



FEB - APR 2025



Lt. Gen. Johnny K. Davis

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

Soldier for Life Family,

2024 was a great year in Army Recruiting as we crushed our goal of enlisting more than 55,000 active-duty Soldiers into our great Army! 2025 is going to be a bigger year for recruiting with new initiatives and the celebration of the Army's 250th Birthday!

In 2025, our goal is to enlist and ship 61,000 Soldiers to Basic Combat Training. We are off to a great start and have a lot of exciting changes coming to recruiting this year.

Transformation of the recruiting enterprise continues with the announcement of two new one-star headquarters: Atlanta and Los Angeles. Each of these new headquarters will be led by a Deputy Commanding General who will oversee the six Recruiting Brigades. These new locations will maximize awareness of the Army to attract new talent and retain a strong workforce. They will better enable us to stay connected to the communities in which our recruiters live and serve.

In addition to these new locations, the current Recruiting Headquarters at Fort Knox, Ky., recently transitioned to a three-star Direct Reporting Unit (DRU), to Army senior leaders, which should be fully operational by 2026.

The redesign of the recruiting workforce has produced two cohorts of our new 420T, Talent Acquisition Technician Warrant Officers, and two cohorts of 42T, Talent Acquisition Specialists, to the recruiting field. The transformation of our Talent Acquisition workforce marks the first fundamental change to how the Army recruits in more than 80 years.

We are moving the recruiting force forward in reaching Generation Z and beyond. The Army helps create a sense of purpose through personal growth and professional development. With over 200 job choices available, the Army has opportunities for future generations.

We expanded initiatives this year to attract qualified candidates and to stay competitive with the employment market. Our recruiters have continued to do what they do best, I'm so proud of their hard work. They continue to share their Army stories and tell the public why they serve and why others should too.

With the new initiatives, transformational command changes, and the recruiters' perseverance we still could not have accomplished this mission without the support of our Soldier for Life family! Thank you for your continued support.

As we celebrate the 250th birthday of the United States Army this year, we reflect on the rich history and legacy of service, sacrifice and dedication. From the Revolutionary War to present-day missions, our Soldiers have consistently demonstrated their resolve to defend freedom at home and abroad.

There will be celebrations in numerous communities across the country, and I encourage you to stay connected to our great force and participate in this amazing milestone.

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Echoes from the past: News from 60 years ago

The first U.S. Army combat forces went into South Vietnam during a massive American buildup in 1965, beginning with the March deployment of a Marine brigade, followed by three Army brigades and the 1st Cavalry Division (Airmobile).



(Top left) Soldiers from the 173rd Airborne Brigade take cover in a crater during the Vietnam War, at Operation Hump. (Top right) Soldiers from Fort Riley's 2nd Brigade soon made their way across the Pacific to join their counterparts at Cam Ranh Bay and Bien Hoa, Vietnam. (Bottom left) Armored Personnel Carriers from the 173rd Airborne Brigade move through Vietnam's War Zone C to a new area of operation, designed specifically to expand their search for the Viet Cong. (Courtesy Photos/U.S. Army)

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. 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.

Leadership

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

Co-Chairs, Chief of Staff, Army Retired Soldier Council: Lt. Gen. Joseph Anderson and Sgt. Maj. of the Army Michael A. Grinston (both USA Retired)

Director, Army Retirement Services: Maria G. Bentinck

Army Echoes Editor: Reina A. Vasquez

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DFAS tips for a smoother tax season

By DFAS Cleveland

Tax season is here again and it's time to gather your paperwork.

The IRS Form 1099-R is the retired pay and Survivor Benefit Plan (SBP) annuitant tax statement, like the W-2 provided to wage earners. The 1099-R documents the amount of your taxable retired or SBP annuity income and how much was withheld in taxes.

Skip the Mailbox and Use myPay

The fastest and most secure way to obtain a copy of your 1099-R is through myPay. Retirees and SBP annuitants can log in to myPay 24/7 and download or print the 1099-R from the comfort of home. See: <https://mypay.dfas.mil>.

In fact, 1099-Rs for tax year 2024 for both retirees and SBP annuitants were available in myPay starting December 17, 2024.

In addition, in myPay you can download or print your current year tax statement, as well as prior year 1099-Rs (up to four prior years for retirees and up to two prior years for SBP annuitants).

If You Requested a Postal Mail 1099-R

If you requested your 1099-R to be mailed, it was mailed via U.S. Postal Service no later than January 31, 2025.

If you need a duplicate copy of your 1099-R, DFAS offers convenient options to get a duplicate copy of your IRS Form 1099-R, even if you're not using myPay.

Please note that 1099-R reissues for tax year 2024 cannot be mailed prior to February 10, 2025.

Telephone Service

For retirees, if your mailing address on file with DFAS is current, you can get a copy of your 1099-R through the telephone self-service option. To use telephone self-service:

- Call (800) 321-1080 or (317) 212-0551
- Select option "1" for self-service
- Select option "1" 1099-R
- Enter your social security number when prompted

Your 1099-R should be in the mail within 7-10 business days to the address DFAS has on record.

Online Requests

If the address you have on file with DFAS is out of date and you are not a myPay user, you (both retirees and SBP annuitants) can get your 1099-R sent to a one-time, temporary mailing address or to your mailing address



on record by submitting your request online through askDFAS. Plus, you can request prior year 1099-Rs.

Your 1099-R should be in the mail within 7-10 business days. Our online request tool now also accepts international addresses. Get the link on our Quick Tools webpage: <https://www.dfas.mil/raquicktools>.

Traditional Mail or Fax

If you prefer, you can send us a written request by fax at: (800) 469-6559, or by mail at: Defense Finance and Accounting Service, U.S. Military Retired Pay, 8899 E. 56th Street, Indianapolis, IN 46249-1200. Please include your name, social security number, date, and signature, and make sure you leave time for processing. It can take up to 30 days to process requests received by fax or mail.

Customer Service

Members with unique situations can speak directly to one of our customer care representatives. Depending on call volume, you may have to wait on hold while we assist other customers.

Find instructions for these convenient options at: www.dfas.mil/rettaxes.

Taxability of Retired Pay

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

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

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

Please see our webpage regarding taxation of retired pay: <https://www.dfas.mil/retpaytax>.

Act Now! Payment deadline extended for West Region beneficiaries

By TRICARE Communications

Do you currently live in the [West Region](#)? Or, do you live in one of the six states (Arkansas, Illinois, Louisiana, Oklahoma, Texas, Wisconsin) that [moved to the West Region](#) on Jan. 1 as part of [TRICARE's new regional contracts](#)?

If you pay for your TRICARE coverage using a bank electronic funds transfer, credit card, or debit card, you must securely give your recurring payment information to the West Region contractor, [TriWest Healthcare Alliance](#).

The Defense Health Agency has extended the payment deadline for those enrolled in a TRICARE premium-based plan ([TRICARE Young Adult](#), [TRICARE Reserve Select](#), and [TRICARE Retired Reserve](#)). You now have until Friday, Feb. 28 to provide your payment information to TriWest.

If you have [TRICARE Prime](#) or [TRICARE Select](#), you also have until Friday, Feb. 28 to pay your fees.

If you don't act before these dates, you'll be disenrolled, retroactive to Jan. 1.

"While the deadline has been extended, you shouldn't wait to take action," said Malcolm Jones, enrollment specialist, TRICARE Health Plan, at the Defense Health Agency.

You don't need to take any action if:

- You've already set up your payment method with TriWest. If you wish, you can log in to the TriWest portal to check that your payment method is current.
- You have [TRICARE For Life](#), the [US Family Health Plan](#), or a TRICARE health plan overseas.



The new contracts don't affect you if:

- You live in a state that's staying in the [East Region](#)— you don't need to do anything. Humana Military has kept your current payment information on file. If you live in the East Region and have questions for Humana Military, call them at 800-444-5445.
- You don't pay enrollment fees or premiums for your TRICARE coverage. Examples include active duty service members and their family members.
- You pay by military pay system allotment. Allotment payments have transferred automatically. If you don't already pay by allotment, consider switching for the future. With allotments, you won't need to worry about updating your TRICARE payment method during any future contract changes, or if you get a new credit or debit card. To learn how to set up payment by allotment, check out the Defense Financing and Accounting Service's [Allotments page](#).

How to set up your payments

The easiest and fastest way to set up your payments with TriWest is through their secure portal at: <https://tricare-bene.triwest.com/signin>.

1. Visit the [TriWest portal](#).
2. Select the "New User? Sign Up Now" option.

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Since its establishment in 1775, U.S. Army Soldiers, families and Army civilians have supported our nation, bearing true faith and allegiance to the country, the U.S. Constitution, the Army, their units, and fellow team members.

If you are looking to celebrate with us, I urge you to:

Get involved in your community. There are numerous events happening throughout the year to celebrate the Army's 250th birthday. This is a great opportunity to get involved and show your support to your Army. For ways to celebrate and to learn more about the establishment of our Army, check out events listed here: [Army 250th Events](#).

Visit your local recruiting brigade, battalion, or station. Ask our recruiters how you can support them and support local Army birthday celebrations. Download the U.S. Army Career Navigator App from the

Apple app store or Google play store and use the "Contact Tab" to locate your local recruiting station.

Share your #ArmyStory. Share your story with the next generation of Soldiers! Fifty percent of today's youth admit they know little to nothing about military service. When you share your Army story, you're bridging the gap with youth who may have never met someone who's served. Help us make sure our Army stays ready for the next 250 years!

Together, we can inspire a new generation of Soldiers who will carry forward the legacy of service, sacrifice, and excellence.

Thank you for your unwavering commitment to our mission and our nation. Soldier for Life!

Your Servant,
Lt. Gen. Johnny Davis



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3. You'll be asked to input your email address. A verification code will be sent to you.

4. Check your email for the verification code. Then, enter it to continue. Please ensure you enter the correct Benefits Number when asked. Enter your Benefits Number without dashes. (You can obtain your 11-digit Benefits Number from the back of your Uniformed Services ID (USID) card. See [Showing your ID to providers](#) to locate your Benefits Number on your ID card. It provides a picture graph of CAC and ID cards showing your Benefits Number, which is different than your DOD ID number.)

5. Complete the information requested (name, address, etc.) in the secure forms.

6. Select your payment method.

7. Complete all fields.

8. Submit.

You can also download an Automatic Monthly TRICARE Payment Set Up Request form, located on www.tricare.mil/west. This form is for recurring monthly payments.

If you run into any issues with these options, you can call TriWest customer service at 888-TRIWEST (874-9378) and provide your payment information over the phone. Call volume is heavy now, so please be patient.

Act now to ensure you and your family maintain your coverage for 2025.

If you live in the West region, you still have time to set up your payment information if you pay by EFT, credit card, or debit card. If you have TRICARE Prime, TRICARE Select, TRICARE Young Adult, TRICARE Reserve Select, or TRICARE Retired Reserve, you now have until Feb. 28. If you miss this deadline, you will be disenrolled back to Jan. 1, 2025. Visit www.tricare.mil/west, for more information.

Soldiers begin receiving two separate SmartDoc email campaigns in February

By DFAS Cleveland



Retired Military and
Annuitant Pay

Beginning in February, the Retired Military and Annuitant Pay (R&A) division of the Defense Finance and Accounting Service (DFAS), will send out two separate SmartDoc emails to Soldiers.

1. Automated Army Establishment (AAE) SmartDoc

Audience: Newly retiring Soldiers (regular, non-regular, and disability).

Purpose: a set of two emailed status notifications from DFAS about retired pay application processing. The first status notification informs the Soldier when Army transmits retired pay data to DFAS. The second status notification will be emailed once DFAS processes the retired pay package and schedules the Soldier's initial pay. The second status notification has 3 variations, depending on the pay status for the Soldier. The messages also direct recipients' attention to the 'welcome letter' that will be mailed to them, which provides a detailed breakdown of their retired pay.

2. Age 59 SmartDocs

Audience: Soldiers awaiting pay in the Gray Area (Gray Area Retirees) at the beginning of the month of their 59th birthday.

Purpose: A deliverable of the Gray Area Retiree (GAR) project, this campaign is a single message to GARs in the month they turn age 59. The message itself has many important themes, but the main goal is to make sure GARs know they need to apply through their branch of service and to acquaint them with Army's GAR webpage on DFAS at: <https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/>. On this page is an outline of your process for applying for retired pay, and important timelines.

*Since GARs are not in receipt of retired pay, there is a special "shell" myPay account called "Future Retiree" that must be activated by GARs with an updated email address to receive these messages. Closing this gap and "spreading the word" to GAR populations is an ongoing focus of the GAR project.

How Soldiers Receive these SmartDocs

- A valid email address in myPay is required to receive emailed SmartDocs.
- Age 59 SmartDocs are sent to GARs who have a special "Future Retiree" myPay account.

Watch for any new information and always monitor your DFAS accounts for updates or changes to your pay and other activities.

TRICARE Online Patient Portal decommissioning: Download your health records now

By TRICARE Communications



On April 1, the [TRICARE Online Patient Portal](#), (TOL PP) will no longer be available. The Department of Defense's new electronic health record—[Military Health System \(MHS\) GENESIS](#)—has replaced the TOL PP, which will be decommissioned on April 1, 2025.

If you want to keep a copy of your legacy health records for personal use, you must download them from the TOL PP before April 1.

"All military hospitals and clinics have transitioned to MHS GENESIS. We encourage you to take these important steps to save your personal health records before the TOL Patient Portal decommissions," said Rear Adm. Tracy Farrill, Principal Deputy, Assistant Director for Health Care Administration, and Military Health System Electronic Health Record (EHR) Functional Champion at the Defense Health Agency. "Your medical history is a valuable resource for managing your health, and saving your records now ensures you have access if you need it."

Here's what you need to know before the TOL PP decommissions:

Why is the TOL Patient Portal decommissioning?

The [MHS GENESIS Patient Portal](#) has replaced the TOL Patient Portal. As detailed in the [TRICARE Choices in the United States Handbook](#), MHS GENESIS allows you to access your EHR 24/7. You can also [book and cancel appointments](#), [request prescription refills and renewals](#), see [clinical notes and certain test results](#), and exchange [secure messages](#) with your military healthcare team.

The change from TOL to MHS GENESIS eliminates the need to maintain two systems and streamlines EHR management.

What will happen to my records?

Provider access: Your provider will continue to have access to your complete health records.

Personal access: You can use the steps in the "What should I do now?" section to download your legacy records for personal use before April 1. You can also request a physical copy from your [military hospital or clinic's](#) records management office. To do this, you'll need to complete a request form in person, and then return at a later designated time to pick up the records. Beginning April 1, if you want your legacy health records, you'll have to follow this process.

What should I do now?

To keep copies of your legacy health records, follow these instructions:

1. **Visit** www.TRICAREOnline.com.
2. **Log in:** Sign in using your DS Logon, CAC, or DFAS myPay credentials. If you don't have a DS Logon, you'll need to [create one](#) by clicking "Need An Account."
3. **Access:** On the TOL homepage, click the blue "Health Record" button to view your personal health data.
4. **Find data:** Select "Download My Data." You'll see several data categories.
5. **Customize:** Choose the person, data types, date range, and format for the records you want to download.
6. **Download:** You can choose to download your records in portable document format (.pdf) or as a (.xml) continuity of care document (CCD). The CCD format allows you to share your data with family, caregivers, providers, and healthcare systems, or to document data in your preferred personal health record.
7. **Save:** After downloading, you can either open the file or save it securely for future use. You can also print your records and store them in a safe place.

Important details

- Your records won't transfer to MHS GENESIS once TOL decommissions.
- Your TOL health records only reflect periods of time when your military hospital or clinic was using TOL. **Note:** If you moved from one duty station to another, and one military hospital or clinic used TOL and the other used MHS GENESIS, your records in MHS GENESIS may have gaps. You'll find these "gap" records in the TOL Patient Portal. Be sure to download them.



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The Soldier's last bivouac

By Lt. Col. Lawrence Applebaum, U.S. Army, retired

General. Benjamin Franklin, in 1789, is quoted as having said: "Our new Constitution is now established, and has an appearance that promises permanency; but in this world nothing can be said to be certain, except death and taxes."

For Soldiers, the last bivouac depends on what you personally believe; but to get there with the least amount of anguish and discomfort for those who will be involved with a Soldier's last journey requires some good planning and precise execution of the plan.

The Plan. The essential elements of the plan include selecting the funeral home and the cemetery, the type of burial (cremains or full body), the type of funeral (full or just interment of the urn or casket), possibly military participation and the reception following the funeral.

The Decision. The decision concerning the type of journey to the last bivouac is truly a family affair. For some families, discussing death and the follow-on actions can be very difficult, but it will be significantly easier for the survivors if the Soldier's and family's concepts for the last journey are discussed and notes placed in the total estate plan, which includes near-term required actions and those that will be taken at various times in the future.

Funeral Home and Cemetery. Select a funeral home and the cemetery. If the cemetery is local, most will select a funeral home in the same community or a nearby community. Even though the death of the Soldier is not imminent, it makes sense to establish contact with the desired funeral home, discuss the details of the funeral and have the funeral home establish a file for future use. I have done this for my wife and me.

My friend Bob did just that for his wife, who passed before him. When he recognized that his end was nearing, he did the same thing for himself and wrote some notes for me as his trusted agent. I knew exactly what he wanted and I was able to advise the funeral home accordingly during my visit with them. I can't over emphasize the importance of documenting the final wishes of the Soldier and their family.

Although the focus of this article is on interment in the community where the Soldier had their residence there are other alternatives. These alternatives include, but are not limited to, burial at Arlington

National Cemetery, a state military cemetery, a public cemetery, etc.

The Grave. If the decision is made to use a marked grave (the alternative is to be buried anonymously), a gravestone and accompanying engraving must be arranged. If a columbarium or tree grave is used, only the markings on the niche or grave cover need to be arranged.

Many funeral homes can provide recommendations as to a company that can provide the gravestone with engraving or raised lettering. The funeral home can also offer advice on grave maintenance at public cemeteries. There are cemetery gardeners who offer grave maintenance programs. Some families opt to take care of the grave themselves. If you do opt for grave maintenance, you generally pay up front for the service.

Depending on the country where the cemetery is located, the community may have a statute that covers the minimum resting period and length of time the grave can be used. This is the case in Germany where I reside. The family pays for this up front. Generally, if grave maintenance is selected, the time period usually corresponds to length of time the grave can be used. If, at the end of the period of grave rental, an extension is not made, the grave will be abandoned and prepared for future use. This policy varies from community to community.

The Funeral. The type of funeral is also a family decision. While the deceased Soldier is the principal participant, what transpires during the funeral is only for the family and the other mourners. Deciding on the extent of the funeral up front before the Soldier dies and concurrently documenting what is to be done will make the actual funeral much easier and less stressful.

If the decision is for a traditional funeral with military honors, it is important to make this information known to the military community that would provide the honor guard, bugler and flag. The military community strives to meet this requirement. I organized a military funeral for a Retired Soldier some years ago and the service was done jointly, in German by the priest and in English by the military chaplain. It was very nicely done.

(Continued on page 11)

Ask Joe: Your benefits guru

Dear Joe,

My husband and I are retired and are wanting to travel. I know that Space-A travel was available to active-duty families because I would see a few passengers here and there throughout my travels on military aircraft. Is this still available to retirees and their families? It would be a huge plus for us because it would keep our flight costs low, and we wouldn't have to limit ourselves as much on how many trips we want to take per year.

Please let me know,
Intended traveler

Dear Traveler,

Space Available (Space-A) travel is available to retirees and their families. Family members must have a valid ID and must be accompanied by a sponsor. Reservations cannot be made for any Space-A passenger and travel opportunity is provided on a space-available basis only. The categories of priority are different for those still in uniform and retired service members and their eligible dependents. Retired service members and their spouses are placed in Category VI. The Air Force Mobility Command that administers the Space-A program warns eligible patrons to always be prepared to buy a commercial airline ticket to fly back home if needed, since the mission comes first. For more information about Space-A and how to use it, check out the MyArmyBenefits Space-Available Travel fact sheet, at: [https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Space-Available-Travel-\(Space-A-Travel\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Space-Available-Travel-(Space-A-Travel))

Bon Voyage,
Joe

Dear Joe,

My son knows he wants to go to college. He's currently a high school junior and looking at different schools for a Bachelor of Science degree. But tuition continues to rise, and he doesn't want to be buried under a mountain of student loans. His mom and I are helping where we can but I'm fully disabled and on a fixed income. Are there any schools or states that offer education assistance to the children of veterans?

Please help,
Stressed about college costs

Dear College Costs,

It's wonderful that your son has chosen his next step! There are many states and schools that offer education assistance to disabled veterans and their dependents. To give you a few examples:

- Kentucky: offers a tuition waiver for qualifying veteran's spouses and dependent children that can be used toward 2-year, 4-year or vocational schools funded by the Kentucky Department of Education.
- North Carolina: offers a scholarship for children of wartime veterans that is good for eight academic semesters to qualifying children.
- Texas: offers the Hazelwood Act of Texas, which helps spouses and dependent children of service members who are totally disabled receive an exemption from tuition and most fees, up to 150 semester credit hours at state-supported schools.

Visit your state's/territory's benefit fact sheet at <https://myarmybenefits.us.army.mil/Benefit-Library> to learn more about what each state has to offer your son when it comes to education assistance.

Hope this helps!

Joe



MyArmyBenefits



Does your state tax military retired pay?

By MyArmyBenefits staff

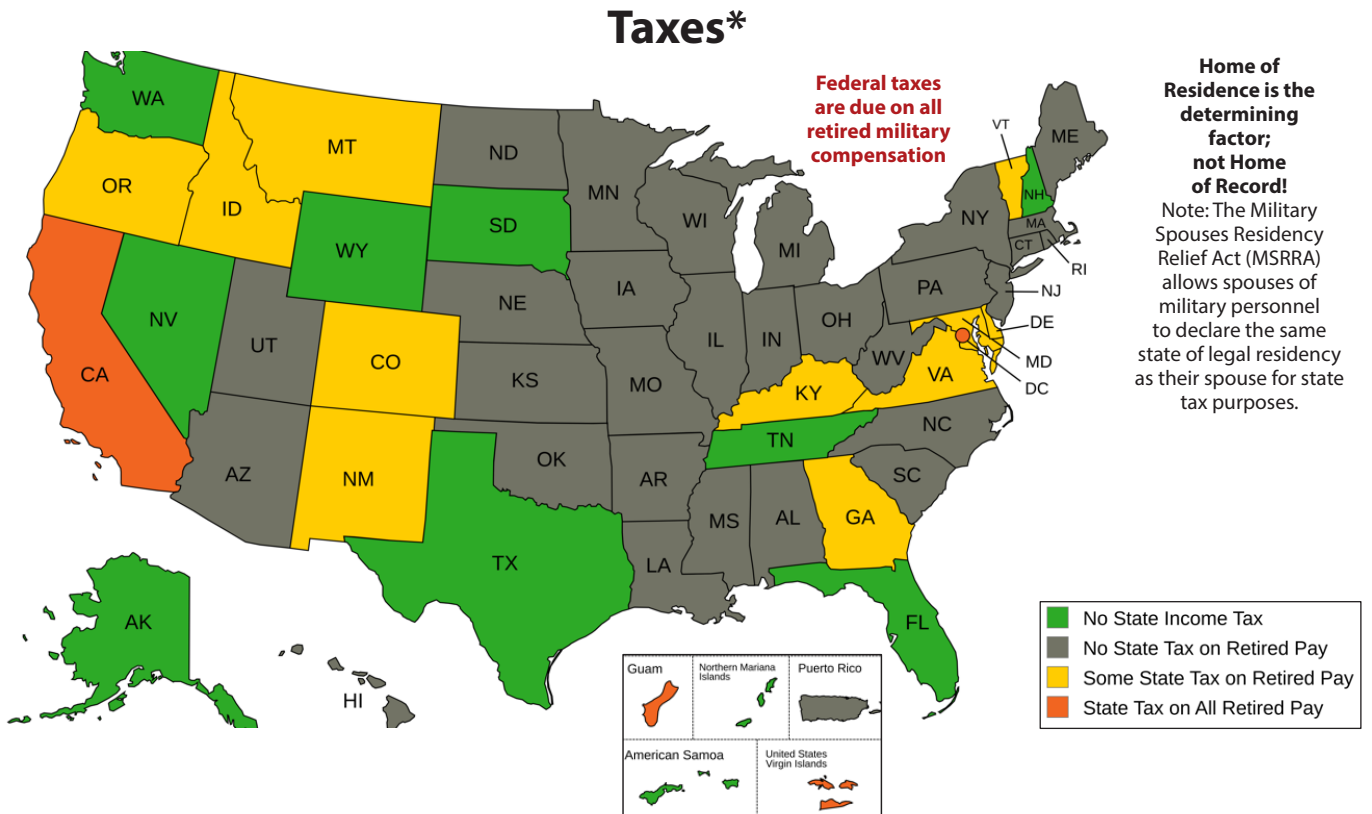
Now that the holidays have passed and 2025 is upon us, it's tax season again. Over the past few years, many states passed legislation that eliminated or reduced their state taxes on military retirement compensation. For tax year 2024, the number of states that fully exempt military retired pay, or do not tax personal income at all, is 38.

One of the 38, New Hampshire, is phasing out tax on interest and dividends with a 3% rate in tax year 2024 and none in 2025. Of states that partially exempt military retired pay, the exemption can be tied to age, income levels, and/or other requirements and can range from offering little benefit to really making a difference. There are still those holdouts that fully tax military retired pay – whether for all or because the partial benefit is restricted to certain strict requirements.

Now is an ideal time to look at these changes and calculate how much state tax you pay on your military retired pay. If you are considering a move, compare the state where you reside with other states you are considering.

Previously, four states – Colorado, Maryland, Montana, and Virginia – passed legislation to expand or extend prior legislation that reduced state taxes on military retired pay. Those who are looking to retire in Connecticut will see a complete property tax exemption for those with a total and permanent service-connected disability rating from the VA. The exemption will apply to the 2025 tax bill and can differentiate dependent on local municipalities. For more information, visit <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>.

The map below identifies each state by those that have no state tax, those that do not tax military retired pay, those that partially tax military retired pay, and those that fully tax all military retired pay. Keep in mind that some states do not specify military retirement pay separately but offer exemptions on pensions, which includes military retired pay. For information on additional state tax benefits for current service members, veterans, and retired service members, visit the MyArmyBenefits website at <https://myarmybenefits.us.army.mil/>.

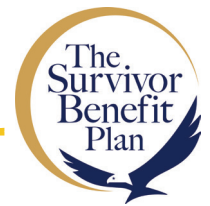


You pay NO Social Security or Medicare tax on retired pay. You'll collect full Social Security benefits when you reach the age of eligibility!

*State taxes as of 6 February 2025. Conditions or limitations apply. Check state law. See the MyArmyBenefits state fact sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> for details.

Helpful information from DFAS: When the SBP annuitant is a minor child

By DFAS Cleveland



The DOD Survivor Benefit Plan (SBP) provides an ongoing monthly annuity payment to military spouses or dependent children when a military member dies while on active duty, on inactive duty in the line of duty, or after retirement (if the military retiree chooses to purchase such coverage).

If the military member was not married at the time of death, or the spouse is not eligible due to the spouse's remarriage, or the spouse has passed away, the monthly SBP annuity payment can be paid to the eligible child or children.

When the SBP annuitant is a minor child, the Defense Finance and Accounting Service (DFAS), the agency in the Department of Defense that pays SBP annuities, will request a DD Form 2790 with the claim. This is the "Custodianship Certificate to Support Claim on Behalf of Minor Children of Deceased Members of the Armed Forces." The person named as the Custodian on this form is able to act on behalf of the minor child in regards to their SBP annuity pay account.

Parents, guardians or legal custodians named on this form can legally make pay-related changes to the minor child's account, as well as receive pay-related information in the mail, via email and via phone (e.g., if the custodian calls the DFAS Customer Care Center).

When the custodian calls the DFAS Customer Care Center, they will be required to answer verification questions regarding the pay account before the Customer Service Representative (CSR) can provide any information or make any changes to the pay account. The caller should identify themselves as the legal custodian of a minor child SBP annuitant, so the CSR knows to refer to the 2790 document to verify the custodian's identity.

The custodian also needs to sign and submit any eligibility verifications needed on behalf of the minor child SBP annuitant.

DFAS recently made changes to simplify the annual eligibility verifications for all SBP annuitants. Please see our webpage, "Manage Your SBP Annuity" for helpful information: <https://www.dfas.mil/managesbp>.

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

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. Start filling it out now, keep it updated, and make sure your loved ones know where to find it.



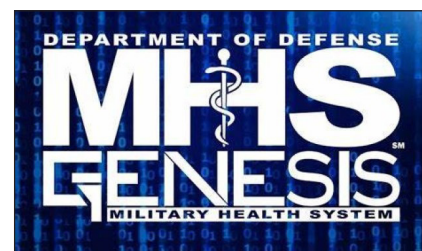
(Continued from page 6)

- You can only download your records for the past 30 years, from the date you log in to TOL.
- Protect your health information. When you download or print your personal health information, it becomes your responsibility to keep it safe. Use secure options. Avoid saving personal data on unsecure devices or platforms.

It's also important to know that if you're planning to file a claim with the Department of Veterans Affairs at:

<https://www.va.gov/>.

This decommissioning won't affect your ability to do so. Providers will still have access to your complete health records.



(Continued from page 7)

Many families opt for recorded music during the funeral and select the songs to be used, vocals, or just music. I attended the funeral for the wife of a German friend and three songs were used. One was a beautiful solo by a woman who I assumed was a professional singer. Afterward, I learned it was live and it was his daughter who sang.

In Germany, some families use a funeral speaker instead of a minister or priest. The funeral speaker leads the funeral service, but it is not necessarily a religious service, although it can be. I have been to funerals where several mourners provided a eulogy. The mourners knew the deceased Soldier quite well and offered the family what turned out to be an excellent celebration of life.

The Interment. The interment is the placing of the remains in the final resting place. This is usually part of the funeral; however, some families opt to do it with just the immediate family in attendance. Some families opt not to have a funeral. Rather, their desire is just to meet at the cemetery and walk behind the remains (urn or casket) that are carried or wheeled to the final resting place by cemetery personnel and interred.



Last year, I participated in an interment ceremony for my friend Bob. We met outside the cemetery chapel.

The representative from the funeral home opened the ceremony with a very short introduction and I did the eulogy. After the eulogy, we walked to the gravesite. The mourners, to include two cemetery personnel, numbered just 10 people. But this simple ceremony is exactly what Bob told me he wanted.

Communal Meal - Reception. This reception, usually coffee and cake, can be a part of the total funeral.

I have been to funerals where the family offered more than just coffee and cake. A family will offer a communal meal and reception for a number of reasons. Some immediate families of the deceased want to meet with other family members and friends in a very relaxed atmosphere where more personal contact is possible and memories can be easily shared.

Every reception that I have attended was a very positive experience. You hear funny stories about the deceased person that you cannot help but smile and laugh about.

Telling stories and anecdotes serves to refresh positive memories of the deceased person. This light atmosphere helps the mourning family get through the sad day with positive vibes that help ease the tension brought on by death and interment.

Summary. The type of journey to the last bivouac is a family decision, because the journey is primarily for the family. Document what is desired and inform all concerned to include setting up a file at the funeral home that has been selected.

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.

Benefits: How do they change for Reserve Retired Soldiers?

By Maj. Zola B. Evans, Deputy Chief, Army Reserve Retirement Services Office



Reserve Soldiers are eligible for retirement pay after completing 20 or more years of qualifying service.

However, unlike active-duty Soldiers, Reserve Retired Soldiers do not start receiving their retirement pay immediately upon retirement. They are typically eligible to apply for non-regular (reserve) retired pay at the age of eligibility, which is usually age 60, unless they are eligible for a reduced age retirement for qualifying periods of service. If a Reserve Soldier serves on active duty under certain eligible sections of law, the age at which they can begin to receive retired pay may be reduced to as early as age 50. Soldiers who transfer into the Retired Reserve while awaiting eligibility to apply for retired pay are known as Gray Area Retired Soldiers.

Retired Reserve Soldiers are eligible for Veterans Affairs (VA) benefits, such as disability compensation, educational benefits, and home loan programs, based on their service record and disability

status. These benefits can be accessed once the individual has been retired for a certain period or has achieved the necessary service qualifications. They can also apply for VA benefits while still serving in the reserves, provided they meet the eligibility requirements.

It's always a good idea for Reserve Retired Soldiers to consult with a military retirement counselor or a Veterans Affairs office for up-to-date information on their specific situation.

Thank you for your service! We are here to assist you with any questions.

Key DOD Publications:

DOD Instruction: 1215.07 – “Service Credit for Reserve Retirement” – This is an official instruction for how military reserve members earn retirement credits.

The Exchange delivers \$1.6 billion in annual value to military communities worldwide

By Army & Air Force Exchange Service

As the Army & Air Force Exchange Service prepares to celebrate 130 years of serving those who serve in 2025, your Exchange is delivering unprecedented value and support for our Nation’s Soldiers, Guardians, reserve Soldiers, families, retirees and veterans.

Today, the Exchange provides \$1.6 billion in annual value to our military community, a significant force multiplier for recruiting, readiness and retention:

- \$450+ million in tax-free savings.
- \$400+ million in value through the MILITARY STAR card.
- \$400+ million in payroll and benefits for military spouses, Veterans and dependents.
- \$370+ million in earnings (based on \$3.7 billion over 10 years).



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.

It is truly an honor to serve those who serve and have served, and provide exceptional savings for all Soldiers for Life.



Thank you for all you do to protect, preserve and strengthen critical military quality-of-life support. We look forward to seeing you at your Exchange.

Solider for Life!

Tom



EXCHANGE





VA expands access to Veterans Legacy Memorial, allowing veterans to chronicle their life story

By Office of Veterans Affairs



The Department of Veterans Affairs expanded the Veterans Legacy Memorial (VLM), found at vlm.cem.va.gov — the nation’s largest digital platform dedicated to the memory of veterans and service members — to allow veterans to tell their own story before they pass away. The new “Your Story, Your Legacy” feature will allow veterans who have been approved for VA’s pre-need eligibility determination for burial in a VA cemetery, at va.gov/burials-memorials/pre-need-eligibility/, a place where they can privately submit images, autobiographies, military and life milestones, and historical documents.

VLM already offers family, friends, and others a way to chronicle the life of a veteran by uploading written tributes, photos, biographies, documents, and other information. It contains nearly 10 million interactive VLM pages for those interred in VA national cemeteries, Department of Defense-managed cemeteries, VA grant-funded state/tribal cemeteries, National Park Service cemeteries, and private cemeteries around the world.

VA will keep a veteran’s content secure until they pass away and VA approves a request for a burial or memorial benefit. Following approval, the content the veteran submitted will become public and appear on their VLM page on the public-facing website.

“The legacies we leave behind come in many forms,” said Acting Under Secretary for Memorial Affairs, Ronald Walters. “Providing veterans with resources to document their stories while they are still with us ensures their voices are heard and allows family members, friends, and others to appreciate the experiences of those who served.”

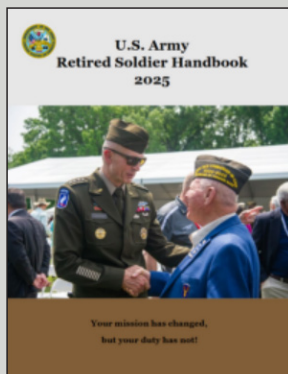
Veterans who have provided their email address and have been approved for pre-need eligibility will receive an email directing them to the “Your Story, Your Legacy” landing page. For more information about the feature, visit the Your Story, Your Legacy landing page at: vlm.cem.gov/livingveteranhome.

Since the VLM website launched in 2019, more than 165,000 submissions have been made to veteran profile pages. National Cemetery Administration (NCA) moderators review all content submissions before being posted to a veteran’s page to ensure it conforms to the VLM User Policy.

For information about VA burial benefits, visit one of VA’s [National Cemetery Locations](#) in-person, visit online at [VA burial benefits and memorial products](#), or call toll free at (800) 827-1000. To plan for you and your family, visit NCA’s [pre-need eligibility](#) website.



The 2025 Retired Soldier Handbook has arrived!



The 2025 Retired Soldier Handbook is now available at your local Retirement Services Offices and online at: <https://soldierforlife.army.mil/Retirement/>.

The purpose of the U.S. Army Retired Soldier Handbook is to provide current and updated information for Retired Soldiers and their families, about the benefits and entitlements they’ve earned through their years of faithful service.

It is important that all Retired Soldiers maintain a working knowledge of their benefits and entitlements in order to take full advantage of them. In addition to the information presented here, Retired Soldiers should refer to *Army Echoes* which also outlines changes in benefits and entitlements. The current and previous editions of *Army Echoes* dating back to 1998 are available at the link provided above.

Federal benefits guide now available for veterans, dependents, survivors, and caregivers

By National Veterans Outreach Office



As part of our commitment to provide world-class care and benefits to those who have served our nation, VA is pleased to present the “2025 VA Federal Benefits Guide for Veterans, Dependents, Survivors, and Caregivers,” found at: <https://department.va.gov/wp-content/uploads/2024/12/2025-Federal-Benefits-for-Veterans-Dependents-and-Survivors.pdf>

Have you applied for VA care, benefits and services? Unsure what else you may be eligible for? Don't miss out on what you've earned—check out this handy reference guide to learn more.

The handbook contains a comprehensive listing of VA programs, including phone numbers and websites for easy reference. The annual Federal Benefits Guide hosts a wealth of information on most VA benefits and services, including the following:

- Compensation
- Life insurance
- Pension and fiduciary services
- Education benefits
- Economic development and employment
- Home loan guaranty programs and housing assistance
- Mental health resources

The handbook will help veterans, service members and their families understand the full scope of VA resources

available to them to help them make the most of life after service. It provides details on eligibility requirements for each benefit, and because VA serves different generations of veterans, it also outlines the qualification guidelines for distinct periods of service to clarify eligibility for veterans with service spanning both peace and wartime periods.

The VA Federal Benefits Guide is available in both print and digital formats. Veterans and family members can access the booklet on VA's website at: <https://department.va.gov/wp-content/uploads/2024/12/2025-Federal-Benefits-for-Veterans-Dependents-and-Survivors.pdf>, providing instant and convenient access to the wealth of information it contains. A limited number of printed copies may be available at your local medical center, Vet Center, or regional office. To find the nearest VA facility, go to www.va.gov/find-locations.

The information in this guide is validated by VA as of Oct. 10, 2024. For the most up-to-date information, veterans and family members should visit www.va.gov, or go to the specific links provided in this publication to access information on the program that they're interested in, as regulations, payments and eligibility requirements are subject to change. You can also call VA at (800) 827-1000 from 8 a.m. to 9 p.m. ET, Monday through Friday to speak with a representative.



RETIREE APPRECIATION DAYS



LOCATION	DATE	CONTACT
JBSA-Lackland, TX	1 Mar	(210) 671-9204
USAG Fort Stewart, GA	22 Mar	(571) 801-3333/3331
Camp Dawson, Kingwood, W. VA	5 Apr	(304) 561-6355
Pittsburgh, PA	25-26 Apr	usarmy.usarc.rso@army.mil
Fort Wainwright, AK	26 Apr	(907) 353-2095
West Point, NY	26 Apr	(520) 717-9470
Fort Jackson, SC	1-3 May	(803) 751-6715
JBer-Richardson, AK	3 May	(907) 384-3500
JB Lewis-McChord, WA	27 Jun	(253) 966-5884
Presidio of Monterey, CA	19 Jul	(831) 242-4986
Tobyhanna Army Depot, PA	16 Aug	(570) 615-7019
Fort McCoy, WI	5 Sep	(502) 898-3716
Fort Leonard Wood, MO	12-13 Sep	(573) 596-6637
JBSA Randolph, TX	13 Sep	(210) 652-6880
Fort Sill, OK	18-19 Sep	(580) 442-2645

LOCATION	DATE	CONTACT
Fort Drum, NY	20 Sep	(315) 772-6434
Fort Campbell, KY	20 Sep	(270) 798-5280
Fort Gregg-Adams, VA (Fort Lee)	27 Sep	(804) 734-6973/7345
Fort Bliss, TX	9-10 Oct	(915) 568-5204
JB Ellington, Houston, TX	11 Oct	(210) 221-9004/9793
Fort Bragg	17-18 Oct	(910) 396-5304
JB Langley-Eustis, VA	18 Oct	(757) 878-3648
Fort Riley, KS	18 Oct	(785) 239-3320
Schofield Barracks, HI	18 Oct	(808) 655-1514
Carlisle Barracks, PA	18 Oct	(717) 245-4501
Fort Knox, KY	24 Oct	(502) 624-7236/1280
Fort Belvoir, VA	24-25	(703) 806-4551
Fort Leavenworth, KS	25 Oct	(913) 684-5583/2425
Fort Novosel, AL (Fort Rucker)	31 Oct	(334) 255-9124/9739
Fort Cavazos, TX	31 Oct-1 Nov	(254) 287-5210
Ft. Moore, GA (Fort Benning)	7 Nov	(706) 545-1805/4434





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

**HAVE YOU
 MOVED?**



Recently moved?

NOTE: We do not maintain mailing addresses or email information at our location.

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.

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/manage/changeofaddress/>.

Missed an issue? The current and previous issues of *Army Echoes*, dating back to 1998, 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>.