Greetings Retired Soldiers and Families,

Since the inception of our great nation, the Army has stood at the forefront of freedom – wherever and whenever our nation calls. From humanitarian support, to building partner capacity, to winning decisively on the battlefield, you are part of a proud history of selfless service and duty to country. Your dedication and commitment to our nation’s security are what made the Army of your day successful, and the Soldiers of today benefit from your example.

Our Army has demonstrated agility and resilience through over a decade of war in multiple theaters. In good times and in bad, our Soldiers and their Families have persevered. The quality of our Soldiers and Families got us through past challenges, and with your help, it will get us through our current challenges.

Fiscal reductions stemming from the 2011 Budget Control Act, coupled with the Continuing Resolution and sequestration earlier this year have caused us to make some difficult decisions. We are prioritizing our resources to support deployments to Afghanistan, Korea rotations, and the Global Response Force – nearly every other organization will see reductions to their training and installation resources. As part of the 2011 Budget Control Act, we are reducing the Army endstrength by 89,000 personnel through Fiscal Year 2017 and we are considering proportional reductions in our force structure, civilian workforce, and across our installations. We must do our part to look at every installation and every program to determine where cuts need to be taken so that we can ensure our forces in the field have everything they need to accomplish their missions. Rest assured that through it all we will keep faith with the force and with our Veterans.

With adversity comes opportunity. We will shape the Army’s force of the future in order to meet the uncertain world that we face. We will support the requirements of our Combatant Commanders to prevent conflict and shape a future consistent with U.S. interests. By retaining our most capable Soldiers we have an opportunity to further develop the versatility, agility and innovative spirit required for us to deter conflict, and should deterrence fail, win decisively.

Despite current conditions we will do what is required to make sure our deploying Soldiers are ready for the tasks we ask them to perform. We are not the greatest Army in the world because of our size or technology. We are the greatest because our people are competent and confident, capable of creatively solving any problem.

We need your help to maintain our decisive edge. Continue to tell your story. Help the American people understand exactly what it takes to prepare for and execute our mission. Help them to appreciate the dedication, motivation and sacrifices that are made daily by Soldiers on their behalf. You are an integral member of the Army team and I thank you for all you do every day.

The Strength of our Nation is our Army; The Strength of our Army is our Soldiers; The Strength of our Soldiers is our Families. This is what makes us Army Strong!
A Message from the Chief, Army Retirement Services

As we do each April, Army Retirement Services hosted the 14-member Chief of Staff, Army (CSA) Retiree Council’s annual meeting in the Pentagon. I am pleased to tell you that while the other services cancelled or postponed their annual meetings, Army leadership deemed this yearly event to be vitally important, and funds were allocated for the gathering. Retired Lt. Gen. Jim Lovelace and retired Sgt. Maj. of the Army Ken Preston co-chaired the event. As usual, we had a variety of high-level speakers from within the Army, the DOD, and the Department of Veterans Affairs. Ultimately, two reports were written that capture the highlights and detail the 20 issues submitted by installation retiree councils to HQDA. You can review these documents by going to our homepage at http://www.armyg1.army.mil/rso/RetireeCouncil.asp.

Allow me to highlight the key conclusions from the Council discussions and the out-briefing to Gen. Raymond T. Odierno, the Army chief of staff. Establishing and promoting “Standards of Service” is critical to achieving Department of the Army goals for providing the very best service to you, to retiring Soldiers, and to all Family members and surviving spouses. Gen. Odierno strongly affirmed that retired Soldiers and their Family members shall be viewed as assets, not as financial liabilities because of their earned retired pay or earned health care benefits.

Every level of retirement support from HQDA down to installation level (or to USAR or ARNG local levels) centers on the local Retirement Services Officer (RSO) who is the face of our Army’s continuing commitment to you, and to today’s individual Soldiers. How we at HQDA enable and support these Army professionals all over the world helps shape the kind of service you receive.

Accordingly, the Council recommended to the CSA that Army RSOs and their programs be categorized as “must fund” to ensure the Standards of Service are being met on a daily basis; and that these RSOs’ primary duties be serving retiring and retired Soldiers and Families.

To ensure institutional follow-up, the Co-Chairs will lead the development of a “Campaign Plan” that partners with senior Army leaders including the Commanding General, U. S. Army Installation Management Command; the Chief of the Army Reserve; the Director of the Army National Guard; The Surgeon General of the Army, the Army Chief of Public Affairs and the Army G-1. The intent is to more formally draw these senior Army leaders (and their staffs) together to strengthen coordination amongst their respective programs and better serve the Soldiers, retired Soldiers and Families they impact.

We will also work closely with a relatively new program, created by Gen. Odierno, entitled the “Soldier for Life” program. This new program aims to elevate Army efforts with all Army alumni—especially our younger Veterans (see the “Soldier for Life” article in the Jan.-Apr. 2013 edition of Army Echoes).

Each year, about 130,000 Soldiers transition from our Army (29,643 retired in FY12). We want them to stay connected to our Army in a real and meaningful way. “Once a Soldier, Always a Soldier” is the essence of this united effort. Included in this Army Family are the spouses and surviving spouses of our Soldiers. This huge pool of talent, dedication, and patriotism is a national treasure, and Army leaders at all levels should be proactive in finding ways to use you and your spouse at levels commensurate with your individual interests and expertise.

Army Retirement Services also has the mission to ensure all Soldiers and their spouses are well informed of their earned benefits and entitlements before they retire. In the past, we presented our “Pre-Retirement” information to local RSOs by conducting annual training for 100-200 Soldiers and Army Civilians. Given funding shortages, we are developing “distance learning modules” that RSOs will complete online, saving the Army hundreds of thousands of dollars. Why is this important to you? We want our new RSOs to be mission capable for retiring and retired Soldiers and their Families.

Continue to support our entire Army Team — still the very best Army in the world. Keep our troops and their Families in your thoughts and prayers. THANK YOU for your past service… and your future service. You remain valuable and needed!

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

Echoes is the US Army’s official newsletter for Retired Soldiers, Surviving Spouses and their Families. Published three times each year in accordance with Army Regulation 600-8-7, Echoes’ mission is to inform Retirees about their benefits, to update them about the Army, and to encourage them to support the Army in their civilian communities. Inquiries/comments about Echoes should be sent to HQDA (DAPE-HRR), Attention: Echoes Editor (Room 6048), 2530 Crystal Drive, Arlington, VA 22202-3941 or to ArmyRetireeCouncil@army.mil. Direct all other questions to the Retirement Services Officers listed on pages 18-19. To change your Echoes mailing address, see pg. 18. To subscribe to e-Echoes or to change your email address, visit http://www.armyg1.army.mil/rso/echoes_reg.asp.

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Co-Chairs, Chief of Staff, Army Retiree Council: Lt. Gen. (Ret) James J. Lovelace, Jr. and Sgt. Maj. of the Army (Ret) Kenneth O. Preston

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Army in the world. Keep our troops and their Families in your thoughts and prayers. THANK YOU for your past service… and your future service. You remain valuable and needed!
Controversy Surrounds the Distinguished Warfare Medal
By Lt. Col. (Ret) Mark Overberg, Deputy Chief, Army Retirement Services

On April 15, Defense Secretary Chuck Hagel eliminated the Distinguished Warfare Medal just two months after its creation was announced by his predecessor, then Defense Secretary Leon E. Panetta.

The new medal was intended to recognize extraordinary achievement, not involving acts of valor that directly impacted combat operations or other military operations authorized by a Joint Chiefs of Staff execution order. A Department of Defense news release said the Distinguished Warfare Medal was “intended for use . . . regardless of the domain used or the member’s physical location.” These key provisions permitted the services to award the medal for operations in cyber space or for operating unmanned aerial vehicles (UAVs) in combat theaters from bases in the United States.

Many Veterans objected to the creation of a special medal for this purpose saying that existing peacetime medals should be used to honor service members who do not serve in combat theaters and are not subject to enemy actions or family separations.

The most controversial provision of the new medal said it was “to recognize appropriately extraordinary direct impacts on combat operations warranting recognition above the Bronze Star Medal.” This placed the Distinguished Warfare Medal above the Purple Heart Medal and several awards for valor on the battlefield. Veterans felt they could live with a special medal for cyber operations and piloting UAVs, but they strongly disagreed with the new medal’s place in the order of precedence. Several members of Congress agreed and asked the new defense secretary to look into the issue. Soon after being sworn in, Hagel asked the Chairman of the Joint Chiefs of Staff, Gen. Martin E. Dempsey, to lead a review of the medal.

“The Joint Chiefs of Staff, with the concurrence of the service secretaries, have recommended the creation of a new distinguishing device that can be affixed to existing medals to recognize the extraordinary actions of this small number of men and women,” Hagel said in a written release.

“I agreed with the Joint Chiefs’ findings, and have directed the creation of a distinguishing device instead of a separate medal,” Hagel said. “The servicemen and women who operate and support our remotely piloted aircraft, operate in cyber, and others are critical to our military’s mission of safeguarding the nation.”

The undersecretary of defense for personnel and readiness will develop the award criteria in close coordination with the services and the Joint Staff, officials said.

AKO Transition Will Affect Retirees
By Lt. Col. (Ret) Mark E. Overberg, Deputy Chief, Army Retirement Services

On April 26, Army Secretary John M. McHugh signed a memo outlining the Army’s transition from Army Knowledge Online (AKO)™ to the information foundation of Army 2020. “To achieve the anticipated financial economies, efficiencies and security improvements, the Army must modernize current Army Knowledge Online (AKO) infrastructure and services to become more interoperable across DOD, compliant with emerging Joint Information Environment architectures and implement current best practices for cloud-based managed services,” McHugh wrote.

As part of the transition, the Army “will sunset the technological systems that underpin AKO today, although the AKO trademark will remain.” The memo directed two immediate actions:

- The Army G-3/5/7 will publish an order including transition dates for all AKO services not later than Aug 24.
- Headquarters, Department of the Army will rescind the exceptions to policy authorizing AKO accounts for Department of the Army Civilian Retirees, Military Retirees and Family members.

To prevent these communities from losing access to online functions and services, Retirees must obtain a Department of Defense Self-Service Logon, which allows secure access to websites such as TRICARE Online, MyPay, the Department of Veterans Affairs’ e-Benefits, and the Defense Manpower Data Center. McHugh wrote, “In today’s Internet age, the Army retains a responsibility and a mission requirement to remain virtually connected to all of our military Retirees. As part of the EXORD, G-1, in conjunction with CIO/G-6, will publish guidance regarding how the Army will support this requirement.”

Statistics show that Retirees don’t widely use AKO. In Sept. 2012, Military Retirees and Family members accounted for only 1.92% of all AKO Logins and 0.16% of emails sent.
5,000 Service Members and Veterans Complain to the CFPB

WASHINGTON — The Consumer Financial Protection Bureau’s Office of Servicemember Affairs is required to monitor consumer complaints submitted by the military. Over the past year, we’ve received more than 5,000 complaints from servicemembers, Veterans, and their Families. The statistics for complaints submitted by the military track with those of the population at large, but these complaint statistics represent military members and their Families whose consumer financial issues can impact their quality of life.


We want to hear from Active Duty, Guard, Reserve, Retirees, Family members, and Veterans — the whole military community. And we want you to know you can contact us with questions or complaints about consumer financial products and services.

To submit a complaint, visit www.consumerfinance.gov/complaint.

First Same-Sex Spouse of a Veteran Buried in National Cemetery

In late January, Department of Veterans Affairs (VA) Secretary Eric Shinseki approved the first same-sex spouse of a military Veteran to be buried in a U.S. national cemetery. Shinseki gave approval for retired Air Force officer Linda Campbell, 66, to bury the ashes of her same-sex spouse, Nancy Lynchild, at Williamette National Cemetery in Portland, Oregon. The couple was legally married in 2010 in British Columbia, Canada.

The Defense of Marriage Act prevents the burial of same-sex spouses at national cemeteries administered by the VA. After a personal request, Shinseki used his Title 38 discretionary authority to approve the request.

The VA later released a statement, saying, “This was the first non-Veteran partner of the same gender [Shinseki] was asked to consider, this is the first he has approved. It’s important to note that the Secretary did not base his decision on the individual’s marital status or state recognized relationship status, but rather based it, in part, on evidence of a committed relationship between the individual and the Veteran.”

Armed Forces Recreation Center Announces Closure

SAN ANTONIO — Moving from “Mission Relaxation” to “Training Mission,” the Cape Henry Inn (CHI) located on the old Fort Story, Va. closed on Oct. 1, 2012 due to operational readiness training requirements. This now former Armed Forces Recreation Center (AFRC) located on Joint Expeditionary Base (JEB) Little Creek, Va., was operated by the U.S. Army Installation Management Command.

The hotel was in high demand during the summer season, but its operation conflicted with the strategic training mission of the installation.

CHI was constructed in 1995 and operated as a Morale, Welfare and Recreation (MWR) activity of Fort Story, Va. until it was integrated into JEB Little Creek as a 2005 Base Realignment and Closure (BRAC) action. In April 2007, CHI was re-designated an AFRC.

New Requirement for Survivor Benefit Plan Annuity Recipients

CLEVELAND — Retirees’ Survivor Benefit Plan beneficiaries are now required to provide a photocopy of their Social Security cards when applying for benefits.

If your spouse or dependent child is not a U.S. citizen or cannot get a Social Security Number (SSN), he or she will need a valid Individual Taxpayer Identification Number (ITIN) and card issued by the Internal Revenue Service (IRS). Information about the ITIN is available on the IRS website at http://www.irs.gov/.

An ITIN is a tax processing number for certain nonresident and resident aliens, their spouses and dependents.

Because it can take several weeks to receive an ITIN, DFAS recommends foreign SBP beneficiaries apply with the IRS now to avoid unnecessary delays in the event of your passing.

Poaching Veterans’ Pensions

WASHINGTON — Veterans and their Families are targets for dishonest advisers who claim to offer free help with pension claims. The scheme involves attorneys, financial planners, and insurance agents trying to convince Veterans to transfer their assets to a trust or to invest in insurance products. What they don’t reveal is that these transactions could mean the loss of eligibility for Medicaid services or loss of access to their money for a long time. Adding insult to injury, the advisers are charging fees that range from hundreds to thousands of dollars for their services. Learn more at http://www.consumer.ftc.gov/articles/0349-poaching-veterans-pensions.
Uncle Sam wants you . . . again.

U.S. Army Recruiting Command (USAREC) plans to celebrate the 40th anniversary of the All-Volunteer Army July 1 with the personal stories of those who wore the uniform since that date in 1973.

The command wants those millions of Veterans to tell their Army story by answering three questions: Why did you volunteer for the U.S. Army? What did you get out of your service? What do you think you contributed (to the Army, the nation, etc.) through your service?

“Your stories of courage, service and sacrifice inspire new generations of Americans to follow in your footsteps,” said Maj. Gen. David Mann, USAREC commanding general. “As Army Ambassadors in your communities, our Soldiers for Life, we urge you to continue to share your Army Story wherever you go.”

Veterans can answer these questions via email at armyrecruitingcommand@yahoo.com or through the Facebook page “Army All Volunteer 40th Anniversary.” Also, include your name, rank, years of service, city and state where you currently reside, and, if possible, a picture of yourself in uniform. U.S. Army Recruiting Command may use whatever information you share in the Recruiter Journal, our magazine; our Facebook page (http://www.facebook.com/USAREC) and internet page (www.usarec.army.mil); throughout the Army via Army News Service; and in media releases.

Through 40 years of conflicts including the Cold War, small actions like Grenada and Panama, stability operations in Bosnia and Kosovo, to large-scale, intense battle in Afghanistan and Iraq, the U.S. Army of men and women who choose to serve has demonstrated skill, leadership and effectiveness that has no peer in the world.

“I personally believe one of the fundamental reasons our Army is respected and viewed as the preeminent combat land power is the highly qualified young men and women on our team,” Mann said. “It’s critically important to the health and future of our profession that those who are on our team, truly want to be on the team and are dedicated to serving something larger than themselves — the security of our nation.”

The Department of Veterans Affairs estimates there are presently more than 22.3 million Veterans in the U.S. — 9.7 million of them Army. While it is not in the nature of a Veteran, especially those who have seen combat, to blow their own horns about their service, U.S. Army Recruiting Command asks for your stories for three reasons.

First, to establish an archive of history for the All-Volunteer Army on its 40th anniversary. Military history is a critical study for future generations of leaders and Recruiting Command. These stories will become an archive on the beginning of the All-Volunteer Army.

Second, to bring further awareness to the American public of the success of the All-Volunteer Army. The last ten years of war have shaped many opinions, pro and con, about the U.S. Army. These stories will be a personal, eyewitness account of how the Army shaped you, your service, and your life after the Army.

Third, to inspire the next generation of volunteers and their mentors. U.S. Army Recruiting Command has two primary audiences we reach in the American public: prospective Soldiers and the adults who influence them. The stories of the volunteers of the first 40 years of the All Volunteer Army will be a powerful communications tool for those efforts.

A famous Army ballad from the early 20th century stated, “Old Soldiers never die, they just fade away.” Help U.S. Army Recruiting Command prevent the All-Volunteer Army from fading away. Contact us at armyrecruitingcommand@yahoo.com or on Facebook at “Army All Volunteer 40th Anniversary” with your Army story since 1973.
USAR Preretirement Planning Seminars are a Hit!

“Keep these going!” “Thank you; this was great!” “The Preretirement Planning Seminar exceeded my expectations!” These are a few of the comments made by over 400 Soldiers and Family members who attended the U. S. Army Reserve’s 99th Regional Support Command Preretirement Planning Seminar at Fort Belvoir, Va. from Jan. 26-27.

The Seminar’s main purpose was to inform Reserve Component Soldiers and answer their questions, so they can make better decisions during their transitions to retirement. Each Soldier has a specific set of needs and circumstances, and the training postured each to make a better individual retirement plan. Army Reserve Retirement Services Officers (RSOs), who were on-hand all Saturday and half of Sunday, provided one-on-one help. The Seminar’s agenda included:

- Reserve Component Survivor Benefit Plan
- Veterans Affairs Benefits
- Veterans Affairs Health Care Services
- Veterans Affairs Disability Compensation
- Veterans Affairs Education Benefits
- Thrift Savings Plan
- TRICARE Medical and Dental Benefits
- Military Retired Pay
- Retirement Procedures and Timelines
- ID Cards

The event was a huge success and more like this are scheduled. Upcoming preretirement seminars are listed on page 15.

Patient Centered Medical Homes Enhancing Healthcare for Patients
By Erin Perez and Kirk Frady, U. S. Army Medical Command Public Affairs Office

In its continuing effort to improve its healthcare delivery system to Retirees, active duty and eligible beneficiaries, the U.S. Army Medical Command opened its first Patient Centered Medical Home (PCMH) in 2010. The PCMH is both revolutionary and old-fashioned in that the team of health-care providers delivers comprehensive, continuous and coordinated health care. This initiative is part of Army Medicine's effort to shift its focus from a healthcare system to a system for health and support the AMEDD (Army Medical Department) 2020 Strategy.

Under PCMH, each patient has an ongoing relationship with a personal physician who leads a team at a single location and takes collective responsibility for patient care, providing for the patient’s healthcare needs and arranging for appropriate care with other qualified clinicians. The medical home is intended to provide more personalized, coordinated, effective and efficient care. Retirees who are receiving network healthcare and want to consider returning to an MTF for care are encouraged to inquire at their nearest medical treatment facility to see if they are accepting new patients.

A medical home achieves these goals through a high level of accessibility, providing excellent communication among patients, physicians and staff and taking full advantage of the latest information technology to prescribe, communicate, track test results, obtain clinical support information and monitor performance.

During calendar year 2011 and 2012, 57 of the 65 Patient Centered Medical Home practices currently operating received recognition from the National Qualification Committee for Quality Assurance (NCQA) according to Lt. Col. Anthony Portee, from the Office of the Surgeon General Health Plans Management. NCQA is a private, non-profit organization dedicated to improving health care quality. NCQA accredits and certifies a wide range of health care organizations.

Portee added that the goal is for all 144 military treatment facilities to be recognized as Patient Centered Medical Homes by 2014. The Patient Centered Medical Home has emerged as a promising alternative to the nation’s costly and fragmented healthcare delivery system according to many primary care physicians and their professional societies, employers and purchasing coalitions, insurers, government agencies and consumer organizations.

A Patient Centered Medical Home is a model of care that strengthens the physician-patient relationship by replacing episodic care with coordinated care and a long-term healing relationship. PCMH also helps to advance the Army Surgeon General’s Lifespace initiative by focusing on the time when beneficiaries make health decisions on Activity, Nutrition and Sleep (ANS).

For additional information on Patient Centered Medical Homes, visit www.armymedicine.army.mil.
TRICARE Prime Service Areas Changed

FALLS CHURCH, Va. — On Oct. 1, 2013, some TRICARE Prime Service Areas (PSAs) – areas where TRICARE Prime is offered in the United States – will be eliminated. This will affect about 3% of the current 5.25 million TRICARE Prime enrollees. Go to the ZIP Code Look-Up Tool at http://www.tricare.mil/Welcome/CurrentTopics/ChangestoPSAs/PSALookup.aspx to see if you live in an area that is affected by the PSA changes. All beneficiaries remain eligible for TRICARE Standard, and the PSA changes do not affect any other TRICARE benefits, such as pharmacy or dental coverage. Beneficiaries who use the Prime Travel Benefit will be affected if they are no longer enrolled in Prime.

Why the Change?

The Department of Defense (DOD) has planned to make PSA reductions since 2007, when proposals were requested for the next generation of TRICARE contracts (known as T-3). Bidders for the three U.S. regional contracts were only required to establish PSAs around military hospitals or clinics and in areas that lost military hospitals or clinics due to base realignment and closure decisions. Although PSA reductions under T-3 were intended to take place simultaneously, contract delays in all three U.S. regions resulted in a staggered transition. DOD senior leadership determined that existing PSAs be kept in place until all regions could fully transition to T-3. The North Region transitioned in April 2011 and the South Region followed in April 2012. The West Region was the final region to transition under a new contractor on Apr. 1, 2013.

In recognition of the need for beneficiaries to plan for critical health care decisions, PSAs will be continued in all regions until Oct. 1, 2013, to coincide with the deadline for annual TRICARE Prime enrollments and fee adjustments.

What this Means for Beneficiaries Living in an Affected PSA

Retired Service Members and their Families enrolled in TRICARE Prime will be disenrolled from TRICARE Prime on Sept. 30, 2013. They will remain enrolled until Sept. 30, 2013 as long as enrollment fees are paid, they do not disenroll early or otherwise lose eligibility. Once disenrolled from TRICARE Prime, these beneficiaries will begin to use TRICARE Standard and Extra, or they can enroll in the U.S. Family Health Plan if it’s offered where they live. In some cases, they may be able to re-enroll in TRICARE Prime by waiving the drive-time standards, but this may involve driving long distances for primary and specialty care. This is also true for others who are covered like retired service members (i.e. former spouses, surviving spouses after three years, Medal of Honor recipients, etc.)

Children of Retired Service Members using TRICARE Young Adult - Prime will be required to switch to TRICARE Young Adult-Standard effective Oct. 1, 2013.

How to Update Your Retired Reserve Records

The Human Resources Command at Fort Knox, Ky. maintains the personnel records of all Retired Reservists (Gray Area Retirees). The staff of the Retired Reserve Branch will help you complete all personnel actions, including updating or correcting retirement points, transferring from the Retired Reserves, making name changes, and DD Form 214s.

To request a personnel action, contact the Personnel Action Branch responsible for your enlisted military occupational specialty (MOS) or officer specialty branch listed below.

MOS 27, 36, 42, 44, 45, 51, 52, 56, 62, 65, 68, 71, 76, 79, 88, 89, 90, 91, 92, and 94
Email: usarmy.knox.hrc.mbx.epmd-fsd-pab@mail.mil Phone: (502) 613-5964

MOS 11, 13, 14, 15, 18, 19, 29E, 37, 38, and 46, and 09B (non-MOSQ)
Email: usarmy.knox.hrc.mbx.epmd-mfd-pab@mail.mil Phone: (502) 613-5977

MOS 09L, 12, 21, 25, 31, 33, 35, 74, 96, 97, 98, and All E-9s
Email: usarmy.knox.hrc.mbx.epmd-osed-pab@mail.mil Phone: (502) 613-5896

Officer Personnel Action Branch:
Email: usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil Phone: (502) 613-6727

Officer Health Services Personnel Action Branch (Previously AMEDD):
Email: usarmy.knox.hrc.mbx.opmd-hs-psb@mail.mil Phone: (502) 613-6846

AAFES offers
10 cents off each gallon of gas bought with the Star Card from July 1-4 and Oct 5-7.
(5 cents/gal off every day if you use the Star Card)
Ask Joe: Your Benefits Guru

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

Dear Joe,

I’m a reservist and about to enter the ‘Gray-Area’ (Retired Reserve) in July and I’ve heard a lot of hullabaloo about DS LOGON – MyArmyBenefits, e-Benefits, TRICARE and a lot of websites I use are converting their logon access. Will I be able to get a DS LOGON after I enter the ‘Gray-Area’?

Getting My Ducks in a Row in Baltimore (Go Orioles!)

Dear Ducks,

For reasons that will become apparent: I am happy to tell you “No.” Oh all right, my editor just gave me an evil look… “No” is not the real answer. You can, but it’s harder and more time consuming.

Here’s the straight skinny: once transferred to the Retired Reserve, the options to obtain a DS LOGON are limited to in-person proofing, remote online proofing, or the VA’s telephone-based proofing for Veterans in receipt of compensation through an electronic fund transfer. In addition, the Defense Manpower Data Center (DMDC) Support Office has a little-advertised notary public-based remote proofing option for Reserve Retirees (and others in difficult situations). It can be a critical alternative option, especially when the Reserve Retirees are trying to purchase TRICARE Retired Reserve coverage, because they’ll need a DS LOGON to enter DMDC’s Reserve Component Purchased TRICARE application.

Therefore, this is just a suggestion, but getting a DS LOGON prior to transferring to the Retired Reserve while still in pay status or possession of a CAC will make the experience easier and a lot more fun.

Go Nationals!

Joe

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Dear Joe,

I’m in the Retired Reserve and have been for a while. We didn’t have a lot of fancy seminars when I left the Guard; I was just in one day and out the next and I am wondering do I get pay raises and will I get more points – in short, what will my retired pay be when I’m eligible to receive it at age 60? I tried to get on the MyArmyBenefits Retirement Calculator, but it said I wasn’t eligible. Any idea what I can do?

Not Eligible Old Guy

Dear Old Guy,

I’ve got good news and good news for you. First, the good news: you chose to enter into the “Gray-Area” (Retired Reserve) rather than take a discharge. For “Gray Area” folks, retired pay is based on the pay table current at the time they begin receiving it, in the grade at which they are eligible to retire, and will include all cost of living adjustments until that date. In addition, your time spent in the “Gray-Area” counts as years of service on the pay table, but you won’t accumulate any more points. If you had been discharged, your retired pay would have been based on your years of service and the pay table in effect when you were discharged.

With regard to your eligibility to use the calculator, MyArmyBenefits data systems do not distinguish between being “Gray-Area” or retired-receiving-pay, so it won’t let you in. So here’s the other good news. We are working on the fix – and it’s imminent (perhaps even by the time you read this). In the meantime, you can ask your state or Reserve Retirement Services Officer or call the MyArmyBenefits Help Desk, (888) 721-2769. If you have your rank, date of rank, DIEMS date, PEBD and total points, the Help Desk can run a report for you. A word to the wise: you have to apply for your reserve retired pay – a check won’t just show up at the door. If U.S. Army Human Resources Command does not send you a retired pay application on your 59th birthday, call them at (888) 276-9472 to request it.

Joe
Retiree Council Says Standards of Service Are Needed
By Lt. Col. (Ret) Mark E. Overberg, Deputy Chief, Army Retirement Services

On April 26, retired Lt. Gen. James J. Lovelace, Jr. and retired Sgt. Maj. of the Army Kenneth O. Preston, the Co-Chairs of the Chief of Staff, Army (CSA) Retiree Council, met with Army Chief of Staff Gen. Raymond T. Odierno and Sgt. Maj. of the Army Raymond F. Chandler III to discuss the concerns of the one million strong retired community and to offer Retirees’ continued support to the Army. The session concluded the Council’s 53rd meeting, held in the Pentagon from April 22 to 26.

The Council said in its formal report to the CSA that “consistent day to day quality support of our Retiree constituency across the Army’s components is critical. To accomplish this requires experienced professionals and adequate uninterrupted resourcing.”

The Council acknowledged the Army faces significant resource challenges that include difficult cuts for personnel and programs. The report said, “In this environment, retired Soldiers recognize they are Soldiers for Life and will be needed more than ever. As part of the Army team, we will continue to do our part in telling the Army story and providing support wherever and whenever needed. The ongoing contributions and volunteer service of so many of the one million plus retired Soldiers and surviving spouses demonstrates our commitment to our Army, its active duty force, its retired Soldiers, and Family members.”

Citing program inconsistencies across the Army, the Council recommended the Army “establish measurable Standards of Service . . . and a process to track them.” The Council volunteered to work with U.S. Army Installation Management Command (IMCOM) and the Department of the Army Staff to accomplish this task.

A summary of some the Council’s key recommendations include:

- Increases of TRICARE fees should not be tied to the annual health care inflation rate. Continued increases using the retired pay cost of living adjustment are acceptable.
- Support legislation to authorize pretax payment of premiums for TRICARE, supplemental, long-term care, and dental insurance.
- Prioritize retirement services as a “must fund” program at Department of the Army level and fence resources to ensure execution is not affected by resource shortfalls at lower levels. Focus on funding pre- and post-retirement services, retiree councils, retiree appreciation events, and outreach and engagement of the Retiree community.
- Complete the formal establishment of Retirement Services Offices at major Army Reserve and Army National Guard commands.
- Review retirement services at joint base locations to ensure the transition of installation management to other services has not reduced retirement services below Army standards.
- Clearly identify the importance of retired Soldiers by including them in senior leader talking points, leadership courses, the IMCOM Commanding General’s Top 10 priorities, and the Army Family and Community Covenants.
- Sustain funding for printing three editions of Army Echoes each year. Expand efforts maximize electronic delivery of Echoes.

The terms of five of the 14 Council members will end in 2013. This summer, Retirement Service Officers will accept nominations for replacements. All Council reports since 2001 are available at http://www.armyg1.army.mil/rso/RetireeCouncil.asp.

New Kind of Emergency Room May Not be TRICARE Authorized

FALLS CHURCH, Va. — TRICARE beneficiaries may have noticed new kinds of “Emergency Centers” popping up in their area. It may seem like a tempting health care option but, free-standing emergency rooms (ER) that are not affiliated with a hospital may not be TRICARE-authorized. If a provider, such as a free-standing ER, is not authorized then TRICARE is prohibited from paying it “facility fees.” That can leave a beneficiary stuck with a big bill. Beneficiaries need to “know before you go.” Check a free-standing ER’s TRICARE status – before emergency care is needed.

TRICARE defines an emergency department as an organized, hospital-based facility available 24 hours a day providing emergency services to patients who need immediate medical attention. Emergency departments affiliated with a hospital are most likely TRICARE-authorized providers. Beneficiaries who seek care at a free-standing ER need to ask if the facility is affiliated with a hospital-based emergency department. If it isn’t, the beneficiary will need to make a decision about getting care elsewhere or being responsible for the facility charges.

Beneficiaries can check if a provider is TRICARE-authorized by calling their regional contractor. Contact information for regional contractors is available at www.tricare.mil/contactus. All TRICARE network providers are also searchable at www.tricare.mil/findaprovider. Learn more about emergency care under TRICARE at www.tricare.mil/emergency.
Did You Forget to Care for Your Family?

By Sgt. Maj. (Ret) Bill Hursh, Army SBP Policy and Program Manager

No one forgets to care for his or her family on purpose. It just happens — more often than you might think when it comes to the military Survivor Benefit Plan (SBP). Most often, retired Soldiers don’t know the federal law and the time limits it imposes on maintaining their SBP elections.

If your dependent status changes after you retire, you may need to update your SBP election with the Defense Finance and Accounting Service (DFAS). Failure to submit changes within the time frame prescribed by law may cause you to lose coverage for your new dependent or incur an unexpected debt for backdated SBP premiums.

If you had spouse or spouse and child SBP coverage and your spouse died or you divorced, you need to notify DFAS by submitting a DD Form 2656-6 (SBP Election Change Certificate) with the death certificate or divorce decree. When you don’t have a spouse, your spouse SBP premiums are suspended.

If you want to change your SBP election to voluntary or court ordered former spouse coverage after your divorce, you have one year from the date of the divorce to submit a DD Form 2656-1 (SBP Election Statement for Former Spouse Coverage) to DFAS.

If you remarried and your SBP coverage was not changed to former spouse SBP, you have three options: (1) resume the original level of spouse SBP coverage for your new spouse; (2) elect not to resume spouse SBP coverage for your new spouse; or (3) increase the portion of retired pay covered by SBP. Within one year of the remarriage, you must provide DFAS a DD Form 2656-6 with the marriage certificate and your selected option. If you take no action by the first anniversary of the remarriage, your original spouse SBP coverage and premiums will resume.

If you marry for the first time after your retirement, you have one year to provide DFAS a DD Form 2656-6 and marriage certificate to add your spouse to your SBP coverage. If you had child SBP coverage, the spouse SBP coverage will be for same amount of retired pay elected. If you have an insurable interest SBP election, you have one year from your marriage to notify DFAS in writing to cancel it and submit a DD Form 2656-6 with the marriage certificate.

If you had child SBP coverage at retirement and acquire another SBP eligible child after retirement, update DFAS by providing the birth certificate or legal document establishing the parent-child relationship. If you had no children at retirement, you have one year to establish the child SBP election by submitting a DD Form 2656-6 to DFAS with the documents that established the parent-child relationship. If you elected spouse SBP at retirement, adding the child will change your election to spouse and child.

When an insurable interest beneficiary dies, you have 180 days to notify DFAS in writing of a new insurable interest beneficiary or to cancel your coverage. If the new beneficiary is not a closer relation than a cousin, you must also prove the new beneficiary’s insurable interest in you.

The DD Form 2656-6 and DD Form 2656-1 are available on DFAS’s homepage at http://www.dfas.mil/retiredmilitary/forms.html. For more information or assistance, contact the nearest Retirement Services Officer (RSO) listed on pages 18-19.

Did You Know? Retired Soldiers and the Uniform Code of Military Justice

WASHINGTON — Have you ever heard a retired Soldier say, “They can’t touch me now; I’ve retired”? Fortunately, for the sake of military justice, this is not true when it comes to retired Soldiers who violated the Uniform Code of Military Justice (UCMJ) while they were on active duty or in a retired status.

Under Article 2 of the UCMJ, the Army maintains court-martial jurisdiction over retired personnel. Army Regulation 27-10, Military Justice, states “Retired members of a regular component of the Armed Forces who are entitled to pay are subject to the provisions of the UCMJ . . . and may be tried by court-martial for violations of the UCMJ that occurred while they were on active duty or while in a retired status.” Department of the Army policy, however, does limit these trials to cases where extraordinary circumstances are present. The Army normally declines to prosecute retired Soldiers unless their crimes have clear ties to the military, or are clearly service discrediting. If necessary to facilitate courts-martial action, retired Soldiers may be ordered to active duty.

The regulation adds that “Retired Reserve Component Soldiers are subject to recall to active duty for the investigation of UCMJ offenses they are alleged to have committed while in a Title 10 duty status, for trial by court-martial, or for proceedings under UCMJ, Article 15.” Forfeitures imposed under the UCMJ, Article 15 may even be applied against a Soldier’s retired pay.
Retirees Are Eligible for AER Assistance
By Col. (Ret) Guy Shields, Chief, Communications and Public Affairs, Army Emergency Relief

As you receive this newsletter, Army Emergency Relief (AER) has nearly completed its annual awareness campaign. This year’s theme is “Supporting Soldiers and Their Families Yesterday, Today and Tomorrow.”

As part of the campaign, each Army Retiree should have received a letter informing them of the annual campaign, as well as giving them the opportunity to contribute. We do not share the mailing list with any other organization.

In that letter we try to make it clear that Retirees are still eligible for AER assistance. However, as we find out through our website and our travels, despite our efforts to “get the word out”, many Retirees still don’t realize that they are eligible. In 2012, Retirees contributed nearly $3.1 million to AER and received more than $10.6 million in assistance.

In response to the annual campaign letters to Retirees we receive a number of emails. Many relate stories of how AER helped them in the past. Some relate stories of how they were not helped. We answer each email. In the responses we try to highlight how AER has changed. In 2004, AER provided $40 million in assistance. By 2008, we had provided nearly $80 million in assistance and we have been hovering around that point ever since. By adjusting our procedures and adding categories, AER is staying relevant to both today’s Army, as well as those who have retired.

In 2005, we established the Command Referral Program, under which a Company Commander or First Sergeant can immediately approve a $1500 loan. Nearly one third of all assistance now comes through this program.

In the past three years we’ve added nine new categories for assistance to minimize the need to have to ask for exceptions to policy.

If you are no longer near an Army installation, you can still apply for assistance at a local Navy-Marine Corps Relief Society, Air Force Aid Society, Coast Guard Mutual Assistance or American Red Cross office.

AER would like to thank all Army Retirees for their service to the country and their past support to Army Emergency Relief. For more information, and to find your nearest AER office, check out the AER website at www.aerhq.org and check us out on Facebook at https://www.facebook.com/AERHQ.

Army Studies Soldiers’ Risk and Resilience

WASHINGTON — The Army Study to Assess Risk and Resilience in Service members (Army STARRS) is the largest study of mental health risk and resilience ever conducted among military personnel. Army STARRS investigators are using five separate study components to identify factors that help protect a Soldier’s mental health and factors that put a Soldier’s mental health at risk.

The five-year study will generate a vast amount of information and will allow investigators to focus on periods in a Soldier’s career that are known to be high risk for psychological issues. The information gathered from volunteer participants throughout the study will help researchers identify not only potentially relevant risk factors, but potential “protective” factors as well. Because promoting mental health and reducing suicide risk are important for all Americans, the findings from Army STARRS will benefit not only service members but also the nation as a whole.

Since Jan. 2011, Army installations have welcomed and hosted the Army STARRS research team as it gathered information from active-duty Soldiers (including active-duty Army Reserve and Army National Guard). As of Feb. 2013, more than 110,000 Soldiers have voluntarily participated in Army STARRS at a total of 75 CONUS and OCONUS locations.

Along with assisting data collection efforts, the Army has provided historical data on more than 1.6 million Soldiers. These data, totaling more than 1.1 billion data records, had all personally identifying information removed before they were sent to the Army STARRS data warehouse at the University of Michigan.

Army STARRS is a direct response to the Army’s request that the National Institute of Mental Health enlist the most promising scientific approaches to better understand psychological resilience, mental health, and risk for self-harm among Soldiers. Army STARRS will continue through June 2014.

Army senior leadership receives quarterly Army STARRS updates. Findings are reported as they become available so that the Army may apply them to its ongoing health promotion, risk reduction, and suicide prevention efforts.

www.armyg1.army.mil/retire
TRICARE Retiree Dental Program Contract Extended


The contract extension brings no change in premiums or scope of benefits. However, the annual maximum for this period will be increased to $1,500 for enrollees in the Enhanced program and to $1,250 for enrollees in the Basic program. Although the maximums are being increased for the extended period, enrollees will NOT be asked to pay a higher deductible.

These changes were implemented April 1. If you had already reached your maximum for the year, please have your dentist resubmit your claim(s) that were not made due to exceeding the maximum. For more information regarding the contract extension, please visit http://trdp.org/enr/faq-contract-extension.html.

The TDRP has been in existence since 1998 and currently serves over 1.36 million Retirees and their eligible Family members. The program covers cleanings, exams, fillings, root canals, gum surgery and oral surgery on the first day that coverage becomes effective. For those enrolled in the Enhanced program, dental accidents are also covered on the first day coverage becomes effective; after 12 months of being in the Enhanced program, it then covers major restorative services like crowns, bridges, partials, braces and dental implants.

Except during the contract extension period explained above, the Enhanced TRDP provides every enrollee an annual maximum of $1,200 per person, a $1,000 annual maximum for dental accidents and a $1,500 lifetime maximum for orthodontics. For those in the Basic Program, the annual maximum per person is $1,000 and there is no coverage for dental accidents, orthodontics or major restorative services. The money that the TRDP pays out for preventive and diagnostic services doesn’t count against the annual maximum – those benefits are in addition to the $1,200 for Enhanced enrollees and $1,000 for Basic enrollees. Basic enrollees who wish to upgrade to the Enhanced program can do so by visiting trdp.org.

In light of the current economic climate, it is now more important than ever to know that TRDP enrollees realize the maximum program savings (an average of 22%) when seeing a network provider. On a procedure like a root canal, for example, this could translate into a few hundred dollars in your pocket. To find a network provider, as well as utilize the Consumer Toolkit to print ID cards, view annual maximum information, see if claims have been paid and sign up for e-mail updates on contract changes and more, please visit trdp.org.

Echoes Staff? There is No Echoes Staff
By Col. (Ret) John W. Radke, Chief, Army Retirement Services

Retirees are always surprised to learn that there is no Echoes staff – no one dedicated to researching and developing the ideas they submit for articles or technical improvements. There are no reporters or graphic designers. No photographers or administrative staff. No computer specialists. No database editors. No webmasters.

Since Ms. Laura Paul, the fulltime editor for 27 years, retired in July 2011, Echoes has been developed and produced by one part time editor. The editor does have the invaluable help of others in the Army G-1, Human Resources Command (HRC), and the Defense Finance and Accounting Service – Cleveland (DFAS). The small Army Retirement Services staff helps with content development, writing, editing, responding to Retirees’ emails and phone calls, and registering Retirees for e-Echoes in addition to their normal duties.

This lack of staff means that all recent Echoes improvements – launching the Echoes apps, eliminating full social security numbers from electronic registration, improving the speed of electronic downloads, reducing publication costs by 63% over two years, expanding e-Echoes content, and upgrading the email database – are the result of strategic partnerships between Army Retirement Services and DFAS, the Army Publishing Directorate, the Combined Arms Support Command, the Army G-1’s Human Resources Policy Directorate, HRC, and the Pentagon computer server team.

Over the next year, these strategic partnerships will enable Army Retirement Services to further expand Echoes’ electronic delivery to Retirees who use the Internet. The savings from this expansion will help ensure the Army continues to deliver Echoes to Retirees who don’t own computers. Like all Department of Defense programs, Echoes must evolve, find strategic partners and efficiencies, or risk funding cuts that will jeopardize its mission – because there is no Echoes staff.

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DS Logon – A Must for Retirees

WASHINGTON — The Department of Defense Self-Service Logon (DS Logon) is a relatively new, secure, self-service logon ID that allows Department of Defense (DOD) and Department of Veterans Affairs (VA) members and affiliates to access numerous government websites using a single username and password. Besides the convenience of needing only one username and password to access these websites, DS Logon provides a high level of authentication that goes beyond simple username/passwords used by most websites. This allows government agencies to provide real-time, personalized information to users. A DS Logon is also useful in situations where Common Access Card (CAC) authentication is not available or the member does not have a CAC like most Retirees.

Currently, the following groups of people can obtain a DS Logon:

- Service Members (Active Duty, Guard/Reservists, Retirees)
- Veterans
- Spouses (including Surviving Spouses)
- Eligible Family Members (18 and over)

Users must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) to obtain a DS Logon account. There are two types of DS Logon accounts: a basic account and a premium account. The main difference is:

- A basic account can be obtained online without verification of your identity, but it does not provide access to personal information in VA or DOD systems. The main advantage of a basic account is that it enables you to upgrade more quickly to a premium account when you go in person to a VA Regional Office or a TRICARE Service Center.
- A premium account allows users to access websites that contain their personal information.

This logon can be used across DOD and VA applications such as the eBenefits portal; TRICARE Online (TOL) portals; Beneficiary Web Enrollment (BWE); MilConnect: Transferability of Education Benefits; Health Net Federal Services; Humana Military; MyTricare.com; and TRICARE-overseas.com, to name a few. It will be the primary method of single sign-on for all DOD and VA web authentication in the not-too-distant future, and for the Army, will replace the Army Knowledge Online (AKO) login.

There are several ways to obtain a DS Logon account: First, visit the “DS Logon – My Access Center,” https://www.dmdc.osd.mil/appj/dsaccess/. A basic account can be established immediately on this site. Upgrading to a premium account may also be accomplished at this site. The quickest and most convenient method of obtaining a premium account is to complete the “remote proofing process” on this site which involves using a secure ID that users may already have, such as a Social Security Number, and answering three basic, personal questions. CAC holders may upgrade their accounts immediately using their CAC.

Individuals who do not have a CAC and who cannot complete the remote proofing process for some reason may request an activation code from the Defense Manpower Data Center (DMDC) if they have a myPay account established at the Defense Finance and Accounting Service.

Users who cannot complete any of these preferred processes may obtain a DS Logon premium account by visiting a VA Regional Office or a TRICARE Service Center. These locations can be found on the “DS Logon – My Access Center” website. Many RAPIDS offices (military ID card offices) can also provide DS Logon accounts. Check in advance with whatever office you’re visiting to make sure they have the capability.

There is a link to the DS Logon page from the MyArmyBenefits homepage (http://MyArmyBenefits.us.army.mil), or for more information, visit the DS Logon website directly at https://www.dmdc.osd.mil/appj/dsaccess/, or call the DEERS/DMDC Support Office at (800) 538-9552, or the VA Call Center (for remote proofing only) at (800) 827-1000.

“It's time for us to turn to each other, not on each other.” — Jesse Jackson

www.armyg1.army.mil/retire
Add an App to Access TRICARE Pharmacy Benefits

FALLS CHURCH, Va. — TRICARE beneficiaries have new pharmacy options available and accessible in the palm of their hand just by using TRICARE pharmacy contractor Express Script’s enhanced mobile application. The new additions let beneficiaries use their smartphones to safely and securely manage their TRICARE pharmacy benefit.

The updated app includes medication reminders and an account registration tool. The reminder feature gives beneficiaries the option to set up daily alerts to make sure they take their medications as prescribed and don’t skip a dose. The account registration feature lets beneficiaries create their ESI accounts right on their smart phones.

“The Express Rx mobile app gives beneficiaries access to their prescription information anytime, anywhere,” said Rear Adm. Thomas J. McGinnis, chief of TRICARE Pharmacy Operations.

Currently, the Express Rx app and mobile-optimized website allow beneficiaries to register for TRICARE Pharmacy Home Delivery and change current prescriptions over to home delivery. They can also order home delivery refills and check order status. Another feature lets beneficiaries look up information on their current prescriptions. For GPS-enabled smart phones, the app can direct beneficiaries to the nearest network retail pharmacy.

Smartphone users can download the app for free by going to www.express-scripts.com/mobile or using services like the Apple App Store or Android Marketplace. The mobile-optimized pharmacy website is accessible at http://m.esrx.com.

For more information about TRICARE pharmacy program, visit www.tricare.mil/pharmacy. Learn how to switch to TRICARE pharmacy home delivery at www.tricare.mil/homedelivery.

TRICARE Requires Proof of Payment for Overseas Claims

FALLS CHURCH, Va. — Since Sept. 1, 2012, TRICARE beneficiaries must send proof of payment with all overseas medical claims, including claims for care received when traveling overseas.

Beneficiaries who pay an overseas provider directly should indicate this and the amount paid at the top of the medical claim form to ensure the claim is processed quickly and correctly. Claim forms can be downloaded at www.tricare.mil/forms.

When the claim amount is less than $1,000, beneficiaries can submit a copy of the provider or a pharmacy invoice or bill, if it clearly identifies the amount paid. If not, a copy of the cancelled check, credit card receipt or electronic funds transfer must be submitted as proof. Medical or pharmacy bills for more than $1,000 always require a copy of the cancelled check, credit card receipt or electronic funds transfer as proof of payment in addition to the provider invoice or bill.

If the provider was paid with cash, beneficiaries may be required to show proof of the cash withdrawal from a financial institution. In some cases, the TRICARE Overseas Program (TOP) claims processor may require additional supporting documentation to process the claim.

When TRICARE is the second-payer on a claim, it should include the diagnosis describing why the medical care was needed and an explanation of benefits from the other health insurance provider.

Beneficiaries bundling more than one claim on a single form must submit a proof of payment for each service. Every claim on the form will be reviewed as if it was submitted separately and any items that do not have proof of payment will be returned for additional documentation.

Overseas claims for the TRICARE Retiree Dental Program do not require proof of payment. Medicare-eligible TRICARE beneficiaries who get care from a Medicare provider in U.S. Territories are also not affected by this change.

For more information about proof-of-payment requirements, visit www.tricare.mil/proofofpayment.
The Best Way for Retirees to Change DFAS Account Information

CLEVELAND — When retirees request changes to their accounts, it can take anywhere from three to 60 days before they take effect. The time it takes depends on how the change is requested. There are three ways to make account changes: myPay, written request and phone.

myPay
When retirees make a change on myPay, the only hands it has to go through are theirs. There’s no waiting for the post office to deliver it or for one of our pay technicians to process it. Once information is submitted on myPay, our system automatically handles the rest in three to seven business days.

On myPay, retirees can:
- View, print or save Retiree Account Statements
- Change mailing or e-mail addresses
- Make changes to direct deposit information
- Subscribe to the Retiree Newsletter
- Start, stop, change electronic allotments to financial institutions
- View, print, save Combat-Related Special Compensation Statements
- View, print or save IRS Form 1099R
- View, print, save Combat-Related Special Compensation Statements

Written Request
Some retirees and annuitants prefer to fax us written requests. Others prefer to send requests through the mail. This method can delay an account update. Because mailed requests require so much manual work, documents are typically processed in approximately 30 to 60 days. That doesn’t include the time it takes the post office to deliver it to us. If the request requires an audit on an account going back a number of years, the request can take longer to process. The sooner we are notified of a change, the better. For example, if a retiree gets married, and tells us immediately, changes are likely to take place within 30 days. If they wait five years to inform us, those same changes could take significantly longer.

Phone Call
Calling us may seem like the quickest and easiest way to make a change, but there are some pros and cons to picking up the phone. We know some retirees prefer talking to a person, but we ask they keep in mind that they usually must spend time waiting on hold before getting to that person, which isn’t always convenient.

Our call center representatives often can process requests while retirees are on the line with them, but there may be times when the change is too complicated for them to do that. When this happens, our call center representative will send the request to the department responsible for the retiree’s case type. These requests are handled in the order they are received, and like written requests they may take 30 to 60 days to complete.

“The American spirit wears no political label. In service to others and yes, in sacrifice for our country, there are no Republicans; there are no Democrats; there are only Americans.” — Secretary of State John Kerry

2013 Army Reserve Pre-Retirement Planning Seminars

At these seminars, Army, VA and other briefers explain retired pay, benefits and entitlements, so Reserve Component Soldiers and their spouses can make informed decisions about retirement. These briefings are primarily for Soldiers with 18-20 years of service, but others may also attend. For more information, contact the USAR RSO hosting the event. Phone numbers are listed on page 18.
Army & Air Force Exchange Service and U.S. Army Partner to Open ‘Wounded Heroes Service Center’

DALLAS — After more than a decade of war, the military continues to adapt to the changing needs of servicemembers. Even the 117-year-old Army & Air Force Exchange Service is adjusting to address new realities as it opens a new facility designed specifically for wounded warriors.

Just a short drive from Landstuhl Medical Center, the military’s largest hospital outside of the United States, the Exchange partnered with the Department of the Army to open a first-of-its-kind facility for wounded Soldiers in Kaiserslautern, Germany at Kleber Kaserne.

“Many injured servicemembers come to Landstuhl with little more than the clothes on their back,” said the Exchange’s Military Clothing Manager at Kleber Kaserne, Deniz Barcala. “Since 9-11, thousands of troops have been bused to our warehouse to pick up clothing, footwear and more after being evacuated from a war zone. About a year ago, Army and Exchange leadership decided we could serve these heroes better.”

The resulting “Wounded Heroes Service Center,” with handicap accessible dressing rooms, bathrooms and entrance, is a first for the Exchange. Now open, the new Military Clothing store is for the exclusive use of patients being treated at Landstuhl Medical Center.

“The opening of this facility is another example of the Army’s continued investment in the care of our wounded servicemen and women,” said the Commanding General of the 21st Theater Sustainment Command Maj. Gen. Aundre F. Piggee.

“Out of 3,100 operations worldwide, the Exchange has nothing else like it,” said the Exchange’s European Commander Col. Fredrick Hannah. “Because they are bused in, visitors have a limited amount of time to pick up new gear. Beyond having a facility that is easier to navigate, we also have associates who shop with the service members, put items in their carts and even pack their merchandise up for the bus ride back. Everything about the experience is designed to make getting a new uniform quick and easy.”

The Exchange’s “Wounded Heroes Service Center” officially opened on January 16, 2013. The facility offers a full assortment of uniforms, gloves, hats, boots and duffel bags.

TRICARE Offers New Prescription Coverage to Help Kick Tobacco

FALLS CHURCH, Va. — TRICARE beneficiaries living in the United States now have a new weapon in their fight to kick the tobacco habit. Tobacco cessation medications are now covered through the TRICARE Pharmacy Home Delivery program. The medications are available to beneficiaries with a prescription who are 18 years or older, but not eligible for Medicare. Though a limited number of cessation medications have previously been available in military hospitals and clinics, beneficiaries trying to kick the habit can now get a wide range of gums, pills, lozenges, patches or nasal sprays delivered free through safe, convenient TRICARE Pharmacy Home Delivery. For more on using home delivery go to www.tricare.mil/homedelivery.

Those same medications should also be available soon, also at no cost, through most military clinics and hospitals. As always, patients with a prescription should check ahead for availability of medications and to see if their military facility requires participation in a cessation program or class.

TRICARE officials estimated in 2007 that treatment of tobacco-related diseases cost the Department of Defense (DOD) at least $500 million. Although a health behavior survey of active duty service members in 2008 showed a small decline in self-reported tobacco use, at about 31 percent, smoking in the military typically exceeds the overall U.S. average for adults. That U.S. average was estimated at 19 percent in 2010 by the Centers for Disease Control and Prevention.

TRICARE already offers face-to-face counseling benefits and live “coaching” assistance through toll free numbers in all three U.S. TRICARE Regions. An award-winning DoD quit tobacco web site at www.Ucanquit2.org offers a multitude of quit resources including a 24/7 live chat feature. The site is also available to military veterans through collaboration with the Department of Veterans Affairs.
How to Update Your Address or Other Retired Pay File Information

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

If in receipt of or entitled to SBP/RSFPP Annuity:
Defense Finance and Accounting Service
U.S. Military Annuitant Pay
PO Box 7131
London, KY 40742-7131
Phone: (800) 321-1080 or (216) 522-5955; FAX: (800) 982-8459 (put SSN on all pages)

If a Retired Reservist not yet age 60:
U.S. Army Human Resources Command
Attn: AHRC-PDP-TR
1600 Spearhead Division Avenue
Dept. 482
Ft. Knox, KY 40122-5402
(800) 318-5298 or (502) 613-8950

How to Report the Death of a Retiree

Contact the Department of the Army Casualty and Mortuary Affairs Operations Center anytime by calling (800) 626-3317. You will immediately be referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and the initiate the survivor benefits process. When reporting the death, please provide the Retiree’s:

- Full name
- Social security number and/or service number
- Date and Place of Birth
- Retired Rank
- Retirement date

- Disability Rating
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of the Statement of Service (DD Form 214)
- Copy of the death certificate

Human Resource Service Center

serves as the primary entry point into the Army Human Resources Command for military-related human resource inquiries, responding to Soldiers, Veterans, Family members, Civilians and government agencies. Contact the HRSC by telephone (0700-1900 EST, Monday thru Friday) at (888) 276-9472 or by email at askhrc.army@us.army.mil.

ARMY RESERVE RSOs

63rd Regional Support Command
Mountain View, California
(650) 526-9513/9512
States: AR, AZ, CA, NM, NV, TX, OK

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

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

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

OCONUS POC:
Retirement Services Pilot Action Officer
(612) 713-3082
9th MSC: Hawaii, Alaska, and Guam
7th CSG: Europe

ARMY NATIONAL GUARD RSOs

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

2013 RETIREE APPRECIATION DAYS

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

Do you have questions on benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website 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
edward.n.adams6.civ@mail.mil
- Ft Rucker
(334) 255-9124
ruck.reirees@conus.army.mil

ALASKA
- J.B. Elmendorf-Richardson
(907) 384-3500
rso@richardson.army.mil
- Ft Wainwright
(907) 353-2099
fwarso@wainwright.army.mil

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

ARKANSAS
- Ft Sill, OK
- Presidio of Monterey
(831) 242-5976
william.t.thomas.civ@mail.mil

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

CONNECTICUT
- West Point, NY
- Ft Meade, MD
- Ft Myer, VA

FLORIDA
- Central & West
- MacDill AFB
(813) 828-0163
army.rso@army.mil
- Rest of FL
- Ft Stewart, GA
(706) 545-1805
usarmy.retirement.imcom.mbx.0163-0163@rso.army.mil
- Ft Gordon
(706) 791-2654
usarmy.gordon.imcom.list.lg-0163@rso.army.mil

GEORGIA
- Ft Benning
(706) 545-1805
usarmy.benning.imcom.mbx.0163-0163@rso.army.mil
- Ft Stewart
(912) 767-5013
usarmy.stewart.usag.mbx.0163-0163@rso.army.mil

HAWAII
- Schofield Barracks
(808) 655-1514
usarmy.schofield.mbx.0163-0163@rso.army.mil

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

ILLINOIS
- Ft Leonard Wood, MO; Ft McCoy, WI; Ft Knox, KY
- Ft Meade
(301) 677-9603
armysomeade@us.army.mil

INDIANA
- Ft Knox, KY

IOWA
- Ft McCoy, WI
- Ft Leavenworth
(913) 684-2425
Leav-RSO@conus.army.mil

KANSAS
- Ft Riley
(785) 239-3320
kathy.l.tucker2.civ@mail.mil

KENTUCKY
- Ft Campbell
(270) 798-5280
usarmy.campbell.imcom.mbx.0163-0163@rso.army.mil

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

MAINE
- Ft Drum
(601) 306-2322
usarmy.apg.imcom.mbx.0163-0163@rso.army.mil
- Ft Detrick
(301) 619-9948
eddie.coleman1@us.army.mil
- Ft Meade
(301) 677-9603
armysomeade@us.army.mil

MASSACHUSETTS
- West Point, NY

MICHIGAN
- Ft McCoy, WI
- Ft Slocum
(518) 239-3320
Leav-RSO@conus.army.mil

MINNESOTA
- Ft McCoy, WI
- Ft Slocum
(518) 239-3320
Leav-RSO@conus.army.mil

MISSISSIPPI
- Ft Rucker, AL

MISSOURI
- Ft Leonard Wood
(573) 596-0947

MONTANA
- JB Lewis-McChord, WA
- Ft Riley, KS
- Pres. of Monterey, CA
- Ft Drum, NY

NEVADA
- JB McGuire-Dix-Lakehurst, NJ
- Ft Jackson
(81) 266-5810
wvawroose@gmail.com
- West Point, NY
(845) 938-4217
rsu@usma.army.mil

NEW JERSEY
- JB Lewis-McChord, WA
- Foot Hood
(254) 287-5210
usarmy.hood.usag.mbx.0163-0163@rso.army.mil

NEW MEXICO
- Ft Bliss, TX
- Ft Drum
(315) 772-6434
usarmy.drum.imcom.mbx.0163-0163@rso.army.mil

NEW YORK
- Ft Hamilton
(718) 630-4552
Wanda.E.Mills.civ@mail.mil
- Watervliet Arsenal, NY
(518) 239-3320
Leav-RSO@conus.army.mil

OHIO
- Ft Riker, KS

OKLAHOMA
- Ft Sill
(580) 442-2645
usarmy.sill.imcom.mbx.0163-0163@rso.army.mil

OREGON
- JB Lewis-McChord, WA
- Fort Jackson
(803) 751-6715
dhrrtirementservice@us.army.mil

RHODE ISLAND
- Ft Riker, KS

SOUTH CAROLINA
- Ft Jackson
(803) 751-6715
Fort Jackson
- Fort Meade
(301) 677-9603
armysomeade@us.army.mil

TEXAS
- Ft Bliss
(915) 568-5524
BlissRSo@conus.army.mil
- Ft Hood
(254) 287-5210
usarmy.hood.usag.mbx.0163-0163@rso.army.mil
- Ft Sam Houston
(210) 221-9004
usaf.070-522-mbx.0163-0163@rso.army.mil

UTAH
- Ft Sill, OK
- Presidio of Monterey
(831) 242-5976
william.t.thomas.civ@mail.mil

VERMONT
- Ft Drum
(703) 806-4551
gwydelwaysyott.conus.army.mil

VIRGINIA
- Ft Lee
(804) 734-6555
usarmy.lee.imcom.mbx.0163-0163@rso.army.mil

WASHINGTON
- JB Lewis-McChord
(253) 966-5884
usarmy.mcchord.mbx.0163-0163@rso.army.mil

WISCONSIN
- Ft McCoy
(800) 452-0923
william.g.walters4.civ@mail.mil

WYOMING
- Ft Jackson, WY

PUERTO RICO
- Ft Buchanan
(787) 707-3842
edwin.ruiz.civ@mail.mil

OVERSEAS RSOs

Europe
06202-80-6029
RSO@europe.army.mil

Germany
0981-183-3301
usarmy.berlin.imcom.europe.list.0163-0163@rso.mil

Bamberg
0951-300-7514
usarmy.bamberg.usareur.mbx.0163-0163@rso.mil

Baumholder
06783-6-6080
usarmy.baumholder.imcom.europe.list.0163-0163@rso.mil

Heidelberg
09641-83-8531
usarmy.heidelberg.mbx.0163-0163@rso.mil

Kaiserslautern
0631-411-8838
usarmy.kaiserslautern.imcom.europe.list.0163-0163@rso.mil

Schweinfurt
09721-96-8812
usarmy.schweinfurt.imcom.europe.list.0163-0163@rso.mil

Wiesbaden
0611-705-5383
usarmy.wiesbaden.imcom.europe.list.0163-0163@rso.mil

Italy/South Europe/Africa/Mid-East
0944-71-7262
usarmy.vicenza.imcom.europe.mbx.0163-0163@rso.mil

RC RETIREMENTS BRANCH

Human Resources Command, Fort Knox, office serving all Retired Reserve Soldiers and their Families.
(888) 276-9472 • (502) 613-8950 • sheila.e.dorsey.civ@mail.mil

www.armyg1.army.mil/retire
Established in August 2012, the U.S. Army Transition Strategic Outreach (TSO) Office is the primary conduit for employers to access transitioning Soldiers, the “Army Talent Pipeline.” TSO serves as the Army’s preferred point of contact for outside businesses and hiring managers, thereby facilitating the connection between Soldiers and potential job opportunities. The office helps companies – those seeking to hire Soldiers, their Families, and Veterans – as they navigate the Army’s reintegration network. As a “one-stop-shop,” the office establishes a seamless, coordinated flow of information between employers, the TSO transition assistance “Fusion Cell” team, and active duty, Reserve, and National Guard Soldiers. Fusion Cell members include Army commands and directorates, military and Veteran-centric programs, educational institutions, and federal/civic/state organizations. TSO falls under The Adjutant General Directorate of the U.S. Army Human Resources Command. Its website is www.hrc.army.mil/ArmyTalentPipeline. (continued below)

In addition to connecting employers to the Army transition process, TSO also maintains a robust engagement strategy which allows the office to participate in various multi-business “consortium” activities. One of the strongest examples of how TSO helps sustain and advance the Army’s transition message is its direct involvement with the National Association of Manufacturers, The Manufacturing Institute, Futures Inc., and General Electric. This esteemed coalition of industry leaders has launched its “Get Skills To Work” (GSTW) initiative. And, in validation of its importance to the overall transition process, TSO is proud to serve as an active participant on the GSTW Military Advisory Council. Another example of TSO’s strategic efforts includes its collaboration with the Commercial Driver’s License (CDL) School and their nine national trucking companies. CDL began working with the TSO team in an effort to increase the awareness of their signature Veterans hiring program: “Troops Into Transportation” (www.troops2transport.com). The Army was able to successfully shape and develop CDL’s mission of finding new and innovative ways to reach outstanding Soldiers who are seeking jobs requiring a commercial driver’s license. Finally, TSO encourages employers and Soldiers alike to leverage a tremendous resource: “Hero 2 Hired”. This web site provides hiring managers with direct access to qualified candidates who already have background checks and security clearances. Proven analysis has shown that employers initially struggle to match job requirements and industry standards with Army military occupational specialty and training equivalents. Similarly, many Veterans do not understand civilian job-skill terminology and titles. H2H leverages a unique military-to-civilian skill-translation technology that matches the talents of Soldiers to civilian jobs. If you are an employer who is interested in promoting your company, while posting job opportunities for transitioning Soldiers – or, if you are a Veteran seeking a career with one of the Army’s “employers of choice” – please visit www.H2H.Jobs today!

Sign up for e-Echoes now at http://www.armyg1.army.mil/rso/echoes_reg.asp (there is an underscore after “echoes”)