



A MESSAGE FROM THE COMMANDING GENERAL, U.S. ARMY RECRUITING COMMAND

Soldier for Life Family,

As the new commanding general of the U.S. Army Recruiting Command, I look forward to engaging with and working with all our Soldiers, veterans, and Army Families to recruit the next great generation of Soldiers - working together, we're going to "CRUSH" our recruiting mission and make history!



Maj. Gen. Johnny Davis

My recruiting team is out in the field every day, doing awesome work building personal relationships in the communities they serve and harnessing their unique talents or 'superpowers' to be the best. They're doing incredible work, but we need your help if we're really going to crush it.

As a part of our Army team, I ask each of you to personally support the recruiting effort and help us make history! I would ask you to:

- **Visit your specific local recruiting Brigade, Battalion or Station** within the next 7-10 days and ask our recruiters how you can support the team. Everyone has a 'superpower'- what's yours?
- **Download the U.S. Army Career Navigator App** (click below) from the Apple app store or Google play and use the "Contact Tab" to locate your local recruiting station.



Apple App store



Google Play store

- **Refer potential future Soldiers or call (888) 550-ARMY (2769) to get more information.** The number is manned 24 hours a day.
- **Share your #ArmyStory on social media.** Our next generation of service members utilizes social media as a resource to gather information-- we need to create the resources that enable them to learn about the Army and everything it has to offer. #ServiceWithPurpose #ArmyAmbassador #SoldierForLife
- **Register for the Partner Outreach Program (POP).** The POP is a network of registered Army advocates who support local recruiting efforts and help connect recruiting personnel to the communities they serve in. Partners who register at <http://www.goarmy.com/cp> receive monthly Army recruiting updates and invitations to participate in local recruiting activities.

In these challenging times, I need your help! Together, as a team, we can overcome misconceptions and educate the public, showcasing that the Army is a place where young Americans can grow into strong leaders and develop skills, just like me and you!

Thank you for all you do to support our Army and our nation! Love you all!

Soldier for Life
Your servant,
Major General Johnny Davis

NOV 2022 - JAN 2023

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Echoes from the past: Remember when...

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Before MREs, C Rations: Combat (C) rations were eaten from 1940-1958, but even when they were replaced by Meal Combat Individual (MCI) rations (1958-1980), the name stuck. Supplies were issued until depleted, although Meals Ready to Eat (MRE) rations were packed in 1981. From left: In a hurry to get on with his trip, Gen. Dwight D. Eisenhower declined a Colonel's invitation to eat in an officers mess in favor of a meal composed of C rations, Oct. 21, 1944, and (center photo) members of 2nd Battalion, 2nd Infantry, heat and eat C rations, during a 3rd Brigade Army Training and Evaluation Program at the Yakima Firing Center, Sept. 23, 1982. (*National Archive Photos*) Far right photo: Spc. Jeremy Armstrong, a wheeled vehicle mechanic with the 1st Battalion, 158th Aviation Regiment, U.S. Army Reserve, eats a meal, ready to eat while he waits on repair parts for his unit at the National Training Center, Fort Irwin, California, June 10, 2021. (*U.S. Army Photo by Sgt. Taylor Cleveland, 102d Public Affairs Detachment*)

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 and serving as advocates in their local areas.

Published four times each year* in accordance with Army Regulation 600-8-7, *Army Echoes* also publishes additional content in an online 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>. *The August issue is only published digitally.

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

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

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Military Women’s Memorial celebrates 25 years

By Phyllis Wilson (CW5, USA Retired) *President, Military Women’s Memorial*

Twenty-five years ago, a crowd of some 40,000 people gathered at the entrance of Arlington National Cemetery. They came to dedicate the only national memorial ever built to all women who have served in and with America’s Armed Forces. Women veterans from as early as World War I joined the masses assembled along Memorial Drive to celebrate the historic occasion.

For many women veterans, it was an emotional moment. The nation they had so proudly served had finally built a bold and indelible tribute to their service—a tribute that would forever tell their stories and uphold their time in uniform alongside their brothers-in-arms.

The Military Women’s Memorial was constructed behind the iconic granite wall that has stood at the Cemetery’s main gate since 1932. The space is filled with light by an arc of glass tablets that form the skylight and reflect etched quotes by and about military women down onto the interior marble walls. Inside, items from the largest collection of artifacts and historical records about military women are displayed and carefully preserved.



(Military Women’s Memorial courtesy photo)

The Memorial’s design is all-at-once progressive and classic, reflecting the timeline of women’s military service, which began during the Revolutionary War and grows longer every day. That is one of the reasons we consider our memorial to be a living memorial. Every time a woman raises her hand and pledges an oath to our country, she joins the legions of women who have served, enriching women’s story of service to the nation.

The Memorial’s mission is to tell the story of women’s service to the nation. With women veterans totaling more than three million, and increasing every day, we are doubling down on our efforts to capture their individual stories – another reason we are a living memorial. Through our website, womensmemorial.org, military women, past and present, can take their rightful and visible place in history by registering their service with the Memorial. It’s free and easy to do. Loved

“Military women, past and present, can take their rightful and visible place in history by registering their service with the Memorial. It’s free and easy to do. Loved ones can also create a profile on their behalf. The entries are then forever accessible...”

ones can also create a profile on their behalf. The entries are then forever accessible online and at the Memorial, displaying their picture, awards and decorations and story of service – giving every woman their deserved place of honor for all time. These Register profiles spark some of our most emotional reactions from visitors as they find a grandmother, daughter, friend, or themselves represented among the generations of women who have served our nation. The Register currently houses more than 303,000 women’s records of service.

If you’ve never visited the Memorial or haven’t come by recently, we encourage you to plan your next visit. In addition to our world-class collections documenting all military women’s service, we regularly introduce innovative and interactive exhibitions. We also feature a packed schedule of events, including limited-time exhibits, panel discussions, guest speakers, and more. If you cannot visit in person, you can explore our rich offering of virtual programs.

The story of America is not complete without the stories of military women. Retired Soldiers, help us tell their story by registering a military woman, past or present, living or deceased. And to all those women who have worn the uniform, thank you for your service.

Phyllis Wilson served 37 years in the Army as a Military Intelligence Voice Intercept Operator, including a deployment as an Intelligence Analyst with Special Operations for Operation Iraqi Freedom. She also served as the 5th Command Chief Warrant Officer for the United States Army Reserve.



5 steps for TRICARE open enrollment season

FALLS CHURCH, Va. – TRICARE open season starts in November and is the time when most families can make changes to their TRICARE health care coverage for next year. Preparing for open season (<https://www.tricare.mil/openseason>) can help you make the best selection for you and your family.

Open season applies to anyone enrolled in or eligible for a TRICARE Prime option, including the US Family Health Plan (USFHP), or TRICARE Select. To learn more and to help prepare you for open season, follow this five-step checklist:

1. Know the dates and your choices

Open season starts Nov. 14 and ends Dec. 13, 2022. When considering your options you have three choices:

- Stay in your plan.
- Enroll in a health plan.
- Change health plans or switch between individual and family enrollment.

2. Review coverage details

Compare TRICARE plans (<https://www.tricare.mil/compareplans>) to learn more about each health plan. Being familiar with the plan types can help you pick one to fit your budget and your health care needs.

TRICARE Prime (<https://www.tricare.mil/prime>) is your managed care option. It offers the most affordable coverage. With TRICARE Prime, you have a primary care manager (PCM) to manage your routine care and refer you to specialists for specialty care.

TRICARE Select (<https://www.tricare.mil/select>) is a self-managed care option. It offers the most freedom of choice. You aren't required to have a PCM. You can choose your own TRICARE-authorized provider and manage your own health care. You'll have lower out-of-pocket costs if you use a network provider.

If you're under age 65, entitled to Medicare Part A and Part B, and covered by TRICARE For Life (TFL) (<https://www.tricare.mil/tfl>), open season applies to you. You have the option to enroll in TRICARE Prime if you live in a Prime service area.

However, TRICARE open season doesn't apply to you if you're age 65 or older, entitled to Medicare Part A and Part B, and covered by TFL; coverage is automatic if you have Medicare Parts A and B. Open season also doesn't apply to the four premium-based health plans: TRICARE Reserve

Select, TRICARE Retired Reserve, TRICARE Young Adult, and Continued Health Care Benefit Program.

3. Consider all cost factors

The amount you pay for coverage depends on your health plan and who you are. For example, costs vary if you or your sponsor is Regular Army, National Guard or Reserve, or a Retired Soldier. To find your health plan costs and to compare costs, use the Compare Costs (<http://www.tricare.mil/comparecosts>) tool.

4. Consider your needs for next year

Do you expect any big life changes in the upcoming year? The open season may not be the only time you can update your coverage. As outlined in the TRICARE Qualifying Life Events Fact Sheet, (<https://tricare.mil/Publications/Fact-Sheets/qle>) certain life events may change your health plan options. Moving, marriage, birth of a child, or retirement from active duty are all Qualifying Life Events (QLEs). A QLE (<https://www.tricare.mil/lifeevents>) opens a 90-day period for you to make eligible enrollment changes. If you take no action during open season, you'll have to wait until you or a family member experiences a QLE to make changes to your TRICARE Prime or TRICARE Select plan.

5. Update your information in DEERS

Being able to use TRICARE depends on you keeping your information current in the Defense Enrollment Eligibility Reporting System (DEERS) (<https://www.tricare.mil/deers>). If you don't show as eligible for TRICARE in DEERS or your information is incorrect, it could prevent you from using your TRICARE benefit. You may also miss important information and enrollment deadlines.

Find more info and resources on the TRICARE website (<https://www.tricare.mil/>).



A Retired Soldier reviews medical information at the Mountain Post Service Center. (U.S. Army photo by Jeanine Mezei, Fort Carson, Colo.)

Partners play vital role in Army recruiting

U.S. Army Recruiting Command Public Affairs

FORT KNOX, Ky. – The U.S. Army Recruiting Command's (USAREC) Partner Outreach Program (POP) aims to bridge the ever-growing disconnect between the United States military and the nation, by leveraging relationships with community partners.

It is now estimated that 75% of America's youth know little to nothing about military service, directly impacting the Army's recruiting mission. To combat this lack of knowledge and support the Army's recruiting efforts, the POP's more than 2,500 registered members serve as advocates in their local area, connecting recruiting personnel and their communities.

The U.S. Army Recruiting Command's team is working to increase knowledge of the Army not just with young, recruitment-aged Americans, but with their influencers - their parents, their teachers, their coaches, and their mentors. The goal is to build a relationship of trust between the recruiting team and the communities they serve, as they share their Army stories and educate the public about who the Army is and what they do, but they are asking for help building those relationships.

Community partners are typically influential community members that have relationships within the local education systems, organizations and government, that recruiting noncommissioned officers (NCOs) stationed in that area have not yet built. As trusted members in their communities, POP partners assist recruiting NCOs to foster working relationships with community members, organizations, and leaders.

To become a POP member, volunteers can register at www.goarmy.com/cp, and share how they feel comfortable supporting the recruiting effort. Once registered, POP members receive monthly Army recruiting updates with information they can share with their communities, as well as invitations to participate in local recruiting activities and connect with recruiters in their local area.

USAREC encourages anyone who has the desire to support the Army from their local community to consider joining the Partner Outreach Program. Supporting recruiting efforts is the best way to ensure the nation has a strong, talented and dedicated Army to protect it now and in the future.

“It is now estimated that 75% of America's youth know little to nothing about military service”



Survivor Benefit Plan DIC offset ends Dec. 31, 2022

By Patty Cruz, Army Survivor Benefit Plan Program Manager

If you are a surviving spouse eligible to receive both the Survivor Benefit Plan (SBP) Annuity and the Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA), you will no longer have an offset of your SBP by DIC starting Jan. 1, 2023. You will receive your next letter from the Defense Finance and Accounting Service (DFAS) explaining this change in December 2022.

What does this mean?

- You will see the next change reflected on your Feb. 1, 2023 payment from DFAS
- You will start to receive your SBP Annuity in full
- The Special Survivor Indemnity Allowance (SSIA) you have been receiving because of the offset will stop since the offset will no longer exist

For more information, check out the following resources:

- Elimination of the SBP-DIC Offset Video - <https://vimeo.com/454768396>
- DFAS: <https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News>
- Military One Source: <https://www.militaryonesource.mil/media/news-and-releases/phase-out-of-the-sbp-dic-offset-frequently-asked-questions>
- Army Retirement Services: <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>
- DoD Office of Financial Readiness: <https://finred.uslearning.gov/>





Foreign government employment compensation: Impact on retired pay

Defense Finance and Accounting Service

Did You Know: Your military retired pay can be impacted if you receive compensation from a foreign government without advance permission?

The U.S. Constitution prohibits federal government employees from accepting compensation, gifts, or titles from foreign governments without the prior consent of Congress. This prohibition also applies to military retirees. Congress granted its consent to military retirees seeking foreign government employment so long as the retirees obtain the advance approvals required by Title 37 United States Code section 908.

Retired Soldiers who are considering accepting foreign government employment for compensation must receive approval in advance of receiving the compensation.

In general, the Secretary of State and the Service Secretary of the service from which you retired must both approve the employment and compensation. If the foreign government payment or award is limited to speeches, travel, meals, lodging, registration fees, or non-cash awards, you only need approval by the Service Secretary from which you retired. The purpose of this restriction is to prevent the exercise of undue influence by foreign governments on retired members of our military.



(Army Retirement Services Office photo)

If a retired member accepts compensation from a foreign government or foreign government controlled entity for employment or for speeches, travel, meals, lodging, registration fees, or non-cash awards without prior approval, the member's retired pay becomes subject to a withholding and/or debt, generally in an amount equal to the total amounts received from the foreign government.

To request approval of compensation, Retired Soldiers should contact the Commander, U.S. Army Human Resources Command (AHRC -PDR), 1600 Spearhead Division Avenue, Fort Knox, KY 40122-5402. Retired Soldiers may also review Army Regulation 600 - 291 (Foreign Government Employment), dated Sept. 7, 2020, (https://armypubs.army.mil/epubs/DR_pubs/DR_a/ARN30208-AR_600-291-000-WEB-1.pdf) or consult their Foreign Government Employment and Emoluments point of contact at usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil.

There are other laws that restrict some Retired Soldiers from representing a foreign government entity before U.S. government agency or officials, or that may require additional approvals, such as the Foreign Agents Registration Act and the International Traffic in Arms regulations. Retired Soldiers should consult with their employer's human resources or general counsel offices for guidance on whether these apply.

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

PACT Act expands veteran health care, benefits

Department of Veterans Affairs

The Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics Act of 2022, or PACT Act, is a new law that expands Department of Veterans Affairs (VA) health care and benefits for veterans exposed to burn pits and other toxic substances. The PACT Act was signed by President Biden on August 8, 2022.

“The PACT Act is a historic new law that will help VA deliver for millions of veterans — and their survivors — by empowering us to presumptively provide care and benefits to vets suffering from more than 20 toxic exposure-related conditions. It will also bring generations of veterans into VA health care, which will improve veteran health outcomes across the board,” said the Honorable Denis McDonough, Secretary of Veterans Affairs.

To learn more about the PACT Act, to file a claim for PACT Act-related disability compensation, or to apply for VA health care, refer to <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>.

The PACT Act adds the following new presumptions:

Gulf War and Post-9/11 veterans

Burn pit and toxic exposure presumptive conditions

These cancers are now presumptive conditions:

- Brain cancer
- Gastrointestinal cancer of any type
- Glioblastoma
- Head cancer of any type
- Kidney cancer
- Lymphatic cancer of any type
- Lymphoma of any type
- Melanoma
- Neck cancer
- Pancreatic cancer
- Reproductive cancer any type
- Respiratory (breathing-related) cancer of any type

These illnesses are now presumptive conditions:

- Asthma that was diagnosed after service
- Chronic bronchitis
- Chronic obstructive pulmonary disease (COPD)
- Chronic rhinitis
- Chronic sinusitis
- Constrictive bronchiolitis or obliterative bronchiolitis
- Emphysema
- Granulomatous disease
- Interstitial lung disease (ILD)
- Pleuritis
- Pulmonary fibrosis
- Sarcoidosis

Vietnam era veterans

There are 5 new presumptive Agent Orange locations:

- Any U.S. or Royal Thai military base in Thailand from Jan. 9, 1962, through June 30, 1976
- Laos from Dec. 1, 1965, through Sept. 30, 1969
- Cambodia at Mimot or Krek, Kampong Cham Province from April 16, 1969, through April 30, 1969
- Guam or American Samoa or in the territorial waters off of Guam or American Samoa from Jan. 9, 1962, through July 30, 1980
- Johnston Atoll or on a ship that called at Johnston Atoll from Jan. 1, 1972, through Sept. 30, 1977

These are now Agent Orange presumptive conditions:

- Hypertension
- Monoclonal gammopathy of undetermined significance

* If the VA denied your claim in the past but now considers your condition presumptive, file a Supplemental Claim and the VA will review it again. Find out how to file a Supplemental Claim here: <https://www.va.gov/decision-reviews/supplemental-claim/>

* The VA will start to process PACT Act-related benefits in January 2023.

Radiation presumptive locations

There are 3 new response efforts added to the list of presumptive locations:

- Cleanup of Enewetak Atoll, from Jan. 1, 1977, through Dec. 31, 1980
- Cleanup of the Air Force B-52 bomber carrying nuclear weapons off the coast of Palomares, Spain, from Jan. 17, 1966, through March 31, 1967
- Response to the fire onboard an Air Force B-52 bomber carrying nuclear weapons near Thule Air Force Base in Greenland from Jan. 21, 1968, to Sept. 25, 1968



The new PACT Act

- » Expands toxic-exposed Veterans access to VA care
- » Extends health care eligibility for Vietnam, Gulf War, and Post-9/11 era combat Veterans
- » Adds new presumptive conditions for radiation, Agent Orange, Gulf War toxins, and burn pit exposures

EXPANDED VA CARE & BENEFITS

Learn more at VA.gov
1-800-MyVA4111 (800-698-2411)



U.S. Department of Veterans Affairs



Ask Joe: Your benefits guru

Dear Joe,

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

Renewal Needed

Dear Renewal,

Yes, you can certainly get your retired military ID card renewed at the ID card office on any military installation, regardless of service affiliation, including National Guard and Reserve facilities. To find military installations close to you, look up your state in the MyArmyBenefits Resource Locator (<https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>), where you will find a list of Army installations and links to information about installations of other services located in your state. When you make an appointment for your spouse, you may want to make an appointment for yourself as well. Beginning May 3, 2023, you will need an ID that is a "Real ID" (<https://www.dhs.gov/real-id>) to board domestic flights and access certain federal facilities. The good news is the new military ID issued to retired military and their family members -- the Next Generation USID card -- is Real ID compliant, with security features that deter counterfeiting and fraud. If you would rather wait to renew your ID, you must upgrade to the Next Generation USID card within the next four years.

Joe

Dear Joe,

We retired to our "forever" home several years ago when my spouse retired. After the first year of living here, we realized that this location is not the forever place we envisioned, but we have been trying to make it work. All our kids have now left the nest and we are having serious talks about moving, but we don't know where to go. How do we decide, and can you offer any helpful advice?

Unhappy with Home

Dear Unhappy,

This happens more than you may realize. After being told where to move for many years, it can be difficult to decide where to settle down. Although you are already retired, check out this page in the Army Planning Retirement Toolkit (<https://soldierforlife.army.mil/Retirement-Toolkit/36-to-24-months/Major-Decisions>) for factors to consider as you decide where to live. Also, MyArmyBenefits State/Territory fact sheets (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>) has fact sheets for all states and the territories of Washington, D.C., the U.S. Virgin Islands, Guam, and Puerto Rico. Once you know what your criteria are for determining where you want to live, these fact sheets will provide information on state taxes, education and employment benefits, recreation benefits, and more for Retired Soldiers and Army Families. Here's hoping that you find your happy place soon!

Joe

Find more information about ID cards and state benefits at:

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

Find your veteran benefits on MyArmyBenefits

MyArmyBenefits staff

In November, we observe Veterans Day—a day to recognize and celebrate the sacrifices and contributions of all our nation’s veterans. On this day, there will be parades, free coffee, free meals, and other benefits offered to those who serve and have served. MyArmyBenefits (<https://myarmybenefits.us.army.mil/>) does not offer free meals or coffee, but the site does have benefits information that can help veterans, including Retired Soldiers, learn about and take advantage of benefits they have earned.



(U.S. Army photo by Staff Sgt. Candace Mundt, 3rd Infantry Division Public Affairs)

There is information on benefits that many veterans are not aware of, offered by both the federal government and state governments, in the MyArmyBenefits Benefits Library (<https://myarmybenefits.us.army.mil/Benefit-Library>). Also, some fact sheets may help to explain how benefits work, such as the TRICARE and VA Dual Eligibility ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-and-VA-Dual-](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-and-VA-Dual-Eligibility)

[Eligibility](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-and-VA-Dual-Eligibility)) fact sheet. This fact sheet explains how Retired Soldiers and veterans who separate due to a service-connected disability or disease may be eligible to utilize benefits from both TRICARE and the VA.

After retirement, eligible Soldiers (<https://www.va.gov/health-care/eligibility/>) will typically receive care for service-connected conditions from the VA and everything else from TRICARE. While VA care (<https://www.tricare.mil/FindDoctor/AllProviderDirectories/VAFacilities>) should always be sought for service-connected disabilities, there are some intricacies involved in using the VA in combination with TRICARE For Life (<https://www.tricare.mil/FindDoctor/AllProviderDirectories/VAFacilities>).

Another federal fact sheet helps with understanding how federal taxes apply to military retired pay. The “Federal Taxes on Veterans’ Disability or Military Retirement Pensions” fact sheet (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Federal-Taxes-on->

[Veterans-Disability-or-Military-Retirement-Pensions](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Veterans-Disability-or-Military-Retirement-Pensions)) explains what is considered taxable income and what is excluded. But remember, this is just federal taxes.

What about state taxes? There are fact sheets for that too. The MyArmyBenefits State and Territory Benefits (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>) fact sheets provide information on state taxes on military retired pay, property taxes, and more. They also contain information on veteran state employment benefits, special license plates, education benefits, and veterans benefits specific to each state.

One example of the unique benefits you can find in the state fact sheets is New Mexico Operation Sound Stage (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/New-Mexico#Employment>). This program hires and trains veterans for jobs with movie studios and television production companies in New Mexico. Another example of a unique state benefit is the Iowa Hilton Honors Military Program (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Iowa#Miscellaneous>), which provides up to 100,000 Hilton Honors points to veterans to use for employment-related activities like job interviews more than 125 miles away from home, job search or training, or house hunting.

Enjoy all the Veterans Day freebies and visit MyArmyBenefits (<https://myarmybenefits.us.army.mil/>) for information on year-round benefits. Also, be sure to follow MyArmyBenefits on Facebook (<https://www.facebook.com/myarmybenefits>) for benefits updates and information.



Maj. Gen. Michel M. Russell Sr., commanding general, 1st Theater Sustainment Command, thanks World War II veteran Vernon Deckard for his service. (U.S. Army photo by Master Sgt. Daniel Shapiro)



National Museum of the United States Army marks second anniversary

National Museum of the United States Army Public Affairs



On Nov. 11, 2022, the National Museum of the United States Army at Fort Belvoir marked its second anniversary. The Museum first opened in 2020 to widespread acclaim from arts and culture critics, the National Capital Region, and Soldiers and their Families past, present, and future. The 11 galleries filled with nearly 1,400 artifacts, the multisensory Army Theater with 300-degree screen, and the Army Action Center with flight and tank simulators are just a few of the highlights at the only national museum dedicated to the entire history of the U.S. Army.

The Museum is open every day, except Dec. 25. Admission and parking are free. Timed-tickets can be reserved online at TheNMUSA.org. Group visits and space for special events are also available.

Special, Limited-Time Exhibition "So Ready for Laughter: The Legacy of Bob Hope"

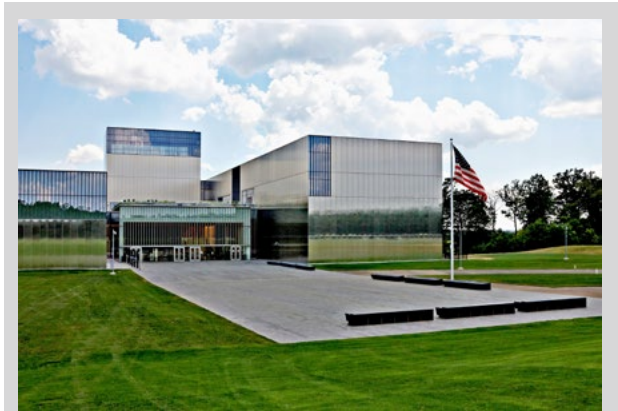
"So Ready for Laughter: The Legacy of Bob Hope" is showing at the Museum through January 2023. The traveling exhibit, which was produced by the National World War II Museum with national touring exhibit sponsor Bob and Dolores Hope Foundation, was brought to the Museum with the support of The

Army Historical Foundation. It features nearly 50 artifacts and includes an original 11-minute documentary produced by award-winning filmmaker John Scheinfeld. Highlights include rare and unpublished photographs of Hope, wartime correspondence between Hope and service members, WWII-era relics engraved to Hope, videos of Hope's traveling wartime troupe, and programs and scrapbooks from the star-studded fundraiser tour, Hollywood Victory Caravan. The gallery also includes an interactive touch-table and a video wall.

Featured with this exhibit is a redesigned version of the Museum's debut special exhibition "The Art of Soldiering," which highlights Soldier artwork from the Civil War to today.

More In-Person and Virtual Event Opportunities

New events and experiences occur every month at the Museum and online for families, history fans, and more. Recent events have included symposiums, book talks, craft activities, musical performances, and movie nights. To learn more, visit the Museum's events calendar at TheNMUSA.org and follow @USArmyMuseum on social media.



(National Museum of the United States Army photos)

Did you know Army Echoes has a blog?

In addition to the updates and information found in this newsletter, Army Echoes has a blog (<https://soldierforlife.army.mil/Retirement/blog>) that posts new content every week! From TRICARE and updates to Army and Air Force Exchange Service benefits, the blog provides timely, pertinent online news to Retired Soldiers and Families.



Survivor Benefit Plan “optional child only” repeal

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

To recap from previous editions, the National Defense Authorization Act for Fiscal Year 2020 repealed the Survivor Benefit Plan (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.

Note that **if you are a survivor of a Retired Soldier, the information in this article does NOT apply to you.**

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

If you are a surviving spouse of a Soldier who died in the line of duty and requested to transfer the SBP annuity to children, you should have received an eligibility packet from the Defense Finance and Accounting Service (DFAS) to complete in November 2021 and again in June 2022 if you did not submit it earlier. If you believe you should've received an eligibility packet but did not, you can go to <https://www.dfas.mil/RetiredMilitary/survivors/SBP-2023-Optional-Child-Annuity-Reversion/> to download and complete the packet. **Complete this packet as soon as possible.** DFAS will need a packet from every surviving spouse whether you are eligible or not. If DFAS does not receive this packet, child annuity payments will be suspended starting with the Feb. 1, 2023 payment.

“If DFAS does not receive this packet, child annuity payments will be suspended starting with the Feb. 1, 2023 payment.”

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

If you are a surviving child or the guardian of a surviving child of a Soldier who died in the line of duty receiving an SBP annuity, pay close attention. You may be wondering if your SBP payments will stop in 2023. You may have already received or will receive a mailing from DFAS shortly explaining any changes based on the feedback they received from the surviving spouses.

Here are the possible scenarios: 1) DFAS is notified that spouse is eligible, so child annuity stops and spouse annuity starts; 2) DFAS is notified that spouse is ineligible due to death or remarriage prior to age 55, so child annuity continues with no interruption; or 3) DFAS does not receive a packet, so the child annuity will be suspended until DFAS confirms spouse eligibility.

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/>.

Dental, vision care enrollment period begins

Federal Employees Dental and Vision Insurance

The Federal Benefits Open Season is your annual opportunity to enroll in, change, or cancel a Federal Employees Dental and Vision Insurance Plan (FEDVIP). This year, open season runs from Nov. 14 through Dec. 12, 2022, coverage effective Jan. 1, 2023.

Sponsored by the Office of Personnel Management, FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program. It replaced the TRICARE Retiree Dental Program. In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage.

FEDVIP is popular among the more than 3.5 million people already enrolled in the program, giving the program high marks for quality and value. With 12 dental and 5 vision carriers to choose from, FEDVIP offers flexibility when selecting the coverage for you and your family, such as:

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



BENEFEDS (<http://www.benefeds.com>) is the secure online portal to enroll in FEDVIP, to research FEDVIP's current list of carriers and plans, and use the plan comparison tool to view rates, benefits, and coverage information.

During open season, you may view informational webinars or access the Virtual Benefits Fair by visiting (<https://www.benefeds.com/general/uniformed-services>). The Virtual Benefits Fair is an online health fair that houses 2023 FEDVIP plan information in a single location, allowing military families to browse exhibits, view and download plan brochures, and chat with BENEFEDS and FEDVIP reps.



ECHOES

Caregiver assistance program expands eligibility to all service era veterans

Department of Veterans Affairs

WASHINGTON — As of Oct. 1, 2022, the Department of Veterans Affairs (VA) has expanded the eligibility of the Program of Comprehensive Assistance for Family Caregivers (PCAFC) to veterans of all service eras. Previously, the program was limited to veterans who served during specific time periods.

Veterans may be eligible for this clinical program if they sustained or aggravated a serious injury (or illness) in the line of duty in the active military, naval or air service during any service era. Among other applicable eligibility criteria, an eligible veteran must:

- (1) have a single or combined service-connected disability rating by the VA of 70% or more, and
- (2) be in need of personal care services (requiring in-person personal care services) for a minimum of six continuous months based on any one of the following:
 - An inability to perform an activity of daily living.
 - A need for supervision or protection based on symptoms or residuals of neurological or other impairment or injury; or
 - A need for regular or extensive instruction or supervision without which the ability of the veteran to function in daily life would be seriously impaired.

Find more eligibility information on the fact sheet at https://www.caregiver.va.gov/pdfs/FactSheets/CSP_Eligibility_Criteria_Factsheet.pdf.

To apply, the caregiver and the veteran will need to participate in an application process together to determine eligibility. You'll both need to sign and date the application and answer all questions for your role. Apply at <https://www.va.gov/family-member-benefits/apply-for-caregiver-assistance-form-10-10cg/introduction>.

For any questions about caregiver support or the PCAFC, contact local VA facility Caregiver Support Program teams or the Caregiver Support Line (toll-free at (855) 260-3274). Find your Caregiver Support team using the facility locator (https://www.caregiver.va.gov/support/New_CSC_Page.asp).



What services does PCAFC offer?

If approved, veterans can select one (1) primary caregiver and up to two (2) secondary caregivers. Secondary caregivers serve as a backup support to the primary caregiver when needed. The services you receive will depend on whether you are the primary or secondary caregiver.

If you are the primary caregiver, you may receive:

- A monthly stipend (paid directly to the caregiver).
- Access to health care insurance through Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), if you do not already have health insurance.
- Mental health counseling.
- Certain beneficiary travel benefits when traveling with the veteran to appointments. Note: For specific details, speak to your Caregiver Support Coordinator.
- At least 30 days of respite care per year, for the veteran. Respite is short-term relief for someone else to care for the veteran while you take a break.

If you are a secondary caregiver, you may receive:

- Mental health counseling.
- Certain beneficiary travel benefits when traveling with the veteran to appointments. Note, for specific details, speak to your Caregiver Support Coordinator.
- At least 30 days of respite care per year for the veteran.



RETIRED SOLDIER CASUALTY ASSISTANCE CHECKLIST

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



Get connected with Veteran Service Organizations

By Jeffrey Vaughan, Soldier Support Branch, U.S. Army Reserve Command

Col. David Grant, the Director of the Soldier for Life office, wrote about what it means to be a Soldier for Life, embrace a lifetime of duty, and connect with other veterans in the February 2022 issue of *Army Echoes*. Getting involved with a veteran service organization (VSO) is one method to do that. VSOs provide volunteer opportunities that meet needs in regional communities around the country.

Although no two VSOs are the same, they all assist veterans in navigating the Veterans Affairs (VA) claims and benefits system and support veterans in connecting and leading productive lives through their regional facilities and activities. Many VSOs provide assistance to service members, families, retirees, and veterans in areas like employment outside of the armed forces, education, and general well-being. The American Legion is the biggest and most well-known, but there are several more, including the Disabled American Veterans, American Veterans, and Veterans of Foreign Wars. All play a crucial part in supporting veterans with disabilities

and their communities, whether they are particular to a service or not.

Members of these organizations get together to socialize, support humanitarian endeavors, and discuss opportunities for professional and personal development. At these groups, you can either look for or offer to be a mentor, which can help you develop your abilities and share your information and experiences. All VSOs provide help for service members and families, including financial aid and job fairs. Most organizations organize socially responsible projects to aid neighborhood activities like food drives. Some organizations—such as Student Veterans of America—cooperate with institutions to more effectively count military experience toward professional courses. On occasion, a veteran services officer will be on duty at the base helping Soldiers apply for Veteran's Affairs benefits. The VA frequently collaborates with a VSO.

What qualities should a VSO have? It should first be internally organized with a concise mission statement



Veterans of Foreign Wars Toy Drive (U.S. Army photo by Master Sgt. Ryan Matson)

detailing their goals. It ought to have public minutes, bylaws, and a board of directors. Most will report their finances at regular meetings, usually once a month. These will prevent you from joining a fraudulent group.

There are many groups to pick from; try another if you don't like the first. The objective is to maintain contact with our service members, both past and present, and their families, as well as to become a contributing member of the local communities.

Visit <https://www.va.gov/ogc/recognizedvsos.asp> for an online list of organizations approved by the VA.

Black Friday deals offer holiday savings

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

There's never been a better time to stop by your nearest PX as your Exchange is offering weekly Black Friday deals through Nov. 23. Pick up the latest electronics, clothing, jewelry, sporting goods and more, for less, in-store and at <http://www.shopmyexchange.com/>. New, military-exclusive deals and specials are being released every Friday through the week of Thanksgiving. Promotion previews are posting to ShopMyExchange.com/savings-center/weekly-ads each Friday at 12:01 a.m. Central. New deals go live each Friday at midnight.

As a Soldier for Life, you have earned a lifelong Army & Air Force Exchange Service benefit that you can depend on through retirement. With tax-free shopping, military-exclusive pricing and dividends that support critical Army Quality-of-Life (QoL) programs, the Exchange delivers year-round value to Army families and communities. Every time you shop the PX, you make a lasting contribution to our Army communities as 100% of Exchange earnings are reinvested in operations to improve the customer experience or distributed as dividends. In the last 10 years, the Exchange has provided \$3.5 billion in earnings for Army QoL programs.

For more than 127 years, the Exchange has been steadfast in its commitment to serve Soldiers, past, present, and future. It is truly an honor to serve those who serve. Thank you for your service and for shopping your Exchange. Soldier For Life!



Time for a retired pay account checkup?

Defense Finance and Accounting Service



CLEVELAND – It’s important to regularly review and update your retired pay account. Keeping your account current will ensure that the Defense Finance and Accounting Service (DFAS) can get in touch with you if there is information you need to know about your retired pay and help make sure that outdated information doesn’t cause difficulties for you or your loved ones down the road.

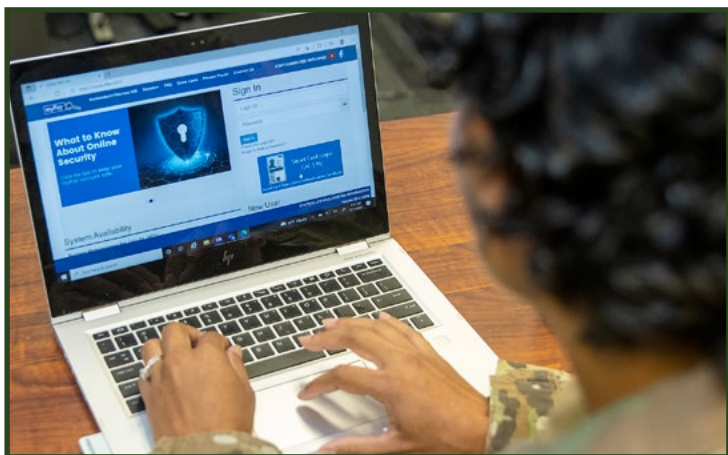
Use this handy roadmap to perform a retired pay checkup at least once a year.

1. Is your mailing address current?

You might be surprised to learn DFAS gets a lot of returned mail. If you’ve moved and haven’t told us, we won’t know how to reach you. Log in to your myPay account and check your “Correspondence Address” under “Pay Changes” on the side menu as part of your annual account check-up: <https://mypay.dfas.mil>.

2. Do you have a current email address in myPay?

Email is the easiest and fastest way for DFAS to communicate with you. Take a minute right now and check to make sure your email address is current. At the top of your myPay account menu, select “Personal Settings” and then in the side menu on the left, select “Email Address” to view the email address(es) you have on file with DFAS. Make sure you indicate the primary email address you want us to use. Delete any old email addresses you no longer use.



Update your myPay account yearly. (U.S. Army photo by Mark R. W. Orders-Woempner)

While you are in your myPay account, add a mobile phone number so you can receive key myPay account notifications via text.

3. Are your allotments correct?

Review your allotments at least once a year. Look under “Pay Changes” for “Allotments” in the menu on the left side of your myPay account. Check each allotment and the allotment amounts. Please keep in mind that some allotments, including FEDVIP and TRICARE, cannot be changed using myPay. If you have a question about any of these, please contact that organization directly.

4. Have there been changes in your family?

If you get married, lose a spouse, or have a child, the change can affect your account. You may need to change your income tax withholdings or notify us to change your Survivor Benefit Plan information.

5. Is your Arrears of Pay (AOP) beneficiary correct?

Who did you choose as a beneficiary for any arrears of retired pay that may be due when you pass away? AOP is the prorated amount of your final month’s retirement pay. Make sure your designation is current and confirm that your beneficiary’s address is up to date. You can check this information by clicking on the “Beneficiary for Arrears” link under “Pay Changes” in the menu on the left side of your account in myPay.

6. Is your Survivor Benefit Plan (SBP) coverage and beneficiary(ies) correct?

Your myPay Retiree Account Statement has a lot of information on it about your pay, deductions, taxes and SBP. The SBP section has five lines on it for members who participate in it. The most important information for you to check: your type of coverage and the date of birth of your spouse beneficiary (if applicable).

If you need to change your SBP coverage, DFAS needs a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), along with the Survivor Benefit Plan Election Change form (DD Form 2656-6) to update your account.

Always notify DFAS as soon as possible about a major life change. You can upload your documents on the askDFAS online upload tool, fax your documents to (800) 469-6559 or mail them to DFAS, 8899 E 56th Street, Indianapolis, IN 46249-1200. Make sure your Social Security Number is clearly visible on each document so we can identify your account to update it. If you need assistance accessing your myPay account, please contact the myPay Customer Care Center toll-free at (888) 332-7411 or at (317) 212-0550.



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

Army Echoes is distributed to Retired Soldiers and annuitants by the Defense Finance and Accounting Service (DFAS) based upon the data that they have for you in the pay system. **NOTE:** We do not maintain mailing address or email information at our location.

The fastest and surest way to update your information in DFAS is to use myPay at the following link: <https://mypay.dfas.mil/#/>. You can also call DFAS customer service at (800) 321-1080. Additional information is available on their page at <https://www.dfas.mil/retiredmilitary/about/aboutus/customer-service.html>.

The current and previous issues of *Army Echoes*, dating back to 1996, are available on our page at <https://soldierforlife.army.mil/retirement/echoes-issues> and the *Army Echoes* blog is available at <https://soldierforlife.army.mil/Retirement/blog>.



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WASHINGTON – The Association of the United States Army's (AUSA) Annual Meeting is the largest land power exposition and professional development forum in North America. This year's meeting, Oct 10-12, provided presentations on the State-of-the-Army, panel discussions and seminars on military and national security subjects, more than 700 exhibitors, and a variety of networking events. Among the exhibitors were BENEFEDS (see page 11 of this issue) and the Department of Veterans Affairs (see pages 7 & 12), both pictured above. Other exhibitors included Soldier for Life, Army Retirement Services (<https://soldierforlife.army.mil/Retirement>), MyArmyBenefits (<https://myarmybenefits.us.army.mil/>), the Army and Air Force Exchange Service, the Defense Commissary Agency, and the Army Chaplain Corps. The Secretary of the Army, the Honorable Christine Wormuth, was the keynote speaker. (U.S. Army photos by Elizabeth Caraway, Army Retirement Services)