

ECHOS

THE BULLETIN FOR
RETIRED SOLDIERS,
SURVIVING SPOUSES
& FAMILIES



A MESSAGE FROM

THE CHIEF OF STAFF

Greetings Retired Soldiers, Surviving Spouses and Families,

We bid farewell to our 20th Secretary of the Army, Pete Geren, this past summer. As a result of his leadership, we are on track to restore balance to our Army by 2011 – with sustaining Soldiers and Families as the top priority. As you know, our Army remains stretched after nearly eight years of war. In many respects, we have entered uncharted waters as we contend with the cumulative effects of repeated deployments. In the face of these challenges, we have taken steps to maintain and strengthen our all-volunteer force and our Families.

Congress and the Department of Defense have provided crucial support. In July, the Army received authorization to increase the end-strength of the Active Component by up to 22,000 Soldiers. This temporary increase will reduce the stress on our force over the next couple of years – a critical period of transition in our military commitments worldwide. By filling our deploying units with the personnel they need to accomplish their missions, the temporary end-strength increase will also improve force readiness.

Another new initiative seeks to honor the service and sacrifice of our Soldiers and Families. On August 1, the Post-9/11 GI Bill became effective. This benefits package allows Soldiers to continue their education once they complete their military service by providing considerable financial support for college tuition, books and housing. Just as significantly, Soldiers can choose to transfer all or part of their entitlement to their immediate Family members.



The Army continues to develop the Comprehensive Soldier Fitness (CSF) program to better prepare Soldiers for the mental stresses of sustained combat. Designed to build resiliency and enhance Soldier performance, CSF is comprehensive in that it focuses on all dimensions of fitness – social, family, emotional, spiritual and physical. The approach aims to elevate mental fitness to the same level as physical fitness. In this respect, CSF represents a change in culture for our Army. We are committed to bringing about this change – to understanding how stress affects our Soldiers, and to reducing the stigma associated with seeking help. We have found that the majority of Soldiers who deploy come away with a positive growth experience. We'd like to maximize that across the force. CSF is a \$100 million program that will help us meet the unique demands of an era of persistent conflict.

Our Army's history is a proud one. At its heart, it is a story of ordinary people willing to do extraordinary things for their country. It's a story of personal courage, selfless service and sacrifice by the 30 million men and women who have served as American Soldiers over the last 234 years. Throughout that history, our Army has been the Strength of this Nation, and that strength has come from our people. Thank you for helping to shape this proud legacy through your own service and for sustaining it through your continued support.

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

ISSUE 3, VOLUME 53 SEP-DEC 2009

- Army RSO Message
- COLA - What's in Store for 2010? **Pg. 2**
- Army Publishes First National Guard Retirement Guide
- Recruiting Referral Bonus Suspended **Pg. 3**
- AMC Unveils Official 'AMC Travel' Site
- Armed Forces Retirement Home Starts Waiting List **Pg. 4**
- AER College Aid for Children and Spouses **Pg. 5**
- Military Star Card Gas Discount Increased
 - Planning a Vacation with AAFES Online Mall
 - DeCA Raising the Bar on Customer Service **Pg. 6**
- Spouses' Corner/Retired Soldiers Sound Off **Pg. 7**
- DFAS Offers Pointers on Using Their Phone System **Pg. 8**
- Retiree Appreciation Days
- CRSC/CRDP Open Season, CRSC Toll-Free FAX **Pg. 9**
- TRICARE to Require Drive-Time Waivers by Oct. 1
- International Referrals Start for Retiree Dental Plan **Pg. 10**
- Timeline for Tobacco-Free Military
- New TRICARE Contractors Selected **Pg. 11**
- Yellow Ribbon Program for New GI Bill
- VA Starts Health Study of New Veterans **Pg. 12**
- Retirement Services Officers **Pg. 13**
- Directory **Pg. 14**
- New Law Extends, Increases SSIA Payments
 - How to Change Your Address
 - Update Your Retired Pay File Info
 - Not Updating Records Can Cost Benefits **Pg. 15**
- New RSO for California & Nevada
- Reimbursement of Preventative Care Co-pay **Pg. 16**

STILL PROUD. STILL SERVING. STILL SALUTING.



ECHOES

A Message from the Chief, Army Retirement Services

Greetings Retired Soldiers, Surviving Spouses and Family Members,

As we head into the fall I am highlighting a couple of items I think you will be pleased to read about. We are publishing an update to Army Regulation (AR) 600-8-7 (Retirement Services Program). This AR is the key policy document for all Army retirement programs. About a year ago we added two Reserve Component (RC) officers to our staff to assist us in writing a "first ever", new chapter for the Army National Guard (ARNG) and a new chapter for the U.S. Army Reserve Command (USARC). Now our RC Soldiers and their Families, RC commanders and NCO leaders have a published set of guidelines to help prepare them for retirement. In addition we are working to develop appropriate "pre-retirement" training programs for the 54 ARNG state/territories, and the USARC regional readiness commands. Our goal is simple – provide the same high quality standard program for RC Soldiers as we do for Active Duty Soldiers by providing them a synchronized, comprehensive roadmap so they and their spouses understand their retirement options and their earned benefits and entitlements before they retire. My plan is ambitious – we will need the dedicated assistance of RC commanders/senior NCOs and the personnel staffs at several levels to make this program successful. RC Soldiers and their Families deserve our collective best efforts!!

Secondly, we are in the process of forming an Army Transition Working Group to examine all of the Dept of Army personnel policies

that impact the management of Soldiers who transition from the Army. This effort includes the processes and procedures of all categories of separation and retirement – both medical and non-medical. The reason we are tackling this comprehensive review is to eliminate both inefficiencies and inequities that may have developed over decades, as well as to streamline the processes; make them more transparent; and easier to understand, especially for our wounded/injured Soldiers and their Families. Our Soldiers, all volunteers, serve with distinction and valor. As they depart our Army, we want them to better understand all of their options regarding benefits and entitlements owed them, in order for them to make the best choice for

their personal situation while still in uniform.

Finally, I would ask you to carefully read the DFAS Call Center article on page 8. We coordinated with DFAS to attempt to make it easier for you to reach DFAS and get the service you deserve. While we all wish it was easy to get precisely who you need to talk to immediately, the fact is DFAS has to have these "electronic routers" to more quickly help you.

As always, remember and pray for our Soldiers and their Families.

It is my honor to serve you!

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

COLA – What's in Store for 2010?

As we go to press, we anticipate that there will be no Cost of Living Adjustment (COLA) to your retired pay and Survivor Benefit Plan (SBP) annuity checks this January. Last year, you received a 5.8 percent COLA increase to your checks – 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 CPI-W has decreased since the third quarter of 2008 so no COLA is anticipated. Note: The same figure is used to determine the COLA to Social Security benefits.

Army Echoes is an authorized bulletin published three times a year, IAW AR 600-8-7. 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*.

Chief, Army Retirement Services:
John W. Radke

Editor/PAO: Laura C. Paul

PA Specialist: Mark R. Jackson

Acting Deputy Chief of Staff, G-1:
MG Gina S. Farrissee

Co-Chairmen, Chief of Staff, Army, Retiree Council:
LTG(Ret.) Frederick E. Vollrath
SMA(Ret.) Jack L. Tilly

Circulation: 980,000

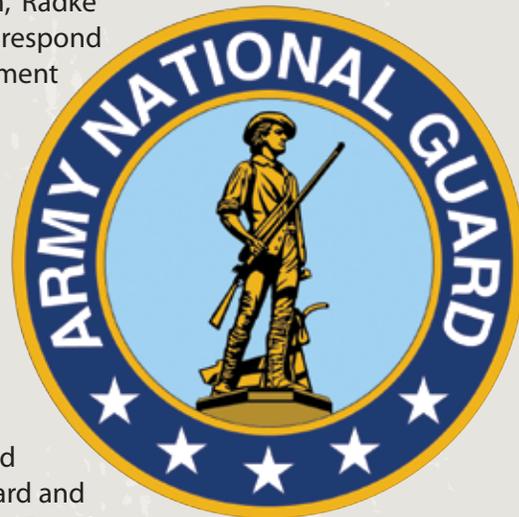
Army Publishes First National Guard Retirement Guide

The U.S. Army has published the first Retirement Guide for National Guard Soldiers and Families. The 56-page *Army National Guard Information Guide on Non-Regular Retirement* was written for anyone with an interest in how a member of the Army National Guard can earn retirement points credit, qualify for retired pay for non-regular service and apply for retired pay. 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 National Guard.

John Radke, Chief of Army G-1 Retirement Services, commented, "We have published this Guide as part of our efforts to ensure that National Guard Soldiers and their Families receive the Army's full support before and after retirement. Last year, we added a National Guard liaison officer to our team as we ramped up our support for Guard Soldiers and Families. MAJ Zoilo "Juan" Lopez ended his tour with us and deployed to Kuwait, but he left a legacy – this Retirement Guide. We look forward to a new Guard Soldier joining our team."

"We see the commitment of National Guard Soldiers at home, as they respond to disasters like Hurricane Katrina, and abroad, as they help fight those who seek to destabilize and destroy countries like Iraq and Afghanistan," Radke continued. "We respond to their commitment by providing them with this retirement guide as they begin to plan for retirement from our great Army."

The Guide is being distributed through the Guard and is available in the Guard and Reserve section of the Army G-1 Retirement Services homepage <http://www.armyg1.army.mil/retire>.



Recruiting Referral Bonus Program Suspended July 1

FT KNOX, KY – The \$2,000 Recruiting Referral Bonus Pilot Program was suspended July 1 for all new referrals. Referrals submitted after July 1 will not qualify for the bonus. All referrals submitted before July 1 must enlist before Sept. 30, 2009, for the sponsor to qualify for the referral bonus payment.

The bonus pilot program was temporarily suspended so the Recruiting Command can review lessons learned and reevaluate the policy and eligible sponsor categories. Recruiting Command, however, is still seeking referrals.

"We want Soldiers, retirees, Veterans, civilians – everyone – to continue submitting their referrals," said MG Donald M. Campbell Jr., USAREC Commanding General. "Despite recent improvements in the recruiting environment, we still need your help with the Army's mission."

Campbell urges you to continue telling your Army stories whenever and wherever you can, and to refer those interested in serving as enlisted Soldiers or officers.

The Army Referral System-Sergeant Major of the Army Recruiting Team (ARS-SMART) is still available for sponsors to support the recruiting effort. Referrals submitted via ARS-SMART after July 1 that result in an enlistment in the Army or Army Reserve qualify sponsors to receive the Sergeant Major of the Army coin and certificate, but no monetary payments.

USAREC has 326,168 registered sponsors eligible for the referral bonus and has received more than 144,769 bonus-eligible referrals – 28,361 of which have resulted in an Army or Army Reserve enlistment (FY 06 to June 30, 2009).

Recruiting Command Headquarters staff sent an e-mail notification to all eligible sponsors who made referrals under this program to let them know that the program had been suspended. All those who have received an initial bonus payment for a referral will receive their final payment of the bonus once USAREC verifies that the referral has completed all training requirements.

Air Mobility Command Unveils Official 'AMC Travel' Site

SCOTT AIR FORCE BASE, IL -- Prospective Space-A travelers can find a wealth of information at the first Air Mobility Command (AMC) military travel system Web site. People planning to travel the AMC military travel system can go to <http://www.amc.af.mil/amctravel/index.asp>. At the site, they'll find an updated AMC Passenger Terminal contact list (complete with phone, e-mail and Web links), and more than a dozen travel documents, example letters and brochures, including instructions on signing up for Space-A travel by e-mail.

Every day, hundreds of U.S. military and military-contracted commercial aircraft travel the world delivering troops and cargo. And each year, hundreds of thousands of military personnel, retirees and their Family members go along for the ride, courtesy of the AMC Space Available travel program.

Space Available flights – also known as “Space-A” flights or “military hops” – are a benefit unique to U.S. servicemembers, retirees and their Families. Under the AMC travel program, unused seats on U.S. military and military-contracted aircraft are made available to non-duty passengers on a space-available basis (once space-required [official duty] passengers and cargo have been accommodated).

“[The AMC Travel] site was created to provide our customers a wealth of AMC travel information, which

can be counted on to contain the most accurate and up-to-date travel information available,” said Tech. Sgt. Steve Katsonis, AMC Passenger Policy Branch.

TSgt Katsonis said AMC officials understand the massive amount of anxiety and stress felt by Space Required and Space-A travelers. “Our goal is that this site will answer any questions the passengers will have, therefore minimizing their stress before they leave their homes,” he said.



Passenger Service Agents at AMC terminals around the globe are standing by to assist, as well. People searching for up-to-the-minute AMC travel information are encouraged to contact their nearest AMC passenger terminal. A current listing is available on the new AMC Travel site.

TSgt Katsonis said he wants people to know that Space-A is a great benefit, but it can be a stressful experience without the proper planning. “AMC never guarantees travel, and passengers need to be prepared for their [Space-A] trip to take more time than it would were they traveling commercial,” he explained.

He added that not every base is equipped with facilities or lodging capable of handling passengers stranded by a broken or rerouted aircraft.

Armed Forces Retirement Home Starts Waiting List for New Residents

The Armed Forces Retirement Home (AFRH) has a waiting list for its Washington, DC, and Gulfport, MS, facilities. AFRH encourages all eligible retirees who hope to move to one of the facilities to apply for admission as soon as possible in order to be placed on the waiting list.

Whether a retiree is ready to move in five months or five years, the key is getting onto the waiting list. Your position on the waiting list is based on the application

approval date. To be added to the AFRH waiting list, you must submit a completed application and include a medical examination and functional assessment. As a room becomes available at either facility, AFRH contacts those with approved applications, in order of their approval dates, for move in. If AFRH calls you before you're ready to move, you'll remain on the waiting list with your original approval date. For information, go to www.afrh.gov or call 1-800-422-9988.

Education Aid for Retired Soldiers' Spouses, Surviving Spouses

The AER Stateside Spouse Education Assistance Program (SSEAP) is available to spouses of active duty and Retired Soldiers, and widow(ers) of Soldiers who died either on active duty or in a retired status, and are residing in the United States. All spouses must be registered in the Defense Eligibility Enrollment Reporting System (DEERS) which can be verified at 1-800-538-9552. This program does not apply to second undergraduate or graduate degrees.

Those who receive free tuition through their jobs may not receive AER tuition assistance. They may apply for assistance for fees, supplies and books (no duplicates) for classes in which they're enrolled as full-time students which aren't covered by other funding.



Scholarship awards are based on financial need, as evidenced by the Estimated Financial Contribution (EFC) number provided on the Student Aid Report (SAR). The SSEAP scholarships for stateside students are awarded annually for up to four academic years to attend post secondary school full time as undergraduate level students. Funds are to assist with academic expenses at the attending university/

school and will be disbursed equally between the fall and spring semesters or quarters to assist with tuition, books, fees and supplies.

Scholarship funds will be paid by AER and disbursed to the college or university. Students must maintain a grade point average of at least 2.0 on a 4.0 grading scale.

Applications for the 2010-2011 academic year will be available online from Dec. 1, 2009 – Mar. 1, 2010 at <http://www.aerhq.org>. Applications must be submitted by Mar. 1, 2010. Other deadlines are in the instructions. Applications and supporting documents are not accepted by FAX or e-mail. Letters mailed in June 2010 will notify on-time applicants about scholarship awards.

AER Offers College Aid for Dependent Children

Army Emergency Relief (AER) offers financial aid for full-time post-secondary studies for dependent children of Active Duty and Retired Soldiers. Scholarships are awarded based on financial need, academics, leadership and achievements. Awards range from \$500 - \$3,500.

AER's MG James Ursano Scholarship Program is for full-time students at an undergraduate, technical or vocational institution accredited by the Department of Education. Funds may be used for tuition, books, fees, supplies or school room and board. Students may reapply each year and must maintain a grade point average of at least 2.0 on a 4.0 grading scale.

A student applying for 2010-2011 Academic Year (AY) must not be born before May 1, 1988. The applicant must be an unmarried dependent child of an active duty or Retired Soldier or a Soldier who died in either status. All Soldiers and students must be registered in the Defense Eligibility Enrollment Reporting System (DEERS).

You can verify the student's DEERS status at 1-800-538-9552.

Applications for the 2010-2011 AY scholarships will be available online from Dec. 1, 2009 – Mar. 1, 2010 at <http://www.aerhq.org>.

Applications must be submitted by Mar. 1, 2010. Other deadlines are in the instructions. Applications and supporting documents are not accepted by fax or e-mail. Letters mailed in June 2010 will notify on-time applicants about scholarship awards.





ECHOES

Military Star® Card Gas Discount Increased



DALLAS, TX – Army & Air Force Exchange Service (AAFES) gas stations worldwide are helping take the pain out of the pump by increasing discounts for drivers using a Military Star® Card. The discount at the pump for drivers paying with the Star Card increased from three cents a gallon to five cents a gallon.

In addition to the everyday nickel discount, AAFES will periodically offer increased savings opportunities at specified times throughout the year. The first of these promotions, from August 21-23, provided a 20 cents per gallon discount, up to 20 gallons, for drivers paying with a Military Star® Card.

Authorized exchange shoppers can learn more about the benefits available to Military Star® cardholders at www.aafes.com.

DeCA Raising the Bar on Customer Service

FT LEE, VA – Even with customer satisfaction at an all-time high, the Defense Commissary Agency's (DeCA) leadership is raising the bar and sending its 18,000 employees to Dale Carnegie Training on World Class Customer Service.

"We are focused on building upon our strengths so we can provide the very best customer service to our patrons," said DeCA Director and CEO Philip E. Sakowitz, Jr. "The first step in this process is to provide training for our employees – from those at our headquarters and region offices to every store associate, worldwide."

DeCA and Dale Carnegie Training signed a \$2.4 million contract June 26. DeCA's corporate training sessions began August 1 and are continuing until September 30, with 30 people in each of the 648 full-day sessions. DeCA's store associates attended the same training as their managers, directors and corporate leadership.

"That really makes it personal and makes me feel a part of the team," said Josephine Craig, DeCA store associate for the commissary at Ft. Lee, VA. Craig, whose husband Donald is an Army Chief Warrant Officer stationed at Ft. Lee, said she has been employed on and off with DeCA for 12 years and received her customer service training by taking DeCA courses online.

The training will take DeCA employees through a four-phase training improvement cycle, which includes reinforcing a positive attitude, building a knowledge base, applying knowledge to real-world situations and developing skills.

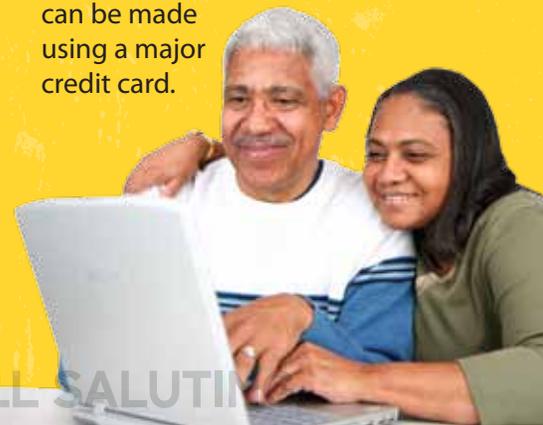
"The need for having everyone go through this course is consistent with our goal to provide the very best customer service possible," Sakowitz said. "Once everyone is trained, our customers will see that their benefit is provided to them uniformly at each and every one of our stores."

Exchange Online Mall Taking Vacation Reservations

DALLAS, TX - The Exchange Service's Exchange Online Mall has partnered with the Army Family and Morale, Welfare and Recreation Command (FMWRC) to help customers take a break without going broke.

Now, any authorized exchange shopper can log on to the Exchange Online Mall and book a vacation, including 7-night Alaskan Cruises from \$399, Cozumel from \$28 per night and an 11-day European Dream vacation, through FMWRC's Government Vacation Rewards program. The partnership makes it possible for military shoppers to book vacations using the Exchange Service's Military Star® card or Military Star® Rewards MasterCard®.

Government Vacation Rewards offers access to special military pricing on thousands of cruises, tours, vacation packages, resorts, hotels, air travel and cars. Currently, military shoppers who log on to the site through the Exchange Online Mall can use a Military Star® card to book any package, while à la carte offerings, such as hotel, airline and car rental services, can be made using a major credit card.



SPOUSES' CORNER/ RETIRED SOLDIERS' SOUND OFF

Where Do I Go to Find Records?

"I retired five years ago, where do I go to get my records?"

"My husband retired 20 years ago and died 15 years ago, where do I go to get his records?"

Military retirees and Veterans, spouses and surviving spouses of retirees and Veterans, regardless of when the Soldier retired or separated from military service, have one source for replacing missing records and awards – the National Personnel Records Center (NPRC) in St. Louis, MO. Do not send requests to the Army's Human Resources Command; NPRC will forward any requests requiring their attention. Since this information applies to Army Veterans as well as retirees, we ask Retired Soldiers share this information.

Retirees and Veterans who need to replace missing records or awards can go online to <http://vetrecs.archives.gov>. Family members who need to replace missing records or awards for their Veteran Family member can also use this service. If you do not have access to a computer, you can write to: National Personnel Records Center (Military Personnel Records); 9700 Page Ave.; St. Louis, MO 63132-5200.

When you request records, you need to give NPRC all the information they need to find the records you seek among the 70 million records they have on file. You can do this by completing a Standard Form 180, available online. This includes: the Veteran's complete name used while in service, service number (depending on when the Veteran or retired member served, this may be the Social Security number), Social Security number, branch of service, dates of service and date and place of birth (especially if the service number is not known).

☆ For someone whose records may have been involved in the 1973 fire (Army records affected were for those discharged Nov. 1, 1912 - Jan. 1, 1960),

also include:

- place of discharge
- last unit of assignment
- place of entry into the service, if known

☆ All requests must be signed and dated by the Veteran or next-of-kin.

☆ Other information that is not required, but would be extremely helpful to NPRC staff in understanding and fulfilling your request:

- The purpose or reason for your request, such as applying for Veterans benefits, preparing to retire or researching your personal military history.

- Any deadlines related to your request. They will do their best to meet any priorities. For example, you may be applying for a VA-guaranteed Home Loan and need to provide proof of military service by a specific date.

☆ If your request involves a burial in a National Cemetery operated by the VA, the cemetery staff will work directly with NPRC to obtain the required records for the service. If your request involves funeral services provided by a non-VA/private provider, the next of kin may fax the request (including signature of the next of kin) at (314) 801-0764.

- Any other specific information, documents or records you require from your Official Military Personnel File (OMPF) besides your Report of Separation (DD Form 214).

NPRC normally responds to requests for Separation Documents (such as DD Form 214) in ten working days or less. If you have not received a response in ten days, you may check the status of your request by e-mail through the NPRC Customer Service Center at mpr.status@nara.gov. Please provide the request number if you have one; the name, address and phone number of the requester; and the Veteran's branch of service. You will receive a return e-mail with a projected completion date for your request. You may also telephone the NPRC Customer Service Line at (314) 801-0800. Peak calling times are weekdays between 10:00 am and 3:00 pm Central Time. Staff is available to take your call as early as 7:00 am and as late as 5:00 pm, Central Time.



ECHOES

DFAS Offers Pointers on Using Their Phone System

The Defense Finance and Accounting Service's (DFAS) Retired and Annuity pay program has streamlined the menu options for the Integrated Voice Response System (IVRS) for customers calling the pay center at 1-800-321-1080 or (216) 522-5955. DFAS has also expanded the system's speech recognition capabilities. Now callers may speak their responses through the entire main menu of the IVRS script (or press the appropriate phone button). Note: Avoid calling IVRS from a noisy area; IVRS is affected by background noise.

Also, callers who choose to speak to a customer service representative (CSR) are asked to perform self-validation. Self-validation means entering your Social Security number and answering the three validation questions correctly. Validation questions are questions regarding your personal information; these questions are asked to ensure that no one else is trying to change your pay account information. Once you've done this, the CSR will know that you're the one making the call and you'll be able to focus on the reason for the call when talking to the CSR. The CSR will ask additional validation questions if you are making a change to your account. A short survey has been incorporated into the IVRS and is also available after speaking to a CSR.

The basics of IVRS

The IVRS consists of menus designed to match the most common reasons a retiree or an annuitant would call. The caller listens to a menu, chooses an option (either by voice or touch-tone) and is lead to another list of choices, which provide additional topic-related information. There are four basic sections of the IVRS. The first is the main menu which has five choices:

Main Menu
For the "MyPay" program or for garnishments, press or say 1.
For help with Veterans Administration disability pay, press or say 2.
To Report a death, press or say 3.
If you are a retiree, and want to receive a copy of your most recent 1099-R sent to your address of record, press or say 4.
For all other callers, press or say 5.
To hear those options again , press or say 8.

Option 4 allows you to input your Social Security number and have a your 1099-R reissued to your address on record. Most callers would select option 5 which will direct you to the next menu. This menu has three options:

For All Other Callers
If you are Military Retiree, press 1.
If you are a Survivor of a Military Retiree, press 2.
If you are calling about your Voluntary Separation Incentive, press 3.
To repeat this menu, press 8.
To return to the Main Menu, press 9.

Pressing 1 on the above menu will take you to the Retired Menu. There are two separate pieces of this retired menu as indicated below. Pressing 2 on the above menu will take you to the Annuitant Menu.

Once either of these menus is selected, pressing 1 will provide account-specific information; pressing 2 will allow you to make changes to your account with the use of a myPay personal identification number (PIN).

If you are Military Retiree
Retired Menu
To obtain specific personalized account information, press 1.
To change your address, reissue a 1099-R or a Retiree Account Statement, or to start, stop or change your allotments or Direct Deposit, press 2.
For non-receipt of a payment, press 3.
For Concurrent Retirement and Disability Payments (CRDP), Combat-Related Special Compensation (CRSC) or CRDP/CRSC Open Season, press 4.
For more options, press 5.
To repeat this menu press 8.
To return to the Main Menu, press 9.
For more options
For your taxes, press 1.
For allotment information, press 2.
For former spouse information, press 3.
For Survivor Benefit Plan information, press 4.
For beneficiary information, press 5.
To repeat this menu press 8.
To return to the previous menu, press 9.
To speak to a Customer Service Representative, press 0.

Annuitant (If you are a survivor receiving a monthly payment) Menu
To obtain specific personalized account information, press 1
To change your mailing address, reissue a current year tax statement or an Annuitant Account Statement, press 2
For non-receipt of a payment, press 3
For receipt of your initial annuity payment, press 4
For your taxes, press 5
For direct deposit information, press 6
To repeat this menu, press 8
To return to the Main Menu, press 9
To speak to a customer service representative, press 0

For the callers' convenience, DFAS can post messages to menus with current information regarding important policies relevant to each menu's listener.

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 access 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

Sept 26 Ft Lee, VA	Oct 17 Ft Monmouth, NJ	Oct 24 Ft Polk, LA	Nov 7 Ft Richardson, AK
Sept 26 Ft Bliss, TX	Oct 17 USAG Heidelberg	Oct 24 Ft Campbell, KY	Nov 7 San Diego, CA* (619) 556-8987
Sept 26 Ft Hamilton, NY	Oct 17 Schofield Barracks, HI	Oct 24 Great Lakes Naval Station, IL	Nov 7 Taegu, Korea
Sept 26 Selfridge, MI*	Oct 17 Ft Carson, CO	Oct 24 Houston, TX (host - Ft Sam Houston)	Nov 12 Ft Detrick, MD (301) 619-3381
Sept 26 Nellis AFB, NV* (702) 652-9978	Oct 17 Aberdeen Prv Grd, MD	Oct 30 Ft Rucker, AL	Nov 14 Ft Ben Harrison, IN (host - Ft Knox, KY)
Oct 2-3 Redstone Arsenal, AL	Oct 20 USAG Brussels	Oct 30-31 Ft Knox, KY	Nov 14 Yongsan, Korea
Oct 9 Ft Meade, MD	Oct 21 Schinnen, Holland	Oct 31 Rock Island, IL* (563) 322-4823	2010
Oct 9 Ft Myer, VA	Oct 23-24 Ft Hood, TX	Oct 31 Ft Leavenworth, KS	Mar 20 Clovis, CA (559) 291-2774
Oct 15 Ft Monroe, VA	Oct 24 USAG Grafenwoehr	Nov 6 Ft Benning, GA	
Oct 16 Ft Riley, KS	Oct 24 Ft Gordon, GA		

* hosted by Ft McCoy, WI

New RSO for California & NV

(Cont'd from pg 16)

RSO mission because of McCoy's strong Reserve ties in that area.

John Radke, Chief of Army Retirement Services, commented, "I salute Ft. McCoy and its dedicated support of the California and Nevada retired Soldiers and Families. Bill Walters (McCoy RSO) has done a great job. However, geographical realities were compelling, and we are delighted that the Presidio of Monterey has opened up this new Retirement Services Office. We welcome their team and look forward to working closely with them as they serve our West Coast Soldiers and our sizeable retired population."

RSO Fernando Casao, Jr., a retired Soldier himself, commented, "When I retired from the Army three years ago, I saw how big a difference the RSO can make to Soldiers and Families. I'm looking forward to providing that support to the retiring and retired Soldiers, Families and surviving spouses in California and Nevada." The new RSO can be reached at (831) 242-5976.

CRSC/CRDP Open Season, CRSC Toll-Free FAX

Retirees eligible for both Concurrent Retirement and Disability Payment (CRDP) and Combat-Related Special Compensation (CRSC) can choose the preferred payment in the annual CRSC/CRDP open season. Federal law states eligible retirees can receive either CRDP or CRSC; not both. Each December, eligible retirees receive a CRDP/CRSC open season election form. The form includes a comparison of the CRDP and CRSC entitlement amounts, as well as information about the collection actions and taxes each type of payment is subject to.

The retiree needs to return the form only if making a change. No action is required to keep things the way they are. The open season ends on January 31. Envelopes postmarked after January 31 will not be processed and the current payments will continue.

If you have questions on the open season, you can call 1-800-321-1080 or (216) 522-5955 from 7 a.m. to 7:30 p.m. ET, Monday through Friday (except Federal holidays).

Submitting a claim for CRSC just got easier for retired Soldiers, thanks to a new toll-free FAX number (1-877-368-9208 or (703) 325-2956) specifically for Army CRSC claim submissions. The FAX option is also secure and a notification of receipt for all claims submitted to 1-877-368-9208 will be confirmed with a FAX transmittal notice. For more information about CRSC, retirees can visit the Army's CRSC Web site at www.crsc.army.mil, e-mail crsc.info@us.army.mil or call 1-866-281-3254.



ECHOES

TRICARE to Require Drive-Time Waivers by October 1



TRICARE Prime beneficiaries in the 50 United States who live more than a 30-minute drive from the military treatment facility (MTF) where they are enrolled, must waive TRICARE's access-to-care drive-time standards to remain enrolled to that MTF.

TRICARE Prime beneficiaries who live more than 30 minutes away from the military treatment facility where they are enrolled should have received a letter from their regional contractor explaining the policy and the waiver option.

TRICARE explains that delivering the best possible care to its beneficiaries requires access to care when needed. Continuity of care by primary care managers (PCMs), and urgent care within a reasonable distance are made possible by TRICARE's access-to-care drive-time standards. To provide the best possible care, a PCM should be located within a 30-minute drive of a beneficiary's residence.

To waive the drive-time standard and enroll at a military hospital or clinic, beneficiaries can use the Beneficiary Web Enrollment Web site at <https://www.dmdc.osd.mil/appj/bwe/> to confirm their waiver. They can also submit a DD Form 2876 *TRICARE Prime Enrollment Application and PCM Change Form* after signing Sections V and VI.

If the waiver is approved for beneficiaries residing less than 100 miles from the MTF, it remains in effect until the beneficiary changes residency location. If a waiver is approved for beneficiaries who reside more than 100 miles from an MTF, it will remain in effect through

the beneficiary's current enrollment period, so long as they don't change residences. Since an MTF's provider availability can change over time, the MTF may not always renew a waiver at the end of the enrollment period for those beneficiaries residing more than 100 miles from the MTF. If this happens, the regional contractor will notify beneficiaries at least two months before their enrollment expires.

If a request is initially denied or a waiver is not renewed at the end of an enrollment period, there are several other TRICARE options. These may include enrolling at another MTF in the area if available; enrolling with a civilian PCM for beneficiaries living within 100 miles of a TRICARE Prime Service Area if approved; enrolling in the US Family Health Plan if it is available; or using TRICARE Standard and TRICARE Extra.

For information about TRICARE plans, go to <http://tricare.mil/mybenefit>. For regional contractor information about access-to-care waivers, go to:

- TRICARE North – Health Net
1-877-TRICARE
<https://www.hnfs.net/bene/enrollment/New+Policy+Changes+or+Access+to+Care+Standards.htm>
- TRICARE South – Humana Military
1-800-444-5445
<http://www.humana-military.com/south/bene/billing-enrollment/access-to-care.asp>
- TRICARE West – TriWest
1-888-TRIWEST <http://www.triwest.com/beneficiary/frames.aspx?page=/beneficiary/BOLT/Home.mvc/Details/Drive%20Time%20Access%20Standard%20Waiver>.

International Referrals Start for Retiree Dental Plan

Delta Dental has contracted with AXA Assistance to provide enrollees in the TRICARE Retiree Dental Program (TRDP) with an international referral service for dental care outside the United States. With offices in more than 30 countries and the industry's most comprehensive network of providers and correspondents, AXA can provide enrollees assistance in accessing over 8,000 dental providers virtually anywhere in the world.

Toll-free telephone numbers for calling the referral service within the United States and collect-call numbers that can be dialed from any country 24 hours a day, 365 days a year are listed below. These numbers connect callers directly to highly trained, multi-lingual assistance coordinators who will gather all the information necessary to assist TRDP enrollees in finding a dentist overseas.

The phone numbers available for the Delta Dental international dentist referral service are:

- Toll-free from within the U.S.:
1-888-558-2705 and
1-888-558-2706.
- For collect calls from anywhere in the world: (312) 356-5971 and
(312) 356-5972 .



Report Urges Timeline for Tobacco-Free Military

WASHINGTON – The military has come a long way from the time when it packaged cigarettes in with rations, but more must be done, according to an Institute of Medicine report. The report, titled “Combating Tobacco in Military and Veteran Populations,” calls for the Defense Department to set a timeline to eliminate smoking on military installations.

The report also recommends that the Defense Department stop selling tobacco products in military commissaries and exchanges, to prohibit tobacco use anywhere on military installations and to treat tobacco use in the same way as other health-related behaviors, such as alcohol abuse and poor physical fitness. Officials from the Pentagon and Department of Veterans Affairs asked the institute to prepare the report in 2007. It was released June 28.

The Defense Department and the services have worked hard to become tobacco-free. The services have banned use of tobacco products during basic training, the report said, and they have launched extensive public education campaigns and commander training. “The committee

recommends that [the Defense Department] establish a timeline to eliminate all tobacco use on military installations to protect the health of all military personnel, civilian employees, family members and visitors,” the report says.

The committee recommends using a phased approach. The military academies and officer training programs should become tobacco-free first, followed by new enlisted recruits and finally all other active-duty personnel, the report says.

The Defense Department fully supports the goal of a tobacco-free military, said Pentagon spokeswoman Cynthia Smith, and officials believe it’s achievable through development and execution of a comprehensive plan as recommended by the report. “However,” she added, “achieving that goal will in part depend on coincident reductions of tobacco use in the civilian population.”



New TRICARE Regional Managed Care Support Contractors Selected

FALLS CHURCH, VA - The Defense Department has announced the selection of TRICARE Managed Care Support (MCS) contractors for its three U.S. regions. MCS contractors provide health, medical and administrative support services to beneficiaries. The new contracts may affect some beneficiaries enrolled in TRICARE Prime.

The TRICARE West region retains its current contractor, TriWest Healthcare Alliance Corp. The selected contractors in both North and South are new. Aetna Government Health Plans, Hartford, CT, has been selected for the North Region where Health Net Federal Services is the current contractor. UnitedHealth Military & Veterans Services, Minnetonka, MN, has been selected for the South Region where Humana Military Healthcare Services is the current contractor.

Under the new contracts, some prime service areas may be discontinued and, as a result, some beneficiaries will no longer be offered TRICARE Prime.

Some beneficiaries enrolled in TRICARE Prime may need an approved waiver to remain in Prime. These beneficiaries will have the options of TRICARE Standard or TRICARE Extra.

Transition from the current contracts began in July, with the start of health care delivery under the new contracts anticipated to be Apr. 1, 2010. Contract information can be found at <http://www.tricare.mil/T3contracts>.

The three-region structure in the United States remains unchanged with the exception of the Ft Campbell Prime Service Area which is shifting from the North Region to the South Region. All of the TRICARE benefit options offered under the current contracts remain the same.

For retirees overseas, proposals are currently being reviewed for a comprehensive TRICARE Overseas Program (TOP) support contract which will consolidate all six overseas healthcare services under one contract. We will report more information when it becomes available.



ECHOES

Over 1,100 Colleges and Universities Partner With VA to Improve GI Bill Benefits

WASHINGTON – Over 1,100 colleges, universities and schools across the country have entered into “Yellow Ribbon” program agreements with the Department of Veterans Affairs (VA) to improve financial aid for Veterans participating in the Post-9/11 GI Bill. The Yellow Ribbon program, a provision of the new Post-9/11 GI Bill, funds tuition expenses that exceed the highest public in-state undergraduate tuition rate. Institutions can contribute up to 50 percent of those expenses, and the VA will match this additional funding for eligible students.

The Yellow Ribbon program is reserved for Veterans eligible for the Post-9/11 GI Bill at the 100 percent benefit level.

This includes those who served at least 36 months on active duty after Sept. 10, 2001 or served at least 30 continuous days and were discharged due to a service-related injury after Sept. 10, 2001.

The maximum benefit allows every eligible Veteran, servicemember, reservist and National Guard member an opportunity to receive an in-state, undergraduate education at a public institution at no cost. Provisions of the program include payments for tuition and fees, housing and a books and supplies stipend. Benefits are payable for training pursued on or after Aug. 1, 2009. The tuition and fee benefit is paid directly to the school.



For information on specific schools participating in the Yellow Ribbon program, go to http://www.gibill.va.gov/GI_Bill_Info/CH33/YRP/YRP_List.htm. Additional information about the Post-9/11 GI Bill and Yellow Ribbon program, as well as the VA's other educational benefits, can be obtained by visiting VA's Web site <http://www.gibill.va.gov> or by calling 1-888-GIBILL-1 (or 1-888-442-4551).

VA Launches 10-Year Health Study of 60,000 New Veterans

WASHINGTON -- The VA has initiated a large, long-term study to look carefully at a broad array of health issues that may affect Operation Enduring Freedom/Operation Iraqi Freedom (OEF/OIF) Veterans and their counterparts who served during the same time period. VA's “National Health Study for a New Generation of U.S. Veterans” will begin with 30,000 Veterans deployed to OEF/OIF and 30,000 Veterans who were not deployed for comparison.

“This study will help us fulfill President Obama’s pledge to ‘stand with our Veterans as they face new challenges’ by enabling us to understand the health problems of our newest generation of combat Veterans,” Dr. Gerald M. Cross, VA’s acting undersecretary for health, said.



The study will include Veterans who served in each branch of service, representing active duty, Reserve and National Guard members. Women will be over-sampled to make sure they are represented and will comprise 20 percent of the study, or 12,000 women. A combination of mail surveys, online surveys, telephone

interviews and in-person physical evaluations will be used to collect data from the Veterans.

The study will compare the deployed and non-deployed Veterans in terms of chronic medical conditions, traumatic brain injury (TBI), post-traumatic stress disorder (PTSD) and other psychological conditions, general health perceptions, reproductive health, pregnancy outcomes, functional status, use of health care, behavioral risk factors (smoking, drinking, seatbelt use, speeding, motorcycle helmet use and sexual behavior) and VA disability compensation. VA has contracted with an independent Veteran-owned research firm, HMS Technologies Inc., to collect the data.

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 (334) 353-2102 fwarso@wainwright.army.mil

ARIZONA

- Ft Huachuca (520) 533-5733 FtHuachucaRSO@hua.army.mil

ARKANSAS

Ft Sill, OK

CALIFORNIA

Presidio of Monterey (831)242-5976 fernando.casao@us.army.mil

COLORADO

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

CONNECTICUT

West Point, NY

DELAWARE

Ft Meade, MD

D.C.

Ft Myer, VA

FLORIDA

- Central & West MacDill AFB (813) 828-0163 army.rso@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 MI Selfridge ANGB (586) 239-5580 (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

Presidio of Monterey, CA

NEW HAMPSHIRE

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 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 leeearso@conus.army.mil
- Ft Monroe (703) 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

0981-183-3301 RSOAnsbach@eur.army.mil

Bamberg

0951-300-9181 RSOBA@eur.army.mil

Baumholder

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

Grafenwoehr

09641-83-8814 IMAE-GRAF.RSO@eur.army.mil

Heidelberg

06221-57-8399 RSOHD@eur.army.mil

Kaiserslautern

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

Mannheim

0621-730-3371 RSOMA@eur.army.mil

Schweinfurt

09721-96-8812 RSO.Schweinfurt@eur.army.mil

Stuttgart

07031-15-3512 RSOStuttgart@usag.stuttgart.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
0444-71-7973 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/rso/echoes.asp>

Address Change: See boxes on pg. 15. 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>; FAX -877-368-9208 (or 703-325-2956)

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/rsl/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>
National Personnel Records Center (Military Personnel Records); 9700 Page Ave.; St. Louis, MO 63132-5100



Retired Army decal and pin: Can be purchased at the retiree corner of your nearest AAFES stores or online at <http://www.aafes.com>, click on "Exchange Online Mall", choose USPT Gear, then choose retired gear.

Space-available travel: <http://www.amc.af.mil/amctravel/index.asp>

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; FAX 1-800-425-3329 <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, OH
- ☆ **For those who will begin to receive retired pay at age 60** – the Army Human Resources command (HRC) – St. Louis, MO

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!

New Law Extends, Increases SSIA Payments

A new law will make changes to the Special Survivor Indemnity Allowance (SSIA), extending the payment period to October 2017 and increasing the payments made after fiscal year 2013. (Note: The fiscal year runs from October 1 through September 30.) The 2008 National Defense Authorization Act established SSIA as a special payment for surviving spouse Survivor Benefit Plan (SBP) beneficiaries whose SBP annuity is reduced by VA Dependency and Indemnity Compensation (DIC).

Under the previous law, SSIA was scheduled to end with payments in March 2016. Under the new law, the last payments will be made in October 2017. Under the previous law, SSIA started at \$50 and increased by \$10 each year until payment reached \$100 for fiscal years following 2013. Under the new law, the payment will continue to increase after fiscal year 2013 until it reaches \$310 a month in fiscal year 2017.

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 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 Survivor Benefit Plan (SBP) benefits because neither the former spouse nor the Retired Soldier notified DFAS within a year of the court order that awarded former spouse SBP.

We also hear from spouses of retirees, married after retirement, who assumed they had SBP coverage. However, if the retiree did not take the required action within one year of marriage, the spouse may have no SBP coverage.

To make sure your spouse (or former spouse) is prepared, 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.

New RSO for California & Nevada

Every retiring and retired Soldier, Family member and surviving spouse has a Retirement Services Officer (RSO). Of course, after retirement, many retirees move far from an Army installation, but they're still supported by an RSO.

For retired Soldiers, Family members and surviving spouses in California and Nevada, that RSO support just

got closer with the establishment of a Retirement Service Office at the Presidio of Monterey. Retirees and spouses in that area had been supported by the Ft. McCoy, WI, RSO since the 1995 Base Realignment and Closure Commission closed the Army installations in California. Ft McCoy took on the California and Nevada

(cont'd on pg. 9)



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

Prsrt Std
US Postage
PAID
Atlanta, GA
Permit # 2207

Do You Qualify for Reimbursement of Preventive Care Co-pay?

As we've reported in previous issues, the Fiscal Year (FY) 09 National Defense Authorization Act included a provision waiving copayments for certain TRICARE beneficiaries for preventive services received in FY2009. (Note: Fiscal years run from October 1 through September 30; therefore, FY2009 runs from Oct. 1, 2008 through Sept. 30, 2009.)

TRICARE recently released their guidance on this law.

Who's affected? Beneficiaries who would pay copayments, that is, TRICARE Standard beneficiaries. The copayment waiver does not apply to Medicare-eligible beneficiaries since they are already covered for these services under Medicare. The waiver also does not apply to beneficiaries enrolled in TRICARE Prime since they do not pay copayments for preventive care.

What preventive services are included? Services covered under the law are:

- ☆ Colorectal cancer screening
- ☆ Breast cancer screening
- ☆ Cervical cancer screening
- ☆ Prostate cancer screening
- ☆ Immunizations

- a. Well-child visits for children not yet six years old are also covered.
- b. Visits for all other beneficiaries over age six when the purpose of the visit is for one or more of the covered benefits listed. Services other than the covered benefits listed that are provided during the same visit are subject to appropriate cost-sharing and deductibles.

How do you file a claim? Since Sept. 1, 2009 is the date the policy is being implemented, how you file depends on when the care was received.

- If you received one of the covered benefits listed in this article after Oct. 14, 2008, but before Sept. 1, 2009, you can file a claim using an Explanation of Benefits (EOB) and/or a doctor's statement with those procedures clearly marked.
- If you received one of the covered benefits listed in this article after Sept. 1, 2009 but before Oct. 1, 2009, you can file your claim with your regional managed care support contractor listed on pg. 14.

If you have questions, contact your regional managed care support contractor.