workforce development, which assists with spouse relicensing, recertification, and career-skills support for those leaving the Army.

Overall, AER provided more than \$20 million in grants, more than \$40 million in zero-interest loans, and supported 3,000 spouses and dependents with

scholarships. The impact is substantial: 6.5 percent of the force uses AER services annually, which is why the campaign is so vital. AER does not receive government funding and relies solely on generous contributions. If you would like to support the program this year, please visit <https://www.armyemergencyrelief.org/donate/>.

We thank you for your support now and throughout the years.



2026 RETIREE APPRECIATION DAYS



LOCATION	DATE	CONTACT
JB Lewis-McChord, WA	26 Jun	(253) 966-5884
Presidio of Monterey, CA	18 Jul	(831) 242-4986
Van Meter, IA	13 Aug	(515) 571-0120
Tobyhanna Army Depot, PA	15 Aug	(570) 615-7019
Fort Knox, KY	21 Aug	(502) 624-7236/1280
JB Ellington, Houston, TX	29 Aug	(210) 221-9004/9793
USAG Stuttgart, Germany	1 Sep	+49-9641-70-596-2010
USAG Bavaria (Grafenwoehr)	4 Sep	09641-83-8709
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
JB SA Randolph, TX	12 Sep	(210) 221-9004/9793
*Joint RAD Welch, MN	12 Sep	(612) 713-4664
USAG Italy	16 Sep	011-39-0444-71-4831
Aberdeen Proving Ground, MD	17 Sep	(410) 306-2322
JB Myer-Henderson Hall, VA	17 Sep	(703) 696-5948
Fort Sill, OK	17-18 Sep	(520) 442-2645/6131

LOCATION	DATE	CONTACT
USAG Benelux-Brunssum (Netherlands)	18 Sep	+31-45-534-0260
Fort Hood, TX	18-19 Sep	(254) 287-5210
Selfridge ANG, MI	19 Sep	(586) 239-5580
Fort Campbell, KY	19 Sep	(270) 798-5280/3310
Camp Humphries, Korea	19 Sep	010-2916-0578
USAG Benelux (SHAPE)	19 Sep	+0032-68-25-5581
USAG Ansbach, Germany	23 Sep	09641-70-587-1814
Rock Island, IL	25 Sep	(563) 508-5123
Fort Lee, VA	26 Sep	(804) 734-6973/7345
Fort Drum, NY	26 Sep	(315) 772-6434/6339
JB Langley-Eustis, VA	27 Sep	(757) 878-3648
USAG Weisbaden, Germany	3 Oct	0611-143-548-1614
Fort Bliss, TX	8-9 Oct	(915) 568-5204/569-6233
Fort Bragg, NC	16-17 Oct	(910) 396-5304
Fort Huachuca, AZ	23 Oct	(520) 533-1120/1383
Fort Belvoir, VA	30 Oct	(703) 806-4551



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.jber.sso@us.af.mil
• Ft. Wainwright
(907) 353-2095
fwarsso@wainwrightarmy.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
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MAINE

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MARYLAND

• Aberdeen Proving Grnd
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• Ft. Meade
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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
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NEW MEXICO

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NEW YORK

• Ft. Drum
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• Watervliet Arsenal
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OREGON

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• Carlisle Barracks
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• Tobyhanna Army Depot
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SO. CAROLINA

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SO. DAKOTA

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• JB San Antonio
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UTAH

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VERMONT

See Ft. Drum, NY

VIRGINIA

• Ft. Belvoir
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• JB Langley-Eustis
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• Ft. Lee
(804) 734-7345

(571) 644-7356

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WISCONSIN

• Ft. McCoy
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WYOMING

See Ft. Carson, CO

PUERTO RICO

• Ft. Buchanan
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9th Mission Support Command

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88th Readiness Division

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99th Readiness Division

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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.

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As *Army Echoes* continues to modernize and expand digital accessibility, this edition marks the final broad distribution of the printed and mailed newsletter.

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