



A MESSAGE FROM THE SERGEANT MAJOR OF THE ARMY



Sgt. Maj. of the Army Michael R. Weimer

Greetings esteemed members of our retired community,

I hope you are all thriving in your post-military life. As Soldiers for Life, I want to provide you with an update on the current state of the U.S. Army, its priorities, and how you can continue to contribute to supporting our nation.

The U.S. Army continues to stand at the forefront of our nation's defense, adapting to the dynamic challenges of the modern world. Our commitment to excellence, integrity, and service remains unwavering as we modernize and maintain the

readiness of our highly skilled and diverse force. Currently, the Army is laser focused on warfighting, continuous transformation, delivering combat-ready power and formations, and strengthening the profession of arms to meet evolving global threats. As we navigate through today's highly competitive job market, the call to service is more important than ever and so is the invaluable role that dedicated individuals like you can play in shaping the future of our Army. Your unique insights, experience, and commitment to our shared values make you powerful advocates for the U.S. Army.

As Retired Soldiers, one significant way you can contribute to the U.S. Army recruiting efforts is by telling your story. Your personal stories and experiences

“Your personal stories and experiences can inspire the next generation of Soldiers...”

can inspire the next generation of Soldiers and make a lasting impact on potential recruits. Whether through mentorship programs, speaking engagements, or simply

sharing your journey, spreading awareness about the sense of purpose and opportunities the Army offers can help attract individuals who are passionate about serving their country.

I encourage you to stay connected with your U.S. Army community. As ambassadors for the Army, you can contribute to building a lethal and ready force which will safeguard our nation for years to come.

Thank you for your continued dedication to the U.S. Army and its mission. Your unwavering support is instrumental in shaping the future success of our great military institution.

This We'll Defend!

Michael R. Weimer
17th Sergeant Major of the Army



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Director, Army Retirement Services takes his own medicine

By Mark E. Overberg, Director, Army Retirement Services

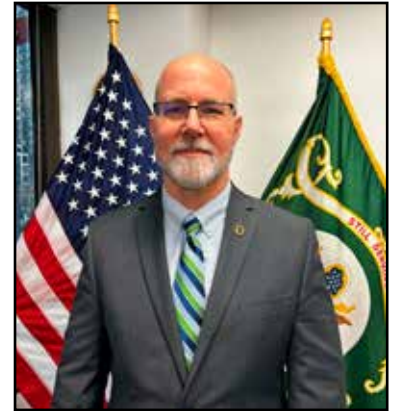
I'm retiring after eight years as director of Army Retirement Services, six years as deputy director, and almost 39 years of federal service, including 22 years as an active duty Soldier. I've been planning this second retirement for five years, but given my line of work, you'd expect that. I'm happy to announce that my successor as director is Ms. Maria Bentinck. She's been my deputy for 7 ½ years, is a retired Army lieutenant colonel herself, and a former Adjutant General Corps officer. She knows retirement services and our partners across the Army and Department of Defense well.

After retiring on July 31, I plan to set the example for veterans by talking to Americans and encouraging them to be visible in their communities. Being visible to Americans gives veterans an opportunity to explain how their military service makes them successful in their post-military service lives. I believe veterans should talk about the leadership, perseverance, resilience, goal setting, and the other life skills they developed in the military.

I encourage you to join me in this conversation, certainly on LinkedIn where I post frequently, and in other forums where I may venture in the future. America needs you. If veterans don't educate Americans about the value and necessity of military service, who will do it? Only 6.5% of Americans are veterans now, so we must ALL share SOME of this workload.

And if enough Americans don't volunteer for military service, who will defend our country? The time to build and train an experienced Army is before we are engaged

in a major conflict. You can easily see examples today of how well green troops and inexperienced leaders fare on a high intensity, multi-domain battlefield where equipment and doctrine change rapidly. It takes at least 16 years to grow a new battalion commander or command sergeant major, who will lead those troops. You know we can't hire leaders off the streets. We must forge them. Help us build the Army of tomorrow. Talk about your service. Help Americans understand the military and our veterans.



Mark Overberg, Director, Army Retirement Services

Lately, I've been asked what I'll miss about my job. That's easy: Using my position and knowledge of the systems, agencies, laws, policies, people, and benefits to help our retiring and Retired Soldiers and their spouses. That's truly rewarding, especially when I travel to distant bases and talk to retirees from all military services and their spouses, one-on-one. All compensation is not monetary.

Lastly, I want to say thank you.

- To the thousands of military retirees I've met at over 200 retiree appreciation days (RADs) around the world for their

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

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

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

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

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What you need to know about retired pay allotments

By DFAS Cleveland



You can have some of your retired pay go to another institution through an allotment. This allows you to pay items directly out of your retired pay such as recurring bills that are always the same amount, insurance premiums, a car payment, or a mortgage.

It is important to make sure you have enough disposable pay after taxes and other deductions to cover your allotment before setting it up. If you don't have enough disposable pay after taxes and other deductions, you may not receive the pay you were expecting, or the allotment might be underpaid.

Timing is everything

When you are setting up or changing allotments from your retired pay, it's very important to pay attention to timing.

Starting, stopping, or making changes to an allotment takes time to process in the pay system. Please make sure you plan for a generous window of time for processing before the change needs to take place. The time frames are much longer than you might see when setting up or changing a payment through your financial institution's online banking system.

DFAS can process a typical request in 30 days. However, payroll must be sent to the U.S. Department of Treasury well ahead of the pay date. Therefore, depending on what time of the month you request the allotment change, it could be effective with your next paycheck or, it may not take effect until the paycheck after.

How many allotments can you have?

You can have a maximum of six discretionary allotments.

The following allotments are considered non-discretionary, and they do not count toward your maximum of six. There is no limit on the number of non-discretionary allotments that can be deducted from your pay.

- Delinquent tax payments (federal, state, or local)
- Repayment of debts owed to the government
- Charity payments for Army Emergency Relief (AER), Navy-Marine Corps Relief Society (NMCRS), or affiliates of the Air Force Assistance Fund
- Loan Payments for AER, NMCRS, Air Force Aid Society, or the American Red Cross

TRICARE allotments

TRICARE premiums are deducted from retired pay based on the information TRICARE sends directly to DFAS.

Individual retirees cannot make changes to TRICARE allotments through DFAS. They must make changes through TRICARE. Please be aware that TRICARE sends transactions to DFAS between the first and tenth day of each month. This means if you or TRICARE make a change later in the month, that change may not be effective until your pay for the following month.

Medicare Part B allotments

Generally, Medicare Part B premiums are deducted from your social security. However, if you choose to defer receiving social security and are covered by Medicare Part B, you will need to pay your monthly premiums directly. You can set up a discretionary allotment to pay your monthly premiums in the same way you would set up a discretionary allotment to pay any other bill. Medicare Part B is not billed through DFAS by the Social Security Administration.

Managing your allotments using myPay

If your discretionary allotment is paid via Electronic Funds Transfer (EFT) to a financial institution, it can be started, stopped, or changed using myPay at: <https://mypay.dfas.mil>.

A limited number of allotments that are NOT paid via EFT can also be changed or stopped in myPay. This includes allotments for mortgage payments as well as some insurance payments and certain charitable contributions. Please contact the specific charity or institution for more information on how to make your request.

Once you have entered allotment information into myPay, please allow at least 30 days for the transaction to post in the pay system. Entering the allotment more than once may cause the system to set up two allotments instead of one, causing overpayments to your allotments.

Remember, timing is everything. Allow sufficient time for processing, even if you use myPay to submit your request.

Managing your allotments using DD Form 2558

You can now submit your allotment start, change, or stop request DD Form 2558 to DFAS using our askDFAS online upload tool on [DFAS.mil](https://www.dfas.mil/raforms/), once you have completed, signed, and dated the form.

The DD Form 2558 is available on the DFAS Forms webpage found at: <https://www.dfas.mil/raforms/>.

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VA expands health care eligibility to millions of veterans

WASHINGTON (Feb. 26, 2024) — The VA announced that all veterans who were exposed to toxins and other hazards while serving in the military — at home or abroad — will be eligible to enroll directly in VA health care beginning March 5, 2024. This means that all veterans who served in the Vietnam War, the Gulf War, Iraq, Afghanistan, the Global War on Terror, or any other combat zone after 9/11 will be eligible to enroll directly in VA health care without first applying for VA benefits. Additionally, veterans who never deployed but were exposed to toxins or hazards while training or on active duty in the United States will also be eligible to enroll.

As [directed by President Biden](#), this expansion of VA health care eliminates the phased-in approach called for by the PACT Act — meaning that millions of veterans are becoming eligible for VA health care up to eight years earlier than written into law. This is a critical step forward because veterans who are enrolled in VA health care are proven to have better health outcomes than non-enrolled veterans, and VA hospitals have dramatically outperformed non-VA hospitals in [overall quality ratings](#) and [patient satisfaction ratings](#). Additionally, VA health care is often [more affordable](#) than non-VA health care for veterans.

VA encourages all eligible veterans to visit [VA.gov/PACT](#) or call (800) MYVA411 to learn more and apply for VA health care beginning March 5. Since President Biden signed the PACT Act into law on August 10, 2022, more than 500,000 veterans have enrolled in VA health care.

“If you’re a veteran who may have been exposed to toxins or hazards while serving our country, at home or abroad, we want you to come to us for the health care you deserve,” said VA Secretary Denis McDonough. “VA is proven to be the best, most affordable health care in America for veterans – and once you’re in, you have access for life. So don’t wait, enroll starting March 5th.”

“Beginning March 5, we’re making millions of veterans eligible for VA health care years earlier than called for by the PACT Act,” said VA Under Secretary for Health Shereef Elnahal, M.D. “With this expansion, VA can care for all veterans who served in the Vietnam War, the Gulf War, Iraq, Afghanistan, the Global War on Terror, or any other combat zone after 9/11. We can also care for veterans who never deployed but were exposed to toxins or hazards while training or on active duty here at home – by working with chemicals, pesticides, lead, asbestos, certain paints, nuclear weapons, x-rays, and more. We want to bring all of these veterans to VA for the care they’ve earned and deserve.”

In addition to expanding access to VA care, this decision makes it quicker and easier for millions of veterans to enroll. Many veterans believe they must apply to receive [VA disability compensation](#) benefits to become eligible for VA

health care, but this is not correct. With this expansion and other authorities, millions of eligible veterans can enroll directly in VA care – without any need to first apply for VA benefits.

This expansion of care covers Vietnam veterans, Gulf War veterans, Iraq War veterans, Afghanistan War veterans, veterans who deployed in support of contingency operations for the Global War on Terror (Operation Enduring Freedom, Operation Freedom’s Sentinel, Operation Iraqi Freedom, Operation New Dawn, Operation Inherent Resolve, and Resolute Support Mission), and [more](#).

This expansion also covers many veterans who never deployed as a part of a conflict but were exposed to toxins or hazards while serving in the U.S. Specifically, under this expansion of care, any veteran who participated in a toxic exposure risk activity (TERA) — at home or abroad – is eligible for VA health care. VA has determined that veterans who were exposed to one or more of the following hazards or conditions during active duty, active duty for training, or inactive duty training participated in a TERA: air pollutants (burn pits, sand, dust, particulates, oil well fires, sulfur fires); chemicals (pesticides, herbicides, depleted uranium with embedded shrapnel, contaminated water); occupational hazards (asbestos, industrial solvents, lead, paints including chemical agent resistant coating, firefighting foams); radiation (nuclear weapons handling, maintenance and detonation, radioactive material, calibration and measurement sources, X-rays, radiation from military occupational exposure); warfare agents (nerve agents, chemical and biological weapons); and [more](#). VA will use all available information to determine if veterans participated in a TERA, including military records and service connection.

VA is executing a nationwide campaign to ensure that as many veterans as possible enroll. To date, VA’s PACT Act outreach campaign has included more than 2,500 events nationwide, \$13 million in [paid advertising](#), 88,000 earned media clips, more than 400 million emails and letters to veterans, VA’s first-ever text messaging campaign, the creation of a one-stop-shop PACT Act website, at [va.gov/resources/the-pact-act-and-your-va-benefits/](#), and more. This is the largest outreach campaign in VA history, which has one goal in mind: ensure that all veterans —and their survivors — get the health care and benefits they deserve under the PACT Act.

For more information about how the PACT Act is helping veterans and their survivors, visit VA’s PACT Act Dashboard at: [department.va.gov/pactdata/](#). To apply for care or benefits today, visit [VA.gov/PACT](#) or call (800) MYVA411. More information on eligibility can be found at [VA.gov/PACT](#).





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Save your completed and signed DD Form 2558 as a PDF and submit it via our askDFAS online upload tool on DFAS.mil. Find out more: <https://www.dfas.mil/askDFAS>.

Once you submit your request, please allow time for it to process in the DFAS pay system. DFAS can process a typical request in 30 days if we have all the required information.

In addition, allotments take time to show as processed in your myPay account. You may not see your completed request until you receive your next Retiree Account Statement.



USAHEC: Telling the Army story, one Soldier at a time

By USAHEC staff

CARLISLE, Pa. — Do you love learning about history? How about military history, or more specifically, your Army history? If you answered yes, and you relish the thought of delving deeper into U.S. Army history, you should visit (USAHEC), the U.S. Army Heritage and Education Center.

In 1999, Secretary of the Army Louis Caldera committed the U.S. Army to establish an Academic Research Facility and Army Museum at the U.S. Army War College in south-central Pennsylvania, at Carlisle Barracks. Today, USAHEC, the Army's primary historical research facility, sits on 56-acres, and preserves the memories of Soldiers and their families, honors their service, and educates the public on the many contributions of Soldiers and the U.S. Army to our nation's history.

In 2004, Ridgway Hall, opened to provide the public access to the unofficial history of the U.S. Army. The many collections housed at USAHEC contain millions of items from all periods of U.S. Army history. Here you can find battle plans, unit histories, and military advisor reports, veteran surveys, and even periodicals like *Army Echoes* and the *Retired Army Personnel Bulletin*.

You can also find papers from Gen. Matthew Ridgway and Gen. Westmoreland, information from military organizations like the Army War College, the Military Assistance Command, Vietnam (MACV) Command Historians, and the Army Chief of Staff's Retired Soldier Council. USAHEC's expansive collection can be found at: <https://ahec.armywarcollege.edu/>.



Arena, the main search engine for USAHEC materials, located at: <https://arena.usahec.org/welcome>, dives into the archives, library, and artifact collections to pull results into a single location. A large portion of archives and artifacts have been digitized at USAHEC. Books are the exception, however, so you'll have to visit Ridgway Library in-person to view these printed works. History buffs, authors, academics, and everyone in between, can find letters, journals, rare books, unit histories and the like at USAHEC.

The current research collection contains military history books, military newspapers, technical and field manuals, periodicals, veteran's surveys, photographs, and transcribed oral histories. Collections include material from as early as the Revolutionary War to current U.S. Army operations.

For those planning a visit, USAHEC currently allows up to six patrons a day for in-person research, and an appointment is necessary. To schedule an appointment, visit USAHEC's main website and select "Research Appointment" or you can also use the Ridgway Reservation at: <https://usawc.libcal.com/reserve/spaces/Ridgway>. Please note, the Ridgway Library team requires at least one week from the day of scheduling to review the material and confirm your appointment. One of the key items to have prepared, the staff says, is a "pull list." This list must contain the title, author, and call number for books and the collection name and box number for archival material.

The staff at USAHEC aim to provide a customer-friendly atmosphere and share their knowledge about the U.S. Army's history with all their visitors. There truly is something here for everyone.



A Command and General Staff College (CGSC) Art of War Scholar searches through Ridgway Library's online catalog to further his research topic during their annual visit. Those wishing to visit the U.S. Army Heritage and Education Center (USAHEC) to conduct in-person research can make an appointment by visiting USAHEC's main website. (U.S. Army photo Elizabeth Bukowski)

Avoiding a break in your TSA PreCheck: what you can do after retirement

By Transportation Security Administration



Transportation Security Administration

WASHINGTON – Now that you’re retired, you’re hoping to have more time to travel with your family for some real R&R. You booked your flight and packed your bags but when you go to check-in prior to departure, you notice you don’t have a Transportation Security Administration (TSA) PreCheck indicator on your boarding pass. You’re sure you entered your common access card (CAC) ID in the Known Traveler Number (KTN) field for all your airline profiles so this very thing wouldn’t happen. What gives? When you call the airline, they can’t seem to get your Department of Defense (DoD) ID to take. You note that you have recently retired from duty and discover your DoD ID is no longer valid for TSA PreCheck.

What happened?

TSA PreCheck is a risk-based system that allows for expedited screening for trusted travelers. When a civilian enrolls and is approved for the program they receive a KTN. The whole process of application involves a security threat assessment based upon a background check. So for years as a uniformed service member you received TSA PreCheck by virtue of your continued military service and the background checks conducted by the DoD. Upon separation/retirement from service the DoD background check is no longer valid; therefore, your DoD ID can no longer be used as your KTN regardless if you have one on your retirement ID.

What should I do?

To avoid any break in your TSA PreCheck benefits, we encourage service members to apply for TSA PreCheck, at: [tsa.gov/precheck](https://www.tsa.gov/precheck) (or another Department of Homeland Security Trusted Traveler Program) at: [ttp.cbp.dhs.gov](http://cbp.dhs.gov), prior to retiring or transitioning out of service.

The process starts with a brief online application with one of our enrollment providers. Next, you visit one of over 650 convenient enrollment locations, listed here: <https://www.tsa.gov/precheck/enrollment-centers> (searchable by zip code) and complete your enrollment by scanning your fingerprints, showing proof of citizenship and uploading a photo. Most applicants are approved within 3-5 business days and once enrolled, you will receive a KTN that is good for 5 years. Plus, the TSA PreCheck program partners with many credit cards and loyalty programs, (<https://www.tsa.gov/precheck/credit-cards-offer>) to offer application fee reimbursement. Win-win!

What about my family?

Just as when you were in service, your spouse, travel companions, and family members over 18 will need to individually enroll. Children 12 and under can always accompany you in the TSA PreCheck line for free as well as children 13-17, when on the same reservation and the TSA PreCheck indicator appears on their boarding pass.

I have more questions, who can I contact?

TSA is here to ensure secure travel for all. TSA Cares (<https://www.tsa.gov/travel/tsa-cares/passenger-support>) is here to help travelers who require assistance at the airport and the TSA Customer Contact Center (<https://www.tsa.gov/contact/customer-service>) is available to address traveler questions at your convenience.

With TSA PreCheck® you **do not** need to remove:



✓ shoes



✓ laptops



✓ 3-1-1 liquids



✓ belts



✓ light jackets

<p>17M+ Members</p>	<p>600+ Enrollment locations</p>	<p>90+ Airlines</p>	<p>200+ Airports</p>	<p>99% Wait less than 10 minutes</p>
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National cemetery burial eligibility in the 21st century

By National Cemetery Administration



On September 1, 1973, VA became the steward of the 112-year-old National Cemetery System, the forerunner of the National Cemetery Administration (NCA). Today, NCA (cem.va.gov) manages 155 national cemeteries in the United States and provides grant-funding to 122 state, territory, and tribal veterans cemeteries. Over 4.1 million veterans of every conflict—from the Revolutionary War to the wars in Iraq and Afghanistan—are honored by burial in these cemeteries.

NCA has assisted millions of veterans and their families in scheduling and arranging for burial at national cemeteries for themselves and their spouses. In 2016, NCA developed a Pre-Need Eligibility application to assist families with burial planning. No longer do veterans or spouses need to wait until the time of death to find out if they are eligible for burial in a national cemetery or for memorial benefits such as a headstone, flat marker, or bronze medallion for use in private cemeteries.

In FY 2023, 55,374 Pre-Need applications were approved. There were 139,360 interments in national cemeteries and 33,556 headstones and markers provided for burial

in private cemeteries. Pre-Need applications require the veteran's social security number, date/place of birth, military status and service history such as service dates, discharge character, and rank—information commonly found on the DD214 or other separation documents. If you do not have discharge documents, NCA staff will help obtain the information needed to determine eligibility. Applicants can apply: online at www.va.gov/burials-memorials/pre-need-eligibility/, via mail or fax using this form www.va.gov/find-forms/about-form-40-10007/, or simply search for “NCA Pre-Need” on the internet.

If you have questions about future burial needs for yourself or a living dependent of a veteran, or you need assistance with the submitting an application, please call (800) 535-1117 and press 4. NCA's Scheduling Office is open Monday through Friday 8:00am to 7:30pm EST and Saturday 9:00am to 5:30pm EST except Thanksgiving, Christmas, and New Year's Day. Telecommunications Relay Services or TTY available at 711.

Connecting with VA

By Drew Craig, Department of Veterans Affairs' Veterans Experience Office

The Department of Veterans Affairs (VA) (<https://www.choose.va.gov/>) is committed to increasing access to earned benefits for veterans, their families, caregivers, and survivors. VA's Veterans Experience Office, (<https://department.va.gov/administrations-and-offices/veterans-experience-office/>) is working to improve the overall experience for all VA customers by providing designated “front doors” for various communications channels.

MyVA411 (<https://news.va.gov/82379/1-800-myva411/>) is the VA's telephonic front door. Veterans can speak with a VA representative 24-hours a day, seven days a week by calling (800) 698-2411. MyVA411 call center agents can answer many frequently asked questions, or these agents can connect customers with a subject matter expert within the Department for further assistance.

va.gov is the VA's digital front door. This va.gov site contains links to a wealth of information to assist VA's customers in applying for access to all VA benefits and services. Veterans can search for specific information related to a single benefit or explore all the various benefits available, to include health care, disability compensation, education, careers and employment, life insurance, housing assistance, and much more.

VA also developed and deployed VAMobile (<https://mobile.va.gov/>) as VA's app for use on smartphones or tablets. The app can be used to schedule, cancel, or change appointments, chat with VA healthcare providers, and many other purposes. VAMobile features links to numerous mental health and general fitness sites, as well. The app can be downloaded from your device's app store or by navigating to mobile.va.gov/Appstore.

Additionally, the VA Welcome Kit was created to assist customers in directly connecting via phone, internet, mail, or in-person to access the benefits and services earned through service to our country. The VA Welcome Kit can be accessed online at va.gov/welcome-kit.

However you choose to reach out to your VA, the Department is ready to assist.

Ask Joe: Your benefits guru

Dear Joe,

I retired about 10 years ago and just heard from a buddy of mine that there is VA coverage for burn pit exposure and other toxins. I served in Desert Storm and have never applied to the VA. Can you fill me in with more info?

Looking for Info

Dear Looking,

The PACT Act, or Promise to Address Comprehensive Toxins Act, was signed into law in 2022 expanding VA healthcare to millions of veterans of all eras. On March 5th this year, the VA accelerated the eligibility timeline for veterans of the Vietnam, Gulf War, and post-9/11 eras, years ahead of schedule (<https://myarmybenefits.us.army.mil/News/Veterans-exposed-to-toxins-and-other-hazards-during-service-now-eligible-for-VA-health-care>). All veterans that meet the basic service and discharge requirements and were exposed to toxins and other hazards while serving at home or abroad, on deployment or never deployed, are eligible to enroll directly in VA health care without first applying for VA benefits. It is easy to enroll—veterans just need to show that they served in one of the identified locations or operations, or participated in one of the activities that may have exposed them to toxins or hazards. Even if you don't need care today, you might need it in the future. Once you enroll, you have access for life. Go to <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/> for all PACT Act information and enroll today. I hope this helps!

Joe

Dear Joe,

My daughter just turned 18 and is heading off to college in the fall. I went into my TRICARE account to make sure she will have health care at school. She was listed but we couldn't open her information. She is on our family plan, and I have always been able to see her records. She will be a student and I will still be paying for her health care but can no longer see what I am paying for, can you help explain?

Soon-to-be Empty Nester

Dear Soon-to-be,

Since your daughter is now 18, she is an adult. Her health care information is hidden because the Health Insurance Portability and Accountability Act of 1996 (HIPAA) gave everyone 18 years of age and older control of their health care and records. Because she is considered an adult, nothing in her account is visible to anyone but her, including treatment history or medications and prescriptions. So, even though you are paying for her coverage you cannot see her records or information. For more information, read this recent article from TRICARE at <https://myarmybenefits.us.army.mil/News/The-HIPAA-Privacy-Rule-and-Military-Health-Care-What-Parents-of-Minors-Need-To-Know>.

Joe



MyArmyBenefits

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





Do you have a DS Logon?

By MyArmyBenefits staff

A Department of Defense (DoD) Self-Service Logon, or DS Logon, offers secure, self-service access for Retired Soldiers, surviving spouses, and families to informative government partner websites. The free DS Logon ID account allows its members access to their personal information on DoD and VA partner sites using a single username and password. It can be used for viewing personal profiles, health information, pending applications, open claims, and more.

The DS Logon can be used 24 hours a day, 7 days a week. New user accounts are verified through the Defense Enrollment Eligibility Reporting System (DEERS). Therefore, to obtain a DS Logon, all applicants must be affiliated with the DoD or Department of Veterans Affairs (VA) and have a listing in DEERS under one of the following categories: active duty, Reserve Component, retiree, or veteran; eligible family members (over 18 years of age); DoD civilians and contractors.

MyArmyBenefits encourages the use of a DS Logon for all Retired Soldiers and their eligible family members, Reserve Component gray area Retired Soldiers, and eligible surviving family members (those whose Soldier died while on active duty on or after September 11, 2001) who do not have a common access card (CAC). A DS Logon allows access to the planning calculator tools for retirement, survivor benefits and SBP (Survivor Benefit Plan) premiums on MyArmyBenefits. These tools can be used to assist with financial planning for retirement. A DS Logon is also essential for eligible surviving family members to access to their Interactive Online Survivor Benefits Reports through the Casualty and Survivor Assistance tool on MyArmyBenefits.

A link to the DS Logon Registration page can be found on the MyArmyBenefits homepage, <https://myarmybenefits.us.army.mil/>. Be sure to read the “DS Logon (DSL) Support

Documentation,” located on the right-hand side of the screen.

This document is updated regularly with all relevant information concerning DS Logon. The registration page presents three ways to apply for an account. If you currently have a CAC, you can choose the “CAC option”. Retired Soldiers, military spouses, and eligible family members that do not have a CAC but do have a valid DoD ID card can choose “Email Registration”. Those who do not have a CAC and do not have a valid DoD ID card, must choose “Remote Identity Proofing”. However, another option is available to those who need to obtain a new DoD ID card. While at your RAPIDS ID appointment to receive a new DoD ID card, notify the Verifying Official (VO) that you desire a DS Logon. You will provide your email address and follow the instructions given by the RAPIDS Operator. You will receive an email with the activation steps in 24 hours. The email is only good for 7 days and this process can only be done in coordination with receiving a new DoD ID card. “Remote Proofing” is offered as the last resort for obtaining a DS Logon. If this is the only option available to you, be sure to thoroughly read the “DS Logon Support Documentation” prior to starting the process.

Once you have a DS Logon established, you can save time accessing your personal information and benefits when visiting these popular websites:

- MyArmyBenefits
- MyAirForceBenefits
- milConnect
- RAPIDS Self-Service
- Transition GPS
- Military OneSource
- TRICARE Online
- TRICARE Beneficiary Web Enrollment
- TRICARE West
- TRICARE East
- DoD Spouse Education and Career Opportunities
- Military Spouse Career Advancement Accounts
- Family Subsistence Supplemental Allowance
- Army TAP (Transition Assistance Program)
- ID Card Office Online
- Department of Veterans Affairs (VA) websites.

Sign up for a DS Logon, <https://www.dmdc.osd.mil/identitymanagement/app/registration> today!

Army Echoes Mobile App Updated



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

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

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

RETIRED SOLDIER CASUALTY ASSISTANCE CHECKLIST



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

Gaining a new Reserve Component Survivor Benefit Plan (RCSBP) beneficiary

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



Are you in the Retired Reserve waiting to apply for your non-regular retired pay at age 60 (or earlier if eligible for reduced age retirement)?

Did you or are you going to gain a new spouse and/or child since your Notification of Eligibility (NOE) for Non-Regular Retired Pay/20-year letter?

If so, read this article and contact your servicing Retirement Services Officer (RSO), found here: <https://soldierforlife.army.mil/Retirement/rso?maps> right away to make sure you don't miss your window to make changes to your Reserve Component Survivor Benefit Plan (RCSBP). In most cases you have one year to make changes by submitting the necessary paperwork to the Army Human Resources Command, Gray Area Retirements Branch (AHRC-GAR).

Check out these scenarios that may apply to you:

Scenario 1: If at receipt of your NOE for Non-Regular Retired Pay you had no eligible spouse or child and you didn't elect coverage for a former spouse or insurable interest, you have one year from gaining your first eligible spouse and/or child to elect coverage for them. If you miss this one-year window, you will default to Option A which means you decline RCSBP and you can choose to elect Survivor Benefit Plan (SBP) coverage at non-regular retirement.

Scenario 2: If you did not have a child upon receipt of your NOE and elected Spouse Only RCSBP coverage, you have one year from the date of gaining your first child to inform AHRC-GAR to add your child to your existing RCSBP coverage. The effective date for the child coverage is immediate. If you do not inform AHRC-GAR of your intent to add your new child to your RCSBP coverage within one year of gaining that child, you will lose the ability to elect coverage for that child and any future children for both RCSBP and SBP.

Scenario 3: If you did not have a spouse upon receipt of

your NOE and elected Child(ren) Only RCSBP coverage, you have one year from the date of marriage to your first eligible spouse to inform AHRC-GAR to add your spouse to your existing RCSBP coverage. If you do not inform AHRC-GAR of your intent to add your new spouse to your RCSBP coverage within one year of marriage, you will close the category spouse for both RCSBP and SBP. The effective date of the spouse coverage is the one-year anniversary or the birth of a child of that marriage, whichever is earlier.

Scenario 4: If you elected Spouse and Child or Child Only RCSBP at the time of receipt of your NOE and you gain a new child, that new child receives coverage automatically. You will just need to notify HRC of the new eligible beneficiary.

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

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

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

Keeping track of all the laws can feel daunting but you don't have to deal with difficult life-changing events alone. Remember the RSO is here to assist. Make sure to contact your RSO right away.

Read more retirement news online

Army Echoes is published four times a year, but in addition to the updates and information found in this newsletter, *Army Echoes* has a blog (<https://soldierforlife.army.mil/Retirement/blog>) that posts new content every week! From Social Security and Veterans Affairs updates to commissary and Exchange benefits, the blog provides timely, pertinent online news to Retired Soldiers and families. Check it out!

HOW TO REPORT THE DEATH OF A RETIRED SOLDIER

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 15 for assistance. When reporting the death, please provide as much of the information below as you have:

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



Leave no Soldier behind: Pathfinding for those retiring overseas

By Lt. Col. Jim Yentz, U.S. Army, Retired

Disclaimer: Any views expressed in this article are those of the author and do not represent the official position of the United States Government, the Department of Defense, or the United States Army.

Retired Soldiers can help the active force in dealing with not only current recruitment and retention challenges, but also taking care of local survivors left behind after the death of a Soldier. However, while U.S. service transition programs focus understandably on U.S. opportunities and benefits, those Soldiers who choose to remain overseas after transition encounter significant challenges between U.S. and host nation bureaucracies.

Military retirees and other veterans who already completed this transition and reside overseas can play key roles to advise and assist those just starting the process to follow them in this path. This will enable transitioning Soldiers to not only take better care of themselves and their families, but also to better serve as the face of America in host nation communities. It will also help maintain their trust and confidence in the U.S. military community in which they've served or continue to serve as civilians -- wherever they are.

While help is available from veteran service organizations (<https://www.va.gov/ogc/apps/accreditation/index.asp>) your local base [Retirement Services Office](#), Army Transition Assistance Program ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Army-Transition-Assistance-Program-\(TAP\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Army-Transition-Assistance-Program-(TAP))), and Veterans Administration (VA) Overseas Military Service Coordinators at: https://www.benefits.va.gov/benefits/oms_Coordinators.asp, this assistance is focused primarily on U.S. benefits and

programs. If they're considering a second career as a DoD civilian overseas, retirement as a civilian overseas is managed remotely from CONUS and focused only on transitioning into CONUS.



Local military retiree councils and individuals can best offer advice on local host nation nuances, and United Services Organizations (USO) recently implemented the USO Pathfinder Transition Assistance Program at: <https://www.uso.org/programs/uso-transition-program> including some sessions on issues specific to overseas transition.

During my own retirement preparations in 2013, and later as a U.S. Army civilian employee -- all in Europe -- I've learned lessons (sometimes the hard way) that may help others along their own path. Here are some waypoints based on my own experience that may also apply to military retirement in other regions:

NEARBY U.S. MILITARY COMMUNITIES OVERSEAS	FURTHER OFF THE BEATEN PATH
STATUS	
<ul style="list-style-type: none"> Interim post-retirement employment outside DoD (even if under a Status of Forces Agreements (SOFA)) or even a permit for local national employment can complicate application for GS positions or could eliminate eligibility for Living Quarters Allowance in some areas. 	<ul style="list-style-type: none"> If you become a citizen of a foreign country by naturalization and voluntarily renounce U.S. citizenship, for tax relief or other reasons, you may lose the right to retired pay. Under the Emoluments Clause, direct service in a foreign government without express Congressional consent conflicts directly with U.S. service obligations – such service may also affect your retirement pay.
KEEPING CONNECTED	
Prepare for access without Common Access Card (CAC) ID to essential U.S. Government service sites - but use CAC and official system access for initial authentication when possible while you have it during military or follow-on U.S. government service. Some sites include: Login.gov at: https://myaccess.dmdc.osd.mil/identitymanagement/app/login (VA, Office of Personnel Management (OPM), Social Security Administration	<ul style="list-style-type: none"> Learn the local language (if you haven't already) and seek volunteer opportunities - direct communication helps build personal bridges. Check with SSA-operated Federal Benefits Unit at the nearest U.S. Embassy or Consulate -- some provide regional benefit support across several countries. Enroll in the U.S. Embassy Smart Traveler Enrollment Program (STEP) to receive notifications about in-country

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Leave no Soldier behind

(Continued from page 11)

<p>(SSA), USAJOBS, Combined Federal Campaign Overseas) and DS Logon (VA, MilConnect, TRICARE/ Military Health System-GENESIS).</p> <ul style="list-style-type: none"> You can't vote in U.S. elections without establishing a voting residence in a U.S. state – check the Federal Voting Assistance Program (FVAP). 	<p>security conditions and facilitate embassy contact with you in the event of emergencies.</p>
<p>HEALTH SERVICES</p>	
<ul style="list-style-type: none"> If you settle near an overseas U.S. military medical facility, look into TRICARE Plus - space-available access to military care, dependent on the local clinic commander's assessment of their own capability. Also, you are still authorized to use Employee Assistance Program (EAP) counseling and referral services to help deal with personal challenges. As soon as eligible, start the process for a Veterans Administration (VA) disability evaluation for Benefits Delivery at Discharge (BDD) at the nearest location overseas. Upon receipt of your VA disability decision: <ul style="list-style-type: none"> Register in VA Foreign Medical Program (FMP) -- it provides complete coverage for treatment of service-connected conditions. Enroll at www.vets.gov and apply for a Veterans Health Identification Card (VHIC) either at a VA facility in CONUS or online at: https://eauth.va.gov/accessva/. Although generally you can't use the VHIC overseas, it may simplify any support from VA facilities in the US. 	<ul style="list-style-type: none"> If you don't finish VA BDD before retirement, you may have to coordinate processing with local health care providers through the Federal Benefits Unit. Consider enrolment in the Federal Employee Dental and Vision Insurance Program (FEDVIP) to close gaps in TRICARE Select coverage. If continuing U.S. Government employment as a civilian, Foreign Service Benefit Plan (FSBP), https://www.afspa.org/fsbp/ may provide another alternative. Watch enrollment windows - Consider a host nation health service solution, whether linking with medical or dental benefits under family coverage for a locally-employed spouse, or additional local health insurance coverage. Foreign employers may require local medical coverage, despite TRICARE -- since sometimes local health coverage is linked to wider host nation benefits or requirements.
<p>FINANCE AND TAXES</p>	
<ul style="list-style-type: none"> DFAS, OPM, SSA, and Thrift Savings Plan will generally support world-wide. Tax reporting/liability and regulatory issues across national jurisdictions can be complicated -- if you have U.S.-based personal investment accounts and have only a foreign residential address, contact those firms or seek professional financial advice. 	<ul style="list-style-type: none"> If you use foreign financial accounts, educate yourself on reporting requirements under the Foreign Account Taxpayer Compliance Act (FATCA) and the Report of Foreign Bank Account and Financial Accounts (FBAR). U.S. investment firms may limit service if you have only a foreign postal address, and some U.S. commercial internet sites may not work from foreign networks. Most U.S. brokerage accounts either do not accept or freeze personal accounts when clients lose U.S. postal service access, due to FATCA and other guidance. Consider that while U.S. military and Government civilian retired pay are generally taxed by the U.S., social security is generally taxed by your country of residence. If you or your spouse worked and contributed to local national social welfare plans, there are bilateral social security agreements ("Totalization Agreements") that prevent double taxation and may provide for receipt of benefits under both US and host nation plans.
<p>OTHER CONSIDERATIONS:</p>	
<ul style="list-style-type: none"> Since you will continue to receive some U.S. benefits, and may have assets in multiple countries, estate and tax planning can be complicated. If you don't plan correctly and ensure beneficiary information remains current, you may leave yourself and your survivors vulnerable to financial penalties. GI Bill: VA offers education benefits to eligible Veterans and qualified dependents to attend approved programs at foreign schools. Check out VA Foreign School Information for Students and its WEAMS Institution Search tool -- if you plan to enroll in a 	<ul style="list-style-type: none"> Check early on current requirements for residency, customs clearances, driver licensing, vehicle registration, housing -- they can vary significantly by country and even within countries. Different countries have their own standards for powers of attorney (in U.S. generally expire on death - some other countries offer durable options), living wills (advanced medical directive), health power of attorney, last will and testament -- and even organ donor consent procedures. U.S. versions -- even if translated professionally - may or may not work.

(Continued on next page)





Leave no Soldier behind

(Continued from previous page)

foreign program not already U.S.-accredited and listed there, it may take time to get approval.

- Veterans cannot use a VA Loan to buy foreign property, but in some cases a [VA grant](#) may be used to fund adaptation of a foreign residence with special features to deal with service-connected disabilities.

Local U.S. retirees -- or U.S. Embassy [Legal Assistance](#) and [American Citizen Services](#) -- may provide advice or assist in finding local legal and tax specialists.

- Check carefully on using US military retirement transportation entitlement for household goods overseas (may not apply for GS Transportation Agreement).

It's not my intent to set these markers so we "don't forget nothing" -- every Soldier's personal situation is different, national policies vary widely, and U.S.-host nation bilateral national relationships and multinational relationships within regions are rarely static.

About the author: Lieutenant Colonel Jim Yentz, USA Retired, served about 26 years overseas out of over 34 years military and civilian service through 2021, including

combat arms and Foreign Area Officer assignments in the Republic of Korea, Europe, Eurasia, and deployment areas. He retired in Germany. For additional overseas transition considerations, see his earlier articles in *Change of Mission*, the U.S. Army's retirement planning newsletter:

- "Off the Mapsheet: Azimuth Check for Retiring Overseas" on pages 12-13 in [Change of Mission - October 2020](#).
- "Finding waypoints: Another azimuth check for retiring overseas" on pages 7 and 11 in [Change of Mission - April 2023](#).

Director, Army Retirement Services takes his own medicine

(Continued from page 2)

love of country and to their fellow veterans I haven't met, thank you for keeping me energized for the last 15 years!

- To the humble veterans who spend uncountable hours representing their fellow veterans on installation retiree councils, solving local retiree concerns and analyzing and nominating larger issues up to the Army level, and planning, setting up, and hosting RADs; bless you for your energy and advocacy!
- To the special 65 Retired Soldiers who I've known the last 15 years through their voluntary service and annual recall to active duty for the Army Chief of Staff's Retired Soldier Council, thank you for your advice, friendship, and camaraderie.
- To the hundred plus Retirement Services Officers I've worked with and who have personally taken care of our million Retired Soldiers and quarter million surviving

spouses for me, thank you for giving so much of yourself to our veterans. That means so much to our country.

- To my partners in the other services, DoD, and DFAS for the last 15 years who made it an enjoyable journey, we've accomplished much together. Please keep it going.
- To so many leaders in the Army G-1 and Army senior leaders who not only gave us room to operate, but supported our every move, our veterans will never know all that you did, but I do, and I won't forget.
- And to my team in Army Retirement Services the last 15 years, thank you for walking with me every step of the way, for tolerating my crazy ideas, and for working so hard to improve them and execute them on behalf of our veterans and the Army. I'll miss you.

Recently moved? Update DFAS!

Army Echoes is distributed to Retired Soldiers and annuitants by the Defense Finance and Accounting Service (DFAS) based upon the data that they have for you in the myPay system.

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

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

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



2024 meeting of the Army Chief of Staff's Retired Soldier Council

WASHINGTON — Members of the U.S. Army Chief of Staff's Retired Soldier Council held its annual meeting at the Pentagon, April 15-19. This year's Council, co-chaired by retired Lt. Gen. Joseph Anderson and retired Sgt. Maj. of the Army Daniel Dailey, met with council members from across the globe, all who were recalled to active duty for one week to attend the annual meeting in the nation's capital. Council members represent more than 1.2 million Retired Soldiers and surviving spouses, and are the voice of the retired community.

Over the course of the week, the council received briefings from, and shared ideas and concerns with, many Department of Defense senior leaders, including Army Chief of Staff Gen. Randy A. George, and Sgt. Maj. of the Army Michael R. Weimer. They received updates regarding medical care and transformation from the Director of the Defense Health Agency, Lt. Gen. Telita Crosland, Army Reserve Medical Command Deputy Commanding General, Brig. Gen. Thad J. Collard, who spoke about preservation

of health care benefits, and access to medical care for the Reserve component.

Many other topics were covered with DoD subject matter experts, including retired and annuitant pay, recruiting concerns, survivor benefit plan benefits, communication with the retired community and other policies, priorities, and initiatives impacting this community. The council's annual report will be presented to the Army Chief of Staff by the end of May. Find out what the council recommended in our August edition of *Army Echoes* newsletter.



Members of the 2024 Chief of Staff, Army Retired Soldier Council (from L to R): SGM (Ret) William Hursh, LTC (Ret) Jerry L. Wood, LTC (Ret) Karen Nigara, COL (Ret) Felix L. Santiago-Torres, MSG (Ret) David M. Pearson, SMA (Ret) Daniel A. Dailey, LTG (Ret) Joseph Anderson, SGM (Ret) Scott Leeling, COL (Ret) Mark Rado, CSM (Ret) Michael D. Sutterfield, CW5 (Ret) Louise I. H. Goetzelt, and SGM (Ret) Keith Hammack. Photo by Army Retirement Services.



RETIREE APPRECIATION DAYS



LOCATION	DATE	CONTACT
Fort Jackson, SC	16-18 May	(803) 751-6715
Fort Stewart, GA	18 May	(912) 767-5013
Camp Zama, Japan	23 May	011-81-46-407-3940
JB Lewis-McChord, WA	28 Jun	(253) 966-5884
Presidio of Monterey, CA	13 Jul	(831) 242-6692
Camp Zama, Japan	20 Jul	011-81-46-407-3940
Rosemount, MN (Twin Cities)	9 Aug	(763) 350-1653
Des Moines, IA	15 Aug	(515) 577-4966
Fort McCoy, WI	6 Sep	(608) 388-3716
Fort Leonard Wood, MO	13-14 Sep	(573) 596-6637
Fort Detrick, MD	19 Sep	(301) 619-9948
Fort Sill, OK	19-20 Sep	(580) 442-2645
Sefridge ANGB, MI	21 Sep	(586) 239-5580
Tobyhanna Army Depot, PA	21 Sep	(570) 615-7019
Fort Campbell, KY	21 Sep	(270) 798-5280
Fort Drum, NY	21 Sep	(315) 772-6434
Fort Gregg-Adams (Fort Lee), VA	28 Sep	(804) 734-6555
Fort Bliss, TX	10-11 Oct	(915) 568-5204
JB Ellington, Houston, TX	12 Oct	(210) 221-9004/9793
USAG Benelux (SHAPE) Belgium	17 Oct	+32-68-25-5581
USAG Benelux Brunssum (Netherlands)	18 Oct	+31-45-534-0260

LOCATION	DATE	CONTACT
Fort Knox, KY	18 Oct	(502) 624-6419/1280
Rock Island, IL	19 Oct	(563) 508-5123
Fort Riley, KS	19 Oct	(785) 239-3320
JB San Antonio (Fort Sam Houston), TX	19 Oct	(210) 221-9004/9793
USAG-Rheinland-Pfalz/Ramstein (Germany)	21 Oct	+49-611-143-541-1021
USAG Italy	23 Oct	+39-0444-71-4831
Redstone Arsenal, AL	24-25 Oct	(256) 842-2719
Fort Cavazos (Fort Hood), TX	25 Oct	(254) 287-5210
Fort Belvoir, VA	25 Oct	(703) 806-4551
Fort Huachuca, AZ	25 Oct	(520) 533-1120/1383
Fort Novosel (Fort Rucker), AL	25 Oct	(334) 255-9124
Fort Meade, MD	25 Oct	(301) 677-9603
Fort Hamilton, NY	25 Oct	(718) 630-4552
USAG-Stuttgart (Germany)	25 Oct	+49-9641-70-596-2010
Fort Leavenworth, KS	26 Oct	(913) 684-5583
Fort Cavazos, TX	26 Oct	(254) 287-5210
USAG Bavaria (Grafenwoehr) (Germany)	29 Oct	+0964-83-8709
USAG Ansbachm (Germany)	31 Oct	+49-098025-83-3301
Fort Moore (Fort Benning), GA	1 Nov	(706) 545-1805
JBSA Randolph, TX	2 Nov	(210) 652-6880/5778



RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Contact the RSO for your area or go to the Army Retirement Services website <https://soldierforlife.army.mil/Retirement/contact-us>.

INSTALLATION RSOs

(states/territories without Army installations list the RSO serving that area)

ALABAMA

• Redstone Arsenal
(256) 842-2719
usarmy.rsa.rso@army.mil
• Ft. Novosel (Ft. Rucker)
(334) 255-9124/9739
usarmy.rucker.rso@mail.mil

ALASKA

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

ARIZONA

• Ft. Huachuca
(520) 533-1120
usarmy.huachuca.imcom-central.mbx.sfl-rso@army.mil

ARKANSAS

See Ft. Sill, OK

CALIFORNIA

• Presidio of Monterey
(831) 242-4986
usarmy.pomrso@mail.mil

COLORADO

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

CONNECTICUT

See West Point, N.Y.

DELAWARE

See Ft. Meade, Md.

D.C.

See JB Myer-Henderson Hall, Va.

FLORIDA

• Central & West MacDill AFB

(813) 828-0163
army.rso@us.af.mil

• Rest of FL, see Ft. Stewart, Ga.

GEORGIA

• Ft. Moore (Ft. Benning)
(706) 545-1805/4434
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil

• Ft. Eisenhower (Ft. Gordon)
(706) 791-2654/4774
usarmy.gordon.rso@mail.mil

• Ft. Stewart
(912) 767-5013/3326
usarmy.stewart.rso@mail.mil

• Ft. Stewart
(912) 767-5013/3326
usarmy.stewart.rso@mail.mil

HAWAII

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

IDAHO

Ft. Carson, Colo. or JB Lewis-McChord, Wash.

ILLINOIS

Ft. Leonard Wood, Mo
(618) 684-5583/2425
usarmy.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.mil

INDIANA

Ft. Knox, Ky.

IOWA

Ft. McCoy, Wisc.

KANSAS

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

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

KENTUCKY

• Ft. Campbell

(270) 798-5280/3310
CampbellRSO@army.mil

• Ft. Knox
(502) 624-7236/1280
usarmy.knox.rso@army.mil

LOUISIANA

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

MAINE

See Ft. Drum, N.Y.

MARYLAND

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

MASSACHUSETTS

See West Point, N.Y.

MICHIGAN

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

MINNESOTA

See Ft. McCoy, Wisc.

MISSISSIPPI

See Ft. Novosel Ala.

MISSOURI

• Ft. Leonard Wood
(573) 596-6637
usarmy.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.mil

MONTANA

See JB Lewis-McChord, Wash.

NEBRASKA

See Ft. Riley, Kan.

NEVADA

See Pres. of Monterey, Ca.
NEW HAMPSHIRE

See Ft. Drum, N.Y.

NEW JERSEY

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

NEW MEXICO

See Ft. Bliss, Tx.

NEW YORK

• Ft. Drum
(315) 772-6434/6339
usarmy.drumsrso@army.mil

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

• Watervliet Arsenal
See Ft. Drum, N.Y.

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

• Ft. Liberty (Ft. Bragg)
(910) 396-5304
usarmy.liberty.usag.mbx.dhr-rso@army.mil

• Ft. Riley, Kan.
OHIO

See Ft. Knox, Ky.

• Ft. Sill
(580) 442-2645/6131

usarmy.sill.id-training.mbx.ft-sill-retirement-services@army.mil

• Ft. Lewis-McChord, Wash.

OREGON

• Carlisle Barracks
(717) 245-4501/3894
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• West Point, N.Y.

SO. CAROLINA

• Ft. Jackson
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army.rso.jackson@mail.mil

SO. DAKOTA

See Ft. Riley, Kan.

TENNESSEE

See Ft. Campbell, Ky.

TEXAS

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usarmy.bliss.imcom-central.mbx.rso@mail.mil

• Ft. Cavazos (Ft. Hood)
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army.hoodrso@army.mil

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

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VERMONT

See Ft. Drum, N.Y.

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 OFFICIAL BUSINESS

Top Brands – including The Home Depot – now at the PX

Army & Air Force Exchange Service

The Army & Air Force Exchange Service is working to make its lifetime shopping benefit for retirees and other military shoppers even more valuable with the addition of top brands.

In recent years, the Exchange has welcomed Old Navy, Gap, Athleta, and Sunglass Hut to many PXs and [ShopMyExchange.com](https://www.shopmyexchange.com). In 2023, the Exchange partnered with another industry-leading brand: The Home Depot.

Soldiers for Life in the continental United States; Oahu, Hawaii; and Puerto Rico can now purchase major appliances tax-free from The Home Depot and schedule best-in-class delivery and installation through the Exchange partnership. Major appliances available for purchase include washers, dryers, refrigerators, freezers, dishwashers, over-the-counter/built-in microwaves, ranges, cooktops, ovens and hoods. Orders are fulfilled by The Home Depot, which also handles customer service for all deliveries and installations.

Adding brand partners like The Home Depot is a great quality-of-life enhancement for Soldiers and all Exchange shoppers. Through the partnership, the Exchange provides a significantly expanded selection of major appliances while leveraging The Home Depot's existing capabilities to provide efficient and dependable delivery.

Shoppers can find The Home Depot's branded online page at [ShopMyExchange.com/homedepot](https://www.shopmyexchange.com/homedepot). While all orders will be placed online, shoppers can visit major appliance showrooms from The Home Depot at 68 Exchanges, including the following 29 Army posts:

Camp Santiago, PR
 Fort Belvoir, VA
 Fort Bliss, TX
 Fort Buchanan, PR
 Fort Campbell, KY
 Fort Cavazos, TX
 Fort Drum, NY
 Fort Eisenhower, GA
 Fort Gregg-Adams, VA
 Fort Huachuca, AZ

Fort Irwin, CA
 Fort Jackson, SC
 Fort Johnson, LA
 Fort Knox, KY
 Fort Leavenworth, KS
 Fort Leonard Wood, MO
 Fort Liberty, NC
 Fort Meade, MD
 Fort Moore, GA
 Fort Novosel, AL

Fort Riley, KS
 Fort Sill, OK
 Fort Stewart, GA
 JBLM Fort Lewis-McChord, WA
 JBMDL Fort Dix, NJ
 JBSA Fort Sam Houston, TX
 Redstone Arsenal, AL
 Schofield Barracks, HI
 U.S. Military Academy, NY

The showrooms allow shoppers to view the appliances in person before purchasing them. Associates can assist with any questions as well as with the placing of orders.

The Exchange is committed to providing the products our heroes need, whether they are new to the Army family or are Soldiers for Life. It is an honor for the Exchange to serve the best customers in the world. Soldier for Life!