ECHOES

THE BULLETIN FOR RETIRED SOLDIERS & FAMILIES

RETIRED U.S.ARMY

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A MESSAGE FROM

THE CHIEF OF STAFF

The Way Ahead for the Army

Greetings Retired Soldiers and Families,

I want to thank you up front for your continued support for America's Army. Building on your legacy of selfless service—in and out of uniform—our All-Volunteer Force remains Army Strong. Today's Army is a most professional, resilient and combat-seasoned total force.

Leading from the front, our noncommissioned officers are the glue holding our force together in this era of persistent conflict. We have designated 2009 as the "Year of the NCO" to recognize their vital contributions and enhance their professional development through a number of initiatives. In an upcoming *Army Echoes*, Sergeant Major of the Army Kenneth Preston will discuss these initiatives in more detail.

People are the heart and soul of our Army. After seven years of war, our Army is stretched and stressed by repeated deployments. We remain out of balance—demand on the force simply exceeds the sustainable supply. With Congressional support, we are on track to grow the force by 74,000 Soldiers by 2010—two years ahead of schedule. In FY08, we exceeded our recruiting goals for the total Army by over 3,000 Soldiers. You played an important part of our overall efforts through your advocacy, outreach and steadfast support. It's making a difference. In a time of war, the fact that we are recruiting and retaining quality Soldiers who reflect the diversity of the American people is a testament to our Army, our citizens, and our Nation. This growth, coupled with our ability to hold operational demand steady, will allow the Army to increase dwell time—the time Soldiers spend at home with Families between deployments—over the next two to three years, enhancing our long-term readiness and our ability to sustain America's Army.

Taking care of our wounded, ill and injured Warriors, our Veterans and their Families is paramount. Our inpatient medical care is world class—and we are working hard to improve our outpatient care and physical disability system through partnerships with other government agencies and private enterprises alike. Local communities and individual Americans also play important roles in the lives of our Soldiers and Families—thank you for your support across the country.

Our Army will continue to play a vital role in the defense of our Nation as a member of the joint team. We face a few tough years ahead as we work to regain our balance and meet the demands of an era of persistent conflict. With your support, we will remain the Strength of the Nation. Thank you and best wishes for a healthy and happy 2009! Army Strong!

George W. Casey, Jr.
General, United States Army
Chief of Staff

STILL PROUD. STILL SERVING. STILL SALUTING.

A Message From Army Retirement Services Office

Greetings Retired Soldiers and Family Members,

You are reading a totally revamped *Army Echoes* – in color, with new ways to emphasize our key stories. We had an opportunity to "go to color copy" and made the decision to do so. We hope you are pleased with the format; but rest assured we did not compromise on content. The articles and news you are about to read are the very latest and most important information we could assemble. Black and white or color is secondary; our most critical mission is providing information that helps you understand your benefits and entitlements, as well as informing you about the great Army we are all so proud of. This new style and presentation format are intended to do exactly that.

Without question, 2009 is going to be an extremely important year for our Nation and our Army. Given the change of leadership in the White House and Congress, and the tremendous domestic and international challenges facing our national leadership, the year will not be uneventful! GEN Casey's greetings on page one communicate his strategic perspectives as our Chief of Staff. LTG (Ret.) Vollrath (one of the Co-Chairs of the CSA Retiree Council) has provided an inspirational article on page 4 that each of you should carefully read as well.

Allow me to focus on three areas that I think are of high interest to most of you. To begin with, we have reached a long-sought goal this past October with the implementation of "paid-up SBP." First enacted back in October 1998, but not effective until October 2008, the Defense Finance and Accounting Service (DFAS) has already stopped collecting SBP premiums from over 140,000 retirees who have already made 360 monthly payments AND are age 70 or older. Some of you have waited a long time for this process to begin, and we are now there. While there may be a few rough spots in working the details on some accounts, DFAS has taken steps to provide every retiree an accurate count of their SBP premiums on the December 2008 Retiree Account Statement (RAS). If you disagree with DFAS's SBP premium count, you may appeal directly to DFAS (see page 8). I know that the DFAS leadership's goal is to make this process as easy as possible.

Next, I want to tell you that our Retirement Services Team at HQDA has been joined by a Lieutenant Colonel, USAR; and a Major, ARNG. Our goal is to significantly improve the way the U.S. Army delivers PRE-Retirement information to retiring Reserve Component Soldiers and Family members. This process, and the necessary changes and upgrades, are a work in progress with the clear goal to insure that across the Army, in all components, we deliver timely, accurate and understandable information on benefits and entitlements to those beginning their retirement processing. We intend to provide information throughout a Soldier's career; not just at the end of the career. Retirement is "a process, not an event." The "process" is for the Army to provide a variety of formats that allow Soldiers and Family members to have timely and accurate information; and to also help leaders at all levels to encourage their troops into "self education" along their career path. We expect to change regulations, add information sources and frankly to push Commanders to help us get the word out to our troopers and their spouses.

Lastly, I want to thank those of you who voluntarily agreed to come back on Active Duty as Retiree Recalls, and serve our Army and Nation!! THANK YOU for your selfless service by uprooting your life and donning the U.S. Army uniform again!! Easy to say "Selfless Service." YOU define "Selfless Service" by your personal sacrifice, as do the Families you leave behind as you leave home and answer the call to action. You are inspirational!

As always I close with the reminder to keep all of our Soldiers and spouses in your thoughts and prayers. Our work is not done!! Step up and volunteer wherever you can. If you can't do that, remember our troops with your prayers. Thanks and keep chargin!! It's an honor to serve you.

John W. Radke
Chief, Army Retirement Services
COL, USA Retired

Army Echoes is an authorized bulletin published three times a year, IAW AR 25-30. Its purpose is to keep retired Soldiers informed of their rights and privileges, to update them of developments in the Army, and to inspire goodwill and a desire to support the Army in the civilian community. Inquiries/comments about Echoes should be sent to Editor, *Army Echoes*, HQDA DAPE-HRP-RSO, 200 Stovall St.,Alexandria, VA 22332-0470. E-mail: Laura.Paul@us. army.mil Direct all other questions to your Retirement Services Officer (see pg. 13). See pg. 15 for how to change your address for Echoes.

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SPOUSES' CORNER / RETIRED SOLDIERS' SOUND OFF

An Overdue Message 'From' Your Retired Soldier

Today, I reflect back on the things that have made me the person I have become – the Army, friends, Family and most importantly – you – my spouse! Thank you for putting your life on hold to support me and hold our Family together.

Sometimes your Soldier doesn't have the right words or know how to say, "Thank you!" for the tremendous amount of support you provide and the love you continue to give. For all the times the words "Thank you!" never made it past my lips or was just not enough to say it, I pray you have always felt the thanks with every beat of my heart.

For all the meals you have cooked, only to hear me say, "Honey, I'm not gonna make it tonight," for all the broken plans and promises that come as part of being an Army spouse, for all the loneliness for extended deployments, thank you for being understanding, and most importantly thank you for being the everything a Soldier could pray for in an Army spouse. Although I've said, "I love you!" many times, I feel that I've fallen far too short in saying two other important words – thank you!

The power of your love has always been the source of my strength. No matter how long or hard the mission, nor the location around the world, it was truly the power and faith in your love that eased the pains and my mind, giving me the strength to face even the most difficult situations. It was and still is all about you. Thank you.

Your years of selfless sacrifice allowed me to go out and make the world a better place – providing hope and light for others where none existed. Although they don't know you or your name, they felt the impact of your love through my 'works.' That is your gift to the world! No price could ever cover the debt this country owes to you – the Army spouse – for all that you have given, sacrificed, endured on behalf of your Soldier.

> "Without you, your support and your love, I never could have made it to the finish line."

Being the spouse of a Soldier is something few Soldiers have time to reflect on and appreciate and even fewer people can ever understand. It takes a very special person to handle the challenges of living the Army lifestyle. Without you, your support and your love, I never could have made it to the finish line. The victory in retirement is "ours!"

Now that my last mission is complete, no more deployments or last-minute moves, I finally have time to see all the great and amazing things you have done to build a place for your weary Soldier. You have sacrificed a lot. While I was fighting battles outside our home, you were fighting your own battles at home. Thank you for loving me and never losing faith in "us!"

I, the United States Army, this great nation and people around the world are forever in your debt for all that you have given and done. Thank you!

COLA - How is it Determined?

Military retirees and Survivor Benefit Plan (SBP) annuitants received a 5.8 percent Cost-of-Living Adjustment (COLA) to their checks, beginning this January. An annual COLA is not unusual; however, the amount is – the largest increase since 1982. How is the COLA determined? The COLA is determined by the rise in the Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), from the third quarter (July-September) of the prior year to the corresponding period of the current year. The change in the CPI-W reflects the change in what you paid for goods and services from the third quarter of 2007 to the third quarter of 2008.

CALL TO ACTION – Still Proud, Still Serving, Still Saluting

As I stated in my *Echoes* article in 2007, it is still true that all retirees continue to show that they are "still proud – still serving – still saluting."

"Still Proud" – Every Army retiree is rightfully proud of their years of service to our nation. Our Families share in that feeling of pride because they were a critical part of our service and success. In July/August 2007, the Chief of Staff and Sergeant Major of the Army sent every retiree a new Retiree Pin and Retiree Decal with a request to wear the pin and display the decal. Over the last 18 months, these have become more visible but not near the numbers expected since there are approximately one million of us. These pins and decals are now available through AAFES at the PX if you misplace yours or want more for your spouse or extra car. In 2009, let all of us show we are STILL PROUD by wearing the Retiree Pin and displaying the Retiree Decal.

"Still Serving" – As you can see on the front page of this issue of *Echoes* (and last year's *Echoes*), our Chief of Staff, GEN Casey, is talking directly to every retiree about current key Army information. In addition to keeping us up to date, the idea is that you and I can share this current Army information with our Family, friends and community. A better-informed America can better support their Army. The Chief of Staff has also asked us to still serve by directly supporting recruiting new Soldiers for the Reserves and Active Army. Over the past year, retirees have helped recruit over 3,000 new Soldiers. Every retiree who helped in this recruiting effort was usually eligible for the $2,000 Recruiting Referral Bonus. In 2009, let all of us show we are STILL SERVING by sharing the Chief's message with at least one other person, and let each of us commit to at least talking to one young man or woman about serving their country in the U.S. Army.

"Still Saluting" – All Army retirees for over two years have been encouraged to salute whenever the National Colors pass or whenever the National Anthem is played. NOW as a result of the National Defense Authorization Act of 2009 (law) – veterans, retirees and active duty not in uniform render a military-style hand salute during the playing of the National Anthem, and during the raising, lowering or passing of the National flag. As the article in this issue of *Echoes* states – "The military salute is a unique gesture of respect that mark those who have served in our Nation's armed forces." In 2009, let all of us make sure we are STILL SALUTING!

For me, I'm Still Proud, Still Serving and, for sure, Still Saluting!

Frederick E. Vollrath
LTG, USA Retired
Co-Chair, CSA Retiree Council

Laws Give Military Retirees, Vets the Right to Salute

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 FY09 National Defense Authorization Act.

This provision adds to a change in the FY08 NDAA that authorized veterans and military members not in uniform to render the military-style hand salute during the raising, lowering or passing of the flag. Last year's provision also applied to members of the armed forces while not in uniform.

"The military salute is a unique gesture of respect that marks those who have served in our nation's armed forces," said then 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 VA noted that members of Veterans Service Organizations have traditionally rendered the hand-salute during the national anthem and at events involving the national flag while wearing their organization's official headgear.

How will the FY09 National Defense Authorization Act Affect You?

What does the National Defense Authorization Act for Fiscal Year (FY) 09 mean to you?

Health Care

The NDAA extended the ban on increasing TRICARE fees and cost shares for another year, to Sept. 30, 2009. This ban has been part of the NDAA since the FY07 Act, when Congress responded to DoD's 2006 recommendation to raise TRICARE fees and cost shares.

The FY09 NDAA includes provisions encouraging preventive health care. **Note: None of these provisions can take effect until they have they have been reviewed by the Department of Defense and regulations have been prescribed by the Secretary of Defense.**

The provisions include:

- **Waiving copayments for certain TRICARE beneficiaries for preventive services received in FY2009.** Taking age and gender into account, these preventive services include colorectal screening, breast screening, cervical screening, prostate screening, annual physical exam, vaccinations and other services as determined by the Secretary of Defense. Medicare-eligible beneficiaries are not included in those whose copayments would be waived; however, the law provides for refunds of FY09 preventive care copayments subject to the availability of appropriations specifically for such refunds. We will report more details as they become available.

- **Conducting a demonstration project to evaluate the efficacy of providing incentives to encourage "healthy" behaviors on the part of eligible military health system beneficiaries.** Non-Medicare eligible retirees and their dependents who are enrolled in TRICARE Prime and reside in the demonstration project service area will be offered the opportunity to enroll in the demonstration project. The project will be conducted in at least three U.S. geographic areas where TRICARE Prime is offered. Those enrolled will also be offered a wellness assessment. The project is scheduled to start no later than Mar. 1, 2009 and run for three years.

- **Establishing a smoking cessation program under TRICARE for beneficiaries who are not Medicare-eligible.** The NDAA does provide for refunds to Medicare-eligible beneficiaries for certain smoking cessation services if appropriations are available. The NDAA calls for the program to start not later than 180 days after the date of the enactment of the NDAA which should be on or around Apr. 14, 2009.

- **The new law also directs the Secretary of Defense to submit a report on the possibility of providing the Extended Care Health Option (ECHO) program to dependents of military retirees.** This program was created in 2005 for severely disabled Family members of active duty military. We will report details as they become available.

Retiree Appreciation Days like this one at Ft. Knox, KY, are good places to learn about preventive health care.

Survivor Benefit Plan (SBP)

Last year's NDAA created a Special Survivor Indemnity Allowance (SSIA) for surviving spouses whose SBP was reduced by their Dependency and Indemnity Allowance (paid by the VA). The new law extends the SSIA to survivors of certain members who die on active duty. The law also corrects any unintended reduction of SBP annuities due to the phased-in elimination of the two-tier annuity and supplemental annuity. It appears that this correction would apply to a small population – SBP annuitants covered by the supplemental SBP plan (which was discontinued when the annuity reduction at age 62 was phased out) and receiving DIC. Even then, not all of those surviving spouses will be in the category requiring correction. More details to follow.

Veterans and Saluting

We report on provisions permitting veterans to salute from NDAA08 and NDAA09 on page 4.

Mobile Commissary Benefit

While the new law discusses funding for the mobile commissary for members of the Reserve Component and retired members far from a commissary, it did alert us to this benefit. See more in article on page 6.

Local Price Surveys Help Military Families Save Money

DALLAS – To support their mission of providing military shoppers with quality goods and services at competitively low prices, the Army & Air Force Exchange Service (AAFES) has a team of Market Price Coordinators, who compare the prices of top sellers in key categories with local competition at least once a month.

The price coordinators conduct periodic checks at local convenience, liquor and big box stores, comparing AAFES' prices on top selling items in each department. The results are sent to the Sales Directorate Pricing Team at AAFES Headquarters in Dallas, TX. From there, pre-tax shelf prices are set to be comparable to the competition. Shelf prices are of primary concern because all products available at AAFES, except for gasoline, are not subject to sales tax.

In addition to regular, local price surveys, AAFES offers a "We'll Match It!" program to ensure military shoppers always get the lowest price possible when shopping the BX/PX. If shoppers see a price differential of less than $10, they can tell the cashier who will match it on the spot. Anyone who reports a price difference of $10 or more need only bring a current local competitor's ad to receive the reduced price.

DeCA Brings the Benefit to You

Through their "Bringing the Benefit to You" campaign, DeCA is reaching out to those who have earned the commissary benefit, but cannot easily travel to a local store. The program includes taking a bit of the commissary to Guard and Reserve units through on-site truckload case-lot sales. While designed for Guard and Reserve members, these events are open to all authorized patrons and may prove helpful to retired Soldiers and spouses who live far from a commissary. DeCA posts sale dates and locations at http://www.commissaries.com/guard_reserve_sales.cfm. **Note: DeCA updates the onsite sale schedule once a week**. Guard-Reserve sale event may be cancelled or changed because of mission changes, drill rescheduling and unit deployments. Because the schedule changes so frequently, we have decided that it would not be wise to print the schedule here. We understand that many retirees do not have computers, but we ask those of you who are interested in these sales to ask a relative or friend to check this Web site for you.

With DeCA, Every Day is Mom's Day

FT LEE, VA – Every day in commissaries around the world, mothers shop for their Families, often paying attention to everyone but themselves. For a change, the Defense Commissary Agency (DeCA) would like to lavish some well-deserved attention on the military mom.

"Moms are the heartbeat of our military Families, whether they are holding down the homefront or in uniform themselves deployed down range," said Philip E. Sakowitz Jr., DeCA Director and Chief Executive Officer. "From January through Mother's Day in May, we want to focus special attention on our military moms and show them how much they mean to us."

With its "Every Day is Mom's Day at Your Commissary" initiative, DeCA wants to pamper mom with a variety of specially priced health and beauty care products set aside just for them. It's the commissary's way of saying "thank-you" to a customer demographic that represents about 80 percent of daily commissary shoppers.

Commissaries are rolling out their "red carpets" for mothers throughout the military community. Each store will feature a special shopping area for moms, a place where mothers can purchase discounted products to treat themselves or where their husbands and children also can do the honors.

Commissary customers will see banners, posters and shelf signs pointing the way to product displays designed for mom. Also planned are product giveaways and demonstrations as well as an emphasis on women's health articles on the DeCA Web site, http://www.commissaries.com, in the Ask the Dietitian forum.

Army Emergency Relief Needs Your Support

In response to Army Emergency Relief's (AER) 2008 outreach effort, Retired Soldiers gave more than $3.3 million to provide financial assistance to Soldiers and their Families. In response to Retired Soldiers' needs, AER assistance totaled over $7.2 million, an increase of more than 20% from 2007. Through its annual Retired Soldier Outreach mailing, AER is locating and helping more retired Soldiers who need assistance; such as providing help to a retired Staff Sergeant for his utility payments and avoiding the alternative of resorting to payday lenders.

Every day, AER provides interest-free loans and grants to respond to many needs, including emergency travel, rent, automotive repair, medical bills, scholarships, as well as financial assistance to the Families of Fallen Soldiers. This year's AER Campaign theme "Adding Strength to ARMY STRONG" recognizes the value AER adds to keeping Soldiers and their Families strong to meet the unique demands of Army life.

In a time when Soldiers and their Families face the demands of multiple deployments coupled with the country's recent economic challenges, the need for AER assistance is greater than ever. AER asks you to join your fellow Soldiers in carrying on the tradition of Soldiers Helping Soldiers with a tax-deductible gift.

In March, you should receive your 2009 Retired Soldier Outreach packets. If you don't get this mailing, contact your local AER Office or AER HQ at 1-866-878-6378. You can also contribute online with an allotment from your retired pay at http://www.aerhq.org/allotment_cont.asp.

AKO Update

WASHINGTON (ARNEWS) – If you use the "Army Knowledge Online" website, new security procedures will change the way you log in. To prepare for the new security protocol, the AKO system will present each user with a list of 20 questions. The user then provides answers to 15 of those questions. In subsequent logins, AKO will present three of those questions to the user, with multiple-choice answers.

Once you're in AKO, be sure to visit AKO for Army Retirees, a special site just for you, at https://www.us.army.mil/suite/page/559734, a gateway to a wealth of information including retiree resources on the Web and sites covering medical benefits, pay and state and regional resources. Be sure to add it to your favorites!

AFRH Accredited

The Armed Forces Retirement Home (AFRH) has received a five-year accreditation from the Commission on Accreditation of Rehabilitation Facilities (CARF)-Continuing Care Accreditation Commission (CCAC), an independent, nonprofit accrediting body.

This accreditation represents the highest level of endorsement achievable for AFRH which serves more than 1,100 retirees and Veterans at its Washington, DC, facility. CARF-CCAC called five AFRH areas exemplary including its annual reports to Congress and strategic plan. Retirees considering moving to the Washington facility or the Gulfport facility, slated to reopen in 2010, will want to know that AFRH received high marks for its wide variety of on and off campus activities. The on-campus activity facilities include a movie theater, bowling alley, and a 50,000 volume library.

For more information, go to http://www.afrh.gov or call the Public Affairs Office at 202-730-3043.

Recruiting Update - FY08 Successes

	Goal	Actual
Active Duty	80,000	80,517
Reserve	26,500	26,945
Guard	60,600	62,397
Total	167,100	169,858

The Army exceeded its Fiscal Year (FY) 2008 goal by recruiting more than 169,500 men and women in all Army components, the Army announced recently.

Contributing to the success of the Army's recruiting efforts this year were new programs such as "Active First." The program targets new recruits who would like to serve on active duty for a period of time and then transfer to the Army National Guard for completion of their contract. The Army National Guard recruited 1,604 Soldiers who accessed into the Active Component in FY2008.

DFAS Article on Pay Center and 1099s

Retirees and Survivor Benefit Plan (SBP) annuitants – if you're expecting to receive a paper copy of your tax statement (1099R) and end-of-year payment statement (retiree and annuitant account statements), you should have received them by now. The Defense Finance and Accounting Service's Cleveland Center (DFAS-CL) completed mailing tax and pay statements December 24th. Note: Those who use the online myPay system won't receive a mailed statement unless they request one.

If you have not received your statements, what should you do? Request a missing tax statement or ask to have a tax statement corrected. DFAS serves 5.9 million customers, not only retirees and annuitants, but also active duty military and civilians.

By phone
During the annual tax season, the DFAS Retired and Annuitant Pay call center experiences a higher than usual call rate. To help reduce customer wait times, DFAS has some tips for those requesting a 1099R for the 2008 tax season.

You do not need to speak to a Customer Service Representative to request a 1099R over the phone. The interactive voice response system (IVRS) is available 24 hours a day, 7 days a week, by calling 1-800-321-1080. Once you're connected, select option 4 and enter the retiree or annuitant's Social Security Number. The 1099R will systematically be mailed to the correspondence address DFAS has.

Changes to accounts can also be made through IVRS without the assistance by selecting option 5. (Note: To use this option, you must have a myPay Personal Identification Number.) If you still need to talk to a Customer Service Representative, the Customer Service Center hours are Monday through Friday from 7 a.m. to 7:30 p.m. Eastern Standard Time. High-volume call times are Mondays, Tuesdays, the day following a holiday and paydays between 10 a.m. and 2 p.m.

Customer Service Center
Representatives will be available on the following Saturdays from 9 a.m. and 2 p.m. (EST): Feb. 7, Feb. 21, Mar. 7 and Mar. 21.

myPay
Members with a myPay Personal Identification Number (PIN) can access and print their 1099R from the myPay Web site at https://mypay.dfas.mil/mypay.aspx. Also, if changes to a personal account need to be made, a member may do so via myPay without making a separate call to a representative. Simply follow the screen prompts to self-service any changes.

Paid-up Survivor Benefit Plan Update

CLEVELAND – When the "Paid-up Survivor Benefit Plan (SBP)" law change took effect Oct.1, 2008, all retirees who were at least 70 years of age and had paid SBP premiums for at least 360 months (30 years) were no longer required to make monthly payments for SBP coverage. Participants in the Retired Serviceman's Family Protection Plan (RSFPP) who were age 70 or older on the effective date and had paid premiums for at least 360 months (30 years) also had their premiums stopped.

About 140,000 retirees qualified for paid-up status in October and November. DFAS estimates that about 400 retirees a month are reaching paid-up status. DFAS will notify retirees by mail of their paid-up status and when premiums will be stopped. Retirees do not need to take any action.

Also, Retiree Account Statements (RAS) now include a "premium counter" that tracks the number of months of paid premiums credited to a retiree's account. The premium counter will automatically increase in each month that a full premium payment is made. Each time a retiree receives a RAS it will display the current number of monthly premium payments. This will help retirees monitor their "paid-up" eligibility status. Note: A RAS is issued whenever a pay change occurs, for example, when retired pay is increased by a cost-of-living adjustment.

DFAS is working with the Defense Manpower Data Center (DMDC), which maintains historical pay data on all military retirees, to ensure that everyone receives proper credit for all premiums paid and that the premium counter is accurate.

Retirees who believe that the premium counter is incorrect will be given the opportunity to dispute it. The dispute period began on Jan. 1, 2009, after the annual RAS had been mailed and received, and will end on June 30, 2009. All disputes must be made by completing a DD Form 2656-11 available for download at http://www.dfas.mil, or http://www.dtic.mil/whs/directives/infomgt/forms/forminfo/forminfopage3439.html or by contacting your Retirement Services Officer. If you have questions about your SBP premium counter, you can contact DFAS at 1-800-321-1080.

RSO CORNER

What Your RSO Can Do For You

Do you know your Retirement Services Officer (RSO)? Everyone (in the Army retired Family) reading this article has the support of an Army RSO – whether you're a retiring or Retired Soldier, whether you're a spouse or a surviving spouse – no matter how far you live from an Army installation, you have the support of an RSO.

Note: The RSO program is an Army program – no other military service has full-time employees dedicated to serving retiring and retired Soldiers and spouses. RSOs are there to help in the years before retirement and long after retirement.

RSOs brief Soldiers and spouses to prepare them for retirement. They continue to support retired Soldiers, spouses and surviving spouses long after retirement.

What are some of the services that RSOs provide to Retired Soldiers, spouses and surviving spouses?

This is what they do:

- Conduct an annual Retiree Appreciation Day.
- Publish an annual retiree bulletin.
- Maintain an RSO homepage on their installation's Website.
- RSOs are your in-house experts on a wide variety of topics affecting you. If they don't have the answer, they know where it can be found.

What are some of their areas of expertise?:

- Combat-Related Special Compensation (CRSC).
- Concurrent Retirement and Disability Payments (CRDP).
- Benefits/entitlements from the VA; TRICARE medical/dental; Social Security/Medicare benefits, the Army Career and Alumni Program (ACAP) and others.
- How to obtain copies of lost documents (for example, DD Form 214, retirement orders and medical records); request reissuance of military awards; and replace or renew military ID cards.

RSOs also:

- Work with the retired and annuitant pay system to resolve pay matters for Retired Soldiers, Family members and survivors.
- Counsel and assist survivors of Retired Soldiers and Soldiers who die on active duty regarding their SBP options and entitlements and processing their SBP applications, which includes counseling on the VA's Dependency and Indemnity Compensation (DIC) and its relationship to SBP.
- Provide information and assistance to Soldiers, spouses and former spouses regarding the Former Spouse Protection Act.

RSOs worldwide are listed on pages 13 and 14 of every *Echoes* and on our homepage at http://www.armyg1.army.mil/rso/rso.asp.

New Program Offers Online Cruise Discounts

If a cruise has been on your vacation horizon for a long time, now's the time to act.

Thanks to an agreement between the Army's Family and MWR (Morale, Welfare and Recreation) Command and International Cruise & Excursions (I.C.E), one of the country's top cruise wholesalers with 46 cruise lines originating in ports of call around the world, it's now cheaper and easier to take to the seas. The program, "Government Vacation Rewards," offers discounted prices, rewards points and online booking.

According to COL (Ret.) John R. Cully, I.C.E. vice president, this program enables National Guardsmen, reservists, and retirees who do not live near an installation to take part in discounted travel. Family and MWR programs on installations benefit when retirees and others registering identify the installation closest to them (even if that installation is far away).

For more information, go to http://www.govVacationrewards. com. This program is available online only. Cruise and other vacations program information is available at most Army, Navy and Marine Corps Garrisons through the on-base ITR (Information, Ticketing and Reservations) /ITT offices.

DISNEY DISCOUNT: Retirees see Armed Forces Salute at www.disneyworld.com/military

TRICARE for Life and Disabled Beneficiaries

FALLS CHURCH, VA – TRICARE beneficiaries who receive a disability check – listen up. TRICARE officials want to ensure that beneficiaries receive the TRICARE coverage to which they are entitled.

Most beneficiaries become eligible for Medicare at age 65. However, many beneficiaries under age 65 also qualify for Medicare and there is one critical fact they need to know. Most TRICARE beneficiaries who are eligible for premium-free Medicare Part A are required under federal law to enroll in Medicare Part B to keep TRICARE benefits.

Medicare Part A covers inpatient care in hospitals and skilled nursing facilities. It also covers hospice and some home health care. Medicare Part B is medical insurance. It helps cover outpatient and physician services as well as some physical and occupational therapies and home health care. The Medicare Part B monthly premium is currently $96.40. Individual premiums could be higher, based on income.

When Medicare coverage is effective, it becomes the primary insurance, while TRICARE becomes the secondary. Beneficiaries who take appropriate steps to maintain their TRICARE eligibility will often have no out-of-pocket expenses for health care services covered by Medicare and TRICARE.

Generally, beneficiaries who receive Social Security disability benefits begin receiving Medicare benefits after two years and they may choose between options such as TRICARE Prime or TRICARE for Life. Most will need to have Medicare Part B, although there are some exceptions.

Factors beneficiaries must take into consideration before making a decision when it comes to Medicare and TRICARE include: whether their spouse is on active duty; if they are disabled due to injuries while serving on active duty; if they have other health insurance; or if they are enrolled in the Uniformed Services Family Health Plan or TRICARE Reserve Select. Other factors may also apply, but help is available to understand the complexities of this benefit.

Information on how Medicare and TRICARE work together for eligible beneficiaries under 65 is at http://www.tricare.mil/medicare. Other resources for Medicare, TRICARE and Social Security information: FAQs at http://www.tricare.mil/faqs/ (select the TRICARE For Life); visit http://www.medicare.gov or call 1-800-633-4227; visit http://www.ssa.gov or call 1-800-772-1213; or contact Wisconsin Physicians Service (TRICARE for Life) at 1-866-773-0404.Visit the nearest ID card issuing facility or call 1-800-538-9552 for eligibility information.

TRICARE and Other Health Insurance Can Be a Balancing Act

Understanding one insurance plan may be a little confusing. Understanding two can be even harder. Many TRICARE beneficiaries are eligible for Other Health Insurance (OHI) and balancing the plans is key to seeking care and filing claims.

It is essential beneficiaries understand their OHI so they know how the provider network, referral, prescription and claims processes work. To clarify some specifics on how OHI works with TRICARE, check out TRICARE's web page on OHI at http://www.tricare.mil/mybenefit/home/Medical/OHI.

Although there are a few exceptions, federal law requires TRICARE to be the secondary payer to OHI. Beneficiaries could experience denials or delays in processing if they do not inform the appropriate managed care support, TRICARE for Life or pharmacy contractors or the claims processor about their OHI.

Beneficiaries must file with their OHI provider before filing with TRICARE. A copy of the beneficiary's OHI payment determination and a copy of the itemized bill, at a minimum, should be included with the TRICARE claim form. If their provider doesn't file TRICARE claims on their behalf, beneficiaries must remember to submit claims to TRICARE after their OHI pays.

TRICARE beneficiaries may choose to purchase a TRICARE supplemental insurance policy offered, for example, by some military associations and private companies. Unlike OHI, which pays for health care services before TRICARE pays, these supplemental programs pay after TRICARE. For details see the "supplemental insurance" section in the OHI section of the TRICARE Web site.

Beneficiaries with OHI who need more information on how to file claims can visit http://www.tricare.mil/mybenefit/home/Medical/Claims for details and forms.

Mental Health Reimbursement Rates Increase

FALLS CHURCH, VA – TRICARE has increased mental health reimbursement rates by 5 percent for 24 mental health services. The psychiatric therapeutic procedures impacted by this change range from Current Procedural Terminology (CPT) codes 90804-90829 which include:

- Individual psychotherapy, insight oriented, behavior modifying and/or supportive, using verbal techniques provided in an office or other outpatient facility, an inpatient hospital, partial hospital or residential care facility.
- Individual psychotherapy, interactive using non-verbal techniques in an office or other outpatient facility, an inpatient hospital, partial hospital or residential care facility.

"TRICARE providers should be encouraged about this positive change," said MG Elder Granger, Deputy Director, TRICARE Management Activity. "The mental health reimbursement increase will enhance service in an area of increased focus and benefit wounded warriors and their Families."

Rates for all procedures by locality can be found at http://www.tricare.mil/cmac/.

VA Expands Protection for Veterans with Missing Paperwork

WASHINGTON – The Department of Veterans Affairs (VA) has announced special procedures for processing claims from veterans, Family members and survivors whose applications for VA financial benefits may have been mishandled by VA personnel.

These special procedures come after a VA Inspector General audit found documents waiting to be shredded at some VA regional offices that, if disposed of, could have affected the financial benefits awarded to veterans and survivors.

VA worked with the six largest veterans service organizations in developing these special new procedures. The procedures will assist veterans and survivors in establishing that an application or another document was previously submitted to VA, but was not properly acted upon by VA and was not retained in the Veteran's records.

The special procedures cover missing documents submitted by a veteran or other applicant for VA benefits during the 18-month period between Apr. 14, 2007 and Oct. 14, 2008.

VA will process any missing applications or evidence resubmitted under these special procedures as if the document had been originally submitted on the date identified by the claimant.

Veterans and other applicants have one year, or until Nov.17, 2009, to file previously submitted documents under these special procedures.

Veterans not covered by these special rules who believe relevant material is missing from their files can submit additional documentation at any time. An award of benefits earlier than Apr. 14, 2007, may be established if there is credible corroborating evidence supporting an earlier date of document submission.

When this problem of mishandled documents was uncovered on Oct. 14, 2008, VA immediately ceased all shredding activities while it established tighter controls over all claims documents and conducted special training for all employees who process veterans' applications.

All regional office shredding equipment and operations are now under the strict control of the facility records management officer. Every employee has been given a separate receptacle for papers appropriate for shredding. These receptacles are subject to review by supervisors and other officials.

Before any claims document can be shredded now, it must now be reviewed by two people and the facility records management officer.

VA's Inspector General is continuing to investigate a small number of cases where inappropriate shredding may be traceable to a specific employee. Legal and disciplinary action will be initiated to hold accountable any employee who has acted improperly.

Veterans and others who are concerned about missing documents and want more information on the special processing procedures may call 1-800-827-1000 for assistance or go to our website at http://www.vba.va.gov/VBA/specialprocedures_qa.asp.

They may also send an e-mail inquiry through IRIS@va.gov or visit their local VA regional office.

VA representatives will review VA's record systems to verify receipt of applications and supporting evidence and will assist anyone desiring to file a claim under the special processing procedures for missing documents.

Enhanced VA Mortgage Options

WASHINGTON – Veterans with conventional home loans have new options for refinancing a Department of Veterans Affairs (VA) guaranteed home loan as a result of the Veterans' Benefits Improvement Act of 2008.

"These changes will allow VA to assist a substantial number of veterans with subprime mortgages refinance into a safer, more affordable, VA guaranteed loan," said (then) Secretary of Veterans Affairs Dr. James B. Peake. "Veterans in financial distress due to high rate subprime mortgages are potentially the greatest beneficiaries."

VA has never guaranteed subprime loans. However, as a result of the new law VA can now help many more veterans who currently have subprime loans.

The new law makes changes to VA's home loan refinancing program. Veterans who want to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property. These types of loans were previously limited to 90 percent of the value.

Also, Congress raised VA's maximum loan amount for these types of refinancing loans which were capped at $144,000. Now, such loans may be made up to $729,750 depending on where the property is located. Increasing the loan-to-value ratio and raising the maximum loan amount will allow more qualified veterans to refinance through VA, allowing for savings on interest costs or even potentially avoiding foreclosure.

Originally set to expire at the end of October 2008, VA's authority to guarantee Adjustable Rate Mortgages (ARMs) and Hybrid ARMs was also extended under this new law through Sept. 30, 2012. Unlike conventional ARMs and hybrid ARMs, VA limits interest rate increases on these loans from year to year, as well as over the life of the loans.

For more information, or to obtain help from a VA Loan Specialist, veterans may call VA at 1-877-827-3702 or visit http://www.homeloans.va.gov.

VA Declares ALS a Presumptive Compensable Illness

WASHINGTON – Veterans with amyotrophic lateral sclerosis (ALS) may receive support for themselves and their Families after the Department of Veterans Affairs (VA) announced that ALS will become a presumptively compensable illness for all veterans with 90 days or more of continuously active service in the military. ALS, also called Lou Gehrig's disease, is a neuromuscular disease that affects about 20,000 to 30,000 people in the U.S. and is almost always fatal.

"Veterans are developing ALS in rates higher than the general population, and it was appropriate to take action," (then) Secretary of Veterans Affairs Dr. James B. Peake said. Secretary Peake based his decision primarily on a November 2006 report by the National Academy of Sciences' Institute of Medicine (IOM) on the association between active-duty service and ALS.

"ALS is a disease that progresses rapidly, once it is diagnosed," the Secretary explained. "There simply isn't time to develop the evidence needed to support compensation claims before many veterans become seriously ill. My decision will make those claims much easier to process, and for them and their Families to receive the compensation they have earned through their service to our nation."

The new interim final regulation applies to all applications for benefits received by VA on or after Sept. 23, 2008, or that are pending before VA, the United States Court of Appeals for Veterans Claims, or the United States Court of Appeals for the Federal Circuit on that date. VA will work to identify and contact veterans with ALS, including those whose claims for ALS were previously denied, through direct mailings and other outreach programs.

For more information on VA's disability compensation program, go to http://www.va.gov or contact 1-800-827-1000.

VA Increases Mileage Rates

WASHINGTON –Eligible veterans will see an increase in the mileage reimbursement they receive for travel to VA facilities for medical care. (Then) Secretary of Veterans Affairs Dr. James B. Peake has raised the mileage reimbursement from 28.5 cents per mile to 41.5 cents per mile for all eligible veterans.

Congress provided funding to VA to increase the reimbursement rate, effective Nov. 17, 2008.

Service-connected veterans, veterans receiving VA pensions, and veterans with low incomes are eligible for the reimbursement.

On Jan. 9, 2009, these deductibles decreased to $3 for a one-way trip, $6 for a round trip, with a maximum of $18 per calendar month. Deductibles can be waived if they cause a financial hardship to the veteran.

Retirement Services Officers (RSOs)

Do you have questions on 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://www.armyg1.army.mil/retire (Note: That's the number 1 after the g).

State/Territory RSOs

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

ALABAMA
- Redstone Arsenal
(256) 876-2022
cynthia.anderson1@redstone.army.mil
- Ft Rucker
(334) 255-9124
ruck.retirees@conus.army.mil

ALASKA
Ft Richardson
1-800-478-7384 (AK only)
(907) 384-3500
rso@richardson.army.mil
- Ft Wainwright
(907) 353-2102
carlos.t.garcia@us.army.mil

ARIZONA
- Ft Huachuca
(520) 533-5733
HuacRSO@conus.army.mil

ARKANSAS
Ft Sill, OK

CALIFORNIA
Ft McCoy, WI

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@macdill.af.mil
- Rest of FL
Ft Stewart, GA

GEORGIA
- Ft Benning
(706) 545-1805
benn.g1hrd.rso@benning.army.mil
- Ft Gordon
(706) 791-2654
angela.gaston@us.army.mil
- Ft McPherson
(404) 464-3219
rso.mcpherson@forscom.army.mil
- Ft Stewart
(912) 767-5013
rso@stewart.army.mil

HAWAII
Schofield Barracks
(808) 655-1514
rso@schofield.army.mil

IDAHO
Ft Carson, CO, or Ft Lewis, WA

ILLINOIS
Ft L.Wood, MO; Ft McCoy, WI; Ft Knox, KY

INDIANA
Ft Knox, KY

IOWA
Ft McCoy, WI

KANSAS
- Ft Leavenworth
(913) 684-2425
Leav-RSO@conus.army.mil
- Ft Riley
(785) 239-3320
rso@riley.army.mil

KENTUCKY
- Ft Campbell
(270) 798-5280
camp.retire@conus.army.mil
- Ft Knox
(502) 624-1765
knox.rso@conus.army.mil

LOUISIANA
Ft Polk
(337) 531-0363
polk_rso@conus.army.mil

MAINE
Ft Drum, NY

MARYLAND
- Aberdeen Pr. Grd.
(410) 306-2320
imnearpghr@apg.army.mil
- Ft Meade
(301) 677-9603
mderso@conus.army.mil

MASSACHUSETTS
West Point, NY

MICHIGAN
- Ft McCoy, WI
- Lower MISelfridge ANGB
(586) 307-5580 (or Ft McCoy)

MINNESOTA
Ft McCoy, WI

MISSISSIPPI
Ft Rucker, AL

MISSOURI
Ft Leonard Wood
(573) 596-0947
leon.agretsvcs@conus.army.mil

MONTANA
Ft Lewis, WA

NEBRASKA
Ft Riley, KS

NEVADA
Ft McCoy, WI

NEW HAMP.
Ft Drum, NY

NEW JERSEY
- Ft Dix
(609) 562-2666
rso@dix.army.mil
- Ft Monmouth
(732) 532-4673
jacqueline.moura@us.army.mil

NEW MEXICO
Ft Bliss, TX

NEW YORK
- Ft Drum
(315) 772-6434
drum.rso@conus.army.mil
- Ft Hamilton
(718) 630-4552
keith.harry@us.army.mil
- Watervliet-Wed/Thurs
(518) 266-5810
wvarso@gmail.com
- West Point
(845) 938-4217
rso@usma.army.mil

NO. CAROLINA
Ft Bragg
(910) 396-5304
braggrso@conus.army.mil

NO. DAKOTA
Ft Riley, KS

OHIO
Ft Knox, KY

OKLAHOMA
Ft Sill
(580) 442-2645
rso.sill@conus.army.mil

OREGON
Ft Lewis, WA

PENNSYLVANIA
- Carlisle Barracks
(717) 245-4501
rso@carlisle.army.mil
- Tobyhanna Army Depot(Tues/Wed/Thurs)
(570) 895-7409
brianne.flynn@us.army.mil

RHODE ISLAND
West Point, NY

SO. CAROLINA
Ft Jackson
(803) 751-6715
FJrso@conus.army.mil

SO. DAKOTA
Ft Riley, KS

TENNESSEE
Ft Campbell, KY

TEXAS
- Ft Bliss
(915) 568-5204
BlissRSO@conus.army.mil
- Ft Hood
(254) 287-5210
hood.dhr.iag.retsvcs@conus.army.mil
- Ft Sam Houston
(210) 221-9004
rso@samhouston.army.mil

UTAH
Ft Carson, CO

VERMONT
Ft Drum, NY

VIRGINIA
- Ft Belvoir
(703) 805-2675
rso@belvoir.army.mil
- Ft Eustis
(757) 878-3648
eustis.rso@conus.army.mil
- Ft Lee
(804) 734-6555
leeeimarso@conus.army.mil
- Ft Monroe
(757) 788-2093
monr.fmretsvcoff@conus.army.mil
- Ft Myer
(703) 696-5948
fmmc-rso@conus.army.mil

W. VIRGINIA
Ft Knox, KY

WASHINGTON
Ft Lewis
(253) 966-5884
Lewis700PMC retirements@conus army.mil

WISCONSIN
Ft McCoy
1-800-452-0923
bill.g.walters@us.army.mil

WYOMING
Ft Carson, CO

PUERTO RICO
Ft Buchanan
(787) 707-3842
santiago.santiago@conus.army.mil

Overseas RSOs

Europe
06202-80-6080
usareur-rso@hq.1perscom.army.mil

Germany

Ansbach
0981-183-7824
RSOAnsbach@eur.army.mil

Bamberg
0951-300-8071
RSOBA@eur.army.mil

Baumholder
06783-6-6080
RSOBaumholder@eur.army.mil

Grafenwoehr
09641-83-8540
imae-graf.rso@graf.eur.army.mil

Heidelberg
06221-57-3347
RSOHD@eur.army.mil

Kaiserslautern
0631-411-7333
RSOKL@eur.army.mil

Mannheim
0621-730-2399
RSOMA@eur.army.mil

Schweinfurt
09721-96-7033
RSO.Schweinfurt@eur.army.mil

Stuttgart
07031-15-2924
usag-s.rso@eur.army.mil

Wiesbaden
0611-705-7668
RSOWiesbaden@eur.army.mil

Belgium
0032-65-44-6238
RSO.usagbenelux@eur.army.mil

England
see Kaiserslautern

Italy/So. Europe/Africa/Mid-East

Vicenza
0444-71-7451
RSOVicenza@eur.army.mil

Netherlands
0031-46-443-7320
RSO.Schinnen@eur.army.mil

Japan
046-407-3940
rso@zama.army.mil

Okinawa
06117-44-4186
rso@okinawa.army.mil

Korea
0505-753-3872
RSO@korea.army.mil

Guard and Reserve RSO

Human Resources Command, St. Louis, MO, office serving all Guard and Reserve Retired Soldiers and their Families
1-800-318-5298 ext 4 • (314) 592-0123 • sheila.dorsey@us.army.mil or stephen.welch@us.army.mil

Army Retirement Services: http://www.armyg1.army.mil/retire

Army Echoes: http://www.armyg1.army.mil/retire

Address Change: See boxes on pg. 16. DON'T send to Echoes.

Armed Forces Retirement Home: 1-800-422-9988; 3700 N Capitol St, NW; Washington, DC 20011-8400; http://www.afrh.gov

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

Army Career & Alumni Program: http://www.acap.army.mil

Army Emergency Relief: 1-866-878-6378; (703) 428-0000; http://www.aerhq.org

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

Army Knowledge Online: https://www.us.army.mil

Combat-Related Special Compensation: 1-866-281-3254; http://www.crsc.army.mil;

Concurrent Retirement & Disability Payment: 1-800-321-1080, http://www.dfas.mil, under "Retired Pay"

Death – Report a Retired Soldier's Death: Call local Installation Casualty Assistance Office or HQDA Casualty Operations Center, 1-800-626-3317; from overseas, call (703)325-7990 collect. https://www.hrc.army.mil/site/active/tagd/cmaoc/cmaoc.htm

Arlington National Cemetery: (703) 607-8585; http://www.arlingtoncemetery.org

DEERS: 1-800-538-9552; (831) 583-2500
ID card records update in case of death or divorce: Contact nearest ID card facility.

Defense Commissary Agency: http:www.commissaries.com

Dental Plan: 1-888-838-8737; http://www.TRDP.org

Gulf War Homepage: http://www.gulflink.osd.mil

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

Records – Replace DD Form 214, awards: http://vetrecs.archives.gov (if retired before Oct 1, 2002) National Personnel Records Center (Military Personnel Records); 9700 Page Ave.; St. Louis, MO 63132-5100 (if retired on or after Oct 1, 2002) Army Human Resources Command-St. Louis; ATTN: AHRC-PAV-V; 1 Reserve Way; St. Louis, MO 63132-5200

Pay/SBP Inquiries http://www.dfas.mil

Pay inquiries and update of pay or SBP records in case of death, divorce or remarriage:

(retiree) Defense Finance and Accounting Service; U.S. Military Retirement Pay; PO Box 7130; London, KY 40742-7130
1-800-321-1080, (216) 522-5955

(SBP/RSFPP annuitant) Defense Finance and Accounting Service; U.S. Military Annuitant Pay; PO Box 7131; London, KY 40742-7131 1-800-321-1080; (216) 522-5955

Pay Center FAX numbers: (retiree) 1-800-469-6559; (216) 522-5955 (SBP/RSFPP annuitant) 1-800-982-8459

Online account access: https://mypay.dfas.mil

Online contact info (includes e-mail link):
http://www.dfas.mil/retiredpay/contactus.html

myPay customer service:
1-888-DFAS411 or 1-888-332-7411, Commercial 216-522-5096, or DSN 580-5096.

Social Security http://www.ssa.gov; 1-800-772-1213

(If overseas, contact the American Embassy/consulate, or go to http://www.ssa.gov/foreign/phones.html or FAX 410-597-1800.) Medicare http://www.medicare.gov; 1-800-633-4227

Reserve https://www.hrc.army.mil/site/reserve
(requires Army Knowledge Online login)

Reserve Benefits: 1-800-318-5298; (314) 592-0553

Application for Reserve Retired Pay: (You should receive packet at age 58.) Army Human Resources Command-St. Louis; ATTN: AHRC-PAP-T; 1 Reserve Way; St Louis, MO 63132-5200

Retiree Mobilization: Army Human Resources Command-St. Louis; ATTN: AHRC-PLM-O; 1 Reserve Way; St Louis, MO 63132-5200; (314) 592-0000, ext. 3030

VA http://www.va.gov

Regional Offices: 1-800-827-1000 (Retirees overseas should contact the American Embassy/consulate); TDD (Telecomm. Device for Deaf) 1-800-829-4833

Insurance: VA Regional Office and Insurance Center; PO Box 7208 (claims inquiries); PO Box 7327 (loans); PO Box 7787 (payments); Philadelphia, PA 19101; 1-800-669-8477

Health Care Benefits: 1-877-222-8387

Grave Information: 1-800-697-6947

GI Bill: 1-888-442-4551

TRICARE Information http://www.tricare.mil

TRICARE North: 1-877-TRICARE; https://www.hnfs.net/bene/ home; 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: 1-800-444-5445; http://www.humanamilitary.com/home.htm; 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: 1-888-TRIWEST; https://www.triwest.com/triwest/default.html; 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: 1-888-777-8343; http://www.tricare.mil/overseas/index.cfm

TRICARE for Life: 1-866-773-0404; (TDD for hearing impaired 1-866-773-0405); http://www.tricare.mil/tfl/default.cfm

TRICARE Mail Order Pharmacy: 1-866-363-8667; http://www.tricare.mil/pharmacy/tmop.cfm

TRICARE Retail Pharmacy: 1-866-363-8779; http://www.express-scripts.com.
Email: tricare_help@otsg.amedd.army.mil

Recreation Centers http://www.armymwr.com

Cape Henry Inn and Beach Club: (757) 422-8818, FAX: (757) 422-6397 http://www.capehenryinn.com

Hale Koa Hotel, Hawaii: (808) 955-9424, 1-800-367-6027; FAX1-800-425-3329) http://halekoa.com

Eidelweiss Resort, Bavaria: 011-49-8821-9440; FAX 011-49-8821-944-4135
http://www.edelweisslodgeandresort.com

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

Dragon Hill, Korea: 011-822-790-0016; FAX 011-822-790-1576; reservations@dhl.korea.army.mil

Sister Service Retiree Publications

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

Coast Guard Evening Colors: http://www.uscg.mil/hq/psc/eveningcolors

Marine Corps Semper Fi: https://www.manpower.usmc.mil, then click on "Semper Fidelis Online" under "News and Features"
Navy Shift Colors: http://www.npc.navy.mil/ReferenceLibrary/Publications

How to Change Your Address

Echoes is mailed using correspondence addresses supplied by:

- **For those in receipt of retired pay or an annuity** – DFAS – Cleveland
- **For those who will begin to receive retired pay at age 60** – the Army Human Resources command (HRC) – St. Louis

You must use the contact information provided in the boxes below to make address changes. If you write or FAX your address change, you must include your Social Security number on every page and you must sign your address change request.

Mobilization: For mobilization purposes, ALL Retired Soldiers should report address and phone number changes as well as changes in your ability to serve (physical condition) to HRC – St. Louis using the contact info below.

Note: The Army Echoes Editor cannot make address changes!

Keeping Your Family's Files Current

Retired Soldiers and surviving spouses – do your Families know where your files and important papers are? If you died tomorrow, would they know where your bank account is, what insurance you carried and where the deed to the house is? If you haven't yet put together a packet of information for your Family, a good tool to use is our Casualty Assistance Checklist which you can access on our homepage at http://www.armyg1.army.mil/rso/PostRetirement.asp under information for Retired Soldiers and Family Members. Complete the checklist and give it to your Family to make things a little easier after your death.

Update Your Retired Pay File Information

Remember: *You are responsible for updating your retired pay file information at DFAS-CL, using the KY mailing address below, within one year of the event if you marry, remarry, have a child, are widowed or divorced and need to make or update a Survivor Benefit Plan (SBP) election.*

If in receipt of or entitled to retired pay, mail to:

Defense Finance and Accounting Service
U.S. Military Retired Pay
PO Box 7130
London, KY 40742-7130
Phone: 1-800-321-1080 or
(216) 522-5955; FAX: 1-800-469-6559
(put SSN on all pages)

If in receipt of or entitled to SBP/RSFPP annuity, mail to:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
PO Box 7131
London, KY 40742-7131
Phone: 1-800-321-1080 or
(216) 522-5955; FAX: 1-800-982-8459
(PUT SSN on all pages)

If a retired reservist not yet 60, mail to:

U.S. Army Human Resources Command – St. Louis
ATTN: AHRC-PAP-A
1 Reserve Way
St. Louis, MO 63132-5200
Phone: 1-800-318-5298 or
(314) 592-0554; FAX: (314) 592-0582
(ATTN: TLM9V49) (put SSN on all pages)

Not Updating Retired Pay Records Can Cost Benefits

Too often, we hear about survivors who were denied Survivor Benefit Plan (SBP) or Reserve Component SBP(RCSBP) benefits **because the Retired Soldier did not update retired pay records after getting married, divorced, remarried, being widowed or gaining a child.**

We hear from surviving spouses who did not receive the retired pay for the days of the last month the Retired Soldier was alive because this money went to the person the Soldier had chosen at retirement.

We hear from former spouses who lost SBP benefits because neither the former spouse nor the Retired Soldier notified DFAS within a year of the divorce by sending a DD Form 2656-10, SBP/RCSBP Request for Deemed Election, and a copy of the divorce decree or court order awarding SBP/RCSBP.

Ensure your SBP & retired pay records are updated. Keep a file with information that will be needed when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect.

Keep this article as a reminder to update your retired pay records if your status changes.

Army Echoes

Welcome to Your New, Color Edition

Communicating with Retired Soldiers and Families is a key component of the Army's strategic communication mission. YOU – still proud, still serving, still saluting – are still a vital part of the Army. So we're upgrading your publication for everything you have done for the Army and your country and for everything you continue to do.

Thank you for your service!

Army Retirement Services
ATTN: DAPE-HRP-RSO
Alexandria VA 22332-0470
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Atlanta, GA
Permit # 2207

Retiree Appreciation Days

Flu shots are a feature of many RADs like this one at Ft Knox, KY.

Why should you go to a Retiree Appreciation Day (RAD)? Your RAD is designed just for you – Retired Soldiers and spouses – with speakers and events planned by your Retirement Services Officer (RSO) and Installation Retiree Council.

Some RADs include a dinner or a golf tournament. Many offer flu shots and blood pressure screenings at "health fairs." Many organizations set up tables at RAD "county fairs" including DFAS and the VA. While most RADs are weekend events, a few are scheduled for weekdays, based on retiree response. Are there any changes planned for your installation? You'll get the latest information at your RAD.

Here are the RADs scheduled for this year so far. For information, contact the RSO hosting the event (Army RSOs are listed on page 13.). For updates, go to http://www.armyg1.army.mil/rso/rads.asp.

Find Retiree Appreciation Days at a Location Near You

Fresno, CA
07 Mar 09
Clovis Veteran Mem. Bldg.
559-291-2774

USAG Stuttgart
18 Apr 09

USAG Schweinfurt
25 Apr 09

Ft Wainwright, AK
02 May 09

West Point, NY
02 May 09

Ft Lewis, WA
15 May 09

Camp Zama, Japan
16 May 09

Ft Eustis, VA
16 May 09

Ft Buchanan, PR
22 May 09

USAG Ansbach
06 Jun 09

USAG Vicenza
12 Jun 09

Ft Ord, CA
13 Jun 09
831-242-6691

Ft Lewis
07 Aug 09
Surviving Family Members Appreciation Day

Twin Cities/ Rosemount, MN*
28 Aug 09

Camp Ripley, MN*
29 Aug 09

Ft McCoy, WI
11 Sep 09

Lemoore NAS, CA*
12 Sep 09

Ft Lee, VA
26 Sep 09

Ft Bliss, TX
26 Sep 09

Ft Meade, MD
9 Oct 09

Ft Monroe, VA
15 Oct 09

Ft Monmouth, NJ
17 Oct 09

USAG Heidelberg
17 Oct 09

Ft Hood, TX
23-24 Oct 09

USAG Grafenwoehr
(tent)
24 Oct 09

Ft Knox, KY
30-31 Oct 09

Rock Island, IL*
31 Oct 09

Ft Leavenworth, KS
31 Oct 09

Ft Richardson, AK
07 Nov 09

*sponsored by Ft McCoy, WI