

ECHOES

THE BULLETIN FOR
RETIRED SOLDIERS,
SURVIVING SPOUSES
& FAMILIES



A MESSAGE FROM THE CHIEF OF STAFF

Greetings Retired Soldiers, Surviving Spouses and Families,

Thanks for your continued support as we work to get this great Army back in balance and build the Army the country needs to meet the challenges of the 21st century. Let me reassure you that today's Army is the most professional, resilient, combat-seasoned force I've been associated with in nearly four decades of service – and we were very good when you were with us!

For two years now, I've been saying that the Army is out of balance. We became so weighed down by current commitments that we couldn't do what we needed to do to sustain the all-volunteer force over the long haul or prepare ourselves for other contingencies. As you know, we have a plan to restore balance by 2011 and continue to make progress toward that goal.

We do so as we enter our eighth year of war – the longest for our country with an all-volunteer force. Our Soldiers and Families are stretched. Sustaining them remains our top priority. We continue to invest in programs that help provide Soldiers and their Families with the care and quality of life they need and deserve.

This commitment includes exploring new approaches. For example, I am most concerned with the long-term impact of repeated combat deployments on the mental health of the force – particularly among our junior officers and noncommissioned officers. To address this concern, the Army is developing the Comprehensive Soldier Fitness program, an approach that gives to mental fitness the same attention we routinely place on physical fitness.

Comprehensive Soldier Fitness is designed to build resilience and enhance performance in Soldiers, giving them skills to help cope with the mental stresses of sustained combat before they deploy. We expect to begin implementing the CSF program this coming summer.

Leadership remains vital to the Army in this era of persistent conflict. We continue to celebrate 2009 as the Year of the Noncommissioned Officer, recognizing the contributions of our professional NCO corps and honoring the service of countless corporals and sergeants leading small units across the Army. When I travel around the world, it becomes very plain. Our NCOs are not only a national asset – they are also the envy of the world's armies. As a country, we should take special pride in that.

In his inaugural address, President Obama talked about service and praised our armed forces for embodying "a spirit of service" and setting an example for the rest of the Nation. So in closing, let me thank you – our Army's retired Soldiers and Families – for your past and present service. Your involvement in your communities is crucial in helping Americans connect with their Army. You echo the call to serve and, in doing so, help our Army remain the Strength of the Nation. Army Strong!

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

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A Message From Army Retirement Services Office

Greetings Retired Soldiers, Surviving Spouses and Family Members,

The May-August edition of *Army Echoes* is in some ways our most important communication of the year with you and your Family. This edition is full of the very latest information from the late April "Chief of Staff Army Retiree Council" which meets in the Pentagon for a week, and does YOUR BUSINESS.

As usual Laura Paul, our Editor of *Army Echoes*, has done a great job of highlighting the week-long event, and because our current capability allows us to include photos, you will see both Secretary of the Army Pete Geren, and Vice Chief of Staff General Peter Chiarelli talking with the council members. Their messages were inspirational and straight-forward: both care deeply for the Soldiers, retired Soldiers, and all Family members, and outlined several key initiatives each is pushing for our Army.

As always, General Casey's message about "Putting the Army back in balance" is a strong and clear summary of the enormous challenges and opportunities present in our Army today. Sergeant Major of the Army Preston's article highlights the "Year of the NCO," and celebrates our outstanding NCO Corps!

Let me add a comment on the CSA Retiree Council and the absolutely outstanding 14 retired Soldiers who serve you. Each year several of these very special retired Soldiers depart the CSA Retiree Council, and then are replaced by other outstanding retirees before the next meeting. Term limits are normally four years, but there are some exceptions.

This year the Co-Chairs of the council, LTG(R) Vollrath and SMA(R) Tilley, recognized a particularly outstanding departing member who has played an unusually important role for the past 12 years on the council: COL(R) Bob Mentell. Bob has been the Report Writer for the CSA Retiree Council, which means he was responsible for assembling a wide variety of facts and conclusions into a well written product that is presented to the Chief of Staff, Army each year at the conclusion of the council's work week. Bob has been retained year after year because he is so very good in this critical, pressure-packed job.

Bob represented the Army in Europe Retiree Council and is still their President. I salute him and thank him for his extraordinary dedication and selfless service at the Army level, and his continuing excellence in Europe.

Retired Soldiers and Families the world over owe Bob Mentell a tremendous debt of gratitude. He epitomizes the phrase "Once a Soldier, Always a Soldier".

It was obvious to me as I listened to the many presentations to the CSA Retiree Council that "continuing service" to our Army and our Nation remains so vitally important. I would ask each of you to answer the "call to service" in some way in your community. One excellent way to do that is by involving yourself with your nearest installation Retiree Council. A good installation Retiree Council has an enormously positive impact in the military community. They serve as the commanders "eyes and ears," and as a bridge for continued positive action on a wide variety of activities that help Soldiers, retired Soldiers, and all Family members.

You have retained your leadership skills and organizational expertise, even if you have been retired a long time. Soldiers know how to get things done. You gave so much before; but our Army and Nation still need your energy, your experience, and your wisdom.

We are working to get "volunteer service hours" recognized by installations and communities. When you volunteer at any level you become a force multiplier in your town or city, or Army installation—be it an active duty location or at an ARNG or USAR installation. You count; you can make a difference. Jump in and do it soon!

Stay strong – Army Strong – and remember our Soldiers and Families in your thoughts and prayers!

It is my 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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SMA Preston's Message to You on the Year of the NCO

Former Army Specialist William Beck is a decorated Vietnam Veteran of what is acknowledged as one of the most significant battles of the Vietnam War. The battle for Landing Zone X-Ray in the Ia Drang valley is called "the battle that changed the war in Vietnam." SPC Beck was an assistant machine gunner with Alpha Company, 1st Battalion, 7th Cavalry, 1st Cavalry Division (Airmobile) at Landing Zone X-Ray on the morning of 14 November 1965.



William Beck in Vietnam

The 1st Battalion of the 7th Cavalry was dropped by helicopter into the Ia Drang Valley where three regiments of the North Vietnamese Army and a battalion of Vietcong surrounded them.

After landing in the Ia Drang Valley, Beck spent the next several hours in the thick of the fight, humping ammo, tending to the wounded, and at one point using his .45 caliber pistol to kill two North Vietnamese Army soldiers who had pinned down other members of his unit.

When his gun crew leader and close friend, Russell Adams, was seriously wounded, Beck took over the machine gun and fought off attacking North Vietnamese Army soldiers. In the first major engagement between American and North Vietnamese Army soldiers, the outnumbered Americans successfully defended the landing zone. Beck received the Bronze Star with "V" Device for his heroic actions during the storied battle at Landing Zone X-Ray.

The account of the battle at Landing Zone X-Ray – and that of Landing Zone Albany that occurred on 17 November – is chronicled in the critically acclaimed 1992 book, *We Were Soldiers Once...and Young*, co-authored by LTG retired "Hal" Moore who commanded the battalion during the battle, and veteran war correspondent Joe Galloway.

For all of us who serve today, we stand on the shoulders of our Veterans, those who served before us and left their legacy for us to follow and continue to build and improve upon. It was our Veterans who passed the torch to the next generation of Soldier who has continued to carry on the proud traditions of duty, honor and country. We honor you today for making us the greatest, most professional military in the world. For all of you who have served, whether two years or 40 years, I want to thank you for your service to our Nation and our Army.

Today as an Army we have approximately 249,000 Soldiers deployed to 80 countries around the world. It is no secret we are a little busy. We currently have about 547,000 Soldiers

serving on active duty. We have approximately 83,000 Army National Guard and Army Reserve Soldiers mobilized, and serving all around the world. We could not do all that we need to do as a Nation or as an Army if it were not for the contributions of our citizen Soldiers.

With more than 233 years of service, the U.S. Army's Noncommissioned Officer Corps has distinguished itself as the world's most accomplished group of military professionals. Historical and daily accounts of life as an NCO are exemplified by acts of courage,

and a dedication and a willingness to do whatever it takes to complete the mission. NCOs have been celebrated for decorated service in military events ranging from Valley Forge to Gettysburg, to charges on Omaha Beach and battles along the Ho Chi Minh Trail, to current conflicts in Afghanistan and Iraq. Our NCO Corps is unrivaled by any Army in the world, envied by our allies and feared by our enemies. Throughout the Army's history, the NCO has been a pivotal figure, but never more so than today with our full spectrum of operations – tank-on-tank fighting as during the invasion of Iraq; the guerrilla insurgency war ongoing in Iraq and Afghanistan; and peacekeeping operations in Kosovo. As NCOs embrace their ever-growing responsibilities in the 21st Century, this year helps them remember how they came to be the "backbone of our Army."

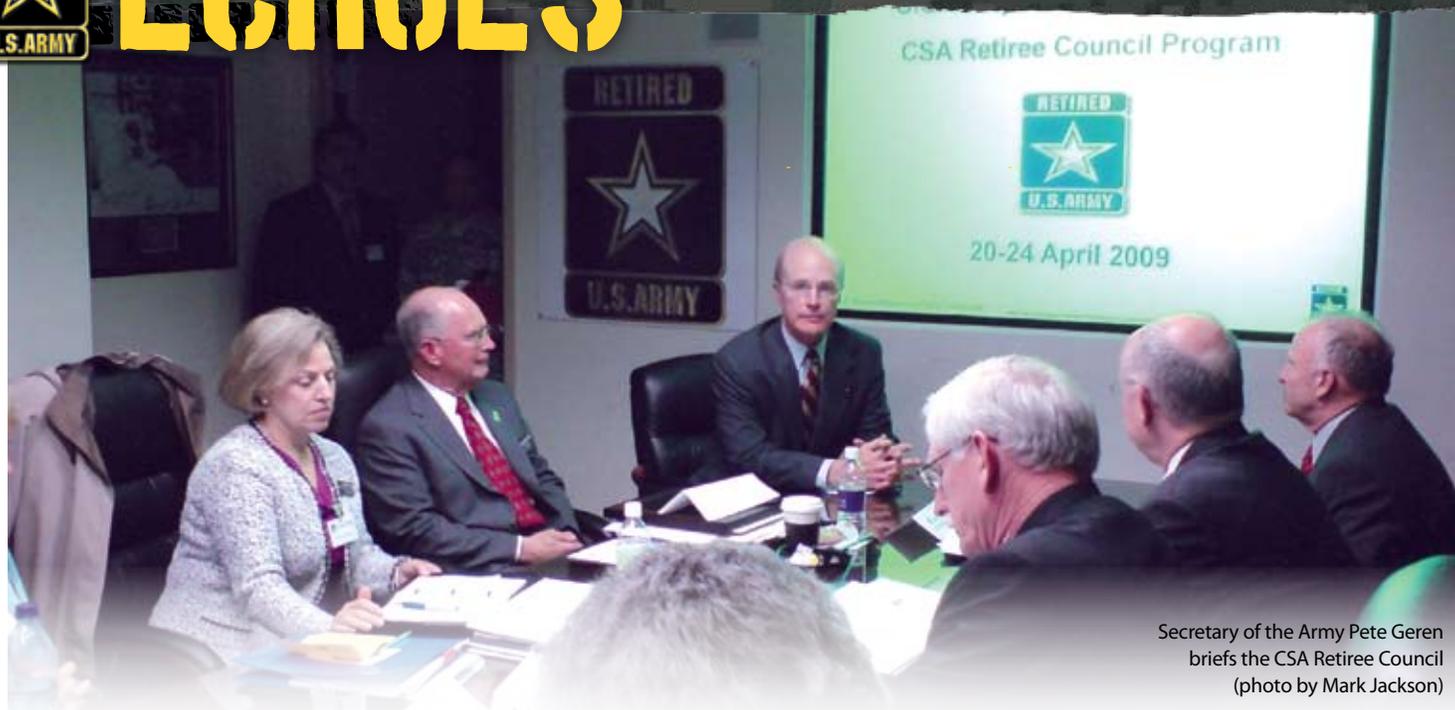
The NCO Corps is a national treasure.

On 7 January 2009, the U.S. Army officially kicked off the Year of the Noncommissioned Officer. Throughout the year we will communicate changes taking place in our NCO ranks. The three major initiatives that support the Year of the NCO are recognize, inform, and enhance. We want to recognize the leadership, professionalism, commitment, courage and dedication of the NCO Corps. We want to inform and educate the American people, Congress and government institutions of the roles, responsibilities and the quality service of our NCO Corps. We will enhance NCOs' education, fitness, leadership development, and pride in service through implementation of programs and policies that sustain and grow our NCO Corps. We invite you to join the celebration of one of America's greatest assets, the NCO Corps, the backbone of the American Army. Thanks for all that you do for our Army and for our Nation. Army Strong. Hooah!

Kenneth O. Preston
Kenneth O. Preston
Sergeant Major of the Army



ECHOES



Secretary of the Army Pete Geren briefs the CSA Retiree Council (photo by Mark Jackson)

Chief's Retiree Council Calls Health Care and Communication Top Retiree Concerns

Health care continues to be the single greatest issue for both current and future Retired Soldiers, according to the Chief of Staff, Army (CSA) Retiree Council. The Council Co-Chairmen met with the CSA to report the top retiree issues April 29th, after the Council's 49th meeting, held Apr 20-24, 2009, in the Pentagon.

The Council, chaired by LTG (Ret) Frederick Vollrath and SMA (Ret.) Jack Tilley, is made up of seven retired officers and seven retired noncommissioned officers. At their annual meeting, they reviewed 30 issues submitted by installation retiree councils, 13 of them dealing with health care.

Council members represent retired Soldiers and Families worldwide. Retired and retiring Soldiers and Families from the Army in Europe have been supported by COL (Ret.) Bob Mentell since 1997, an exceptionally long period of service since most Council members serve for four years. "Being part of the Chief's Council and the local council means being able to stay green – to still be part of the Army," Mentell commented, "It's an opportunity to pay back."

For new Council member CSM (Ret.) William Hoffer, from the Carlisle Barracks, PA, installation retiree council, briefings from leaders including the Secretary of the Army, the Vice Chief of Staff, and the Deputy Chief of Staff for Personnel (G-1) gave him a better picture of the Council's relationship with the Army. He commented, "What caught my attention was that these leaders would brief us on their programs and then they would ask us for our input and for our support."

You could see that the Chief's Council is a program where the Army is helping its own – and vice versa."

Health care:

In its report to the CSA, the Council warned that recruiting and retention would be impacted if health care policy was determined by budgetary constraints alone, without considering the sacrifices asked of the current force, and the Council made the following recommendations:

- ☆ Sustain the military health care system with full resourcing and emphasis on direct care.
- ☆ If TRICARE fees must be increased, limit any increase in those fees to the annual rate of growth in retired pay, with special consideration to not overburdening retired NCOs E-7 and below.
- ☆ Raise the TRICARE provider reimbursement levels to create the physician network needed to make care accessible for all beneficiaries.
- ☆ Support legislation to authorize pre-tax payment of TRICARE enrollment fees and premiums for TRICARE supplemental, long-term care, and TRICARE Retiree Dental insurance.
- ☆ Eliminate copayments for generic and chronic care drugs to encourage use of the TRICARE Mail Order Pharmacy.

- ☆ Continue to support DoD and VA collaboration to improve the compatibility of the two health care systems, preserving and improving benefits and ensuring seamless transition, especially for Wounded Warriors.

Communication and education:

In the area of strategic communication and education, the Council report centered on retirement education for Soldiers and spouses still on active duty and continued communication with Retired Soldiers and their Families.

- ☆ Educating Soldiers and spouses on their retirement entitlements and benefits not only as they near retirement, but also as they reach the 10 to 12-year point in the Soldier's career. The Council recommended adding retirement modules to courses for mid-grade and senior-grade officers and NCOs and to courses preparing Soldiers for command. They suggested that spouses receive similar instruction in Family Readiness Groups and through Army Community Services.
- ☆ Continuing to fund three hardcopy issues a year of *Army Echoes*, the bulletin for Retired Soldiers and Families, while encouraging, but not making it mandatory for recipients to switch from the paper to the e-mail copy.

Other areas of concern:

In areas including the Retirement Services program, retirees overseas, surviving spouses and retired pay, the Council recommended

Retirement Services Program:

- ☆ Raise the level of funding for Pre-Transition and Post-Transition Services for all installations/garrisons worldwide.
- ☆ Establish RSO positions in accordance with the Installation Management Command (IMCOM)'s Approved Organization and fill those positions at the targeted salary rate by the end of fiscal year 2009.
- ☆ Establish RSOs at major Reserve and National Guard commands to ensure that all retiring and retired Guard and Reserve Soldiers, their Families and survivors are informed on retirement-related benefits and entitlements.

Retirees overseas:

- ☆ Support a test program in which retired members of all services who are supported by APOs in Germany would

be allowed to send and receive parcels weighing up to five pounds, for the purpose of quantifying impact.

- ☆ Urge the Director of the Defense Finance and Accounting Service to establish a toll-free line for countries such as Germany and Korea with sufficient beneficiary population.

Surviving spouses:

- ☆ Eliminate the Dependency and Indemnity Compensation offset to the Survivor Benefit Plan (SBP) annuity.
- ☆ Authorize space-available air travel for surviving spouses.
- ☆ Issue eligible surviving spouses an indefinite ID card at age 65.

Retired pay:

- ☆ Recognize the extraordinary service of Army Reserve and National Guard Soldiers by including mobilization periods in support of contingency operations beginning on or after Sept. 11, 2001, when determining eligibility date for retired pay (instead of the current effective date of Jan. 28, 2008) and by providing medical benefits concurrently with retired pay.
- ☆ Provide full concurrent receipt of military retired pay and VA disability compensation for all eligible military retirees.
- ☆ Support the amendment of Title 10, U.S. Code, to forgive any overpayment of retired pay for any period after the date of death of the retiree through the last day of the month in which death occurs.

The Council Co-Chairmen will meet with the CSA in October to update him on the progress being made with these issues and to offer their further support.

VCSA GEN Peter Chiarelli gives Council members an Army update (photo by Mark Jackson)



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DeCA Accepting Commissary CertifiChecks

FT LEE, VA – The Defense Commissary Agency (DeCA) stores will accept outstanding CertifiCheck gift certificates from authorized customers **through July 31, 2009.**

CertifiChecks Inc., the Dayton, OH, company that has issued the commissary gift checks since 2002, ceased operations and filed for Chapter 7 bankruptcy.

DeCA will be allowed to absorb the losses incurred from honoring the certificates from its Defense Working Capital Fund, Resale Stocks Account, Defense officials said. The DWCF was established to allow the federal government purchase and repair activities to account for costs and revenue as if they were commercial businesses.

Since 2002, more than \$20 million in gift certificates have been purchased for authorized customers, including more than \$3.9 million in fiscal year 2008.

Camp Darby Welcomes Retirees

Retired Soldiers and Families, if you're able to include a European trip in your plans, Camp Darby, Italy, wants you. Facilities are open to all military ID card holders and their dependent Family members, DoD civilian employees, retirees and NATO forces with NATO ID card.



Camp Darby is home to the only American Beach in Europe. Though a small military community of 1,800 people, it has more than 38,000 visitors annually. Located in the heart of Tuscany, it's a springboard to discovering Italy. Pisa, the Leaning Tower and the Pisa Airport are minutes away. The city of Florence and its airport are an hour away. Camp Darby's Information, Tours & Recreation (ITR) offers daily trips for purchase, information on highlights and other services such as hotel bookings and discount ticket sales. Since Camp Darby is not an Armed Forces Recreation Center, reservations are on a first come, first served basis. Accommodations include two lodges, log cabins and campgrounds on the installation with handicap-accessible rooms at the lodge and log cabins.

For more information, go to <http://www.usag.livorno.army.mil> or call 39- then 050-54-7225 or 050-54-7580 for Sea Pines Lodge (but they are only open Central European time from 8 a.m. to 5 p.m.). Reservations at Sea Pines Lodge can also be made by e-mailing lodging@eur.army.mil.



AAFES Continues to Accept CertifiChecks

DALLAS – The Army & Air Force Exchange Service will continue to honor and redeem "CertifiChecks," gift certificates, even though CertifiChecks has ceased operations.

When AAFES' troop support initiative, "Gifts From the Homefront," was initiated nearly six years ago, CertifiChecks allowed more flexibility than a traditional gift card because they could be redeemed at other exchange systems, regardless of branch of service. Today, an AAFES gift card is also accepted at any Navy or Marine exchange, thus making it a more convenient option.

AAFES gift cards up to \$500 can be sent by any American who logs on to www.aafes.com or calls 1-800-527-2345. From there, BX/PX gift cards are sent to individual service members (designated by the purchaser) or distributed to "any service member" through installation Soldier Family Assistance Centers, the Air Force Aid Society, American Red Cross, Fisher House Foundation Inc. or Navy-Marine Corps Relief.

SPOUSES' CORNER/ RETIRED SOLDIERS' SOUND OFF

What to Do When the Retired Soldier Dies

Whether your marriage was in the early days of military service or long after retirement, one of the most difficult situations you'll face is dealing with the death of your retired Soldier. Nothing can make this mission easy, but being prepared can help ensure that you do what you need to when the time comes.

Communication and regular updates are key. A file with all the retired Soldier's important papers won't help if it's in an unlabeled file drawer or on a computer protected with a password that your spouse doesn't have. Similarly, funeral wishes can't be followed if the cemetery selected has since closed to new burials.

You can use the Casualty Assistance Checklist at <http://www.armyg1.army.mil/rso/PostRetirement.asp> as a starting point for your survivor's file. Keep in mind that your survivor file needs to fit your Family's situation and meet your Family's needs.

Above all, talk about your survivor's file with your Family. Death is a topic most of us tend to avoid – so you need to set a date and time to talk. You might pick a date you want to be sure to remember – like your wedding anniversary.

Following is information most survivor's files will need:

Social Security Number

Numbers to call first –

- The Army's Casualty Operations Center (1-800-626-3317) to report the death of a retired Soldier.

- The Defense Finance and Accounting Service's Retired Pay Center (1-800-321-1080) for those receiving military retired pay,

- The Department of Veterans Affairs (1-800-827-1000) for those receiving VA disability compensation.

Funeral – Who needs to be notified? What kind of funeral do you and your spouse want? Do you want to be buried in your uniform? Do you want a military honor guard? Where do you want to be buried?

Retired Pay/Survivor Benefit Plan (SBP) – Include a copy of your latest Retiree Account Statement and highlight the section that shows if you did or did not enroll in SBP and, if you did enroll, what category of beneficiary you enrolled (for example, spouse or former spouse). If you worked for the federal government as a civil service employee, note in your file whether you're receiving separate or combined retirement from the military and civil service and show how this affected your SBP election.

VA benefits – Are you receiving VA disability compensation? Make sure your survivor's file includes information on any VA payment or claim you've filed with the VA with your VA file number. Even if you don't usually use a computer, you'll want to visit the VA's Survivor page

Keep in mind that you remain part of the Army Family

<http://www.vba.va.gov/survivors/index.htm>.

Insurance – Do you have life insurance? Include a copy of your policy and current information on where to call.

ID cards – Note that your spouse needs to get a new ID card and notify the Defense Enrollment Eligibility Reporting System (DEERS) (1-800-538-9552) of your death.

Finances – Put a copy of your latest bank statement(s) in your file as well as details on any investments and their current value. Also make sure you leave records of any creditors.

Your will - Where is it?

If you were married before – Are any benefits going to your former spouse and children? For example, if your former spouse is your SBP beneficiary, is your current spouse aware of this?

Do you have a lawyer? Include contact information. Do you have a financial advisor? Include contact information.

Make this file up-to-date, easily accessible and designed for your Family!





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New Law Increases Your Check

ARLINGTON, VA – Military retirees and annuitants paid by the Defense Finance and Accounting Service (DFAS) should have seen an increase in your retired pay and SBP checks in May, as a result of the American Recovery and Reinvestment Act of 2009. This new law includes the Making Work Pay credit which changed the IRS tax withholding rates.

While you did not need to fill out a new W-4 to get the Making Work Pay credit, the IRS cautions that individuals and couples with multiple jobs may want to submit revised W-4 forms to ensure enough withholding is held to cover the tax for the combined income. Retired Soldiers and surviving spouses with more than one income will want to review your withholding for this reason.

DFAS officials remind you that it is each taxpayer's responsibility to insure enough wages are withheld to cover their tax liability. IRS Publication 919 (available at www.irs.gov) provides additional guidance for tax withholding.

"Many higher-income taxpayers will see little or no change in their take-home pay," according to an IRS release. "That's because the Making Work Pay credit is phased out for a married couple filing a joint return whose modified adjusted gross income (AGI) is between \$150,000 and \$190,000 and other taxpayers whose modified AGI is between \$75,000 and \$95,000.

DFAS Retired & Annuitant Pay to Return to Government-Run Function

ARLINGTON, VA - DFAS officials announced that they will transition DoD Retired and Annuitant (R&A) pay functions to a government-run operation performed by DoD civilian workers in early 2010. Currently, this worked is performed by a contractor.

The 2008 National Defense Authorization Act (Sect. 324) directed DoD to consider using DoD civilian employees to perform functions performed by contractors and to give special consideration to in-sourcing functions that have been performed by DoD civilian employees any time in the past 10 years. The DFAS R&A pay function switched from government to contractor in January 2002.

DFAS conducted a Business Case Analysis to determine if R&A pay should be in-sourced. DFAS Director Terri McKay explained the benefits of in-sourcing, "The study showed bringing this work back in-house would result in savings of more than \$20 million over the next 10 years, provide improved flexibility and reduce risks to operations, and finally would allow us to sustain and potentially improve service delivery and customer satisfaction."

DoD is Taking SSNs Off ID Cards

The Defense Manpower Data Center (DMDC) is in the first phase of its initiative to eliminate Social Security Numbers (SSN) from all ID cards. The printed dependent SSN is being removed from Dependent Identification and Privilege cards (DD Forms 1173 and 1173-1) and replaced with "xxx-xx-xxxx". This change is being made to protect the identity information of cardholders.

Eligible Family members will see this change when you renew your ID card. You do not need to renew your ID card right away; you can renew it when it expires. At this point, the sponsor's SSN will remain visible on the card. Those renewing ID cards should bring two forms of identification from the OMB I-9 document list. One must be a federal or state-issued photo ID. You can find the list on page 5 of this document http://www.uscis.gov/files/form/I-9_IFR_02-02-09.pdf (or by contacting the nearest ID card office). You can find an ID card office near you by going to <http://www.dmdc.osd.mil/rst/owa/home> or by contacting your RSO (see pg. 13).

DMDC states that if you are a retiree with an indefinite expiration date on your ID card and wish to replace your card with one without an SSN, the earliest you will be able to do so is January 2010.

Note: Retirees' spouses who are either age 75 or older or permanently disabled can apply for a permanent ID card when your current ID card expires.

Army Trains RSOs to Serve Retiring and Retired Soldiers and Families

Not many jobs can be described as “life changing”, but it’s an appropriate job description for installation Retirement Services Officers (RSO). RSOs ensure that retiring Soldiers and spouses get the information they need to transition well, that survivors of Soldiers who die on active duty get the counseling they need to make the best survivor benefit decision for their Families and that retired Soldiers and Families stay connected with their installation and their Army. Training for this vital job took place for 51 RSOs and staff members from 24 installations in Killeen, TX, March 16 -20.

The training team included members of the Army G-1’s Retirement Services Office and DFAS’s Retired and Annuitant

Pay Center. The training was superbly arranged by the Ft Hood RSO Beth Waller, a retired Soldier, and her team. Attendees includes RSOS and staff members from Ft Hood, Ft Huachuca, Ft Bragg, Ft Wainwright, Walter Reed Army Medical Center, Korea, Japan and Germany.

Ft. Hood’s Director of Human Resources Charles Green told attendees, “As a retired Soldier myself, with 30 years of service, I know what you do to support retiring and retired Soldiers and Families. You reach out and touch them every day – you affect their lives.”

Darnell Army Medical Center Commander COL Casper P. Jones III told attendees that Ft Hood cares about

retirees and Families, commenting, “In fact, in February, we opened our primary care enrollment to military retirees who were enrolled to a civilian provider and wanted to change their enrollment to healthcare on post.”

The week-long training included counselor training and certification in the Survivor Benefit Plan (SBP), the basics of the Retirement Services program and ways to communicate that program. DFAS provided instruction on the Pay Center’s computer database via live connectivity to the system.

Do you know your RSO? If not, check the list on page 13.

RETIREE APPRECIATION DAYS

Many RADs offer health screenings and vaccinations.

Retiree Appreciation Days (RADs) are designed with you in mind. They’re a great source of the latest information for retirees and Family members in your area. RADs vary from installation to installation, but, in general, they provide an opportunity to renew acquaintances, listen to guest speakers, renew ID Cards, get medical checkups and various other services. Some RADs include special events such as dinners or golf tournaments. For more information, contact the Retirement Services Officer (RSO) sponsoring the RAD.

UPCOMING RADs

Ft McPherson, GA Jun 20	Twin Cities/ Rosemount, MN* Aug 28	Duluth, MN* Sep 18	Ft Hamilton, NY Sep 26	USAG Heidelberg Oct 17	Ft Gordon, GA Oct 24	Ft Leavenworth, KS Oct 31
Ft Buchanan, PR July 31	Camp Ripley, MN* Aug 29	Ft Bragg, NC Sep 18-19	Selfridge, MI* Sep 26	Schofield Barracks, HI Oct 17	Ft Polk, LA Oct 24	Ft Benning, GA Nov 6
Ft Lewis, WA Aug 7	Ft Huachuca, AZ Aug 29	Ft Drum, NY Sep 19	Nellis AFB, NV* Sep 26	Ft Carson, CO Oct 17	Ft Campbell, KY Oct 24	Ft Richardson, AK Nov 7
Surviving Family Members Appreciation Day	Ft McCoy, WI Sep 11	Lemoore NAS, CA* Sep 19	Redstone Arsenal, AL Oct 2-3	Aberdeen Prv Grd, MD Oct 17	Great Lakes Naval Station Oct 24 (847) 688-2201, ext. 359	San Diego, CA* Nov 7
Tobyhanna Army Depot Aug 8	Ft Leonard Wood, MO Sep 11-12	Camp Pendleton, CA* Sep 19	Ft Meade, MD Oct 9	USAG Brussels Oct 20	Houston, TX Oct 24 (host - Ft Sam Houston)	Ft Detrick, MD Nov 12 (301) 619-3381
Orlando, FL Aug 15	Carlisle Barracks, PA Sep 12	Ft Belvoir, VA RAD & Widow(er) Appreciation Day Sep 19	Ft Myer, VA Oct 9	Schinnen, Holland Oct 21	Ft Rucker, AL Oct 30	Ft Ben Harrison, IN* Nov 14 (host - Ft Knox, KY)
Des Moines, IA* Aug 20	Ft Dix, NJ Sep 12	Ft Lee, VA Sep 26	Ft Monroe, VA Oct 15	Ft Hood, TX Oct 23-24	Ft Knox, KY Oct 30-31	
Northern New England Aug 22 (207) 685-3152	Ft Sill, OK Sep 17-18	Ft Bliss, TX Sep 26	Ft Riley, KS Oct 16	USAG Grafenwoehr Oct 24	Rock Island, IL* Oct 31	* hosted by Ft McCoy, WI
			Ft Monmouth, NJ Oct 17			

No TRICARE Increases for FY 2010

DoD is NOT asking for an increase in TRICARE fees for fiscal year 2010 budget (which begins Oct. 1, 2009). Defense Secretary Robert Gates announced his budget recommendations in a press conference April 6th. In a media roundtable the following day, Secretary Gates said that DoD would fully fund TRICARE for FY 2010 while beginning a dialogue with Congress on the increasing program costs. He pointed out that DoD FY '10 \$47 billion health care budget is equal to the entire foreign affairs budget.

TRICARE Strips Down Price for Diabetic Supplies

FALLS CHURCH, VA – The DoD Pharmacy and Therapeutic committee (DoD P&T) has reviewed and selected a limited number of blood glucose monitor test strips that will save money for beneficiaries and DoD.

Four self-monitoring test strips are included in the DoD Uniform Formulary. The Uniform Formulary is a standardized list of covered prescription medications available to the 9.4 million beneficiaries of the Military Health System (MHS). Co-pays are determined by "tier." The four approved test strips are now available to beneficiaries at a co-pay of \$9 (Tier 2). The test strips reviewed and chosen are:

- ☆ Precision Xtra
- ☆ Accu-chek Aviva
- ☆ Bayer Contour
- ☆ Freestyle Lite

TRICARE officials are encouraging beneficiaries to switch to the preferred test strips. Additional options for test strips on Tier 3 are still available for the \$22 co-pay. Beneficiaries who choose to use the preferred strips will have the opportunity to order a new meter that corresponds with their test strips. There is no cost for the new meter. Beneficiaries making the switch have many options including contacting a



Military Treatment Facility pharmacy or clinic for information on how to receive a new no-cost formulary meter or contacting the companies directly:

Bayer Contour meter: to receive one free meter call 1-800-348-8100 or visit <http://www.bayerdiabetes.com/us>.

Precision Xtra, Freestyle Lite or Freestyle Freedom Lite meters: to receive one of these three meters call 1-800-224-8892, weekdays from 8 a.m. to 10 p.m. EST; or by E-mail at OrderFulfillment@abbottcustomercare.com; or visit <http://www.meters.abbottdiabetescare.com>.

Accu-chek Aviva meter: to receive one free meter call 1-800-858-8072 or visit <http://www.accu-chek.com>.

For more on glucose test strips, go to <http://www.tricare.mil/pharmacy>, click the medication tab, then over-the-counter medications and supplies.

Can Tamiflu Prevent Heart Attacks?

FALLS CHURCH, VA – A study using TRICARE beneficiary health data suggests that a common treatment for influenza may significantly decrease the risk of recurring cardiovascular (CV) events in patients with a history of CV disease. The influenza treatment is oseltamivir, more commonly known as Tamiflu. Dr. S. Ward Casscells, Assistant Secretary of Defense for Health Affairs, and colleagues including Army MG Elder Granger, Deputy Director of TRICARE Management Activity, examined the records of over 37,000 TRICARE beneficiaries. They focused on beneficiaries 18 and older with a history of CV disease and a subsequent diagnosis of influenza. The incidence of recurrent CV events within 30 days after the influenza diagnosis was lower for those who had been treated with oseltamivir (8.5 percent) than for those who had not been treated with the medication (21.2 percent). Age was a significant contributor to the likelihood of recurrent CV issues. The findings warrant future controlled studies to confirm results, according to Casscells. Meanwhile, patients with CV disease should follow current guidelines for prevention and treatment of influenza in consultation with their doctor.

Gather your Receipts for Preventive Care

TRICARE will be waiving copayments for preventive services received in fiscal year 2009 for TRICARE beneficiaries who are not yet Medicare-eligible. As we went to press, TRICARE was still working out how they would implement this provision of the 2009 National Defense Authorization Act. As soon as details are available, we will report them in *Army Echoes* and on our homepage (<http://www.armyg1.army.mil/retire>). To make sure that you are ready when the details are announced, TRICARE beneficiaries who are not Medicare-eligible should gather your receipts for preventive care such as mammograms, colonoscopies and immunizations.

An Open Letter to Veterans From Secretary of Veterans Affairs Eric K. Shinseki

WASHINGTON – Following is taken from an open letter to Veterans from Secretary of Veterans Affairs (and former Army Chief of Staff and retired General) Eric K. Shinseki:

“My name is Ric Shinseki, and I am a Veteran. For me, serving as Secretary of Veterans Affairs is a noble calling. It provides me the opportunity to give back to those who served with and for me during my 38 years in uniform and those on whose shoulders we all stood as we grew up in the profession of arms.

“The Department of Veterans Affairs has a solemn responsibility to all of you, today and in the future, as more Veterans join our ranks and enroll to secure the benefits and services they have earned. I am fully committed to fulfilling President Obama’s vision for transforming our department so that it will be well-positioned to perform this duty even better during the 21st Century...

“Creating that vision for transforming the VA into a 21st-Century organization requires a comprehensive



Eric K. Shinseki

review of our department. We approach that review understanding that Veterans are central to everything VA does.

“Veterans are our clients, and delivering the highest quality care and services in a timely, consistent and fair manner is a VA responsibility. I take that responsibility seriously and have charged all of the department’s employees for their

best efforts and support every day to meet our obligations to you. Our path forward is challenging, but the President and Congress support us. They have asked us to do this well – for you. Veterans are our sole reason for existence and our number one priority – bar none. I look forward to working together with all VA employees to transform our department into an organization that reflects the change and commitment our country expects and our Veterans deserve.

“Thank you, and God bless our military, our Veterans and our Nation.”

*Eric K. Shinseki
Secretary of Veteran Affairs*

VA To Offer Health Care to Previously Ineligible Veterans

WASHINGTON – The VA plans to re-open enrollment in its health care system by July 2009 to about 265,000 veterans whose incomes exceed current limits. As we went to press, the VA was waiting for completion of regulatory review, but did not expect any delays. Congress provided funds in VA’s fiscal year 2009 budget to support the new enrollment.

The change affects veterans whose incomes exceed the current VA means test and geographic means test income thresholds by 10 percent or less. To determine if you might be eligible, you can use the enrollment calculator posted by the VA at <http://www.va.gov/healtheligibility/apps/enrollmentcalculator>.

In 1996, Congress established a priority-based enrollment system for VA and a uniform package of medical benefits for all enrollees. The legislation opened enrollment in VA’s health care system to all eligible veterans and required that each year the Secretary of Veterans Affairs assess veterans’ demand

for services and determine if the necessary resources are available to provide timely, quality care to all enrollees.

VA health care enrollment for the lowest priority group (Group 8) — veterans who are not being compensated for a military-related disability and who have incomes above a set threshold — was suspended on Jan. 18, 2003, although veterans in that priority group who were already enrolled for care were permitted to remain enrolled.

VA originally suspended enrollment for Priority 8 veterans because it was unable to provide all enrolled veterans with timely access to its health care due to a tremendous growth in the number of veterans then seeking enrollment. VA now plans to reopen enrollment for a portion of these veterans without compromising the Department’s ability to provide high quality health care services to all enrolled veterans who are eligible for care.



ECHOES

Army Launches Campaign Plan to Prevent Suicide

Army Vice Chief of Staff GEN Peter W. Chiarelli recently signed the Army Campaign Plan for Health Promotion, Risk Reduction and Suicide Prevention. This comprehensive plan mandates unprecedented changes in Army doctrine, policy and resource allocation, and provides immediate guidance to commanders to address the problem of suicides. The Campaign Plan is the result of efforts that began in January, when the Secretary of the Army and the Army Chief of Staff gave GEN Chiarelli the responsibility of overseeing comprehensive integration of the Army's efforts to prevent suicides.

"After visiting six installations and talking to all levels of command and staff; those who provide care, support and services; and Soldiers and their Families; I realized we needed to take a much more holistic approach in improving the physical, mental and spiritual health of our Soldiers and their Families than solely focusing on suicide prevention. If we do the first, we are convinced the second will happen," GEN Chiarelli said. "I want to tell our Soldiers, civilians and our Families, your Army hears you, and this campaign is a direct result of the things I learned from you on my visits."

On March 23, the Army Suicide Prevention Task Force and Army Suicide Prevention Council were established to rapidly analyze and assess existing programs and develop



Vice Chief of Staff GEN Chiarelli visits with Soldiers at Ft Drum

solutions to reduce the rate of suicide in the Army. The Task Force is an interim organization, charged with making urgent and lasting changes in the way the Army approaches health promotion, risk reduction and suicide prevention. The Army's Suicide Prevention Council includes leaders from across the Army who convene to identify and fix problem areas, and make adjustments to current policy, programs, and resources. Both the Task Force and the Council are focused on setting the conditions for Army-wide improvements.

"We're taking a strategic look at the Army's many existing programs, policies and initiatives that are connected to health promotion, risk reduction, and suicide prevention," said BG Colleen McGuire, Director of the Suicide Prevention Task Force. "By conducting a comprehensive analysis of our current processes and systems, and then taking action to improve those processes, we're confident we can reduce the rate of suicide and achieve overall enhancements in positive life-coping skills of our Army community."

VA Suicide Prevention Hotline Credited with 2,600 'Saves'

WASHINGTON – As the military deals with suicides among active-duty forces, Secretary of Veterans Affairs Eric K. Shinseki reminds Veterans and their Families that the VA has many services to help Veterans in distress.

"I urge Veterans and their loved ones to take advantage of our suicide-prevention program," said Shinseki. "Help for these heroes is a phone call away."

Since July 2007, VA has operated an around-the-clock suicide-prevention hotline that has received about 100,000 calls and has been credited with rescuing more than 2,600 people. The number for the suicide prevention hotline is 1-800-273-TALK, press 1 for Veterans. VA operates the largest mental health program in the country, with special efforts in

each of the Department's 153 medical centers and more than 750 outpatient clinics to identify and treat at-risk patients.

In addition to operating the suicide-prevention hotline, VA has given all medical workers training in suicide prevention, created suicide prevention coordinators at each medical center and given primary care clinics responsibility for mental health screening.

New requests or referrals for mental health appointments receive a preliminary evaluation within 24 hours and a comprehensive evaluation within 14 days. Emergency cases are dealt with immediately.

Note: We print this article to help not only our retired Soldiers, but also to ask you to share the information with Veterans who did not retire but may need this information.

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 fwars@wainwright.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-a@conus.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

MINNESOTA

- Ft McCoy, WI
- Lower MI Selfridge 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 carl_rso@conus.army.mil
- Tobyhanna Army Depot (Tues/Wed/Thurs) (570) 895-7409 danielle.dematteo@us.army.mil

RHODE ISLAND

West Point, NY

SO. CAROLINA

Ft Jackson (803) 751-6715 Frso@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 leeemarso@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 Lewis700PMCretirements@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 rsoae@eur.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

0505-730-4133 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: <http://www.dmdc.osd.mil/rst/owa/home>

Defense Commissary Agency: <http://www.commissaries.com>

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

Gulf War Homepage: <http://www.gulfink.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/ppc/retnews/>

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!

GI Bill Benefits (cont'd from back page)

on active duty since Sept. 10, 2001, and received a discharge for disability.

Qualified Veterans will receive a "Certification of Eligibility" as well as additional information regarding benefits they may qualify for under the Post-9/11 GI Bill, which will become effective on Aug. 1, 2009.

The Post-9/11 GI Bill, passed by Congress last year, is the most extensive educational assistance program authorized since the original GI Bill was signed into law in 1944. It provides eligible applicants with tuition payments to assist them in getting a college education. For many participants, it also provides a housing allowance and a stipend for books and supplies.

Prospective beneficiaries may apply on-line or access information through the GI Bill Web site at www.GIBILL.VA.gov or call 1-888-GIBILL1 (1-888-442-4551).

Update Your Retired Pay File Information

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)

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 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 also 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.

VA Accepting Applications for Post-9/11 GI Bill Benefits



WASHINGTON – The VA announced that Veterans can begin submitting applications online for the Post-9/11 GI Bill which will become effective on Aug. 1, 2009. Veterans, service members, reservists and National Guard members with active duty since Sept. 10, 2001, may be eligible for this

benefit. Veterans will remain eligible for benefits for 15 years from the date of last discharge or release from a period of active duty of at least 90 continuous days.

Eligible applicants must have served for an aggregate period of at least 90 days since Sept. 10, 2001, or served at least 30 continuous days

(cont'd on page 15)



Army Retirement Services
ATTN: DAPE-HRP-RSO
Alexandria VA 22332-0470
OFFICIAL BUSINESS

Army Publishes First Reserve Retirement Guide

Reserve Soldiers and Families: The Army has created a Retirement Guide just for you. The 26-page *Army Reserve Non-regular Retirement Information Guide* was written specifically to cover the unique circumstances of Reserve retirement. The Guide is the result of a collaboration between the Army G-1 Retirement Services Division, part of the G-1's Human Resources Policy Directorate, and the Army Reserve Command.

John Radke, Chief of Army G-1 Retirement Services commented, "Publishing this Guide represents a big step forward in helping to ensure that Reserve Soldiers and their Families receive the Army's full support before and after retirement. My team now includes an Army Reserve liaison officer, LTC Robert Hagan, who is spearheading our initiative to support this vital population."

"You only need open a newspaper or turn on the television to understand the tremendous contributions the Reserve Component Soldiers are making every day in support of Army missions literally across the globe," Radke continued. "We know these Soldiers are serving with distinction. We owe it to them and their Families to make sure they're ready to retire. Publishing this guide will make it much easier for RC Soldiers to understand the chronological steps they need to take before their actual retirement."

The Guide is in the process of being distributed through the Reserve. In the meantime, it's available online on both the Army G-1 Retirement Services homepage <http://www.armyg1.army.mil/retire> and on the special AKO for Army Retirees Web site <https://www.us.army.mil/suite/page/559734>.

