

New leadership: Welcoming the new director of Army Retirement Services

By Reina Vasquez, Army Retirement Services

Among the U.S. Army décor, family photos, and souvenirs from her travels, there is a strong sense of love for the Army, as evidenced as I look around her office. Maria Bentinck came from Columbia, South Carolina, home of Fort Jackson. It was at South Carolina State University, where Bentinck joined the Reserve Officers' Training Corps (ROTC). She credits the ROTC instructors efforts in helping her make her decision, with a motto: "Double your chances for success," she thought, "Yes, that's me!" After graduation, Bentinck joined the Army, where she served in the Adjutant General's Corps for 20 years, retiring as a lieutenant colonel. After serving her nation in uniform, Bentinck retired and continued to inspire, as she worked teaching and mentoring America's youth as a Junior Reserve Officers' Training Corps (JROTC) instructor at Junction City High School in Junction City, Kansas. In 2016, Bentinck joined Army Retirement Services as the deputy director, and most recently, became the director of Army Retirement Services, serving as part of Headquarters, Department of the Army G-1 branch. I thought you may like to get to know a little about Maria Bentinck, our new director, and she was gracious enough to sit down with me and discuss her vision and goals for Army Retirement Services. These are some of the highlights of our conversation.

In your role as Director, Army Retirement Services, what matters most to you?

What matters to me most may sound cliché but I want to make sure that I am taking care of people. The Army Retirement Services Program is about the men and women who served and sacrificed, past and present, for our country as well as their Families. Whatever we do or don't do impacts them. I'm committed to making a meaningful impact. We are responsible for developing Army policies, overseeing Army-wide programs that prepare Soldiers and their Families to retire; as well as advocating for

and advising Retired Soldiers and surviving spouses.

What's one piece of advice you would give to a Soldier preparing to retire?

It is time to take time for you and your family.

Be proud of your service to our nation; fewer than 1 % of Americans have served in the military. While we do want to hear your Army stories and for you to help inspire future generations to serve; we want you to focus on you as well. It's time to reset, reflect, and set new goals.

What are some of your short-term goals?

Some of my short-term goals include working from the inside out; meaning, looking internally at our processes and conducting a thorough review of mission, resources, etc., so that I can develop a plan. I want to meet with our stakeholders to include my team, peers, and superiors to further build rapport and relationships of trust. I want to conduct an overall assessment of our programs and policy to develop a comprehensive plan for the future.

What are some of your long-term goals?

Some of my long-term goals include developing systems that will enable us to make continual improvements in all areas. Launching a few new projects such as hosting a Retirement Services Officer (RSO) Summit with all three components is already in the works.



Maria Bentinck, Director, Army Retirement Services (Photo courtesy of: Maria Bentinck)

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How do we reach across generational lines to keep the retired population informed, while also keeping the younger generation prepared for transition/retirement? How do you think we can successfully accomplish that?

There are trends in the way we communicate in terms of technology. There is an app for everything, right? We need to keep up with the trends as much as possible no matter if we are young or older. We (RSO) are on all social media platforms. That's how we communicate. There are trends in what we communicate. Nowadays for example, we can talk about transition or retirement in the beginning of your service; and it's okay. In fact, it's important so that you can plan for it.

How can RSOs throughout the world, leverage the available technology (and access) to better serve our retired population?

Our RSOs are deeply committed individuals who can leverage technology to better serve our retired population by engaging with them on all social media platforms, teaching the retired population a lot of the "how to's" with various departments like DFAS, DEERS, and TRICARE.

"Get to know your RSO, and don't hesitate to ask for help."

What are some simple steps Retired Soldiers and surviving spouses can take to help themselves regarding their retired pay, entitlements, and benefits?

Stay up to date with the information provided on our MyArmyBenefits website and Soldier for Life website. Read Army Echoes and Change of Mission. Get to know your Retirement Services Officer, and don't hesitate to ask for help if you have questions.

What partnerships, if any, would you like to see, or see more of? What's working?

I would like to see the retired community work more with the younger generation to inspire them to serve, as well as with influencers such as parents, grandparents, coaches, educators, administrators, etc.

Last question: What do you feel is your most important responsibility here at Army Retirement Services?

Bottomline, is we need to make sure we are supporting and taking care of those who have answered the call to serve. We need to ensure that we treat them with the respect and dignity they've earned through their service.

**"I have always found that plans are useless, but planning is indispensable."
- Gen. Dwight D. Eisenhower**

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 on the [Army Retirement Services website](#).

Change of Mission is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

Change of Mission is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free download from <https://soldierforlife.army.mil/Retirement/change-of-mission>.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or USArmy.ChangeofMission@army.mil. Direct all other questions to the retirement services officers listed on the [Army Retirement Services website](#).

Prior to using or reprinting any portion of *Change of Mission*, please contact the [editor](#).

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TAP Symposium 2024: Helping us help you

By Stacie Provine, TAP strategic communication director



The Transition Assistance Program (TAP), the U.S. Army's official program for transitioning and retiring Soldiers, held its biannual symposium at Saber & Quill on Fort Knox from August 26-29, 2024. Transition staff attended the symposium, which covered supporting and informing Soldiers to help them achieve their career, education, and financial goals during and after transitioning from active duty.

Staff from Army installations worldwide gathered to learn and review best practices, current policies, and upcoming changes related to TAP. Representatives from organizations collaborating with TAP to facilitate support for transitioning Soldiers, included the Office of the Secretary of Defense, Department of Veterans Affairs, and Department of Labor, among others.

The symposium's main highlight was the keynote address delivered by Retired Captain Mike Kohn, a former Olympic bobsled coach and medal-winning athlete.

His speech, sharing his remarkable journey from military service to a successful career as an Olympian, was informative and deeply inspiring. His ability to motivate the audience to strive for excellence in their respective fields, nurture self-assurance, cultivate interpersonal connections, and embody the Army's core values instilled a sense of motivation and empowerment in all attendees.

As the event concluded, staff departed with a revitalized sense of connectivity, equipped with fresh insights and a support framework to aid them in returning to their Army installations to enhance assistance to approximately 100,000 Soldiers from all components and their Families, per year, as they prepare for a new phase in their lives.

The Transition Assistance Program supports and educates over 100,000 Soldiers transitioning from active duty or retiring from the United States Army every year.



Army Transition Division Director, Walter Herd (right), poses with Mike Kohn, former Olympic bobsled coach, athlete, and retired U.S. Soldier, at the TAP Symposium, Aug. 29, 2024. Attendees listened to Kohn's keynote address and also had the chance to hold his bronze medal from the 2010 Winter Olympic Games. (U.S. Army photo by Stacie Provine)

Transitioning Soldiers can call the Army TAP virtual center at: (800) 325-4715

The Soldier for Life sticker

The Soldier for Life (SFL) sticker promotes the mindset that a Soldier's service to the nation continues after uniformed service ends.

Together with the Soldier for Life lapel buttons, the SFL sticker is a visible sign to Americans that you are a Soldier. These symbols are conversation starters that help you tell your Army story.

Telling your Army story is critical to reducing the civil-military divide, to helping Americans understand what it means to be a Soldier, and to showing why America needs to support its Army.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). Order stickers through unit publications officers or purchase them from [the Exchange](#) and other retail businesses.



In case you missed it

Highlights from July's *Change of Mission*

- Three factors that affect your retirement income
- Who do you contact for pay and benefit questions after retirement
- Reserve Component SBP decision point
- USAR Retirement Planning Seminar schedule
- Finish your benefits claims within one year for the most backdated benefits
- Congress expands JROTC instructor eligibility

Read it in the [Change of Mission archives](#)

When life happens: Navigating a retirement with confidence

By DoD Office of Financial Readiness

It's a familiar story: Soldiers retire from the Army and begin new lives as civilians, only to find that the transition isn't quite what they expected. It's an exciting time full of possibilities, but as service members try to start fresh, they can also face new challenges.

[The Veterans' Employment and Training Service \(VETS\)](#) notes that approximately 200,000 men and women leave military service every year. All of them have different needs and challenges, hopes and dreams, fears and strengths.

Transition

Retired Soldiers are often solution-focused and have leadership experience and global outlooks that are sought after by employers. However, after decades in the military — and frequently combat — new retirees can feel misunderstood in civilian life.

Some new veterans may feel uncomfortable sitting in cubicles that leave their backs vulnerable, for example, or they could be easily startled by loud noises, reactions civilians might not understand. According to [Soldier for Life](#), in an article titled, *VA supports easing transition from active duty*, many Soldiers also experience anxiety, trouble sleeping, and difficulty concentrating after retirement. Other challenges include adjusting to a different pace of life and working in less structured environments.

Fortunately, many programs from the Army and the Department of Defense (DoD) and Veterans Affairs (VA) can help Soldiers start new lives with hopeful outlooks and firm financial footings. The VA's [Solid Start](#) program is designed to support new veterans as they integrate back into civilian life, for instance, while the Army provides [guidance](#) on the retirement process, pay, and benefits.

Financial Changes

After serving, say, 20 years, you're probably accustomed to regular paychecks, housing and cost-of-living allowances (BAH and COLA), and more. It's normal to be anxious when these benefits end, especially if a family member has health problems, if the job market is tough, if you have children in college, or if you're facing other unexpected expenses. Luckily, the transition to civilian life doesn't have to be overwhelming, especially with your [retirement package](#). [Retired pay](#) can help Soldiers meet financial obligations like mortgage payments. TRICARE can mean health care savings. You can continue saving money on groceries, tech, household goods, and more at the base commissary and the Exchange.

That said, one of the best ways you can prepare for retirement is by building an [emergency fund](#) before transitioning out of the Army. Saving several months' worth of expenses can protect your family. It gives you flexibility if that first job doesn't work out or if you simply want to take some time off. Remember, if your retirement doesn't go as

smoothly as you planned, [Army Emergency Relief \(AER\)](#), offers benefits to Retired Soldiers and their Families.

Job Training

If your first post-Army career isn't what you expected, consider using your [Post-9/11 GI Bill](#) benefits to go back to school. That happens more often than many realize. Many retirees discover that their dream jobs actually have nothing to do with their Army careers. Sometimes, a fresh start can be exciting.

The Army prepares Soldiers for their new lives as much as possible through the [Transition Assistance Program \(TAP\)](#). TAP offers courses and workshops on job searching, resume building, networking, identifying occupational interests, and more. It helps Soldiers choose whether they want to go to school, start a business, or begin a new career. Even if your first choice doesn't work out, you can use your new skills to plan your next move.

The Department of Defense (DoD) [SkillBridge Program](#) also offers civilian industry training, apprenticeships, or internships during a service member's final 180 days of service.

More Benefits

Make sure you're aware of other benefits you may qualify for. For example, the VA offers [pensions](#) for wartime veterans who meet certain age and disability requirements on top of tax-free [veterans disability compensation](#). These benefits can give significant financial relief to your family while you decide your next steps.

Read more about the expectations and realities of retirement in [this article](#) from the DoD Office of Financial Readiness (FINRED). If you need help developing a retirement spending plan, check with a trusted [personal financial manager](#) or [counselor](#). Reach out to [your nearest installation](#) and make an appointment with an expert.

As you reach new milestones and complete your [financial readiness training](#), look to [FINRED](#) and your service for trusted additional resources. You can follow [@DoDFINRED](#) on [LinkedIn](#), [Facebook](#), [X](#), [Instagram](#), and [YouTube](#), and download the no-cost DoD financial literacy app, Sen\$e, for financial tips on the go. Find it in the [Google Play](#) and [iOS](#) app stores.



DFAS: Keep an eye on allotments when you apply for retirement

By DFAS Cleveland

Allotments are funds deducted from your pay and sent as payments based on your instructions. They are a convenient way to ensure you don't get the dreaded "late notice" letters from banks and other creditors. However, if you have too many allotments when you transition from active duty to retirement, this may cause problems with your retirement pay.

Pay Will Change

Military retirement is cause for celebration! Your commitment to our nation helps ensure our freedom and required great personal sacrifice from you and your family. Nonetheless, after you retire, the amount of money you get from DFAS will likely decrease, and sometimes it will decrease by quite a bit.

Additional Benefits Will End

Keep in mind that when you retire, your retired pay will almost always be lower than your active duty pay. You won't receive sources of additional pay as you did before retirement: basic allowance for housing, basic allowance for subsistence, bonuses, incentive pay, clothing allowance, cost of living allowance based on your location, or hardship pay.

There's More... or Less?

Your pay that eventually ends up in your bank will also be reduced by federal income tax. Yes, most military retired pay is taxable by the federal government – consult with the IRS or a tax professional with any questions (DFAS cannot provide tax advice). Additionally, if you enrolled in the Survivor Benefit Plan, any costs associated with that program (<https://www.dfas.mil/RetiredMilitary/provide/sbp/>) will be deducted from your retirement pay. If you sign up for retiree dental coverage, it becomes an automatic allotment that further reduces your pay. There may also be other deductions based on the programs you select.

Allotment Rollover Problems

Problems can occur if you have a significant amount in monthly allotments coming out of your active duty pay: your mortgage or rent, car payment, or any other allotment. When you transition into retired pay and still have those allotments, with less pay coming in, you may not have enough money available to cover all your allotments.

If that happens, you will incur a debt with DFAS. Additionally, there may not be enough money to pay your allotments, resulting in missed or adjusted retirement payments.

Thrift Savings Plan (TSP) Loan Allotments

While serving on active duty, you may have taken out a loan against your TSP balance. It is important to be proactive if carrying a loan balance into retirement; particularly if you have an active-duty allotment set up to repay the loan from your pay. TSP has advised DFAS that allotments should not come from your retired pay. Failure to follow this guidance could result in misrouted payments or payments unnecessarily continuing following loan repayment. To avoid future problems, please make arrangements directly with TSP to repay your loan balance after retirement. Options include making payments directly from your bank account, or by check or money order. Please take a few minutes now to avoid future headaches if you anticipate having a TSP loan balance as you transition into retirement.

Alternatives

Please be proactive and seek alternatives for making automatic payments through allotments **before** you reach retirement. You can set up automatic payments directly through most banks or credit unions. Setting these up ahead of time can help you avoid financial headaches; something nobody needs as part of their "welcome to retirement" life. Additionally, before retiring, it would be wise to find out approximately how much your retirement pay will be after taxes and plan your monthly payments accordingly. This includes knowing exactly how much in allotments are currently coming out of your active duty pay. Being proactive before retirement can pay off in the long-term in terms of peace of mind and avoiding major problems. Enjoy your retirement!



Retirement is a process, not an event! Start planning 36 months out with the printable checklists in the [Retirement Planning Toolkit](#) or the [Planning Guide](#).

Veteran Sponsor Partnership Network offers one-on-one support

By Department of Veterans Affairs



The Department of Veterans Affairs (VA) has launched a new initiative aimed at improving the experience and outcomes of service members transitioning back into civilian life.

Under the [Veteran Sponsor Partnership Network \(VSPN\) initiative](#), Veterans Health Administration (VHA) regional offices form non-monetary partnerships with community organizations to help transitioning service members and their families access VA services and community resources, such as employment opportunities, education benefits, housing assistance, and more.

The initiative also streamlines VHA partnerships with community organizations that can pair service members with peer sponsors who can provide one-on-one support during the military-to-civilian transition, a resource similar to the [military sponsorship program](#) within the Department of Defense.

Many community partners have their own platform or website with information on community resources and can directly connect service members, veterans, and their families to resources in the local community that service members move to. Check out the websites of community partners in the VSPN (listed below) for more information about resources in the areas they serve.

“We know that a veteran’s first year out of the military is a critical time and that the risk for suicide during this period

is increased by nearly 50%,” said nurse executive for VA’s National Center for Healthcare Advancement and Partnerships Tracy L. Weistreich, Ph.D., RN. “The VSPN initiative supports an evidence-based approach and collaboration with community partners that helps VA meet its strategic priorities and deliver the support and services our veterans deserve.”

Early research has shown that engaging in veterans Health Administration (VHA) care with community-based interventions and sponsorship programs can help veterans achieve better outcomes across social determinants of health, experience less difficulty when transitioning back into civilian communities, and reduce risk factors related to veteran death by suicide.

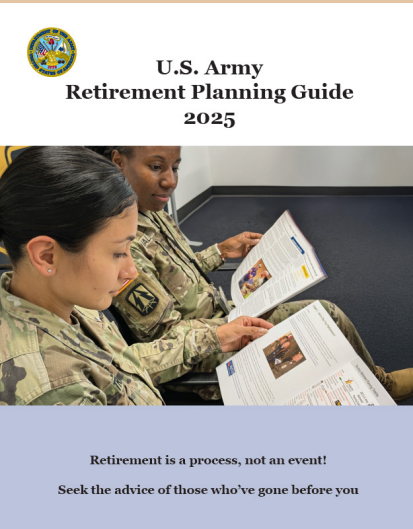
The VSPN initiative falls under VA’s overall strategy to partner with regional and national organizations to assist transitioning service members with accessing VA health and benefit resources. Local, regional, and national organizations interested in partnering with VA can contact the National Center for Healthcare Advancement and Partnerships (HAP) by emailing VHA_Partnerships@va.gov. HAP leads the VSPN initiative in collaboration with VA’s Transitioning Servicemember/Veteran and Suicide Prevention Center, VA regional offices, and a nationwide network of community partners.

| Area Served | Community Partner | Website |
|-------------------|--|---|
| All United States | Onward Ops | https://onwardops.org/ |
| California | Los Angeles County Department of Military & Veterans Affairs | https://mva.lacounty.gov/ |
| California | San Diego Veterans Coalition | https://www.sdvetscoalition.org/ |
| Connecticut | Clear Path for Veterans | https://www.clearpath4vets.com/ |
| Maine | Clear Path for Veterans | https://www.clearpath4vets.com/ |
| Massachusetts | Clear Path for Veterans | https://www.clearpath4vets.com/ |
| New Hampshire | Clear Path for Veterans | https://www.clearpath4vets.com/ |
| New York | Nassau County MHA | https://arc.mhanational.org/user/mhanassau |
| New York | ProVetus | https://www.provetus.org/ |
| New York | Staten Island PPS | https://statenispaps.org/veterans/ |
| New York | Suffolk County Dwyer Program | http://mhaw.org/dwyer/ |

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| Rhode Island | Clear Path for Veterans | https://www.clearpath4vets.com/ |
| Texas | Bexar County Military and Veterans Services Center | https://www.bexar.org/509/Military-and-Veterans-Services-Center |
| Texas | Endeavors | https://endeavors.org/ |
| Vermont | Clear Path for Veterans | https://www.clearpath4vets.com/ |
| Washington | Nine9Line | https://www.ninelinefoundation.org/ |
| Wisconsin | Wisconsin Veterans Chamber of Commerce | https://www.wiveteranschamber.org/ |
| Wisconsin | Wisconsin Veterans Network | https://www.wisvetsnet.org/transitioning-service-members |



**U.S. Army
Retirement Planning Guide
2025**

Retirement is a process, not an event!
Seek the advice of those who've gone before you

The 2025 Retirement Planning Guides are here!

The 2025 Retirement Planning Guides are now available at your local Retirement Services Offices and online at: <https://soldierforlife.army.mil/Retirement/>

The purpose of the U.S. Army Retirement Planning Guide is to provide information to help Soldiers and their Families transition from serving our nation in uniform to serving in their communities.

The guide assists Soldiers from all three components on what entitlements and benefits they will earn upon retirement. It also provides Soldiers with a practical timeline, breaking down the many tasks involved with retirement planning; information on how to calculate their retirement pay; how to navigate healthcare benefits; Survivor Benefit Plan options, and much more.

READ MORE NEWS AND UPDATES!

Army Echoes is the newsletter for Retired Soldiers. Both the [Army Echoes blog](#) and the app offer content pertinent to Soldiers as they approach retirement and beyond! Find updates from the Department of Veterans Affairs, the Social Security Administration, TRICARE, Defense Finance and Accounting Service, the Exchange, and more. The *Army Echoes* blog is updated weekly with 3-6 new articles. *Army Echoes* app is updated with the latest *Army Echoes* quarterly and is available on [Google Play](#) and the [Apple store](#).

Army Retirement Quiz

Find the detailed answers to these retirement questions, and more in your [Army Retirement Planning Guide!](#)

- 1) True or False: Retired Soldiers have 90 days from their retirement date to receive dental care, on a space-available basis, for conditions that were documented as ongoing at time of retirement.
- 2) True or False: Survivor Benefit Plan (SBP) premiums are deducted from retired pay before taxes are calculated.
- 3) True or False: You have 90 days from the date of retirement to apply for VALife, the guaranteed whole life insurance coverage, provided by the VA.
- 4) True or False: TRICARE Young Adult is available for all dependent children, as long as they're in a student status.
- 5) True or False: There are more than 70 Army Emergency Relief offices located on U.S. Army installations worldwide.

Answers: (1) True (2) True (3) False (4) False (5) True

Ask Joe: Your benefits guru

Dear Joe,

I am about 18 months from retirement and my spouse and I are trying to decide where to settle down in the U.S. after military life. Do you have a list of best states for military retirees?

18 months out

Dear 18 months,

The question of where to live after military retirement is one of the most asked questions in Q and A forums. Everyone has different desires and needs so the “best states” vary widely according to what “best” means to you and your family. After being told where to report for many years it can be difficult to decide on the best place to land. First, outline a set of criteria for the place that will meet your needs and prioritize those criteria. Then, start researching and rating states based on your criteria. A great way to find information on all U.S. states and territories is by using the [MyArmyBenefits state/territory fact sheets](#). You will find information on income and property taxes, education, employment, and state recreation benefits with any discounts or exceptions for veterans and military retirees noted. If living near a military installation is important, be sure to view the [MyArmyBenefits resource locator](#) for the states that are at the top of your list. This tool focuses on the Army installations in each state and country but also provides links to other service branch installations at the bottom of each fact sheet. Best wishes for a soft and successful landing in your best state!

Joe

Dear Joe,

My family and I have enjoyed using Space-A travel for EML (Environmental and Morale Leave) and personal vacations during my active-duty military career. With the increase in travel costs and hopefully more available time after retirement, it might be a great way to vacation in the future. What do I need to know to use this program when I am retired?

More Travel in My Future

Dear More Travel,

A great place to start for information is the [MyArmyBenefits Space Available \(Space-A\) travel fact sheet](#). First and foremost, it is important to remember that Space-A travel is a privilege, not an entitlement. Passengers are allowed to occupy DoD aircraft seats that are unoccupied after all Space Required passengers are accommodated. Travel is provided on an equal basis to officers, enlisted personnel, civilian employees, and their accompanying dependents without regard to rank or grade, military or civilian, or branch of Uniformed Service. However, there is an order of priority among six categories. Retired service members are Category VI and can travel CONUS to CONUS, OCONUS to OCONUS, CONUS to OCONUS, and OCONUS to CONUS. Be sure to refer to the [DoD Instruction on Air Transportation Eligibility](#) and view the Category VI guidelines in the table starting on page 43. You will need to read up on the rules for signing up, roll call, baggage limits, and required documents at the [passenger terminal you plan to use](#). The great thing about Space-A travel is that it is FREE! However, it is only allowed on a non-mission interference basis and a downside is that there is lots of uncertainty involved. The more information gathering and planning you do, the better your experience will be. There are social media pages dedicated to using Space-A travel, planning your trips, and travel alternatives if Space-A leaves you in an unexpected final destination. This can be a great way to ask specific questions and learn from those who have used Space-A extensively in retirement. Happy travels!

Joe



MyArmyBenefits

Soldiers, spouses, and children are part of your retirement

By MyArmyBenefits Staff

Soldiers, as you are preparing for retirement there are many decisions that must be made, actions to take, and deadlines to meet. One of the key elements of a successful retirement is including your family in the process and decisions. How do they see life after your military retirement? Spouses that had difficulty maintaining a career, completing education goals, or attaining higher level education due to frequent moves and the nature of military life may want to pursue those things and more in a new location with greater stability. Children may be facing another new place, new school, high school graduation, the college application process, leaving for college, or choosing a technical school and career. There will be lots going on, no matter your personal situation. As you navigate preparations for retirement, don't forget to include your family's needs and goals in the plans.

How can [MyArmyBenefits](#) (MAB) help your family in their next chapter following your retirement? MAB provides information on education and employment programs and scholarships for the spouses and children of Soldiers. Here are just a few federal benefits to consider, some also apply to Soldiers and veterans. Be sure to check out the eligibility requirements for each program:

Federal Benefits for Spouses

- [Mrs. Patty Shinseki Spouse Scholarship](#)—funding for full-time or part-time study towards a first undergraduate degree based on financial need
- [Pat Tillman Scholars Program](#)—scholarship award amounts on an individual basis for undergraduate, graduate, or professional degree
- [Military Spouse Education and Career Opportunities \(SECO\)](#)—career counseling, information, tools and resources supporting career exploration, education, training, licensing, and more up to 180 days after retirement date
- [Military Spouse Employment Partnership](#)—employment resources through corporate partnerships

- [Military OneSource](#)—non-medical counseling, health and wellness coaching, financial counseling, and more for one year following the service member's retirement date
- [Post-9/11 GI Bill](#)—tuition and fees, monthly housing allowance, and books and supplies stipend for service members (benefits can be transferred to military spouses and/or children)
- [Employment Readiness Program](#)—Army Community Service program; assistance in job search, education, training, transition, resume building, entrepreneurial opportunities, and more
- [Reimbursement for State Licensure and Certification Costs for the spouse of a Soldier](#)—up to \$1,000 reimbursement for relicensing and certification costs resulting from a PCS

Federal Benefits for Children

- [Scholarships for Military Children \(DeCA and Fischer House scholarship\)](#)—\$2,000 scholarship grant awards for up to 4 years
- [MG James Ursano Scholarship Program](#)—funding for up to 4 years of undergraduate study for a first undergraduate degree
- [Employment Readiness Program](#)—Army Community Service program; assistance in job search, education, training, transition, resume building, entrepreneurial opportunities, and more

In addition to the federal benefits, please visit the [MyArmyBenefits state/territory fact sheets](#) for information on state benefits. Most states offer scholarships, and sometimes employment resources, for veterans and their spouses and children. Help your family prepare for their next chapter after your retirement!

Do you know these Army retirement acronyms?

Learn more about each in the [Retirement Planning Guide](#) or from your [RSO](#)!

AYE: Anniversary Year Ending

IPPS-A: Integrated Personnel and Pay System-Army

USFSPA: Uniformed Services Former Spouses' Protection Act

TFL: TRICARE For Life

CSP: Career Skills Program

NDAA: National Defense Authorization Act

IDT: Inactive Duty Training

NOE: Notification of Eligibility

TAPDB: Total Army Personnel Database

Survivor Benefit Plan – Have the difficult conversation

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



If you are reading this, you are probably thinking about life after your service in uniform. It is both exciting and scary. This big step requires a lot of decisions that you may not be prepared to make...yet. But don't worry. You have many resources out there that will provide you with the information you need to make that educated decision. But the other part of that decision is having the hard conversations. You can get all the facts but at the end of the day, unless you understand what your goals are and what your Family needs, the facts are not enough to make that decision. The facts about benefits are the same for everyone but how that applies to a Soldier and their Family is different.

Let's start with this fact... You will die one day. You don't know when or how but it will happen.

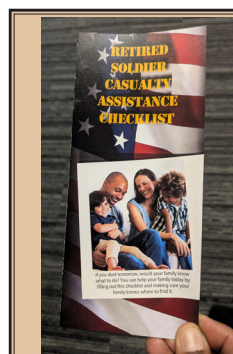
Let that sink in for a minute.

The only thing you can do is to plan for what will happen to those you leave behind. This means that you will need to have the difficult conversations. You might not be ready to have these conversations but if you are planning your retirement or if you are nearing receipt of your Notification of Eligibility for Non-regular Retired Pay, (commonly referred to as the 20 year letter) the time is now. Why you ask? Because you will need to decide whether the Survivor Benefit Plan (SBP) or the Reserve Component Survivor Benefit Plan (RCSBP) will be part of your estate planning.

Here are a few considerations as you start these conversations:

1. What's the likelihood that my spouse will outlive me and for how long? Go to the SBP Probability Tool at <https://actuary.defense.gov/Survivor-Benefit-Plans/> to get an idea.
2. What does "taking care of my Family after I die" mean to me and my Family? See some examples below:
 - Allow my Family to maintain it's current way of living
 - Get my kids through college
 - Allow my Family to live comfortably but will be at a different level than they are used to
 - I don't have anyone that I need to take care of after I die
3. Do we have enough in assets to cover the Family expenses if the income I bring in goes away (salary, retired pay, VA disability compensation, etc.)? If not, how do we cover the gap? Is it with SBP/RCSBP, life insurance, or both? Go to <https://finred.usalearning.gov/Planning/EstatePlanning> to help you get started and check out the SBP Financial Analysis Tools at <https://actuary.defense.gov/Survivor-Benefit-Plans/>.

Remember, you have a [Retirement Services Officer](#) and [Personal Financial Counselors](#) that can assist you with getting the facts. Contact them early and as often as you need.



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 how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the [Casualty Assistance Checklist](#), found in a printable PDF format online at the [Army Retirement Services](#) website, can help ease their burden during the difficult time. Don't wait until it's too late to have the conversation. Start filling it out now, continually update it throughout your retirement process, and make sure your loved ones know where to find it.

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 found at: <https://soldierforlife.army.mil/Retirement/rso>, for assistance. When reporting the death, please provide as much of the information below as you have:

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

Know how TRICARE regions are changing in 2025

By TRICARE Communications

Jan. 1, 2025, marks the start of health care delivery under [TRICARE's new regional contracts](#). There will be changes to the TRICARE regions in the United States as part of the new contracts. While there will still be two TRICARE regions, six states currently in the [East Region](#) (Arkansas, Illinois, Louisiana, Oklahoma, Texas, Wisconsin) will move to the [West Region](#).

If you're located in one of the six states moving to the West Region, this article will help you understand what that will mean for you. If you live in the current West Region, you'll need to take the actions discussed in this article, too. Your TRICARE contractor is also changing. If you don't live in one of these states, keep an eye out for upcoming articles about how the transition may impact you.

"These changes will help balance the TRICARE population between the two regions and improve the quality of service for all beneficiaries," said Laura D'Antin, team lead, Customer Support, TRICARE Health Plan, Education and Outreach Branch at the Defense Health Agency.

States switching regions

Six states are moving from the East Region to the West Region:

- Arkansas
- Illinois
- Louisiana
- Oklahoma
- Texas
- Wisconsin

If you live in one of these six states, your TRICARE regional contractor will switch from Humana Military to TriWest Healthcare Alliance on Jan. 1, 2025. This change will affect about 1.1 million eligible beneficiaries.

What this means for you

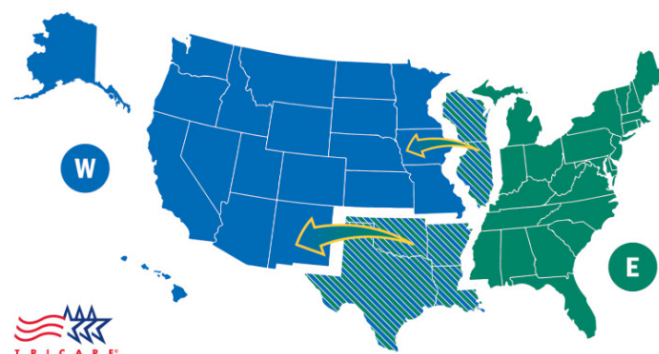
If your state is switching regions, Humana Military will continue as your TRICARE contractor until Dec. 31, 2024. Before then, you should check your [DEERS](#) account to confirm that all your information is up to date.

Starting in early November 2024, you should also:

- Create an account on the TriWest patient portal.
- Update your payment information with TriWest. This will help make sure you can make your payments to TriWest (if applicable) starting Jan. 1, 2025. (**Note:** If you pay by allotment, you don't need to do this. Allotment payments will transfer automatically.)

TRICARE Stateside Regions

Starting Jan. 1, 2025



- Search for providers in the new TriWest provider network directory. You'll find the directory on the patient portal.

Note that these features won't be available on the TriWest website until Nov. 2, 2024.

You should also plan to take any actions for [TRICARE Open Season](#) through TriWest.

Keeping your care on track

If you have ongoing care, don't worry. If you live in these six states, referrals or authorizations from Humana Military that began before Dec. 31, 2024, will be valid through the referral expiration date, up to June 30, 2025. Additionally, TriWest will work with Humana Military to ensure you get care without disruption for the following conditions:

- Cancer
- Pregnancy
- Neurological disorders
- Mental health
- Kidney disease
- Disease management/case management services

The new contractors will assist you in this transition by allowing for efficient referral transfers between regions. They'll provide you the tools to find TRICARE-authorized providers in your new network.

Keeping your provider

Most of the current provider network in the six states will likely stay the same. TriWest and Humana Military are working to maintain the existing network. However, each provider must decide whether to continue with TRICARE.

New mailing address? Here's how to update it.

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



We understand that life brings changes, and sometimes that includes moving to a new address. To ensure you continue receiving important communications from the Army and other pertinent agencies including, U.S. Army Human Resources Command (HRC), Defense Finance and Accounting Service (DFAS), and Army Retirement Services, it's crucial to update your mailing address two weeks prior to any move. Here are the steps you can take:

1. **myPay:** The quickest and easiest method for Retired Soldiers (including Gray Area Retired Soldiers) is to use myPay. Visit myPay and log in. If you encounter any issues, refer to the troubleshooting instructions on the myPay site or call 1-888-332-7411 or 1-800-321-1080. You can also submit a ticket in AskDFAS at <https://www.dfas.mil/dfas/AskDFAS/>. Alternatively, reach out to your Retirement Services Officer (RSO) listed at <https://soldierforlife.army.mil/Retirement/rso>, for assistance.

2. **DD Form 2866:** If you prefer a paper-based approach, complete the Retiree Change of Address/State Tax Withholding Request ([DD Form 2866 at dd2866.pdf \(SECURED\) \(whs.mil\)](https://www.dfas.mil/retiredmilitary/manage/changeofaddress.html)). Mail it to the following address: Defense Finance and Accounting Service U.S. Military Retired Pay 8899 E. 56th Street Indianapolis, IN 46249-1200. For more details, visit <https://www.dfas.mil/retiredmilitary/manage/changeofaddress.html>.

Also complete a change of address request at a United States Post Office or online at <https://moversguide.usps.com/>. Remember, keeping your address up to date ensures you stay informed about essential USAR retirement related mailings. Thank you for your service, and we're here to assist you with any questions.

How do I receive *Change of Mission*? If you're a Soldier in any Army component with 17+ years of service, just make sure your [myPay](#) account at DFAS has a good email address. That's where we'll send *Change of Mission*. If you're not a Soldier with 17+ years of service, you can still read *Change of Mission* on the [Soldier for Life website](#).

Reminder for Army Reserve and Army National Guard Soldiers:

- While you're in the Retired Reserve, keep your mailing and email address up to date with DFAS by using [myPay](#).
- To determine if you qualify for the reduced age retirement, visit [HRC's website](#). If you are eligible, contact your [Army Reserve or Army National Guard RSO](#) for help in calculating your retirement eligibility date.

Upcoming Army Reserve [Retirement Planning Seminars](#)

| Location | Date | Contact |
|-------------------------|--------|----------------------|
| Kaiserslautern, Germany | Nov 2 | (609) 562-1696/7055 |
| Orlando, FL | Nov 16 | (803) 751-9864/9698 |
| Centennial, CO | Nov 16 | (608) 388-7448 |
| Fort Devens, MA | Nov 16 | (609) 562-1696/7055 |
| Grand Prairie, TX | Nov 16 | (719) 516-6882/6850 |
| Birmingham, AL | Dec 14 | (803) 751-9864/9698 |
| Sacramento, CA | Dec 14 | (719) 516-6882/6850 |
| Fort Hamilton, NY | Jan 11 | (609) 562-1696/7055 |
| Stuttgart, Germany | Jan 11 | (609) 562-1696/7055 |
| American Samoa | Jan 11 | (808) 438-1600 x3553 |
| Grand Prairie, TX | Jan 15 | (719) 516-6882/6850 |
| Fayetteville, NC | Jan 25 | (803) 751-9864/9698 |
| Columbus, OH | Jan 25 | (608) 388-7448 |
| Glendale, AZ | Feb 1 | (719) 516-6882/6850 |
| Fort Buchanan, PR | Feb 8 | (803) 751-9864/9698 |

| Location | Date | Contact |
|------------------------------|--------|----------------------|
| Happy Valley, OR | Feb 8 | (608) 388-7448 |
| Fort Gregg-Adams, VA | Feb 8 | (609) 562-1696/7055 |
| Camp Humphreys, Korea | Feb 8 | (808) 438-1600 x3553 |
| (Virtual) 63d Readiness Div. | Feb 22 | (719) 516-6882/6850 |
| Hilo, HI | Mar 2 | (808) 438-1600 x3553 |
| Chiopee, MA | Mar 8 | (609) 562-1696/7055 |
| Fort Shafter, HI | Mar 8 | (808) 438-1600 x3553 |
| Fort Eisenhower, GA | Mar 15 | (803) 751-9864/9698 |
| North Little Rock, AR | Mar 15 | (719) 516-6882/6850 |
| Indianapolis, IN | Mar 22 | (608) 388-7448 |
| Aberdeen Proving Ground, MD | Mar 22 | (609) 562-1696/7055 |
| Boise, ID | Mar 29 | (608) 388-7448 |
| Louisville, KY | Apr 12 | (803) 751-9864/9698 |
| Weisbaden, Germany | Apr 12 | (609) 562-1696/7055 |
| USAR - Moon Township, PA | Apr 25 | (910) 570-8261 |

Never too early to start planning for your retirement

By **Command Sgt. Maj. Andrew J. Lombardo** (14th CSM of USAR) and deputy inspector for NYPD

I've spent 38 years in the Army – not bad for a young man who never intended to make the Army his career. After two years of active-duty service, I transitioned to the Army Reserve and it has been one of the best decisions I've ever made. I'm also well into my third decade with the New York City Police Department. But as my career with the Army comes to a close, I'd like to share a few reflections about the act of 'service' and the importance of maintaining ties.

Serving my country as a U.S. Army Soldier has really shaped the person I am today – both professionally and personally. I know the same is true whether you serve in the Regular Army, the Army Reserve, or the Army National Guard. My Army career began in 1986 in the Regular Army, followed by an enlistment and several re-enlistments in the Army Reserve. In 1990, my unit was mobilized for the Gulf War, and upon my return from the Middle East, I began my civilian career with the NYPD.

**"Stay engaged...
...don't lose connection
with broader America."**

There will come a time for all of us when we hang up our military uniform for good and enter the civilian workforce full time. When that time does come, it is important to know that those "soft skills" that service members are known for – discipline, adaptability, dependability, and flexibility – just to name a few, are important qualities that you should not neglect to highlight on your resume and bring with you into the civilian sector.

Have a plan.

Retirement is a significant life event; I don't think anyone would disagree. I have found that Soldiers facing retirement don't always know if they want to continue in the same field they did while in uniform, or if they want this new chapter to take them in a whole other occupational direction. It is okay either way. Let me tell you why: your time as a Soldier gave you the tools and experiences to get the job done. You not only served your Family, community, and nation; you served your Army.



Every day, rain or shine, you did what you had to in order to accomplish whatever missions were laid before you. Whatever path you take, it is the drive, determination, and dedication that you've learned to harness, that will allow you to succeed.

(Left) Capt. Andrew J. Lombardo, deputy inspector with the New York City Police Department (Photo courtesy of: Andrew J. Lombardo)

LESSONS LEARNED

Your investment in the Army, and its investment in you, allows you to go in any direction you choose. I highly recommend the [Department of Defense SkillBridge Program](#) or explore the continuing education benefits and opportunities the Army provides. Lean on your fellow Soldiers, ask questions from those who've walked this path before you, listen and take notes when attending Army TAP, and spend time with your mentors.



Command Sgt. Maj. Andrew J. Lombardo
14th command sergeant major of the U.S. Army Reserve (Photo courtesy of: Andrew J. Lombardo)

Stay Connected!

If I had severed ties with the Army after my initial four years, I would not have had the experiences, leadership, and opportunities, that I now have. Over the course of my career, I had the privilege of being the 14th Command Sergeant Major of the Army Reserve. Being responsible for training the force, assisting and advising my commander on various policies, working on quality-of-life issues, and building the next generation of leaders, were just some of my responsibilities. These are skills that are most definitely sought after by leaders, CEOs, and executives in every occupation.

From your very early days in the Army, you are taught not only how to follow directions and orders, but how to give them; not only to be a great leader, but how to build them! I cannot emphasize the importance of maintaining those connections and bonds, with your brothers and sisters in uniform. Stay engaged with those who share your values, and don't lose connection with broader America. It's so important to not isolate yourself. Attend a Retiree Appreciation Day (RAD) event – or two, share your Army story with people you come across – in your community – wherever you go.

Finally, I'd like you to remember that we are our biggest advocates and it's important to participate and be engaged in our own transition. You may want to consider staying connected while continuing to receive benefits by serving part time in a Reserve component. Remember, we must educate ourselves on what's out there, and what will work best for us and our Families. If you're a commander and you have the ability to let your Soldier take part in SkillBridge, I think you're doing the right thing for the total force. Look ahead and formulate a plan. It's never too early to start planning.

MILITARY STAR Card more secure, more widely accepted — now and through retirement

By Army & Air Force Exchange Service

Soldiers retain their hard-earned Army & Air Force Exchange Service benefit through retirement, and that includes the MILITARY STAR® card. But the MILITARY STAR card is becoming even better.

Thanks to a collaboration with Discover® Global Network, Soldiers and Soldiers for Life will be able to use the card widely across installations, including at concessionaires, name-brand restaurants, third-party vendors, certain Morale, Welfare and Recreation activities, and more. It's still a MILITARY STAR card—not a Discover card—but if a merchant or service on post accepts Discover, they'll likely be able to accept the new MILITARY STAR card.

If you are a current MILITARY STAR cardmember, you may have already received your new card in the mail. Cards are being issued in waves throughout the fall, and most cardmembers will have their updated cards in hand by Veterans Day. Please check your account at MyECP.com or on the mobile app to ensure your mailing address is accurate and up to date. Soldiers who do not yet have a MILITARY STAR card can visit MyECP.com to sign up for a card and enjoy its exclusive savings and benefits.

The new cards are more secure with the inclusion of EMV® chip technology and provide more convenient payment options with tap-to-pay and mobile wallet capabilities. While the card is new and improved, the benefits of

MILITARY STAR card are unchanged, with exclusive offers and everyday discounts such as:

- 5 cents off every gallon of gas at Express fuel locations.
- 10% off food purchases at participating Exchange restaurants.
- Free standard shipping on ShopMyExchange.com orders.
- Earn points on purchases and automatically receive a \$20 digital rewards card every 2,000 points.
- 10% off first-day's purchases for new cardmembers.

The MILITARY STAR card is a Quality-of-Life force multiplier for Soldiers and Families—both now and in retirement.

If you have any questions about the card or its new benefits, please reach out to our MILITARY STAR team at 1-877-891-STAR (7827). It's an honor to serve those who serve and have served.

Soldier For Life!

MILITARY STAR extends emergency assistance for cardmembers affected by Hurricanes Helene and Milton

By Army & Air Force Exchange Service

MILITARY STAR, which is offering cardmembers who have been affected by Hurricane Helene emergency assistance with their accounts, has extended the deadline for relief to Nov. 30, after Hurricane Milton. Cardmembers can receive 90 days 0% interest and no payments on existing balances and new purchases by calling the MILITARY STAR Contact Center through Nov. 30 at 877-891-7827.

"The back-to-back hurricanes have been devastating on the communities affected and the MILITARY STAR team is here to provide relief for those digging out from the storms," said Tommy Ward, senior vice president of the Exchange Credit Program. "Cardmembers in these areas can focus on recovery and taking care of each other."

Shoppers who sign up for a new MILITARY STAR account through Nov. 30 may also be eligible to receive 0% interest and no payments for 90 days, in addition to the standard 10% off all first-day purchases.

Emergency relief valid for active cardmembers in affected areas. Standard account terms will apply after 90 days. New purchases will be added to the existing balance during the 90-day emergency relief period. Offer for new cardmembers subject to credit approval. The first-day discount for new cardmembers will be applied as a credit on the first monthly billing statement.

The MILITARY STAR card is accepted at all military exchanges and commissaries. For more information or to apply for a card, visit <https://aafes.media/MilStarPA>.



U.S. Army hosting massive career fair in Los Angeles

By U.S. Army Civilian Human Resources Agency

A Total Army Career Fair (TACF), will be held in Los Angeles, Calif., at SOFI Stadium, Nov. 1-2, 2024, from 10 a.m. – 4 p.m. A concept of the Army's Civilian Human Resources Agency, the Army-exclusive career fair and outreach event is open to the public and will combine Active Duty, Reserve, and Guard components, as well as civilian employment opportunities.

"The message is about opportunity," said Roy Wallace, the Army Assistant Deputy Chief of Staff, G-1. "We want to focus on sharing the endless possibilities that a uniformed or a civilian career in the Army can offer."

The TACF will highlight the United States Army as the Employer of Choice, and to show what it means to serve to the Los Angeles community, the nation, and inspire a call to service. This event will offer direct access to opportunities to serve both in uniform and through on-the-spot civilian hiring. There are more than 500 occupations and thousands of civilian vacancies across the Army.

"The career fair began as a civilian hiring event," Wallace said. "But then we decided we would try something that's never been tried before, and that is to recruit for all Army openings at a single event, thus the 'Total' Army Career Fair. It's time we started thinking strategically and innovatively. We want the Army to be the employer of choice for prospective candidates."

Commands, ready to recruit top talent, will be on hand and will have the opportunity to conduct interviews and extend on-the-job offers. Attending career fairs like these enables recent retirees and those with transition on the horizon, to accelerate their hiring timeline.

We welcome you to join us and check out everything the Total Army Career Fair-Los Angeles has to offer you and your Family!

What: A total Army Recruitment and Outreach Event, highlighting the Army as the Employer of Choice. An Army-exclusive, open to the public career fair, representing civilian vacancies, and recruiting representation from the Active, Guard, and Reserve Components.

Who: The event will be open to the public, the target audience are those interested in serving as Active, Guard, Reserve, or as an Army Civilian, representing all skillsets and experience levels.

Where: SOFI Stadium, 1001 S. Stadium Dr., Inglewood, CA 90301, or submit your resume online here: <https://apply.army.mil/Home/CareerFair>

When: November 1-2, 2024, Open to the public 10 a.m. - 4 p.m. both days



(Above) A job seeker visits a booth at the first of its kind Army-only career fair on April 13, 2024 at Globe Life Field in Arlington, Texas. (Courtesy photos)

TOTAL ARMY CAREER FAIR

FREE AND OPEN TO THE PUBLIC

November 1-2, 2024
Friday & Saturday 10AM-4PM

SOFI Stadium
1001 S Stadium Dr.
Inglewood, CA 90301

SCAN HERE TO REGISTER NOW

[HTTPS://APPLY.ARMY.MIL](https://apply.army.mil)

FULL-TIME ARMY BENEFITS

- ★ Up to \$50,000 Signing Bonus
- ★ Free Health Care for you and your Dependents
- ★ 30 Days Annual Paid Time Off
- ★ Full College Tuition covered with G.I. Bill
- ★ Free Housing

PART-TIME ARMY BENEFITS

- ★ More than 120 Jobs to Choose From
- ★ Low Monthly Cost Health Care
- ★ Part-Time Duty
- ★ College Tuition Assistance
- ★ College Loan Repayment Program

FULL-TIME CIVILIAN POSITIONS

On-the-Spot Job Offers

| | |
|----------------------|---------------------------|
| ★ STEM Fields | ★ Security & Intelligence |
| ★ Digital Technology | ★ Human Resources |
| ★ Construction | ★ Education |
| ★ Logistics | ★ Contracting |
| ★ Medical | ★ Professional Services |

U.S. ARMY

New episodes of the Soldier for Life podcast

The Soldier for Life (SFL) Podcast continues! Find the latest podcasts below. Check the [Soldier for Life](#) website or [Libsyn](#) for new podcasts about being a Soldier for Life, especially throughout your retirement transition and into your next career.

[S14E9 Combating Suicide Through Connections and Hope](#) Every life that is lost to suicide is one life too many. On this week's all new Soldier for Life Podcast, we talk to mental health advocate and motivational speaker David Woods Bartley about his struggles with depression, mental health, and suicide; and about how connection leads to hope, and hope saves lives.

[S14E8 Army Emergency Relief](#) Army Emergency Relief, the official nonprofit of the United States Army, has been supporting Soldiers and their Families since 1942 through grants, interest free loans, and scholarships. Learn more about the important work AER does to support our Army Family.

[S14E7 The Coffee Bunker](#) Having a battle buddy or a tribe for support is just as important when you're making the transition into the civilian world as it was when you were serving. We chat with Dr. Robby Hedrick, the Director of Transition Services for the Coffee Bunker, an organization in Tulsa, Okla., helping military and veteran families as they move into the civilian world.

[S14E6 Dixon Center for Military and Veterans Services](#) On this week's Soldier for Life Podcast episode, we talk with U.S. Marine Corps Col. (Ret.) Duncan Milne, the President of Dixon Center for Military and Veterans Services, about the work that Dixon Center does to help organizations across the country improve the lives of our military and veteran families.

[S14E5 Soldier On: Ending Veteran Homelessness](#) Soldier On is a nonprofit organization based in western Massachusetts that is committed to ending veteran homelessness by providing needs-based housing, direct supportive services, and temporary financial assistance to veterans who are at-risk of homelessness. Listen as Col. Jarrett Thomas chats with Soldier On CEO, Mr. Bruce Buckley, about Soldier On and its efforts to help put an end to veteran homelessness.



Helpful Websites

[Army Echoes](#)

[Army Echoes Blog](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

[Army Transition Assistance Program](#) (800) 325-4715

[Change of Mission](#)

[Combat-Related Special Compensation](#) (888) 276-9472

[Concurrent Receipt](#) (800) 321-1080

[Department of Veterans Affairs](#)

[DFAS](#) (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST)

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[Federal Long Term Care Insurance Program](#)

[GI Bill](#) (888) 442-4551

[HRC Education Incentives Section \(GI Bill\)](#) (888) 276-9472

[HRC Gray Area Retirements Branch](#) (888) 276-9472

[MyArmyBenefits](#) Help Desk (888) 721-2769 (9 a.m. to 5 p.m. EST M-F)

[myPay](#) (888) 332-7411

[Reserve Component Application for Retired Pay](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on X \(formerly known as Twitter\)](#)

[Soldier for Life on LinkedIn](#)

[Soldier for Life on YouTube](#)

[Survivor Benefit Plan](#)

[Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](#)

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

[TRICARE East](#) (800) 444-5445

[TRICARE West](#) (844) 866-9378

[TRICARE Overseas](#)

[TRICARE Retired Reserve](#) Call the appropriate number listed above for TRICARE EAST or WEST

[TRICARE Young Adult](#) Call the appropriate number listed above for TRICARE EAST or WEST

[Uniformed Services Former Spouses' Protection Act](#)

[US Family Health Plan](#)

[VA Benefits and Services](#) (800) 827-1000

[VA Health Care Benefits](#) (877) 222-8387

[VA Insurance](#) SGLI/VGLI: (800) 419-1473