



Once a Soldier, Always a Soldier... A Soldier for Life!

By Col. David Grant, Director, Soldier for Life Office

What does being a Soldier for Life mean to you? To me, it's someone who embraces a lifetime of service. It is not just those currently serving in formation but those still embracing their service today even after they have retired or transitioned from the Army. A Soldier for Life is a passionate advocate for the Army. A Soldier for Life lives and breathes the Army Ethic and bridges the divide between the Army and American citizens who do not know exactly what it means to be a Soldier. Bridging the divide is especially important since only approximately 7 percent of the American population have served in the military. A Soldier for Life shares their life, their Army story, their challenges, their success and everything in between with those they love and encounter in everyday life.

Our number one priority at Soldier for Life is staying connected with Army veterans across the globe and providing opportunities to transitioning service members and families. Did you know the Soldier for Life Program was established in 2012 at the direction of the Army Chief of Staff? The program was originally dedicated to supporting Soldiers while they transitioned to the civilian workforce. Since its inception, the Soldier for Life Program has evolved. We incrementally added additional functional areas to the program's mission. The additional functional areas expanded the program's focus beyond employment to include education as well as health and wellness. The Soldier for Life functional area expansion created a robust outreach program to support veterans and family members residing in communities across the nation.

As a Retired Soldier, there are numerous ways that you can stay connected to the Army and also support Soldiers. One way is to sign-up to serve as a sponsor in the ETS-Sponsorship Program (<https://etssponsorship.com/>). The ETS-Sponsorship Program, established in partnership with the Department of Veterans Affairs and the Department of Defense, exists to sponsor service members through the transition process from military to civilian life. Signing up to serve as a sponsor is great way to stay connected to the Army and to help Soldiers and family members who are transitioning to your community.

Regardless of how long it's been since your time in service, the Soldier for Life program is here to support you and your family. There are many ways to remain connected through social media platforms. But, our Soldier for Life team is consistently traveling the country seeking new ways to connect with you, your families, and your communities. As we travel the nation, we find Retired Soldiers supporting their communities and in return, many community and industry leaders desiring to support our Retired Soldiers and veterans with free programs, education benefits, health and wellness, and employment opportunities. Do you want to learn more? We consistently list these services and opportunities on our social media sites and on our website at <https://soldierforlife.army.mil>.

More important than our outreach to you is your outreach to us and the community. As we travel the nation, we seek to hear from our Retired Soldiers about what it means to them to be a Soldier for Life. We want to hear you share your story about how the Army shaped your life and how you, years following your retirement, still live by the Army Ethic and inspire those around you with your lifetime of service. Sharing how the Army shaped you with your family, with your neighbors, and with your friends is how we come together and inspire Americans and our youth to serve.

We invite you to share your stories with us, post your pictures, and tell us how you are a Soldier for Life. You can submit your stories to us at: <https://www.facebook.com/USArmySFL>.

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Can veterans salute the flag?

WASHINGTON – Federal law authorizes veterans to salute the flag in the following situations:

The Pledge of Allegiance. Members of the Armed Forces not in uniform and veterans may render the military salute in the manner provided for persons in uniform. Alternately, military personnel and veterans not in uniform may stand at attention facing the flag with the right hand over the heart. When not in uniform men should remove any non-religious headdress with their right hand and hold it at the left shoulder, the hand being over the heart (Title 4 USC section 4).

During hoisting, lowering or passing of the American flag. Members of the Armed Forces and veterans who are present but not in uniform may render the military salute. All such conduct toward the flag in a moving column should be rendered at the moment the flag passes. (Title 4 USC section 9).

National Anthem. Members of the Armed Forces and veterans who are present but not in uniform may render the military salute in the manner provided for individuals in uniform. When the flag is not displayed, all present should face toward the music and act in the same manner they would if the flag were displayed. (Title 36 USC section 301).



Retired Army 1st Sgt. William Staude, of Elliott, Pa., salutes the Colors being carried by Soldiers from the 316th Expeditionary Sustainment Command, stationed in Coraopolis, Pa., as they march past him during the Veterans Day parade in downtown Pittsburgh.

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

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

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

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

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

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

Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at ArmyEchoes@army.mil.

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Echoes from the past: News from 60 years ago

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

The **February 1962** edition of the *Retired Army Personnel Bulletin* explained why it was so important for Retired Soldiers to update their mailing addresses with the Army's Adjutant General when they move: Receiving communications, recall notices, and paper paychecks depended on it! [Ed. Note: We still need your updated mailing address, but we also need your email address since few notices or publications are printed and mailed anymore! Update your contact information with DEERS or DFAS' myPay system, so we can stay in touch. And, by the way, it's required by regulations!]

The **March 1962** edition explained the eligibility requirements and application deadlines for the "Korea GI Bill" for veterans who wanted to go to college; "... time for completing an educational program is growing short." [Ed. Note: Today, some Retired Soldiers have the Montgomery GI Bill (expires 10 years after service is completed); the Post-9/11 GI Bill (expires 15 years after service is completed); or the Forever GI Bill (does not expire.) Don't let your educational benefits expire without using them!]

The **April 1962** edition explained that ALL Veterans Administration benefits were exempt from federal taxes except "interest earned by Government life insurance dividends left on deposit with the Veterans Administration." [Ed. Note: As a general rule today, benefits received from the VA are not taxed at the federal or state level. The Internal Revenue Service "is committed to helping all Veterans. We work with community and government partners to provide timely federal tax-related information to Veterans about tax credits and benefits, free tax preparation, financial education and asset-building opportunities available to Veterans." To read more, please visit <https://www.irs.gov/individuals/information-for-veterans>]

2021 tax year statements

CLEVELAND – Tax statements sent through the U.S. Postal Service were mailed by Jan. 31, 2022. In many cases, the electronic online forms are available much earlier and more securely than those sent to customers electing delivery by mail.

1099-R Reissues were distributed beginning Feb. 10, 2022. See the convenient options for getting a 1099-R reissue in the Dec. 2021 issue of the *DFAS Retiree Newsletter* here <https://www.dfas.mil/RetiredMilitary/newsevents/newsletter/>.

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on his/her individual circumstances.

A military retiree can either use myPay or send an Internal Revenue Service (IRS) Form W-4 to alter the amount DFAS withholds for federal income taxes from their military retired pay.

An individual's choice to have no withholding for federal taxes does not impact whether the individual's military retired pay is actually subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on the military retired pay.

Please note: the IRS requires any individual claiming exemption from federal withholding to provide a new Form W-4 at the beginning of each tax year certifying their exemption from withholding.

Visit <https://www.dfas.mil/RetiredMilitary/manage/taxes/isittaxable/> regarding taxation of retired pay.

DFAS cannot provide tax advice. Please consult a tax professional or the IRS.



What will you pay? Check TRICARE cost resource

FALLS CHURCH, Va. – Have questions about health care, pharmacy, or dental costs? You should check out the TRICARE Costs and Fees 2022 Fact Sheet at <https://www.tricare.mil/Publications>. This resource provides an overview of most of your costs and fees for TRICARE health plans and the TRICARE Pharmacy Program.

“The TRICARE Costs and Fees 2022 Fact Sheet is one of the easiest ways to track down your TRICARE coverage costs,” said Robert Agnello, deputy chief of the Digital Communications, TRICARE Web and Publications at the Defense Health Agency. “Some rates change in a new calendar year, but some don’t, depending on your specific plan. We recommend you check the new rates so you know what to expect before you go get care this year.”

Here is a preview of the costs and fees you’ll find in this resource:



1. Health Care Costs

Most TRICARE beneficiaries fall into one of two groups: Group A or Group B. It’s important to know what group you’re in because each group pays different costs and fees. Whether you have TRICARE Prime, TRICARE Select, or you’re enrolled in a premium-based health plan (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or Continued Health Care Benefit Program), the costs sheet breaks down costs that may apply to you, like annual enrollment fee, annual deductible, or premium. You can even find what your out-of-pocket costs are for covered services, including:



- Preventive care visit
- Primary care outpatient visit
- Specialty care outpatient visit
- Urgent care center visit
- Emergency room visit
- Inpatient admission (hospitalization)

Do you know what your catastrophic cap is? This is the most you or your family may pay out of pocket for covered TRICARE health care services each year. You can refer to the costs sheet for all this information.

2. Pharmacy Costs

TRICARE groups prescription drugs into four categories: generic, brand-name, non-formulary, and non-covered drugs. And your costs may vary depending on your drug’s category, but you don’t have to guess what your costs are. The pharmacy cost section lists the costs for each drug category based on which type of pharmacy is used:

- Military pharmacy
- TRICARE Pharmacy Home Delivery
- TRICARE retail network pharmacy
- Non-network pharmacy
- Overseas pharmacy

Want more cost resources? Find detailed costs and fees, including those for TRICARE for Life, using the TRICARE Compare Cost tool. If you want to better understand what certain costs mean, the Cost Terms page is another helpful resource.

Download the TRICARE Costs and Fees 2022 Fact Sheet from the TRICARE Publications page, along with other benefit resources. And share your thoughts on how to improve TRICARE resources by taking the Publications Feedback Survey at

<https://survey.foreseeresults.com/survey/display?cid=392b86724fb6435d87f87666ca96b52b&sid=functional-survey>.



Q&A: TRICARE for Life expert discusses how you get coverage

FALLS CHURCH, Va. – Oct. 1, 2021, marked the 20th anniversary of TRICARE For Life (TFL). Congress created TFL as Medicare-wraparound coverage in 2001 in order to extend TRICARE coverage to Medicare-eligible military retirees and their family members. Prior to the establishment of TFL, military retirees and their family members lost their TRICARE coverage when they became eligible for Medicare. Today, there are about 2.1 million beneficiaries using TFL, according to the Department of Defense.

So, how do you qualify for TFL? We recently caught up with Anne Breslin, the TFL program manager at the Defense Health Agency, to ask about who is eligible for TFL. If you want to learn more about TFL, check out the Q&As below.

TRICARE: Medicare is managed by the Centers for Medicare & Medicaid Services, and TFL is managed by the Department of Defense. How do the two agencies work together? And how would you describe TFL?

Breslin: Since its establishment 20 years ago, TFL has extended comprehensive health coverage to retired service members and their family members who are eligible for both Medicare Part A and Part B and TRICARE. TFL is Medicare-wraparound coverage. This means Medicare and TRICARE work together to coordinate your benefits and reduce your out-of-pocket medical costs. What you pay out of pocket for care will depend on whether or not the care you receive is covered by both Medicare and TRICARE. You'll pay nothing out of pocket for services covered by both Medicare and TRICARE. But you'll pay out of pocket for care that isn't covered by either Medicare or TRICARE. In order to have TFL when eligible, you must have both Medicare Part A and Part B. This is regardless of where you live, whether you live in the United States or in another country. Although Medicare is only available in the United States and U.S. territories, TFL can be used worldwide. TFL beneficiaries can continue to fill their prescriptions through the TRICARE Pharmacy Program. So, you don't have to purchase Medicare Part D (Medicare prescription drug coverage) unless you want to.

TRICARE: So there's no TFL without Medicare Part A and Part B. But what are Part A and Part B?

Breslin: Medicare Part A and Part B are the two parts of Medicare known as "Original Medicare" that are critical for you to be eligible for TFL. Medicare Part A is hospital insurance. It provides coverage for inpatient hospital care, skilled nursing care, hospice care, and some home health care. Medicare Part B, on the other hand, is medical insurance, and it has a monthly premium. The Part B

premium is taken from your monthly Social Security retirement or disability payment. If you aren't receiving either of these payments, you'll receive a bill every three months for your premiums. Medicare Part B covers care that you receive as an outpatient from your primary care or specialty physicians, outpatient surgery, home health care, durable medical equipment, some preventive services, and could include rehabilitation.

There's also Medicare Part C (Medicare Advantage plans) and Medicare Part D (Medicare prescription drug coverage). Part C and Part D aren't required for TFL coverage.

TRICARE: How do you know if you're eligible for TFL?

Breslin: One of the key things to know about TFL is that it's an individual entitlement. This means coverage is only for the individual who's eligible for Medicare and TRICARE. Most of us become eligible for Medicare when we turn age 65. So, if your spouse has a different birthday, their entitlement to Medicare and TFL won't begin at the same time your entitlement begins. Their eligibility for TRICARE Prime or TRICARE Select continues until they turn age 65 and become eligible for Medicare Parts A and B.

TRICARE: If you're age 64, what are the steps you need to take to get TFL coverage?

Breslin: You need to sign up for Medicare Parts A and B before you turn age 65. Medicare gives us a seven-month initial enrollment period in which we can sign up for Medicare. But, in order to avoid a break between your Medicare Part A and Part B start date, we encourage TRICARE beneficiaries to sign up as soon as you can. If your birthday falls on the first day of the month, you become eligible for Medicare on the first day of the month before the month you turn 65. Sign up for Medicare between two and four months before the month you turn 65. If you sign up later, you'll have a gap between your Medicare Part A start date and your Part B start date. And anytime you have Medicare Part A only, you're ineligible for TRICARE.

If your birthday falls after the first day of the month, you become eligible for Medicare on the first day of the month you turn 65. You can sign up between one and three months before the month you turn 65. This will ensure that your Medicare Part A and Part B will begin on the same day, and therefore, you won't have a gap in your TRICARE coverage.

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Need a duplicate tax document? here are easy ways to get it from DFAS

CLEVELAND – As we enter another tax season, DFAS wants to make you aware of all of the options available for getting copies of your tax documents from DFAS.

A myPay account is your one-stop source for all of your most important retired or annuity pay information, including your 1099-R. In fact, 1099-Rs for tax year 2021 are already available in myPay. Retiree 1099-Rs were available starting Dec. 17, 2021 and annuitant 1099-Rs were available starting Dec. 21, 2021. If you requested your 1099-R to be mailed, it was mailed via U.S. Postal Service no later than Jan. 31, 2022.

Your 1099-R and pay information in myPay

The fastest and most secure way to obtain a copy of your 1099-R is through myPay. Retired Soldiers and annuitants can log in to myPay, and download or print their 1099-R from the comfort of home. See: <https://mypay.dfas.mil/#/>

If you're not using myPay, now is a great time to get started. myPay is now simpler, streamlined and more mobile-friendly. That means it is easier to manage your pay account using the web browser on your computer or with a connected device, like your smartphone or tablet.

The advantage of using myPay is that your 1099-R tax statement is available much sooner in myPay than through postal mail. 1099-Rs generally become available in myPay in late Dec., while paper copies aren't mailed until later in Jan. In addition, in myPay you can download or print your current year tax statement, as well as prior year 1099-Rs (up to four prior years for retirees and up to two prior years for annuitants).

While you're in myPay, you can also easily check to make sure DFAS has your correct mailing address and email address. The self-service options available through myPay simplify the management of your military retirement or annuity and give you access to personalized information about your account.

It's Easy to Get Started with myPay

If you've never used myPay, you can request an initial password on the myPay homepage using the "Forgot or Need a Password" link. The password will be mailed to the address you have on file with DFAS and you should receive it in about 10 business days. Once you receive your initial password, go to the homepage and log in with your social security number and the password you received in the mail to create your myPay profile. DFAS has a downloadable

step-by-step Get Started Guide to myPay at www.dfas.mil/rapay and a how-to video on the DFAS YouTube channel: <https://youtube.com/DFAS>.

Reactivating Your myPay Account

Some only use myPay once a year to get Form 1099-R during tax season. Then, when they try to access their account, discover their password is expired, lost or forgotten. If this sounds like something that has happened to you, please update your password now. Waiting to update your password might mean longer wait times and potential delays in receiving your tax documents.

If your myPay account is in an inactive status because your password has expired, follow the simple steps below to reactivate your account.

1. Go to <https://mypay.dfas.mil> in your web browser on a computer or connected device.
2. Click on the "Forgot or Need a Password?" link and enter your Login ID or social security number.
3. Choose to send a temporary password to your email or mailing address of record.
4. When you receive the temporary password, go back to myPay and log in to reactivate your account.

Additional Ways to Get Your 1099-R

If you are not using myPay, DFAS offers other convenient options to get or replace an IRS Form 1099-R.

Retired Soldiers whose mailing address on file with DFAS is current can get a copy of 1099-R through the telephone self-service option. To use telephone self-service:

- Call (800) 321-1080
- Select option "1" for Self-Serve
- Select option "1"
- Enter social security number when prompted

The 1099-R should be in the mail within 7-10 business days to the address DFAS has on file. If the address on file, is out of date and you are not a myPay user, you (both Retired Soldiers and annuitants) can get your 1099-R sent to a one-time, temporary mailing address or to your mailing address on record by submitting your request online through askDFAS. Plus, you can request prior year 1099-Rs. Your 1099-R should be in the mail within 7-10 business days. Starting this year, you can use the askDFAS 1099-R online tool to submit to have your duplicate 1099-R mailed to a foreign address!

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If you prefer traditional mail, you can send DFAS a written request by fax or mail, but please make sure you leave time for processing. It can take up to 30 days to process requests received by fax or mail. Find instructions for these convenient options at: www.dfas.mil/rettaxes



Members with unique situations can speak directly to a customer care representatives. Depending on call volume, you may be placed on hold for an extended period while other customers are served.

Changing Your Federal Tax Withholding

If you need to change your withholding, you can do it easily in myPay. Retired Soldiers may also fill out and mail an IRS Form W-4 or an IRS Form W-4P if you are an SBP annuitant. The forms are available on the IRS website (www.irs.gov) and are also linked from the DFAS Forms webpage: www.dfas.mil/raforms.

Please note: You are not required to file a new Form W-4 or Form W-4P unless you claim exemption from federal tax withholding. If you claim exemption, the IRS requires you file a new W-4 or W-4P at the beginning of EACH tax year.

The IRS Tax Withholding Estimator

The IRS has an online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is being withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions and credits. The mobile-friendly estimator is available at: www.irs.gov/individuals/tax-withholding-estimator

For more information: Retired Soldiers, see the DFAS retired pay taxes webpage at www.dfas.mil/rettaxes
SBP annuitants, see the DFAS manage your annuity webpage at www.dfas.mil/managesbp

DFAS customer service representatives cannot provide tax advice or recommendations about withholding. Please consult a tax professional if you have questions about your taxes.

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TRICARE: After signing up for Medicare, do you then have TFL coverage?

Breslin: No. Medicare Part A and Part B don't begin the day you sign up. TFL begins the first day that you have Medicare Part A and Part B. The start date varies depending on when you sign up. There are no TFL enrollment forms to complete or enrollment fees. Once you show as eligible for TRICARE in the Defense Enrollment Eligibility Reporting System (DEERS) and you have Medicare Part A and Part B, then you automatically have TFL coverage. It's automatic because the Defense Department receives Medicare data from the Centers for Medicare & Medicaid Services.

TRICARE: This doesn't cover all there is to know about TFL. Where would you recommend to go to learn more?

Breslin: On the TRICARE website, there are several TFL resources at <https://www.tricare.mil/publications>. The TFL page at <https://www.tricare.mil/tfl> is a good starting point. I highly recommend that you download and review the additional resources:

- The TRICARE For Life Handbook has a lot of details about the program and frequently asked questions.
- The TRICARE and Medicare Turning Age 65 Brochure is a vital resource for those who will be turning 65. It gives you all the specifics that you'll need to get started with TFL.
- If you're under 65 and entitled to Medicare, the TRICARE and Medicare Under Age 65 Brochure is for you.

Starting this month, you can also tune in to TRICARE's new podcast series on TFL at <https://newsroom.tricare.mil/Podcast>. Catch new episodes on Apple Podcasts at <https://podcasts.apple.com/us/podcast/get-to-know-tricare/id1559967246> and Spotify at <https://open.spotify.com/show/7xNMATIZqJ2blif1SSxKs>.



ARMY ECHOES

Ask Joe: Your Benefits Guru



Hi Joe,

We have lived in Virginia waiting for my wife to qualify for her retirement as an elementary school teacher. Now, that has happened and we're ready to make our final move to, what I hope will be, a warm climate and military/tax friendly state and really retire. We're ready to move west to golf, fish, garden, and watch my beard grow. There are several candidates that meet our criteria, and my favorite is Arizona. However, they still tax a portion of my military retired pay and that makes it a less likely choice. What is your advice on an alternate, Joe?

Looking forward to retirement,
Bob in Fairfax

Dear Bob,

This is a very personal choice because everyone's circumstances are different, but I will say there are several states that meet your requirements. You can see them all in the MyArmyBenefits State Fact Sheets (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>). Bob, I am also happy to tell you that there is no need to change your decision if Arizona is your favorite state and first choice. Arizona passed legislation in 2021 that ends state income tax on military retired pay and made it retroactive to January 1, 2021! Beginning with the 2021 tax year, military retired pay received for 20 years of service in the U.S. Armed Forces or by service members that are medically retired can be subtracted from their Arizona adjusted gross income. You can find more veteran benefits information for Arizona here <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Arizona>. So, it seems wishes come true for those who persevere.

Joe

Dear Joe,

I was at the commissary the other day when a lady at the front of the checkout line asked a question out loud, to all within earshot, "Why does my NextGen ID card say 'Verify Eligibility' under Medical? Don't they trust me?" I didn't have an answer and did not comment, but wondered why it does say that? Don't they trust us?

Curious in Fort Belvoir

Dear Curious,

Of course, they trust you! Medical care providers should be electronically verifying eligibility for benefits through the Defense Enrollment Eligibility Reporting System (DEERS). "Verify Eligibility" is printed on the back of NextGen USID cards in response to changes to TRICARE, such as the requirement to enroll within 90 days of a qualifying life event, the establishment of an annual open enrollment window, and defaulting to care in a medical treatment facility only if a TRICARE option was not selected. These changes make it difficult to accurately determine the cardholder's eligibility for care. When medical providers verify eligibility, they ensure the appropriate medical benefits are provided to the appropriate populations.

Now, if someone asks, you are fully prepared with the complete answer.

Joe

Which states tax my military retired pay?

WASHINGTON – It’s tax season again; and, a good time to look at the state income tax requirements for Retired Soldiers. In the past several years, many states have passed legislation affecting taxes on military retired pay both to show appreciation to veterans and to attract them to settle in their state after leaving the military.

Recently, Indiana, Arizona, Nebraska, North Carolina, and Utah eliminated state taxes on military retirement pay. The state of Louisiana passed a tax exemption for surviving spouses. Delaware and Vermont considered but did not pass legislation. The map below outlines which states fully tax, fully exempt or partially exempt military retired pay (<https://myarmybenefits.us.army.mil/News/State-Taxes-on-Military-Retired-Pay-Tax-Year-2021>). For detailed information, visit the MyArmyBenefits Benefit Library at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>.



The MyArmyBenefits website provides state tax information for all states, including taxes on retired pay and any property tax relief offered to veterans. Be sure to visit the state/territory fact sheets for comprehensive information on all the military benefits offered by your state! You may find a benefit that will help you this tax season.



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

RETIREE APPRECIATION DAYS

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

LOCATION	DATE	CONTACT	LOCATION	DATE	CONTACT	LOCATION	DATE	CONTACT
Fort Stewart, GA	19 Feb	(912)767-5013	Rosemount, MN (Twin Cities)	19 Aug	(763) 516-2931	Fort Knox, KY	14 Oct	(502) 624-7236
West Virginia National Guard	2 Apr	(304)561-6318	Fort Drum, NY	27 Aug	(315) 772-6434	USAG-Benelux-Brunssum	14 Oct	31-45-534-0260
West Point, NY	23 Apr	(845) 938-4217	Fort Leonard Wood, MO	9 Sep	(573) 596-0947	Fort Bliss, TX	14-15 Oct	(915) 569-6233
JB San Antonio-Sam Houston, TX	TBD	(210) 221-9004	Fort McCoy, WI*	9 Sep	(608) 388-3716	USAG-Benelux (SHAPE)	15 Oct	32-68-25-5581
JB Elmedorf-Richardson, AK*	1 May	(907) 384-3500	Tobyhanna Army Depot, PA	10 Sep	(570) 616-7019	USAG-Bavaria*	19 Oct	49-9641705264430
Fort Jackson, SC*	19-21 May	(803) 751-6715	Camp Zama, Japan*	16 Sep	011-81464073940	USAG-Ansbach*	20 Oct	49-9802-83-3301
Fort Bragg, NC	20-21 May	(910) 396-5304	Fort Carson, CO*	17 Sep	(719) 526-2840	USAG-Rheinland-Pfalz/Ramstein*	20 Oct	49-611143541102
Fort Wainwright, AK*	21 May	(907) 353-2095	Selfridge, MI	17 Sep	(586) 239-5580	Fort Riley, KS	22 Oct	(785) 239-3320
Aberdeen Proving Ground, MD*	21 May	(410) 306-2320	Schofield Barracks, HI	24 Sep	(808) 655-1514	USAG-Italy*	26 Oct	49-980283-3301
JB Lewis-McChord, WA	27 May	(253) 966-5884	JB McGuire- Dix-Lakehurst, NJ	24 Sep	609) 562-2666	Fort Belvoir, VA	28 Oct	(703) 806-4551
Altoona, IA	18 Aug	(515) 277-6113	Fort Campbell, KY	1 Oct	(270) 798-5280	Fort Hamilton, NY	28 Oct	(718) 630-4552
			Rock Island, IL	1 Oct	(563) 508-5123	Fort Rucker, AL	28 Oct	(334) 255-9124

*Tentative

“We need to understand that we as citizens and as a government in any community throughout this country have no more important obligation than to educate those who are going to replace us.”

~ Colin L. Powell



ECHOES

Changes to the Survivor Benefit Plan (SBP) for survivors of Soldiers who died in the line of duty

By Patty Cruz, Army Survivor Benefit Plan Program Manager



If you are a surviving spouse or child of a Soldier who died in the line of duty, there are some important changes coming up with the Survivor Benefit Plan (SBP) annuity that you need to know. If you are a survivor of a Retired Soldier, the information in this article does NOT apply to you.

The National Defense Authorization Act for Fiscal Year 2020 repealed the SBP Optional Annuity for Dependent Children. As part of that repeal, the SBP will revert to the surviving spouse if eligible. A surviving spouse loses eligibility if they remarry prior to age 55.

Does this apply to me?

No, if...	Yes, if...
Surviving spouse of a Soldier who died in the line of duty and is receiving spouse SBP and/or SSIA	Surviving spouse of a Soldier who died in the line of duty and elected to transfer SBP to child(ren)
Surviving child of a Soldier who died in the line of duty and the Soldier had no spouse	Surviving child of a Soldier who died in the line of duty and the Soldier's spouse elected to transfer the benefit to child(ren)
Surviving child of a Soldier who died in the line of duty and is receiving the SBP annuity because the surviving spouse became ineligible	

What do surviving spouses need to do?

Surviving spouses of Soldiers who died in the line of duty after Oct. 7, 2001 and requested the SBP Optional Child Annuity should have received an eligibility packet in the mail from DFAS around mid-Nov. 2021. If you believe you should have received this packet but didn't, download a copy of the eligibility packet from the DFAS webpage: <https://www.dfas.mil/RetiredMilitary/survivors/SBP-2023-Optional-Child-Annuity-Reversion/>

This webpage also contains instructions on completion of the packet and will provide the most up to date information on implementing this change. DFAS requests that you submit this packet to them by Mar. 1, 2022. DFAS will send additional correspondence this year, so make sure your contact information is correct in myPay or at DFAS if you do not have a myPay account.

If you believe you are not eligible because you have remarried prior to age 55 and are still married, you still need to complete the packet so that DFAS can determine you are not eligible. **In order to prevent a debt for the child, DFAS will suspend the child SBP payments if they cannot determine that the payments should not revert to the surviving spouse.**

What do I need to know as a child receiving SBP?

If you are a child or a guardian of a child receiving the SBP annuity because the surviving spouse requested to transfer the benefit to you, your payments may stop starting Feb. 1, 2023. DFAS will send correspondence to you later this year. In order to prepare, make sure your contact information is correct with DFAS and reference the DFAS special webpage for the most up to date information.

For additional details and information checkout the following resources:

- DFAS: <https://www.dfas.mil/RetiredMilitary/survivors/SBP-2023-Optional-Child-Annuity-Reversion/>
- <https://www.dfas.mil/RetiredMilitary/newsevents/news/Survivor-SBP-Newsletter/>

How to report the death of a Retired Soldier

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

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



A message for former USAR AGR warrant officers

FORT KNOX, Ky. – Former Active Guard Reserve (AGR) warrant officers who served in the U.S. Army Reserve (USAR) AGR program from 2001 thru 2021 may be eligible for amendment of their promotion date of rank. This includes retired warrant officers. In accordance with *Army Regulation (AR) 135-155, Promotion of Commissioned Officers and Warrant Officers other than General Officer*, AGR warrant officers serving in a position of higher grade who have been selected by a DA selection board can be promoted prior to their six-year time-in-grade anniversary date. AGR warrant officers serving in a higher grade position upon release of the promotion selection list are eligible for immediate promotion. AGR warrant officers not assigned to a position of a higher grade will be promoted once the six-year time-in-grade is reached or reassigned to a position higher grade.

Not all former AGR warrant officers will be affected. AR 135-155, para 4-21d references AGR warrant officers and is retroactive to the last promotion; however, Soldiers must have been in the AGR program and in a position of higher grade when the board results were approved or subsequently transferred to a higher grade position.

Former AGR warrant officers who believe they fall in the above criteria (previously selected for promotion and sitting in a higher grade position at release of the board results) can submit applications to request correction of their date of rank by submitting following documents:

- DD 149 Application for correction of Military Record (encl 1)
- UMR/MTOE/TDA page that contains the paragraph and line of the higher grade position that corresponds to the release date of the board
- AGR unit assignment order
- Promotion order for the affected promotion year
- Promotion board results for affected promotion showing selection

Note: Former AGR warrant officers who are unable to obtain the above documents may first reach out to HRC Officer Management Division to assist in researching HRC records for the above documents. Former AGR warrant officers must fill out the checklist for HRC records assistance (encl 2) and send to the following email address for assistance usarmy.knox.hrc.mbx.rpmd-wo-retroactive-promotions@army.mil

If HRC is unable to provide any further documents, former AGR warrant officers will need to request records from

the National Personnel Records Center (encl 3: Location of Service Records).

All packets will be sent to the Army Board for Corrections of Military Records (ABCMR) for consideration. Website and application can be found in the below links:

- The Army Board for Correction of Military Records link is <https://arba.army.pentagon.mil/abcmr-app.html>
- Online Application for Correction of Military Records can be accessed at <https://actsonline.army.mil>
- ABCMR Applications Guide: <https://arba.army.pentagon.mil/abcmr-overview.html>

If ABCMR determination is favorable, former AGR warrant officers must then submit the ABCMR approved determination to United States Army Human Resources Command at usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil for corrected date of rank or call 1-888-ARMYHRC (1-888-276-9472) for more information.

After corrected date of rank is processed. Action must be sent to DFAS for processing:

DFAS Claims and Correction of Records
Phone: (866) 912-6488
Phones are staffed Monday - Friday, 8:30 am to 3:30 p.m.
Eastern Standard Time

Mailing Address:
DFAS-IN
Dept. 3300 ATTN: COR/Claims
8899 East 56th Street
Indianapolis, IN 46249-3300

AskDFAS: <https://www.dfas.mil/debtandclaims/submitclaim>



Secretary of Defense Lloyd J. Austin III speaks with U.S. Military Academy cadets at the annual Army-Navy football game at MetLife Stadium in East Rutherford, N.J., Dec. 11, 2021. (Photo by Air Force Staff Sgt. Jack Sanders)



ARMY ECHOES

Stay in uniform and mentor America's youth after retirement

The mission of the U.S. Army Junior ROTC is "To Motivate Young People to be Better Citizens" by instilling the values of citizenship, service to the nation, personal responsibility and a sense of accomplishment. JROTC is a service to our nation in that it provides cadets the motivation and skills to improve physical fitness; think critically and creatively; communicate effectively; work as a team member; pursue meaningful careers especially in the areas of science, technology, engineering and mathematics (STEM); and become successful citizens.

As JROTC continues to modernize and adapt to the changing needs of America's communities and workforce, Army JROTC is developing a cyber pilot program. The Army JROTC Cyber Pilot Program is an innovative, four-year, honors-level cyber program that is part of the Army's effort to infuse critical STEM curriculum in high schools across the country. The Army JROTC Cyber Pilot Program provides students with challenging, relevant experiences and prepares them to enter the cyber workforce and pursue a four-year degree and/or enter military service.

the cyber pilot, JROTC will leverage instructors with various backgrounds and experiences, especially individuals with a bachelor's degree in computer science, information systems, cybersecurity or other related fields. JROTC will execute the program in approximately 20 schools during the Academic Year 2022-2023. Additionally, JROTC plans to expand the cyber pilot program into more schools in the following years. These Army JROTC cyber instructors will uphold the JROTC vision of providing a quality citizenship, character, and leadership development program, while fostering partnerships with communities and educational institutions.

Army JROTC is currently seeking instructors for the cyber pilot programs. Preferred applicants will possess at least one of the following certifications (or obtain the certification within six months of becoming an instructor):

- DoD Approved 8570 Baseline Certification (Any IAT Level 1 certification or higher)
- CompTIA Linux+
- Microsoft Technology Associate (MTA) or similar
- Cisco Certified Technician or similar



For

When you become a U.S. Army JROTC instructor, you become part of a community. You have the opportunity to motivate young people to be better students, better leaders and better citizens. As a JROTC cyber instructor, you also have the opportunity to motivate these young people to serve in critical roles for our nation.

To learn more about becoming a U.S. Army JROTC instructor, please visit us on the web at <http://www.usarmyjrotc.com/jobs>. You may view instructor vacancies, estimate your minimum instructor pay (MIP) and begin the application process. You may also call (800) 347-6641 with any questions.

The Soldier for Life sticker

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

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



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

Both stickers may be provided by your RSO or you may purchase DA Label 180 from the Exchange and other retail businesses.

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

Army unveils enhanced enlistment incentives

Up to \$50,000 available for select jobs



FORT KNOX, Ky. – U.S. Army Recruiting Command has often asked for help from the vast community of Retired Soldiers across the country. With the current employment environment, your help with referrals is crucial to the future readiness of our Army.

Right now is a great time to reach out to those young men and women in your life to tell them about the many opportunities available to them in the Army. And while the opportunities are great, so are the incentives.

One of the biggest pieces of news to come from HQDA is the first-ever \$50,000 bonus. While it applies to six-year enlistments for select careers, it's significant in that previous bonuses have only topped out at \$40,000.

Also available are "quick ship" bonuses of up to \$9,000 for enlistees who are ready to roll out to basic combat training within 30 days of signing up.

The Army is putting these incentives in place to keep pace, in part, with the kinds of job incentives that are available from civilian employers.

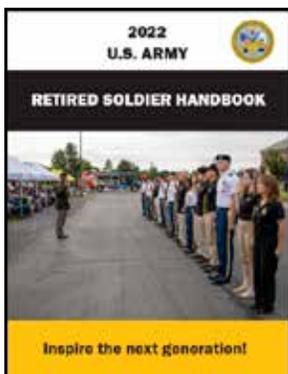
Also attractive to young prospects, as the cost of education rises and student debt becomes a more prominent topic of conversation, are the education opportunities the Army offers.

Looking at the list of educational incentives can actually be a little overwhelming, but the long and the short of it is this: The Army pays for college, and pays a salary while the Soldier attends college. That means he or she won't end up buried in mountains of debt.

While the Soldier is serving, he or she learns job skills that can actually translate directly into college credit. This is in addition to the college classes the Soldier can take, which are paid for with the Army's tuition assistance program. And then when they get out, the GI Bill kicks in, and keeps on paying for school.

One big thing that sets the Army apart from other services is the sheer number of career fields available. Both men and women have more than 150 full-time and part-time careers to pick from, and many of those are in the Science, Technology, Engineering, and Mathematics (STEM) fields. That means, they'll gain useful skills that will benefit them even after they leave the Army. In fact, more than 1,600 different credentials and certifications are available to Soldiers to help increase their employability after serving. Every single Army career field has associated civilian credentials.

Thank you for your continued service to our nation as you discuss these great incentives and opportunities with the young men and women in your sphere of influence. To stay up to date on current incentives, news and support U.S. Army Recruiting Command, register for the USAREC Partnership Outreach Program at www.goarmy.com/cp.



2022 U.S. Army Retired Soldier Handbook

Produced by Army Retirement Services, the 2022 U.S. Army Retired Soldier Handbook is available for download as a PDF document from the Army Retirement Services website at <https://soldierforlife.army.mil/Documents/Static/Post/2022ArmyRetSoldierHandbk.pdf>



Army Echoes

Produced by Army Retirement Services, previous editions of the Army Echoes newsletter are available for download as a PDF document from the Army Retirement Services website at <https://soldierforlife.army.mil/Retirement/echoesissues>

Sustaining antiterrorism vigilance

By U.S. Army Office of the Provost Marshal General, Antiterrorism Division



WASHINGTON – Today’s Army faces a persistent and constantly evolving terrorist threat that is committed to attacking our military communities and degrading military readiness. To counter this threat, we must gain and sustain an understanding of the threats and how to prevent them.

Building terrorist threat awareness is the hallmark of our protection efforts. We must ensure each member of the Army community, including Retired Soldiers, has a realistic understanding of the threat. We must also seek to make every member of the community an active participant in identifying and reporting suspicious activity that may help prevent a terrorist attack (Every Person is a Sensor). By doing so, we can instill heightened awareness to protect people, information, and facilities from terrorist activities.

The Threat

While foreign terrorist organizations still have the intent to attack the homeland, we are increasingly concerned about the threat posed by nation-state actors in an emerging era of great power competition. Domestic violent extremism also remains a concern within the homeland. Ideological-based violent extremism manifests itself in the physical and digital environments through online content, misinformation, disinformation, false narratives, and conspiracy theories. The fact that we have a diverse population with various ideological beliefs is never an issue – the Army embraces diversity. The challenge becomes when foreign nation states, international terrorist groups, and extremist thought leaders promote violence.

Because Retired Soldiers frequent Army installations and other military-related sites (such as veteran’s facilities and commemorative events), retirees are included on the list of potential targets, either directly or by virtue of their proximity to potential terrorist targeting.

Prevention

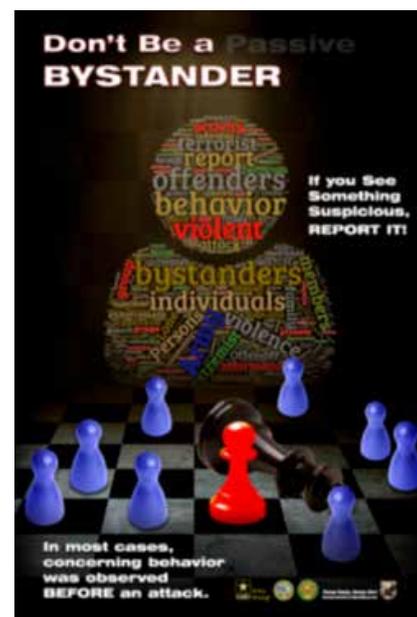
Every member of the Army community plays an important role in preventing terrorist acts – Once a Soldier, Always a Soldier. By extending antiterrorism awareness and personal protection to our Retired Soldiers, we expand the ability to protect Army communities. By understanding the indicators of potential terrorist activities and reporting suspicious behavior to military police or local law enforcement, Retired Soldiers serve as “sensors” (eyes and ears) to enhance and extend the protection posture of the police and security forces. Retired Soldiers, spouses, and children can help counter the threat and perhaps prevent a terrorist attack through persistent vigilance and a watchful eye.

iWATCH Army

iWATCH Army is a modern version of neighborhood watch focused on the threat of terrorist activity. Established in 2010, iWATCH Army is modeled after the Los Angeles Police Department’s iWATCH program. iWATCH Army encourages and empowers the Army community to identify and report suspicious behavior potentially associated with terrorist activity. The passive element of iWATCH Army is individuals maintaining situational awareness of their surroundings. The active element of iWATCH Army involves individuals reporting suspicious behavior or activities to military police or local law enforcement for investigation. A video (<https://www.youtube.com/watch?v=ssGqI3NQjs4>) highlighting iWATCH Army provides useful information on the indicators and what type of information should be reported. Don’t be a bystander – if you see something suspicious, report it.

The vast number of Retired Soldiers and their wealth of experience presents a tremendous opportunity to enhance and expand the Army’s terrorist prevention efforts. Through your vigilance and support, we can stay a step ahead.

“This We’ll Defend!”



RETIREMENT SERVICES OFFICERS (RSOs)

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

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

INSTALLATION RSOs

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

ALABAMA

• Redstone Arsenal
(2516) 842-2719
usarmy.rsa.rso@mail.mil
• Ft. Rucker
(334) 255-9124/9739
usarmy.rucker.rso@mail.mil

ALASKA

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

ARIZONA

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

ARKANSAS

See Ft. Sill, OK

CALIFORNIA

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

COLORADO

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

CONNECTICUT

See West Point, N.Y.

DELAWARE

See Ft. Meade, Md.

D.C.

See JB Myer-Henderson Hall, Va.

FLORIDA

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

HAWAII

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

ILLINOIS

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

INDIANA

Ft. Knox, Ky.

IOWA

Ft. McCoy, Wisc.

KANSAS

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

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

KENTUCKY

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

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

LOUISIANA

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

MAINE

See Ft. Drum, N.Y.

MARYLAND

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

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

MASSACHUSETTS

See West Point, N.Y.

MICHIGAN

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

MINNESOTA

See Ft. McCoy, Wisc.

MISSISSIPPI

See Ft. Rucker, Ala.

MISSOURI

• Ft. Leonard Wood
(573) 596-6637
flwrso@mail.mil

MONTANA

See JB Lewis-McChord, Wash.

NEBRASKA

See Ft. Riley, Kan.

NEVADA

See Pres. of Monterey, Ca.

NEW HAMPSHIRE

See Ft. Drum, N.Y.

NEW JERSEY

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

NEW MEXICO

See Ft. Bliss, Tx.

NEW YORK

• Ft. Drum
(315) 772-6434
usarmy.drum.rso@mail.mil
• Ft. Hamilton
(718) 630-4552
usarmy.hamilton.rso@mail.mil

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

NO. CAROLINA

• Ft. Bragg
(910) 396-5304
braggrso@conusmail.mil

NO. DAKOTA

See Ft. Riley, Kan.

OHIO

See Ft. Knox, Ky.

OKLAHOMA

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

OREGON

See JB Lewis-McChord, Wash.

PENNSYLVANIA

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

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

RHODE ISLAND

See West Point, N.Y.

SO. CAROLINA

• Ft. Jackson
(803) 751-5523
army.rso.jackson@mail.mil

SO. DAKOTA

See Ft. Riley, Kans.

TENNESSEE

See Ft. Campbell, Ky.

TEXAS

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

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

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

UTAH

See Ft. Carson, Colo.

VERMONT

See Ft. Drum, N.Y.

VIRGINIA

• Ft. Belvoir
(703) 806-4551
usarmy.belvoir.imcom.mbx.rso@army.mil
• JB Langley-Eustis
(757) 878-2227
usarmy.eustis.rso@mail.mil
• Ft. Lee
(804) 734-6555/6973
usarmy.lee-rso@mail.mil
• JB Myer-Henderson Hall
(703) 696-5948/3689
usarmy.jbmyh.rso@mail.mil

WASHINGTON

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

WEST VIRGINIA

See Ft. Knox, Ky.

WISCONSIN

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

WYOMING

See Ft. Carson, Colo.

PUERTO RICO

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

OVERSEAS RSOs

HQ IMCOM Europe

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

Germany

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

Baumholder

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

Bavaria

09641-838539
usarmy.rsobavaria@mail.mil

Grafenwoehr

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

Rheinland-Pfalz

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

Stuttgart

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

Wiesbaden

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

Belgium

011-32-65-32-6293
usarmy.rsobenelux@mail.mil

England

See HQ IMCOM Europe

Middle-East

See HQ IMCOM Europe

Netherlands

011-31-45-534-0260
usarmy.rsobenelux@mail.mil

Italy/So. Europe/Africa

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

Japan

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

Okinawa

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

Korea

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

Camp Humphreys

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

ARMY RESERVE RSOs

63rd Readiness Division

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

9th Mission Support Command

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

81st Readiness Division

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

RSO email: usarmy.usarc.81-rsc.list.dhr-rso@mail.mil
States: LA, MS, NC, PR, SC, FL, KY, TN, GA, AL, 1st MSC

88th Readiness Division

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

99th Readiness Division

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

ARMY NATIONAL GUARD RSOs

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

HRC GRAY AREA RETIREMENTS (GAR) BRANCH

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

or email request to usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil

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

Are your mail and email addresses up to date?

Retired Soldiers, to include those in the Retired Reserve ("Gray Area") must report any change in mailing or email address, work phone or home phone promptly to Commander, U.S. Army Human Resources Command (AHRC-PLO), 1600 Spearhead Division Ave., Fort Knox, KY 40122-5102.

Alternatively, Retired Soldiers may submit these changes by updating their myPay profile at the Defense Finance and Accounting Service or their milConnect profile at the Defense Manpower Data Center here <https://milconnect.dmdc.osd.mil/milconnect/>. Report to the Commander, HRC any condition (for

example, medical, loss of professional licenses, and so forth) which could possibly affect your ability to perform or hinder your performance while on active duty. You should also advise your employer about the possibility of your recall to active duty in a mobilization or national emergency.

To update address information:

Retired Soldiers in receipt of retired pay use DFAS myPay at <https://mypay.dfas.mil/mypay.aspx> or call (800) 321-1000

Retired Reserve Soldiers not receiving retired pay use HRC's Army Service Center at <https://www.hrcapps.army.mil/portal/> or call (888) 276-9472.



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

Exchange commits to 75,000 veterans and military spouse hires by 2026

DALLAS, Tx. — Those who have served—and supported those who served—have always played a critical role in keeping this nation strong and secure.

That's why the Army & Air Force Exchange Service is honored to announce it has crossed the finish line on its goal to hire 50,000 veterans and military spouses.

Recognizing that hiring veterans and spouses is a quality of life force multiplier, the Exchange plans to make an additional 25,000 such hires, aiming for a total of 75,000 hero hires by 2026.

Today, veterans, military spouses and military family members represent 45 percent of the Exchange's U.S. workforce. Last fall, associates with a military connection started receiving Badges of Honor produced at the Exchange's nametape plant at Fort Knox, Ky., to help shoppers recognize and connect with those who have served or share a military family link.

Offering meaningful careers to veterans and spouses benefits our military community and nation. These associates know Exchange shoppers best because they are Exchange shoppers too; a virtuous circle that keeps our military families ready and resilient.

Offering competitive pay and benefits, the Exchange has long been recognized as one of the best places for veterans and military spouses to work: The Exchange has been named a Military Times Best for Vets employer and one of U.S. Veterans Magazine's Best of the Best Top Government and Law Enforcement Agencies for eight years running. Victory Media, publisher of G.I. Jobs magazine, has named the Exchange a Military Friendly® Employer 12 times. In 2021, the Exchange was named a 4-Star Employer for veterans and their families by VETS Indexes.

Veterans and military spouses can browse and apply for jobs at PXs and BXs worldwide at [ApplyMyExchange.com](https://www.exchange.com/apply).

The Exchange is all in to provide meaningful career opportunities to the military community and looks forward to doing even more to provide opportunities to our military spouses and veterans as we begin the march to 75,000.

Veteran for Life!

Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.