



## 2024 Retired Soldier Council focused on health care and more



Members of the 2024 Chief of Staff, Army Retired Soldier Council (from L to R): Sgt. Maj. (Ret) William Hursh, Lt. Col. (Ret) Jerry L. Wood, Lt. Col. (Ret) Karen Nigara, Col. (Ret) Felix L. Santiago-Torres, Master Sgt. (Ret) David M. Pearson, Sgt. Maj. of the Army (Ret) Daniel A. Dailey, Lt. Gen. (Ret) Joseph Anderson, Sgt. Maj. (Ret) Scott Leeling, Col. (Ret) Mark Rado, Command Sgt. Maj. (Ret) Michael D. Sutterfield, Chief Warrant Officer 5 (Ret) Louise I. H. Goetzelt, and Sgt. Maj. (Ret) Keith Hammack. Photo by Army Retirement Services.

**WASHINGTON** – The 64th meeting of the Chief of Staff, Army Retired Soldier Council (CSARSC), was held at the Pentagon from April 14-19, 2024. The Council, made up of 14 Retired Soldiers and co-chaired by a retired lieutenant general and a retired sergeant major of the Army, serves as the voice for more than 1.34 million Retired Soldiers and surviving spouses.

The Council discussed an array of issues this year, including health care, benefits, enterprise-level communications, support, and entitlements. The Council concluded their annual meeting

with a detailed report to the Chief of Staff of the Army on their recommendations and discussions.

One of the key recommendations, and number one issue for all Retired Soldiers, is the availability and access to military health care. The message from Retired Soldiers was clear: they value the quality of care they receive at Military Treatment Facilities (MTFs); so much so, that 43 percent of the 605 issues addressed by the Council since 2000, have revolved around health care.

The Council recommended the Army continue to engage with the Defense Health Agency (DHA) to ensure MTF care for Retired Soldiers and their families remains a priority. Regarding prescription drug pricing, the Council recommended ensuring TRICARE For Life (TFL) beneficiaries pay the “lowest rate available” for their prescription benefits without having to “shop around” for the lowest price.

The Council also supported the Military Health System (MHS) Prescription System and their commitment to expeditiously provide a workable prescription management module within the MHS Genesis patient portal. Acknowledging many military retired beneficiaries, spouses, and surviving spouses are living on a fixed income, opposition for retirees having to “pay upfront for medical services from civilian providers, is commensurate with keeping the commitment to those who served...”

Another issue the Council worked and recommended changes on, was in communications, particularly with the timely notification of tax withholding requirements affecting annuitants when the annual tax table is updated. Noting that a delay exists between the IRS-directed changes to withholding requirements, and DFAS modifying the Annuity Pay System to reflect the correct withholding of federal income taxes.

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# Echoes from the past: News from 1966

By Army Retirement Services

In the **September 1966** issue of the Retired Army Personnel Bulletin, front page news announced, “several hundred retirees have taken advantage of the Army’s two recall programs for enlisted personnel possessing hard-skill MOSs.” At the time, engineers, medical, ordnance, and signal fields were the most sought after occupational fields.

Dated April 30, 1965, Army Regulation 601-250, opened the door for enlisted retirees to re-enlist voluntarily if they were found qualified. The second program, initiated on April 1, 1966, invited selected retirees to return to active duty with a one-grade promotion. These programs provided opportunities for non-disabled, noncommissioned officer retirees under 50 years of age, who were on active duty less than 27 years, and met health and MOS requirements, to apply for recall.

As a result of AR 601-250, both programs were met with success, as more than 3,000 retirees had submitted recall applications from May – July 1966.

ALARACT 017-2024 was published in **March 2024**, specifically for those professionals in the Army who work in the policy realm. This type of messaging is commonly used as a way for the Army to communicate with its Soldiers and Army civilians. To be clear: ALARACT 017-2024 is not policy, rather it is just amplification of the existing policy that has been in effect for several years, used for retaining talent for required authorized regular Army vacancies by providing instruction on where and how to find retiree recall positions and how to apply for those positions.

Army Regulation 601-10, (Management and Recall to Active Duty of Retired Soldiers of the Army in support of mobilization and peacetime operations) restricts types of assignments, and similar to nearly 60 years ago, Retirees must meet the qualifications as set forth in ALARACT 017-2024 and be accepted. Pursuant to Executive Order 13814, dated March 6, 2018, each branch of military service is authorized up to 1,000 retirees to return to active duty. For the Army, the number has averaged around 100. Occupational fields are a bit harder to pin down, as the needs of the Army are fairly diverse. For more information and to read ALARACT 017-2024, visit <https://armypubs.army.mil/>.

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

*(Left) Soldiers moving through rough terrain searching for Viet Cong near Tuy Hoa, during Operation Harrison in 1966. Credit Robert C. Lafoon/U.S. Army, via National Archives.*



*(Right) President Lyndon B. Johnson awards the Distinguished Service Cross to First Lieutenant Marty A. Hammer, 26 October 1966. Picture from History / Bridgeman Images.*



Army Echoes is the U. S. Army’s official newsletter for Retired Soldiers, surviving spouses, and their Families. Army Echoes’ mission is to educate Retired Soldiers about their benefits and policy changes and to urge them to remain Soldiers for Life, representing the Army in their civilian communities and serving as advocates in their local areas.

Published four times each year in accordance with Army Regulation 600-8-7, Army Echoes also publishes additional content in an online blog at <https://soldierforlife.army.mil/Retirement/blog>. \*The August issue is only published digitally. NOTE: The newsletter is posted online before it is mailed. Past editions of the Army Echoes newsletter are available for free download from <https://soldierforlife.army.mil/Retirement/army-echoes>. Some of the information contained in Army Echoes comes from outside sources and was current at press time.

Inquiries and comments specific to this publication should be sent to Army Retirement Services, Attention: Army Echoes Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or [ArmyEchoes@army.mil](mailto: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](mailto:ArmyEchoes@army.mil).

**Leadership**

**Deputy Chief of Staff, G-1:** Lt. Gen. Brian S. Eifler

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# DFAS: Managing your pay account just got easier

By DFAS Cleveland

We continue to look for ways to make the important work of managing pay easier for military retirees, Survivor Benefit Plan (SBP) annuitants, and survivors.

Using your feedback, along with ideas from our pay partners who assist you with your requests, we recently set out on a mission to make our [askDFAS](#) online tools experience more intuitive and helpful.

One comment we heard from retirees and SBP annuitants was finding the way to an online upload tool or online form on askDFAS wasn't always easy.

So, this year, we undertook a major project to change that.

## The 2024 askDFAS Refresh

In May, we refreshed the "Ask Retired Pay" module of askDFAS to make it easier to navigate. The changes combine the familiar functionality that you've come to enjoy while also expanding your options and reorganizing tools in a thoughtful way so you can easily find the correct tool for your request.

As you survey the new options on the "Ask Retired Pay" module of askDFAS, you'll see reorganized and expanded online form upload tools, new self-service tools, and the opportunity to send account questions to the DFAS Cleveland Customer Care Center via an askDFAS ticket.

We are very excited about the new online tools available to you as a result of our askDFAS Refresh!

Here are a few highlights of what's now available:

### New Online Upload Tools

For both retirees and SBP annuitants, there are many new online upload tools, which means now you can submit any form or document you need to send us online as a PDF via these tools.

### New Options For Retirees and SBP Annuitants to Ask Account Questions via askDFAS

Even more exciting, there are now new options for retirees and SBP annuitants to ask account questions online via askDFAS! Now you won't have to always make a phone call to get the answer to a question!

Asking a question on askDFAS is a convenient alternative to calling the DFAS Cleveland Customer Care Center. But please keep in mind team members from our care center

will only be able to respond if you've articulated your question clearly and answered the validation questions—just like if you were on the phone.

When using these helpful Q&A tools, please watch your email for a notification when your ticket has been updated. You will need to log back in to the ticket from the link in the email and enter the password you created to view the response. If you forget the password, it can be reset using the email you originally input.

### New for SBP Annuitants: Update Your Mailing Address Online on askDFAS

For SBP annuitants, there is now an option to request the mailing address on file to be updated on their account online via askDFAS! This request requires correct answers to the validation questions presented on the ticket.

We know the option for SBP annuitants to update their mailing address using this online tool will be popular with annuitants!

### Check Out All of the Online Tools Available

See all of the tools available, along with direct links to each tool and simple instructions for using them on our new askDFAS Online Tools webpages. Find out more here: <https://www.dfas.mil/raquicktools>.

### Share the News

If you know other military retirees or SBP annuitants who would benefit from this information, please help us share the good news.



The screenshot shows the DFAS website interface. At the top, it says "DEFENSE FINANCE AND ACCOUNTING SERVICE PROVIDING PAYMENT SERVICES FOR THE U.S. DEPARTMENT OF DEFENSE". There is a search bar and social media icons for myPay, Facebook, YouTube, and LinkedIn. A navigation menu includes: MILITARY MEMBER, RETIRED MILITARY & ANNUITANT, CIVILIAN EMPLOYEE, and CONTRACTOR & VENDOR. Below the menu, there are sections for "Quick Tools", "askDFAS Forms Library", and "Customer Service" (800-321-1080, M-F, 8 a.m. to 5 p.m. ET). A "Need help?" section provides contact information and links to "Online Services" (myPay, askDFAS, DFAS YouTube channel, Facebook) and "Retiree and Annuitant Pay Dates - See the pay schedule here". At the bottom, there is a section for "Check Out Our New Online Tools to Make Managing Your Pay Account Easier!" with instructions for using self-serve tools.

## Does the VA have your correct address?

By Michael Dewey, VHA Office of Finance

Veterans, here's your opportunity to update your mailing addresses on file with VA to avoid undelivered or late VA correspondence through U.S. mail. If you don't receive your VA billing statements on time, you could accrue interest and fees and have your debt sent to collection agencies.

This could happen any time that any of your addresses on file are not correct.

### Why would I have more than one mailing address with VA?

You might have multiple mailing addresses on file with VA for a number of different reasons. For example, you might want to have a family member receive some of your mail. You might be a snowbird and travel for much of the year and want your mail to go to a permanent address. Or you might live in a nursing home or assisted living and want some mail to go to your nursing home and other mail to go to other addresses.

### How to change your VA mailing addresses

Whatever the reason, you can create an account to manage your VA benefits and care in one place—any time, from anywhere. Learn more about how to create an account and how this can help you:

- Create an account at: <https://www.va.gov/?next=loginModal>.
- You can update your mailing address information yourself by following instructions at: <https://www.va.gov/change-address/>.
- Or you can contact your local VA medical center, by locating them at: <https://www.va.gov/find-locations/>.

If you are receiving all mail from VA appropriately, there is nothing you need to do at this time.



## VA enhances claim status tool for improved veteran experience

By Veterans Benefits Administration

VA's Claim Status Tool allows veterans to quickly view the status of their claim, decision review, or appeal online at: <https://www.va.gov/claim-or-appeal-status/>.

This free service allows veterans the flexibility to access and monitor their claim online or from their mobile device 24/7. Veterans can select the time of day that best suits their schedule.

To begin, simply create a secure, personal online account on [VA.gov](https://www.va.gov) using the free [Login.gov](https://www.login.gov) or [ID.me](https://www.id.me) services. You can also sign in your existing accounts, or visit your [MyHealthVet](https://www.myhealthvet.com) account.

Once online, you have instant access to view your claim,

upload any required information and download available decision letters without having to wait for a person to process your request.

### Some new features include:

- **User-friendly interface:** Easier to navigate and find what you need.
- **Real-time notifications:** Get up-to-date information about your claim status instantly.
- **Mobile optimization:** Manage your claim on your phone or tablet, from anywhere.
- **Clearer information:** See your claim details presented more clearly, making it easier to understand the status and next steps.

This is one of several recent updates aimed to improve the digital self-service experience of the VA Claim Status Tool, making it easier to view and manage your VA claim and quickly locate the information you need online.

These updates are part of VA's commitment to provide veterans with the best possible service and support.

Please visit <https://www.va.gov/resources/how-to-check-your-va-claim-appeal-or-decision-review-status-online/> for step-by-step instructions on using the tool.





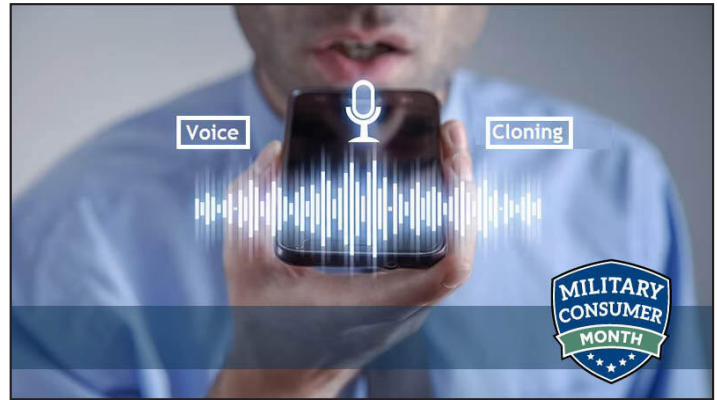
# Fighting back against harmful voice cloning

By Alvaro Puig, Consumer Education Specialist

If a call sounds like your boss (asking for bank account numbers) or your family member (begging for help in an emergency), you're more likely to act. That's why scammers use voice cloning to make their requests for money or information more believable. And the Federal Trade Commission (FTC) is fighting back.

When the FTC announced its Voice Cloning Challenge last year, the main goal was to encourage innovative ways to help protect people from AI-enabled voice cloning harms. Today, we're pleased to announce that the FTC awarded four top prizes to the winning submissions that take a wide range of approaches to doing just that:

- a solution that would use algorithms to detect whether voice patterns are human or synthetic
- a technology that would detect in real time voice cloning and deep fakes in incoming phone calls or digital audio in two-second chunks, assigning a "liveness score"
- a proposal that would watermark audio with distortions that people would not be able to hear, but that could throw off AI voice cloners so that the audio could not be



accurately cloned

- a technology that would authenticate that a voice is human and embed the authentication as a type of watermark

Learn more about the winning proposals on the Voice Cloning Challenge page at: <https://www.ftc.gov/news-events/contests/ftc-voice-cloning-challenge>.

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The Council recommended that DFAS immediately notify the annuitants once the annual change takes place, as well as inform those affected that there will be a delay to any changes that are observed in the monthly payment.

The Council also recommended "the Army staff develop a mutually supportive working relationship with selected military service organizations to develop a partnership program that can assist Recruiting Command in accomplishing its mission."

The CSA affirmed the recruiting challenges the Army has experienced, largely based on changing social and economic environments. The CSA also stated the plan is to "continue to support the United States Army Recruiting Command (USAREC) transformation plan, incorporating the support of the Retired Soldier and veteran community."

The entire Council report from the meeting is located at <https://soldierforlife.army.mil/Retirement/csa-retired-soldier-council>. If you are interested in serving on the Army Chief of Staff's Retired Soldier Council, contact your local Retirement Services Officer (RSO) for more information. To locate your RSO, visit <https://soldierforlife.army.mil/Retirement/rso>. Council members are nominated by the Army installation retiree councils and recommended by the Garrison or Army Service Component Commanders.



Members of the 2024 Chief of Staff, Army Retired Soldier Council met with senior Army officials including Army Chief of Staff, Gen. Randy A. George and Sgt. Maj. of the Army Michael R. Weimer, April 14-19, 2024, to review and discuss issues nominated by Installation Retired Soldier Councils. Photo by Army Retirement Services.

# Insurance and estate planning for your peace of mind

By Mandi Moynihan, *MilSpouse Money Mission*

Insurance protection and estate planning are key to your family's financial peace of mind. Insurance protects you from serious financial loss and provides for your family, and estate planning ensures your wishes are carried out in case you are no longer there.

## Protect Your Belongings

**Homeowners and Renters Insurance:** Both homeowners and renters insurance cover your home and its contents, but in different ways.

- Homeowners pay for damage to both your house and structures (like a garage), while renters insurance covers just your possessions. (Your landlord is responsible for the building.)
- Both policies cover personal property that is damaged or stolen, including furniture, appliances, electronics, clothing, jewelry, and dishes.
- Both provide liability coverage against accidents in your home or on your property.
- Both have deductibles — an amount you pay before the insurance covers the rest.

**Note:** Due to an increase in extreme weather events — such as storms and flooding — some insurance companies have greatly raised their rates or [stopped issuing homeowners policies](#) in certain states.

Features of homeowners insurance can be found at: <https://www.milspousemoneymission.org/wp-content/uploads/2020/07/MMM-Home-Insurance-2.pdf>.  
Information on renters insurance can be found at: <https://www.milspousemoneymission.org/wp-content/uploads/2020/07/MMM-Renters-Insurance-1.pdf>.

**Car insurance** provides financial protection in case your car is damaged or stolen, you're injured in an accident or you're at fault for an accident that causes injury or property



damage to someone else. Insurers base your premium (payment) on how risky they think it will be to insure you. Risk factors include your age, gender, type of car, and where you live. The higher the projected risk, the more expensive your insurance.

- Uninsured motorist coverage provides financial protection if you are hurt in an accident and the other driver doesn't have insurance.
- Your policy may also offer features like roadside assistance and car rentals, if yours is being repaired.

Learn the basics of car insurance at <https://www.milspousemoneymission.org/wp-content/uploads/2020/07/MMM-Auto-Insurance-3.pdf>.

## Protect Your Life

Life insurance provides a death benefit (payment) to the beneficiary when an insured person dies. Your premiums (cost) will be based on how risky an insurer thinks it will be to insure you, including your age, gender, health, and whether you smoke.

There are two main types of life insurance, permanent and term.

- Permanent life insurance policies are intended to provide coverage for life. They pay a death benefit and can also accumulate cash value. The cash value may be invested or earn interest depending on the policy. The main intent of cash value is to keep the policy funded in future years, but most policies also allow the owner to use the funds for other purposes, either through withdrawals or loans. It's important to understand that doing this can impact the policy's ability to remain in force.
- Term life insurance policies provide coverage for a fixed time, such as 15, 20, or even 30 years. They pay a death benefit but do not accumulate cash value. The premiums are typically less expensive than permanent insurance.

As a spouse, keep in mind that if you are currently not working or underemployed, it's important to consider the cost of child care should you be unable to care for your child(ren). MilSpouse Tessa explains how it's key to "Know Your Worth," in the video found here: <https://www.youtube.com/watch?v=qleDTFOMWFs>.

## Estate Planning

An estate plan supports most of the important legal, health, and financial decisions in your life and after you pass.

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# Q&A: TRICARE For Life and your family

By TRICARE Communications



**FALLS CHURCH, Va.** – For many families, staying healthy is a big priority. If you'll be eligible for [TRICARE For Life](#) (TFL) soon, you might be wondering how this affects your family's health care coverage.

"Your TFL eligibility is based in part on your eligibility for Medicare," said Anne Breslin, TRICARE For Life program manager at the Defense Health Agency. "When you become eligible for Medicare, your family members who aren't yet eligible for Medicare may stay in their current TRICARE plans."

Keep reading to learn how your family's TRICARE coverage works when one family member becomes eligible for Medicare.

Q: Who's eligible for TFL?

A: TFL is for military retirees and their eligible family members who are entitled to TRICARE and have Medicare Part A and Medicare Part B, regardless of age, as outlined in the TRICARE For Life Handbook, at: [https://tricare.mil/Publications/Handbooks/tricare\\_for\\_life](https://tricare.mil/Publications/Handbooks/tricare_for_life). TFL coverage is automatic once:

- You have both Medicare Part A and Part B
- You show as TRICARE-eligible in the [Defense Enrollment Eligibility Reporting System](#)

Q: I've heard that TFL is an individual entitlement. What does this mean, and how does it affect my family?

A: This means that TFL only covers the person who has Medicare Part A and Part B. Your family members who aren't eligible for Medicare may stay in their current TRICARE health plan as long as they're eligible.

Q: Is becoming eligible for Medicare a TRICARE Qualifying Life Event?

A: If you become eligible for Medicare at age 65, you won't have a [Qualifying Life Event](#), but your TRICARE-eligible family members under age 65 will. These family members can make eligible changes to their TRICARE health plan within 90 days of the Medicare-eligible family member's Medicare effective date.

Learn more about eligibility at: [https://www.tricare.mil/LifeEvents/Medicare\\_Becoming\\_Medicare-Eligible](https://www.tricare.mil/LifeEvents/Medicare_Becoming_Medicare-Eligible).

Q: I didn't sign up for Medicare Part B during my Initial Enrollment Period. How does this affect my family

members' TRICARE coverage?

A: It doesn't. Family members who aren't eligible for Medicare may stay in their current health plan as long as they're TRICARE-eligible.

Remember, if you're eligible for Medicare, you must have Medicare Part A and Part B to have TFL coverage. This includes people who live overseas and people with employer-sponsored health plans.

If you have employer-sponsored health coverage, you can delay Medicare Part B and sign up during a [Special Enrollment Period](#). If you choose to rely solely on employer-sponsored coverage, sign up for Medicare Part B the month before you retire or lose employer-sponsored coverage. This ensures your Medicare Part B and TRICARE coverage under TFL starts as soon as your other coverage ends.

If you don't sign up for Medicare Part B during your [Initial Enrollment Period](#) and you aren't eligible for a Special Enrollment Period, you can also sign up during the Medicare [General Enrollment Period](#).

To learn more about signing up for Medicare Part B, check the TRICARE For Life Handbook at [https://tricare.mil/Publications/Handbooks/tricare\\_for\\_life](https://tricare.mil/Publications/Handbooks/tricare_for_life).

Q: Will my family's TRICARE annual enrollment fee change when I become eligible for Medicare?

A: TFL doesn't have an annual enrollment fee. But if you have family members enrolled in a [TRICARE Prime](#) or [TRICARE Select](#) plan, your family's enrollment fee may change:

- The fee changes to the single rate if you have only one family member enrolled in TRICARE Prime or TRICARE Select.
- Your enrollment fee will stay at the family rate if you have two or more family members enrolled in TRICARE Prime or TRICARE Select.

To learn more about enrollment fees, use the Compare Costs tool at: <https://www.tricare.mil/comparecosts>. You can also call your [TRICARE contractor](#).

Q: If my sponsor passes away, does this affect my eligibility for TFL?

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## Ask Joe: Your benefits guru

Dear Joe,

I'm a retired military veteran nearing age 65 and wonder if I need to get Medicare. I'm 80% disabled and get all my care at the local VA hospital. I don't want to pay Medicare premiums if I'm not going to use it. My Retired ID card expires at age 65 and can't be renewed without Medicare. Please provide more information. Thanks in advance.

Nearing 65

Dear Nearing,

According to <https://www.va.gov/health-care/about-va-health-benefits/va-health-care-and-other-insurance/>, you are encouraged to sign up for Medicare as soon as you are eligible even if you get all your healthcare through the VA. They provide the following reasons for this recommendation.

1. Medicare covers you if you ever need to go to a non-VA hospital or doctor. It offers you more options for healthcare if needed.
2. In case funding for VA healthcare changes in a way that negatively affects you, you are covered by Medicare.
3. If you delay signing up for Medicare Part B (coverage for doctors and outpatient services) and then due to the loss of VA healthcare benefits or a requirement for non-VA health care choices you need to sign up later, you will pay a penalty. The penalty grows each year that you delay signing up for Medicare and the higher rate applies for the rest of your life.
4. If you are eligible for TRICARE For Life (TFL) (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-For-Life-%28TFL%29>), it serves as wrap-around coverage and is the second payer after Medicare. You MUST have Medicare parts A & B to maintain TFL coverage, if you don't you will be dropped from TRICARE. If you have TFL, it will serve as your prescription plan as well and you do not need Medicare Part D. However, if you are not eligible for TRICARE For Life, Medicare Part D (prescription drug coverage) will allow you to get prescriptions from non-VA doctors and fill them at your local pharmacy instead of through the VA mail-order service. There is no penalty for delaying Medicare Part D if you enroll when you're first eligible or within 63 days of losing VA health care or other creditable prescription drug coverage.

Congratulations on the milestone of turning 65!

Joe

Dear Joe,

My husband is in hospice care, and we are planning his memorial service according to his wishes. He served in the Army for 22 years and retired in 1995. He wants to be buried in Arlington National Cemetery. How can I find out if he is eligible? I also heard it might be months after the death before his funeral can happen, is this true? I hope you can help with more information.

Planning

Dear Planning,

First, thanks to both of you for your service to the country. Burial at Arlington National Cemetery carries with it the rich history of military honors and caring for our nation's heroes. You can find eligibility information on the Burial in Arlington National Cemetery fact sheet, at: <https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Burial-in-Arlington-National-Cemetery?serv=128>. It outlines what documents you need to prove eligibility and what military honors your husband may receive. Unfortunately, it can take months after the death before interment can happen at Arlington National Cemetery. On average, the cemetery conducts between 27 and 30 funeral services each day with varying degrees of military funeral honors, chaplain support, chapel services, etc., and they schedule services based on limited cemetery and military resources. The fact sheet and additional information also provides the customer service number and additional resource information for Arlington National Cemetery. I hope that this information is helpful during this difficult time.

Joe



# MyArmyBenefits

The official military benefits website of the U.S. Army







## Are you missing out on state benefits?

By MyArmyBenefits staff

Did you know that you could be missing out on some great benefits? Whether you just joined the retired ranks or are a long-standing member of those still serving, states and territories offer a variety of benefits to you and your family. Benefits like property tax exemptions, employment preference, and recreational discounts are offered not only to active-duty military but also to retired military, veterans, disabled veterans, and family members.

You can find this benefit information all in one place in the [MyArmyBenefits State and Territory Fact Sheets](#). Each fact sheet has information on state income and property taxes, education and employment benefits, parks and recreation, Veterans Affairs (VA) facilities in the state, and more. This detailed information will help you find benefits in the state or territory where you live and the states and territories where you travel.

Maybe you are contemplating a move to a state that does not tax your retired pay. Each state fact sheet has up-to-date information on whether military retired pay is taxed and the availability of property tax exemptions for veterans. Several states have passed legislation in the past several years to end or reduce state taxes on military pensions (most recently [Montana](#) and [Virginia](#) changed or began partial reductions) and others are actively considering similar changes. Check back often as state tax laws often change. The State/Territory Fact Sheets are kept up to date with the most recent information and provide links to the benefit details.

If you or your family members want to pursue higher education, check out the education benefits section for your state of residency. Many states offer scholarship programs for veterans, as well as spouses and children of veterans. For example, the [Alabama G.I. Dependent Scholarship Program](#) offers qualified spouses and children

of eligible veterans up to 10 semesters of undergraduate education at a state-supported institution of higher learning plus \$1,000 per semester for textbooks and applicable fees.

The employment benefits section of each state fact sheet is a good place to look for state hiring preference information for veterans and special programs like [New Mexico's Operation Sound Stage](#)—a program designed to put military veterans to work on movie and TV productions in New Mexico. Many states have unique programs specific to their state so be sure to also view the miscellaneous benefits section. You can find initiatives such as the [Texas Veterans Land Board Loan Programs](#) and the [Service Dog Grant for North Dakota Veterans with PTSD](#).

Most states also offer discounts to Retired Soldiers and veterans on state park admission and recreational activities such as camping, hunting, and fishing. For example, Colorado offers free admission to [Colorado State Parks](#) each August for veterans and service members. [Florida](#) offers a Military Gold Sportsman's License at a reduced fee of \$20 to all retired service members (regular price, \$100) that includes hunting, saltwater and freshwater fishing licenses, and other special permits. If you need to find a military installation or VA facility in your state or a state you are traveling to, look for the list of these facilities near the bottom of every state and territory fact sheet.

[MyArmyBenefits](#) has all the information on benefits offered by states and territories. State benefits are also highlighted regularly on our MyArmyBenefits [Facebook](#) and [Instagram](#) social media pages. Check out the state and territory fact sheets at: <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> and find useful and unique benefits you may have been missing out on!



### Army Echoes Mobile App Updated

Have you missed an issue of *Army Echoes*? The current and past issues, dating back to 1997, are available on the *Army Echoes* app. Download the free app:

Apple Store Link: <https://apps.apple.com/us/app/u-s-army-echoes/id890635050>

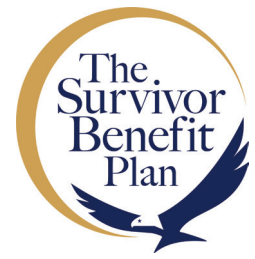
Google Play Link: <https://play.google.com/store/apps/details?id=mil.Army>

### 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/Documents/static/Post/Retired\\_Soldier\\_Casualty\\_Assistance\\_Checklist.pdf](https://soldierforlife.army.mil/Documents/static/Post/Retired_Soldier_Casualty_Assistance_Checklist.pdf)) 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.

# Gaining a new Survivor Benefit Plan (SBP) beneficiary

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



Have you retired and gained a new beneficiary since retirement?

If so, read this article and contact your servicing [Retirement Services Officer \(RSO\)](#) right away to make sure you don't miss your window to make changes to your Survivor Benefit Plan. In most cases you have one year to make changes by submitting the necessary paperwork to the Defense Finance and Accounting Service (DFAS).

Check out these scenarios that may apply to you:

**Scenario 1:** If at retirement you had no eligible spouse or child and you didn't elect coverage for a former spouse or insurable interest, you have one year from gaining your first eligible spouse and/or child to elect coverage for them. If you miss this one-year window, you will be unable to elect coverage for a spouse or child from that point on.

**Scenario 2:** If you did not have a child upon retirement and elected Spouse Only SBP coverage, you have one year from the date of gaining your first child to inform DFAS to add your child to your existing SBP coverage. If you do not inform DFAS of your intent to add your new child to your SBP coverage within one year of gaining that child, you will be unable to elect coverage for that child and any future child. The effective date for the child coverage is immediate.

**Scenario 3:** If you did not have a spouse upon retirement and elected Child(ren) Only SBP coverage, you have one year from the date of marriage to your first eligible spouse to inform DFAS to add your spouse to your existing SBP coverage. If you do not inform DFAS of your intent to add your new spouse to your SBP coverage within one year of marriage, you will be unable to elect spouse coverage from that point on. The effective date of the spouse coverage is the one-year anniversary or the birth of child of that marriage, whichever is earlier.

**Scenario 4:** If you elected Spouse and Child or Child Only SBP at retirement and you gain a new child, that new child receives coverage automatically. You will just need to notify DFAS of the new eligible beneficiary.

**Scenario 5:** If you elected Spouse and Child or Spouse Only SBP at retirement and the Spouse SBP coverage was suspended due to divorce or death, you will have one year from the date of the first eligible marriage after retirement to do one of the following:

1. Resume the same level of coverage
2. Decline to cover the new spouse
3. Increase the level of coverage, if less than full

If you do not do one of the above within one year of marriage, by law, you will resume the original level of coverage. You will have to notify DFAS of the new spouse. The effective date is the one-year anniversary of marriage or the birth of a child of the marriage, whichever is earlier.

**Scenario 6:** If you did not have a spouse upon retirement but had an eligible child and chose to decline SBP coverage for that child, you have one year from the date of marriage to your first eligible spouse to inform DFAS of the election of Spouse SBP coverage. If you do not inform DFAS of your intent to elect coverage for your new spouse within one year of marriage, you will be unable to elect spouse coverage from that point on. The effective date of the spouse coverage is the one-year anniversary or the birth of a child of that marriage, whichever is earlier.

Keeping track of all the laws can feel daunting but you don't have to deal with SBP changes due to life-changing events alone. Remember the RSO is here to assist. Make sure to contact your RSO at: <https://soldierforlife.army.mil/Retirement/rso?maps=all> right away.

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



(Continued from page 6)

It documents things like what happens to your property, who will care for your children, and who will oversee your finances and health decisions when you are unable.

Things to remember:

- Estate planning is not just for the rich — every family can have peace of mind knowing that important end-of-life decisions have already been made.
- Estate planning may sound daunting, but it's really a series of small steps you can take one at a time.
- Estate planning is an ongoing process. Once you prepare the major documents, you will need to periodically review them to make sure they're accurate and up to date.

There are many ways to plan your estate, but most plans include these five key documents:

1. Your will specifies who will receive your property when you die, appoints a guardian for your minor children and names an executor to handle your affairs when it is time to probate your will.
2. A durable power of attorney appoints another person to manage your legal and financial affairs in case you can't due to prolonged absence, injury, or illness. It stays in effect during your lifetime unless you revoke it.
3. Your health care directive or living will lets you specify medical procedures you want taken — or not taken — if you aren't able to state your preferences.

For example, you can specify desired types of treatment, such as no cardiac resuscitation but maximum pain relief.

4. You use a medical power of attorney or health care proxy to appoint someone to make health care decisions on your behalf, in case you become incapacitated through illness or injury.

5. Your letter of instruction is a summary of essential information that clarifies your wishes concerning personal and financial matters such as who will need to be notified of your death and instructions for your funeral.

**Watch this video** about the [five key estate planning documents](#).

### Take the Next Step

The Office of Financial Readiness offers free guidance from [Personal Financial Counselors](#) on your installation. They are experienced with insurance and estate planning and understand the needs of military families.

MilSpouse Money Mission® is a Department of Defense resource that offers FREE personal financial education specifically geared toward military spouses. There is a [Money Ready](#) guide for various stages of financial life, a [MilLife Milestones section](#) to help you through the big moments in your military journey, a blog, spouse videos, quizzes, calculators, and more!

*Mandi Moynihan is a CERTIFIED FINANCIAL PLANNER™ professional who has been with MilSpouse Money Mission since its inception. She also served in the Army and is the spouse of a retired service member.*

## Recently moved? 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 myPay 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://www.dfas.mil/RetiredMilitary/Quick-Tools-for-Retirees-SBP-Annuitants-Survivors/&pgModId=12>. 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>.

Missed an issue? The current and previous issues of *Army Echoes*, dating back to 1997, are available on our page at <https://soldierforlife.army.mil/retirement/echoes-issues> and the *Army Echoes* blog, which is updated weekly, is available at <https://soldierforlife.army.mil/Retirement/blog>.



(Continued from page 5)

The Voice Cloning Challenge is a part of the FTC’s ongoing work to ensure voice cloning technology isn’t used by scammers to cause harm. That work includes prevention of harms where possible, a proposed comprehensive ban on impersonation fraud, and applying the Telemarketing Sales Rule to AI-enabled scam calls. It also includes warning consumers about the use of AI in scams — like when a scammer [clones a family member’s voice](#), calls pretending to be in trouble, and then asks you to send money right away.

If you get a call like this, call the person who supposedly contacted you using a phone number you know is theirs, and verify the story. If you can’t reach your loved one, try to get in touch with them through another family member or their friends.

If you spot a scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/whistleblower).

**Protect yourself and your community by reporting fraud, scams, and bad business practices.**

**Tell us what happened**



**Get your next steps**



**Help stop fraud**



## Want to talk to a Retirement Services Officer?

Whether you're Regular Army, Army National Guard, or Army Reserve, you have an assigned Retirement Services Officer (RSO). Find yours at the interactive RSO maps at: <https://soldierforlife.army.mil/Retirement/rso?maps=all> on the Army Retirement Services website.

(Continued from page 7)

A: If a sponsor dies after they retired from active duty, their spouse stays eligible for TRICARE unless they remarry (unless the new spouse is a retired service member). When the surviving spouse has Medicare Part A and Part B, they'll have TFL.



Q: How can I learn more about TFL?

A: There are many resources to help you learn about TFL. Here are a few places to get started:

- Check out the TRICARE For Life Handbook at: [https://tricare.mil/Publications/Handbooks/tricare\\_for\\_life](https://tricare.mil/Publications/Handbooks/tricare_for_life), TRICARE and Medicare Turning Age 65 Brochure at: [https://tricare.mil/Publications/Brochures/medicare\\_turning\\_65](https://tricare.mil/Publications/Brochures/medicare_turning_65), or the TRICARE and Medicare Under Age 65 Brochure at: [https://tricare.mil/Publications/Brochures/medicare\\_under\\_65](https://tricare.mil/Publications/Brochures/medicare_under_65).
- Watch the latest TFL webinar at: <https://newsroom.tricare.mil/Multimedia/Webinars>.
- Listen to the “TRICARE For Life 101” series of the TRICARE podcast here: <https://newsroom.tricare.mil/Multimedia/Podcast>.





# Crowded places present soft targets

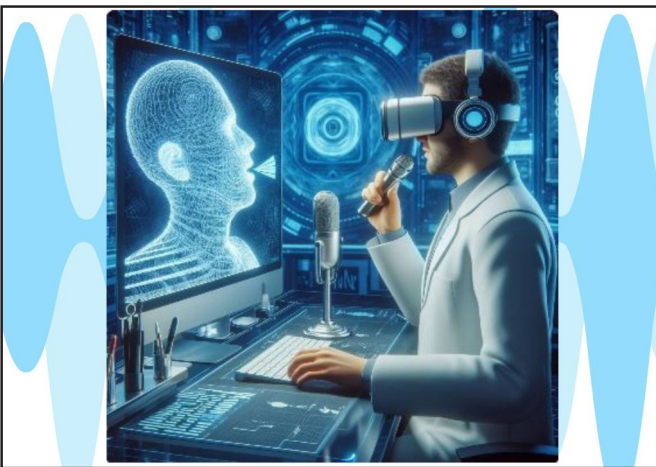
By Office of the Provost Marshal General, Antiterrorism Division



Summer and Fall is often a time for relaxation, vacations with family and friends, and attending special events, before the Winter weather settles in. Unfortunately, some of the events associated with milder temperatures also draw increased attention for potential crime, targeted violent extremism, and terrorist attacks. Special events include large, crowded places such as sporting events, parades, holiday celebrations, cultural festivals, beaches, and amusement parks. All of these venues tend to draw large crowds, often outdoors, making them “soft targets.”

In planning attacks, perpetrators often choose targets focused on crowded places outside the main event space, such as ticketing and parking areas, pedestrian zones, parks, and access roads that surround the venue but are outside of an established security zone. By understanding the threat tactics and preparing detailed security plans, event staff can take measures to protect the event from a wide range of threats. However, the security of these events does not happen without the cooperation and often assistance of the public. Vigilance and threat reporting from individuals attending these events is vital to security.

With that in mind, everyone attending special events or crowded places (such as shopping malls, hotels, restaurants, concerts, or fairgrounds), **anytime**



**throughout the year**, should take basic precautions.

- Maintain continuous situational awareness of your immediate surroundings.
- Exercise caution when attending public venues, especially those heavily frequented by tourists, such as shopping centers, amusement parks, concerts, public beaches, and restaurants.
- Know where the nearest police stations and hospitals are located.

- Know where the nearest emergency exits and routes are away from the crowds.
- Carry emergency phone numbers when traveling outside of your home area.
- Do not get into public transportation (such as taxis, Ubers, or Lyfts) without confirming the authenticity of the vehicle and driver.
- Do not share your personal information with strangers or on social media.
- Do not post your travel plans on social media.
- Be cautious when posting pictures on social media (disable the geolocating function on your mobile device).
- Trust your instincts, and report suspicious activity or behavior to military police or local law enforcement for investigation.
- Understand how to respond during an active shooter event (Run-Hide-Fight).

For those traveling overseas, the threat of targeted violence by violent extremists, terrorists, and transnational criminal organizations remains persistent. The March 22, 2024 Islamic State Khorasan Province (ISIS-K) terrorist attack at a concert hall in Russia presents one example.

For overseas travelers, the State Department and Department of Defense recommend registering your travel with the State Department’s Smart Traveler Enrollment Program (STEP). STEP is a free service that allows American citizens and nationals who are visiting or living in a foreign country to provide travel registration information electronically via the Internet ([Smart Traveler Enrollment Program](https://state.gov/smart-traveler-enrollment-program)) ([state.gov](https://state.gov)).

Travelers can create an account on the STEP website and provide the details of their specific trip, including dates of arrival and departure for the countries they are visiting. Travelers should provide an email address they can access during their trip. The State Department will email new Travel Advisories and Alerts as they are issued. Travel Advisories can also be helpful during planning and preparation for overseas trips ([Travel Advisories](https://state.gov/travel-advisories)) ([state.gov](https://state.gov)).



## West Virginia RAD 2024

By Edwin L. Wriston, West Virginia National Guard, Public Affairs Officer



The West Virginia National Guard, in partnership with the West Virginia Retired Military Council, hosted the third annual West Virginia Military Retiree Appreciation Day (RAD) at the Glen Jean Armed Forces Reserve Center, Glen Jean, West Virginia, April 13, 2024.

During the event, more than 200 Retired Soldiers, veterans and family members from throughout West Virginia were able to update identification cards, learn about new legislation including the PACT Act (which greatly expanded Veterans Administration services for those exposed to chemical agents and burn pits), reconnect with service and veteran service support organizations, mingle with more than two dozen community partners and vendors, and enjoy time spent together with their fellow retirees and families.

RAD events are usually hosted by and center around active-duty military bases, which left many retirees in rural communities around the nation with lengthy and often costly commutes to receive services.

Army Retirement Services office sought to provide a remedy to this issue about a decade ago, by writing a policy allowing for state-level events hosted off active-duty bases. West Virginia, with no active military

bases located within its borders, became the first state to jump at this opportunity.

“There was a critical need for more localized one-on-one support for retirees across the full spectrum of services,” stated Mark E. Overberg, then-Director of Army Retirement Services. “The West Virginia Retired Military Council and the West Virginia National Guard proactively took the ball and ran with it, to amazing results.”



West Virginia National Guard Soldiers help an attendee check in during the 2024 West Virginia Military Retiree Appreciation Day (RAD) event held in Glen Jean, West Virginia, April 13, 2024. (U.S. Army National Guard photo by Edwin L. Wriston)

## Exchange shoppers generate millions for Army Quality-of-Life programs

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

At the Army & Air Force Exchange Service, we say, “It matters where you shop.” Every time you visit the PX, dine at an Exchange food court, or place an order through [ShopMyExchange.com](https://www.shopmyexchange.com), you’re strengthening Army communities around the world.

In 2023, authorized Exchange shoppers generated \$168 million for Army Quality-of-Life programs. Other retailers have a duty to maximize returns to their shareholders; the Exchange’s duty is to maximize support of the Soldiers and families it is privileged to serve.

One hundred percent of Exchange earnings are reinvested in the military community. About 60% of Exchange earnings are contributed to quality-of-life programs, while the remaining earnings improve the shopping experience, such as renovating stores, updating infrastructure, and adding new services.

In the last 10 years, the Exchange has generated \$3.7 billion in earnings, every dollar of which has benefited service members and their families.

Soldiers for Life save through tax-free shopping and military-exclusive pricing at the Exchange while making life better for

our nation’s heroes.

The [Exchange’s 2023 Mission Report](#) highlights the DoD’s retailer’s operations—such as revenue, earnings, as well as information regarding the many ways the Exchange benefit supported troops last year, including:

- 600,000 military uniforms outfitted at cost
- 3.1 million meals served at Department of Defense Education Activity schools
- 60,000+ veterans and military spouses hired since 2013
- 47,000 troops supported throughout 20 military exercises overseas

The Mission Report can be read on the Exchange’s online Community Hub at [ShopMyExchange.com/community](https://www.shopmyexchange.com/community) by selecting “Annual Report” from the “Company” tab dropdown.

Thank you for choosing your Exchange and supporting those who serve and have served.

Soldier For Life!

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

# RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Contact the RSO for your area or go to the 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@army.mil](mailto:usarmy.rsa.rso@army.mil)  
• Ft. Novosel (Ft. Rucker)  
(334) 255-9124/9739  
[usarmy.rucker.rso@mail.mil](mailto:usarmy.rucker.rso@mail.mil)

### ALASKA

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

### ARIZONA

• Ft. Huachuca  
(520) 533-1120  
[usarmy.huachuca.imcom-central.mbx.sfl-rso@army.mil](mailto: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](mailto:usarmy.pomrso@mail.mil)

### COLORADO

• Ft. Carson  
(719) 526-2840  
[usarmy.carson.rso@army.mil](mailto:usarmy.carson.rso@army.mil)

### CONNECTICUT

See West Point, NY

### DELAWARE

See Ft. Meade, MD

### D.C.

See JB Myer-Henderson Hall, VA

### FLORIDA

• Central & West MacDill AFB

(813) 828-0163  
[army.rso@us.af.mil](mailto:army.rso@us.af.mil)  
• Rest of FL, see Ft. Stewart, GA

### GEORGIA

• Ft. Moore (Ft. Benning)  
(706) 545-1805/4434  
[usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil](mailto:usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil)  
• Ft. Eisenhower (Ft. Gordon)  
(706) 791-2654/4774  
[usarmy.gordon.rso@mail.mil](mailto:usarmy.gordon.rso@mail.mil)  
• Ft. Stewart  
(912) 767-5013/3326  
[usarmy.stewart.rso@mail.mil](mailto:usarmy.stewart.rso@mail.mil)

### HAWAII

• Schofield Barracks  
(808) 655-1585/1514  
[armyschofieldrso@mail.mil](mailto:armyschofieldrso@mail.mil)

### IDAHO

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

### ILLINOIS

Ft. Leonard Wood, MO  
(913) 684-5583/2425

### INDIANA

Ft. Knox, KY  
Ft. McCoy, WI, Ft. Knox, KY

### IOWA

Ft. McCoy, WI  
**KANSAS**

• Ft. Leavenworth  
(913) 684-5583/2425  
[usarmy.leavenworth.imcom.mbx.retirements@mail.mil](mailto:usarmy.leavenworth.imcom.mbx.retirements@mail.mil)

### KENTUCKY

• Ft. Riley  
(785) 239-3320/3667  
[usarmy.riley.rso@army.mil](mailto:usarmy.riley.rso@army.mil)

### KENTUCKY

• Ft. Campbell  
(270) 798-5280/3310  
[CampbellRso@army.mil](mailto:CampbellRso@army.mil)  
• Ft. Knox  
(502) 624-7236/1280  
[usarmy.knox.rso@army.mil](mailto:usarmy.knox.rso@army.mil)

### LOUISIANA

• Ft. Johnson (Ft. Polk)  
(337) 531-0363/0402  
[usarmy.polk.rso@army.mil](mailto:usarmy.polk.rso@army.mil)

### MAINE

See Ft. Drum, NY

### MARYLAND

• Aberdeen Proving Grnd  
(410) 306-2322/2345  
[apgrso@army.mil](mailto:apgrso@army.mil)

### MASSACHUSETTS

See West Point, NY

### MICHIGAN

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

### MINNESOTA

See Ft. McCoy, WI

### MISSISSIPPI

See Ft. Novosel, AL

### MISSOURI

• Ft. Leonard Wood  
(573) 596-6637  
[us-army.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.mil](mailto:us-army.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.mil)

### MONTANA

See JB Lewis-McChord, WA

### NEBRASKA

See Ft. Riley, KS

### NEVADA

See Pres. of Monterey, CA

### NEW HAMPSHIRE

See Ft. Drum, NY

### NEW JERSEY

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

### NEW MEXICO

See Ft. Bliss, TX

### NEW YORK

• Ft. Drum  
(315) 772-6434/6339  
[usarmy.drum.rso@army.mil](mailto:usarmy.drum.rso@army.mil)

• Ft. Hamilton  
(718) 630-4552/4930  
[usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil](mailto:usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil)

• Watervliet Arsenal  
See Ft. Drum, NY

• West Point  
(845) 938-4217/2355  
[usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil](mailto:usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil)

**NO. CAROLINA**  
• Ft. Liberty (Ft. Bragg)  
(910) 396-5304  
[usarmy.liberty.usag.mbx.dhr-rso@army.mil](mailto:usarmy.liberty.usag.mbx.dhr-rso@army.mil)

**NO. DAKOTA**  
See Ft. Riley, KS

**OHIO**  
See Ft. Knox, KY

### OKLAHOMA

• Ft. Sill  
(580) 442-2645/6131  
[usarmy.sill.id-training.mbx.ft-sill-retirement-services@army.mil](mailto:usarmy.sill.id-training.mbx.ft-sill-retirement-services@army.mil)

### OREGON

See JB Lewis-McChord, WA

### PENNSYLVANIA

• Carlisle Barracks  
(717) 245-4501/3894  
[usarmy.carlisle.rso@mail.mil](mailto:usarmy.carlisle.rso@mail.mil)

### RHODE ISLAND

See West Point, NY

### SO. CAROLINA

• Ft. Jackson  
(803) 751-5523  
[armyrso.jackson@mail.mil](mailto:armyrso.jackson@mail.mil)

### SO. DAKOTA

See Ft. Riley, KS

### TENNESSEE

See Ft. Campbell, KY

### TEXAS

• Ft. Bliss  
(915) 568-5204/569-6233  
[usarmy.bliss.imcom-central.mbx.rso@mail.mil](mailto:usarmy.bliss.imcom-central.mbx.rso@mail.mil)

• Ft. Cavazos (Ft. Hood)  
(254) 287-8761/5210  
[army.hoodsrso@army.mil](mailto:army.hoodsrso@army.mil)

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

### UTAH

See Ft. Carson, CO

### VERMONT

See Ft. Drum, NY

### VIRGINIA

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

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

• Ft. Gregg-Adams (Ft Lee)  
(804) 734-6555/6973  
[usarmy.lee.imcom.mbx.lee-ima-rso@army.mil](mailto:usarmy.lee.imcom.mbx.lee-ima-rso@army.mil)

• JB Myer-Henderson Hall  
(703) 696-5948/3689  
[usarmy.jbmhh.rso@mail.mil](mailto:usarmy.jbmhh.rso@mail.mil)

### WASHINGTON

• JB Lewis-McChord  
(253) 966-5883/5884  
[usarmy.jblm.rso@mail.mil](mailto:usarmy.jblm.rso@mail.mil)

### WEST VIRGINIA

See Ft. Knox, KY

### WISCONSIN

• Ft. McCoy  
(502) 898-3716  
[usarmy.mcco.y.id-readiness.mbx.dhr-rso@army.mil](mailto:usarmy.mcco.y.id-readiness.mbx.dhr-rso@army.mil)

### WYOMING

See Ft. Carson, CO

### PUERTO RICO

• Ft. Buchanan  
(787) 707-2061/3546  
[usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@mail.mil](mailto:usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@mail.mil)

## OVERSEAS RSOs

### HQ IMCOM Europe

0611-143-544-1530  
[Usarmysembach.id-europe.mbx.retirement-svcs@army.mil](mailto:Usarmysembach.id-europe.mbx.retirement-svcs@army.mil)

### Germany

**Ansbach**  
09641-705871814  
[usarmy.ansbach.id-europe.list.dhr-retirement-services@army.mil](mailto:usarmy.ansbach.id-europe.list.dhr-retirement-services@army.mil)

### Baumholder

0611-143-541-1021  
[usarmy.rsobaumholder@mail.mil](mailto:usarmy.rsobaumholder@mail.mil)

### Bavaria

09641-70-526-4430  
[usarmy.rsobavaria@mail.mil](mailto:usarmy.rsobavaria@mail.mil)

### Grafenwoehr

09641-83-8709  
[usarmy.bavaria.ret-svcs@mail.mil](mailto:usarmy.bavaria.ret-svcs@mail.mil)

### Rheinland-Pfalz

0611-143-541-1021  
[usarmy.rheinland-pfalz.id-europe.mbx.garrison-retiree-svcs@army.mil](mailto:usarmy.rheinland-pfalz.id-europe.mbx.garrison-retiree-svcs@army.mil)

### Stuttgart

09641-70-596-2010  
[usarmy.rso-stuttgart@mail.mil](mailto:usarmy.rso-stuttgart@mail.mil)

### Wiesbaden

0611-143-548-1614  
[usarmy.wiesbaden.id-europe.list.retirement-services-office@army.mil](mailto:usarmy.wiesbaden.id-europe.list.retirement-services-office@army.mil)

### Belgium

011-32-65-32-6293  
[usarmy.rsobenelux@mail.mil](mailto: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](mailto:usarmy.rsobenelux@mail.mil)

### Italy/So. Europe/Africa

**Vicenza**  
011-39-0444-71-4831  
[usarmy.usag-italy.id-europe.list.retiree-services@army.mil](mailto:usarmy.usag-italy.id-europe.list.retiree-services@army.mil)

### Japan

**Camp Zama**  
011-81-46-407-3940  
[usarmy.zamarso@mail.mil](mailto:usarmy.zamarso@mail.mil)

### Okinawa

06117-52-5560  
[usarmy.torii.usag.mbx.okinawa-transitions@mail.mil](mailto:usarmy.torii.usag.mbx.okinawa-transitions@mail.mil)

### Korea

**Yongsan**  
010-2916-0578  
[usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil](mailto:usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil)

### Camp Humphreys

010-2916-0578  
[usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil](mailto:usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil)

## ARMY RESERVE RSOs

**63rd Readiness Division**  
Moffett Field-Mountain View, CA  
(650) 526-9513/9512  
RSO email: [usarmy.usarc.63-rd.mbx.63-rso@army.mil](mailto:usarmy.usarc.63-rd.mbx.63-rso@army.mil)  
States: AR, AZ, CA, NM, NV, TX, OK

**9th Mission Support Command**  
Honolulu, HI  
808-438-1600 x3553  
RSO email: [usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@army.mil](mailto: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, SC  
(803) 751-9546/9661  
RSO email: [usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil](mailto:usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil)

States: LA, MS, NC, PR, SC, FL, KY, TN, GA, AL, 1st MSC

**88th Readiness Division**  
Ft. McCoy, WI  
Office: (608) 388-7448  
RSO email: [usarmy.usarc.88-rd.mbx.retirement-services1@army.mil](mailto:usarmy.usarc.88-rd.mbx.retirement-services1@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, NJ  
(609) 562-1696/7055/7425/1688  
RSO email: [Army99Rso@army.mil](mailto:Army99Rso@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 <https://soldierforlife.army.mil/Retirement/rso>. 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 by processing retirement pay applications, and family members with RCSBP claims. Phone (888) 276-9472 or (502) 613-8950. Retirement application (and RCSBP claim forms) are available on the HRC-GAR page at: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch> or email request for retirement application packet to: [usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil](mailto:usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil).



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

## RETIREE APPRECIATION DAYS

RADs are held annually to honor and recognize the service and sacrifices of military retirees and their families. These events provide information and resources, often including TRICARE, medical, legal, ID card services, and more. Retirees and their families can enjoy a day of fun, camaraderie, appreciation, and support.

LOCATION	DATE	CONTACT
Fort McCoy, WI	6 Sep	(608) 388-3716
Fort Leonard Wood, MO	13-14 Sep	(573) 596-6637
Tobyhanna Army Depot, PA	14 Sep	(570) 615-7019
JB Myer-Henderson Hall, VA	19 Sep	(703) 696-5948
Fort Detrick, MD	19 Sep	(301) 619-9948
Fort Sill, OK	19-20 Sep	(580) 442-2645
Selfridge ANGB, MI	21 Sep	(586) 239-5580
Fort Campbell, KY	21 Sep	(270) 798-5280
Fort Drum, NY	21 Sep	(315) 772-6434
Fort Gregg-Adams (Fort Lee), VA	28 Sep	(804) 734-6555
Fort Bliss, TX	10-11 Oct	(915) 568-5204
JB Ellington, Houston, TX	12 Oct	(210) 221-9004/9793
USAG Benelux Brunssum (Netherlands)	18 Oct	+31-45-534-0260
Fort Knox, KY	18 Oct	(502) 624-6419/1280
Fort Liberty (Fort Bragg), NC	18-19 Oct	(910) 396-5304
Rock Island, IL	19 Oct	(563) 508-5123
JB San Antonio (Fort Sam Houston), TX	19 Oct	(210) 221-9004/9793
Fort Riley, KS	19 Oct	(785) 239-3320
Carlisle Barracks, PA	19 Oct	(717) 245-4501/3894

LOCATION	DATE	CONTACT
USAG Benelux SHAPE (Belgium)	19 Oct	+0032-68-25-5581
USAG Rheinland-Pfalz/Ramstein (Germany)	21 Oct	+49-611-143-541-1021
USAG Italy	23 Oct	+39-0444-71-4831
Redstone Arsenal, AL	24-25 Oct	(256) 842-2719
Fort Belvoir, VA	25 Oct	(703) 806-4551
Fort Huachuca, AZ	25 Oct	(520) 533-1120/1383
Fort Hamilton, NY	25 Oct	(718) 630-4552
Fort Novosel (Fort Rucker), AL	25 Oct	(334) 255-9124
Fort Meade, MD	25 Oct	(301) 677-9603
USAG Stuttgart (Germany)	25 Oct	+49-9641-70-596-2010
Fort Leavenworth, KS	25-26 Oct	(913) 684-5583
Fort Cavazos (Fort Hood), TX	25-26 Oct	(254) 287-5210
USAG Bavaria (Grafenwoehr) (Germany)	29 Oct	+0964-83-8709
USAG Ansbach (Germany)	31 Oct	+49-098025-83-3301
Fort Moore (Fort Benning), GA	1 Nov	(706) 545-1805
JBSA Randolph, TX	2 Nov	(210) 652-6880/5778
USAG Weisbaden (Germany)	2 Nov	+49-611-143-548-1614
Fort Buchanan, PR	6 Nov	(787) 707-2061
Aberdeen Proving Ground, MD	7 Nov	(410) 306-2345