



JAN-MAY 2014



A MESSAGE FROM THE CHIEF OF STAFF

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

Greetings retired Soldiers and families,

The start of the New Year gives us an opportunity to reflect upon where our Army has been over the past decade and where we are headed in the years ahead. Our Army continues to be engaged across the globe with formations large and small in nearly 140 countries. 2014 marks the thirteenth year of our involvement in Afghanistan, the longest war in our history. I am extremely proud of all that our Soldiers have accomplished and the important missions they continue to perform around the world and here at home.

I have spoken in past articles about the reductions in endstrength that will come in the years ahead. As we begin to execute these reductions, our focus remains on keeping the right balance between our endstrength, readiness and modernization to ensure we have an Army ready to answer the nation's call at any time. The recent Congressional Bi-partisan Budget Agreement (BBA) provided some relief for Fiscal Year 2014 which will help us increase the readiness of the force. But sequestration will continue in Fiscal Year 2016 and beyond.

The Joint Chiefs have unanimously voiced our concern with recent changes to retirement pay in the BBA that was echoed in recent testimony to Congress. It is imperative that we keep faith with those that have served and earned their benefits. We are extremely grateful for the high quality care and compensation our nation has shown to our servicemen and women. However, military manpower costs remain at historic highs, so some changes to the rate of increases for pay and entitlements and modest increases to health care contributions are necessary to allow us to maintain a ready force. We must make choices that preserve the high quality, All-Volunteer force as the most critical component of a ready Army. While this examination of our pay and benefits structure is necessary to control future costs, I continue to urge Congressional leaders to take a comprehensive, rather than a piecemeal, approach to any potential changes.

Finally, I ask each of you to remain engaged with our Army and to share your thoughts on these important issues. As "Soldiers For Life" you strengthen our communities and inspire future generations to serve. Thank you for all that you have done and continue to do for our Army.

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!

The Army G-1 speaks about AKO on p. 13

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ECHOES

A Message from the Chief, Army Retirement Services

2014 will be a significant year for the Army Retirement Services Office (ARSO) here at Headquarters, Department of the Army (HQDA).

On Feb. 1, ARSO was moved under the Army "Soldier For Life" (SFL) Program. Our combined program will operate as part of the Directorate of Military Personnel Management which reports to the Deputy Chief of Staff, G-1 — but with direct connection to the Army Vice Chief of Staff and ultimately to the Army Chief of Staff.

The Army Chief of Staff established SFL to recognize the lasting contributions of Army retirees and veterans, to prepare Soldiers for their departure from the Army, and to foster their connection back to civilian life.

Most importantly from my perspective, this reorganization results in ARSO having higher visibility with very senior Army leadership which will strengthen our entire pre/post retirement program at every level.

The ultimate goal is to have "Soldiers For Life" with pride in their past military service who maintain a strong bond with our Army; and hopefully continue to actively serve our Army and nation throughout their lives. See page 4 for more details.

We continue to face some significant challenges as well.

As indicated in the last edition of *Echoes*, we reported that the Army G-1 is working very closely with the Chief Information Officer/G-6 to insure that HQDA has a viable homepage for retirees as the Army phases out Army Knowledge Online (AKO).

We have received strongly-worded communications from some of you regarding the loss of AKO, and have ensured your concerns were communicated to senior Army leaders.

Our current goal is to develop a user friendly homepage that is easy to access, does not require frequent password changes, and ensures we can both "push" important information to you and allow you to "pull" important information from a variety of key sites in DOD or other government agencies. We also plan to retain the capability for your communication with fellow retirees.

Another challenge that is front and center as we go to press is the impact of the Bipartisan Budget Act of 2013 passed by Congress in December 2013. The Act ended full inflation protection for retired Soldiers under the age of 62 by holding future COLAs to one percent below inflation starting in January 2016. At age 62, these retirees will see full COLAs restored and their subsequent monthly retired

pay moved to the full COLA level for the remainder of their lives.

Initially, the Act adversely impacted medically-retired service members as well. However, the Consolidated Appropriations Act of 2014 provides exemptions from the reduced COLA for members who retire for a medical disability and for annuities for their survivors. It includes exemptions for annuities resulting from a death on active duty; and provides an exemption for Combat Related Special Compensation and Concurrent Retirement and Disability Pay to members who were medically retired.

As we go press, DOD is actively opposing the COLA-1 provision of the 2013 law. In testimony to the Senate Armed Services Committee both the Deputy Secretary of Defense and the Vice Chairman of the Joint Chiefs of Staff conveyed DOD's position that any change to retired pay should "grandfather" (i.e. exempt) all retirees and those currently serving. By the time you read *Echoes*, my hope is that Congress will have changed the COLA -1 provision of the law for all retirees under the age of 62.

Stay "Army Strong". Your Army continues to need your support. Find a way; our Soldiers and their families appreciate the legacy your service guaranteed. Thank you in advance! Continue your prayers for enlightened leadership at all levels.

John W. Radke
Chief, Army Retirement Services

Echoes is the U. S. Army's official newsletter for retired Soldiers, surviving spouses and their families. Published three times each year in accordance with Army Regulation 600-8-7, *Echoes'* mission is to inform 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 Army Retirement Services, Attention: *Echoes* Editor (Room 6048), 2530 Crystal Drive, Arlington, VA 22202-3941 or to ArmyEchoes@mail.mil. Direct all other questions to the Retirement Services Officers listed on pg. 19.

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

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An alternative method to access your personnel records

By Dean Hiza, Chief, Army Soldier Records Branch

Many retirees are familiar with accessing their Official Military Personnel Files (OMPFs) through the Army Human Resources Command's My Record portal. An alternative method for accessing them is through eBenefits, a web portal operated jointly by the Departments of Veterans Affairs and Defense. eBenefits provides 24/7, secure access to the OMPFs of retirees who served after Mar. 31, 1996.

Retirees must have a Premium (Level 2) DS Logon account to access their OMPFs through eBenefits. Retirees can start the free DS Logon account process by registering through the eBenefits website at <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal> or at the DS Logon site at <https://myaccess.dmdc.osd.mil/identitymanagement/>. Click the "Register" button.

Through eBenefits, retirees can retrieve a specific document or their entire OMPF. There is generally a delay of up to two hours between requesting documents and viewing or downloading them. Emails inform retirees when the documents are ready for viewing/downloading.

Retirees who are unable to access their OMPFs electronically through eBenefits or who retired before April 1, 1996, or the next of kin of a deceased retiree, may obtain free copies of a DD Form 214 and/or OMPF by submitting a signed Standard Form 180 (Request Pertaining to Military Records). For more information, including where to submit your request for records, refer to the U.S. Army Human Resources Command's web article at <https://www.hrc.army.mil/TAGD/Accessing%20or%20Requesting%20Your%20Official%20Military%20Personnel%20File%20Documents> or call (888) ARMYHRC (888-276-9472).

Commissaries now scan all customer IDs

FORT LEE, Va. – In January 2014, commissaries began scanning customers' Department of Defense ID cards at all checkouts as the Defense Commissary Agency (DeCA) continued its efforts to deliver a 21st century benefit. The commissary at Fort Lee, Va., became the first store to scan ID cards on Oct. 22, 2013.

Commissary shoppers are used to showing their ID cards to establish their eligibility to use the commissary. By scanning the ID at checkout, DeCA will no longer need to maintain any personal information on customers in its computer systems, such as the system used for customers who write checks.

Scanning will also help improve the commissary benefit for all patrons, according to Joseph H. Jeu, DeCA Director and CEO. "In addition to verifying customers as authorized commissary patrons, we'll gain information that will give us a better understanding of our patrons, allowing the agency to provide the commissary benefit more effectively and efficiently," Jeu said.

Cross-referenced with other DOD data, the scan data will give DeCA useful information about patron usage by military service, along with customer demographics that do not identify the specific personal data of an individual. This will eventually help the agency identify shopping needs and preferences – information that is essential in today's retail business environment. It will also allow more accurate reporting to the military services on commissary usage.

The demographic information DeCA will use is strictly limited to card ID number, rank, military status, branch of service, age, household size, and ZIP codes of residence and duty station. DeCA will not be using any personal information such as names, addresses or phone numbers.

"The methods, processes and information we'll use will not compromise our customers' privacy – they can be sure of that," Jeu said. "We're putting technology to work to better understand our customers and ensure the commissary benefit continues to remain relevant to them now and in the future."

For more information on ID card scanning, go to: http://www.commissaries.com/documents/contact_deca/faqs/id_card_scanning.cfm.



ECHOES

Building Soldiers For Life — Instilling lifelong pride in our Soldiers and veterans

By Capt. Elijah A. Myers, Education Director, Soldier For Life Program

The United States Army became an all-volunteer force in 1973, ushering in a new era of professionalism for the world's greatest Army. To maintain this Premier All-Volunteer Army is one of Army Chief of Staff (CSA) General Raymond T. Odierno's strategic imperatives.

The Soldier for Life (SFL) Program supports this imperative by instilling the mindset that a commitment to Army values and service to the nation are lifelong undertakings. The SFL mindset benefits our communities and businesses as well our national defense.

The SFL ideals assist nearly 120,000 Soldiers to make positive transitions to the Army Reserve, National Guard, and civilian careers each year. These positive transitions strengthen communities and build Army networks. SFL will ultimately inspire future generations of high-quality youth, motivated by veterans' stories, to serve in the Army.

The Army instills the Soldier For Life mindset in new recruits during initial entry training. Every Soldier's professional military education repeatedly exposes them to SFL's most important principle: Service and a sense of community do not end at separation or retirement. Leaders reinforce these concepts, ensuring that the SFL mindset is not just a program, but a way of life shared by all. After transition, the Army reaches out to veterans and families through SFL branding and community outreach initiatives.

Retired Soldiers personify the SFL mindset. As Soldiers who dedicated a career to national service, they are Army ambassadors to their communities. They are uniquely prepared to mentor transitioning Soldiers who need support that only veterans can provide.

Retired Soldiers showed great leadership in uniform. Now they bring the SFL mindset to communities and veterans service organizations. They build the Army network and connect transitioning Soldiers to the resources they need. By telling their Army stories, retired Soldiers are the best advocates to encourage the next generation to join the Premier All-Volunteer Army. More importantly, visibly living the Army values in communities across the nation encourages our best and brightest to follow in their footsteps.

Every member of the Army family is responsible for the future of the Army and for helping Soldiers successfully transition into our communities. As Soldiers For Life, each of us has something valuable to contribute. Each of us should seek out opportunities to do so. Learn more about instilling the SFL mindset into your community by visiting our website at <http://www.army.mil/soldierforlife/>.

Once a Soldier, Always a Soldier . . . a Soldier For Life.

Army consolidates programs for retired Soldiers and veterans

WASHINGTON — Army Chief of Staff Gen. Raymond T. Odierno approved the reorganization of the Army Retirement Services Office (RSO) and the Transition Strategic Outreach Office (TSO) under the Soldier For Life Program (SFL) effective Feb. 1, 2014. At the same time, SFL was reorganized under the Directorate of Military Personnel Management within the Army G-1.

The moves bring together under one umbrella the three organizations at Department of the Army level that connect transitioning Soldiers to their communities and the employment, education, and health resources available to veterans through government, for-profit, and non-profit organizations. SFL promotes the mindset that service and a sense of community do not end at separation or retirement.

RSO's mission of preparing Soldiers for retirement and caring for retired Soldiers, surviving spouses and their families until death will not be affected by the reorganization. TSO's employment-focused mission will be consolidated with SFL's mission, which also has a post-service employment component.

The Soldier For Life Program is based on the Soldier lifecycle. Soldiers start strong, serve strong, reintegrate strong, and ultimately remain strong as Army ambassadors to their communities. The Soldier For Life concept is a holistic approach to this entire cycle, which ensures veterans connect to resources and their communities as they make the important transition from active duty back to the Army Reserve, National Guard or become civilian leaders.



Retired Soldiers play a crucial role in shaping the Army's future

By Sgt. Maj. of the Army Raymond F. Chandler III

Over the next few months, you will likely see news reports almost daily about our nation's struggle to find a way ahead for our military and the generations of Americans who have kept us safe and protected our freedoms here and abroad. The arguments may seem to be new to many who read them, but not to those one percent of our citizens who have devoted decades of their lives wearing a military uniform.

Our Army has faced these significant fiscal challenges and transformational changes in the aftermath of every major conflict since the Civil War. As the Army returns from Afghanistan to garrisons across the country, we will transition to meet the needs of the American people and our nation.

As retirees, each of you has seen and lived through these types of budget cuts and draw downs. Our Army has been well-supported recently by both the American people and our elected officials — in fact, more than in the past. When Army leaders asked for pay raises, COLA increases and monies for readiness and modernization since 2001, almost without exception we were given more than was requested.

The concern of senior Army leaders during these transition periods has been and continues to be ensuring our political leaders understand the dynamics of reducing the size of the Army and the subsequent impacts it has on readiness, capability and capacity. With the loss of each Soldier and the reduction in force structure, effects are felt on every installation, in every classroom and during every individual and collective training opportunity. Similarly, Army leaders are concerned about changes that may affect those who have left the Army after serving proudly.

As you are aware, Congress recently passed a bill to better fund the Department of Defense over the next two years. This support does allow us to buy back some of our lost readiness, but it does not address the long-term challenges our Army and nation face. Your Army leadership is actively engaged with elected officials, the Department of Defense and other stakeholders to ensure any proposed changes are thoughtful, necessary and affordable.

Throughout this current transition period, I am confident in and proud of this most professional Army in our history, and the leadership teams in the Pentagon and across the Army that will guide us as we move forward. Over the past 12-plus years, the Army has been successful in everything the nation has asked of us, and I am sure that will continue as we move forward. But Army leaders cannot do this alone. We need the support of our partners, including businesses, organizations and community leaders at all levels across the nation. And, of course, you.

We know you want to be actively engaged with the Army and we are developing plans to improve two-way communications with our retired community. Over the next year of AKO transition, we urge you to look for announcements about this and how you can be a "Soldier For Life." While we're developing new communications methods, please voice your concerns and ideas through your installation retiree council or the US Army Facebook page or Twitter.

You also can play an important role as part of our Army's historical knowledge. You can be proud of today's generation of Soldiers, but they have much to learn from you and your cohort. As we look to "get back to the basics", the Army — including Guard and Reserve units in thousands of hometowns across the nation — can benefit from your leadership lessons. I encourage you to explore opportunities to volunteer on posts or with Junior ROTC programs across the country.

National veteran and military service organizations are also great places to get involved and make a difference. You know from experience that the budget drives our Army and that our nation needs a strong and ready Army during both times of peace and war. Use that knowledge to educate and shape important decisions to be made this year. As an individual retiree or as a member of an organization, you are free to share your experiences and opinions with your elected leaders.

The Army will face many tough challenges this year and beyond, and your Army leaders need your input and support. As past Army leaders have done, we will fight to ensure our Army remains strong and that the commitment and sacrifice of every generation of Soldiers is respected and honored.

Army Strong!

The United States Army Facebook Page: <https://www.facebook.com/USArmy>
The United States Army Twitter Link: <https://twitter.com/USArmy>



ECHOES

Post AKO: Retirees access personnel and benefits info via DS Logon

By Marvin D. Wages, AKO Transition Chief, Army CIO/G-6

As of June 30, 2014, most retirees and family members will access personnel and benefits information held by both the Departments of Defense and Veterans Affairs via DOD Self-Service Logon (DS Logon).

DS Logon, which is operated by DOD, allows access to multiple DOD and VA websites using a single username and password. You sign in once, and then can get to any of the connected sites and your accounts on them. DS Logon complies with federal security guidelines and provides a secure user experience.

You must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) to obtain a DS Logon account. Soldiers (active duty, National Guard, U.S. Army Reserve, and retired), spouses, veterans and family members are eligible for DS Logon accounts.

Retirees can register using their DFAS **MyPay** account or by contacting the VA. Visit <https://myaccess.dmdc.osd.mil/identitymanagement/help.do?execution=e4s2#retiree> for more information.

Family members' registration options include: (a) your military sponsor can request an account for you; (b) you can ask for a DS Logon account when getting your military ID card; and (c) you may go through a TRICARE Service Center. Visit <https://myaccess.dmdc.osd.mil/identitymanagement/help.do?execution=e4s2#familyMember> for more information.

For sites not currently using DS Logon, like **myPay**, you must establish an individual username and password. **myPay** is planning to adopt DS Logon in 2014. For additional information, visit the Migration Page for retirees and family members at <https://us.army.mil/suite/page/682479> or <http://www.eis.army.mil/ako>.

Update on auto-forwarding your AKO email — you can still set it!

By Marvin D. Wages, AKO Transition Chief, Army CIO/G-6

Access to AKO email ended for retirees and family members on Jan. 31, 2014. Their access to all other AKO services will end June 30, 2014, with exception of email auto-forwarding which will end Dec. 31, 2014.

If retirees and family members did not set up auto-forwarding to commercial email accounts by Jan. 31, emails sent to army.mil addresses are returned to the sender with an error message. However, users who did not set a forwarder can still do so until Dec. 31, 2014. Until retirees activate auto-forwarding, email sent to their AKO accounts will be lost. When they activate auto-forwarding, AKO will forward any new emails received to the commercial email address provided.

Retirees and family members should activate the forwarding function in their AKO account profile as soon as possible so that no emails are missed. Retirees who are current DOD civilian employees or contractors may only auto forward their AKO email to another government email account.

If you have been using AKO as your primary email address, update all of your accounts with your new commercial email address.

If you see an account that ends in [.ret@mail.mil](mailto:ret@mail.mil), DO NOT USE IT. This is an error in the system the Army G-6 is trying to fix.

More information about this transition can be found at the migration page for retirees and family members at <https://us.army.mil/suite/page/AKOMigration> or www.eis.army.mil/ako.

To forward AKO email to a commercial account:

- Log into AKO at <https://www.us.army.mil>.
- Click "My Account".
- Click the "Mail Options" link under "Mail Preferences".
- Select "Forward Email (Non-AKO Account)".
- Enter forwarding email address.
- Enter forwarding address again to confirm.
- Click "Submit."

To change an email address in myPay:

- Log in to **myPay** at <https://mypay.dfas.mil/mypay.aspx>.
- Click on "Email Address" and look at "Personal Email Address."
- Change the email address and click on "Primary."
- Click "Accept/Submit."

Did You Know? Military service and Social Security

Excerpts from Social Security Administration Publication No. 05-10017, dated January 2014

Earnings for active duty military service or active duty training have been covered under Social Security since 1957. Social Security has covered inactive duty service in the armed forces reserves (such as weekend drills) since 1988. If you served in the military before 1957, you did not pay Social Security taxes, but you received special credit for some of your service.

You can get both Social Security benefits and military retirement. Generally, there is no reduction of Social Security benefits because of your military retirement benefits. You'll get your full Social Security benefit based on your earnings.

Social Security and Medicare taxes

Service members pay Social Security taxes just as civilian employees do. They currently pay a 6.2 percent Social Security tax on up to \$117,000 of their earnings. The Medicare tax rate is 1.45 percent on all wages, and high-income earners also pay an additional 0.9 percent on earnings above certain amounts.

How your work qualifies you for Social Security

To qualify for benefits, you must have worked and paid Social Security taxes for a certain length of time. The amount needed to get credit for your work goes up each year. The number of credits you need to qualify for Social Security benefits depends on your age and the type of benefit for which you are eligible. No one needs more than 10 years of work.

Extra earnings

Your Social Security benefit depends on your earnings, averaged over your working lifetime. Generally, the higher your earnings, the higher your Social Security benefit. Under certain circumstances, special earnings can be credited to your military pay record for Social Security purposes. The extra earnings are for periods of active duty or active duty for training. These extra earnings may help you qualify for Social Security or increase the amount of your Social Security benefit.

Under certain circumstances, special extra earnings for periods of active duty from 1957 through 2001 can also be credited to your Social Security earnings record for benefit purposes. Check with Social Security for details.

If you served in the military from 1940 through 1956, including attendance at a service academy, you did not pay Social Security taxes. However, your Social Security record may be credited with earnings for military service from September 16, 1940, through December 31, 1956, under some circumstances. Check with Social Security for details.

Contacting Social Security

For more information and publications, visit the Social Security Administration website at www.socialsecurity.gov or call toll-free, (800) 772-1213 (for the deaf or hard of hearing, call the TTY number, (800) 325-0778). They treat all calls confidentially, and can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call during the week after Tuesday. Information is also provided by automated phone service 24 hours a day.

TRICARE and the Affordable Care Act

FALLS, CHURCH, Va. – The Affordable Care Act, also known as the health care reform law, requires you to maintain basic health care coverage—called minimum essential coverage. Beginning in 2014, if you don't have minimum essential coverage, you'll have to pay a fee for each month you aren't covered.

If you're using any of the following health plans, you have the minimum essential coverage required by the health care reform law. Unless you're considering other health coverage, you don't need to take any action at this time.

- TRICARE Prime
- TRICARE Prime Remote
- TRICARE Prime Overseas
- TRICARE Prime Remote Overseas
- TRICARE Standard and Extra
- TRICARE Standard Overseas
- TRICARE Reserve Select (if purchased)
- TRICARE Retired Reserve (if purchased)
- TRICARE For Life
- TRICARE Young Adult (if purchased)
- US Family Health Plan

You also have minimum essential coverage if you are covered by either the Transitional Assistance Management Program or the Continued Health Care Benefit Program. **If you're only eligible for care at military hospitals and clinics and you're not covered by any other TRICARE plan, you don't have minimum essential coverage.**



ECHOES

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've been retired for a while now, and my wife and I are thinking about selling the house and downsizing to a more scenic location. Is there an easier way than Google to find out what the tax consequences are for retired pay in a different state?

Former 19 D in Radcliff, KY

Dear Cav Guy:

Of course there is. With one click on the State Fact Sheet page of MyArmyBenefits (<http://MyArmyBenefits.us.army.mil>), you can look up the state taxes on military retired pay for any of these United States. But that's not all!! There are all kinds of information available about the location you may choose, such as what sorts of benefits are available (e.g. lifetime hunting and/or fishing licenses for next-to-nothing (if not actually free!)). There are also the state resource locators, and they will alert you to what military installations are located in the chosen state with phone numbers for important things such as medical clinics, PXs and finance offices and for VA facilities as well as other branches of military service. So figure out where that "scenic" place is, and then look on MyArmyBenefits for your benefits information.

Joe

Dear Joe,

I am a retired (gray-area) Reserve Component Soldier. I was mobilized several times after 9/11 before I retired in 2007, and have heard about "reduced age" eligibility and "90 day drops" for Reserve Retired Pay. I think that'd be great if I don't have to wait until age 60 to draw my pay. How does it work?

Bob B. Happy in Oregon

Dear B Happy:

Joe has to clarify a few things first. You aren't actually "RETIRED" until you start drawing your retired pay – although I know that RC Soldiers consider themselves retired when they go to the Retired Reserve. But I'm just saying...

Now, here's some background, tho I warn you it's a little complicated: the National Defense Authorization Act of 2008 says for every 90 cumulative days of mobilization in "support of contingency operations" served within a fiscal year, a Reservist's age for retired pay eligibility is reduced by three months, up to a maximum of 10 years. The time must be counted in 90-day increments WITHIN the fiscal year.

So if you were mobilized on 10 November and stayed until 10 November of the next year you will only get credit for nine months to apply to your earlier retirement. Your time actually starts being counted in three month pieces starting with 10 November through 7 February (90 days) and goes through 6 August when you run out of 90 day clumps; therefore you lose 7 August through 30 September, and you only have 41 days in the next fiscal year (not 90 days). If you have any other mobilization time in the next fiscal year, it will be added to the 41 days. Twelve months spent. Nine months count. Unless you deploy on 1 October it's hard to get a 12-month reduction out of a one-year mobilization tour. Unfortunately, Bob, because you transferred to the Retired Reserve in 2007 — before the 28 January 2008 start of the program — you will not be eligible for any 90-day drops and will be eligible for your retired pay when you turn 60. Here's a tip: Be sure to keep your address updated with Human Resources Command, so you receive that retired pay packet when you turn 59.

Joe

The Army-Navy transplant program at Walter Reed National Military Medical Center

Erin M. Bohlen, MD, Transplant Nephrologist, Walter Reed-Bethesda

The Organ Transplant Service at Walter Reed National Military Medical Center at Bethesda is the only United Network for Organ Sharing (UNOS)-certified transplant center in the Department of Defense health care system. Eligible patients include all TRICARE beneficiaries as well as VA patients enrolled at the Washington, D.C. VA Medical Center.

UNOS encourages patients with end-stage organ disease to “dual-list” in more than one region at the same time. This process allows eligible patients to be listed at a transplant center close to home in addition to Walter Reed, thereby increasing chances for organ availability. Patients can be referred to Walter Reed from anywhere in the country or from overseas. The average wait list time at Walter Reed for a kidney transplant is significantly lower than the national average (<http://www.srtr.org/>).

With more than 40 years of experience, Walter Reed provides organ transplant services to all beneficiaries with end-stage organ disease. Walter Reed is staffed by board-certified specialists who understand the unique needs of the military patient. “Military health care is a unique benefit earned through your public service, where taking care of our own has been a long and proud tradition,” says Caroline Acker, transplant coordinator.

In addition to kidney transplant services performed at the new Walter Reed facility, Walter Reed transplant surgeons collaborate with the University of Maryland in Baltimore for liver and pancreas transplants and Georgetown University for pediatric transplant services.

The Organ Transplant Service at Walter Reed can be reached at (301) 295-4331 during regular hours or by e-mail at ArmyNavytransplant@med.navy.mil to assist with the evaluation and treatment of end-stage organ disease.

TRICARE ends walk-in admin services at 189 facilities

By Jim Garamone, American Forces Press Service

WASHINGTON, Jan. 13, 2014 – TRICARE military health plan service centers will end administrative walk-in services in the United States on April 1, Pentagon officials said today.

While the 189 facilities will stop taking walk-ins, beneficiaries can accomplish any administrative task online or by phone, said Pentagon spokesman Army Col. Steve Warren.

TRICARE service centers overseas are not affected, Warren said. “The change will not – let me repeat that – will not affect any TRICARE medical benefit or health care service,” he emphasized. “What it will do is allow the department to save \$250 million over the next five years, allowing TRICARE to invest in more important services.”

Fifty percent of the visits to the centers are for in- and out-processing and requests to change primary care providers, and the rest involve billing-related questions, officials said. The Defense Department spends roughly \$50 million a year on these services, and this type of customer service can be handled more efficiently by phone or online, they added.

TRICARE gets about 38,000 hits per day on its website. Officials have run tests to ensure the website and call center can handle the expected increase in volume.

The TRICARE service centers have been around since the 1990s, and contractors staff them, Warren said. “This is being driven by the fact that technology has gotten so much better,” he added. Customers who need the type of assistance that was being done in these walk-in service centers can quickly and efficiently receive help online or via phone, he said.

Beneficiaries can get more information and sign up for updates at <http://www.tricare.mil/tsc>.



ECHOES

Army publishes new weight control regulation

By Lt. Col. Christine M. Ludwig, Chief, Health Promotions Policy, Office of the Deputy Chief of Staff, G-1

After months of review and coordination, the Army released the new Army Regulation (AR) 600-9 in late 2013. The new regulation, renamed "The Army Body Composition Program", implements significant policy changes to meet the current and future needs of the Army. Major changes include new exemption categories, enrollment timelines and program/counseling forms. The regulation provides procedures to "flag" overweight Soldiers' personnel records to prevent favorable personnel actions. The regulation also provides information on temporary medical conditions, new annual scale calibration requirements, and an updated weight management process.

Soldiers are evaluated against the height/weight table in their Army Physical Fitness Uniforms (t-shirt and shorts) at least every six months. If they fail to meet height/weight table screening, they are "taped" or assessed for body composition. Soldiers that exceed the body fat standard for their age group are enrolled into the Army Body Composition Program (ABCP). The new program exempts Soldiers with a major limb loss (above ankle or wrist), those approved for continued active duty and/or active reserve status in accordance with AR 635-40 (Physical Evaluation for Retention, Retirement, or Separation) and new recruits within 180 days from entry into active service.

Soldiers enrolled in the program are required to complete and return a Soldier Action Plan (SAP) to their unit commander within 14 days of enrollment. The SAP details in writing the Soldier's approach to meet the standard. SAP options include the weight loss program at the installation medical treatment facility (MTF), registered dietitian visits (if the MTF does not have a weight loss program), approved online weight loss program (at own expense), self-directed program, or approved commercial weight loss program (at own expense).

The new AR 600-9 rigor applies to Soldiers from all components. This critical commander program supports the Army's Ready and Resilient Campaign. Its success depends on the commitment of all leaders in the chain of command to set the example and enforce the guidelines/standards.

Retirees are eligible for AER assistance

By Guy Shields, Col. (U.S. Army Retired), Chief, Communications and Public Affairs, Army Emergency Relief

As you receive this newsletter, Army Emergency Relief is preparing to kick off the 2014 awareness campaign. This year's theme is "Army Emergency Relief – A Soldiers First Choice." One of the key objectives of the annual campaign is to make sure that retirees know that they are eligible for AER assistance. This includes both spouse and children scholarships. The application period for both scholarships runs from Jan. 2nd through May 1st. Details are available at www.aerhq.org.

As part of the campaign, each Army retiree will receive 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. Please pass the word to your fellow retirees. No one should go without assistance because of lack of knowledge.

In 2013, retirees received more than \$17 million in assistance.

In response to the annual campaign letters to retirees, we receive a number of emails and letters. Many retirees relate stories of how AER helped them in the past. Some relate stories of how they were not helped. We answer each email and letter.

In our last two *Echoes* articles, we highlighted how AER has changed over the past few years. We've added the Commanders Referral Program, as well as nine new categories of assistance in order to streamline the process for obtaining assistance.

Last Spring and Summer, AER conducted a world-wide assessment consisting of multiple surveys and focus groups. After assessing the data, and consulting with Army leadership, we made a significant policy change which became effective on January 1st. This new policy allows sergeants and above direct access to AER assistance, without requiring chain of command approval.

By adjusting our policies and procedures, AER is staying relevant to both today's Army as well as those who have retired. 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>.

Tax season notes from DFAS

CLEVELAND – The 2013 tax season is upon us. Here are a few tips. Retirees should keep their addresses current and keep an active **myPay** account. Account changes made through **myPay** are effective in roughly three days, while requests made through the mail will always take much longer.

The 2013 1099R became available to retirees and annuitants on **myPay** in mid-December 2013. Retirees who elected to receive a hard copy 1099R should have received it by mid-January. If they have not received the form, it can be viewed, printed, or saved to their computer using **myPay**. If they do not have a **myPay** account, and have not received their copy in the mail by mid-January, it may be because DFAS does not have the correct address for them on file.

If DFAS receives a 1099R request prior to March 10, 2014, it will be forwarded to the operations team to be issued. If the request contains all the required information, and the correct address is on file, customers can expect to receive these forms within 30 days of the initial request.

If a customer requires a 1099R for 2012 or earlier for the purpose of an IRS audit or other urgent financial matter, a copy of the notice from the IRS or other agency must be provided to justify escalating the case for immediate action.

Retirees and annuitants can always access the 1099R for the current tax year plus the prior two years from **myPay**. Another method is to call the automated phone line at (800) 321-1080 and select option 1 for Military Retired and Annuitant Pay then option 1 "To Use our automated self-service system and reissue a 1099R." The 1099R should arrive in 7 to 10 business days. Retirees may also fax or mail a short letter or DFAS Form 9190 to the phone numbers or addresses below. The 1099R should arrive within a month. They must include their name, Social Security Number, mailing address, signature and date.

Retirees:

Defense Finance and Accounting Service
U.S. Military Retirement Pay
P.O. Box 7130
London, KY 40742-7130
Fax: (800) 469-6559

Annuitants:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
P.O. Box 7131
London, KY 40742-7131
Fax: (800) 469-6559

Customers who have exhausted the above options or who prefer to speak to a customer service representative may call (800) 321-1080 Tuesday through Friday between 8 a.m. and 5 p.m. Eastern Standard Time and select option 1 then 0.

New **myPay** functions for retirees

CLEVELAND – The key to effective day-to-day management of retirement pay is creating and maintaining a **myPay** account. **myPay** is a retiree's most important tool for managing his or her pay. In the last year, **myPay** has added new functions, making it an even more important tool for retirees and annuitants.

Retirees have always been able to manage allotments that can be paid through electronic fund transfer (EFT) on **myPay**. Beginning with the **myPay** Spring 2013 Release, retirees gained the ability to view most of their allotments, including those for mortgage payments, insurance, and charitable contributions that are not paid through EFT.

There are still a few types of insurance allotments you cannot see, stop, start or change on **myPay**. When retirees view their allotments on **myPay**, only the allotments they can make changes to will feature Stop or Change buttons.

When a retiree dies, DFAS sends any unpaid retired pay to the beneficiaries on record. Retirees frequently forget who their beneficiaries of record are, and occasionally need to update or change a beneficiary. Doing this used to require sending forms via mail, then waiting for the account to be updated.

Now **myPay** offers retirees the option to designate Arrears of Pay beneficiaries online. Beneficiary designations can be updated without the hassle of forms, envelopes, or waiting. And members can change beneficiaries whenever they like.

Finally, before 2013, retirees could get their 1099R from **myPay** for only the latest tax year. They could also contact DFAS or work through their Retirement Services Officer for a previous year's 1099R. Now retirees have the ability to get tax information from previous years on their own.



ECHOES

Time is running out to elect same sex spouse SBP coverage

By Bill Hursh, Army Survivor Benefit Plan Program Manager

On June 26, 2013, the Supreme Court extended military same sex married couples the same entitlement as all other military married couples to the military Survivor Benefit Plan (SBP) and Reserve Component SBP (RCSBP). Retirees and Reservists with same sex spouses must act within the timelines below or risk losing the new benefits or incurring a large bill for backdated SBP premiums.

Retirees and Reservists should determine which category they are in below and follow those recommended actions.

Retirees or Reservists who married a same sex spouse on or after June 26, 2013

Those whose same sex marriage is on or after June 26, 2013 have one year from the marriage date to take action to establish spouse SBP or RCSBP. Spouse SBP coverage and costs start on the first anniversary of the marriage. If no action is taken within one year of the marriage date, spouse SBP or RCSBP coverage is closed for that spouse and any future spouse. All other spouse eligibility requirements must be met.

Retirees or Reservists with suspended spouse SBP coverage

Those who have spouse SBP coverage that was suspended due to death or divorce and have married a same sex spouse have the all the spouse coverage options allowed by law. The retiree or Reservist has one year from the new marriage to resume coverage, or if the remarriage was prior to June 26, 2013 they only have until June 25, 2014. The options include resuming the same level of coverage, increasing coverage if previous coverage was not for full retired pay, or declining coverage for that spouse and any future spouse. If no action is taken within the one year, the original spouse SBP or RCSBP coverage and costs resume by law.

Retirees or Reservists married to a same sex spouse at retirement or at the initial RCSBP election prior to June 26, 2013

These members must take action by June 25, 2014. Unless they add their spouse to existing child SBP or RCSBP coverage, they must have the spouse's written notarized concurrence to decline or elect less than the full spouse SBP or RCSBP coverage allowed under the law. If they take no action or don't obtain the spouse's concurrence, automatic full spouse SBP or RCSBP coverage will be established by law with spouse SBP or RCSBP coverage and premium costs retroactive to June 26, 2013.

Retirees or Reservists who married a same sex spouse after retirement or initial RCSBP election

Those who married a same sex spouse after retirement or after making their initial RCSBP election, but before June 26, 2013 have until June 25, 2014 to elect spouse SBP or RCSBP coverage. Spouse coverage and costs are effective on June 26, 2014. If no action is taken prior to June 26, 2014, spouse SBP or RCSBP is closed for that spouse and any future spouse. All other spouse eligibility requirements must be met.

Retirement Services Officers (RSOs) can answer questions on same sex spouse SBP/RCSBP and assist retirees with applying for same sex spouse SBP/RCSBP coverage. Contact information for RSOs is available on page 15.

Why you really MUST update your Army and DFAS records after retiring

By Bill Hursh, Army SBP Program Manager and Mark Overberg, Deputy Chief, Army Retirement Services

When retired Soldiers and annuitants forget to update the Army and the Defense Finance and Accounting Service (DFAS) after they have major life changes, it can mean thousands of dollars in lost benefits, or unwanted bills for back Survivor Benefit Plan premiums or even missed retired or annuity pay deposits, affecting the retirees' and annuitants' ability to pay their own bills.

Major life changes that require an update include marriages, divorces, deaths, births, adoptions, changes of bank account information, and changes of retirees' mailing and email addresses. These changes affect retired and annuitant pay, federal and state tax withholding, Arrears of Pay, and Survivor Benefit Plan (SBP) and Reserve Component SBP (RCSBP) benefits.

Failure to take action in a timely manner will have consequences. If a retiree's bank account information changes, the wrong bank will receive the pay and the retiree's pay will be suspended until it can be corrected. By law, most beneficiary changes to SBP and RCSBP must be made within one year. Also, DFAS will pay your Arrears of Pay (the retired pay owed to a retiree for the days he lived in the month of death) to the last person or persons the retiree designated — even if that is someone the retiree no longer wants to receive the benefits. And if the Army and DFAS don't have the retirees' current mailing and email addresses, they won't receive important alerts, Army *Echoes*, or their Reserve retired pay applications.

Retired Soldiers and annuitants can make most updates using **myPay** or by calling their Retirement Services Officer listed on page 15. Gray Area Soldiers must contact Human Resources Command at (888) 276-9472.

Army G-1 on AKO: “We hear you.”

By Lt. Gen. Howard B. Bromberg, Army G-1

As you likely have heard, the Army is making significant changes to Army Knowledge Online (AKO). While this effort is extremely important to improving the security of the Army’s network and information, we understand that this decision impacts retired Soldiers, surviving spouses and family members. Members of your community have expressed concern about what is happening, and I, and all senior Army leaders, have heard you.

The Army greatly values our retired Soldiers and the people who supported them throughout their service to our country. We absolutely will not lose touch with our extended family; we are firmly committed to making sure that all Soldiers, past and present, and their loved ones stay informed and engaged. In the long run, we hope to create a closer and even more vibrant community.

We are developing solutions for our continued communications with retired Soldiers and their loved ones. We will keep you updated on our progress.

Once a Soldier, always a Soldier . . . a Soldier For Life! The Army will always honor the contributions and sacrifices of every man and woman who wore the uniform, and the families who served alongside them. Thank you for all you have done for our nation and our Army.

New Army retiree council members announced

WASHINGTON — The Army recently announced the names of five new members of the Chief of Staff, Army (CSA) Retiree Council. The new members will join the 14-member Council in April and were appointed by the CSA to serve four-year terms. The Council’s three-fold mission is to:

- Provide the CSA with advice and recommendations regarding vital issues and concerns of retired Soldiers, surviving spouses, and their families.
- Provide the CSA an assessment of how current Army programs and initiatives and proposals for new laws and policies may affect the retired community.
- Strengthen communications between the Active Army, the Army National Guard, the U.S. Army Reserve, and the retired community.

CSA Retiree Council members are also current members of installation or Army Service Component Command (ASCC) retiree councils. They were nominated to serve on the Army council by their garrison commanders. For more information about the Army retiree council program, contact a retirement services officer listed on page 15

+Lt. Gen James J. Lovelace	At-Large
+Sgt. Maj. of the Army Kenneth O. Preston	At-Large
Col. Michael R. Molosso	Ft. Jackson, S.C.
*Col. Gerald E. Thompson	Ft. Stewart, Ga.
*Col. Michael H. Zang	Carlisle Barracks, Pa.
Maj. Edwin S. Stone	Ft. Bliss, Texas
Maj. James R. Cunningham	Joint Base San Antonio, Texas
Chief Warrant Officer Five Robert L. Huffman	Ft. Campbell, Ky.
Command Sgt. Maj. Elijah King, Jr.	Ft. Hood, Texas
* Command Sgt. Maj. Joel Jenkins	Schofield Barracks, Hawaii
* Command Sgt. Maj. Tommy A. Williams	Ft. Stewart, Ga.
* Command Sgt. Maj. Albert L. McFarland	HQ, Eighth U.S. Army, Korea
Sgt. Maj. David B. Stewart	HQ, U.S. Army Europe
Sgt. 1st. Class Susan J. Woods	Joint Base Lewis-McChord, Wash.

+ Co-Chair * New member



ECHOES

TRICARE requires use of Home Delivery or military pharmacy in pilot program starting March 15

FALLS CHURCH, Va. – TRICARE For Life beneficiaries soon will receive letters guiding them to TRICARE Pharmacy Home Delivery or a military pharmacy for some prescriptions as part of a congressionally mandated pilot program, officials of the military health care plan said.

TRICARE For Life is secondary coverage for TRICARE beneficiaries who have both Medicare Parts A and B in the United States and U.S. territories.

Starting this week, officials will send letters to affected TRICARE For Life beneficiaries notifying them of the pilot program.

The pilot program starts March 15, and it requires beneficiaries who use TRICARE For Life to get certain medications through Home Delivery or at a military pharmacy. The program applies to refills of maintenance medications taken regularly for chronic conditions, officials said.

As part of the pilot program, officials added, TRICARE will stop paying for these medications from a retail pharmacy. But they noted that the program does not apply to medications for acute conditions taken for a limited time, such as antibiotics or pain medications or any generic medications. At this time, they said, it also does not apply to generic drugs.

Congress mandated the pilot program in the 2013 National Defense Authorization Act. It will last for five years, but beneficiaries may choose to opt out after filling an affected prescription under the pilot program through Home Delivery for one year.

Beneficiaries will be notified if they are taking a medication covered under the program. They will have two “courtesy fills” available through a retail pharmacy before they are responsible for the entire cost of their medication. Beneficiaries may call the TRICARE pharmacy contractor, Express Scripts, at (877) 882-3335 or visit the Express Scripts website to switch to Home Delivery or with questions about their medications. To switch a prescription to a military pharmacy, beneficiaries may need to get a new prescription from their doctor, officials said.

Some people are exempt, including people with another prescription drug plan or people living overseas. People living in a nursing home may contact Express Scripts to request a waiver from the pilot program.

TRICARE Pharmacy Home Delivery offers beneficiaries a 90-day supply of their medication with no copays for generic drugs and \$13 for brand-name drugs. Switching from a retail pharmacy to Home Delivery can save TRICARE beneficiaries up to \$152 every year for each prescription, officials said. Beneficiaries also can save by asking their doctor to write them a prescription for a generic version of their medication, they added.

Major USAG changes in Germany

KAISERSLAUTERN, Germany -The Army closed a chapter in its history on Sept.26, 2013 at Kleber Kaserne, furling colors of two Army garrisons and opening one anew, U.S. Army Garrison Rheinland-Pfalz.

The ceremony marked an end to the U.S. Army's garrison in Heidelberg and Mannheim, with the casing of U.S. Army Garrison Baden-Württemberg' colors. Meanwhile, U.S. Army Garrison Kaiserslautern was redesignated as U.S. Army Garrison Rheinland-Pfalz.

The garrison's footprint will include 27 posts spread across the region, from Pirmasens and Miesau to Baumholder and Germersheim. The combined U.S. Army and U.S. Air Force presence in Rheinland-Pfalz remains the largest American military community overseas. The area has been a major U.S. military hub, for both the Army and Air Force, since the 1950's.

The garrison acquired Sembach Kaserne in 2010, Grünstadt Depot in 2011 and Germersheim Army Depot in 2012. Sembach Kaserne, now the headquarters of IMCOM Europe, European Regional Medical Command, 30th Medical Brigade, U.S. Army NATO Brigade and the 18th Military Police Brigade, was once a U.S. air base with a Cold War mission. The revitalized post now supports Army garrisons across Europe.

DOD creates Defense Health Agency

FALLS CHURCH, Va. – On October 1, 2013, the Department of Defense established the Defense Health Agency (DHA) to manage the activities of the military health system. These activities include those previously managed by TRICARE Management Activity, which was disestablished on the same date.

The intent behind the transition to the DHA is to achieve greater integration of direct and purchased health care delivery systems to accomplish the Department's Quadruple Aim: achieve medical readiness, improve the health of our people, enhance the experience of care, and lower our healthcare costs for 9.7 million troops, family members and retirees.

The new Director of the DHA is Air Force Lt. Gen. Douglas Robb, who reports to the Assistant Secretary of Defense for Health Affairs, Jonathan Woodson.

What changes can I make to my retired pay account in myPay?

- Federal and state tax changes
- Direct Deposit/Electronic Funds Transfer (EFT)
- Change of Correspondence addresses
- Change Password
- Start/change/stop non-insurance EFT Allotments
- Password on Demand
- View/Print/Save Retiree Account Statement
- View/Print/Save Tax Statement (1099R)
- Limited Access Password
- E-mail Addresses
- View/Print/Save Combat Related Special Compensation Statement

The Last Bivouac

By Lt. Col. Lawrence Applebaum (U.S. Army Retired)

He folded his tent, he rolled up his sleeping bag and he put it all into his rucksack. He was ready for the final trek to the big bivouac site in Heaven.

His former Army buddies who had already made the trek to the bivouac area were waiting for him. They had already selected a campsite for him.

He expected to have to do the normal preparation of the campsite when he arrived. Every good Soldier knew what had to be done.

Not surprisingly, his buddies had done it all for him. Although they didn't expect him to show up so soon, they knew he was coming and they wanted the campsite to be ready for him.

They welcomed him warmly and when he looked around the bivouac area, he knew that he had come to the right place.

We lost a good Soldier on 24 November 2013. He was exceptionally competent and highly dependable. He served his country faithfully and then after his retirement from the Active Army, he continued to serve his beloved country as a member of the military's civilian work force.

After he left active service, he opted to retire in Germany and become a member of the Heidelberg Retiree Council, an organization he served for more than 20 years.

During his preparation for the last bivouac, he found that he had to relinquish his position as council vice-president because he could no longer do the job. He was too busy getting ready for the final trek. It was not easy for someone who was always leaning forward in the foxhole to climb out of the foxhole walk away from his important tasks.

During his final days he was surrounded by his family: Irmgard, his beloved wife of more than 50 years and their children: daughters, Gabi and Pattie, and son, Bobby.

As General Douglas MacArthur once said, "Old Soldiers never die, they just fade away." And so it was with Master Sergeant Robert McCoy! We already miss him.

We know that you will have the campsite prepared for us when we arrive for the last bivouac.

Bob, we thank you for your years of faithful service to the United States of America.



ECHOES

DOD IG finds pharmacy home delivery cost-efficient, safe

FALLS CHURCH, Va., Sept. 16, 2013 – Following an almost year-long study of the TRICARE Pharmacy Home Delivery program requested by members of Congress, the Defense Department inspector general’s office has determined it is a cost-efficient way for beneficiaries to get their prescription medications, TRICARE Management Activity officials reported. The inspector general’s study found that the Home Delivery mail-order program saved the government 16.7 percent -- nearly \$67 million -- in the third quarter of fiscal year 2012, officials said.

The audit compared what the government spent on prescription drugs through Home Delivery and what the cost would have been at retail pharmacies. Additionally, the TRICARE pharmacy contractor, Express Scripts, reported to the inspector general that Home Delivery offers a 99.99 percent prescription fill accuracy rate, high beneficiary satisfaction and improved patient outcomes.

“Although not surprised, we are certainly pleased at the results of the report,” said U.S. Public Health Service Rear Adm. Thomas J. McGinnis, chief of TRICARE pharmaceutical operations. “Home Delivery saves beneficiaries and the Department of Defense millions of dollars every year, and gives beneficiaries a safe and secure way to receive their prescription medications.”

In June 2013, the 1.64 million prescriptions filled through Home Delivery represented a 17 percent increase in volume compared to the previous year, while retail prescription volume fell 10 percent, officials said.

When TRICARE beneficiaries use the Home Delivery pharmacy to fill maintenance medication prescriptions, they receive a 90-day supply through the mail and have no copayment for generic formulary medications and a \$13 copay for brand-name formulary medications. At retail network pharmacies, beneficiaries pay \$5 for a 30-day supply of generic formulary medications and \$17 for brand name formulary medications.

TRICARE beneficiaries can sign up for Home Delivery online, by mail or by phone. For more information on Home Delivery, visit www.tricare.mil/homedelivery.

USAR pre-retirement training

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

Date	Location	Hosting RSC
10 Mar 14	American Samoa	63rd RSC
15 Mar 14	Kirksville, MO	88th RSC
29 Mar 14	Ft. Lee/Ft. Story, VA	99th RSC
29 Mar 14	Albuquerque, NM	63rd RSC
5 Apr 14	Minneapolis, MN	88th RSC
11 Apr 14	Anchorage, AK	63rd RSC
26 Apr 14	Nashville, TN	81st RSC
26 Apr 14	Corapolis, PA	99th RSC
TBD Apr 14	Kaiserslautern, Germany	99th RSC
2-3 May 14	Guam/Saipan	63rd RSC
9 May 14	St. Croix, Virgin Islands	81st RSC
17 May 14	Camp Parks, CA	63rd RSC
17 May 14	Denver, CO	88th RSC
31 May 14	Ft. Drum, NY	99th RSC
7 June 14	Las Vegas, NV	63rd RSC
21 Jun 14	Lima, OH	88th RSC
28 Jun 14	Ft. Bragg, NC	81st RSC
28 Jun 14	Bangor, ME	99th RSC
9 Jul 14	Ft. Buchanan, PR	81st RSC
12 Jul 14	Little Rock, AR	63rd RSC
19 Jul 14	Pocatello, ID	88th RSC

New TRICARE pharmacy calculator debuts

FALLS CHURCH, Va. — TRICARE.mil features a new tool that lets beneficiaries calculate how much they can save by switching their prescriptions from a retail pharmacy to TRICARE Pharmacy Home Delivery. Visit www.tricare.mil/pharmacy to use the calculator and see the savings!

The Pharmacy Calculator lets beneficiaries enter the number of brand name and generic medications they are currently filling at a retail pharmacy and see right away how much money they can save moving those medications to Home Delivery. A 30-day supply of medication at a retail pharmacy has a copayment of \$17. Prescriptions through Home Delivery can be filled for up to 90-days at a cost of \$13. In many cases, beneficiaries can save themselves hundreds of dollars every year on their prescription copays.

Home Delivery works for “maintenance” medications, which are those taken regularly for a chronic condition over a long period of time. Many beneficiaries have to take several different maintenance medications to treat their health conditions, multiplying their savings from making the switch. Call (877) 363-1303 or visit www.tricare.mil/homedelivery to get started today.

2014 RETIREE APPRECIATION DAYS

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

Watervliet Arsenal, NY	3 May	518-266-5810	Ft. Meade, MD	26 September	301-677-9603
West Point, NY	3 May	845-938-4217	Ft. Lee, VA	27 September	804-734-6555
Grafenwöhr, Germany	9 May	09641-83-8539	Ft. Bliss, TX	27 September	915-569-6233
Ft. Stewart, GA	10 May	912-767-3326	JB McGuire- Dix-Lakehurst, NJ	27 September	609-562-2666
JB Elmendorf – Richardson, AK	10 May	907-384-3500	Ft. Hamilton, NY	27 September	718-630-4552
Ft. Jackson, SC	15-17 May	803-751-6715	BENELUX	4 October	0032-65-44-7267
JB Lewis-McChord, WA	16 May	253-966-5884	JB Myer-Henderson Hall, VA	10 October	703-696-5948
Ft. Bragg, NC	16 May	910-396-5304	JB Ellington Field (Houston, TX)	11 October	210-221-9004
Ansbach, Germany	16 May	0981-183-3301	Carlisle Barracks, PA	11 October	717-245-4501
Ft. Wainwright, AK	17 May	907-353-2099	Kaiserslautern/Ramstein, Germany	15 October	0631-411-8838
JB Langley-Eustis, VA	17 May	757-878-5884	Vicenza, Italy	17 October	0444-71-7262
Presidio of Monterrey, CA	14 June	831-242-5232	Aberdeen Proving Ground, MD	18 October	410-306-2320
Tobyhanna Army Depot, PA	9 August	570-615-7409	Camp Humphreys, Korea	18 October	315-753-8839
Rosemount, MN (Twin Cities)	15 August	507-474-9297	Stuttgart, Germany	23 October	07031-15-3442
Des Moines, IA	28 August	515-277-6113	Ft. Riley, KS	24 October	785-239-3320
Ft. McCoy, WI	5 September	608-388-3716	Ft. Hood, TX	24-25 October	254-287-5210
Ft. Leonard Wood, MO	5-6 September	573-596-0947	Army in Europe/Wiesbaden, Germany	25 October	0611-705-5338
Duluth, MN	12 September	218-590-3144	Ft. Leavenworth, KS	25 October	913-684-2425
Schofield Barracks (@Ft. Shafter)	13 September	808-655-1514	Ft. Polk, LA	25 October	337-531-0402
Redstone Arsenal, AL	18-20 September	256-842-2421	Rock Island, IL	25 October	563-445-0191
Ft. Belvoir, VA	19 September	703-806-4551	Ft. Rucker, AL	31 October	334-255-9124
Ft. Sill, OK	19-21 September	580-442-2645	Ft. Knox, KY	31 Oct- 1 Nov	502-624-1765
Selfridge, MI	20 September	586-239-5580	Ft. Detrick, MD	6 November	301-619-9948
Ft. Drum, NY	24 September	315-772-6434	Ft. Benning, GA	7 November	706-545-1805

Use your GI Bill benefits before they expire

By Ninon Hills, Operations & Training Program Manager, Army Retirement Services

Have you used your GI Bill benefits? If not, they are yours to lose. You may be losing as much as \$19,198.31 per academic year – the maximum for private schools or all tuition and fee payments for in-state students at state colleges.

Depending on when you retired, either the Montgomery or Post 9/11 GI Bill provides your benefits. Soldiers generally have ten years after they leave active duty to use their Montgomery GI Bill (MGIB) benefits. The Department of Veterans Affairs (VA) can extend the 10-year period under some circumstances. The Post 9/11 GI Bill benefits expire 15 years following release from active duty.

If you entered active duty before July 1, 1985, when the MGIB started, different rules apply. Soldiers may qualify in one of four categories. The VA recommends that all retired Soldiers file a claim for benefits to receive a formal decision on their eligibility.

The MGIB program provides up to 36 months of education benefits for college, technical or vocational courses, correspondence courses, apprenticeship/job training, flight training, high-tech training, licensing and certification tests, entrepreneurship training, and certain entrance examinations.

The Post-9/11 GI Bill provides education benefits for all military who have served on active duty for 90 or more consecutive days after Sept. 10, 2001. The benefits include tuition, fees, a monthly housing allowance and a stipend for books and supplies. Approved training includes graduate and undergraduate degrees, vocational/technical training, on-the-job training, flight training, correspondence training, licensing and national testing programs, entrepreneurship training, and tutorial assistance.

Effective Aug. 1, 2009, the Post-9/11 GI Bill allows service members to transfer their unused benefits to immediate family members. A spouse must use the transferred benefits within 15 years after the Soldier leaves active duty. Children are not subject to the 15-year limit, but must use the benefit prior to 26 years of age. Soldiers must transfer their Post 9/11 GI Bill benefits while on active duty. Effective Aug. 1, 2013, all Soldiers who transfer their Post-9/11 GI Bill benefits incur a four-year service obligation.

For more information, please go to <http://www.gibill.va.gov/> and <http://myarmybenefits.us.army.mil/>.

How to Report the Death of a Retiree

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

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

RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website www.army.g1.army.mil/retire (Note: That's the number 1 after the g.)

INSTALLATION RSOs

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

ALABAMA

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

ALASKA

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

ARIZONA

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

ARKANSAS

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

COLORADO

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

CONNECTICUT

West Point, NY

DELAWARE

Ft Meade, MD

D.C.

Ft Myer, VA

FLORIDA

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

GEORGIA

• Ft Benning
(706) 545-1805
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil

HAWAII

• Ft Gordon
(706) 791-2654
usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil
• Ft Stewart
(912) 767-5013
usarmy.stewart.usag.mbx.dhr-retirement-services@mail.mil

ILLINOIS

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

IDAHO

Ft Carson, CO, or

JB Lewis-McCord, WA

ILLINOIS

Ft Leonard Wood, MO;

Ft McCoy, WI; Ft Knox, KY

INDIANA

Ft Knox, KY

IOWA

Ft McCoy, WI

KANSAS

• Ft Leavenworth
(913) 684-2425
usarmy.leavenworth.imcom-west.mbx.retirement-svcs.offic@mail.mil

KENTUCKY

• Ft Riley
(785) 239-3320
usarmy.riley.imcom.mbx.rso@mail.mil
KENTUCKY
• Ft Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mpsdr-retire@mail.mil

KENTUCKY

• Ft Knox
(502) 624-1765
usarmy.knox.imcom-atlantic.mbx.dhr-rso@mail.mil

LOUISIANA

• Ft Polk
(337) 513-0363
rso@polk.army.mil

MAINE

Ft Drum, NY

MARYLAND

• Aberdeen Proving Grnd
(410) 306-2322
usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil

MARYLAND

• Ft Detrick
(301) 619-9948
usarmy.detrick.usag.mbx.dhr-rso-tc@mail.mil

MARYLAND

• Ft Meade
(301) 677-9603
armyrsomeade@mail.mil

MASSACHUSETTS

West Point, NY

MICHIGAN

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

MINNESOTA

Ft McCoy, WI

MISSISSIPPI

Ft Rucker, AL

MISSOURI

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

MONTANA

JB Lewis-McChord, WA

NEBRASKA

Ft Riley, KS

NEVADA

Pres. of Monterey, CA

NEW HAMPSHIRE

Ft Drum, NY

NEW JERSEY

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

NEW YORK

• Ft Drum
(315) 772-6434
usarmy.drums.imcom-atlantic.mbx.dhr-rso@mail.mil

NEW YORK

• Ft Hamilton
(718) 630-4552
usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil

NEW YORK

• Watervliet Arsenal, NY
(Wed/Thurs)
(518) 266-5810
wvarso@gmail.com

NEW YORK

• West Point, NY
(845) 938-4217
rso@usma.army.mil

NO. CAROLINA

• Ft Bragg
(910) 396-8591
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

NO. CAROLINA

• Ft Bragg
(910) 396-8591
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

NO. CAROLINA

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usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

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• Ft Bragg
(910) 396-8591
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

NO. CAROLINA

• Ft Bragg
(910) 396-8591
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

NO. DAKOTA

Ft Riley, KS

OHIO

Ft Knox, KY

OKLAHOMA

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

OREGON

JB Lewis-McChord, WA

PENNSYLVANIA

• Carlisle Barracks
(717) 245-4501
theresa.a.derr.civ@mail.mil

PENNSYLVANIA

• Tobyhanna Army Depot (Tu/Wed/Thur)
(570) 615-7834
robbyhanna.rso@us.army.mil

RHODE ISLAND

West Point, NY

SO. CAROLINA

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

SO. CAROLINA

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

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

UTAH

Ft Carson, CO

VERMONT

Ft Drum, NY

VIRGINIA

• Ft Belvoir
(703) 806-4551
gwendolyn.s.lott.civ@mail.mil

VIRGINIA

• JB Langley-Eustis
(757) 878-3220
usarmy.jble.imcom.mbx.eustis-rso@mail.mil

VIRGINIA

• Ft Lee
(804) 734-6555
usarmy.lee.imcom.mbx.lee-ima-rso@mail.mil

VIRGINIA

• JB Myer-Henderson Hall
(703) 696-5948
usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

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(703) 696-5948
usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

VIRGINIA

• JB Myer-Henderson Hall
(703

DIRECTORY

Arlington National Cemetery: (877) 907-8585
<http://www.arlingtoncemetery.org>

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

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

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

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

Army Facebook: <https://www.facebook.com/USArmy>

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

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

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

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

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

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

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

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

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

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

Casualty Assistance Checklist for Retirees: <http://www.armyg1.army.mil/rso/docs/Post/CasualtyAssistanceChecklist.pdf>

Chief of Staff, Army Retiree Council: <http://www.armyg1.army.mil/rso/RetireeCouncil.asp>

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

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

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

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

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

Echoes: <http://www.armyg1.army.mil/rso/echoes.asp>;
 Editor's email address: ArmyEchoes@mail.mil

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

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

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

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

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

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

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

RC Application for Retired Pay: Human Resources Command; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402

 **Retired Army Lapel Pin and Clothing:** www.aafes.com, then click "Shop Online Now," then type "Retired Army" in the search box and click "Search."

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

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

Survivor Benefit Plan: <http://www.armyg1.army.mil/rso/sbp.asp>

Maintaining SBP Elections After Retirement: http://www.armyg1.army.mil/rso/docs/SBP/SBP_election_after_ret.pdf

Uniformed Services Former Spouse Protection Act:
<http://www.armyg1.army.mil/rso/docs/FSPA/USFSPA.pdf>

Veterans Service Records — Replace DD Form 214, awards:

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

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

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

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

TRICARE Information <http://www.tricare.mil>

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

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

TRICARE South: (800) 444-5445; <http://www.humana-military.com/south/bene/beneficiary.asp>; 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: (800) 444-5445; <http://www.humana-military.com/>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

TRICARE Overseas: (888) 777-8343; <http://www.tricare.mil/overseas/index.cfm>

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

TRICARE Pharmacy Home Delivery: (877) 363-1303;
<http://www.tricare.mil/mybenefit/home/Prescriptions/FillingPrescriptions/TMOP>

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

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

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

Recreation Centers <http://www.armymwr.com>

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

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

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

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

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

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

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

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

Graves Information: (877) 907-8199

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

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

Sister Service 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 Career/Retired Marines, then Semper Fidelis Newsletter

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

Why should I switch to Army Echoes' electronic edition?

- The mailed copy has the most important news, but the electronic edition has four extra pages of news.
- The links embedded in articles quickly take you to related news and information.
- Keeping your email address updated in **myPay** ensures you receive both *Echoes* and DFAS alerts.
- You can download and save copies of *Echoes* on your phone or iPad using the *Echoes* apps.
- You save the Army money and help the Army continue mailing *Echoes* to those who don't own computers.
- The Directory has 70 links to helpful websites and all of the RSOs email addresses.
- You can search old editions quickly and easily. They are available on http://www.armyg1.army.mil/rso/echoes_issues.asp.

How do I switch? If you're collecting retired or annuity pay, just sign up for a **myPay** account at <https://mypay.dfas.mil/mypay.aspx>. If you're a Gray Area Soldier, ensure Human Resources Command has your email address by calling (888) 276-9472. If you are not a retiree or annuitant, but want to receive *Army Echoes*, send an email to LISTSERV@LISTSERV.ARMY.PENTAGON.MIL and write "SUBSCRIBE RSO-ECHOES@LISTSERV.ARMY.PENTAGON.MIL" (without the quotation marks) in the body of the email.



Army Retirement Services
Room 6048
2530 Crystal Drive
Arlington VA 22202-3941
OFFICIAL BUSINESS

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



New Army Echoes distribution policy delayed

By Mark Overberg, Deputy Chief, Army Retirement Services and *Army Echoes* Editor

The Army delayed its plan to transition *Army Echoes*' readers from mail to electronic delivery for one edition. The delay means over 500,000 retirees and annuitants with **myPay** accounts at the Defense Finance and Accounting Service (DFAS) will not transition to electronic only delivery until the June - Sept. 2014 edition. They will receive the Jan. - May 2014 edition both by both mail and email. Retirees and annuitants without **myPay** accounts will continue to receive *Army Echoes* by mail for now.

The Chief, Army Retirement Services approved the delay because 350,000 retirees and annuitants, who were set to receive *Army Echoes* only through **myPay**, still had Army Knowledge Online (AKO) email addresses in their **myPay** accounts. Most of these retirees would not have received *Army Echoes* because their AKO accounts were closed on Jan. 31. To continue to receive future editions of *Army Echoes*, these retirees must change their email addresses in **myPay** to commercial email addresses.

The transition to electronic delivery using **myPay**, which started in October 2013, is the first step in Army plans to expand communications to retirees. The Army G-1, the Army G-6, and the Soldier For Life Program are developing plans to improve two-way communications with retirees as AKO closes for them.

All retirees and annuitants should verify they have a commercial email address in **myPay** by logging in to <https://mypay.dfas.mil/mypay.aspx>. They should then click on "Email Address" and look at "personal email address." AKO email addresses, which end in "@us.army.mil," should be changed to a commercial email address. Then they should click on "Primary" and "Accept/Submit."

Retirees receiving retired pay, who don't have **myPay** accounts but would like to receive *Army Echoes* by email, should register for a **myPay** account at <https://mypay.dfas.mil/mypay.aspx>. Call **myPay** at (888) 332-7411 for assistance with registering or changing email addresses. Gray Area Soldiers should ensure Human Resources Command has their email address by calling (888) 276-9472. Anyone who is not a retiree or annuitant, but wants to receive *Army Echoes*, should send an email to LISTSERV@LISTSERV.ARMY.PENTAGON.MIL and write "SUBSCRIBE RSO-ECHOES@LISTSERV.ARMY.PENTAGON.MIL" (without the quotation marks) in the body of the email.