



Welcoming the new director of Army Retirement Services

By **Reina Vasquez**, *Army Retirement Services*

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

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

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

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

Be deliberate about taking time for you and your family.



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

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

What are some of your short-term goals?

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

What are some of your long-term goals?

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

How do we reach across generational lines to keep the retired population informed, while also keeping the younger generation prepared for

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By Army Retirement Services

The Army Retirement Services Office, known as RSO, celebrated its 69th year of service to Soldiers, Retired Soldiers and their Family members, Nov. 14, 2024. RSO leadership and all staff members would like to reaffirm our commitment to you – our Retired Soldiers and Families, by providing the best access to resources and support services regarding military retirement matters.

Established in 1955, by Gen. Maxwell Taylor, then-Army Chief of Staff, the Army Retirement Services Office has administered Army programs worldwide to prepare Soldiers and their Families for retirement, assist survivors of Soldiers who die on active duty, and to sustain an enduring connection with Retired Soldiers, surviving spouses, and their Families until death. Initially, RSO served as a point of contact for 79,000 Retired Soldiers. Today's current total Army end strength is more than one million Retired Soldiers.

Retirement services offices assist retiring and Retired Soldiers and Family members with military retirement-related matters and are located at most Army installations, all Army Reserve Regional Support Command headquarters, and National Guard joint force headquarters.

"The Army Retirement Services program is all about the men and women who served and sacrificed, past and present, for our country as well as their Families," said Maria Bentinck, director, Army Retirement Services.

The Army RSO contributes to the Army's current and future readiness missions in part by taking care of the department's Retired Soldiers and their Family members. Additionally, the RSO empowers Retired Soldiers to assist currently serving Soldiers and their Family members with

various benefits and support related matters, sustain the Army's connection with local communities across the nation, and inspire future generations toward military service in the Army.

"We are committed to helping them prepare to retire and to stay connected to their Army Family," Bentinck said. "We are their advocates and advisors ... we are here not only because of them, but are here to support them for the rest of their lives."

Retired Soldiers bring unique insights, experience, and commitment to our shared values -- they are powerful advocates for our U.S. Army," Sgt. Maj. Michael R. Weimer, the 17th sergeant major of the Army, said in the May 2024 edition of Army Echoes.

"Your personal stories and experiences can inspire the next generation of Soldiers," Weimer said.

Not all Soldiers currently serving in all components will reach retirement; however, all Soldiers will eventually become veterans and/or Retired Soldiers, and they will always be an important component to the Army mission, Bentinck emphasized.

As Army Retirement Services closes in on seven decades of service to Soldiers and their Families, we will continue to support and take care of those who have answered the call to serve. Remember, your duty has changed, but your mission has not.

For more information about the Army Retirement Services Office and any of the resources we offer, visit us at: <https://soldierforlife.army.mil/Retirement>.

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

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

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

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

Leadership

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

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

Director, Army Retirement Services: Maria G. Bentinck

Army Echoes Editor: Reina A. Vasquez

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DFAS: When your life changes, it's important to share the news with DFAS

By DFAS Cleveland



As a retiree, the sooner you alert Defense Finance and Accounting Service (DFAS) to any life change that might affect your pay, the more timely and accurate your pay will be. Keeping your account updated includes making sure your mailing address, email address, banking information, allotments, tax withholding status, and beneficiary choices are current.

Be sure to report any change of life events as soon as they happen. These life-changing events might include:

- Moving
- Marriage or remarriage
- Divorce
- Birth or adoption of a child
- Death of a spouse or child
- Direct deposit account changes

Some changes, especially those regarding Survivor Benefit Plan (SBP) coverage, have a one-year time limit, so it is very important that you notify DFAS of life-changing events when they happen. And when you notify us, be sure to include photocopies of supporting documents, such as birth or marriage certificates.

Now it's easier to keep your SBP account up to date. If you are making a change to your SBP coverage because of a life event, you can use our new Form Wizard at: <https://www.dfas.mil/RetiredMilitary/newsevents/newsletter/September2023-Form-Wizards-and-Online-Upload-Tools/>

to assist you in completing the DD Form 2656-6, Survivor Benefit Plan Election Change Certificate.

We also have a Form Wizard to assist you with the DD Form 2894 to update your Arrears of Pay (last paycheck) beneficiary.

After generating your completed form using our Form Wizard, you can print, sign/witness and then upload your completed form in a PDF using our askDFAS online upload tool at <https://www.dfas.mil/RetiredMilitary/Retiree-askDFAS-Online-Tools/>.

In addition, if you have a question about your account, you can now submit your question via our new askDFAS online "Ask a Question" tool instead of calling our Customer Care Center. You'll get a response via askDFAS that you can check when it's convenient for you.

You can also update your mailing address using our convenient [askDFAS online tool](#).

Keeping your contact information updated is key to staying informed. DFAS occasionally sends out correspondence regarding changes in the law that may affect your pay.

DFAS continues to develop helpful tools and information to make managing your account easier. Find out more on our Quick Tools webpage: <https://www.dfas.mil/raqicktools>.

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transition/retirement? How do you think we can successfully accomplish that?

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

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

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

What are some simple steps Retired Soldiers and surviving spouses can take to help themselves

regarding their retired pay, entitlements, and benefits?

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

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

I would like to see the retired community work more with the younger generation to inspire them to serve, as well as with influencers such as parents, grandparents, coaches, educators, administrators, and others in their neighborhoods and social circles.

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

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

Protect your benefits from claims predators

By Veterans Benefits Administration, Office of Communication



The process of applying for VA benefits can be complex, and we understand that veterans often rely on assistance to navigate the process. Unfortunately, among some of the resources, there are claims predators who take advantage of veterans and their vulnerabilities by offering help with their benefits claims while exploiting their trust and financial resources. These claims predators are a serious concern, but with proper knowledge and vigilance, veterans can defend themselves against such aggressive exploitative tactics.

To avoid falling victim to claims predators' scams, VA advises veterans to take the following precautions when applying for VA benefits:

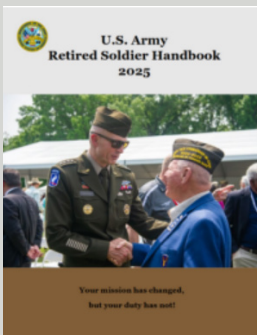
- **Don't pay unlawful fees:** You should never pay a fee to file an initial claim for benefits. It is unlawful for anyone to charge a claimant a fee for preparing an initial claim.
- **Empower yourself:** Knowledge is your best defense against claims predators. Take the time to understand the benefits you are entitled to, the [VA claims process](#) and the resources available. Be aware of any policy changes affecting your benefits and stay informed of [scams targeting you](#). By keeping yourself informed, you can make educated decisions and avoid scams.
- **Seek reputable assistance:** Working with [VA accredited attorneys, claims agents and VSO representatives](#) is crucial when seeking help with the VA benefits process. Only VA accredited representatives can help you with your benefits claim. By working with VA accredited individuals, you can ensure that you receive the best possible assistance with your claim.
- **Be cautious of unsolicited offers:** Claims predators may contact you via mail, email, or phone, claiming to provide you with an expedited claims process or guarantee a 100% disability rating.

Remember, only VA can determine disability ratings. If you receive an offer that seems too good to be true, research and [verify the individual's accreditation](#).

- **Review documents thoroughly:** Before signing any documents related to your benefits, carefully review forms, ensure you understand the terms and conditions, and always keep copies for yourself. Watch out for vague language, hidden fees or clauses that could jeopardize your benefits. Do not sign a fee agreement with someone who will not sign a VA representation form ([VA Form 21-22 or 21-22a](#)) and never sign a blank form for someone else to complete later.
- **Protect your personal identifiable information (PII):** Be cautious of sharing sensitive information with unknown or unaccredited individuals and be wary of requests for payment or personal data. Remember, you never have to make fee payments yourself for any supplemental claim, higher-level review or appeal to the Board. You can use a [direct-payment fee agreement](#) where VA will send a portion of past-due benefits awarded to the claimant to pay the representative for you. If someone is unwilling to be paid that way, you should question why.
- **Report suspicious activity:** If you suspect a representative acted unlawfully or unethically while assisting you in filing a VA benefits claim, file a report and learn more at <https://vsafe.gov> or by calling 833-38V-SAFE.

Safeguarding your benefits from claims predators requires vigilance, knowledge and proactive measures. By staying informed, seeking reputable assistance and recognizing the warning signs, you can defend yourself against claims predators and ensure you receive the benefits you have rightfully earned. Check out VA's fraud prevention page at: <https://www.va.gov/initiatives/protecting-veterans-from-fraud/> to learn more.

The 2025 Retired Soldier Handbook has arrived!



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

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

It is important that all Retired Soldiers maintain a working knowledge of their benefits and entitlements in order to take full advantage of them. In addition to the information presented here, Retired Soldiers should refer to *Army Echoes* which also outlines changes in benefits and entitlements. The current and previous editions of *Army Echoes* dating back to 1997 are available at the link provided above.





Army Emergency Relief awareness boosted by former Sgt. Maj. of the Army visit to Vicenza

By Stefanie Mosley, U.S. Army Garrison Italy

While getting in his car to start the first leg of his tour in Europe, Retired Sgt. Maj. of the Army, Michael “Tony” Grinston, CEO of Army Emergency Relief (AER) was approached by a young Soldier, who recently moved to Vicenza.

After a quick introduction, the Soldier explained to Grinston how AER helped him bring his dog overseas through the pet transportation loan program, which can reach up to \$5,500 with no interest for individuals who qualify.

“If you don’t know that we have that program, it can put a lot of stress on the Soldier and Family because they didn’t know it was available to them,” said Grinston, whose goal is taking this loan from 50% grant and 50% loan to a full grant.

Army Emergency Relief’s mission is to provide financial assistance through grants, interest-free loans, and scholarships to promote readiness and relieve financial distress of Soldier’s and their Families, as well as Retired, Reserve, National Guard, and Active Guard Reserve Soldiers. AER provides over 30 different categories of assistance to include emergency travel, childcare, funeral expenses, utilities, and spousal re-licensing and re-certification.

Nearly 22 years ago, Grinston and his wife, Alexandra were stationed in Vicenza. Having experienced life in Vicenza, he understands some of the challenges Soldiers and their Families face.

Grinston met with nearly 20 Army spouses from the Vicenza Military Community at Army Community Service on Caserma Ederle to discuss AER and its mission, receive feedback, and to raise awareness about the many programs AER has to offer, especially those that help spouses.

“If there is a Family that’s struggling, all you have to do is know that they’re struggling,” said Grinston. “Just don’t be afraid to ask. If it’s financial, come to AER, if we don’t do it, maybe we should.”

AER’s biggest challenge is people not knowing what they offer, like scholarships. For the last several years, AER has awarded over \$9 million in scholarships to spouses and Family members.

Sophie Gainey, an Army spouse new to the community was a member of a spouse’s club while previously



stationed in Germany. While there, she recalls that a scholarship deadline had to be extended due to over 200 applications being received. She knows the need for AER scholarships is there.

“AER is a non-profit organization that offers our Army Soldiers and their Families fantastic support from scholarships to financial assistance with zero interest loans and grants,” said Gainey. “Without a doubt AER programs actually save our Army Families money and keep them financially resilient.”

Gainey also commended Grinston on his efforts to help bring awareness to those who may not know what AER is, and to those who may be hesitant to ask for help.

“Today’s engagement between senior spouses and AER CEO Tony Grinston underscored AER’s commitment and forward-thinking ideas to assisting our Army Families with their financial concerns,” said Gainey.

Later in the day, Grinston made his way over to Caserma Del Din for lunch with Soldiers to listen to their needs and how to better help, followed by a professional development session that focused on leadership.

Spc. James Lamp with Spartan Company, 54th Brigade Engineer Battalion, 173rd Airborne Brigade, once had car issues and needed help to pay for the repairs, and AER was there.

Although Lamp knew he could turn to AER, lunch with Grinston allowed him the opportunity to learn more about the program including how AER thrives on donations, that they give out more than they receive, and that they offer not only loans, but grants, and scholarships too.

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Know how TRICARE regions are changing in 2025

By TRICARE Communications



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

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

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

States switching regions

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

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

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

What this means for you

If your state is switching regions, Humana Military will continue as your TRICARE contractor until Dec. 31, 2024. Before then, you should check your Defense Enrollment Eligibility Reporting System (DEERS) account (https://www.cac.mil/portals/53/documents/required_docs.pdf) to confirm that all your information is up to date.

Starting in early November 2024, you should also:

- Create an account on the TriWest patient portal.
- Update your payment information with TriWest. This will help make sure you can make your payments to TriWest (if applicable) starting Jan. 1, 2025.

(Note: If you pay by allotment, you don't need to do this. Allotment payments will transfer automatically.)

- Search for providers in the new TriWest provider network directory. You'll find the directory on the patient portal at: <https://www.triwest.com/en/veteran-services/your-secure-self-service-portal/>.

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

Keeping your care on track

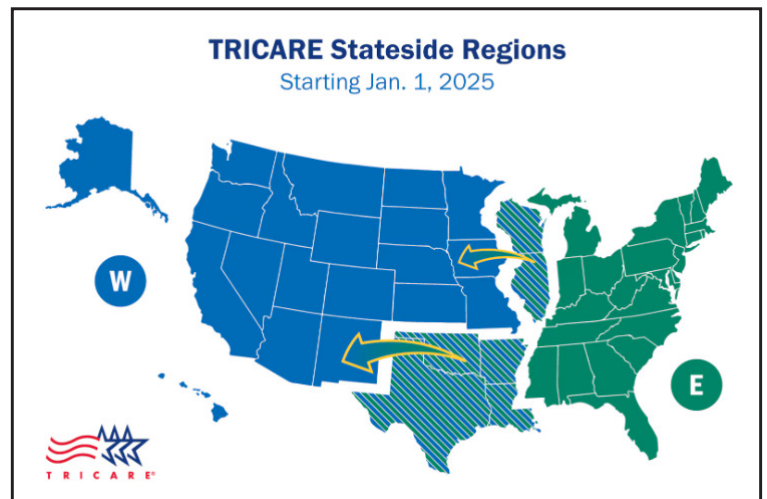
If you have ongoing care, don't worry. If you live in these six states, referrals or authorizations from Humana Military that began before Dec. 31, 2024, will be valid through the referral expiration date, up to June 30, 2025. Additionally, TriWest will work with Humana Military to ensure you get care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

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

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

Keeping your provider

Most of the current provider networks in the six states will likely stay the same. TriWest and Humana Military are working to maintain the existing networks. However, each provider has the option to decide whether or not to continue with TRICARE.





(Continued from page 5)



“I know now that I can push out this information to the Soldiers under me, to help get people the proper assistance that they need,” said Lamp. “AER is much more than just loans.”

Moving overseas can be challenging, as there are many differences when it comes to lifestyle changes, including paying your bills. After competing against Grinston in a physical training competition during basic training at Fort Leonard Wood years earlier, Spc. Nathan Skipworth, with 54th Brigade Engineer Battalion, 173rd Airborne Brigade, was happy to see a familiar face with Grinston’s arrival.



When Skipworth first arrived in Vicenza, he wasn’t aware of how the billing system for some of his utilities worked, and soon found himself with a bill over \$1,000.

After reaching out to AER, Skipworth received help paying the utility bill, and pays monthly on a 0% interest loan. Now he takes the steps he needs to make sure he keeps his bills on track, but understands asking for help can be difficult for some.

“Don’t be afraid to ask for help,” said Skipworth. “That’s the biggest issue in the Army, but I did it and it ended up working out in my favor.”

For more information about the Army Emergency Relief program, please visit www.armyemergencyrelief.org.

What to know as TRICARE Open Season began Nov. 1 |

By TRICARE Communications

TRICARE Open Season has begun. If you’re a TRICARE beneficiary, this is the time when you can enroll in a health plan or change health plans for coverage that starts Jan. 1, 2025. You can make these changes through Tuesday, Dec. 10, 2024.

“TRICARE Open Season is your chance to review your options and make any changes to your health plan for 2025,” said Zelly Zim, senior policy analyst, TRICARE Health Plan Policy and Programs, at the Defense Health Agency. “It’s important to understand what’s different this year compared to past open seasons, to ensure your coverage continues without interruption.”

Keep reading for answers to commonly asked questions about TRICARE Open Season—including new actions you may need to take this year.

Q: Does TRICARE Open Season apply to me?

A: TRICARE Open Season applies to you if you’re enrolled in or eligible for the following TRICARE health plans:

- TRICARE Prime
- US Family Health Plan
- TRICARE Prime Remote
- TRICARE Prime Overseas

- TRICARE Prime Remote Overseas
- TRICARE Select
- TRICARE Select Overseas

Even if open season doesn’t apply to you, you may still need to take certain actions this year. If you live in the West Region, or in a state that’s moving to the West Region on Jan. 1, you may need to provide your payment information to TriWest Healthcare Alliance, the incoming West Region contractor, by Jan. 1.

You must do this if you pay by bank electronic funds transfer or debit or credit card, but not if you pay by military pay system allotment—allotment payments will transfer automatically. You can find out more at tricare.mil/west.

Q: How do I know if TRICARE Open Season doesn’t apply to me?

A: TRICARE Open Season doesn’t apply to you if:

- You’re an active-duty service member.
- You have TRICARE For Life (TFL) coverage. TFL coverage is automatic if you have Medicare Part A and Part B.

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Ask Joe: Your benefits guru

Dear Joe,

I retired five years ago and have had two civilian jobs since my Army career ended. I still haven't found what feels like the right fit for me. I've scoured all the job sites and have been applying to hundreds of jobs. I'm not hearing many responses and I'm not sure if it's my resume, the specific jobs I'm applying to, the market, or all those combined. Are there any resources for retired folks that I can use to help in my search?

Sincerely,
Finding my place

Dear Place,

The job market is tough for anyone looking to change careers. But, as a Retired Soldier, you are eligible for the Employment Readiness Program (ERP) ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Employment-Readiness-Program-\(ERP\)?serv=128](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Employment-Readiness-Program-(ERP)?serv=128)) that is offered through Army Community Service (ACS) ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Army-Community-Service-\(ACS\)?serv=128](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Army-Community-Service-(ACS)?serv=128)) centers. The ERP provides resume critiques, career counseling, career assessments, job fair information, and classes on topics such as career exploration, interviewing techniques, and networking. Through this program, those eligible also have access to the virtual career library. The ERP works with the installation Civilian Personnel Office, community agencies, and the Army Transition Assistance Program (TAP) ([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)-)) to assist with a full range of employment-related services. Reach out to your local ACS center to see what services they currently have available and when you could meet with a specialist.

Good luck.
Joe

Dear Joe,

My daughter just turned 18 and is off to college in about a month. I checked my TRICARE account to make sure she's covered at school. She was listed but we couldn't open her information. She's on our Family plan, and I have always been able to see her records. She will be a student and I am still paying for her health care. Why can't I see her records?

Concerned Dad

Dear Concerned,

Since your daughter is 18, she's now an adult. Her health care information is hidden because the Health Insurance Portability and Accountability Act of 1996 (HIPAA) (<https://www.hhs.gov/hipaa/for-individuals/index.html>) gave everyone 18 and older control of their health care and records (the exact age may be different if state or other law differs and/or if the state age of majority is different). Because she's considered an adult, nothing in her account is visible to anyone but her, including treatment history or medications and prescriptions. So, even though you're paying for her coverage you can't see her records or information unless she gives her permission (<https://www.hhs.gov/hipaa/for-individuals/family-members-friends/index.html>). For more information, read this article from TRICARE (<https://myarmybenefits.us.army.mil/News/The-HIPAA-Privacy-Rule-and-Military-Health-Care-What-Parents-of-Minors-Need-To-Know>).

Hope this information helps.
Joe



MyArmyBenefits



Benefits information year-round

By MyArmyBenefits staff

Our nation comes together every November 11 to reflect and appreciate our veterans during Veterans Day. It's a day we recognize and celebrate the contributions and sacrifices of our nation's veterans. Although November 11 is one day, MyArmyBenefits (<https://myarmybenefits.us.army.mil/>) has benefit information year-round that can assist veterans, Retired Soldiers, and their Families in learning about the benefits they are eligible for and how to access them.

Many Soldiers know their benefits while they are in the service but may not know that as veterans, there are a variety of federal and state benefits available to them and their Families, which can be found in the MyArmyBenefits Benefit Library (<https://myarmybenefits.us.army.mil/Benefit-Library>). Within the Benefit Library, each fact sheet explains the benefit, who is eligible for it based on duty status, and benefit highlights and resources. One of the many fact sheets for veterans is Social Security Disability, or (SSDI) (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Social-Security-Disability>). This fact sheet includes information on the disability and medical criteria for The Social Security Administration disability benefits.

Another benefit eligible veterans and Families should check out is the Survivors' and Dependents' Education Assistance Program ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Survivors-and-Dependents-Education-Assistance-Program-\(DEA\)?serv=128](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Survivors-and-Dependents-Education-Assistance-Program-(DEA)?serv=128)). This benefit offers education and training opportunities to eligible dependents of veterans who are permanently and completely disabled due to a service-related condition, or of those who died while on active duty or as a result of a service-related condition.

This program offers 36 months of education assistance per dependent and for those that qualified on or after August 1, 2023, there is no time limit on when the benefit must be used.

State and Territory benefits are also included in the MyArmyBenefits Benefit Library (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>). Any veteran, spouse, or Family member can click on their state in the State/Territory Benefit Library and view all the state/territory administered benefits available to them. State and Territory fact sheets can inform veterans about state taxes, veteran state employment benefits, education benefits, and more that are specific to each state.

One example of a state specific benefit is the Florida Hometown Heroes Program (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Florida#Miscellaneous>), which offers down payment, closing cost, and lower first mortgage rate assistance to eligible veterans when purchasing a home in Florida. The program is available to veterans who received a discharge other than dishonorable and are purchasing a primary residence.

As you go about the business of life, remember that veterans, as well as their Families, can receive benefit information year-round with MyArmyBenefits (<https://myarmybenefits.us.army.mil/>). Be sure to follow MyArmyBenefits on social media (<https://www.instagram.com/myarmybenefits/>) to stay up to date on new benefits and benefit updates.

Army Echoes Mobile App Updated



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

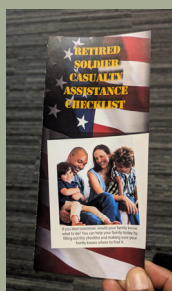
Apple Store Link: <https://apps.apple.com/us/app/u-s-army-echoes/id890635050>

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

RETIRED SOLDIER CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and whether or not they will receive the Survivor Benefit Plan annuity?

Filling out the Retired Soldier Casualty Assistance Checklist (https://soldierforlife.army.mil/Documents/static/Post/Retired_Soldier_Casualty_Assistance_Checklist.pdf) 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.



Cost of Living Allowance (COLA) and the Survivor Benefit Plan (SBP)

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



You may have noticed that your retired pay increases every year. As a result, your Survivor Benefit premium does as well. Ever wonder why?

The Survivor Benefit Plan (SBP) premium is a certain percentage of whatever base amount you elected to cover. That base amount has Cost of Living Adjustments (COLA). As a result, when that amount increases, so does the SBP premium.

For example, a base amount of \$3,000 with a 3.2% COLA will equal a new base amount of \$3,096. If the SBP premium is 6.5% for spouse coverage, then the SBP premium will increase to \$201.24 (6.5% x \$3,096) from \$195 (6.5% x \$3,000).

Similarly, the SBP annuity that your survivor will receive also has COLA. Take a look at this example: if your spouse

starts receiving \$1,702.80 (55% of \$3,096) and the COLA is 3.2%, then the annuity will increase to \$1,757.29. This ensures that the SBP annuity is inflation protected since COLA for military retired pay and for SBP annuity is based on the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) through the third quarter of any given calendar year.

Bottom line, the value of your SBP coverage remains the same over time.

To find out more about the 2025 COLA, go to <https://militarypay.defense.gov/Pay/Retirement/Cola.aspx> to find the Fiscal Year 2025 COLA Memorandum once it's published.

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>.



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



Getting or replacing a military or veteran ID card

By USAGov

As a Retired Soldier, a military or veteran ID card shows your connection to the Department of Defense (DoD), and helps keep you connected to your Army Family. It also gives you access to the benefits and services you've earned. See the process to get each type of card.

Get a Common Access Card (CAC) for active duty and DoD civilian employees

Use the office locator at <https://idco.dmdc.osd.mil/idco/locator> to find an ID office near you and book an appointment. Use this tool if you need to:

- Get a CAC
- Replace or renew a CAC
- Report a lost or stolen card

Call 1-800-538-9522 for help using the appointment scheduler.

Get a USID card for family, retirees, or reservists

Other people connected to the military can get a Uniform Services Identification (USID) card:

- Spouse of a service member
- Dependent children of a service member
- Inactive reservists or National Guard members

Follow the instructions at <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/Getting-Your-ID-Card/>

[Card/](#) to get a USID card.

How to get or replace a Veteran Health ID Card (VHIC)

To get a VHIC, sign up for the VA health care program, here: <https://www.va.gov/health-care/how-to-apply/>.

- After you sign up, contact an enrollment coordinator at your local VA medical center, by visiting <https://www.va.gov/find-locations/>.
- The enrollment coordinator will explain the steps to get a VA health ID card.

Replace a Veteran Health ID Card (VHIC)

You can replace your VHIC if it is lost or stolen. Contact your local VA medical center, by visiting <https://www.va.gov/find-locations/>.

How to get or replace a Veteran ID Card (VIC)

A Veteran ID Card (VIC) gives you access to discounts for veterans. Check the VIC eligibility rules and the documents you'll need to complete, here: <https://www.va.gov/records/get-veteran-id-cards/vic/>.



(Continued from page 7)

• You have a premium-based plan (TRICARE Reserve Select, TRICARE Retired Reserve, or TRICARE Young Adult). You can buy these plans any time in the year. But if you live in a state that's moving to the West Region, you may still need to provide your payment information to TriWest at tricare.mil/west.

Q: What are my options during TRICARE Open Season?

A: If you're eligible, you have three options:

• Stay in the same plan: Don't want to change your current plan? You don't have to re-enroll. (Note: You may still need to provide your payment information if you live in the West Region or a state that's moving to the West Region.

*** Open Season began Nov. 11**

• Enroll in a plan: If you're not currently enrolled in a TRICARE health plan, you can enroll during open season if you're eligible for TRICARE.

• Change your plan: Before you make changes, make sure your family's information is up to date in the Defense Enrollment Eligibility Reporting System.

Keep an eye on [TRICARE.mil/changes](https://www.tricare.mil/changes) (<https://www.tricare.mil/changes>) and the TRICARE Newsroom (<https://newsroom.tricare.mil/>) for the latest updates on the new TRICARE contracts.

Stay in the know by signing up for email alerts from TRICARE, by visiting <https://www.tricare.mil/PatientResources/GoPaperless/EmailAlerts>.

TRICARE Open Season is your chance to choose the health plan that makes sense for your family's needs. Don't wait -- start thinking about your options today.

Uniformed Services Identification (USID) Card benefit for Army Reserve (USAR) Retirees

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



The Defense Enrollment Eligibility Reporting System (DEERS) is a computerized database that maintains information on military sponsors and their beneficiaries who may be eligible for medical care and other military benefits. This database is automatically updated whenever a new ID card is issued. Retired Soldiers and eligible Family members enrolled in DEERS can apply for an ID card at any military ID card issuing facility.

(15- or 20-year letter) and transfer orders to the Retired Reserve. Entry into DEERS is crucial for proper eligibility verification and future ID card renewals or status changes.

To renew or replace ID cards, or to find the nearest facility, you can sign into the ID Card Office Online at: ID Card Office Online. ID cards for Soldiers in the Retired Reserve and eligible Family members will be issued at any ID card-issuing facility upon presentation of the Notification of Eligibility (NOE) for Non-Regular Retired Pay

Reserve Component Soldiers who are discharged without transfer to the Retired Reserve (known as Former Members) and their eligible Family members are authorized the issuance of a USID for commissary, Exchange, and MWR privileges only, until they reach retirement eligibility.

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

Survivor Outreach Services (SOS): Providing support to surviving Families of fallen Soldiers

By Directorate of Prevention, Resilience, and Readiness



Survivor Outreach Services (SOS) is the official Army program designed to provide long-term support to surviving Families of fallen Soldiers. This is a program, conceived of and developed by survivors, that is continually refined based on survivor feedback and involvement by Army senior leaders.

locations across the country. Contact phone numbers are listed by state and county, or by country at https://dcs99.army.mil/sos_staff_Locator. Use the drop-down lists to find survivor coordinators by state/county or country/region.

Army National Guard, US Army Reserve and Active Component Families are served by SOS staff located across the country. Regardless of the Survivor's loved one's Army component, duty status, location or manner of death, SOS staff provide outreach and support. Services are portable and, where available, may be provided at an Army location (including joint installations, National Guard installations or State headquarters and Army Reserve centers) closest to the survivor's current residence.

The SOS program offers survivors long-term case management through a menu of services to support their needs. The critical services are milestone management, annual outreach and referral. The goal is to educate survivors on available resources, assist them with concerns with military benefits and help them maintain a connection to the Army. Some of the services provided to eligible survivors include, but are not limited to: milestone management such as changes in benefits, financial stability, and re-certification of enrollment of children in full-time education; liaison with DoD agencies and benefit coordinators, such as Defense Health Agency, Veterans Affairs, and Defense Finance and Accounting Service; and liaison with nongovernmental organizations and more.

The casualty assistance officer (CAO) works with the Casualty Assistance Center (CAC) to identify the SOS coordinator who supports the AOR in which the survivor lives. The Army has a network of SOS coordinators at

The Soldier for Life sticker

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

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

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

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





VA expands outer burial receptacle benefit

By Office of Communications, National Cemetery Administration



VA is implementing a new authority to provide outer burial receptacles (OBRs) for graves with casketed burials in [VA grant-funded cemeteries](#). Typically placed in a gravesite before a casket is lowered, OBRs reduce maintenance costs at cemeteries by preventing the ground over and around the casket from sinking and by preventing grave headstones from sinking or tilting. Further, OBRs assure the continuation of regular surface contours in cemeteries, advancing both aesthetic and public safety purposes.

Beginning Nov. 9, 2024, VA will accept applications for payment of a monetary allowance for privately purchased OBRs and for OBRs provided by a grant-funded cemetery, when the OBR is placed at the time of interment. This allowance may be paid for burials that occurred on or after the effective date of the new authority which is Jan. 5, 2023.

In the case of a privately purchased OBR, the monetary allowance is payable to the individual who purchased the OBR. For OBRs provided by a grant-funded cemetery, the monetary allowance is payable to the State or Tribal Organization when the OBR was provided at no cost to the decedent's family.

The allowance amount is updated each year based on the average cost of government purchased OBRs for use at VA national cemeteries, for placement at time of interment. For interments that occurred in calendar year 2023, VA will pay \$400; for interments that occurred in calendar year 2024, VA will pay \$411. The amount for calendar year 2025 will be posted in a notice to the public in the Federal Register at <https://www.federalregister.gov/documents/2024/10/10/2024-23438/outer-burial-receptacles> once the amount is determined.

This expansion of the OBR benefit to burials in VA grant-funded veterans cemeteries was made possible by Section 2203 of Public Law 116-315, the Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020, which amended 38 U.S.C. 2306(e) to expand applicability of the OBR benefit to burials in VA grant-funded cemeteries.

Previously, VA was authorized to provide OBRs for casketed burials in VA national cemeteries, which meant veterans and their Families did not have to pay for an OBR when their loved ones were interred there. However, veterans and their eligible Family members who chose to be interred in a grant-funded veterans cemetery sometimes would have to pay the cost of an OBR, as determined by each State or Tribal Organization. In some instances, the State or Tribal Organization paid for the OBR out of its own funds, so the allowance is a new benefit for them as well as for Families. Since Congress expanded VA's authority to provide OBRs for casketed burials in grant-funded veterans cemeteries, VA may help cover those costs as an expanded benefit to veterans and their Families, and to our State and Tribal partners.

Prior to the date of implementation noted above, NCA's Veterans Cemetery Grants Program will provide information directly to the state and tribal organizations regarding the process for claiming the monetary allowance and their role in verifying individual claims for the monetary allowance for privately purchased OBRs used at the grant-funded veterans cemetery. Individuals who would like more information on how to claim the monetary allowance for a privately purchased OBR should contact the grant-funded veterans cemetery where the interment took place but may also contact NCA's Finance Service at VANCAOBRallowance@va.gov.

A list of VA grant-funded cemeteries with contact information is available on NCA's [VA Grant Funded Cemeteries website](#). Please contact the cemetery directly for information about burials there. Information about VA burial and memorial benefits is available online, at [VA national cemeteries](#) or by calling toll-free at 1-800-827-1000. To make burial arrangements at any VA national cemetery at the time of need, call the National Cemetery Scheduling Office at 1-800-535-1117. VA also encourages veterans to apply for [Pre-Need Eligibility](#) to establish eligibility for VA burial and memorial benefits in advance of need.

Want to talk to a Retirement Services Officer?

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

Year in review: Appreciating our retirees and their Families

Retiree Appreciation Days (RADs) are held for all military retirees and their Families in recognition and appreciation for their service to the nation. Retirees and Family members can get the latest information on veterans benefits, legal assistance, and answers to many other questions they may have. Many RADs have guest speakers, meals, and time for fellowship with new and older friends alike. Attendees can often renew ID cards, receive medical checkups, vaccines, and blood pressure screenings, as well as learn about all resources available to them -- in their communities, and on base. For more information about upcoming RADs, visit: <https://soldierforlife.army.mil/Retirement/retiree-appreciation>



(Top Left) Lynn Peterson, Retirement Services program manager, Army Retirement Services, speaks to retirees and their Family members about their retirement benefits during Retiree Appreciation Day at Fort Drum, NY, Sept. 21, 2024. (Top Center) A group of military retirees display their prizes for placing in the top three at a golf tournament, Oct. 10, 2024 at Underwood Golf Complex, in El Paso, TX, as part of a two-day 2024 Retiree Appreciation Day held at Fort Bliss, TX. (Top Right) Patty Cruz, deputy director of Army Retirement Services, speaks to retirees about some of the many resources available to them, at Fort Belvoir's Retiree Appreciation Day, Oct. 28, 2024, in Fairfax County, VA. (Bottom Left) Maria Bentinek, director, Army Retirement Services, is presented with a gift of appreciation after speaking at the 2024 Retiree Appreciation Day at Joint Base San Antonio-Fort Sam Houston, TX, Oct. 19, 2024. (Bottom Right) 1st Lt. Vaughn Moore offers physical therapy solutions to retirees at Fort Liberty's Military Retiree Appreciation Day hosted at Womack Army Medical Center, at Fort Liberty, NC, Oct. 19, 2024. (Contributed photos)



RETIREE APPRECIATION DAYS



LOCATION	DATE	CONTACT
JBSA-Lackland, TX	1 Mar	(210) 671-9204
USAG Fort Stewart, GA	22 Mar	(912) 767-5013
Kingwood, West Virginia	5 Apr	wvmrcrad@gmail.com
Pittsburgh, PA	25-26 Apr	usarmy.usarc.rso@army.mil
Fort Wainwright, AK	26 Apr	(907) 353-2095
Fort Jackson, SC	1-3 May	(803) 751-6715
JBER-Richardson, AK	3 May	(907) 384-3500
JB Lewis-McChord, WA	27 Jun	(253) 966-5884
Presidio of Monterey, CA	19 Jul	(831) 242-4986
Tobyhanna Army Depot, PA	16 Aug	(570) 615-7019
Fort Leonard Wood, MO	12-13 Sep	(573) 596-6637
Fort Sill, OK	18-19 Sep	(580) 442-2645

LOCATION	DATE	CONTACT
Fort Campbell, KY	20 Sep	(270) 798-5280
Fort Gregg-Adams, VA (Fort Lee)	27 Sep	(804) 734-6973/7345
Fort Bliss, TX	9-10 Oct	(915) 568-5204
JB Ellington, Houston, TX	11 Oct	(210) 221-9004/9793
JB Langley-Eustis, VA	18 Oct	(757) 878-3648
Carlisle Barracks, PA	18 Oct	(717) 245-4501
Fort Belvoir, VA	24-25 Oct	(703) 806-4551
Fort Knox, KY	24 Oct	(502) 624-7236/1280
Fort Leavenworth, KS	25 Oct	(9130) 684-5583/2425
Fort Novosel, AL (Fort Rucker)	31 Oct	(334) 255-9124/9739
Fort Johnson, LA (Fort Polk)	1 Nov	(337) 531-0363/0402
Ft. Moore, GA (Fort Benning)	7 Nov	(706) 545-1805/4434



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, NY

DELAWARE

See Ft. Meade, MD

D.C.

See JB Myer-Henderson Hall, VA

FLORIDA

• Central & West

MacDill AFB

(813) 828-0163

army.rso@us.af.mil

• 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.stewartrso@mail.mil

HAWAII

• Schofield Barracks

(808) 655-1585/1514

usarmyschofieldrso@mail.mil

IDAHO

Ft. Carson, CO or

JB Lewis-McChord, WA

ILLINOIS

Ft. Leonard Wood, MO

(913) 684-5583/2425

usarmy.leonardwood.mbx.ft.mccoys.wi.ft.knox.ky

INDIANA

Ft. Knox, KY

IOWA

Ft. McCoy, WI

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, NY

MARYLAND

• Aberdeen Proving Grnd

(410) 306-2322/2345

apgrso@army.mil

• Ft. Meade

(301) 677-9603

armyrsomeade@mail.mil

MASSACHUSETTS

See West Point, NY

MICHIGAN

• UP: See Ft. McCoy, WI

• Lower Mich.

Selfridge ANGB

(586) 239-5580

MINNESOTA

See Ft. McCoy, WI

MISSISSIPPI

See Ft. Novosel, AL

MISSOURI

• Ft. Leonard Wood

(573) 596-6637

usarmy.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.mil

MONTANA

See JB Lewis-McChord, WA

NEBRASKA

See Ft. Riley, KS

NEVADA

See Pres. of Monterey, CA

NEW HAMPSHIRE

See Ft. Drum, NY

NEW JERSEY

• JB McGuire-Dix-

Lakehurst

(609) 562-2666

usarmy.dix.rso@mail.mil

NEW MEXICO

See Ft. Bliss, TX

NEW YORK

• Ft. Drum

(315) 772-6434/6339

usarmy.drum.rso@army.mil

• Ft. Hamilton

(718) 630-4552/4930

usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil

• Watervliet Arsenal

See Ft. Drum, NY

• West Point

(845) 938-4217/2355

usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil

NO. CAROLINA

• Ft. Liberty (Ft. Bragg)

(910) 396-5304

usarmy.liberty.usag.mbx.dhr-rso@army.mil

NO. DAKOTA

See Ft. Riley, KS

OHIO

See Ft. Knox, KY

OKLAHOMA

• Ft. Sill

(580) 442-2645/6131

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

OREGON

See JB Lewis-McChord, WA

PENNSYLVANIA

• Carlisle Barracks

(717) 245-4501/3894

usarmy.carlisle.rso@mail.mil

• Tobyhanna Army Depot

(570) 615-7019/2734

army.tobyhanna.rso@mail.mil

RHODE ISLAND

See West Point, NY

SO. CAROLINA

• Ft. Jackson

(803) 751-5523

armyrs.jackson@mail.mil

SO. DAKOTA

See Ft. Riley, KS

TENNESSEE

See Ft. Campbell, KY

TEXAS

• Ft. Bliss

(915) 568-5204/569-6233

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

• Ft. Cavazos (Ft. Hood)

(254) 287-8761/5210

army.hoodrso@army.mil

• JB San Antonio

(210) 221-9004/9793

usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-serviceof@army.mil

UTAH

See Ft. Carson, CO

VERMONT

See Ft. Drum, NY

VIRGINIA

• Ft. Belvoir

(703) 806-4551

usarmy.belvoir.imcom.mbx.rso@mail.mil

• JB Langley-Eustis

(757) 878-3648

usaf.jble.733-msg.mbx.ft-eustis-rso@army.mil

• Ft. Gregg-Adams (Ft Lee)

(804) 734-6555/6973

usarmy.lee.imcom.mbx.lee-ima-rso@army.mil

• JB Myer-Henderson Hall

(703) 696-5948/3689

usarmy.jbmhh.rso@mail.mil

WASHINGTON

• JB Lewis-McChord

(253) 966-5883/5884

usarmy.jblm.rso@mail.mil

WEST VIRGINIA

See Ft. Knox, KY

WISCONSIN

• Ft. McCoy

(502) 898-3716

usarmy.mccoy.id-readiness.mbx.dhr-rso@army.mil

WYOMING

See Ft. Carson, CO

PUERTO RICO

• Ft. Buchanan

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

By Army & Air Force Exchange Service

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

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

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

Emergency relief valid for active cardmembers in affected areas. Standard account terms will apply after 90 days.

New purchases will be added to the existing balance during the 90-day emergency relief period. Offer for new cardmembers subject to credit approval. The first-day discount for new cardmembers will be applied as a credit on the first monthly billing statement.

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

