



**DEPARTMENT OF THE ARMY
CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL
OFFICE OF THE DEPUTY CHIEF OF STAFF G-1
300 ARMY PENTAGON
WASHINGTON, DC 20310-0300**

DAPE-MPR (600-8-7)

19 April 2024

MEMORANDUM FOR CHIEF OF STAFF, ARMY

SUBJECT: Annual Report of the Chief of Staff, Army Retired Soldier Council

1. The sixty-fourth meeting of the Chief of Staff, Army Retired Soldier Council (CSARSC) was hosted at the Pentagon from 14-19 April 2024. The Council is established in accordance with Army Regulation 600-8-7, *Retirement Services Program* and is administered in accordance with its charter, which is approved by the Secretary of the Army. The Council is your voice of 1.25 million Retired Soldiers and surviving spouses, and as such, reviewed twelve issues nominated by Installation Retired Soldier Councils. Those issues are discussed in detail in Enclosure 3 (CSA Retired Soldier Council Installation Report).

2. Our Retired Soldiers have become a better utilized resource for the Army. Given the Army's current recruiting challenges, our Retired Soldiers and their Families can continue to help the Army recruit the next generation of Soldiers within their communities as well as minimize the civilian-military divide. Through our experiences, we can share the unique opportunities and benefits the Army provided us and how our experiences positively shaped our lives. Recommend the Army continue to explore ways to recognize and formalize a partnership between our Retired Soldiers and Families, and U.S. Army Recruiting Command. Formalizing programs such as Retired Soldier Recruiting Ambassadors would be one way to do this. These Ambassadors could potentially help recruiters gain access to local schools and foster community relations.

3. We are pleased to report three issues from last year's council have seen positive results. First, the Soldier for Life (SFL) logo was approved for apparel branding, but a complimentary marketing campaign was not launched to support it. Second, the Retiring Soldier Commendation Program is now funded although the full implementation is still working through the supply system with the benefits not being fully realized. Last, the Gray Area retirement processing backlog issue was resolved with Active Duty Operational Support (ADOS) funding. We appreciate the Army G1, OCAR, and NGB's efforts to quickly address this critical issue.

4. Key Recommendations:

a. Medical: The number one issue for all Retired Soldiers is availability and access to military healthcare because they value the quality of care they receive at Medical Treatment Facilities (MTFs). Forty-three percent of the 605 issues addressed by the CSARSC since 2000 have revolved around healthcare. This ends up being a readiness, quality of life, and fulfillment of the Army's obligation for their service issue. We recommend the Army continue to engage with the

DAPE-MPR

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Defense Health Agency (DHA) to ensure MTF care for Retired Soldiers and their Families remains a priority.

b. Federal Benefit Units (FBUs): FBUs are not providing adequate support for our overseas Retired Soldiers. Areas where they are not performing services range from benefit claims to processing Medicare enrollment applications. FBUs fall under Consular Services within the Department of State (DOS). Recommend adding a DOS fellow, much like our current Department of Labor and Department of Veterans Affairs (VA) fellows, to facilitate communication and resolution of issues.

c. SFL Network: The request for proposal (RFP) last year did not result in a vendor being selected to provide the service. The RFP failed to attract a viable contractor based on it being solicited as a no cost proposal. The requirement remains unchanged that we need a network to keep our Retired Soldiers, Veterans, surviving spouses and Families connected. We recommend that the Army fully fund the SFL Network.

5. We extend our sincere appreciation for the continued support provided by Mr. Mark Overberg, Ms. Maria Bentinck and the Army Retirement Services staff. Of special note and upon his retirement, we wish to recognize Mr. Overberg for his 15 years of invaluable service to the Army's Retired Soldier community that will continue to positively impact for many years to come. Lastly, we also appreciate the group of distinguished speakers at Enclosure 1 for the valuable information and insights that they provided.

6. Thank you for recognizing the value of a continuing mission for those who no longer wear the uniform, but still have the heart, skills, and capacity to contribute to the Army Total Force. The Council extends its gratitude to you and Sergeant Major of the Army Weimer for your demonstrated support of the Retired Soldier Council and those we represent.

STILL SERVING...SOLDIERS FOR LIFE!



DANIEL A. DAILEY
Sergeant Major of the Army
U.S. Army, Retired
Co-Chairman



JOSEPH ANDERSON
Lieutenant General
U.S. Army, Retired
Co-Chairman

Enclosures

1. Guest Speakers
2. Council Members
3. CSA Retired Soldier Council Installation Report

GUEST SPEAKERS

General Randy A. George, Chief of Staff, United States Army

Lieutenant General Telita Crosland, Director, Defense Health Agency

Lieutenant General Omar J. Jones IV, Commanding General, U.S. Army Installation Management Command

Lieutenant General Douglas F. Stitt, Deputy Chief of Staff, G1

Major General Joseph R. Baldwin, Deputy Director Army National Guard, National Guard Bureau

Major General Johnny Davis, Commanding General, U.S. Army Recruiting Command

Major General Antonio Munera, Commanding General, U.S. Army Cadet Command

Major General Hope C. Rampy, Director, Military Personnel Management

Brigadier General Thad J. Collard, Deputy Commanding General (Operations), U.S. Army Medical Command

Brigadier General Gregory S. Johnson, The Adjutant General of the U.S. Army Commanding General, Physical Disability Agency, Executive Director of the Military Postal Service Agency

Brigadier General John Lubas, Director, Operations, Readiness and Mobilization, Deputy Chief of Staff, G-3/5/7

Colonel Jarrett A. Thomas, Director, Soldier for Life

United States Sergeant Major of the Army Michael R. Weimer, Sergeant Major of the Army

Sergeant Major Eric McCray, Senior Fellow to the Department of Veterans Affairs

Mr. Stephen D. Austin, Assistant Chief of Army Reserve

Mr. Mark E. Overberg, Director, Army Retirement Services

Ms. Julie R. Burandt-Partin, Director, Retired and Annuitant Pay, Defense Finance and Accounting Service (DFAS)

Ms. Renea C. Yates, Director, Office Army Cemeteries

2024 CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL ROSTER

CURRENT MEMBERS

NAME

INSTALLATION

Co-Chairmen

LTG Joseph Anderson At-Large

SMA Daniel A. Dailey At-Large

Members:

COL Felix L. Santiago-Torres Joint Base San Antonio, TX

COL Mark A. Rado HQs, Army in Europe and Africa

LTC John L. Dyess Fort Campbell, KY

LTC Jerry Wood West Virginia National Guard

LTC Karen L. Nigara Fort Stewart, GA

CW5 Louise I. H. Goetzelt Presidio of Monterey, CA

CSM Leon Caffie Fort Stewart, GA

CSM Micheal D. Sutterfield Fort Novosel, AL

SGM Keith E. Hammack West Virginia National Guard

SGM William Hursh Fort Belvoir, VA

SGM Scott A. Leeling Fort Carson, CO

MSG David M. Pearson Fort Drum, NY

Issue 2024-01-01

INSTALLATION COUNCIL: Fort Belvoir, VA Retired Soldier Council

SUBJECT: Defense Military Health System Prescription System

DISCUSSION: When Department of Defense Military Health System (MHS) fielded the Military Health System GENESIS (MSHG), the functionality provided by the TRICARE Online Prescription Module was not part of MSHG. The TRICARE Online Prescription Module allowed TRICARE Online users to easily manage their prescriptions and order refills or renewals online as required. In the fielding of MSHG, MHS did not properly explain why there was no prescription management functionality in Genesis. The MHS provided vague statements that in the future prescription management functionality would be added to MSHG. The TRICARE Online Prescription Module was a valuable resource for all TRICARE Online users, particularly Retired Soldiers and their Families. MHS needs to, as a priority, integrate a viable prescription management function into MSHG for all patients.

RECOMMENDATION: That the Chief of Staff of the Army Retired Soldier Council support MHS commit to expeditiously providing a workable prescription management module to MSHG.

APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL

CHAIRPERSON(S):

MAJ (Ret) Karan Cerutti, Chairperson, Fort Belvoir Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: This issue is resolved as a prescription management module is operational within the MHS Genesis patient portal. The CSARSC members' initial research showed DHA MHS GENESIS program management had long recognized the need to integrate the prescription refill function and worked to field a prescription management module by mid-February 2024. Following a short delay, prescription refills through the MHS GENESIS Patient Portal became available on February 29, 2024. Reportedly, the new MHS Genesis functionality processed over 30,000 refills during its first week. The MHS Genesis patient portal homepage provides a "Refill Rx" tab that enables viewing a patient's prescriptions available for refill, selection of those to be refilled, a pick-up location, and viewing prescription status updates. Key members of the CSARSC accessed the module and validated its functionality.

Issue 2024-01-02

INSTALLATION COUNCIL: Fort Drum, NY Retired Soldier Council

SUBJECT: Prescription Drug Pricing for TRICARE for Life Beneficiaries

DISCUSSION: The 2018 National Defense Authorization Act included increases to pharmacy co-pays for TRICARE for Life (TFL) beneficiaries to generate discretionary savings for the Department of Defense to fund improvements in military readiness and mandatory savings to fund other personnel benefits and programs, such as permanently extending the Special Survivor Indemnity Allowance under the Survivor Benefit Plan and providing for annual inflation adjustments, and allowing reservists who are eligible for the Federal Employee Health Benefit to purchase TRICARE Reserve Select.

Prescriptions obtained at military treatment facility (MTF) pharmacies still have zero out-of-pocket cost. This benefits Retirees that are within reasonable commuting distance of an MTF.

The TRICARE retail and mail order pharmacy programs were extended to Medicare-eligible Retirees in 2001 with the legislation that created TRICARE for Life.

Beneficiaries generally have several options to fill prescriptions: Military Pharmacies, TRICARE Pharmacy Home Delivery, TRICARE Retail Network Pharmacies and Non-Network Pharmacies. When legislation was passed establishing current copays, alternative sources of prescription drugs were not prevalent. These include sites like Good Rx, Well Care, Single Care and others. These companies offer generic drugs often at lower costs than what is offered by Express Scripts Home delivery or Network Retail pharmacies. Unfortunately, many Medicare eligible beneficiaries often do not possess the skills or knowledge to access these sites via their computer or smartphone to comparison shop for the best value. Retirees have taken for granted that the pricing from their earned benefit provider is the best available. This population can least afford and should not bear the burden to pay for other programs.

RECOMMENDATION: Ensure TRICARE for Life beneficiaries pay “lowest rate available” price for their prescription benefits.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

COL (Ret) Charles Frost, Jr., Co-Chair, Fort Drum Retired Soldier Council
CSM (R) Frank V. Puidokas, Co-Chair, Fort Drum Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC members recognize the negative financial impact of increasing health care cost-share, enrollment fees, and statutory law mandated copayments including those costs related to pharmacy prescriptions on Retired Soldiers, surviving spouses, and Families. Council members understand the Military Health System Pharmacy Operations Division consistently “monitors cost trends and performs pharmacoeconomic analyses” to enhance and optimize the delivery of the TRICARE pharmacy program. The CSARSC members elevated the concerns of the Retired Soldier community regarding the continuing need for the pharmacy operations system to consider all market cost- effective available choices for the acquisition of safe and reliable prescriptions. DHA representatives assured prescription drug pricing is very competitive given current market conditions.

Issue 2024-01-03

INSTALLATION COUNCIL: Fort Drum, NY Retired Soldier Council

SUBJECT: Oppose Any Efforts to Increase Out-of-Pocket Costs for TRICARE for Life (TFL)

DISCUSSION: A 2022 Congressional Budget Office (CBO) makes two proposals that, if enacted, will financially harm military retirees who enroll in TFL when they reach Medicare eligibility. Both proposals are intended to unfairly shift health care costs from the DoD to uniformed services retirees and imply a 17.8% annual tax on the average retiree.

One CBO proposal is to introduce a TFL Enrollment Fee. TFL enrollment is presently automatic and continuous upon reaching Medicare eligibility, and there is no enrollment fee or monthly premium for TFL coverage. The proposal would require Medicare-eligible beneficiaries to first choose to annually enroll in TFL (imposing new administrative burdens on retirees and the DoD finance and health care systems), and if they so choose, will require them to pay an annual enrollment fee of \$575 for individual coverage or \$1,150 for family coverage. The enrollment fees would be indexed to grow at the same rate as average Medicare costs in later years.

Another proposal would introduce deductibles for retirees who are eligible for Medicare. Under the proposal, the first \$850 of a beneficiary's Medicare cost sharing would be paid by the beneficiary, and the next \$7,650 of Medicare cost sharing will be only 50% covered. This means TFL beneficiaries could face up to \$4,675 in cost-sharing per year. Similar to the enrollment fee proposal, cost-sharing requirements would increase annually at the rate of Medicare cost increases.

These represent new, arbitrary costs. Combined with the enrollment fee, the net new, annually recurring cost to retirees will be at least \$5,250 for individuals and \$5,825 for families. According to page 55 of the September 2021 Statistical Report on the Military Retirement System, the net average income for the nearly 2,000,000 retired US service members (all components, all categories) was \$2,457 monthly, or \$29,484 annually. Using these figures, the new fees will therefore function as a 17.8% tax on the average retiree and will disproportionately impact lower-ranking retirees least able to bear the increased costs.

RECOMMENDATION: We oppose any proposal that imposes costs on retirees accessing their earned benefits, and who rely on TFL for their health care. Many, if not most of these beneficiaries are on fixed incomes and cannot absorb hundreds or thousands in additional annual health care costs.

APPROVED BY THE INSTALLATION/ ASCC RETIREE COUNCIL CHAIRPERSON(S):

COL (Ret) Charles Frost, Jr., Co-Chair, Fort Drum Retired Soldier Council

CSM (R) Frank V. Puidokas, Co-Chair, Fort Drum Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council members reiterate their concurrence with opposing any proposal for TFL fees as it would degrade the retired military members health care package and will likely place a financial burden upon families. The CSARSC members are aware of the continuing Congressional Budget Office (CBO) inclusion of TFL fees as options for deficit reduction within its reports to each new Congress. Furthermore, the Council members continue to agree that an eventual Congressional approval of the CBO proposals to mandate TFL enrollment fees and pursuing minimum out of pocket expenses, would likely increase health costs for military retired beneficiaries over 65 years old, their spouses, and surviving spouses already living on fixed incomes. Therefore, the CSARSC members reaffirm the recommendation that the CSA in coordination with DoD and other Services counterparts oppose legislative proposals to increase the costs of health care to aging military retired members, their spouses, and senior surviving spouses. Now more than ever, opposition to TFL proposed changes is commensurate with keeping the commitment to those who served and securing a key component of the benefits package of those currently serving as well as for future accessions.

Issue 2024-01-04

INSTALLATION COUNCIL: Army in Europe & Africa Retired Soldier Council

SUBJECT: Defense Health Agency - Impact on Retirees and Access to Care

DISCUSSION: As Defense Health Agency (DHA) continues to seek efficiencies, their actions are reducing Retiree access to health care. Retiree access to Military Treatment Facilities (MTFs) continues to be reduced / constrained, forcing more retirees to utilize TRICARE to seek care from civilian providers. In Europe, it is commonplace for Retirees to have to pay upfront for medical services from civilian providers. These upfront fees can be significant, and they often place an unexpected burden and financial challenge on Retirees and their Families.

RECOMMENDATION: CSA continue to work with the other Services to reinforce the Military Medical Health System Reform memo dated 05 August 2020, that was signed by all Service Chiefs and Secretaries.

APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL

CHAIRPERSON(S):

LTC (Ret) David Fulton; President, Army in Europe & Africa Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC members evaluated the issue and recommendation as presented but given that the MTF transition from the military departments to DHA was completed in November 2022, reinforcing the basis of the 2020 MHS Reform memo, is no longer applicable. Thus, pausing or suspending MTFs and personnel transitions and returning control of already transitioned facilities to the Services are unfeasible actions. Nevertheless, upon contacting the USAREUR/AFRICA Retired Soldier Council, a key concern directly linked to Services-DHA transition is an apparent local Commanders' lack of flexibility to contract for MTFs medical personnel shortfalls. According to a local Council representative, DHA will not provide funding for contracting medical personnel to fill critical personnel gaps, placing the requirement for manning levels on the Services. The effect of medical personnel shortages is a decreased capability to provide space-available care to retired members, surviving spouses, and their families.

The CSARC members elevated the concerns pertinent to overseas areas MTFs capabilities, health care space availability, and critical manning practices to DHA and the Army's OTSG. Under current DHA approaches, the military health care system is undergoing stabilization and modernization efforts to deliver quality health care to beneficiaries. Thus, DHA and the Services are prioritizing manning for overseas locations and incrementally growing the capability to provide space available health care.

Issue 2024-02-05

INSTALLATION COUNCIL: Fort Stewart, GA Retired Soldier Council

SUBJECT: Timely Notification of Tax Withholding Requirements Affecting Annuitants

DISCUSSION: The annual tax table is typically updated at the end of each calendar year with changes made in January. In the most recent update, the IRS directed changes to withholding requirements resulting in DFAS modifying the Annuity Pay System to correctly withhold the federal income taxes. This modification and resulting notification to annuitants of this change five months later resulted in an unexpected, inconvenient and (in some cases) costly changes in the annuitants' withholding starting each calendar month after May. In assessing the delay between issuance of the new IRS mandated withholding requirements and the DFAS letters to annuitants notifying them of pending changes to their monthly checks, the following factors were considered: a) DFAS was seemingly unable to make the operational changes necessary to meet the IRS mandates in a timely fashion as suggested in the following account reported by a MOAA member affected by the delay. Contacting DFAS about this issue, our committee was given the explanation that new IRS software did not communicate well with DFAS' software. The result was under withholding taxes, which resulted in some survivors having a shortfall in withholding credits and owing more taxes than anticipated MOAA CFC Focus, May 2023 Vol 66 Issue 3 p 5. b) Is this a one-time event? No, from all accounts this is a reoccurring event between the IRS and DFAS. c) Question for consideration: does DFAS have an obligation to notify annuitants earlier of the possible pending changes in their monthly annuity giving them the time to adjust to the necessary reduction in their monthly payments?

RECOMMENDATION: It is recommended that if DFAS knows of a change to withholding requirements made by the IRS, they should immediately notify the annuitants that one has been made and, if necessary, that a delay is expected before any change is observed in the monthly payment to annuitants. In addition, DFAS should provide information about what steps annuitants could take to adjust for the possible impact on their economic situation.

APPROVED BY THE INSTALLATION/ ASCC RETIREE COUNCIL CHAIRPERSON(S)

COL (Ret) Kinard J. La Fate, Co-Chair, Fort Stewart, GA Retired Soldier Council

CSM (Ret) Divina Bobb, Co-Chair, Fort Stewart, GA Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC ICW DFAS recognizes the limited scope of this issue caused by a delayed loading of updated tax tables into the DFAS system. The CSARSC strongly believes that open, clear, and timely communication of these mandated changes is the key to mitigating any hardship on annuitants. The CSASRC recommends continued use of the DFAS monthly Survivor SBP newsletter to communicate essential information and updates to annuitants via MyPay accounts. The CSARSC further recommends that Army Retirement Services Offices, Survivor Outreach Services and installation SBP managers work with DFAS to ensure annuitants are aware of the potential withholding changes and provide annuitants with the various DFAS information vehicles.

Issue 2024-02-06

INSTALLATION COUNCIL: Fort Belvoir, VA Retired Soldier Council

SUBJECT: SBP/AOP Beneficiary Data Accuracy

DISCUSSION: The Fort Belvoir Retired Soldier Council recommends Defense Finance and Accounting Service (DFAS-CL) use the information from Defense Enrollment Eligibility Reporting System (DEERS) to update Defense Retired and Annuitant Pay System (DRAS) to reflect beneficiary changes not reported to DRAS. The Army pays DFAS-CL to manage the Army's Retired Soldier and annuitant accounts. DFAS-CL should provide the best possible service to Retired Soldiers and their survivors. Using DEERS, a Department of Defense system, would enhance DFASCL's service to Retired Soldiers. DFAS-CL currently suspends retired pay in DRAS if a comparison of either the Department of Veteran Affairs or Social Security Administration systems list Retired Soldiers as deceased. However, DFAS-CL does not use the DOD DEERS program to update DRAS. The DEERS dependent information may be more current than DRAS due to Retired Soldiers promptly reporting beneficiary changes to DEERS to obtain benefits for new dependents, especially TRICARE. Retired Service Officers have identified Retired Soldiers who state they believed that updating DEERS and obtaining an ID card for their new dependents constituted informing the military of the dependent change. However, DFAS-CL requires separate notification and actions to update Retired Soldiers' dependent information, Survivor Benefit Plan (SBP), and Arrears of Pay (AOP). Retired Soldiers' failure to update DFAS-CL of dependent changes in a timely manner may result in a loss of expected SBP and AOP benefits to survivors or accumulation of a large SBP premium debt. Using DEERS dependent information would allow DFAS-CL to expeditiously notify Retired Soldiers with dependent changes of information or actions critical to their SBP and AOP elections. This would better ensure that SBP and AOP are the elections Retired Soldiers expected for their survivors.

RECOMMENDATION: That the Chief of Staff of the Army Retired Soldier Council support DFAS-CL using DEERS to update Retired Soldiers' dependents in DRAS and notify the Retired Soldiers of actions required concerning their SBP and AOP elections.

APPROVED BY THE INSTALLATION/ ASCC RETIREE COUNCIL CHAIRPERSON(S):
MAJ (Ret) Karan Cerutti, Chairperson, Fort Belvoir Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Council recommends DFAS-CL use the most current available beneficiary information on DRAS and DEERS to expeditiously notify Retired Soldiers of actions they would need to update their SBP and AOP beneficiaries. Recommend the Army request DOD direct DFAS-CL to establish procedures to periodically compare Retired Soldiers' beneficiary data on DRAS with DEERS data and when the DEERS is more current, notify Retired Soldiers of procedures required to initiate SBP or AOP beneficiary changes within legal time-limits. In addition, recommend designation of the Army G-1 Retirement Services Office as the Army's staff proponent to coordinate with DFAS-CL on this issue and provide information, as required, on impacts to the Army and its' constituencies. This recommended procedure would apply to all retired uniformed military.

It is important for DFAS-CL to provide this assistance to help alleviate various future negative SBP and AOP issues for Retired Soldiers and their survivors. Actions like this demonstrate to Retired Soldiers the military's concern for their wellbeing as the Army asks for their support with recruiting and telling the Army's story.

Issues 2024-02-07

INSTALLATION COUNCIL: Fort Drum, NY Retired Soldier Council

SUBJECT: Combat-Related Special Compensation (CRSC) Offset Elimination to Medically Retired Combat Veterans

DISCUSSION: Combat-injured, and often seriously disabled Veterans, are subject to a cost- saving offset where their retirement pay is reduced for every dollar of VA disability received. Reducing earned retirement pay because of a combat disability is an injustice; the compensation for these injured Veterans is not the place to achieve savings.

Two-thirds of the 117th Congress supported the Major Richard Star Act. The Star Act was not signed into law before the end of the last Congress; it will need to be reintroduced and make its way through the legislative process again. This bill allows a Veteran with a combat-related disability and fewer than 20 years of creditable service to receive retirement pay, without reduction, concurrent with disability compensation. It would end the pay offset affecting former members of the military who were medically retired with a Combat Disability Rating of 30% or more and were not able to reach 20 years of service before being medically retired due to combat injuries or combat disabilities.

According to the DoD Actuary, the Major Richard Star Act would support over 50,300 combat- injured Veterans with concurrent receipt of vested longevity pay and VA disability. Currently, these combat-injured Veterans are subject to an offset where their retirement pay is reduced for every dollar of VA disability received. In some cases, their retirement pay is completely eliminated by this offset. Retired pay is for completed years of service paid by DoD, while disability compensation is for lifelong injury paid by the VA. These are two different payments for two different purposes. To reduce retirement pay because of a disability is an injustice.

These Retirees have earned these benefits through their honorable service and sacrifices in combat.

RECOMMENDATION: We support and urge combat-injured Veterans receive their full DoD retirement pay earned for years of service and their full VA disability compensation for lifelong injury.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

COL (Ret) Charles Frost, Jr., Co-Chair, Fort Drum, NY Retired Soldier Council

CSM (Ret) Frank Puidokas, Co-Chair, Fort Drum, NY Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC recommends that the Army continue to educate the entire retired population about the benefits available to those who have been injured during their military service and are receiving disability compensation from the Department of Veteran Affairs. This includes benefits currently paid under the Combat Related Special Compensation program, the Concurrent Retirement and Disability Pay program and any changes that may occur as a result of passage of the proposed Major Richard Starr Act.

Issue 2024-02-08

INSTALLATION COUNCIL: Army in Europe & Africa Retired Soldier Council

SUBJECT: Lack of Responsive Social Security Support Services for Overseas Retired Soldiers

DISCUSSION: Federal Benefit Units (FBUs), located in U.S. embassies and consulates at 21 locations around the world, have been designated to support Americans living overseas on behalf of five U.S. Government agencies. Of primary, often critical, interest to Retiring and Retired Service Members and their Families and Survivors is support related to Social Security and Veteran's Affairs benefits.

FBUs provide a broad range of services, such as: information to applicants regarding due benefits; assisting applicants with completing forms; developing benefit claims; arranging medical appointments for disability claims; following-up with agencies when necessary; processing benefit entitlement changes (i.e., address, direct deposit, reports of death, etc.); and processing applications for social security numbers. The FBU is a Social Security Agency (SSA) field office that provides services for six federal benefits programs outside the U.S. FBUs have offices in countries where the SSA beneficiary population is concentrated. They are staffed by personnel fully trained in SSA policies and procedures and are directly connected to SSA's computer data bases.

The FBU at the U.S. Consulate in Frankfurt has been designated to support U.S. beneficiaries located in the five U.S. Army Garrisons (USAG) in Germany; the FBU in the U.S. Embassy in Dublin is designated to support those personnel in USAG Benelux, and the FBU in the U.S. Embassy in Rome supports those in USAG Italy. A similar agreement exists in the Far East and in the U.S. Forces Korea.

Since 2022, military beneficiaries have been experiencing extreme difficulty in obtaining support from their supporting FBU. One can no longer reach a FBU service agent on the phone, making it very difficult for Retirees to obtain answers to questions or to schedule appointments for starting/stopping payments or making necessary account changes. On-line and email requests to the FBU also often go without responses or even acknowledgements.

Efforts by theater leadership to resolve the problem have been unsuccessful. FBU personnel have stated leadership and customers they neither work for DoD nor do they report to the Department of State (DoS) leadership in country.

In an effort to "bundle" requests for support, the command has invited FBU representatives to participate in the eight annual Retiree Appreciation Days (RAD). FBU support services are one of the most important and sought-after services offered at

these events. Garrisons have even offered to fund the travel expenses for FBU personnel but the FBU has rejected these offers.

FBU participation at RADs has been sporadic at best and often inconsistent. FBU leadership do not confirm whether they will participate until shortly before the date of the event. This is often too late for retired beneficiaries to arrange to travel from far distances.

While the intent of this CSARSC issue is to improve support for our Retired Soldiers and their Families, it should be noted that this lack of FBU responsiveness also impacts other Americans residing overseas, to include our DoD Civilians, who need FBU support.

RECOMMENDATION: CSA solicit support from the OUSD(P&R) / DoD-VA Collaboration Office, or another DoD entity, to advise DoS counterparts, as well as those in the SSA and the DVA, of the unsatisfactory responsiveness and support, offered by the FBU to Retiring and Retired Soldiers and their Families and Survivors living abroad.

APPROVED BY:

LTC (Ret) David Fulton; President, Army in Europe & Africa Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC acknowledges the challenges our retirees experience in obtaining timely and responsive support, not only in USAREUR-AF but in many other overseas locations. We believe many of the challenges can be resolved by strengthening the communications that Retire Soldier Councils have with their supporting FBUs and the Consular Officer (which manages the FBUs at the embassies). However, the CSARSC also acknowledges some of the challenges are caused by long-term, systemic, organizational staffing shortfalls within the FBU and those are outside the scope of the CSARSC. Help is needed to communicate the affect these shortages are having on the retiree community and other U.S. Citizens around the globe; we request the CSA solicit support through the Department of Defense to advise the State Department of the unsatisfactory responsiveness and support, offered by the FBU to all American Citizens, their Families and Survivors residing overseas.

Issue 2024-03-09

INSTALLATION COUNCIL: Fort Ord Area Retired Soldier Council, Presidio of Monterey, CA

SUBJECT: DFAS and/or DEERS to Set Up Two Mailing Addresses for Retirees, Surviving Spouses, and Veterans in a Care Facility

DISCUSSION: The Fort Ord Presidio of Monterey Retired Soldier Council recommends that the Defense Finance and Accounting Office and or DEERS establish an additional mailing address for those retired service members, surviving spouses, and Veterans (hereafter “client”) who are in a care facility and have a caregiver / conservator / guardian. Medications must go to the facility, but correspondence, especially concerning proof of eligibility (life) needs to go to the caregiver / conservator / guardian. Having medications sent to the caregiver or guardian means the client may not get medications in a timely manner. On the other hand, mailing correspondence directly to the care facility means the caregiver / conservator / guardian may not get important information or request for information/action. This could result in the loss of benefits if the system deems the client deceased due to lack of proof. Recently, the Monterey County military and Veterans Affairs Office reported that their staff had assisted the County Council/conservators office with nine (9) cases potentially linked to this issue. Many involved the termination of benefits, to include military retirement or survivor benefits pay in the tens of thousands of dollars. These are “only” nine cases involving clients under the conservatorship of one county, with a population over 400,000. Considering how many others may be out there, in larger counties and/or not under government-monitored conservatorship/caregivers, the impact is substantial across the retired service member, surviving spouses, and Veterans’ communities. This council recommends that the system (most likely DEERS) be modified to allow two separate mailing addresses, and these be designated for certain types of correspondence and/or time periods.

RECOMMENDATION: That the Chief of Staff of the Army Retired Soldier Council support the establishment of two mailing addresses for the personnel mentioned above.

APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL

CHAIRPERSON(S):

1SG (Ret) James Bogan, Chairman, Fort Ord Area Retired Soldier Council, Presidio of Monterey, CA

CW5 (Ret) Louise Goetzelt, member of the Chief of Staff Army Retired Soldier Council and Treasurer, Fort Ord Area Retired Soldiers Council, Presidio of Monterey, CA

CSA RETIRED SOLDIER COUNCIL COMMENTS: It was determined that it is possible to have separate mailing addresses for TRICARE and DEERS/DFAS correspondence. The CSARSC recommends information and education be provided to the Retired Soldier, and current and/or potential caregivers. The information must address the options and requirements for medical care/medication communications with TRICARE, as separate from the need to establish and maintain communication with DEERS and DFAS. This could be accomplished through the DFAS Retiree and Survivor Newsletters, and Army Echoes.

Issue 2024-03-10

INSTALLATION COUNCIL: Fort Stewart, GA Retired Soldier Council

SUBJECT: Military Service Organizations Supporting and Partnering with the Army's Recruiting Effort

DISCUSSION: The Army has been experiencing recruiting challenges based on changing social and economic environments. For 2020 and 2021, the Recruiting Command strained to reach 100% of Active Army goals. Army Reserve and National Guard goals were not met. In 2022, Active Army recruiting deficit was 75% with the reserve components struggling to meet goals. Forecasts indicate that 2023 recruiting efforts may not reach 100%. Recruiting battalion personnel are stretched thin. Military Service organization membership is based on past service to the nation and love of country. An example organization is the American Legion. Chartered by Congress in 1919, its 1.4 million members manning over 12,000 posts throughout the United States fosters strong programs concerning national security, Americanism, children, and youth. A number of posts meet in armories around the country that create community relationships with the National Guard and Army Reserve. Another example is the Veterans of Foreign Wars established in 1899. Membership in 2020 was 1.6 million members meeting in over 6,000 posts. Its focus is on Veterans (including disabled Veterans) and family support, patriotism education, and constructive service to the local community. Together, there are 3 million past members of military service manning 18,000 meeting locations that have ties to their communities through patriotic programs. It is proposed that the Army look at partnering with willing military service organizations to establish a program supporting organizational patriotic projects and military service to Nation at each post. Posts that support the program, would appoint a volunteer Recruiting Information Officer (RIO) who will receive up to date Active Army/Reserve Component recruiting information. The RIO can, in a neutral environment, discuss that information to with membership generated and youth who are candidates for enlistment. The RIO will not be a recruiter, only an information presenter. Recruiting Command Partners points of contact will be available for those who express an interest in joining the Army.

RECOMMENDATION: The Army Staff develop a mutually supportive working relationship with selected military service organizations to develop a partnership program that can assist the Recruiting Command in accomplishing its mission.

APPROVED BY:

COL (Ret) Kinard J. La Fate, Co-Chair, Fort Stewart, GA Retired Soldier Council
CSM (Ret) Divina Bobb, Co-Chair, Fort Stewart, GA Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The US Army Recruiting Command already has Memorandums of Understanding with Military and Veteran Service Organizations for support to the recruiting efforts. Recommend continued support of the USAREC transformation plan, incorporating the support of the Retired Soldier and Veteran community. This can be done through the development of, and continuous updates to, talking points and fact sheets specific to the geographic and/or demographic of the appropriate area and made available to Retired Soldiers and Veterans.

Issue 2024-03-11

INSTALLATION COUNCIL: Fort Stewart, GA Retired Soldier Council

SUBJECT: Leverage Soldier for Life License Plate as a Tool with Soldiers, Army Veterans, Retired Soldiers, Recruiting, and Across America

DISCUSSION: As previously stated, “Our Retired Soldiers remain a largely untapped force multiplier for the Army. Retired Soldiers and their Families can help recruit, retain, transition, and further assist in providing a critical Soldier for Life ecosystem throughout our Nation and around the world.” The Soldier for Life (SFL) concept is not being fully leveraged by our Army Family to the maximum extent possible. The SFL logo has the ability to be an enduring connectivity for our America’s Army. It is simple yet has great meaning for so many that had served. The saturation of the Army’s SFL needs greater efforts to fully capitalize on the concept. The following concept is presented for consideration: The license plates issued by the 50 States and U.S. Territories for military services is a conversation starter. The newer Army logo used for the SSI and Army recruiting efforts is easily recognizable in the USA. There would be power and recognition of the Army if all the States and U.S. Territories used the SFL and/or Army logo. Perhaps one logo with a gold-color plate and the other logo with a black-color plate. This is an issue that impacts the Army’s need for enhanced recruiting efforts and the readiness of the force to accomplish our core mission – *Fight and Win for our Nation!*

RECOMMENDATION: Recommend the Army Staff coordinate efforts for the U.S. Army to lobby each State and U.S. Territories to adopt new universal license plates to represent those that served honorably in the Army.

APPROVED BY:

COL (Ret) Kinard J. La Fate, Co-Chair, Fort Stewart, GA Retired Soldier Council
CSM (Ret) Divina Bobb, Co-Chair, Fort Stewart, GA Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC concurs with the Fort Stewart recommendation. We suggest the Civilian Aide to the Secretary of the Army program representatives coordinate with their appropriate state/territorial agencies responsible for license plates (special interest license plates), where applicable, to request the SFL logo be provided as an option for Army Veterans.

Issue 2024-03-12

INSTALLATION COUNCIL: Fort Stewart, GA Retired Soldier Council

SUBJECT: Leverage Soldier for Life (SFL) Window Stickers as a Tool with Soldiers, Army Veterans, Retired Soldiers, Recruiting, and Across America

DISCUSSION: As previously stated, “Our Retired Soldiers remain a largely untapped force multiplier for the Army. Retired Soldiers and their Families can help recruit, retain, transition, and further assist in providing a critical Soldier for Life ecosystem throughout our Nation and around the world.” The Soldier for Life (SFL) concept is not being fully leveraged by our Army Family to the maximum extent possible. The SFL logo has the ability to be an enduring connectivity for our America’s Army. It is simple yet has great meaning for so many that had served. The saturation of the Army’s SFL needs greater efforts to fully capitalize on the concept. The following is a concept for consideration: The Army Retiring Soldier Commendation Program (ARSCP) package includes two SFL window stickers. These stickers lack the durability to stand-up to weather elements and fade within weeks. These window stickers are indeed a conversation within our communities. They are not placed on vehicles to “stick our chest out and say we served” but rather to connect with our communities across America and bond with other Soldiers that served our nation. We would note that the USMC logo seen on cars and trucks does not fade quickly. Stick to “Soldier for Life” rather than “Once A Soldier, Always A Soldier - A Soldier for Life.” There is no conversation starter if the SFL window sticker is unserviceable. It is a matter of honor to tell our individual Army stories; SFL window sticker needs to be a source of pride.

RECOMMENDATION: Army improves the quality of the window stickers included in the ARSCP Package for retiring Soldiers. Issue UV protected SFL window stickers.

APPROVED BY:

COL (Ret) Kinard J. La Fate, Co-Chair, Fort Stewart, GA Retired Soldier Council

CSM (Ret) Divina Bobb, Co-Chair, Fort Stewart, GA Retired Soldier Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The Director, Army Retirement Services contacted the Printing Management Division at Army Material Command who indicated there is an upgrade to an industrial decal with a 5-year estimated life available. However, even that label will show cracking at the end of its lifespan. The Director will request the upgraded material be used.