ECHOES

THE NEWSLETTER FOR
RETIRED SOLDIERS,
SURVIVING SPOUSES & FAMILIES

OCT 2014 - JAN 2015

A MESSAGE FROM

THE CHIEF OF STAFF

Raymond T. Odierno
General, United States Army
Chief of Staff

Greetings Retired Soldiers and Families,

Today, our Army is undergoing a transition to a smaller force. As we do, we are setting the conditions for success on future battlefields. As explained in my last message, the Soldier for Life (SFL) program is one of the many ways we are doing that. We continue to rely on you to make this effort successful.

You know of the challenges facing some transitioning Soldiers – uncertainty, unemployment, homelessness, suicide, and mental health. You should also know that we are doing much to alleviate these obstacles. I want to highlight some of the ways that SFL is serving as a vital resource for transitioning and Retired Soldiers.

Soldier for Life programs are already making a difference across the Army. In August, the Shifting Gears program kicked off at Ft. Hood, Texas. This was the first time that the Army invited an automaker to offer training on an Army post. Over the next year, this General Motors/Raytheon program will produce and assist in the job placement of 120 graduates.

Other programs helping separating Soldiers include the Veterans in Piping, Welding and HVAC program; the Veterans in Construction (Electric) program; the International Union of Painters and Allied Trades program; the Microsoft Software Engineer Academy program; the Veterans Entering Trucking program; and the National Institute of Sheet Metal Workers program.

It is also important to highlight some recent Soldier for Life initiatives that connect Soldiers and their families to the resources and assistance they need.

- **Soldier for Life - Transition Assistance Program (SFL-TAP)** – The Army Career and Alumni Program (ACAP) is adopting a new look and name, the Soldier for Life - Transition Assistance Program. SFL-TAP is a robust program of employment and education workshops that prepares transitioning Soldiers for meaningful civilian employment and education opportunities.
- **Soldier for Life Centers** – These centers are located on posts to provide Soldiers and their families resources and assistance in making educated transition decisions. These centers are open to Retired Soldiers.
- **Soldier for Life Website** – SFL website upgrades will continue. I urge you to stay connected to your Army through http://soldierforlife.army.mil as your primary source for transition and military retirement information. You can find contact information for the Regional SFL Directors who can explain how you can support our Army.
- **Soldier for Life Buttons** – These newly-designed lapel pins, one for veterans and one for Retired Soldiers (pictured above), recognize dedicated service to the nation and mark the wearer as a Soldier for Life committed to serve. The retired button replaces the "US Army Retired" lapel pin.

The U.S. Army remains the most professional and well-trained Army in the world. I thank each of you for your service to the Nation and your continued support for our Soldiers, their families, and our Army every day. Army Strong!

ONCE A SOLDIER, ALWAYS A SOLDIER . . . A SOLDIER FOR LIFE

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A Message from the Chief, Army Retirement Services

Without question 2014 has been a transformative year for Army Retirement Services. While times change and the world swirls in many directions domestically and internationally, what has not and will not change is our commitment to you. We'll do our very best to keep you informed regarding your benefits and entitlements and to promote awareness of emerging changes in our Army that we believe are very important to you and your spouse as part of our retired family. This edition of *Echoes* presents a variety of significant features and articles I encourage you to carefully read.

Emblematic of these changes is the revised Soldier for Life (SFL) logo that has been approved by the Secretary of the Army and the Army Chief of Staff since we last communicated with you in July (see the new logo at the top of the page). The lapel pin that our Army has given to retiring Soldiers since 1968 has evolved over time. Many of you were awarded the small green and gold pin we gave prior to 2007. Some of you wear the slightly larger black and gold pin we have awarded over the past seven years. We will begin giving this newest pin to retiring Soldiers in the next few months. All of these pins have the same theme: to thank you for your career of service to our Army and nation; to make our fellow citizens aware of your service; and finally, to encourage a dialogue between you and your local fellow citizens of the need for continued service and support of our great Army. The pin you were given at retirement can always be worn; it will never become obsolete. Please continue to wear it with pride.

Another series of changes this past year has been our ongoing enhancement of strategic communications. Electronic communications with you are expanding in frequency and format. The new SFL homepage, new apps, and our email updates continue to change the ways we push information to you. Our DOD partners are making it easier for you to track your pay and personnel records, as well as connecting you to the VA. Our goal for the next few months is to make our SFL and Retirement Services homepage interactive with social media, new white pages, a "questions and answers" section, and a blog.

The most important items to read in this edition concern your health and well-being. The Public Health Command article highlights "Performance Triad" information that will improve your quality of life. The TRICARE articles likewise are "must reads". As always the DFAS articles are recommended as the upcoming tax seasonapproaches. The legal article and the SBP articles merit close scrutiny as well.

Over the past several months I have had the opportunity to speak at several installation Retiree Appreciation Days. Few things I do are more important than coming to your local area to meet you and exchange ideas with you, your installation RSO, and your garrison commander and command sergeant major. Each visit is personally and professionally invigorating to me. I am reminded each time how patriotic you and your spouse are; of your involvement in a variety of volunteer activities; and the genuine difference you are making in your local community. Let me also remind you that our HQDA office is part of the SFL team of 24 individuals who are composed of primarily active duty field grade officers and senior enlisted Soldiers. All are handpicked for duty with SFL. To a person, they are intensely proud of your service to our Army, and consider you, our true "Soldiers For Life", worthy of emulation. They count you as teammates who are "still serving" and representing our great Army in 10,000 communities worldwide.

As busy as you are, I ask you again to remember our Soldiers and their families, and to keep them and our leaders at all levels in your prayers now and always.

Once a Soldier, Always a Soldier, . . . a Soldier for Life.

John W. Radke
Chief, Army Retirement Services

Echoes is the U. S. Army's official newsletter for Retired Soldiers, surviving spouses and their families. Published three times each year in accordance with Army Regulation 600-8-7, *Echoes'* mission is to inform Retired Soldiers about their benefits, to update them about the Army, and to encourage them to represent the Army in their civilian communities. Inquiries/comments about *Echoes* should be sent to Army Retirement Services, Attention: *Echoes* Editor, 251 18th Street South, Suite 205, Arlington, VA 22202-3531 or to ArmyEchoes@mail.mil. Direct all other questions to the Retirement Services Officers listed on pg. 15.

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

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Army announces new Retired Soldier logo

By Mark E. Overberg, *Deputy Chief, Army Retirement Services*

On July 29, Secretary of the Army John McHugh approved a new logo for the Soldier for Life program. The new logo, which incorporates the Army trademark, includes one variation for Retired Soldiers and another for veterans. The new logos will be incorporated into existing Army regulations and be available for issue and purchase over the next year.

Secretary McHugh's decision reinforces the Army leadership's belief that Retired Soldiers and veterans are Soldiers for Life whose dedicated service to the nation should be recognized. The Army expects the lapel buttons will initiate conversations with Americans who see them. This will allow Retired Soldiers and veterans to tell their Army stories and reinforce the bond between Americans and their Army.

Items newly approved by Secretary McHugh include:

- Soldier for Life - Retired lapel button for wear by Retired Soldiers on civilian clothing
- Soldier for Life lapel button for wear by veterans on civilian clothing
- Soldier for Life Retired Identification Badge for wear by Retired Soldiers on the Army Service Uniform (ASU)

Unit commanders will award the SFL lapel button to Soldiers of all components who complete their military service with an honorable discharge before earning a military retirement. Commanders will award the SFL-Retired lapel button and a similar window sticker to retiring Soldiers of all components as a part of the Army Retiring Soldier Commendation Program package that also includes and United States flag and a letter of commendation from the Army's senior leaders.

Retired Soldiers and veterans who were presented the previous lapel buttons may continue to wear them or purchase the new lapel buttons when they become available in the next few months through the military clothing sales, AAFES, and retail stores. Retired Soldiers who have already purchased the U. S. Army Retired ID Badge for their ASUs may wear it or may purchase and wear the new SFL Retired ID Badge when it becomes available.

	Current	New	Worn By
	Army Lapel Button	Soldier for Life Lapel Button	**Veterans**
U. S. Army Retired Lapel Button 1968-2007	U. S. Army Retired Lapel Button 2007 - 2014	Soldier for Life - Retired Lapel Button	**Retired Soldiers**
	US Army Retired ID Badge	Soldier for Life Retired ID Badge	**Retired Soldiers**

What did you say?! Solutions for hearing aid needs

By Lt. Col. Gregg G. Lofgran, *Army Retirement Services Operations Officer*

My father was drafted into the Army during the Korean War, spent a few years in Germany, and then got out of the service. Later in life, he joined the Army National Guard and was called to serve in Operation Desert Shield/Storm. He retired after 20 years of service and is currently enjoying his grandkids and traveling around in his 5th-wheel camper/trailer with my mom.

The trouble is he can't hear a thing we say to him! Too much artillery fire and heavy machinery and too many explosions caused him to lose much of his hearing, which has definitely impacted his – and his family's -- quality of life in a negative way. When I talked to the Department of Veterans Affairs (VA), they verified his service-connected hearing disability qualifies him for free hearing aids. He's excited about the prospect of new hearing aids (but not as excited as my mom is)!

If you are suffering with hearing loss, and believe your condition may be service-connected, you should visit the nearest VA regional office or veterans' service organization to file a disability claim. You'll need your discharge papers (DD Form 214), disability award letter, and medical documentation. Veterans must be enrolled in VA health care and must be receiving their medical care from the VA to be eligible for special services such as hearing aids. On many occasions, such as my dad's, your information is already on file at the VA and you just need to make an appointment for a couple of tests. The reward is a new set of hearing aids and an improved quality of life. You can find more information about the VA hearing aid program by visiting http://www.prosthetics.va.gov/psas/Hearing_Aids.asp or by calling (877) 222-8387. The location of your nearest VA facility is at http://www2.va.gov/directory/guide/home.asp .

If you do not qualify for the VA's hearing aid program, you may be able to use the Department of Defense's Retiree-At-Cost Hearing Aid Program (RACHAP), which helps military retirees purchase hearing aids through an installation audiology clinic at a special government-negotiated price. The program is open to all military retirees who have hearing loss or tinnitus and can reduce the cost of hearing aids by up to 85%. The only drawback is the program is available at only 15 U.S. and 12 overseas military treatment facilities and some only offer support to local residents. Visit http://militaryaudiology.org/site/aids for more information and http://militaryaudiology.org/site/rachaprhapp-locations to find a location near you.

Price matching saves Exchange shoppers millions

DALLAS — Army & Air Force Exchange Service shoppers who price matched in 2013 saved $6.4 million. Whether shopping in stores or online, military retirees get the lowest price at the Exchange.

At brick-and-mortar locations, price differences of $10 or less are matched on the spot — no ad required. For price differences of $10 or more, military retirees can show a competitor's current ad with a lower price for an identical product.

The Exchange's online shopping site, shopmyexchange.com, also matches lower prices from other online retailers on identical items available for sale and delivery in the customer's area.

Besides matching prices, Exchange stores worldwide have a 14-day price guarantee on any item originally purchased from the Exchange and sold at a lower price by the Exchange or any local competitor. The 14-day guarantee is valid also on any item originally purchased through shopmyexchange.com and later sold at a lower price at the Exchange's online store or any online competitor.

EXCHANGE™

"With the price match policy and 14-day price guarantee, shopping the Exchange makes sense," said Exchange Senior Enlisted Advisor Chief Master Sgt. Tony Pearson. "The Exchange will work with shoppers to make sure they get the best price-at the time of their purchase or after."

More details about the Exchange's price matching policy and its exceptions can be found at http://www.shopmyexchange.com/customerservice/pricematch.htm .

An ounce of prevention goes a long way to make health last

By Lt. Col. Sandra Keelin, *Registered Dietitian, U.S. Army Public Health Command*

The average life expectancy for Americans is 78.7 years, and, although we are living longer lives, we are not necessarily living healthier lives. Obesity, a major cause of preventable disease and premature death, is on the rise among older Americans and military retirees. Retired Soldiers (age 40-59 years) who had an appointment in military treatment facilities last year had a higher rate of obesity (53% for males and 42% for females) when compared to the general population (39% for both males and females). The rate of obesity for military retirees 60 years and older was 42%.

You worked hard to reach this point in your life and preserving your health now will allow you to fully enjoy the next 20-40 years of life. A 2013 study conducted by Edelman Berland showed that the boomer generation (those ages 48-67) desire a healthy, active retirement, but tend to overlook their health, nutrition, and fitness. Fifty percent of the younger boomers reported that although health is important – they are too busy to focus on it. How do you envision the next decade(s) of your life? Are you too busy for your health? What excuses have you made?

There is no better time than now to make better choices to improve your health to make it last! The choices you make today will have a lasting impact on the quality your life – regardless if you are just starting your second career after military retirement or are fully retired. For tips on making your health last a lifetime, start by following the basics of the U.S. Army Performance Triad.

- Get 7- 8 hours of quality sleep each night. Sleep is vital for health, overall well-being, mental health and maintaining a healthy weight. If you do not get enough sleep, you may feel irritable, have memory problems, be forgetful, feel depressed, have more falls or accidents, or feel very sleepy during the day. Talk to your healthcare provider if you are having trouble sleeping (falling asleep or staying asleep) or if you are always feeling fatigued or tired. You may have a medical issue or need help with a sleep schedule.

- Get moving. Exercise and physical activity is essential for good health. Staying active can help you stay independent; have more energy; improve your balance; maintain a healthy weight; prevent or delay some diseases like heart disease, diabetes, and osteoporosis; and improve your mood. Include 30 minutes of physical activity in your daily routine – walk, ride a bike, dance, climb stairs – just keep moving! Walk 10,000 steps daily and remember to include strengthening exercises to maintain strong muscles!

- Eat healthfully! Make smart food choices that will provide you with the nutrients you need – eat a variety of foods, plenty of colorful fruits and vegetables, low-fat protein rich foods, and whole-grains. Make your calories count and avoid foods that are "empty calories" – they contribute calories with little nutritional value (chips, sodas, cookies, and alcohol). Lastly, drink plenty of liquids; preferably water and low-calorie, low-sugar beverages to stay hydrated.

For information on the Performance Triad visit http://armymedicine.mil/Pages/performance-triad.aspx . For additional information on Healthy Aging/Longevity visit the National Institute on Aging at http://www.nia.nih.gov/health/featured/healthy-aging-longevity .

Visit your local Army Wellness Center (AWC) for more information on healthy sleep habits, weight management and metabolic testing, body composition analysis, exercise testing and exercise prescription, nutrition education, wellness coaching, and stress management education. To locate the AWC nearest you, visit http://phc.amedd.army.mil/organization/institute/dhpw/Pages/ArmyWellnessCentersOperation.aspx .

TRICARE Prime enrollment fees for Fiscal Year 2015 announced

FALLS CHURCH, Va. – TRICARE Prime enrollment fees are changing for Fiscal Year 2015 (Oct. 1, 2014 – Sept. 30, 2015) for retired service members and their eligible family members, survivors and former spouses. The annual fee for an individual beneficiary will be $277.92 and the annual fee for beneficiary family coverage will be $555.84. There are no TRICARE Prime enrollment fees for active duty service members and active duty family members. For details or more information, visit www.tricare.mil/costs .

DOD implements TRICARE Senior Pharmacy Program

WASHINGTON, D.C. — The new TRICARE Senior Pharmacy Program officially began operation on April 1 for an estimated 1.4 million potentially eligible uniformed services beneficiaries age 65 years and older. The TRICARE Senior Pharmacy Program is a comprehensive drug benefit not provided under traditional Medicare.

"This new pharmacy benefit will greatly assist our beneficiaries by standardizing copayments and lowering the cost of generic medications. Our senior beneficiaries will benefit from this program by having access to medications with lower out-of-pocket expenses," said Acting Assistant Secretary of Defense for Health Affairs Dr. J. Jarrett Clinton.

By law, to use the TRICARE retail and mail order benefit, beneficiaries age 65 and over must be eligible for Medicare Part A and enrolled in Part B. (Exception: Those who turned 65 before April 1, 2001, are eligible for the benefit, even if they are not enrolled in Medicare Part B.) For more information on enrollment requirements for Medicare Part B, the toll-free number for Medicare is (800) MEDICARE or (800) 633-4227.

Beneficiaries also must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). Beneficiaries who are unsure about their DEERS enrollment status or eligibility for this program may contact the toll-free Defense Manpower Data Center Support Office Beneficiary Line at (800) 538-9552 for assistance. The call center is open weekdays (Monday through Friday) from 6 a.m.-3:30 p.m. Pacific Time.

Pharmacy Copayments Simplified

At the same time, DOD is also simplifying the prescription copayments for all DOD beneficiaries, reducing the different copayment possibilities from about 30 to three.

The new TRICARE pharmacy benefit offers a straightforward co-payment structure and the following four dispensing options listed in order of cost/value to the beneficiary:

Military Treatment Facility Pharmacy. Military treatment facility (MTF) pharmacies will continue to fill prescriptions written by either military or civilian prescribers for medications listed on the MTF's formulary. There is no co-payment or out-of-pocket expense for prescriptions filled at the MTF.

National Mail Order Pharmacy (NMOP). Prescriptions filled through the NMOP will be $3 for up to a 90-day supply of most generic medications, or $9 for up to a 90-day supply of most non-generic medications.

Retail Network Pharmacy. Prescriptions filled at a retail network pharmacy will be $3 for a 30-day supply of most generic medications or $9 for a 30-day supply of most non-generic medications.

Retail Non-network Pharmacy. At non-network pharmacies, beneficiaries will pay either $9 or 20 percent of the total cost (whichever is greater) for a 30-day supply of a medication after they have met the TRICARE annual deductible ($150 per individual or $300 per family). Both deductibles and co-payments are applied toward the beneficiary's TRICARE catastrophic cap.

To use the retail pharmacy benefit beneficiaries should show the pharmacy a current Uniformed Services Identification (ID) card. To update an outdated ID card beneficiaries may call toll-free (877) DOD-MEDS or (877) 363-6337 to locate the closest military ID card issuing activity. The call center is open weekdays (Monday through Friday) from 7 a.m.-11 p.m. Eastern Time. [Editor's Note: ID Card locations are also available at http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html .]

In February and March, TRICARE's regional contractors sent a mailing to Medicare-eligible military beneficiaries worldwide. The mailing included a TRICARE Senior Pharmacy Program brochure, local pharmacy directories, NMOP brochures and NMOP registration forms. For more information on the TRICARE Senior Pharmacy Program, see the Military Health System/ TRICARE Web site at http://www.tricare.osd.mil/pharmacy/ .

Human Resource Service Center serves as the primary entry point into the U.S. Army Human Resources Command for military-related human resource inquiries, responding to Soldiers, Retired Soldiers, veterans, family members, DA civilians and government agencies. Contact the HRSC by telephone (0700-1900 EST, Monday thru Friday) at (888) 276-9472 or by email at askhrc.army@us.army.mil.

Update your *myPay* account before tax season

CLEVELAND — The key to effective day-to-day management of your retirement pay is creating and maintaining a ***myPay*** account. Your mailing and email addresses in ***myPay*** are DFAS' primary way of staying in touch with you.

At the end of each year, your tax documents are mailed to the address of record you keep current through ***myPay***. DFAS uses your myPay email address to send you newsletters, breaking news and to notify you when your Retiree Account Statement and 1099R tax statements are available. The Army uses your ***myPay*** information to send you Army *Echoes*.

Need help creating or accessing your *myPay* account?

If you have never created a ***myPay*** account, you can find instructions at http://www.dfas.mil/retiredmilitary.html or https://mypay.dfas.mil/mypay.aspx . If you need personal attention, you can contact the DFAS Customer Care Center at (888) 332-7411, option 5 Monday- Friday, 8:00 a.m. to 5:00 p.m. (Eastern Time).

Use *myPay* to update your correspondence address

If you choose to receive your 1099R from DFAS in the mail, having the correct mailing address on file is important. If you've moved in the past year or will be staying somewhere other than your primary residence when tax season begins, let DFAS know by Nov. 15. The quickest and easiest way to update your mailing address is to use ***myPay*** (https://mypay.dfas.mil/mypay.aspx). On the Main Menu page, click on the Correspondence Address link, enter the correct address, save your changes and confirm the changes you made are correct. It's that simple.

Use *myPay* to update your email address

Updating your contact information in ***myPay*** ensures you receive timely messages from DFAS that may be critical to you and your survivors. To update your email address using ***myPay***, log into https://mypay.dfas.mil/mypay.aspx , and on the main menu, click on the Email Address link, enter and confirm the correct commercial email address. Be sure to select "primary" beside the email address where you want to receive pay statement notifications and other important correspondence. Save your changes by selecting Accept/Submit. You should NOT select the email addresses that end in @us.army.mil or .ret@mail.mil. These two emails will not work, and DOD is working to remove them from ***myPay***.

Make TRICARE Prime payments directly from your retirement pay

Did you know that sponsors can make TRICARE Prime payments directly out of their retirement pay?

The benefits of this payment option include:

- Increased security with no need to provide your bank information
- No worrying about funds being available in your bank account
- No administrative fee for rejected payments

To sign up for the allotment payment option, contact your regional TRICARE contractor for an Enrollment Fee Allotment Authorization form. Complete the form and return it to the address or fax number specified. Your allotment will begin within 60 days from the date your form is received.

Note: This option may not be available to you if your available retirement pay is less than your monthly fee.

Ask Joe: Your Benefits Guru

MyArmyBenefits
The U.S. Army official benefits website

Ask Joe is a regular column that answers Retired Soldiers' common benefits questions. Email your questions with Ask Joe in the subject line to help.myarmybenefits@us.army.mil.

Dear Joe,

When I retired from the U.S. Army, I elected SBP for my spouse. She's not that much younger than me (I'm 79), but recently she's got it into her head that she's going to outlive me, and is becoming concerned about how the process will work when (and if) I die. I told her I'd find out. What does she have to do to initiate her payment from the Plan?

Planning for the future

Dear Planning,

Your retired pay will stop on the day of your death, but tell your lovely bride not to worry; her SBP annuity will start the next day. ***The most important thing is for her to notify DFAS of your death.*** *They will ask for your name; social security number; date of death; manner of death (natural, suicide, accident, homicide); marital status at death; and the names and addresses of your designated beneficiaries or next of kin. She can notify DFAS by calling them at (800) 321-1080 or completing an online form at http://www.dfas.mil/retiredmilitary/survivors/Retiree-death.html .*

Tell your wife that when she reports your death, DFAS will reclaim your final month's retired pay and audit your retired pay account. *They'll send your final pay, called the Arrears of Pay (AOP), to the beneficiary you specified in your retired pay account. Update your AOP information by logging into your* **myPay** *account or by calling DFAS at (800) 321-1080. Seven to 10 business days after your wife reports your death, DFAS will mail her a letter with a claim for this final pay, and since you enrolled in SBP, the forms required for her to apply for the SBP annuity.*

Tell her, if she remembers nothing else, just call the closest Army Retirement Services Officer, who will help her through all the details at this difficult time. The list of RSOs is on page 15.

Joe

Dear Joe,

When I retired I took SBP for my spouse. After I retired, we divorced and our divorce did not mention SBP. I sent DFAS a DD Form 2656-6 and our divorce decree to STOP my SBP. I was happy to see DFAS promptly stopped the premiums. Eight years ago I got married again. Recently, I was thinking about my SBP. So I sent DFAS a copy of our marriage certificate and asked about the SBP. DFAS enrolled her and then sent me a bill for seven years of SBP premiums with interest! This is definitely *NOT* an expense I asked for. How could DFAS enroll my current spouse without my permission and then bill me for seven years of SBP premiums?!

Confused & In Debt

Dear Confused:

When you notified DFAS that you were divorced, your SBP election changed to suspended spouse coverage and your SBP premiums stopped. When you remarried, you had one year to make a decision and notify DFAS. You could either resume your suspended spouse coverage, increase the coverage if you had reduced coverage, or decline to cover your new spouse. Because you took no action within one year, the law required your spouse SBP coverage to automatically resume on the first anniversary of your remarriage. You owed SBP premiums from that point forward. If you had died in the ensuing seven years, your spouse would have received the SBP annuity once your death was reported and DFAS was aware you had a new spouse. While I understand that the bill for the SBP premiums was an unplanned cost, it is much better to pay the premiums now rather than have your spouse have to pay them at your death, which is what would have happened. This very situation is one of the reasons Army Echoes constantly reminds Retired Soldiers to update their retired pay records and SBP elections following changes in dependents that occur due to marriage, death, divorce or birth.

Joe

Receiving your 1099-R tax form from DFAS

CLEVELAND — Military retirees and annuitants receive a 1099-R tax statement from the Defense Finance and Accounting Service (DFAS) either electronically via ***myPay*** or as a paper copy in the mail at the end of each calendar year. Once tax season begins, many retirees call DFAS to request additional copies – either because they lost the copy they received, or because their mailing address was not current, and they didn't receive the mailed copy. When the time for you to do your taxes comes next year, if you can't find the 1099-R DFAS sent you, here are the easiest ways to get duplicate copies.

myPay

Log into https://mypay.dfas.mil . Access your 1099R from the "Main Menu" by clicking on the "Tax Statement 1099R." View, print and save your tax statements. If you have trouble reading the graphic version, click on the "Text Version" link. Military retirees also have access to the current year's tax statement and the five prior years' tax statements on ***myPay***.

Telephone Self-Service

This automated option easily allows military retirees and annuitants to have their 1099-R mailed to their address DFAS has on record. This can be used 24 hours a day and 7 days a week. There is no need to speak with a representative, wait on hold, or even use a computer for this system. Just call (800) 321-1080; select option 1 for Military Retired and Annuitant Pay; select option 1 "To use our automated self-service system;" select option 1 to request your 1099-R any time of day; and enter your Social Security Number when prompted. Within 3 days, your 1099R should be in the mail. If your address no longer current, the askDFAS form described below will allow you to update your mailing address of record.

Ask DFAS

Military retirees and annuitants can enter their email address, update their permanent address of record, or enter a temporary mailing address and then submit a request for their 1099-R through Ask DFAS. There is no password or login needed with this method. It will take 7 to 10 business days for you to receive your1099-R at the mailing address you specify in your request. To use Ask DFAS, visit http://www.dfas.mil/retiredmilitary/manage/taxes/getting1099r/viaaskdfas.html . Click where it says "here," fill out the requested information and click submit.

Written Request

Military retirees and annuitants always have the option to send DFAS a written request through the mail. These requests typically take 30-60 days to process. Written requests must include the retiree's or annuitant's name, Social Security Number, signature, and date. To receive a 1099-R, retirees and annuitants must mail their requests to:

Retirees
Defense Finance and Accounting Service
U.S. Military Retired Pay
P.O. Box 7130
London, KY 40742-7130

Annuitants
Defense Finance and Accounting Service
U.S. Military Annuitant Pay
P.O. Box 7131
London, KY 40742-7131

Fax Request

Military retirees and annuitants always have the option to fax a request to DFAS. These requests typically take 30-60 days to process. Requests can either be written, or made using DFAS Form 9190 available at http://www.dfas.mil/dfas/retiredmilitary/forms.html . Written requests must include the retiree's or annuitant's name, Social Security Number, signature, and date. Fax your request to DFAS at (800) 469-6559.

Call DFAS

DFAS has representatives available to assist its customers. However, due to the number of military retirees and annuitants DFAS serves, customers may have to wait on hold while representatives assist other customers. Wait times can be amplified during tax season. If you have tried the other options and still need assistance from a customer care representative, you can call (800) 321-1080. Customer service hours are Monday through Friday, 8 a.m. – 5 p.m. Eastern Time.

Did You Know? What a Retirement Services Officer can do for you

The installation Retirement Services Officer (RSO) is the Army installation's retirement subject matter expert. The same RSO that prepares Soldiers and their families for retirement also advises Retired Soldiers, their families, and survivors.

Army regulations require RSOs to provide the following services to Retired Soldiers and surviving spouses:

- Publish/mail retiree bulletins annually and post a copy on the installation's web site
- Conduct an annual Retiree Appreciation Day (RAD)
- Provide retirement-related articles for publication in installation and local newspapers
- Help Retired Soldiers understand and apply for Combat Related Special Compensation
- Provide Concurrent Retired and Disability Pay information
- Advise Retired Soldiers and family members how to obtain copies of lost documents (e.g. DD Form 214, retirement orders, and medical records); how to be issued military Identification (ID) cards, and how to be reissued military awards
- Information and referrals about benefits from the Department of Veterans Affairs; TRICARE; Social Security; Medicare and other government agencies
- Inform Retired Soldiers of their eligibility to receive employment assistance for the rest of their lives
- Use the Defense Retiree and Annuitant System to help resolve pay matters
- Assist Retired Soldiers in changing and or maintaining their SBP elections
- Advise survivors of Retired Soldiers about SBP entitlements and processing of benefit applications, including Department of Veterans Affairs Dependency and Indemnity Compensation
- Provide information and filing assistance for the Annuity for Certain Military Surviving Spouses
- Advise Soldiers, spouses, and former spouses about the Uniformed Services Former Spouse Protection Act
- Assist Retired Soldiers in correcting government (Army) administrative errors on SBP elections
- Counsel Retired Soldiers and survivors about applying to the Army Board for Correction of Military Records

Legal Briefs

What is probate?

By **Mary M. Benzinger**, *Esquire, Senior Attorney, Pentagon Army and Air Force Legal Assistance Office*

You've probably heard people talk about "probate" …but what is it exactly?

Probate is a court administered process. It is designed to make sure your will (if you have one) was properly executed, that any debts of your estate are paid, that any individual income taxes and estate or inheritance taxes are paid, and finally, that your assets are distributed in accordance with the instructions in your will.

If you die without a will, the probate court will still be responsible for overseeing the distribution of your assets in accordance with state "intestacy" laws. Intestacy laws provide a statutory framework for distribution in the event there is no will or all the named heirs in a will are deceased. This roadmap varies by state. For example, in an intestacy case, a state may provide for distribution to spouse and children first, then parents, then siblings and keep going until a living heir can be found.

Probate can be time consuming for your executor and, in some states, is expensive. Your heirs may have to wait months before they can receive their inheritance. In the next article , I'll give you some tips on some simple ways to avoid probate for certain assets.

Each state's laws are different and you should consult your local attorney for advice. Active duty or retired service members and their ID card holder family members may be eligible for free legal assistance. For more information on modifying or updating your documents and to find a legal assistance office near you, call your nearest military installation or go to http://legalassistance.law.af.mil/content/locator.php . You can also find military legal assistance locations using the MyArmyBenefits Resource Locator for your state at http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html .

Preparing your survivors for the future

By Lt. Col. Gregg G. Lofgran, *Army Retirement Services Operations Officer*

Many Retired Soldiers have spent countless days, weeks, and even years preparing for their retirement, looking forward to the joys of grand kids and living the dream of their "Golden Years". Yet many do not plan for the inevitable . . .

I was reminded of the challenges of planning and paying for a funeral and interment when I read an article in the Fayetteville, N.C. *Observer* about the widow of a Retired Soldier who was struggling to pay for her husband's funeral and burial costs. Although the Soldier assured his wife that the Army would pay for his funeral and interment, the remaining bills amounted to more than $5,000, causing a significant financial strain on the surviving spouse who has been forced to look to her church, friends, and the internet for support.

With the average cost of a funeral coming in between $6,000 and $10,000, I'm sure you're wondering how much of that cost the Army covers. The short answer: Not much. Effective Oct. 1, 2013, the funeral allowance is only $734 for non service-connected deaths. Service-connected deaths are eligible for reimbursement up to $2,000 but this still just barely covers a third of what the funeral might cost.

A significant benefit to Retired Soldiers is being buried in a Department of Veterans Affairs (VA) national cemetery. This benefit is available for eligible veterans, their spouses and dependents at no cost to the family and includes the gravesite, grave-liner, opening and closing of the grave, a headstone or marker, and perpetual care as part of a national shrine. For veterans, benefits also include a burial flag and military funeral honors. Family members and other loved ones of deceased veterans may request Presidential Memorial Certificates. These benefits could cost over $10,000 if paid for out of your own pocket.

The VA operates 131 national cemeteries, of which 71 are open for new casketed interments and 19 are open to accept only cremated remains. Burial options are limited to those available at a specific cemetery but may include in-ground casket burial, or interment of cremated remains in a columbarium, in ground or in a scatter garden. Contact the national cemetery directly, or visit www.cem.va.gov to determine if a particular cemetery is open for new burials, and which other options are available.

The funeral director or the next of kin makes interment arrangements by contacting the National Cemetery Scheduling Office or national cemetery in which burial is desired. The VA normally does not conduct burials on weekends. Gravesites cannot be reserved; however, VA will honor reservations made under previous programs. Contact any VA office, visit http://www.cem.va.gov/cem/burial_benefits/need.asp or call (800) 535-1117 for further information.

Arlington National Cemetery's eligibility requirements for burial and inurnment are different from other national cemeteries that are maintained by the Department of Veteran Affairs. However, most veterans, who have at least one day of active service for other than training and an honorable discharge, are eligible for above-ground inurnment. For more information about eligibility for burial at Arlington, visit http://www.arlingtoncemetery.mil or call (877) 907-8585.

Many states also have state veterans cemeteries as well. Eligibility is similar to VA national cemeteries, but may include residency requirements. These programs are run solely by the states. For specific state benefits, review the MyArmyBenefits state fact sheets at: http://myarmybenefits.us.army.mil/Home/Benefit_Library/State__Territory_Benefits.html .

Looking Ahead A list of upcoming events

Oct. 1	TRICARE Prime enrollment fee increase takes effect
Oct. 1	TRICARE Retiree Dental Program enrollment fee increase takes effect
Nov. 2	Daylight Savings Time ends
Nov. 11	Veterans Day
Nov. 15	Complete address updates at DFAS for tax season
Nov. 15 - Feb. 15	Affordable Care Act Open Enrollment Period
Dec. 2	Giving Tuesday (Donate to your favorite charity)
Dec. 13	378th Birthday of the National Guard
Jan. 1	2015 Retired Pay/SBP Annuity COLA takes effect
Jan. 1-31	CRSC/CRDP Open Season (Contact DFAS)

Frequently asked questions about child SBP coverage

By **Bill Hursh**, *Army Survivor Benefit Plan Program Manager*

Retirement Services Officers (RSOs) receive many questions about Survivor Benefit Plan (SBP) or Reserve Component SBP coverage for children. Here are some of the most frequently asked questions and their answers.

Question: How long are my children covered by SBP?
Answer: *Until age 18, or 22 if an unmarried full time college student; or for life if unmarried and totally disabled while eligible for SBP. A full time student, whose twenty-second birthday occurs before July 1 or after August 31, is considered to be 22 on the first day of July after that birthday. Marriage at any age makes a child ineligible for SBP coverage, even when the marriage ends.*

Question: My child was 17 when I retired and was joining the Army as soon as he turned 18 and graduated from high school. I did not elect SBP for him, but now I have newborn child. Can I now elect SBP for the new child?
Answer: No. *When you had an eligible child at retirement and did not elect child SBP coverage, you closed SBP for that child and any future child. You may be able to elect child SBP during an SBP open enrollment period. Since 1972, Congress has only authorized five SBP open enrollment periods and none are pending. If Congress did authorize an open enrollment period in the future, the details will be published prominently in the Army Echoes.*

Question: I have Children Only SBP for five children ages two to 14. How much will each child receive when I die?
Answer: *The SBP is 55 percent of the amount of your retired pay you elected to cover for SBP. That 55 percent is divided equally between all of the eligible children. As each child loses eligibility, SBP is redivided among the remaining children until there is no eligible child left and SBP stops.*

Question: I have SBP-eligible children from both my current and previous marriage. I don't have a good relationship with the children from my previous marriage and do not want to cover them under SBP. Can I select the children I want to cover?
Answer: *No. When you elect spouse and children or children only SBP, you must cover all eligible children.*

Question: I did not have an eligible child when I retired, but I just had my first child. Can I take SBP for her now?
Answer: *Yes, as long as you do it within one year of gaining the child. If you do not elect SBP within one year, you close SBP for that child and any future child. To add the coverage, submit a DD Form 2656-6 to the Defense Finance And Accounting Service (DFAS) with supporting documentation (birth certificate, adoption decree, or guardianship decree). The address is on the DD Form 2656-6. The child SBP election is effective and premiums start on the first anniversary of acquiring the child.*

Question: When I retired, I took former spouse and children SBP. Now I've remarried and had a child. Is the child from my current marriage covered?
Answer: *No. Only your children from your marriage to your former spouse are covered by SBP.*

Question: I have child SBP for my 12-year-old. My 20-year-old child lost eligibility at age 18 when he graduated from high school. He never married and just started college as a full time student. Is he eligible for SBP again?
Answer: *As a 20-year-old full time student who never married, your child is eligible for coverage under your SBP election. After age 18, an unmarried child can lose and regain child SBP coverage as they lose and regain full time student status.*

Question: I had SBP for my child who turned 18 and joined the Army two years after I retired. My SBP premiums for the child coverage stopped when I notified DFAS. I recently notified DFAS of my new child's birth to add her to my existing child SBP coverage. Why I am now paying higher SBP premiums for this child than I did for my previous child?
Answer: *Child only SBP premiums are computed from actuarial tables based on your age and the youngest child's age. If you had an eligible child when you added this new child, your SBP premiums would not have changed. However, you had no SBP eligible children, so the child premium was recalculated. When you retired, your child was 16 and the child could collect SBP for about two to six years. You are now older and the newborn child could collect SBP for 18 to 22 years. These actuarial factors increased the SBP cost.*

Question: I elected RCSBP for my children who are now all grown and married. Now that I am receiving retired pay, why am I paying premiums for these children?
Answer: *The law requires you to pay RCSBP premiums for child RCSBP even when you do not have a child. The premium is for the RCSBP coverage you previously received but did not pay for. The RCSBP premiums are collected only after you start to receive retired pay.*

RSOs can answer your specific questions about SBP coverage. RSO contact information is available on page 19.

Watch your inbox for TRICARE email notifications

FALLS CHURCH, Va. — To reduce cost and increase efficiency, the Department of Defense (DoD) is moving away from mailing letters with update information. This means that instead of a letter, you will get email notifications when there are important changes to your DOD benefits, including TRICARE. The email will link you to milConnect, a secure DOD website, where your personal information will be posted.

The initial email you receive will give you an opportunity to "opt-out" of receiving emails and continue receiving paper notifications. Those who have not provided an email address or those who opt-out of receiving email notifications will receive a postcard stating that there is a change or update to their benefit. Even if you get a postcard you will still need to go to milConnect to read the letter because specific plan or protected health information (PHI) will not be printed on the postcard.

Replacing paper mail with email will mean faster notification of important information as well as convenient access anytime, anywhere you have Internet access.

Go to http://milconnect.dmdc.osd.mil to sign up or update your email contact information. The milConnect website can be accessed anytime and anywhere for the most up-to-date account and DEERS information. Once you sign-up, you will receive up-to-date benefit information such as, primary care manager changes, eligibility changes due to age (for certain family members), and more. You can click on the "MyProfile" menu item to update your personal email preference. Please allow three days for revised settings to take effect.

Peer support line helps veterans

By Mark E. Overberg, *Deputy Chief, Army Retirement Services*

Since 2010, the Vets4Warriors Peer Support Line has provided service members confidential, peer-to-peer support. The Peer Support Line was built on the concept that service members prefer to seek help from someone who has also served and understands their challenges. Vets4Warriors, which will soon change its name to the Military Connect Network, is staffed entirely by veterans.

Vets4Warriors is operated by Rutgers University through a contract with the Department of Defense Suicide Prevention Office.

At Vets4Warriors, veterans provide support to current and retired military members and their families 24 hours a day through phone calls, email, or online chats. The service is confidential and caller information is not shared with the military or the Department of Veterans Affairs.

Vets4Warriors
Set Your Course With A Military Connection 855-838-8255

When you call, email or use online chat, you'll be connected with Veteran and Family member peers who have been there. They understand the problems unique to military life and know your challenges. Vets4Warriors will assist you in setting a plan to overcome adversity, manage stress and build resilience."

The call center's veterans are not licensed counselors. They provide information and referrals when needed, but also peer support and follow up for those with ongoing concerns. The center connects those in crisis with the Military Crisis Line.

Members of the United States military may call Vets4Warriors toll free at (855) 838-8255. Outside the U.S., service members may call the Global DSN Operator at DSN 312-560-1110 or commercial (719) 567-1110. All service members may chat with Vets4Warriors at their website http://www.vets4warriors.com or send them an email at Info@vets4warriors.com.

Gray Area Soldiers' retired pay application process to change

By Vance Crawley, *Chief, Reserve Retired Pay, U.S. Army Human Resources Command*

By Oct. 1, 2014, the United States Army Human Resources Command (HRC) plans to discontinue mailing retirement applications to Gray Area Soldiers for their non-regular retirements at age 60. United States Army Reserve Command, the National Guard Bureau and the Army Retirement Services Office will assist with coordination of this initiative and informing the affected population.

This initiative will stop the process of mailing retirement applications to Gray Area Soldiers 13 months before their 60th birthdays. These Soldiers will need to contact HRC to request retirement applications and confirm their current mailing addresses prior to their 60th birthdays. HRC recommends Gray Area Soldiers contact HRC 13 months before their expected retirements by calling (888) 276-9472 or by emailing askhrc.army@us.army.mil. HRC will also leverage current technologies to allow individuals to request applications on-line.

HRC currently mails over 4,000 retirement applications quarterly with thirty-seven percent returned to HRC due to incorrect addresses. This causes a delay in receiving retired pay or no retired pay at all for these Soldiers.

HRC will continue to ensure eligible Gray Area Soldiers are informed to apply for retirement prior to their eligibility date. Please send any feedback you may have on this initiative to askhrc.army@us.army.mil. Look for future updates on this initiative on the HRC media releases webpage at https://www.hrc.army.mil/default.aspx?id=5673 or on the new Army Retirement Services Office website at http://soldierforlife.army.mil/retirement where you can also subscribe to email updates between editions of Army *Echoes*.

Army transition program now starts at beginning of Soldiers' careers

By Zan Glover, *Army Transition Strategic Communications Director*

The Army continues to re-engineer the Army Career and Alumni Program (ACAP), recently renamed the Soldier for Life – Transition Assistance Program (SFL-TAP). Transition Soldier Life Cycle (SLC) is now the catalyst for ensuring Soldiers are well prepared to transition from active duty and connect to meaningful employment and education opportunities after their military careers.

The Transition SLC is the Army's enduring transition program. The goals of the Transition Soldier Life Cycle are:

- Teach Soldiers to be Soldiers first
- Retain quality Soldiers in the force and support the all volunteer force
- Develop career readiness skills while introducing the Soldier to many Army benefits
- Prepare leaders to mentor Soldiers to achieve career readiness standards prior to transition from active duty

These goals support the Army Chief of Staff's vision to promote lifelong learning, development and transition throughout Soldiers' careers. Beginning Oct. 1, Soldiers will complete Transition SLC requirements at various touch points in their careers. Touch points include the Initial Phase (first year of service), the Service Phase (1-20 years of service), and the Transition Phase (12-18 months prior to transition).

Transition SLC is incorporated into the Soldier for Life cycle (Start Strong, Serve Strong, Reintegrate Strong, and Remain Strong) and capitalizes on a Soldier's training and professional development. It also leverages transition assistance program offerings in order to prepare Soldiers to serve the nation in uniform and be productive citizens after their military service. Through military career development opportunities and the SFL-TAP, Soldiers will master the military skills required for a successful Army career, while also developing key career readiness products. Their military experience and continual preparation will facilitate their successful transitions from active duty, whenever that time occurs.

SFL-TAP helps prepare a Soldier for success after active duty by providing nearly 700 counselors and staff world-wide at 71 locations and a 24/7 Virtual Center. Retired Soldiers are also eligible to use the SFL-TAP. For more information on Army Transition visit www.acap.army.mil .

Home health care and TRICARE Standard

FALLS CHURCH, Va. — TRICARE Standard offers several types of provider coverage, including home health care services. TRICARE covers a maximum of 28 hours per week of part-time or 35 hours per week of intermittent home health aide services and physical, speech or occupational therapy. All care must be provided by a participating home health care agency and be authorized in advance by the regional contractor. It is important to understand this type of care and the TRICARE coverage details.

Home health care covers part-time or intermittent skilled nursing services and home health care services for those confined to the home. To qualify for home health care, TRICARE beneficiaries must:

- Be homebound
- Have a physician-certified plan of care from a home health agency that has a valid agreement in effect to participate in the TRICARE program
- Have a case manager who periodically assesses needs and required services
- Need skilled nursing care on an intermittent basis or physical therapy or speech-language pathology services or have continued need for occupational therapy (TRICARE-covered home health agency services are the same as those provided under Medicare under section 1861(m) of the Social Security Act, which can be found at www.ssa.gov .)

In general, beneficiaries are considered homebound if their conditions prevent them from leaving home without considerable and taxing effort. If beneficiaries regularly leave their homes for therapeutic, psychosocial or medical treatment or to attend an accredited, certified adult day-care program, they will not be disqualified from home health care. The patient's primary care provider or attending physician determines if the patient is eligible for home health care services and develops a plan of care, which is reviewed by the physician, case manager and/or regional contractor every 90 days, or when there is a change in the patient's condition. Prior authorization is required for home health services.

Home health care coverage for TRICARE beneficiaries is not available overseas. For more information about home health care and other services, visit www.tricare.mil/coveredservices.

Law authorizes veterans' salutes

Reprinted from Department of Veterans Affairs News Release, Oct. 30, 2008

WASHINGTON — Veterans and active-duty military not in uniform can now render the military-style hand salute during the playing of the national anthem, thanks to changes in federal law that took effect this month.

"The military salute is a unique gesture of respect that marks those who have served in our nation's armed forces," said Secretary of Veterans Affairs Dr. James B. Peake. "This provision allows the application of that honor in all events involving our nation's flag."

The new provision improves upon a little known change in federal law last year that authorized veterans to render the military-style hand salute during the raising, lowering or passing of the flag, but it did not address salutes during the national anthem. Last year's provision also applied to members of the armed forces while not in uniform.

Traditionally, members of the nation's veterans service organizations have rendered the hand-salute during the national anthem and at events involving the national flag while wearing their organization's official head-gear.

The most recent change, authorizing hand-salutes during the national anthem by veterans and out-of-uniform military personnel, was sponsored by Sen. Jim Inhofe of Oklahoma, an Army veteran. It was included in the Defense Authorization Act of 2009, which President Bush signed on Oct. 14.

The earlier provision authorizing hand-salutes for veterans and out-of-uniform military personnel during the raising, lowering or passing of the flag, was contained in the National Defense Authorization Act of 2008, which took effect Jan. 28, 2008.

Gold Star Mothers

Reprinted from **STAND-TO!**, *Sept. 26, 2014*

What is it?
Gold Star Mothers are women who have been changed forever, through the ultimate sacrifice of their sons and daughters who sacrificed their lives in the service of the nation. These mothers are an inspiration to all Americans. They exemplify courage, grace and fortitude in the face of incalculable sorrow.

Enacted June 23, 1936, the 74th United States Congress designated "Gold Star Mother's Day" as a national commemoration for the American people to pause and honor the continued service of the Gold Star Mothers.

During World War I, Americans displayed flags in homes, businesses, schools and churches bearing a blue star for each military service member. Families stitched a gold star over the blue one to honor those members who died in military service.

What has the Army done?
The Army joins all Americans annually in support of Gold Star Mother's Day on the last Sunday in September. Arlington National Cemetery, the Vietnam Veterans Memorial and the Tomb of the Unknown Soldier all hold memorial events. Army leaders encourage department personnel and their families to take time on this day to remember the service members who have given their lives in the service of the country and recognize the sacrifices of the loved ones, who have been left behind.

What continued efforts does the Army have planned for the future?
The Army is dedicated to providing long-term support throughout the grief process of these Gold Star survivors. Army Survivor Outreach Services delivers coordinated, comprehensive, and standardized programs across the force to meets survivors needs. These dedicated resources represent the Army's commitment to first-class service for as long as the family desires.

Why is this important to the Army?
Groups like the Gold Star support the surviving military families by echoing the critical message that their sacrifices will not be forgotten. The Army, on behalf of a grateful nation, salutes America's Gold Star Mothers. They are, and always will be, members of the great Army family. The Army, along with the nation, recognizes their courage and is committed to support them while honoring the legacy of the fallen - the Soldiers, their children.

Resources:
- Gold Star Mothers
- www.GoldStarPins.org
- U.S. Army Gold Star Mothers
- U.S. Army Human Resources Command
- U.S. Army Survivor Outreach Service

STAND-TO! is the "Official Focus of the U.S. Army," and contains a daily focus of news, information, and context for today's Army. It has a mission focus of providing a broad, objective view of the Army and current Army operations, doctrine and programs. To subscribe, visit http://www.army.mil/standto/subscribe.html .

USAR pre-retirement training

Call the hosting USAR RSO on pg. 19 for more information

Date	Location	Hosting RSC	Date	Location	Hosting RSC
25 Oct 14	Ft. Sill, OK	63rd RSC	24 Jan 15	Pensacola, FL	81st RSC
25 Oct 14	Niagara Falls, NY	99th RSC	24 Jan 15	Ft. Belvoir, VA	99th RSC
02 Nov 14	Fort Shafter, HI	63rd RSC	24 Jan 15	St. Louis, MO	88th RSC
08 Nov 14	Ft. Jackson, SC	81st RSC	07 Feb 15	Virginia Beach, VA	99th RSC
08 Nov 14	Vicenza, Italy	99th RSC	07 Feb 15	Ft. McCoy, WI	88th RSC
15 Nov 14	JB McGuire-Dix-Lkhst, NJ	99th RSC	14 Feb 15	San Diego, CA	63rd RSC
15 Nov 14	Seattle, WA	88th RSC	21 Feb 15	East Point, GA	81st RSC
15 Nov 14	Las Vegas, NV	63rd RSC	07 Mar 15	Coraopolis, PA	99th RSC
06 Dec 14	Vicksburg, MS	81st RSC	16 Mar 15	American Samoa	63rd RSC
06 Dec 14	Hilo, HI	63rd RSC	21 Mar 15	St. Croix, VI	81st RSC
13 Dec 14	Mesa, AZ	63rd RSC	28 Mar 15	Lincoln, NE	88th RSC

DIRECTORY

Arlington National Cemetery: (877) 907-8585 http://www.arlingtoncemetery.mil

Armed Forces Retirement Home: (800) 422-9988; http://www.afrh.gov

Army & Air Force Exchange Service: http://www.aafes.com

Army Career & Alumni Program: (800) 325-4715; http://www.acap.army.mil

Army Emergency Relief: (866) 878-6378; http://www.aerhq.org

Army Facebook: https://www.facebook.com/USarmy

Army Flickr: http://www.flickr.com/photos/soldiersmediacenter/

Army Homepage: http://www.army.mil

Army Live Blog: http://armylive.dodlive.mil/

Army mobile phone apps: http://www.army.mil/mobile/

Army Retirement Services: http://soldierforlife.army.mil/retirement

Army Stand To!: http://www.army.mil/standto/

Army Temporary Lodging Program: (877) 711-8326; http://www.pal.army.mil Reservations: http://www.ihgarmyhotels.com

Army Twitter: https://twitter.com/USArmy/

Army YouTube: http://www.youtube.com/usarmy

Casualty Assistance Checklist for Retirees: http://soldierforlife.army.mil/retirement/docs/Post/CasualtyAssistanceChecklist.pdf

Chief of Staff, Army Retiree Council: http://soldierforlife.army.mil/retirement/RetireeCouncil

Combat-Related Special Compensation: (866) 281-3254 opt.4; https://www.hrc.army.mil/TAGD/CRSC

Commissary: http://www.commissaries.com

Concurrent Retired & Disability Pay: (800) 321-1080, http://www.dfas.mil/retiredmilitary/disability/crdp.html

Consumer Financial Protection Bureau: (855) 411-2372 http://www.consumerfinance.gov/

Death — Report a Retired Soldier's Death: Call HQDA Casualty Operations Center, (800) 626-3317; from overseas, call (502) 613-3317 collect. https://www.hrc.army.mil/TAGD/Reporting%20A%20Death

Echoes: http://soldierforlife.army.mil/retirement/echoes; Editor's email address: ArmyEchoes@mail.mil

Funeral Honors (Military): Army Coordinator: (502) 613-8218 https://www.dmdc.osd.mil/mfh/

ID Card Facilities: (800) 538-9552; Nearest facility:www.dmdc.osd.mil/rsl

Legal Assistance Locator (Military): http://legalassistance.law.af.mil/content/locator.php

Long Term Care Insurance: (800) 582-3337 http://www.ltcfeds.com/

MyArmyBenefits: http://myarmybenefits.us.army.mil/ Help Desk: (888) 721-2769 (9 a.m. to 5 p.m. EST Monday - Friday);

Resource Locator: http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html

Reserve Component Retirements (888) 276-9472 or (502) 613-8950 https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements

RC Application for Retired Pay: Human Resources Command; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402; (888) 276-9472; askhrc.army@us.army.mil

Soldiers Magazine: http://soldiers.dodlive.mil/

Soldier for Life - Retired Lapel Pin and Badge: Not yet available. Look for announcements in the next Army *Echoes*.

Space-Available Travel: http://www.amc.af.mil/amctravel/index.asp

Survivor Benefit Plan: http://soldierforlife.army.mil/retirement/sbp

Maintaining SBP After Retirement: http://soldierforlife.army.mil/retirement/cs/SBP/SBP%20election%20after%20ret%20PRINT%20COM.pdf

Uniformed Services Former Spouse Protection Act: http://soldierforlife.army.mil/retirement/usfspa

Veterans Service Records — Replace DD Form 214, awards: Retired 4/1/1996 or later: Log in to https://www.ebenefits.va.gov/, Click "Access My Documents"' then "Request Official Military Personnel File." Retired 3/31/1996 or earlier: Call Human Resources Command at (888) 276-9472 or visit http://vetrecs.archives.gov National Personnel Records Center (Military Personnel Records); 1 Archive Drive. St. Louis, MO 63138-1002

DFAS (800) 321-1080 (M-F, 7 a.m. to 6 p.m. EST) http://www.dfas.mil/ myPay (888) 332-7411; https://mypay.dfas.mil/mypay.aspx Retiree/Annuitant web page http://www.dfas.mil/retiredmilitary.html

Social Security (800) 772-1213 http://www.socialsecurity.gov; (If overseas, contact the American Embassy/consulate, or call (410) 965-9334 or Fax (877) 385-0645 or visit http://www.socialsecurity.gov/foreign/phones.html)

Medicare (800) 633-4227 http://www.medicare.gov

TRICARE http://www.tricare.mil

Health Beneficiary Counseling Assistance Coordinator: http://www.tricare.mil/bcacdcao, or nearest military treatment facility

TRICARE North: (877) 874-2273; http://www.hnfs.com ; CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN

TRICARE South: (800) 444-5445; http://www.humana-military.com/ AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)

TRICARE West: (877) 988-9378; https://www.uhcmilitarywest.com/; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

TRICARE Overseas: (888) 777-8343; http://www.tricare-overseas.com

TRICARE for Life: (866) 773-0404; TDD (866) 773-0405) http://www.tricare.mil/tfl/default.cfm

TRICARE Pharmacy Home Delivery: (877) 363-1296; http://www.express-scripts.com/TRICARE/homedelivery/

TRICARE Network Pharmacy: (877) 363-1303; http://www.express-scripts.com

TRICARE Retiree Dental Plan: (888) 838-8737; http://www.TRDP.org

US Family Health Plan:http://www.usfhp.com/

Armed Forces Recreation Centers http://www.armymwr.com

Hale Koa Hotel, Hawaii: (808) 955-9424; (800) 367-6027; http://halekoa.com

Eidelweiss Resort, Bavaria: 011-49-8821-9440 http://www.edelweisslodgeandresort.com

Shades of Green, Florida: (888) 593-2242; (407) 824-3665 http://www.shadesofgreen.org/reservations.htm

Dragon Hill, Korea: 011-82-2-7918-222 http://www.dragonhilllodge.org/DiscoverSeoul/

Veterans Affairs (VA) Information http://www.va.gov

Burial & Memorial Benefits: http://www.cem.va.gov/

Benefits and Services: (800) 827-1000 (Retirees overseas should contact the American Embassy/consulate); TDD (800) 829-4833 http://benefits.va.gov/benefits/

GI Bill: (888) 442-4551; http://www.gibill.va.gov

Graves Information: (877) 907-8199 http://www.cem.va.gov/index.asp

Health Care Benefits: (877) 222-8387; http://www.va.gov/health

Insurance: SGLI/VGLI: (800) 419-1473; All other insurance: (800) 669-8477

Sister Service Publications for Retired Service Members

Air Force Afterburner: http://www.Retirees.af.mil/afterburner/

Coast Guard Evening Colors: http://www.uscg.mil/ppc/retnews/

Marine Corps Semper Fi: https://www.manpower.usmc.mil/ then click Career/Retired Marines, then Semper Fidelis Newsletter

Navy Shift Colors: http://www.navy.mil/ then click Links/Shift Colors

2014-5 RETIREE APPRECIATION DAYS

At RADs, you can receive benefits information, renew acquaintances and ID Cards, get medical checkups, and receive other services. Some RADs include dinners or golf tournaments. For more information, contact the Retirement Services Officer sponsoring the RAD.

Kaiserslautern/Ramstein, Germany	15 October 2014	0631-411-8838	Ft. Hood, TX	31 Oct - 1 Nov 2014	254-287-5210
Vicenza, Italy	17 October 2014	0444-71-7262	Daegu, Korea	1 November 2014	315-768-6052
Aberdeen Proving Ground, MD	18 October 2014	410-306-2320	Ft. Detrick, MD	6 November 2014	301-619-9948
Camp Humphreys, Korea	18 October 2014	315-753-8839	Ft. Benning, GA	7 November 2014	706-545-1805
Ft. Riley, KS	24 October 2014	785-239-3320	Ft. Detrick, MD	14 November 2014	301-619-3381
Ft. Polk, LA	24 - 25 October 2014	337-531-0402	Yongsan, Korea	15 November 2014	315-723-3735
Army in Europe/Wiesbaden, Germany	25 October 2014	0611-705-5338	Ft. Huachuca, AZ	7 February 2015	520-533-5733
Ft. Leavenworth, KS	25 October 2014	913-684-2425	Ft. Stewart, GA (@ Univ of CF, Orlando, FL)	28 March 2015	912-767-5602
Rock Island, IL	25 October 2014	563-445-0191	Ft. Wainwright, AK	9 May 2015	907-353-2099
Ft. Rucker, AL	31 October 2014	334-255-9124	Ft. Buchanan, PR	15 May 2015	787-707-2984
Ft. Knox, KY	31 Oct - 1 Nov 2014	502-624-1765	JB Elmendorf-Richardson, AK	16 May 2015	907-384-3500

AER is there for financial emergencies

By Guy Shields (COL, USA Retired), *Chief, Communications and Public Affairs, Army Emergency Relief*

Before we know it, Thanksgiving will be on top of us, kicking-off the holiday season. As we rapidly move toward what has become the "shopping season," just a couple of things to remember. Don't go into debt to make a "big splash" for a day!! Think before you pull out that plastic.

Now AER (Army Emergency Relief) is not going to pay for that holiday shopping trip, but unforeseen things do happen, and can be exacerbated during the holidays, when budgets are already stretched thin. If you find yourself in the middle of a financial emergency, come to AER first. As a Retired Soldier, you are eligible for AER assistance, just as if you were still on active duty.

Also, think real hard before you buy that TV at the "rent-to-own" store. Take a look at the numbers! You will pay many times over what the true value of the TV is after you add on interest and fees. If you can wait, save for a couple of months and pay cash during one of the holiday "mega sales."

AER is continually striving to streamline the assistance process and anticipate Soldier and family needs. Over the last four years AER has added multiple categories of assistance, as well as made assistance directly available for sergeants (E-5) and above.

Current categories eligible for assistance include: rent/mortgage, auto repair, emergency travel expenses, utilities, funeral expenses, food, non-receipt of pay, re-location travel, dependant dental, medical expenses, repair/replacement of HVAC, replacement vehicle, loss of funds, replacement/initial furniture, rental vehicles, repair/replacement of appliances, cranial helmets and car seats. Items not listed can still be approved as an exception to policy on a "case-by-case" basis.

If you are no longer near an Army installation, you can still apply for assistance at a local Navy-Marine Corps Relief Society, Air Force Aid Society and Coast Guard Mutual Assistance through reciprocal agreements that AER has with the other service aid societies, or via the American Red Cross military assistance line at (877) 272-7337.

One additional thought. We all know about "Black Friday" and "Cyber Monday." A couple of years ago "Giving Tuesday" was established. This is a national-level program to bring some attention to the many non-profits whose resources are "stretched" by the additional need during the holiday season. Please consider making a "holiday donation" to AER on "Giving Tuesday." Just go to our website and click the "donate now" button. You can also set up an allotment from your retired pay.

In 2013, 8,300 Retired Soldiers received more than $13.3 million in assistance from AER. Your donations will allow us to continue helping Soldiers, both active and retired, and their families.

AER would like to thank all Retired Soldiers for their service to the country and their past support to Army Emergency Relief.

For more information, and to find your nearest AER office, check out the AER website at www.aerhq.org and to receive regular personal financial tips and updates, check us out on facebook at www.facebook.com/AERHQ .

How to Report the Death of a Retiree

Contact the Department of the Army Casualty and Mortuary Affairs Operations Center 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 the initiate the survivor benefits process. When reporting the death, please provide the retiree's:

- Full name
- Social security number and/or service number
- Date and place of birth
- Retired rank
- Retirement date
- Disability rating
- Circumstances surrounding the death
- Next of kin information
- Copy of the Statement of Service (Last DD Form 214)
- Copy of the death certificate

RETIREMENT SERVICES OFFICERS (RSOs)

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

INSTALLATION RSOs

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

ALABAMA
• Redstone Arsenal
(256) 876-2022
usarmy.redstone.imcom.mbx.retirment-services@mail.mil
• Ft Rucker
(334) 255-9124
usarmy.rucker.usag.list.retirees@mail.mil

ALASKA
• JB Elmendorf-Richardson
(800) 478-7384 (AK only)
(907) 384-3500
rso@richardson.army.mil
• Ft Wainwright
(907) 353-2099
fwarso@wainwright.army.mil

ARIZONA
• Ft Huachuca
(520) 533-5733
usarmy.huachuca.imcom-central.mbx.retirement-services-officer@mail.mil

ARKANSAS
Ft Sill, OK

CALIFORNIA
• Presidio of Monterey
(831) 242-6696
preston.d.young4.civ@mail.mil

COLORADO
• Ft Carson
(719) 526-2840
retirement-services@carson.army.mil

CONNECTICUT
West Point, NY

DELAWARE
Ft Meade, MD

D.C.
Ft Myer, VA

FLORIDA
• Central & West MacDill AFB
(813) 828-0163
army.rso@amc.af.mil
• Rest of FL
Ft Stewart, GA

GEORGIA
• Ft Benning
(706) 545-1805
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil
• Ft Gordon
(706) 791-2654
usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil
• Ft Stewart
(912) 767-5602
usarmy.stewart.usag.mbx.dhr-retirement-services@mail.mil

HAWAII
• Schofield Barracks
(808) 655-1514
usaghi.dhr.rso@us.army.mil

IDAHO
Ft Carson, CO, or
JB Lewis-McCord, WA

ILLINOIS
Ft Leonard Wood, MO;
Ft McCoy, WI; Ft Knox, KY

INDIANA
Ft Knox, KY

IOWA
Ft McCoy, WI

KANSAS
• Ft Leavenworth
(913) 684-2425
usarmy.leavenworth.imcom-west.mbx.retirement-svcs.offic@mail.mil
• Ft Riley
(785) 239-3320
usarmy.riley.imcom.mbx.rso@mail.mil

KENTUCKY
• Ft Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mpsd-retire@mail.mil
• Ft Knox
(502) 624-1765
usarmy.knox.imcom-atlantic.mbx.dhr-rso@mail.mil

LOUISIANA
• Ft Polk
(337) 531-0363
rso@polk.army.mil

MAINE
Ft Drum, NY

MARYLAND
• Aberdeen Proving Grnd
(410) 306-2322
usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil
• Ft Detrick
(301) 619-3381
usarmy.detrick.usag.mbx.dhr-rso-tc@mail.mil
• Ft Meade
(301) 677-9603
armyrsomeade@mail.mil

MASSACHUSETTS
West Point, NY

MICHIGAN
• Ft McCoy, WI
• Lower MI
Selfridge ANGB
(586) 239-5580

MINNESOTA
Ft McCoy, WI

MISSISSIPPI
Ft Rucker, AL

MISSOURI
• Ft Leonard Wood
(573) 596-0947
usarmy.leonardwood.usag.mbx.dhr-rso-flw@mail.mil

MONTANA
JB Lewis-McChord, WA

NEBRASKA
Ft Riley, KS

NEVADA
Pres. of Monterey, CA

NEW HAMPSHIRE
Ft Drum, NY

NEW JERSEY
• JB McGuire-Dix-Lakehurst
(609) 562-2666
usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil

NEW MEXICO
Ft Bliss, TX

NEW YORK
• Ft Drum
(315) 772-6434
usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil
• Ft Hamilton
(718) 630-4552
usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil
• Watervliet Arsenal, NY
(Wed/Thurs)
(518) 266-5810
wvarso@gmail.com
• West Point, NY
(845) 938-4217
rso@usma.army.mil

NO. CAROLINA
• Ft Bragg
(910) 396-8591
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

NO. DAKOTA
Ft Riley, KS

OHIO
Ft Knox, KY

OKLAHOMA
• Ft Sill
(580) 442-2645
usarmy.sill.imcom-central.mbx.ft-sill-retirement-services@mail.mil

OREGON
JB Lewis-McChord, WA

PENNSYLVANIA
• Carlisle Barracks
(717) 245-4501
theresa.a.derr.civ@mail.mil
• Tobyhanna Army Depot (Tu/Wed/Thur)
(570) 615-7834
tobyhanna.rso@us.army.mil

RHODE ISLAND
West Point, NY

SO. CAROLINA
• Ft Jackson
(803) 751-6715
fortjackson.dhrretirement service@us.army.mil

SO. DAKOTA
Ft Riley, KS

TENNESSEE
Ft Campbell, KY

TEXAS
• Ft Bliss
(915) 569-6233
usarmy.bliss.imcom-central.mbx.rso@mail.mil
• Ft Hood
(254) 287-5210
usarmy.hood.usag.mbx.dhr-iag-retsvcs@mail.mil
• JB San Antonio
(210) 221-9004
usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

UTAH
Ft Carson, CO

VERMONT
Ft Drum, NY

VIRGINIA
• Ft Belvoir
(703) 806-4551
gwendolyn.s.lott.civ@mail.mil
• JB Langley-Eustis
(757) 878-5884/3220
usarmy.jble.imcom.mbx.eustis-rso@mail.mil
• Ft Lee
(804) 734-6555
usarmy.lee.imcom.mbx.leee-ima-rso@mail.mil
• JB Myer-Henderson Hall
(703) 696-5948
usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

WASHINGTON
• JB Lewis-McChord
(253) 966-5884
usarmy.jblm.imcom.list.dhr-mpd-retirement-services@mail.mil

WEST VIRGINIA
Ft Knox, KY

WISCONSIN
• Ft McCoy
(800) 452-0923
usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil

WYOMING
Ft Carson, CO

PUERTO RICO
• Ft Buchanan
(787) 707-3546
rafael.e.contreras.civ@mail.mil

OVERSEAS RSOs

HQ Europe
06032-67-5806
RSOAE@eur.army.mil

Germany
Ansbach
0981-183-3301
usarmy.ansbach.imcom-europe.list.rso@mail.mil
Bamberg
0951-300-7514
usarmy.bamberg.usareur.mbx.wawf-rso@mail.mil
Baumholder
06783-6-6080
usarmy.baumholder.imcom-europe.list.retirement-service@mail.mil
Grafenwoehr
09641-83-8709
usarmy.grafenwoehr.imcom.list.rsografenwoehr@mail.mil
Kaiserslautern
0631-411-8405
usarmy.kaiserslautern.imcom-europe.list.usag-k-ret-serv@mail.mil
Schweinfurt
09721-96-8819
usarmy.schweinfurt.imcom-europe.mbx.rso@mail.mil
Stuttgart
07031-15-2010
usarmy.stuttgart.imcom-europe.mbx.retirement-services@mail.mil
Wiesbaden
0611-705-5338
usarmy.wiesbaden.imcom-europe.mbx.retirement-services-office@mail.mil

Belgium
0032-65-44-7267
usarmy.benelux.imcom-europe.mbx.rso@mail.mil

England
see HQ Europe

Netherlands
0032-65-44-7267
usarmy.benelux.imcom-europe.mbx.rso@mail.mil

Italy/So. Europe/Africa/Middle-East
Vicenza
0444-71-7262
usarmy.vicenza.imcom-europe.mbx.retirement-service@mail.mil

Japan
046-407-3940
RSO@zama.army.mil
Okinawa
06117-44-4186
RSO@okinawa.army.mil

Korea
Yongsan
82-2-7913-3735
usarmy.yongsan.imcom-pacific.usag-yongsan-rso-sec@mail.mil
Camp Humphries
505-723-3872
retirementservicesRSO@us.army.mil

ARMY RESERVE RSOs

63rd Regional Support Command
Mountain View, California
(650) 526-9513/9512
States: AR, AZ, CA, NM, NV, TX, OK & 9th CSG (HI, AK, Guam)

81st Regional Support Command
Ft Jackson, South Carolina
(803) 751-9865/6457
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

88th Regional Support Command
Ft McCoy, Wisconsin
(608) 388-0596/9321
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

99th Regional Support Command
Ft Dix, New Jersey
(609) 562-1696/7055
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV & 7th CSG (Europe)

ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html. Click on the state you're interested in for the National Guard points of contact there.

HRC RESERVE RETIREMENTS BRANCH

Serving all Retired Reserve Soldiers and their Families.

(888) 276-9472 • (502) 613-8950 • vance.e.crawley.civ@mail.mil

Are you missing something?

You ***MIGHT*** be missing some very important benefits or pay information or Army news if you haven't verified your address lately. As a Retired Soldier or surviving spouse receiving a Survivor Benefit Plan annuity, you are responsible for updating the Defense Finance and Accounting Service when you move or change your email address. If you're a Gray Area Soldier, you are responsible for updating your state's National Guard Headquarters (NG HQ) or the U.S. Army Human Resources Command (HRC).

Where can you reach these organizations to update your files? See pages 6, 13, and 15 of this *Echoes* edition for the phone numbers, email addresses, and websites for DFAS, HRC, and the states.

You also ***MIGHT*** be missing some very important updates if you don't read Army *Echoes*. To ensure you receive Army *Echoes*, update DFAS, HRC, or your state NG HQ with your current mailing and email address. To receive news updates between *Echoes* editions, visit http://soldierforlife.army.mil/retirement and subscribe to *Army Echoes Updates*, our email update service.

Army Retirement Services
251 18th Street South, Suite 205
Arlington VA 22202-3531
OFFICIAL BUSINESS

Prsrt Std
US Postage
PAID
Carol Stream, IL
Permit # 1534

ECHOES

Army plans Soldier for Life website upgrades

By Mark E. Overberg, *Deputy Chief, Army Retirement Services*

On May 1, the Army launched the new Soldier for Life (SFL) website to improve communications with Retired Soldiers. Built in just 33 days at the direction of Army Chief of Staff Gen. Raymond T. Odierno, the original site was only intended to be the beginning of an enduring communications platform.

Since May, the SFL Office and the Program Executive Office Enterprise Information Systems have been collaborating on website improvements. Over the coming months the SFL website (http://soldierforlife.army.mil), will add the following capabilities:

- SFL accounts on Twitter, Facebook, Google+, and Linked In. These SFL accounts will allow everyone, from prospective Soldiers and parents, Soldiers, Retired Soldiers, veterans and family members to follow SFL topics in their favorite social media and ask questions of the SFL staff.
- The Army Echoes blog will provide Retired Soldiers and surviving spouses with news about their benefits and DOD and VA programs that affect them. The retired community will be able to comment on these news items on the blog.
- The new Army White Pages that will allow those with a common access card or premium DS Logon account to search for Soldiers' and Retired Soldiers' contact information.
- A frequently asked questions database that will answer many common questions from Soldiers, Retired Soldiers, and surviving spouses.
- Expanded content and links to information and resources for Soldiers, Retired Soldiers, veterans and families.
- Easier navigation and more attractive graphics