

# ECHOES

THE NEWSLETTER FOR  
RETIRED SOLDIERS,  
SURVIVING SPOUSES & FAMILIES



## 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 a chance to look back on what the Army has accomplished and to look forward to where we are headed. Over the past year, our Army has answered the nation's call around the world. Our forces are responding on multiple continents simultaneously to a diverse range of challenges and threats. Even as we transition to Operation Resolute Support in Afghanistan after more than thirteen years of war, we continue to support combat operations against our adversaries there. We have also returned to Iraq to advise and assist Iraqi Security Forces as they work to restore stability and defeat the Islamic State of Iraq and the Levant (ISIL).

We have deployed forces to Eastern Europe in Poland, Latvia, Lithuania and Estonia to deter Russian aggression and assure our European Allies. We are actively supporting national defense objectives in the Pacific, whether in Thailand, the Philippines, or Korea. And we have more than 2,000 Soldiers deployed in West Africa to stem the Ebola crisis that has wreaked havoc on that continent. In all, we have close to 140,000 Soldiers deployed, committed, and forward-stationed worldwide defending our nation's interests at home and abroad. I am extremely proud of all that our Soldiers have accomplished and of the important missions that they perform.

I am equally proud of our Retired Soldiers, veterans, and family members who stand beside us. They have sacrificed so much for the nation and serve as the face of the Army for millions of Americans. As the Army downsizes, the ranks of our veterans will increase as will their presence and voice throughout our communities. It is therefore imperative that we enable positive transitions of Soldiers into civilian life and provide them with the resources they need to reintegrate and begin the next chapter of their lives. Soldier for Life (SFL) is one tool that helps us care for veterans, and I continue to encourage you to become familiar with it at <http://soldierforlife.army.mil>.

Our All-Volunteer Army is what makes us unique. It is what unites Soldiers serving past and present. Despite the threats we face around the globe, and though we face fiscal challenges, we are meeting our strategic imperatives because of the professionalism and patriotism of Soldiers, veterans and their families. Please be assured that I remind Congressional leaders of this at every opportunity while emphasizing the need for consistent rather than piecemeal funding to support the Total Army Force and veterans.

I would ask each of you to continue to tell the Army story—let your friends, coworkers, and neighbors know of the tremendous sacrifices that our Soldiers make daily—because you have been there, and you know firsthand. Thank you for all that you have done and continue to do for the United States Army and our great nation.

The strength of our nation is our Army. The strength of our Army is our Soldiers.  
The strength of our Soldiers is our families. And that is what makes us Army Strong!

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## A Message from the Chief, Army Retirement Services

Once again, we have replaced our calendars and moved into a new and exciting year. As we look forward, our challenges in Army Soldier for Life Retirement Services remain significant — but I see great opportunity as well. Your loyal support across the Army in 2014 is very obvious to me. Our installation retirement services offices were busy helping you, and our outreach to the ARNG and USAR retirement services offices enjoyed an unprecedented successful year. We have largely succeeded in expanding our messages to Army leadership and installation leadership that our pre and post retirement services programs are absolutely critical to the Army's expanded transition programs. Our collective efforts at inculcating a "Soldier for Life" cultural change in our Army is gaining momentum at several levels. As past editions of *Echoes* have indicated, we are committed to changing the mind set of even our most junior Soldiers, and developing in them a life-long feeling that they are and will be "Soldiers for Life". Mark Overberg's article on page five very nicely describes our rebranding efforts and why that is so important in this process of changing our Soldiers' collective and individual identity.

We have assembled a series of articles and features that I believe continues our efforts to increase your awareness in several areas. We discuss the new Army Retired Lapel Buttons and describe your options for wearing your uniform as a Retired Soldier. In addition, we are pleased to publicize the United States of America Vietnam War Commemoration Program that the Department of Defense is sponsoring. Many of you served in that era, and certainly deserve to be recognized. You will find information on how to contact DOD and determine the best way for you to become involved. Further, we continue our emphasis on health care and devote two pages to TRICARE and MEDICARE at age 65. Special emphasis continues on the "performance triad" that is so vital to everyone's health: proper sleep; frequent exercise; and dietary guidance. Lastly, we feature information on federal long term care insurance.

I want to also comment on some unfinished business that many of you continue to find irritating — and that is the loss of AKO and some of the features that program offered. We have made considerable progress in reestablishing "white pages" on our website, which is the primary concern many of you have asked about. Our best estimate is that within 90 days that portion should be working. We're also expanding our ability to provide you important current news on our website through the new *Army Echoes Blog*. I encourage you to check it out, in addition to reading our three times per year publication of *Echoes*.

Finally, I would encourage you to stay engaged at your local level. Your involvement, be it with active component Soldiers, or USAR or ARNG Soldiers remains a constant principle of the Soldier for Life program. Your service is an important part of our Army legacy. Our Army is better when you and other Retired Soldiers in your social or professional circles stay active in some capacity that fits your individual circumstances. Our directory on page 15 gives you contact information by installation and for the USAR and ARNG. Plug in—continue to serve! Our Army needs you!

I end this note with a personal tribute to a true Soldier for Life who made me a better Chief of Army Retirement Services. Col. Helmuth Froeschle (USA Retired), from my home town of Hazen, North Dakota, often engaged with me over the past 13 years regarding *Army Echoes* and our communication efforts. He was 95 years old when he passed away this past October. He was a WWII veteran who served in the 760th Tank Battalion, commanding the battalion as a major. He was awarded the Silver Star and the Purple Heart. Helmuth was also one of the very first Army officers to formally enter the public affairs arena. His personal love of his home town and of our American way of life was inspirational to me and countless other Army Soldiers. Helmuth was most certainly a Soldier for Life!!

**Once a Soldier, Always a Soldier, . . . a Soldier for Life.**

**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 Retired Soldiers about their benefits, to update them about the Army, and to encourage them to represent the Army in their civilian communities. Inquiries/comments about *Echoes* should be sent to Army Retirement Services, Attention: *Echoes* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or to [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil). Direct all other questions to the Retirement Services Officers listed on pg. 15.

Prior to using or reprinting any portion of *Echoes*, please contact the editor at [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil).

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## New U. S. Army Retired Lapel Buttons are now available

WASHINGTON — The new U. S. Army Retired Lapel Button (depicted to the right) is now available through the Exchange stores and website at <https://www.shopmyexchange.com>. The lapel button costs \$5.80 online and the larger Retired Service Identification Badge, which is worn by Retired Soldiers on the Army Service Uniform, costs \$12.25. To quickly find the new items on the Exchange website, just type “Soldier for Life” into the keyword search box at the top of the site and hit enter.



The Army logo in the middle of the new U. S. Army Retired Lapel Button and Retired Service Identification Badge is slightly different than the official Army logo due to manufacturing requirements. The new Soldier for Life window stickers, which incorporate the official Army logo, will be available this summer.

## Did You Know? More uniform policy for Retired Soldiers

### Wearing military medals on civilian clothing

Retired Soldiers are authorized by Army Regulation 670-1, *Wear and Appearance of Army Uniforms and Insignia*, to wear military medals on appropriate civilian clothing. This includes clothes designed for veteran and patriotic organizations on Veteran’s Day, Memorial Day, and Armed Forces Day, as well as at formal occasions of ceremony and social functions of a military nature. Personnel may wear either full-sized or miniature medals. Personnel who wear medals on civilian clothes should place the medals on the clothing in approximately the same location and in the same manner as for the Army uniform, so they look similar to medals worn on the Army uniform.

### How to wear the Retired Service Identification Badge

The Retired Service Identification (ID) Badge (see photo above) will only be worn by Retired Soldiers when they wear the Army service or dress uniforms. Department of the Army Pamphlet 670-1, *Guide to the Wear and Appearance of Army Uniforms and Insignia*, says the badge is worn on the wearer’s left side. Also, no more than two ID badges may be worn on one pocket or side of the coat. The higher badge is worn on the wearer’s right. DA Pam 670-1 lists the order of precedence of all 12 Army ID badges in par. 22-17a. On males, ID badges are centered between the bottom of the pocket flap and the bottom of the pocket and from left to right. When two badges are worn on the same side, they are spaced equally from left to right on the pocket. On females, ID badges are worn parallel to the waistline with one inch between badges when two are worn on the same side.

### When Retired Soldiers are prohibited from wearing the Army uniform

AR 670-1 (par. 3-7k, 23-1, and 23-3d) says Retired Soldiers are prohibited from wearing Army uniforms:

- When furthering any political or commercial interests, or when engaged in civilian employment.
- When participating in public speeches, interviews, picket lines, marches, rallies, or public demonstrations.
- When attending any meeting or event that is a function of, or is sponsored by, an extremist organization.
- When wearing the uniform would bring discredit upon the Army, as determined by the Commander.
- When specifically prohibited by Army regulations.
- When not on active duty but acting as an instructor or responsible for military discipline at an educational institution, unless the educational institution is conducting courses of instruction approved by the Armed Forces.



# ECHOES

## Army initiatives assist transition, secure Soldiers' life-long connection

By Lt. Col. Ryan Raymond, *Soldier for Life Education Director*

On the heels of America's longest war, and in the midst of budget-mandated downsizing, the Army is smoothing Soldiers' transitions to civilian life. The increased partnership among the Soldier for Life Office, federal agencies and private organizations benefits transitioning Soldiers, encouraging them to remain Soldiers for Life.

### Soldier for Life Centers

The Army recognizes that efforts to convince Soldiers to adopt the Soldier for Life mentality must be matched with improvements to the Army's delivery of transition services. To that end, the Army's new Soldier for Life Centers assist Soldiers and families in making educated decisions and sound plans during their service, in transition, and post transition. All related services may not be located in one building, but they will be easily identified by the Soldier for Life logo. Synchronizing related services under the Soldier for Life umbrella encourages Soldiers to "Start Strong, Serve Strong, Reintegrate Strong, and Remain Strong". SFL Centers are part of the initial phase of implementing the Army Chief of Staff's vision that all Soldiers are "Soldiers for Life". As such, Army transition services are available to all veterans and their family members. Retired Soldiers and their families have long been eligible to use these services.

### Interagency Transition Summits

The Army, other federal agencies and the U. S. Chamber of Commerce Hiring Our Heroes Foundation recently co-hosted transition summits on or near several Army installations. These summits teach Soldiers and their families best practices for transitioning. Each summit connects Soldiers with employers on site, resulting in many on-the-spot job offers. A list of upcoming summits is located at <http://soldierforlife.army.mil/employment>.

### Veterans Employment Center

The federal government has developed a single employment portal to support veterans and their families seeking jobs. The Veterans Employment Center (VEC) is part of the Department of Veterans Affairs' (VA) e-Benefits website. Any Soldier, veteran, or family member seeking employment assistance can use the VEC at <https://www.ebenefits.va.gov/ebenefits/jobs>.

### Smooth Takeoff

The VA and the Department of Labor provide Soldiers personalized benefit and employment assistance. This new initiative, called Smooth Takeoff, attempts to secure meaningful employment prior to separation date for Soldiers impacted by Army force reductions. Smooth Takeoff is managed through the VEC.

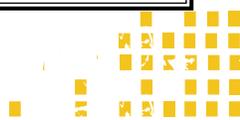
The Army fiercely appreciates the commitment of those who served honorably. That appreciation is reflected in the Army's commitment to care for all of its Soldiers for Life, so they "Remain Strong" in communities across this great nation.



AAFES STORE AT COP MALAKSHAY: Soldiers of 3rd Platoon, Charlie Company, 2nd Battalion, 506th Infantry Regiment, 101st Airborne Division purchase items from an Army and Air Force Exchange Service mobile post exchange store at a remote base in eastern Afghanistan near the Pakistan border, Nov. 28, 2015. Photo by Creative Commons. No alterations made. See [license](#) for use.

## EXCHANGE™ Fiscal Year 2013 By the Numbers

- \$8.3B Revenue
- \$332M Earnings
- \$208M Dividend to Soldiers, Airmen & Families
- 2,440 Exchange facilities in 50 states/33 countries
- 4M School lunches served
- 7 Plants Providing bakery goods/bottled water to military overseas
- 1.3M Combat uniforms outfitted
- 36% Exchange Associates connected to the military
- 24% Exchange Associates who are military spouses/family members
- 4,345 Associates deployed to combat zones since 9/11
- 2.2M Exchange Credit Program account holders



## Americans unite to thank and honor Vietnam veterans and their families

By Col. A. Phillip Waite, Jr. (USAF Retired), *Chief Strategic Communications, The USA Vietnam War Commemoration*

The Vietnam Veterans Memorial in Washington, D.C. is an arresting reminder to its four million annual visitors of the service and sacrifice of the 58,300 Americans whose names are on "The Wall." On Memorial Day 2012, a poignant ceremony was held there to symbolize the beginning of a Congressionally-authorized national commemoration; its primary focus ... to thank and honor all Vietnam veterans and their families for their service, valor and sacrifice on behalf of a grateful nation.

During the ceremony, President Obama said "one of the most painful chapters in our history was Vietnam – most particularly, how we treated our troops who served there. You were often blamed for a war you didn't start, when you should have been commended for serving your country with valor. You were sometimes blamed for misdeeds of a few, when the honorable service of the many should have been praised. You came home and sometimes were denigrated, when you should have been celebrated. It was a national shame, a disgrace that should not have happened. And that's why here today we resolve that it will not happen again."



The ceremony's genesis began in 2008. Congress passed Public Law 110-181 §589 authorizing the Secretary of Defense to commemorate the 50th anniversary of the Vietnam War and establish The United States of America Vietnam War Commemoration.

Key to the Commemoration's plans to accomplish its primary objective is its hometown-centric Commemorative Partner Program. To date, approximately 7,000 organizations at the local, state and federal levels have committed to conducting events and activities in their local communities that recognize and honor Vietnam veterans and their families.

There are no costs associated with becoming a commemorative partner, and we heartily invite organizations to join the mix of dedicated local and national businesses, corporations, veterans and military organizations, associations, educational institutions, community groups, towns, cities and many others that have committed to assist the nation in this noble effort. Please visit [www.vietnamwar50th.com](http://www.vietnamwar50th.com) or call (703) 697-4893 for more information about the Commemoration and the Commemorative Partner Program.

As veterans and Retired Soldiers, we encourage you to share this article and our contact information with organizations you believe might be interested in joining our Commemorative Partner Program. Additionally, as you connect with your circle of friends, please convey the thanks and gratitude of our nation to those who served during the Vietnam War.

## Army rebrands Retirement Services Offices

By Mark E. Overberg, *Deputy Chief, Army Retirement Services*

Recently, the Army began rebranding its Retirement Services Offices (RSO). The RSO is now the Soldier for Life Retirement Services Office. The rebranding is more than just a name change. It solidifies the Army's mindset that retiring Soldiers, the seventeen percent who stay long enough to earn retired pay, will receive the benefits advice and transition resources they need to become the Army's most experienced advocates in civilian communities.

Since its launch in 2012, the Army has continually expanded its Soldier for Life program. Beginning with the concept that being a Soldier is an identity a person never loses, Soldier for Life has expanded into more noticeable areas. Starting last fall, the Army began rebranding the Army Career and Alumni Program (ACAP) as the Soldier for Life Transition Assistance Program. SFL-TAP's focus is now on awarding civilian credentials and certifications for military skills and translating Army skills and terms into terms civilian hiring managers understand and are looking for in the people they hire. The emphasis is on ensuring that each Soldier is prepared for the transition process and can quickly secure civilian employment or schooling.

Rebranding ACAP was the first step in creating Soldier for Life Centers on Army installations. Rebranding the RSO is the second step. To ensure that RSOs are prepared to properly advise retiring and Retired Soldiers, the Army launched two online certification courses for the RSOs in both the active and reserve components and is in the process of launching a third course.



# ECHOES

## Turning 65: TRICARE and Medicare

From a TRICARE fact sheet with the same name, dated Dec. 2013. For additional information, please visit [www.tricare.mil](http://www.tricare.mil).

It's important to know how Medicare affects your TRICARE coverage as you approach age 65, and make your Medicare elections.

### REMAINING TRICARE-ELIGIBLE

If you are entitled to premium-free Medicare Part A, you must also have Medicare Part B to keep TRICARE, regardless of your age or place of residence (some exceptions are discussed in the Delaying Part B Enrollment section below). Once you have both Part A and Part B, you automatically receive TRICARE benefits under TRICARE For Life (TFL). Keeping your information in the Defense Enrollment Eligibility Reporting System (DEERS) up to date is key to ensuring effective, timely delivery of your TRICARE benefits.

### SIGNING UP FOR MEDICARE

The month you were born determines when you become Medicare-eligible and when you should visit a Social Security Administration (SSA) office to sign up for Medicare Part A and Part B. See the guidelines that follow and avoid late-enrollment premium surcharges:

- If you were born on the first day of the month, you become eligible for Medicare on the first day of the month before you turn 65. Sign up for Medicare between two and four months before the month you turn 65. Your TFL coverage begins on the first day you have both Medicare Part A and Part B coverage.
- If you were born after the first day of the month, you become eligible for Medicare on the first day of the month you turn 65. Sign up for Medicare between one and three months before the month you turn 65. Your TFL coverage begins on the first day you have both Medicare Part A and Part B coverage.

If you live in the United States or U.S. territories (American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands) and you already receive benefits from the SSA or the Railroad Retirement Board, you will automatically receive Medicare Part A and be enrolled in Part B at age 65.

In Puerto Rico, Medicare Part A is automatic for those already receiving benefits from SSA; however, Medicare Part B is not. Individuals must sign up for Medicare Part B in Puerto Rico.

If you live outside the United States and U.S. territories, you must apply for Medicare even if you already receive benefits from SSA or the Railroad Retirement Board.

### PREMIUM-FREE MEDICARE PART A

You are eligible for premium-free Medicare Part A if you worked and paid Social Security taxes for at least 10 years (40 quarters total). If you are not eligible through your own work history, you may be eligible for premium-free Part A through your current, divorced, or deceased spouse. If you are not eligible for premium-free Part A through your own or your spouse's work history, please contact TRICARE to learn how to remain TRICARE-eligible after you turn 65.

### ALREADY ENROLLED IN MEDICARE

If you are already entitled to Medicare due to a medical condition or disability, your Medicare coverage will continue without interruption after you turn 65. If you are paying a premium surcharge for late enrollment in Medicare Part B, it will be removed when you reach age 65. If you are entitled to Medicare Part A, but do not have Medicare Part B, you will be automatically enrolled in Medicare Part B.

### DELAYING PART B ENROLLMENT

If you have group health plan coverage based on current employment, you can sign up later for Part B during a Medicare special enrollment period within the eight months following either (1) retirement or (2) the end of group health plan coverage, whichever comes first. However, without Medicare Part B, you are ineligible for TRICARE.

*(cont. on next page)*



(cont. from previous page)

If you are entitled to premium-free Medicare Part A, you must also have Part B to remain TRICARE-eligible, even if you have group health plan coverage based on current employment. Sign up for Part B before you stop working or lose group health plan coverage to avoid a break in TRICARE coverage. Your TFL coverage begins on the first day you have both Medicare Part A and Part B.



**PROVIDERS**

Under TFL, you can get care from Medicare-participating, nonparticipating, and opt-out providers. Medicare-participating providers agree to accept the Medicare-approved amount as payment in full. Medicare nonparticipating providers do not accept the Medicare-approved amount as payment in full. They may charge up to 15 percent above the Medicare-approved amount, a cost that will be covered by TFL. Providers who opt out of Medicare and enter into private contracts with patients are not allowed to bill Medicare. Therefore, Medicare does not pay for health care services you receive from opt-out providers. When you see an opt-out provider, TFL pays the amount it would have paid (normally 20 percent of the allowable charge) if Medicare had processed the claim; you are then responsible for paying the remainder of the billed charges.

Veterans Affairs (VA) providers cannot bill Medicare, and Medicare cannot pay for services received from VA. If you are eligible for both TFL and VA benefits and elect to use your TFL benefit for non-service connected care, you will incur out-of-pocket expenses when seeing a VA provider. By law, TRICARE can only pay up to 20 percent of the TRICARE-allowable amount. If you receive care at a VA facility, you may be responsible for the remaining liability. If you want to seek care from a VA provider, check with Wisconsin Physicians Service (WPS) to confirm coverage details and to determine what will be covered by TRICARE by calling (866) 773-0404 or visiting [www.TRICARE4u.com](http://www.TRICARE4u.com).

TFL beneficiaries can receive care at military hospitals and clinics on a space-available basis. You may also be able to participate in TRICARE Plus, a program that allows certain beneficiaries to enroll at military hospitals or clinics and have priority access to primary care.

Under TFL, Medicare is the primary payer in areas where Medicare is available (the United States and U.S. territories), and TRICARE pays last. TRICARE is the primary payer for care received overseas unless you have other health insurance and Medicare pays nothing.

**PRESCRIPTION DRUG COVERAGE**

There is usually little or no benefit to purchasing a Medicare prescription drug plan if you have TRICARE. As long as you remain TRICARE-eligible, you do not need Medicare Part D.

**Looking Ahead** A list of upcoming events

<b>Mar. 8</b>	Daylight Savings Time begins	<b>May 8</b>	Military Spouse Day
<b>April</b>	Month of the Military Child	<b>May 15</b>	Women's Army Corps Birthday
<b>Apr. 5</b>	Gold Star Wives Day	<b>May 16</b>	Armed Forces Day
<b>Apr. 20-24</b>	CSA Retired Soldier Council Annual Mtg.	<b>May 25</b>	Memorial Day
<b>Apr. 23</b>	U. S. Army Reserve's 107th Birthday	<b>June 6</b>	D-Day
<b>May</b>	National Military Appreciation Month	<b>June 14</b>	Flag Day
<b>May 8</b>	Victory in Europe Day	<b>June 14</b>	U. S. Army's 240th Birthday



# ECHOES

## Ask Joe: Your Benefits Guru



**MyArmyBenefits**

The U.S. Army official benefits website

Ask Joe is a regular column that answers Retired Soldiers' common benefits questions. Email your questions with Ask Joe in the subject line to [help.myarmybenefits@us.army.mil](mailto:help.myarmybenefits@us.army.mil).

Dear Joe,

I am an 82-year-old widow of an Army retiree. Every year the Finance people send me a form to complete for my SBP annuity. I did not receive the SBP form this year, and I'm worried it may have been lost in the mail. The Finance people continue to deposit my SBP money in my bank account. However, I am worried something may happen if I don't complete this form.

A Worried Widow

*Dear Worried,*

*The annual Survivor Benefit Plan (SBP) form you've been completing each year for the Defense Finance and Accounting Service (DFAS) was an SBP annuitant Certificate of Eligibility (COE). Since Aug. 1, 2013, DFAS has only been requiring certain SBP annuitants to complete the annual COE. Those are annuitants under age 55; annuitants receiving hard copy checks in a foreign country (regardless of age); or annuitants who have a permanent disability (regardless of age). Based on what you said above, you can stop worrying. You are no longer required to provide DFAS the annual SBP COE.*

Joe

Dear Joe,

I'm an Ordnance guy who took the Voluntary Separation Incentive several years ago and then joined the Reserves here in Columbia, SC. I liked what I was doing and stayed long enough to earn a retirement. About to enter into the Gray Area (retired reserve) and I wonder, Joe, when I hit age 60 is the 40% mandatory deduction to recoup the VSI from my retired pay done pre-tax or not? My second question is will the ex-spouse get her Former Spouse Protection Act court-appointed share from the retired pay gross amount or after the VSI recoupment?

Makin' Ends Meet in a College Town

*Dear College Town Feller,*

*Since you're probably still recovering from the Miami game (Joe knows how you Gamecocks love your football), I'll make this short: VSI recoupment is considered a federal debt and therefore collected pre-tax. Second, if your former spouse's court ordered deduction is stated as a percentage of the whole, then the spouse's share is computed post-VSI-recoupment. You're welcome. Roll Tide!*

Joe

## Army invites survivors to comment on services

The Office of the Secretary of Defense (OSD) selected the Clearinghouse for Military Family Readiness to evaluate services provided to Army survivors to ensure that existing programs and services meets the highest standards possible and fulfill the Army's commitment to survivors that they remain a part of the Army family.

The survey is intended only for survivors of Soldiers aged 18 or older. The completely confidential and voluntary survey takes about 15 minutes to complete. If you begin the survey, you can stop at any time, and do not have to answer any questions you do not want to answer. To take the survey, visit <https://usaphcapps.amedd.army.mil/Survey/se.ashx?s=251137451E205DCA>.

## Veterans with PTSD claims may apply for discharge upgrades

By ASA M&RA/ Army G-1 Public Affairs

WASHINGTON – Veterans with post-traumatic stress disorder who were discharged under "other than honorable" conditions may now submit requests to the Army Board for Correction of Military Records to have their discharge reconsidered for an upgrade if it was due to post traumatic stress disorder (PTSD).

The Army launched a webpage, <http://arba.army.pentagon.mil>, for veterans to get information and ultimately enable these individuals to apply for the change in discharge status. According to the Secretary of Defense's supplemental guidance, all Boards for Correction of Military Records are empowered to implement liberal consideration of evidence of PTSD symptoms in the service record or in a diagnosis provided by civilian providers and special consideration of Department of Veterans Affairs diagnosis of PTSD or PTSD-related conditions.

"Army veterans are Soldiers for Life. I want to encourage our veterans out there to apply," said Col. Matthew B. Coleman, Special Assistant to the Deputy Assistant Secretary of the Army at the Army Review Boards Agency.

"Discharge upgrades are very important because they are linked to benefits that these individuals could receive through the Department of Veterans Affairs, as well as being able to get medical treatment -- that's probably most important with those who are suffering from invisible injuries of PTSD or PTSD-related symptoms," Coleman added.

Veterans who were previously denied an upgrade can reapply. The Army Board for Correction of Military Records will consider such an application as a new case. However, the guidance only applies to veterans with "other than honorable" discharges.

"PTSD was not recognized as a diagnosis at the time of service in past conflicts such as the Vietnam War," Secretary of Defense Chuck Hagel wrote in his memorandum, dated Sept. 3. "In many cases," Hagel wrote, "diagnoses were not made until decades after service was completed." The memorandum provided guidance to the military departments' Boards for Correction of Military/Naval Records, as they considered the upgrades. The memorandum seeks to ease the application process for the veterans.

The Army is committed to making sure the veterans receive fair consideration of their service and the conditions that may have mitigated the misconduct that led to their discharge, according to Coleman.

"We inculcate the core values of the agency, which are justice, equity and compassion -- and those are the merits by which we look at each and every case," he emphasized.

### **E-Prescribing – coming soon to a military pharmacy near you!**

FALLS CHURCH, Va. — The Military Health System has deployed electronic prescribing in military pharmacies across its system of clinics and hospitals in the United States (and in Guam and Puerto Rico). This capability will allow civilian providers to send prescriptions electronically to military pharmacies, reducing the need for handwritten prescriptions.

"E-prescribing is a great new service at military pharmacies," said Dr. George Jones, chief of the Defense Health Agency Pharmacy Operation Division. "E-prescribing makes military pharmacies a more attractive and convenient option for doctors and patients, and it aligns the Military Health System with current best pharmacy practices."

E-prescribing is a safe and efficient option already adopted by most civilian pharmacies and providers. It can help reduce prescription errors and has the potential to decrease wait times at military pharmacies. When a prescription comes into a pharmacy electronically, it allows the pharmacist to resolve issues before the patient arrives.

Beneficiaries can ask their doctor to look for their local military pharmacies in the e-prescribing database/networks. Military hospitals and clinics will not be able to accept electronic prescriptions for controlled substances. Beneficiaries will still need a hand written prescription for these medications. To learn more about TRICARE's pharmacy benefits, visit the TRICARE website at <http://www.tricare.mil/pharmacy>.



# ECHOES

## Installation visitors, civilian workers can dine at the Exchange

DALLAS – At military installations across the globe, the Army & Air Force Exchange Service provides a taste of home to Soldiers, Airmen and their families. While rules governing who can buy merchandise at Exchanges often apply to a select few, anyone can dine in Exchange restaurants or pick up grab-and-go fare from Express locations.

The Exchange's more than 1,280 restaurants and 330 Expresses worldwide are open to anyone looking for a bite to eat. Army Regulation 215-8/Air Force Instruction 34-211 (I) lets anyone—including visitors, contractors and DOD civilians—dine at Exchange restaurants. What's more, anyone can buy grab-and-go food and beverages from an Express as long as the items are consumed on the installation.

"Enjoying a quick meal at an Exchange restaurant is a valuable convenience for civilians who are visiting service members or need be on the installation for business reasons," said Air Force Chief Master Sgt. Sean Applegate, Exchange senior enlisted advisor. "For those wanting a bite on the run, most Express locations offer a broad selection of single-serve healthy snacks, beverages and light meals."

Anyone who believes they may qualify for Exchange benefits, including access to main stores, should contact their local Exchange manager for additional guidance. Installation-specific contact information is available online at <https://www.shopmyexchange.com/exchange-stores>.

### Legal Briefs

## How do I avoid probate?

By **Mary M. Benzinger**, Esquire, Senior Attorney, Pentagon Army and Air Force Legal Assistance Office



In my last article, I explained what "probate" is. Basically, it's a court-administered process for finding a new owner for your assets after your death. Can it be avoided? Yes, it can.

First, make a list of your assets. Then ask, "Will any of these assets not have an owner at your death?" Any assets that are "orphans" at your death will have to be handled by the probate court. For example, if I'm the sole owner of a checking account, at my death no one will own it – it's an orphan. The probate court will have to find a new owner for it in accordance with my will (if I have one). But, if I own that account with my spouse as a joint account, at my death my spouse will automatically own the entire account. Because of the joint ownership and survivorship, it's not an orphan at my death, so no probate.

### **The simplest ways to probate-proof assets**

- Some form of joint titling with right of survivorship. Caution: when you jointly title an asset with another you may be giving them ownership interests you cannot later withdraw and there may be gift issues. Before you do this, you should consult an attorney who can advise you of the effects of such action. Each state's laws are different and you should consult your local attorney for advice. A similar caution applies to each of these options.

- "Transfer on death" or similar beneficiary designations on bank/financial/insurance accounts. These designations do not change ownership during your lifetime but merely designate who the owner will be at your death (so it's not an orphan). Because you've made a designation, the probate court is not needed for that asset. Note that in some states, a transfer on death or beneficiary designation can be done for certain motor vehicles and even real property.

- "Living trusts" – in the next article we'll discuss how living trusts can be effectively used to avoid probate.

Active duty or retired service members and their ID card holder family members may be eligible for free legal assistance. For more information on modifying or updating your documents and to find a legal assistance office near you, call your nearest military installation or go to <http://legalassistance.law.af.mil/content/locator.php> or use the MyArmyBenefits resource locator for your state at [http://myarmybenefits.us.army.mil/Home/Benefit\\_Library/Resource\\_Locator.html](http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html).



## What is good for your heart is also good for your head

By Lisa J. Young, MS, MCHES, Health Educator, US Army Public Health Command

Whether you are an active duty service member looking to retire soon or you are already a military retiree, the lifestyle choices you make now can make a big difference on the activities you are able to enjoy in the future. A ground-breaking 35-year study funded by the Medical Research Council, the Alzheimer's Society and the British Heart Foundation has shown how a healthy lifestyle ultimately pays off in old age. In 1979, 2,235 men aged between 25 and 49 in Caerphilly, South Wales, were asked to follow this simple health regimen – eat well, work out, drink less, keep their weight down and never smoke. This simple lifestyle appears to be the secret of a fit and happy old age for the 25 seniors who managed to stick to the plan for the last 35 years. These 25 seniors are all far fitter and healthier than the other volunteers who gave up living according to these healthy lifestyle recommendations.

The recommended physical activity was to walk two or more miles each day, cycle 10 or more miles each day, or engage in regular "vigorous" exercise, and drink in moderation. The volunteers gave regular reports of their physical activity, alcohol consumption, and diet; and every five years the men were re-questioned and their medical records re-examined by researchers to identify new cases of diabetes, heart disease and strokes. The researchers found the seniors who were non-smoking, at a healthy weight, ate a diet high in fruit and vegetables, achieved regular physical activity, and consumed a low to moderate amount of alcohol were associated with low incidence of certain chronic diseases. Initially the study focused on heart disease, but as time passed it was found that those who stuck to the plan had dramatically cut their risk of cancer, diabetes, heart-attack, stroke and dementia. Deciding to follow healthy life choices made an impact on preventing illnesses from developing in older age. Would these choices not be worth it in order to stave off disease and premature death, and spend a more satisfying life in old age?

Professor Peter Elwood, the study leader from Cardiff School of Medicine, said "We must wake up to the preventive power of living a healthy life. Healthy behavior was far more beneficial than any medical treatment or preventative procedure. Following these steps did not give them complete protection against disease, but the development of heart disease was delayed by up to 12 years, and up to around an additional six years before dementia took its grip." Living according to these steps reduced the chances of dementia by up to 60 percent, with exercise having the single biggest influence on dementia levels. Professor Elwood stressed that while physical activity had more impact on certain illnesses, the emphasis of the study was on an overall healthy lifestyle. "Exercise happens to be the most important, but the other factors come in very close behind. We should all live a more active lifestyle," he added.

Dr. Doug Brown from the Alzheimer's Society said, "We have known for some time that what is good for your heart is also good for your head, and this study provides more evidence to show that healthy living could significantly reduce the chances of developing dementia."

Do the tenants of the healthy lifestyle in this study sound familiar? They should since it includes two of the key components of the Performance Triad of sleep, activity and nutrition. The DOD Healthy Base Initiative also focuses on improving two of the tenants in the Cardiff study – reducing tobacco use and improving nutrition. It is important to recognize that the extent to which someone is able to prevent illness lies in a person's own hands. Following a healthy lifestyle is the responsibility of the individual. Unfortunately, few people commit to following a fully healthy lifestyle. To learn more about how the military health system can support your personal choices to live a healthy lifestyle, visit the Performance Triad site at <http://armymedicine.mil/Pages/performance-triad.aspx> and the Healthy Base Initiative site at <http://www.militaryonesource.mil/hbi>.



### Performance Triad

## TRICARE Retiree Dental Plan News!

SACRAMENTO — Watch our new presentation on YouTube ( <http://youtu.be/NVYH-i10hjo> ) and find out why over 1.4 million people have enrolled in Delta Dental's TRICARE Retiree Dental Program (TRDP). You'll learn about TRDP eligibility, enrollment, benefit coverage levels and maximums, and most of all, the "dollars and sense" of seeing a TRDP participating network dentist for all your dental care needs. When you've finished watching the video, visit [trdp.org](http://trdp.org) and enroll today!



# ECHOES

## We make your voice heard

WASHINGTON — Are you having an issue with your mortgage, credit card, student loan, or other financial product or service?

Submit a complaint to the Consumer Financial Protection Bureau and we'll work to get you a response. As a federal agency and financial industry regulator, we help make it possible for consumers to raise their voices and be heard by financial companies.

In just over three years, the Bureau has handled more than 25,500 complaints from servicemembers, veterans, and their families.

### The CFPB helps servicemembers, veterans, and their families

- Put a stop to unfair practices
- Fix credit reporting issues
- Stop harassing calls from debt collectors
- Reverse unfair fees on bank accounts, mortgages, or loans

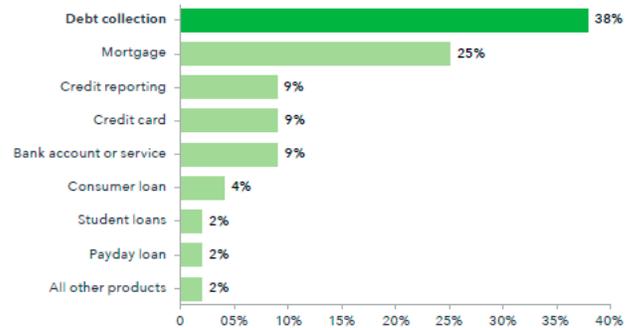
By coming to us, you aren't just helping yourself; you are also helping other people to avoid similar issues. Every complaint we receive provides insights into problems that may be emerging in the marketplace. You can help us to identify and stop problems before they become major issues for other consumers. The result: better outcomes for people like you, and a better financial marketplace for everyone.

### We accept complaints about

- Credit cards
- Mortgages
- Bank accounts and services
- Private student loans and consumer loans
- Credit reporting
- Payday loans
- Prepaid cards
- Credit repair
- Debt settlement
- Money transfers
- Debt collection
- Virtual currency
- Pawn and title loans

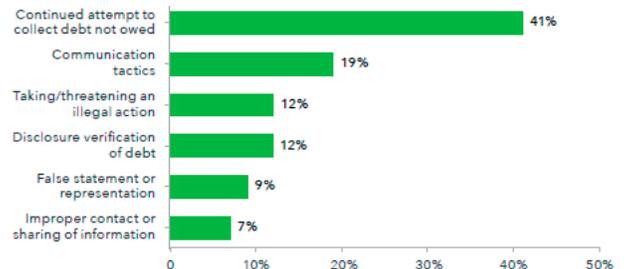
### Complaint categories, by percent

Since the CFPB started accepting debt collection complaints in July 2013, it has been the highest complaint category for servicemembers, veterans and their families.



### Debt collection complaints, by issue

Just over 40% of debt Collection issues reported by servicemembers, veterans, and their families involve continued attempts to collect debt that is not owed.

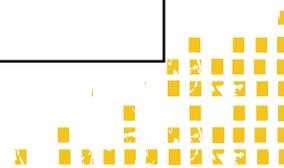


### Resources for servicemembers, veterans, and their families

Depending on your situation, there are many different ways to respond appropriately to debt collectors. If you need help, consider using our [sample letters](#). For additional questions, visit [ask cfpb](#) or watch the [virtual military financial educator forum](#) or visit [consumerfinance.gov](#).

**Submit a complaint**

**Online:** [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint)  
**By Phone:** Toll free: (855) 411-CFPB (2372)  
 TTY/TDD : (855) 729-CFPB (2372)  
**By mail:** Consumer Financial Protection  
 Bureau P.O. Box 4503  
 Iowa City, Iowa 52244



## Army combat uniform new camouflage pattern depicted

WASHINGTON (Army News Service, July 31, 2014) — The Army has confirmed what Soldiers have been hearing rumors of for months now -- a new camouflage pattern for combat uniforms is on the way with a number of improvements.

Beginning in the fall of 2015, the Army will begin issuing to new Soldiers an Army Combat Uniform that bears the Operational Camouflage Pattern. Soldiers are expected to retire their current uniform and begin wearing the new pattern by the summer of 2018.

The uniform bearing the new pattern will be largely the same as what Soldiers wear now, except that the lower leg pockets will be closed by a button instead of the "hook and loop" fabric fastener on the current Army Combat Uniform, or ACU. Soldiers complained that fastener made too much noise in combat environments, officials said. The insert pockets for knee pads and elbow pads will also be removed from the new uniform, according to Program Executive Office Soldier.

Currently, Soldiers wear ACU with the Universal Camouflage Pattern, or UCP. By 2018, they will be wearing an Army Combat Uniform with the "Operational Camouflage Pattern." The fabric of the uniform, the cut, the placement of pockets and other details, for instance, will remain the same. It is only the geometry and palette of the camouflage pattern printed on the fabric that will change.

The new pattern is different, but visually compatible with what Soldiers wear now in Afghanistan. "The Army is naming the pattern the Operational Camouflage Pattern to emphasize that the pattern's use extends beyond Afghanistan to all combatant commands," said one senior Army official in a July 31 press release.

The new pattern is borne from efforts to meet a 2009 directive by Congress to develop a camouflage uniform suitable for the Afghanistan environment. That initiative, along with Soldier feedback, led the Army to develop the OCP. As part of the program two "bookend patterns" of OCP are being optimized and evaluated for possible use on Flame Resistant ACUs that would be worn by Soldiers deployed in either arid or heavily wooded terrains.

The senior official said the Army's adoption of OCP "will be fiscally responsible, by transitioning over time and simply replacing current uniforms and OCIE equipment as they wear out."



## Commissary Rewards Card helps patrons save

FORT LEE, Va. – Customers looking to save even more than the usual 30 percent on their groceries can reach for their personal plastic: the Commissary Rewards Card. The Defense Commissary Agency's digital coupon redemption system allows commissary patrons to access and clip coupons and store them on their card to be scanned at the store.

Customers have several ways to access the digital coupons. There are two apps – one for iPhone/iPad and one for Android – both of which allow for on-the-go coupon clipping. The apps also feature information on the commissary closest to the customer along with promotions and contests. There is also a website for those who prefer to use a computer to track their coupons. The site is <http://www.commissaries.com/rewards/>.

For quick tips on using the Commissary Rewards Card, check out the following easy steps:

- Get a rewards card at any military commissary.
- Register the card.
- "Clip" or download coupons to your account (they are automatically loaded to your card).
- Print a list of your coupons and bring it and your card with you on your next shopping trip.
- Present your card at checkout so the cashier can scan it for coupons that match your purchased items.
- Digital coupons are automatically erased from the account as they are redeemed or if they expire.



# ECHOES

## Would you like to be buried at sea?

Information provided by the Department of the Navy at [http://www.navy.mil/navydata/nav\\_legacy.asp?id=204](http://www.navy.mil/navydata/nav_legacy.asp?id=204)

Burial at Sea is a means of final disposition of remains that is performed on United States Navy vessels. The committal ceremony is performed while the ship is deployed. Therefore, family members are not allowed to be present. The commanding officer of the ship assigned to perform the ceremony will notify the family of the date, time, and longitude and latitude once the committal service has been completed.

Individuals eligible for this program are: (1) active duty members of the uniformed services; (2) retirees and veterans who were honorably discharged; (3) U.S. civilian marine personnel of the Military Sealift Command; and (4) dependent family members of active duty personnel, retirees, and veterans of the uniformed services.

### How to get started

After the death of the individual for whom the request for Burial at Sea is being made, the Person Authorized to Direct Disposition (PADD) should contact the Navy and Marine Corps Mortuary Affairs office at (866) 787-0081 to request a packet and for additional information.

Supporting documents which must accompany this request are:

- a photocopy of the death certificate;
- the burial transit permit or the cremation certificate;
- a copy of the DD Form 214, discharge certificate, or retirement order.



The Burial at Sea Request Form and the three supporting documents listed above make up the Burial at Sea Request package.

A burial flag is required for all committal services performed aboard United States Naval vessels, except family members, who are not authorized a burial flag. Following the services at sea, the flag that accompanied the cremains/remains will be returned to the PADD. If the PADD does not wish to send a burial flag for the service, a flag will be provided by the Navy for the committal service, but will not be sent to the PADD.

Cremated remains (cremains) must be in an urn or plastic/metal container. The cremains, along with the completed Burial at Sea Request package, and the burial flag will be forwarded to the Burial at Sea Coordinator at the desired port of embarkation (listed below). Prior to shipment, a family member should call the coordinator about the pending request.

Specific guidelines are required for the preparation of intact (casketed) remains. All expenses incurred in this process are the responsibility of the PADD, who will select a funeral home in the area of the port of embarkation. Prior to shipment, a family member should call the coordinator about the pending request. Funeral homes responsible for preparing and shipping intact remains should contact the mortuary services office at Navy Casualty in Millington, TN to receive the preparation requirements.

For further information about a Burial at Sea, call (866) 787-0081, Monday - Friday, 7:30 A.M. to 4:00 P.M. Central Time.

### Ports of Embarkation

Norfolk, Virginia      Jacksonville, Florida      San Diego, California      Bremerton, Washington      Honolulu, Hawaii



## New Army Retired Soldier Council members announced

WASHINGTON — The Army recently announced the names of three new members of the Chief of Staff, Army (CSA) Retired Soldier Council, which was also renamed to align it with the Soldier for Life program. 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 Retired Soldier Council members must be current members of installation or Army Service Component Command retiree councils. They were nominated to serve on the Army council by their garrison commanders. For more information about the Retired Soldier council program, contact a retirement services officer listed on page 19. The CSA Retired Soldier Council website is <http://soldierforlife.army.mil/retirement/retireecouncil>.

+Lt. Gen James J. Lovelace  
 +Sgt. Maj. of the Army Kenneth O. Preston  
 Col. Michael R. Molosso  
 Col. Gerald E. Thompson  
 Col. Michael H. Zang  
 \*Lt. Col. David V. Fulton  
 Maj. James R. Cunningham  
 Chief Warrant Officer Five Robert L. Huffman  
 Command Sgt. Maj. Joel Jenkins  
 Command Sgt. Maj. Tommy A. Williams  
 Command Sgt. Maj. Albert L. McFarland  
 \*Command Sgt. Maj. Sandra Matlock-Williams  
 \*Command Sgt. Maj. William Grant  
 Sgt. 1st. Class Susan J. Woods

At-Large  
 At-Large  
 Ft. Jackson, S.C.  
 Ft. Stewart, Ga.  
 Carlisle Barracks, Pa.  
 HQ, U.S. Army Europe  
 Joint Base San Antonio, Texas  
 Ft. Campbell, Ky.  
 Schofield Barracks, Hawaii  
 Ft. Stewart, Ga.  
 HQ, Eighth U.S. Army, Korea  
 Ft. Meade, Md.  
 Ft. Benning, Ga.  
 Joint Base Lewis-McChord, Wash.

+ Co-Chair      \* New member

## Small Increase to TRICARE Pharmacy Copays Begins Feb. 1

FALLS CHURCH, Va. — New copayments for prescription drugs covered by TRICARE will go into effect February 1, 2015. The Fiscal Year 2015 National Defense Authorization Act (NDAA) requires TRICARE to increase most pharmacy copays by \$3. Drugs from military pharmacies and generic drugs from TRICARE Pharmacy Home Delivery still cost beneficiaries \$0.

TRICARE pharmacy copays vary based on the class of drug and where beneficiaries choose to fill their prescriptions. Home Delivery copays for formulary brand name drugs are going from \$13 to \$16, and for non-formulary from \$43 to \$46. You can get up to a 90-day supply of drugs through Home Delivery. At the retail pharmacy network, copays for generic formulary drugs go from \$5 to \$8, brand name formulary go from \$17 to \$20 and non-formulary from \$44 to \$47. You can get up to a 30-day supply of drugs at retail pharmacies.

Some pharmacy copays are not changing in 2015. Military pharmacies remain the lowest cost option for beneficiaries, with no cost for drugs, and generic formulary medications at Home Delivery remain \$0. Home Delivery is a low cost, safe and convenient way for TRICARE beneficiaries to get their maintenance medications. Copays at non-network retail pharmacies will also change, based on the changes to retail copays. For more details, visit the TRICARE pharmacy costs page.

These changes in the NDAA overrule previous rules passed by Congress in 2013 that connected TRICARE pharmacy copays to the retiree cost of living adjustment (COLA).



# ECHOES

## Understanding your Reserve Component SBP options

By Bill Hursh, Army Survivor Benefit Plan Program Manager

When you received your Notification of Eligibility (NOE) for non-regular retirement, also known as the 20-year-letter, you were required to make an RCSBP election. Your RCSBP election first required you to select an RCSBP Option. The RCSBP Option you elected directly affects your RCSBP and SBP coverage and costs as well the option to make an SBP election when you reach your non-regular retirement and start receiving retired pay.

The chart below allows you to identify your RCSBP coverage and cost, and your SBP election, coverage and cost based on which RCSBP option you chose. The chart also provides the same information if you were single without eligible children and did not elect RCSBP for an insurable interest or former spouse.

If you failed to make an RCSBP election at your NOE, your RCSBP option and coverage is based on the law in effect at the time of your NOE. If your NOE was dated prior to Jan. 1, 2001 and you failed to make an RCSBP election, you defaulted to Option A, decline RCSBP coverage. If your NOE was dated on or after Jan. 1, 2001 and you failed to make an RCSBP election, you received automatic Option C, immediate RCSBP coverage for the dependents (spouse and or children) you had on the date of your NOE.

If you are a Gray Area Soldier and have questions about your RCSBP, contact the Human Resources Command (HRC) Reserve Retirements Branch at (888) 276-9472 or (502) 613-8950.

RCSBP Option	RCSBP Coverage	RCSBP Cost	SBP Election	SBP Coverage	SBP Cost
<b>Option A Decline RCSBP Coverage</b>	No coverage and no RCSBP annuity payable	None	Yes, Reservist must make SBP election at non-regular retirement	Only if SBP coverage is elected	Only if SBP coverage is elected
<b>Option B Deferred Annuity</b>	Yes, but the annuity is deferred until what would have been the deceased Reservist's 60 <sup>th</sup> birthday	Yes, but payments start after non-regular retirement and cost approximately 25% less than Option C	RCSBP election becomes SBP election at non-regular retirement	Same coverage as RCSBP	Yes, paid after non-regular retirement
<b>Option C Immediate Annuity</b>	Yes, the annuity starts immediately upon the Reservist's death	Yes, but payments start after non-regular retirement	RCSBP election becomes SBP election at non-regular retirement	Same coverage as RCSBP	Yes, paid after non-regular retirement
<b>No Beneficiary At NOE</b>	Can elect Option B or C within one year of acquiring first spouse and or child following NOE	None, unless Reservist elects Option B or C within one year of acquiring first spouse and or child following NOE	Yes, if Reservist did not change to Option B or C for a first spouse and or child acquired following NOE	Only if SBP coverage is elected or RCSBP election was changed to Option B or C	Only if SBP coverage is elected or RCSBP election was changed to Option B or C

### How to Report the Death of a Retired Soldier

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 as much of the information below as you have:

- 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

### Human Resource Service Center

serves as the primary entry point into the U.S. Army Human Resources Command for military-related human resource inquiries, responding to Soldiers, Retired Soldiers, veterans, family members, DA 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](mailto:askhrc.army@us.army.mil).

# DIRECTORY

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

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

**Army & Air Force Exchange Service:** [www.shopmyexchange.com](http://www.shopmyexchange.com)

**Army Echoes:** <http://soldierforlife.army.mil/retirement/echoes>  
 Editor's email address: [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil)

**Army Echoes Blog:** <http://soldierforlife.army.mil/retirement/blog>

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

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

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

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

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

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

**Army Retirement Services:** <http://soldierforlife.army.mil/retirement>

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

**Army 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 Retired Soldiers:** <http://soldierforlife.army.mil/retirement/docs/Post/CasualtyAssistanceChecklist.pdf>

**Chief of Staff, Army Retired Soldier Council:**  
<http://soldierforlife.army.mil/retirement/RetireeCouncil>

**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>

**DS Logon:** <https://myaccess.dmdc.osd.mil/identitymanagement/>

**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/](http://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/ResourceLocator.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; (888) 276-9472; [askhrc.army@us.army.mil](mailto:askhrc.army@us.army.mil)

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

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

**Soldier for Life on Facebook:** [www.facebook.com/StrongSoldierForLife](http://www.facebook.com/StrongSoldierForLife)

**Soldier for Life on Twitter:** [www.twitter.com/csaSoldier4Life](http://www.twitter.com/csaSoldier4Life)

**Soldier for Life Transition Assistance Program:** (800) 325-4715; <https://www.sfl-tap.army.mil>

**Survivor Benefit Plan:** <http://soldierforlife.army.mil/retirement/sbp>

**Uniformed Services Former Spouse Protection Act:**  
<http://soldierforlife.army.mil/retirement/usfsa>



**U. S. Army Retired Lapel Button and Badge:** Type "Soldier for Life" into the search box at <https://www.shopmyexchange.com>

**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 visit <http://www.socialsecurity.gov/foreign/phones.html>.

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

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

**Health Beneficiary Counseling Assistance Coordinator:**

<http://www.tricare.mil/bcacdao>, or nearest military treatment facility

**TRICARE North:** (877) 874-2273; <http://www.hnfs.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/>  
 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:** (877) 988-9378; <https://www.uhcmilitarywest.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-overseas.com>

**TRICARE for Life:** (866) 773-0404; TDD (866) 773-0405  
<http://tricare.mil/Plans/HealthPlans/TFL.aspx>

**TRICARE Pharmacy Home Delivery:** (877) 363-1296;  
<http://www.express-scripts.com/TRICARE/homedelivery/>

**TRICARE Network 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/>

**Armed Forces 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.edelweisslodgelandresort.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.com>

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

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

**Benefits and Services:** (800) 827-1000 (Retired Soldiers 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 <http://www.cem.va.gov/index.asp>

**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 Publications for Retired Service Members**

**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

## 2015 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.

Ft. Stewart, GA (@ Orlando, FL)	28 Mar 2015	912-767-3326	Ft. Bliss, TX	26 September 2015	915-569-6233
Hanscom AFB, Concord, MA	24 April 2015	781-225-1333	BENELUX	3 October 2015	0032-65-44-7267
JB McGuire-Dix-Lakehurst, NJ	25 April 2015	609-562-2666	Schinnen, Netherlands	9 October 2015	0032-65-44-7267
West Point, NY	2 May 2015	845-938-4217	Carlisle Barracks, PA	10 October 2015	717-245-4501
Ft. Wainwright, AK	9 May 2015	907-353-2099	Kaiserslautern/Ramstein, Germany	13 October 2015	0631-411-8838
Aberdeen Proving Ground, MD	9 May 2015	410-306-2320	Vicenza, Italy	16 October 2015	0444-71-7262
Ft. Jackson, SC	14-16 May 2015	803-751-6715	Ft. Gordon, GA	17 October 2015	706-791-2654
Ft. Buchanan, PR	15 May 2015	787-707-2984	Stuttgart, Germany	22 October 2015	07031-15-3442
JB Lewis-McChord, WA	15 May 2015	253-966-5884	Ft. Meade, MD	23 October 2015	301-677-9603
JB Elmendorf-Richardson, AK	16 May 2015	907-384-3500	Ft. Riley, KS	23 October 2015	785-239-3320
Ansbach, Germany	21 May 2015	0981-183-3301	Grafenwoehr, Germany	23 October 2015	09641-83-8539
Rosemont, MN (Twin Cities)	14 August 2015	507-474-9297	Ft. Bragg, NC	23-24 October 2015	910-396-5304
Des Moines, IA	21 August 2015	515-277-6113	Rock Island, IL	24 October 2015	563-445-0191
Ft. Leonard Wood, MO	5-7 September 2015	573-596-0947	Ft. Hamilton, NY	24 October 2015	718-630-4552
Ft. McCoy, WI	11 September 2015	608-388-3716	Ft. Rucker, AL	30 October 2015	334-255-9124
Ft. Sill, OK	17-19 September 2015	580-442-2645	Ft. Hood, TX	30-31 October 2015	254-287-5210
Ft. Belvoir, VA	18 September 2015	703-806-4551	Army in Europe/Wiesbaden, Germany	31 October 2015	0611-705-5338
Selfridge, MI	19 September 2015	586-239-5580	Ft. Benning, GA	6 November 2015	706-545-1805
Ft. Drum, NY	23 September 2015	315-772-6434	Daegu, Korea	14 November 2015	315-768-6052
Duluth, MN	25 September 2015	715-398-3152	Yongsan	21 November 2015	315-723-3735

## Federal Long Term Care Insurance Program delivers value to military families

WASHINGTON — Since its launch in 2002, the Federal Long Term Care Insurance Program (FLTCIP) has offered active and retired members of the uniformed services and their families, the opportunity to take control of their future long term care needs. Designed to be both flexible and affordable for a range of budgets, the program has grown to be the largest of its kind in the nation, with more than 273,000 enrollees. When enrollees are asked why they value the FLTCIP, the following reasons typically top the list.

### Flexibility: A choice of care settings and providers

The FLTCIP can give enrollees confidence that, if a long term care event occurs, their insurance will help reimburse for care in the setting of their choice, whether at home, in an assisted living facility, or in a nursing home. Both formal care from licensed professionals and informal care provided by friends and family members<sup>1</sup> are covered.

In fact, coverage for informal care has been a hallmark of the program from the start. By reimbursing friends and family members<sup>1</sup> who serve as caregivers, the FLTCIP makes it possible for enrollees to remain at home and avoid or postpone entering a facility. The importance of what's called "aging in place" (and receiving care from a familiar individual) is evident in the FLTCIP's claim history. Informal, home-based care is—and has always been—the number one choice of enrollees receiving benefits.

### Freedom: Helping to preserve independence

The program can be especially attractive to individuals who value their independence and who may worry about relying on a spouse or children should they need care. Having such coverage helps spouses maintain their current lifestyle and minimizes the financial and emotional sacrifices adult children are often asked to make when a long term care event occurs.

### Protection: Helping to safeguard retirement savings and assets

Another key to the program's success is its ability to help protect retirement income and savings from the high cost of care. Families who have experienced a long term care event know that services can be expensive, and that costs continue to escalate. For instance, three years of care at home with a health aide, in an assisted living facility, or in a nursing home can range from \$88,920 to more than \$248,000.<sup>2</sup>

### Take the Next Step Today

To learn more about the FLTCIP's comprehensive benefits and features or to find out information on cost of care in your area, visit [www.LTCFEDS.com](http://www.LTCFEDS.com). For personalized assistance, call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

<sup>1</sup>Benefits for informal caregivers who are family members are limited to 500 days in your lifetime. To be eligible for reimbursement as an informal caregiver, a family member must not have been living in your home at the time you became eligible for benefits.

<sup>2</sup>John Hancock Life & Health Insurance Company. "John Hancock 2013 Cost of Care Survey," conducted by LifePlans, Inc., April 2013.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, offered by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.

# 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 <http://soldierforlife.army.mil/retirement/rso>.

## 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](mailto:usarmy.redstone.imcom.mbx.retirement-services@mail.mil)  
• Ft Rucker  
(334) 255-9124  
[usarmy.rucker.usag.list.retirees@mail.mil](mailto:usarmy.rucker.usag.list.retirees@mail.mil)

### ALASKA

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

### ARIZONA

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

### ARKANSAS

Ft Sill, OK  
**CALIFORNIA**  
• Presidio of Monterey  
(831) 242-5232  
[preston.d.young4.civ@mail.mil](mailto:preston.d.young4.civ@mail.mil)

### COLORADO

• Ft Carson  
(719) 526-2840  
[retirement-services@carson.army.mil](mailto: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](mailto: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](mailto:usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil)  
• Ft Gordon  
(706) 791-2654  
[usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil](mailto:usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil)

### HAWAII

• Schofield Barracks  
(808) 655-1514  
[usaghi.dhr.rso@us.army.mil](mailto: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](mailto:usarmy.leavenworth.imcom-west.mbx.retirement-svcs.offic@mail.mil)

### KENTUCKY

• Ft Riley  
(785) 239-3320  
[usarmy.riley.imcom.mbx.rso@mail.mil](mailto:usarmy.riley.imcom.mbx.rso@mail.mil)  
• Ft Campbell  
(270) 798-5280  
[usarmy.campbell.imcom-atlantic.mbx.dhr-mps-retire@mail.mil](mailto:usarmy.campbell.imcom-atlantic.mbx.dhr-mps-retire@mail.mil)  
• Ft Knox  
(502) 624-1765  
[usarmy.knox.imcom-atlantic.mbx.dhr-rso@mail.mil](mailto:usarmy.knox.imcom-atlantic.mbx.dhr-rso@mail.mil)

### LOUISIANA

• Ft Polk  
(337) 531-0363  
[rso@polk.army.mil](mailto:rso@polk.army.mil)

### MAINE

Ft Drum, NY  
**MARYLAND**  
• Aberdeen Proving Grnd  
(410) 306-2322  
[usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil](mailto:usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil)  
• Ft Detrick  
(301) 619-3381  
[usarmy.detrick.usag.mbx.dhr-rso-tc@mail.mil](mailto:usarmy.detrick.usag.mbx.dhr-rso-tc@mail.mil)

### MASSACHUSETTS

• Ft Meade  
(301) 677-9603  
[armyrsomeade@mail.mil](mailto:armyrsomeade@mail.mil)

### MICHIGAN

• Ft Meade  
(301) 677-9603  
[armyrsomeade@mail.mil](mailto:armyrsomeade@mail.mil)

### MINNESOTA

Ft McCoy, WI  
**MISSISSIPPI**  
Ft Rucker, AL

### MISSOURI

• Ft Leonard Wood  
(573) 596-0947  
[usarmy.leonardwood.usag.mbx.dhr-rso-flw@mail.mil](mailto: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**  
• Ft McGuire-Dix-Lakehurst  
(609) 562-2666  
[usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil](mailto:usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil)

### NEW MEXICO

Ft Bliss, TX  
**NEW YORK**  
• Ft Drum  
(315) 772-6434  
[usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil](mailto:usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil)  
• Ft Hamilton  
(718) 630-4552  
[usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil](mailto:usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil)  
• Watervliet Arsenal, NY (Wed/Thurs)  
(518) 266-5810  
[wvarso@gmail.com](mailto:wvarso@gmail.com)  
• West Point, NY  
(845) 938-4217  
[rso@usma.army.mil](mailto:rso@usma.army.mil)

### NO. CAROLINA

• Ft Bragg  
(910) 396-8591  
[usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil](mailto: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](mailto: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](mailto:theresa.a.derr.civ@mail.mil)  
• Tobyhanna Army Depot (Tu/Wed/Thur)  
(570) 615-7834  
[tobyhanna.rso@us.army.mil](mailto:tobyhanna.rso@us.army.mil)

### RHODE ISLAND

West Point, NY  
**SO. CAROLINA**  
• Ft Jackson  
(803) 751-6715  
[fortjackson.dhrretirement-service@us.army.mil](mailto:fortjackson.dhrretirement-service@us.army.mil)

### SO. DAKOTA

Ft Riley, KS  
**TENNESSEE**  
Ft Campbell, KY  
**TEXAS**  
• Ft Bliss  
(915) 569-6233  
[usarmy.bliss.imcom-central.mbx.rso@mail.mil](mailto:usarmy.bliss.imcom-central.mbx.rso@mail.mil)  
• Ft Hood  
(254) 287-5210  
[usarmy.hood.usag.mbx.dhr-iag-retsvecs@mail.mil](mailto:usarmy.hood.usag.mbx.dhr-iag-retsvecs@mail.mil)  
• JB San Antonio  
(210) 221-9004  
[usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil](mailto:usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil)

### UTAH

Ft Carson, CO  
**VERMONT**  
Ft Drum, NY  
**VIRGINIA**  
• Ft Belvoir  
(703) 806-4551  
[gwendolyn.s.lott.civ@mail.mil](mailto:gwendolyn.s.lott.civ@mail.mil)  
• JB Langley-Eustis  
(757) 878-5884/3220  
[usarmy.jble.imcom.mbx.eustis-rso@mail.mil](mailto:usarmy.jble.imcom.mbx.eustis-rso@mail.mil)  
• Ft Lee  
(804) 734-6555  
[usarmy.lee.imcom.mbx.lee-ima-rso@mail.mil](mailto:usarmy.lee.imcom.mbx.lee-ima-rso@mail.mil)  
• JB Myer-Henderson Hall  
(703) 696-5948  
[usarmy.jbhh.asa.mbx.hrd-rso@mail.mil](mailto:usarmy.jbhh.asa.mbx.hrd-rso@mail.mil)

### WASHINGTON

• JB Lewis-McChord  
(253) 966-5884  
[usarmy.jblm.imcom.list.dhr-mpd-retirement-services@mail.mil](mailto:usarmy.jblm.imcom.list.dhr-mpd-retirement-services@mail.mil)

### WEST VIRGINIA

Ft Knox, KY  
**WISCONSIN**  
• Ft McCoy  
(800) 452-0923  
[usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil](mailto:usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil)

### WYOMING

Ft Carson, CO  
**PUERTO RICO**  
• Ft Buchanan  
(787) 707-3546  
[rafael.e.contreras.civ@mail.mil](mailto:rafael.e.contreras.civ@mail.mil)

## OVERSEAS RSOs

### HQ Europe

06032-67-5806  
[RSOAE@eur.army.mil](mailto:RSOAE@eur.army.mil)

### Germany

**Ansbach**  
0981-183-3301  
[usarmy.ansbach.imcom-europe.list.rso@mail.mil](mailto:usarmy.ansbach.imcom-europe.list.rso@mail.mil)

### Bamberg

0951-300-7514  
[usarmy.bamberg.usareur.mbx.wawf-rso@mail.mil](mailto:usarmy.bamberg.usareur.mbx.wawf-rso@mail.mil)

### Baumholder

06783-6-6080  
[usarmy.baumholder.imcom-europe.list.retirement-service@mail.mil](mailto:usarmy.baumholder.imcom-europe.list.retirement-service@mail.mil)

### Grafenwoehr

09641-83-8709  
[usarmy.grafenwoehr.imcom.list.rso@grafenwoehr@mail.mil](mailto:usarmy.grafenwoehr.imcom.list.rso@grafenwoehr@mail.mil)

### Kaiserslautern

0631-411-8405

### usarmy.kaiserslautern.imcom-europe.list.usag-k-ret-serv@mail.mil

### Schweinfurt

09721-96-8819  
[usarmy.schweinfurt.imcom-europe.mbx.rso@mail.mil](mailto:usarmy.schweinfurt.imcom-europe.mbx.rso@mail.mil)

### Stuttgart

07031-15-2010  
[usarmy.stuttgart.imcom-europe.mbx.retirement-services@mail.mil](mailto:usarmy.stuttgart.imcom-europe.mbx.retirement-services@mail.mil)

### Wiesbaden

0611-705-5338  
[usarmy.wiesbaden.imcom-europe.mbx.retirement-services-office@mail.mil](mailto:usarmy.wiesbaden.imcom-europe.mbx.retirement-services-office@mail.mil)

### Belgium

0032-65-44-7267  
[usarmy.belux.imcom-europe.mbx.rso@mail.mil](mailto:usarmy.belux.imcom-europe.mbx.rso@mail.mil)

### England

see HQ Europe

### Netherlands

0032-65-44-7267  
[usarmy.belux.imcom-europe.mbx.rso@mail.mil](mailto:usarmy.belux.imcom-europe.mbx.rso@mail.mil)

### Italy/So. Europe/Africa/Middle-East

**Vicenza**  
0444-71-7262  
[usarmy.vicenza.imcom-europe.mbx.retirement-service@mail.mil](mailto:usarmy.vicenza.imcom-europe.mbx.retirement-service@mail.mil)

### Japan

046-407-3940  
[RSO@zama.army.mil](mailto:RSO@zama.army.mil)

### Okinawa

06117-44-4186  
[RSO@okinawa.army.mil](mailto:RSO@okinawa.army.mil)

### Korea

**Yongsan**  
0503-353-3735  
[usarmy.yongsan.imcom-pacific.usag-yongsan-rso-sec@mail.mil](mailto:usarmy.yongsan.imcom-pacific.usag-yongsan-rso-sec@mail.mil)

### Camp Humphries

505-723-3872  
[retirementservicesRSO@us.army.mil](mailto:retirementservicesRSO@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 & 9th CSG (HI, AK, Guam)

### 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

### 81st Regional Support Command

Ft Jackson, South Carolina  
(803) 751-9865/6457  
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

### 99th Regional Support Command

Ft Dix, New Jersey  
(609) 562-1696/7055  
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV & 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](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.

## HRC RESERVE RETIREMENTS BRANCH

Serving all Retired Reserve Soldiers and their families.  
(888) 276-9472 • (502) 613-8950 • [vance.e.crawley.civ@mail.mil](mailto:vance.e.crawley.civ@mail.mil)

# Moved? Changed your email address?

To ensure you receive *Army Echoes* and all of your notifications from the Defense Finance and Accounting Service (DFAS), you must keep DFAS updated when your mailing address or email address changes. Don't send any changes of address or email to Army Retirement Services!



You'll surely want to know about changes or notifications involving your income tax withholding, Survivor Benefit Plan, Arrears of Pay beneficiary, and, of course, your retired or annuitant pay. The fastest and surest way to update DFAS is to use **myPay** (<https://mypay.dfas.mil/mypay.aspx>). You can also call DFAS at (800) 321-1080 or call your local RSO found on page 15.

**NOTE: YOU CAN NO LONGER RECEIVE EMAIL AT YOUR AKO EMAIL ADDRESS.** If you are one of the 300,000 Retired Soldiers who have an AKO email address in **myPay**, log in to your **myPay** profile and change it to a commercial email address today!



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## Soldier for Life launches *Army Echoes Blog*

By Mark E. Overberg, *Deputy Chief, Army Retirement Services*

The Soldier for Life Office recently launched the *Army Echoes Blog*, the U. S. Army's latest effort to communicate with its retired community. From 1956 to 1979, the Army communicated with its retired community through the *Retired Army Personnel Bulletin*. In 1979, the Army changed the bulletin's name to *Army Echoes*, but it remained a hard copy newsletter.

Since 1956, the Army has frequently changed the newsletter's format based on available resources and technology. In the beginning, the newsletter varied from four to 20 black and white pages distributed by mail. Electronic editions posted on the Army G-1 website became available in 1996. Email delivery started in 2004. Color editions distributed by mail started in 2009. Smart phone apps were launched in 2011. And an email update service between editions began in 2014.

The *Army Echoes Blog* resides on the Soldier for Life website at [soldierforlife.army.mil/retirement/blog](http://soldierforlife.army.mil/retirement/blog). The blog is freely accessible to the public without a user name or password. The Army expects the blog to better inform its retired community than the mailed or electronic editions of *Army Echoes* by providing more frequent news and benefit information and readily accessible archives. After an initial start up period, the blog will also allow Retired Soldiers to post comments about articles on the blog itself.

Army Retirement Services will provide a wide range of retirement-related news and information of interest to Retired Soldiers and their families from the U. S. Army, the Department of Defense, the Department of Veterans Affairs, and other federal agencies.

Readers may subscribe to the blog using the Really Simple Syndication (RSS) feature on the blog that will send them newly posted articles.

The Army will continue to mail the 16-page edition of *Army Echoes* three times per year to Retired Soldiers and surviving spouses who do not have a **myPay** account with an email address at the Defense Finance and Accounting Service and to Gray Area Soldiers who do not have an email on file with the Human Resources Command.