



A MESSAGE FROM THE SECRETARY OF THE ARMY, THE HONORABLE CHRISTINE WORMUTH

Greetings, Retired Soldiers,

I'm honored to take this opportunity to thank you all for your distinguished service in our nation's first line of defense, the United States Army. I would also like to encourage you to stay involved. One of my objectives for our Army is to strategically adapt the way we recruit and retain talent to sustain our all-volunteer force. As Retired Soldiers, you play a key role in this objective.



Your military service may be complete, but you are still important and you can still serve your Army and your country. We need to tell the Army's story to ensure we remain the first choice for young Americans who want to serve their country. Sharing your firsthand experiences is how we inspire more young Americans to serve.

Every generation of Americans we seek to recruit has their own unique fears, hopes, and dreams, and recognizing that can better position us to present the many opportunities the Army offers in a way that will resonate. The young Americans we are looking to recruit into our Army today were born after the 9/11 attacks. Their understanding of the global and national security environment may differ from ours, but the fact remains that America's Army needs to be prepared to confront China as our pacing challenge and Russia as an acute threat. Recruiting a high-quality force for the Army of 2030 is essential to our nation's security, and I believe each of you, our Soldiers for Life, can help out.

I believe that a "Hire and Inspire" mindset will help us recruit future Soldiers. Hire veterans and refer them to those who are hiring to create a strong Army network and demonstrate the opportunities that exist after the Army. Inspire Americans to support their military, and inspire the next generation by sharing your stories.

Your rich and varied experiences are exactly what we need to reach Americans from all diverse backgrounds. The skills you learned and life experiences during your service in uniform can help the next generation see what the Army has to offer. Today's Army is at the forefront of innovation in assignments, mentorship, and professional development, and we need to tell that story.

Once we've recruited new talent, we need to retain it. As we've seen in recent world events, you can have a well-equipped military, but if you can't sustain your forces, it doesn't matter. We need experienced enlisted and commissioned personnel to guide and mentor our younger Soldiers, and we need our Soldiers to see the value that continued service offers in their lives and communities. Through your examples, you show what a full career and retirement can be. You are a Soldier for Life.

I urge Retired Soldiers to adopt the mentality of "Hire and Inspire" by signing up for the Army's [Community Partner Outreach program](#). This program connects Retired Soldiers with recruiters seeking to share the value of Army service with candidates. You can help us continue to build and maintain the world's most diverse, talented, and effective Army. Let your voice be heard. I thank you for your continued service.

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

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Army Retirement Services has a new editor

By Mark Overberg, Director, Army Retirement Services

Since 2011, when Ms. Laura Paul, the last fulltime editor of *Army Echoes*, retired, the newsletter has been produced as an additional duty by the Deputy Director of Army Retirement Services. From 2011 to 2016, I performed the editor's duties. Since then, *Army Echoes* has been in the very capable hands of Ms. Maria Bentinck, who works tirelessly to communicate with our retired community.

However, I am pleased to now introduce our first fulltime editor since 2011. I recently welcomed Ms. Elizabeth Caraway to the Army Retirement Services Office as the new editor of *Army Echoes* and its sister publication, *Change of Mission*, our retirement planning newsletter.

Ms. Caraway brings years of experience in the active duty and Reserve components of Air Force Public Affairs, as well as in private industry. She is a graduate of the U.S. Air Force Academy, the University of Delaware, and Defense Information School. While in the Air Force, she served in Turkey, Germany, Colorado, and Ohio. In addition to serving in public affairs roles, she also taught English at the U.S. Air Force Academy, co-owned a defense small business, and worked in both financial and medical records capacities in the private sector. I know her diverse experiences will be an asset to Army Retirement Services.



Ms. Maria Bentinck, left, passes off editor duties to Ms. Elizabeth Caraway. (Army Retirement Services Photo)

The consolidation of writing and editing duties into one position will permit Ms. Bentinck to focus more fully on the Army Chief of Staff's Retired Soldier Council plus program management and development within our office. It also allows me to step aside as *Change of Mission's* only editor since its inception in 2018.

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@army.mil

Access the Army Service Center's answers to Frequently Asked Questions (FAQs) for Soldiers, Retired Soldiers, and family members here: <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/echoesissues>.

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

Leadership

Deputy Chief of Staff, G-1: Lt. Gen. Douglas F. Stitt

Co-Chairs, Chief of Staff, Army Retired Soldier Council: Lt. Gen. David Halverson (USA Retired) and Sgt. Maj. of the Army Daniel A. Dailey (USA Retired)

Director, Army Retirement Services: Mark E. Overberg

Army Echoes Editor: Elizabeth Caraway

Circulation: 691, 376 electronic copies

Echoes from the past: News from 60 years ago

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

The **August 1962** edition of the *Retired Army Personnel Bulletin* explained the very limited circumstances under which a Retired Soldier could withdraw from the Retired Serviceman’s Family Protection Plan (the predecessor to the [Survivor Benefit Plan \(SBP\)](#)). Retired Soldiers were permitted to withdraw only for demonstrated severe financial hardship, but were not permitted to rejoin the plan later. [Ed. Note: Retired Soldiers are permitted to withdraw from the SBP for any reason between the 25th and 36th month after retirement or after being rated totally disabled by the VA for five or 10 years (conditions vary; talk to an RSO).]

The **September 1962** edition explained that “Army retirees are invited to write letters to the *BULLETIN*, portions of which may be printed if deemed appropriate and pertinent to other retirees. Letters may include such facts as how the retiree adjusted to civilian life, how he found employment, and how he and his family spend vacations.” [Ed. Note: The Director, Army Retirement Services continues to request similar input from Retired Soldiers today. The “Retirement Lessons Learned” column in every [Change of Mission](#), the Army’s quarterly military retirement planning newsletter, is advice from a Retired Soldier, within one to two years of retirement, to current Soldiers planning their own retirements. If you’re interested in writing this column, contact the editor of Change of Mission at usarmy.pentagon.hqda-dcs-g-1.mbx.change-of-mission@army.mil]

The **October 1962** edition reminded Retired Soldiers that they are required to promptly submit updated information to the Army when they move, take a new job, or have a change in family members through birth, adoption, marriage, divorce, or death. [Ed. Note: Retired Soldiers are still required to update the Army when their dependents change or they move or change their email address. These updates can be provided in many ways, including at a physical DEERS/ID Card site or [ID Card Online](#) or via [myPay](#) or by calling DFAS at 1-800-321-1080. The availability of your benefits depends on accurate information.]

Army History in Photos

10th Special Forces (SF) Group, born in June 1952 at Fort Bragg, adopted the Trojan Horse Badge in 1955 and began adorning their Green Berets with them in 1956. The badge was worn until **1962** when it was replaced by the SF distinctive unit insignia and beret flash, a shield-shaped embroidered cloth or metallic insignia attached to the stiffener backing of a military beret. (U.S. Army Photo)



LOCATION	DATE	CONTACT
Altoona, IA	18 Aug	(515) 277-6113
Fort Drum, NY	27 Aug	(315) 772-6434
For McCoy, WI	9 Sep	(608) 388-3716
Fort Leonard Wood, MO	9-10 Sep	(573) 596-0947
Tobyhanna Army Depot, PA	10 Sep	(570) 616-7019
Fort Sill, OK	15-16 Sep	(580) 442-2645
Fort Stewart/Hunter Army Airfield	16 Sep	(912) 767-5013
Selfridge, MI	17 Sep	(586) 239-5580
Schofield Barracks, HI	24 Sep	(808) 655-1514
JB McGuire- Dix-Lakehurst, NJ	24 Sep	(609) 562-2666
Fort Lee, VA	30 Sep	(804) 734-6555
Fort Campbell, KY	1 Oct	(270) 798-5280
Rock Island, IL	1 Oct	(563) 508-5123
JB Ellington, TX	8 Oct	(210) 221-9004
USAG Rheinland-Pfalz/Ramstein	13 Oct	49-611143541102
Fort Knox, KY	14 Oct	(502) 624-7236
USAG-Benelux-Brunssum	14 Oct	31-45-534-0260
Fort Bliss, TX	14-15 Oct	(915) 569-6233

RETIREE APPRECIATION DAYS



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

LOCATION	DATE	CONTACT
USAG-Benelux (SHAPE)	15 Oct	32-68-25-5581
Fort Polk, LA	15 Oct	(337) 531-0363
USAG-Bavaria	19 Oct	49-9641705264430
Redstone Arsenal, AL	21 Oct	(256) 842-2719
Fort Huachuca, AZ	21 Oct	(520) 533-1120
Fort Bragg, NC	21-22 Oct	(910) 396-5304
USAG-Ansbach	22 Oct	49-9802-83-3301
Fort Riley, KS	22 Oct	(785) 239-3320
USAG-Italy	24 Oct	49-980283-3301
USAG-Stuttgart	27 Oct	499641-70-5962010
Fort Belvoir, VA	28 Oct	(703) 806-4551
Fort Hamilton, NY	28 Oct	(718) 630-4552
Fort Rucker, AL	28 Oct	(334) 255-9124
Camp Zama, Japan	28 Oct	011-81464073940
Fort Hood, TX	28-29 Oct	(254) 287-8761
USAG Wiesbaden AE	29 Oct	0611-143-548-1614
Fort Benning, GA	4 Nov	(706) 545-1805
JB Myer-Henderson Hall	4 Nov	(703) 696-5948



Secretary of the Army appoints four new civilian aides

Department of the Army Public Affairs



Secretary of the Army Christine Wormuth, center, appointed four new CASAs on Aug. 2, from left, Peter Crean Sr., Angela Odom, Nancy Jean-Louis, and Peter Hoffman. (U.S. Army Photo)

WASHINGTON – The U.S. Army appointed four new Civilian Aides to the Secretary of the Army (CASAs) during an investiture ceremony on Aug. 2, at the Pentagon. Secretary of the Army Christine Wormuth swore in Nancy Jean-Louis from Woodbridge, Va.; Angela Odom from Morrow, Ga.; Peter Hoffman from Savannah, Ga.; and Peter Crean Sr. from New Orleans, La.

CASAs promote good relations between the Army and the public, advise the secretary about regional issues, support the total Army workforce, and assist with recruiting and helping our Soldiers as they transition out of the military. Each state, the District of Columbia, and the five U.S. territories have one or more CASAs appointed to provide a vital link between the Army and the communities they serve. CASAs are usually business or civic leaders who possess a keen interest in the welfare of the Army and their communities.

Don't miss a paycheck! Keep DFAS informed of life events

CLEVELAND — What can you do as a Retired Soldier to ensure your retired pay comes to you accurately and on time? Keep your Defense Finance and Accounting Service (DFAS) account up to date.

An updated DFAS account refers to mailing and email addresses as well as banking information, allotments, tax withholding status, and beneficiary choices.

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

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

If you are making a change to your [SBP](#) coverage because of a life event, you can now use the convenient, online

[askDFAS](#) upload tool to submit your DD Form 2656-6 (Survivor Benefit Plan Election Change Certificate) and supporting documents. When you submit a DD Form 2656-6, you'll get email status notifications to the email you provide in askDFAS, or if you send it by postal mail or fax, to the email in your myPay account.

DFAS occasionally sends out correspondence regarding changes in the law that affect your pay. If your mailing address is not correct and you are not on myPay, we have no way of notifying you about changes. DFAS is also communicating more via email to provide more convenient customer service, so you will be better informed if you have a current email in your myPay account.

The easiest way to keep your account updated is to use [myPay](#). You can use myPay to change your mailing address, your email address, your direct deposit information, some allotments and your tax withholding status. You can also use myPay to verify payment information, including allotment amounts, or tax withholding, or check your SBP coverage on your Retiree Account Statement.

See [DFAS retired military section](#) for more helpful tools.

Court says retirement pay, not disability pay, taxable for disabled veterans

By Elizabeth Caraway, Army Retirement Services

A recent federal court case clarified that disabled veterans can only exclude designated disability payments—not military retirement pay—from gross income when filing federal taxes. The case, *Valentine v. Commissioner*, stated that military retirement pay based on age or length of service should be included as pension income on a federal tax return, regardless of a Veterans' Administration (VA) disability determination, unless certain exceptions apply.

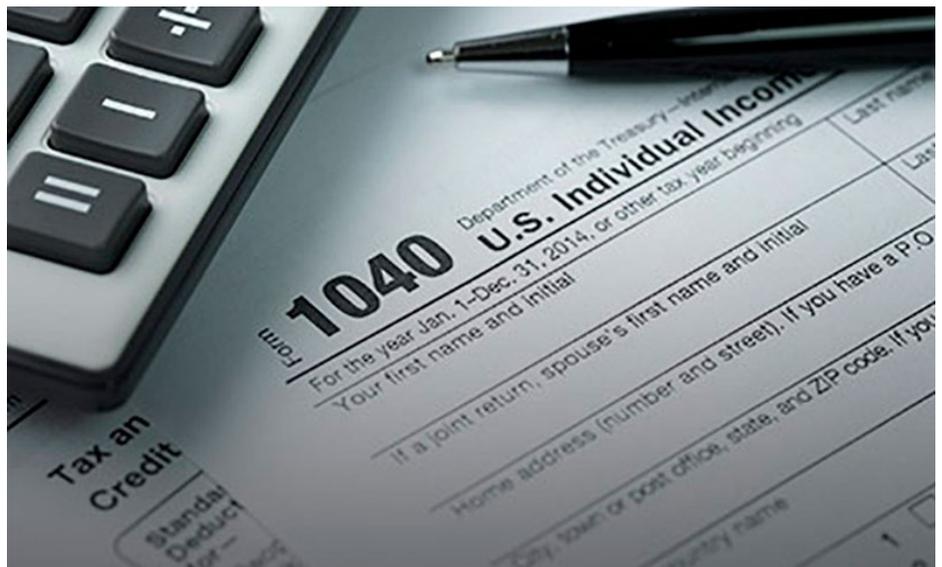
Two notable exceptions to this rule were discussed during court proceedings. Service members may be able to exclude part of military retirement pay from taxable income if 1) the pay is received for a combat-related injury or if 2) they are not currently receiving VA disability pay but would be entitled to receive it if they filed an application for it (includes [retroactive disability determination](#)). These exceptions and other information on taxable and nontaxable income can be found in [Internal Revenue Service publication 525](#).

The second exception allows Retired Soldiers who receive a retroactive service-connected disability rating from the VA to deduct the VA disability back pay from their taxable income. There are [statutes of limitations](#) associated with these disability claims. More information can be found in this VA video on [Back Pay for VA Disability](#) and this IRS article on [Special Tax Considerations for Veterans](#).

It is important to note that while military retirement pay is usually included in gross income for federal taxes, it is not always counted when filing state tax returns. As of July, 38 states do not tax military retirement pay. An additional eight states, plus the District of Columbia and Puerto Rico, partially tax military retirement pay. Military tax benefits are searchable by state in the [MyArmyBenefits state and territory fact sheets](#).

The Army offers many resources to Retired Soldiers trying to determine their [VA disability](#), [retired pay](#), [taxes](#), and more. Soldiers with combat-related injuries can learn more about the pay benefits on the [Combat-Related Special Compensation fact sheet](#). A wealth of information is available at [MyArmyBenefits](#), the official military benefits website of the U.S. Army, and the Retired Soldier section of [Soldier For Life](#), the Army's program to connect Soldiers, Retired Soldiers, veterans, and families with transition-related and retirement resources.

Although VA disability pay is always excluded from income on federal taxes, military retirement pay generally is not. See IRS Publication 525 for information on the exceptions.



U.S. Army Photo by Kayla Overton, U.S. Army Garrison-Hawaii



Point-of-Service option offers TRICARE Prime flexibility

FALLS CHURCH, Va. — Do you have a [TRICARE Prime](#) plan? If so, your primary care manager (PCM) handles all your routine care. For specialty care, your PCM provides you a referral. However, there's another way to seek care from a specialist without a referral. It's called the [point-of-service \(POS\) option](#).

"The point-of-service option offers TRICARE Prime enrollees the flexibility to see the doctors you want but at a higher cost," said Shane Pham, program analyst with TRICARE Health Plan's Policy and Programs Section at the Defense Health Agency. "If you want to access nonemergency care outside your network, the POS option allows you to visit any TRICARE-authorized provider other than your PCM, and no referral from your PCM is required."

Before using the POS option, there are some main features you should know.

Who can use the POS option?

Active duty service members can't use the POS option. However, all others enrolled in TRICARE Prime plans can use point-of-service.

When can you use the POS option?

The POS option applies when you:

- Receive care from a network or non-network TRICARE-authorized provider without a referral from your PCM
- Receive care for clinical preventive services from a non-network provider
- Self-refer to a civilian specialty care provider after a referral is authorized to a military hospital or clinic specialty care provider
- Self-refer to a non-network specialty care provider after a referral is authorized to a network specialty care provider

When can't you use the POS option?

The POS option doesn't apply for services that don't require a referral, including emergency services, preventative care from a network provider, and newborn or adoptee care.

What are the additional costs with using the POS option?

Using the POS option results in more out-of-pocket costs. When you use the POS option, you'll pay [point-of-service fees](#) instead of your regular copayment, as well as any other fees that non-network providers may charge.

Point-of-service deductible

There is no annual deductible under the regular TRICARE Prime plan. However, as outlined in the TRICARE Costs and Fees Fact Sheet, the POS option has a deductible amount for outpatient claims of \$300 per individual and \$600 per family.

Point-of-service cost-shares

What will you pay after you reach your deductible? Instead of a regular copayment, you'll pay a cost-share. The POS cost-share is 50% of the TRICARE-allowable

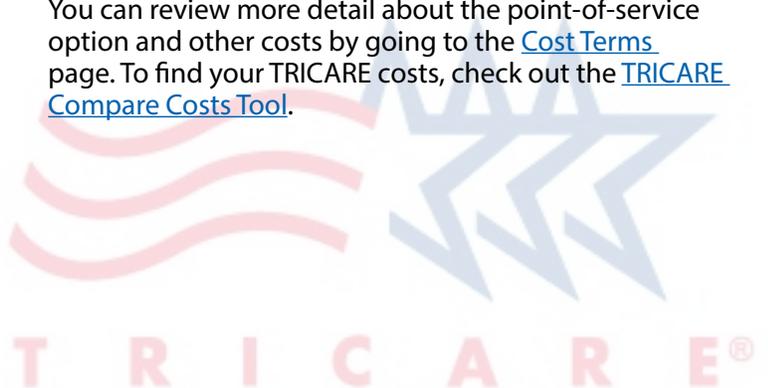
charge after the deductible is met. The TRICARE-allowable charge is the maximum amount TRICARE will pay a provider.

It's also important to understand that POS costs don't apply to your catastrophic cap. The catastrophic cap is the most you pay out of pocket each year for TRICARE covered services. This includes costs

like enrollment fees, deductibles, copayments, and other cost-shares based on the TRICARE-allowable charge. Your regular TRICARE Prime costs will apply to your catastrophic cap.

You can review more detail about the point-of-service option and other costs by going to the [Cost Terms](#) page. To find your TRICARE costs, check out the [TRICARE Compare Costs Tool](#).

Remember, clinical preventive services don't require preauthorization or authorization if received by a network provider. However, if you don't use a network provider for these services, point-of-service will apply.



VALife insurance coming January 2023 for veterans with service-connected disability

Department of Veterans Affairs

In January 2023, the Department of Veterans Affairs (VA) will launch a new life insurance program called Veterans Affairs Life Insurance (VALife), which provides guaranteed acceptance whole life insurance coverage to veterans age 80 and under, with any level of service-connected disability. Some veterans age 81 and older may also be eligible.

What benefits does it offer?

Created by Public Law 116-315, the new program meets the needs of service-connected veterans who may not have previously qualified for life insurance with VA. VALife offers guaranteed acceptance whole life insurance coverage that lasts for an individual's entire life and provides the following benefits:

- All service-connected veterans age 80 and under with 0 - 100 percent VA disability ratings are eligible.
- Fully automated online enrollment with instant approvals.
- Coverage comes in increments of \$10,000, up to a maximum of \$40,000, and premiums are competitive – or better – than what's available in the private sector. There is a two-year waiting period for full face value coverage to take effect for veterans age 81 and older.
- No medical requirements for enrollment.
- Cash value that builds over the life of the policy after the first two years of enrollment.
- Rates are best the earlier you sign up. Once locked in, premiums will never increase.



How does this impact other VA Life Insurance programs?

VALife opens life insurance coverage to more service-connected veterans than ever before. In contrast to Service-Disabled Veterans Life Insurance (S-DVI), VALife has no medical requirements and there is no two-year time limit to apply if a veteran is age 80 or under. Veterans who currently hold an S-DVI policy can either keep their current coverage or apply for VALife when the application goes live. Veterans can keep their S-DVI policy until the full coverage of VALife begins two years after enrollment as long as the application is received between Jan. 1, 2023, and Dec. 31, 2025.

How can you apply for both?

The application for VALife will go live on Jan. 1, 2023. Once the program is open, the application will be available online at <https://www.benefits.va.gov/insurance/VALife.asp>. If you are interested in applying for S-DVI before VALife opens, or would like to learn more about the coverage, please visit the S-DVI webpage here: <https://www.va.gov/life-insurance/options-eligibility/s-dvi/>.

PACT Act expands VA benefits for toxic exposure

The PACT Act is perhaps the largest health care and benefit expansion in the Department of Veterans Affairs (VA) history. The full name of the law is The Sergeant First Class (SFC) Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act.

The PACT Act offers big changes: expands and extends eligibility for VA health care for veterans with toxic exposures and veterans of the Vietnam, Gulf War, and post-9/11 eras, adds more than 20 new presumptive conditions for burn pits and other toxic exposures, adds more presumptive-exposure locations for Agent Orange and radiation, requires VA to provide a toxic exposure screening to every veteran enrolled in VA health care, and helps the VA improve research, staff education, and treatment related to toxic exposures.

Veterans and survivors can file claims now to apply for PACT Act-related benefits: <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>



Ask Joe: Your Benefits Guru

Dear Joe,

I'm steadily creeping up on 65, the time to apply for Medicare etc., and I'm reading the brochures on all the policies and costs, but nowhere is VA medical care mentioned. Currently, I get all of my care from the VA; my rating is 100 percent. They do a wonderful job, and I don't really see why I have to pay for my own care at 65. I currently have TRICARE and a state health benefit. Do I need Medicare at all?

David

Dear David,

Glad to hear the VA medical care is meeting your needs. Once you reach age 65, you are not required to enroll in Medicare if you have coverage through the VA, but there are reasons why you may want to consider it. One reason is that once you become eligible for Medicare, your TRICARE coverage becomes TRICARE For Life (TFL) and to be covered under TFL you must enroll in Medicare Parts A and B. I can't offer any advice on your state health benefit, but there are other reasons why Medicare may be a good choice to add to your health insurance benefits should you ever need to seek care outside the VA. [MyArmyBenefits](#) provides information that may help--take a look at the [TRICARE For Life fact sheet](#) and the [TRICARE and VA Dual Eligibility fact sheet](#). The VA website also offers information on [how VA health care works with Medicare](#). Hope this helps in your decision. Welcome to 65!

Joe

Dear Joe,

I have a 30 percent service-connected VA disability rating and am finding it hard to get life insurance. I don't qualify for any of the insurance plans with the VA. I missed the 240-day window after my retirement to apply for VGLI or Service-Disabled Veterans Life Insurance (S-DVLI). I want to make sure that my family is taken care of; any advice on where I can get coverage with a disability?

Seeking Coverage

Dear Seeking,

On Jan. 5, 2021, Public Law 116-315 established the VALife insurance program through the Department of Veterans Affairs (VA). This guaranteed acceptance life insurance program requires no medical exam, does not ask health questions, has no time limit to sign up, and provides coverage of up to \$40,000 to veterans aged 80 and under with any level of service-connected disability. Sign up for VALife will be available starting Jan. 1, 2023, online. Check out the article on VALife insurance on [page 7](#) of this issue. For more information on this new benefit go to <https://www.benefits.va.gov/insurance/valife.asp>.

Joe

Find more information about medical care and life insurance at:

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

The Armed Forces Retirement Home: Your home sweet home?

As Retired Soldiers plan for their future and prepare for aging, they may think about using a benefit available to them through the U.S. federal government—living at an [Armed Forces Retirement Home](#) (AFRH). However, they may not be aware of who is eligible to live there and what it costs.

The promise to care for retired and disabled military members was established by the executive branch in 1811. Today, the two AFRH campuses—one in Washington, D.C. and one in Gulfport, Miss.—provide three meals a day, recreation, trips, entertainment, on-site medical care and more to their deserving residents.

It may surprise some service members and their spouses that not all who served or retired are eligible to live at the AFRH. In fact, admission is limited to service members that spent over half of their time in service as an enlisted member, warrant officer, or limited-duty officer (Navy and Marine Corps). In other words, if you spent more than half of your military career as a commissioned officer, you are not eligible to become a resident of the AFRH. In addition to this main requirement, service members must meet [one of five additional eligibility criteria](#).

What about spouses? Eligible service members and their spouses can apply to live at the AFRH as a couple if the spouse is eligible according to separate spouse criteria. Although veterans do not have a minimum monthly charge, spouses are subject to paying a minimum based on care. Spouses are also required to share an apartment with their veteran sponsor while both are independent.



Residents enjoy tasty fare on Independence Day. (Photo by Becki Lincoln Zschiedrich, AFRH Public Affairs)

It may also be surprising that applicants for residency must be able to live independently upon admission and be approved by medical and admission review boards. However, following initial admission, as residents age and need more assistance, the AFRH has four additional levels of care to accommodate them. The benefit of living at an AFRH is that it is reasonably priced based on your annual gross income. The monthly fee for residents varies by individual. However, it provides the same services for all residents including a room, three meals a day, 24-hour security, activities, access to all on-site amenities, transportation to medical facilities, and more.

If you are interested in knowing more about the Armed Forces Retirement Homes, visit the [MyArmyBenefits Benefit Library](#) and review the [Armed Forces Retirement Home fact sheet](#). It just might be your “home sweet home.”



Residents at the AFRH in Washington, D.C. enjoying the performance of a local drum and bugle corps (Photo by Robert W. Mitchell, AFRH Public Affairs).





Update on the “Optional Child Only” SBP repeal

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



To recap from previous editions of *Army Echoes*, 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. A surviving spouse loses eligibility if they remarry prior to age 55.

complete the packet by August 31 if you haven’t already. A packet is required from every surviving spouse, whether you are eligible or not, in order to make the transition in 2023 as smooth as possible.

Please note that **this information ONLY applies to surviving spouses of Soldiers who died in the line of duty.**

Surviving child of a Soldier who died in the line of duty

If you are receiving the SBP annuity as the surviving child or the guardian of a Soldier who died in the line of duty, pay close attention. You may be wondering if the SBP payments will stop in 2023. You will receive a mailing from DFAS in the fall explaining any changes based on the feedback they receive from the surviving spouses. Here are the possible scenarios, depending on submitted packets:

Timeline

- Nov 2021: Round 1 of Surviving Spouse Eligibility packets mailed
- Jun 2022: Round 2 of packets mailed
- Aug 31, 2022: Spouse Eligibility packets due
- Fall 2022: Mailing to surviving children
- Jan 2023, but won’t see change in payment until Feb 2023: Optional Child Only reverts to eligible surviving spouses

If surviving spouse packet indicates...	Then the child SBP annuity:
that spouse is eligible for SBP	stops and spouse annuity starts
that spouse is ineligible (died or remarried prior to age 55)	continues with no interruption
N/A; no packet received from surviving spouse	will be suspended until DFAS confirms spouse eligibility to prevent child overpayment

Surviving spouse of a Soldier who died in line of duty

In November 2021 and June 2022, surviving spouses of Soldiers who died in the line of duty and requested to transfer the SBP annuity to children, should have received an eligibility packet from the Defense Finance and Accounting Service (DFAS) to complete, if you did not submit it earlier. If you did not receive an eligibility packet, you can go to <https://www.dfas.mil/RetiredMilitary/survivors/SBP-2023-Optional-Child-Annuity-Reversion/> to download and complete the packet. We ask that you

Any changes outlined above will be seen on the February 2023 payment. If you know that the surviving spouse has passed away, you’ll need to submit supporting documentation to DFAS so they don’t suspend payments in 2023.

For additional details and information go to the DFAS webpage, <https://www.dfas.mil/RetiredMilitary/survivors/SBP-2023-Optional-Child-Annuity-Reversion/>.

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



Call 988: Veterans crisis line offers 24/7 mental health support

Department of Veterans Affairs

WASHINGTON - Effective July 16, veterans have the option to dial 988 then press 1 to connect with caring, qualified responders for 24/7 crisis support.

“During a crisis, every second counts,” said Department of Veterans Affairs (VA) Secretary Denis McDonough. “This new, shorter number makes it easier for veterans and those who care about them to reach lifesaving support without having to be enrolled in VA benefits or health care.”

Reducing veteran suicide is the top clinical priority for the Department of Veterans Affairs and a top priority for the Biden-Harris administration. Enhancing suicide prevention crisis services is a key component of the White House strategy on reducing veteran suicide as well as President Biden’s comprehensive strategy to address the country’s national mental health crisis. Individuals who call the Veterans Crisis Line are five times more likely to have less distress and less suicidal ideation from the beginning to end of the call.

VA operates the Veterans Crisis Line through the 988 Lifeline’s national network and thus collaborated to accomplish the successful transition. During two years of preparation, the department has added hundreds of crisis line employees and responder staff, with still more hiring underway, and has strengthened call center infrastructure. While Dial 988 then Press 1 is a new option for contacting the Veterans Crisis Line, the original number: 1-800-273-8255 and press 1, remains available.

The Veterans Crisis Line is a critical component of the nation’s largest integrated suicide prevention network. It links to more than 500 suicide prevention coordinators across the VA health care system, ensuring coordination into follow-up services as part of a full continuum of care.

Veterans can continue to reach out via chat at VeteransCrisisLine.net/Chat or by text to 838255.

**Be prepared.
Save the number.
Dial 988 then Press 1**



VA has a new mobile app

The Department of Veterans Affairs (VA) is making it easier to take charge of your benefits and health care with its new Health and Benefits mobile application. Download [VA: Health and Benefits](#) with the click of a button and get access to the resources you need – wherever you are and whenever you want them.

The [VA Health and Benefits mobile app](#) is a smarter, more convenient way to manage your VA health and benefits information. You can enable face or finger ID to skip the login, view and cancel health care appointments, view claims and appeals status, upload documentation, message your doctor, locate facilities, and access the Veterans Crisis Line – right from your phone. The app also makes it easy to prove your status as a veteran so you can take advantage of available retailer discounts.

Learn more about the service already discovered by many veterans. VA Health and Benefits is available via the [Apple App Store](#) or [Google Play Store](#). You can offer your thoughts and feedback about the mobile app directly to VA by visiting the VA Health and Benefits page on VA.gov.



Educating your beneficiaries before your final paycheck

CLEVELAND — An unfortunate truth of life for all of us is that one day we will no longer be there for those we love. As a Retired Soldier, there are two ways you can make preparations to leave money behind from your military retirement for your loved ones:

- **Arrears of Pay** (AOP): This represents the Retired Soldier's final pay. The designated beneficiary will be entitled to the AOP, which is the pro-rated retired pay from first of the month of death to date of death.
- The **Survivor Benefit Plan** (SBP): If the Soldier chooses to provide it, this will pay out a monthly annuity. This plan must be opted into and paid into.

In most cases, the AOP will only be the pro-rated amount of your final month's retirement pay, as your entitlement to retirement pay ends on the date of your death. Once your death is reported, DFAS will reclaim your final month's pay and audit your account.

As mentioned above, the amount of the payment owed to you will then be computed (based on the number of days in the month you were alive) and paid to your AOP beneficiary.

Your AOP beneficiary will need to send us a claim form to receive this payment. When your loved one(s) has notified us, they will receive a condolence package in the mail that will include information and the form to claim Arrears of Pay (SF 1174), as well as the information and form to apply for the SBP annuity (if you elected to provide it). This package should arrive in the mail within 30 days after we are notified. It's important for your loved ones to know that they will also need to provide a copy of the certificate of death with these forms.

Unless otherwise noted, the AOP beneficiary for your account will also be the person we contact for assistance in closing your account, so it is important to designate a person you trust to handle your affairs.

In the days and weeks after your passing, your loved ones will need to notify a number of people and agencies. We here at DFAS try to make the process a bit easier by offering an online notification of death form on our website. Your loved ones can access the online notification form from several different links at the Retired Military & Annuitants area of our website at: www.dfas.mil/retiredmilitary

Your loved one(s) can also call our Customer Care Center at 1-800-321-1080.

In lieu of a physical check, AOP payments can be direct deposited to a claimant's bank account. In order to do this, the claimant needs to send a completed Direct Deposit Authorization (DFAS-CL Form 1059) with their SF 1174. This form is available for download from the webpage: <https://www.dfas.mil/RetiredMilitary/survivors/1174RetireeAOP/>.

Make sure your loved ones understand:

- **Arrears of Pay**, representing the Retired Soldier's final pay, which is the prorated retired pay from first of the month of death to date of death. The beneficiary submits a claim to receive payment.
- The **Survivor Benefit Plan**, which, if chosen by the Soldier, will pay out a monthly annuity. This plan must be opted into and paid into.

For spouses or children of a deceased retiree, the [SF 1174 Form Wizard](#) will help them fill out the SF 1174 Arrears of Pay form. The Form Wizard will ask a series of questions and fill in the answers in the appropriate areas of the form. When they have finished answering the questions, they can click a button to generate a ready-to-print PDF with the answers.

Please note that having an AOP designation does NOT entitle the person named as a beneficiary to a SBP annuity. A separate SBP election must be made to cover the desired individual for SBP purposes.

For more information, refer to the Defense Finance and Accounting Service website: <https://www.dfas.mil/RetiredMilitary/>.



Retired Soldier final move policy change

Headquarters, Department of the Army, Deputy Chief of Staff, G-4

Retired Soldiers now have more time to decide where they want to live after their military service. The initial time for a Retired Soldier to travel and ship household goods to a final home of selection has been increased from one to three years from their retirement date. The change to the [Joint Travel Regulations](#) (JTR) was approved on June 24, 2022 and applies to retirement orders issued on or after this date.

Prior to the policy change, if a Retired Soldier did not move using their retirement orders during the first year from their retirement date, they had to submit a request for a one-year travel and transportation extension in writing to a transportation office. Under the previous policy, Retired Soldiers must remember to submit up to five annual extension requests totaling up to the of maximum of six years, each year prior to their retirement anniversary date. The JTR does NOT provide authority to reinstate an expired extension submitted late (past the first year of the retirement date or beyond the previous extension date). Because of this, Retired Soldiers often lost this [important entitlement](#), resulting in financial hardship, because they forgot to submit a timely one-year extension request to a [transportation office](#) on an annual basis.

The new policy does NOT change the time period authorized for government payment of non-temporary storage fees, which remains one year from the retirement date. The effective date of the orders drives this entitlement (e.g. for a retirement order issued on or after June 24, 2022, a Retired Soldier has three years to move to the home of selection but before June 24, 2022, the Retired Soldier only has one year to move to home of selection). The option to request extensions to this benefit remains in place. Under the new policy, the first request for extension must be submitted prior to the Soldier's third anniversary of their retirement date, and each year thereafter, up to a maximum of six years from the Soldier's retirement date.



U.S. Army Photo by Eric Pilgrim

Note: Soldiers whose retirement orders were issued before June 24, 2022 may continue to request extensions on an annual basis up to a maximum of six years from the Soldier's retirement date.

Special earnings for military service from the SSA

If you had military service earnings for active duty (including active duty for training) between 1957 and 2001, you may have [extra Social Security wage credits](#) added to your earnings record. These extra earnings credits may help you qualify for Social Security or increase the amount of your Social Security benefit.

- From 1957 through 1977, you are credited with \$300 in additional earnings for each calendar quarter in which you received active duty basic pay.
- From 1978 through 2001, for every \$300 in active duty basic pay, you are credited with an additional \$100 in earnings up to a maximum of \$1,200 a year.

In January 2002, Public Law 107-117, the Defense Appropriations Act, stopped the special extra earnings that have been credited to military service personnel. If you enlisted after Sept. 7, 1980, and didn't complete at least 24 months of active duty or your full tour, you may not be able to receive the additional earnings.

When you apply for benefits, the SSA automatically verifies your military service. If your military service increases your benefit and they cannot get proof of your service, they will ask for your DD Form 214 or other proof of service before they process your application. In all cases, the SSA adds military wage credits to the earnings average over your working lifetime, not directly to your monthly benefit payment amount.



Don't be a bystander: Antiterrorism awareness

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

The United States faces an array of threats from near-peer competitors (NPC) China and Russia that has not been seen since before the fall of the Berlin Wall. Today's threats from NPCs include a wide range of strategic operations and asymmetric terrorist tactics. These threats, combined with violent extremist organizations, create a complex operating environment with the potential to impact operations in the homeland and Army readiness.

Adversaries operating across the terrorism domain include cyberterrorists, insider threats, transnational criminal organizations, super-empowered individuals, individuals and organizations with violent extremist ideological beliefs, active shooters, and lone actors. Some of the commonalities among these actors include their desire to instill fear through violence, create anger among the populace, promote distrust of the government, challenge democratic institutions, and destroy individuals' sense of safety and security.

Compounding the challenges of an expanded terrorist domain are the rampant and growing nature of foreign influence operations as well as misinformation and disinformation, which has inundated cyberspace and other forms of media.

Since 2010, the Department of the Army has recognized August as the Army's [Antiterrorism Awareness Month](#) (ATAM). This commemorative event reflects the Army senior leadership's emphasis on protecting Army communities from terrorist and extremist threats. ATAM is intended to inform and create awareness of threats and sustain a heightened sense of responsibility for all Army community members (military, DA Civilians, Retired Soldiers, Families, and Army contractors) to detect and prevent terrorist and violent extremist activities. These actions are critical to sustain vigilance and successfully provide the advance warning needed to defend against the full range of terrorist and extremist tactics, to protect people and critical resources, and to support Army readiness.

The focus areas for ATAM in August 2022 that are most relevant to the Retired Soldiers community include:

- Suspicious activity reporting (including [iWATCH Army neighborhood watch program](#))
- Cybersecurity awareness
- Countering violent extremism awareness

[Recent studies](#) reinforce the belief that the most likely individuals to observe suspicious behavior or activities of potential violence are those closest to the attacker—family, peers, and friends. Therefore, the Army's emphasis on suspicious activity reporting, through the iWATCH Army program and "don't be a bystander" concept, remains a vital tool to seek Army community members' involvement in protecting our communities from acts of violence.

In general terms, a bystander is a person who is present at an incident or event but does not take part, or an individual who may witness a concerning behavior prior to an attack, incident, or event. While the term bystander traditionally refers to individuals who witness a specific event, counterterrorism professionals sometimes use an expanded definition of bystander. The FBI defines bystanders as "individuals whose relationship and level of interaction with a person of concern enables them to witness or become aware of activities or behavior that may indicate radicalization or mobilization to violence."

Bystanders often have a piece of the puzzle, but do not know the full extent of the threat. Therefore, it is imperative that suspicious activity is reported to complete that puzzle. In most cases (73 percent), concerning behavior was observed in the year before an attack. When it comes to violent crimes (including terrorist/extremist attacks and active shooters in particular), typically there was someone who observed concerning behavior in the months, weeks, and days leading up to the attack. When bystanders (such as family, peers, friends, and coworkers) see concerning behavior, they should report their concerns to local military police or law enforcement for investigation. This active component of protection represents constant vigilance and increases our likelihood of preventing an attack.



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
(256) 842-2719
usarmy.rsa.rso@mail.mil
• Ft. Rucker
(334) 255-9124/9739
usarmy.rucker.rso@mail.mil

ALASKA

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

ARIZONA

• Ft. Huachuca
(520) 533-1120
usarmy.huachuca.imcom-central.mbx.sfl-rso@army.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@army.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.g1hrdso@mail.mil
• Ft. Gordon
(706) 791-2654/4774
usarmy.gordon.rso@mail.mil

IDAHO

• Ft. Stewart
(912) 767-5013/3326
usarmy.stewartso@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@army.mil

LOUISIANA

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

MAINE

See Ft. Drum, N.Y.

MARYLAND

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

MASSACHUSETTS

• Ft. Meade
(301) 677-9603
armysomeade@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@army.mil

NEW YORK

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

NEW YORK

• Watervliet Arsenal
See Ft. Drum, N.Y.

NEW YORK

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

NO. CAROLINA

• Ft. Bragg
(910) 396-5304
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@army.mil

NO. CAROLINA

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

PENNSYLVANIA

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

RHODE ISLAND

See West Point, N.Y.

SO. CAROLINA

• Ft. Jackson
(803) 751-5495
armyrso.jackson@mail.mil

SO. CAROLINA

See Ft. Riley, Kans.

SO. DAKOTA

See Ft. Campbell, Ky.

TENNESSEE

See Ft. Campbell, Ky.

TEXAS

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

TEXAS

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

TEXAS

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

UTAH

See Ft. Carson, Colo.

Vermont

See Ft. Drum, N.Y.

VIRGINIA

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

VIRGINIA

• JB Langley-Eustis
(757) 878-3648
usarmy.eustis.rso@mail.mil

VIRGINIA

• Ft. Lee
(804) 734-6555/6973
• JB Myer-Henderson Hall
(703) 696-5948/3689
usarmy.jbmhh.rso@mail.mil

WASHINGTON

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

WASHINGTON

• Ft. Jackson
(803) 751-5495
armyrso.jackson@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
09802-83-3296
usarmy.rsoansbach@army.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.rheinland-pfalz.id-europe.mbx.garrison-retiree-svcs@army.mil

Stuttgart

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

Wiesbaden

0611-143-548-1614
usarmy.wiesbaden.id-europe.list.retirement-services-office@army.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.korea.rso@mail.mil

Camp Humphreys

010-2916-0578
usarmy.korea.rso@mail.mil

ARMY RESERVE RSOs

63rd Readiness Division
Mountain View, California
(650) 526-9511/9512/9513
RSO email: army63rso@army.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@army.mil
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

81st Readiness Division

Ft. Jackson, South Carolina
(803) 751-9864/9661
RSO email: usarmy.usarc.81-rsc.list.dhr-rso@army.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-services-1@army.mil
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

99th Readiness Division

JB McGuire-Dix-Lakehurst, New Jersey
(609) 562-1696/7055/7425/1688
RSO email: usarmy.usarc.99-rd.mbx.retirement-services-office@army.mil
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, 7th MSC (Europe)

ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at 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
Retirement packet: <https://www.hrc.army.mil/content/Retirement%20Information%20Packet>
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>

Moved? Don't send us your new address...update DFAS!

Retired Soldiers, to include those in the Retired Reserve, 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/>.

To update address information:

Retired Soldiers in receipt of retired pay, use DFAS myPay at <https://mypay.dfas.mil/#/> or call (800) 321-1080. 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.

NOTE: Army Retirement Services **does not** maintain a mailing list. We use your address on file in myPay to digitally distribute our publications.



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

Soldiers for Life help generate \$111 million for Army quality-of-life programs in 2021

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

Through their selfless and dedicated service, all Soldiers for Life have done their part to make this nation safer and stronger. In 2021, Soldiers for Life helped generate \$111 million for critical Army Quality-of-Life programs at posts worldwide. All Army & Air Force Exchange Service earnings are reinvested into military communities, with about 60 percent historically supporting on-post Quality-of-Life programs. Remaining earnings are used to enhance the shopping experience at Exchange stores and online.

It truly matters where you shop—in the past 10 years, the Exchange benefit has provided \$3.5 billion in earnings for programs such as outfitting more than 712,000 Warfighters at cost annually, providing school meal support for Department of Defense Education Activity facilities overseas and delivering needed services to locations impacted by natural disasters.

Soldiers for Life can learn more about how shopping with the Exchange makes Army communities better places to live in the Exchange's [2021 Mission Report](#), found on Exchange's [online Community Hub](#). Efforts detailed in the report include:

- Welcoming 575,000 new shoppers, as a change in Department of Defense policy allowed DoD and Coast Guard civilian employees and retirees to shop the Exchange.
- Serving 59,000 troops overseas throughout 45 military exercises.
- Expanding career opportunities for veterans and military spouses. More than 54,000 veterans and spouses have been hired since 2013, and the Exchange is aiming to increase that number to 75,000 by 2026.
- Increasing wellness services with the opening of the Exchange's first chiropractic clinic, joining more than 260 vision centers, durable medical equipment stores, dental offices, nutrition centers and more.
- Upgrading the shopping experience with renovations or new construction at 21 stores.

Thank you for all you do to strengthen our military communities. Team Exchange looks forward to continuing to serve you in 2022 and beyond. Soldier for Life!